

This article has been adapted from text originally published on the Stand Alone website. Information has been updated where appropriate in August 2025.

## Student finance guide

Going to university as an estranged student can be an intimidating process for a wide range of reasons. This guide aims to provide useful information to help you through the process of researching and applying for funding as an estranged student.

### What is SAAS and how can they help me?

SAAS is the Student Awards Agency Scotland and is the funding body for Scottish students studying higher education (HE) courses in the UK. SAAS provides funding for eligible students on a variety of full-time HE courses including HNCs, HNDs, degrees and Postgraduate Diplomas and Masters.

At undergraduate level (first degrees, HNCs, HNDs etc.), they will provide:

- a funding package of tuition fees. As long as you apply on time and provide the relevant info, SAAS will cover the cost of your tuition fees for each year of study.
- optional support with living costs, either through loans, bursaries or a combination of both. Loans must be repaid at the end of your studies while bursaries do not need to be paid back.

SAAS operates an online application system which opens in spring each year. The deadline to guarantee your funding will be in place for courses starting in the autumn is usually 30<sup>th</sup> June.

### Available funding for estranged students

If you are an eligible full-time student taking an undergraduate course and are estranged from your parents or legal guardians, you'll be entitled to the following from SAAS:

- a funding package of tuition fees
- the Estranged Students' Bursary (ESB) of £1,000
- the maximum student loan of up to £10,400 for living costs

The amount of loan you are entitled to includes a £2,400 [Special Support Loan](#). To be considered eligible, you need to meet residency requirements for SAAS support. You also must be under the age of 25 at the start of your course to claim the ESB.

If you are unclear if this would apply to you, the best advice would always be to contact SAAS in the first instance.

## How do SAAS process my application?

SAAS normally assesses how much money students are entitled to by looking at the income of their household. This can include parent(s), step-parents, parent's partner/civil partner and adoptive parents and legal guardians.

If you are estranged from your parents, SAAS understands that it may not be possible or safe to ask your parents for their income details. In these cases, SAAS allow exceptions to the means-testing process.

Where students share that they are estranged, SAAS assesses applications on a case-by-case basis. Case-by-case means that a caseworker from a dedicated team will look at each application and supporting evidence to determine if you would be assessed as an estranged student for funding purposes.

If any further information is required when processing your application for the ESB, SAAS will contact you directly.

## Checklist for sending evidence to SAAS

As part of the SAAS application, you will be able to share that you are estranged from your parents or legal guardians. Once you've submitted your application, you'll have a form to complete in your SAAS account, asking for confirmation of this – this is to prevent students who do have a supportive family from claiming more money that they are entitled to. You must have your form endorsed by a professional person who knows your circumstances, such as a teacher, doctor or counsellor. Further examples are available on the [SAAS website](#).

You can return the completed form to SAAS using the document uploader on the right-hand side of your SAAS account.

## Is there support available to me?

Yes! The team at SAAS are friendly and happy to help. You can also always ask your prospective or first-choice college or university for support too. Even if you are not yet enrolled at their institution, they can advise you through the process.

As well as these services, we've included a list of organisations below that will give you support whilst you make these steps towards your future.

- [National Union of Students Scotland](#), the national representative body of around 500,000 students studying in further and higher education in Scotland
- [Propel](#), the charity for children in care and young care leavers
- [Breathing Space](#), a confidential helpline for people to call when they are feeling down or distressed

- [Scottish Association for Mental Health \(SAMH\)](#), works to support people who experience mental health problems, homelessness, addictions and other forms of social exclusion

### **What else should I know?**

The team at SAAS work hard to process applications for funding as quickly and accurately as they can. In saying this, there may sometimes be a wait before you receive a response from them. Be patient and keep an eye on their social media for updates on how quickly they are moving through the applications they have received.

It is also important to keep a record of any important information relating to your funding application. This might include your SAAS account number, contact details for the professional person endorsing your form and a copy of any other documents you choose to share.