Student & Graduate Debt: The (Scottish) Student Perspective









Manage your student loan balance



This is a new service - your feedback (opens in a new tab) will help us to improve it

Cymraeg

Sign out

Your balance

£61,576.55

as of 19 June 2024

<u>Understanding repayment</u>

How much you repay is based on your income, not what you owe. Find out how repaying your student loan is different to other types of borrowing.

2024-25 summary

This summary shows any repayments you've made along with any interest added to your account since 6 April 2024.

The time it takes for a repayment to appear on your

Account: ELLIE BETHANY

GOMERSALL

CRN:

Keep up to date

Update your personal and bank details

View your statements

<u>View your correspondence</u>

<u>Tell us if you're going overseas or</u> <u>returning to the UK</u>

Update your employment details

Repay your student loan

Manage your monthly direct repayments

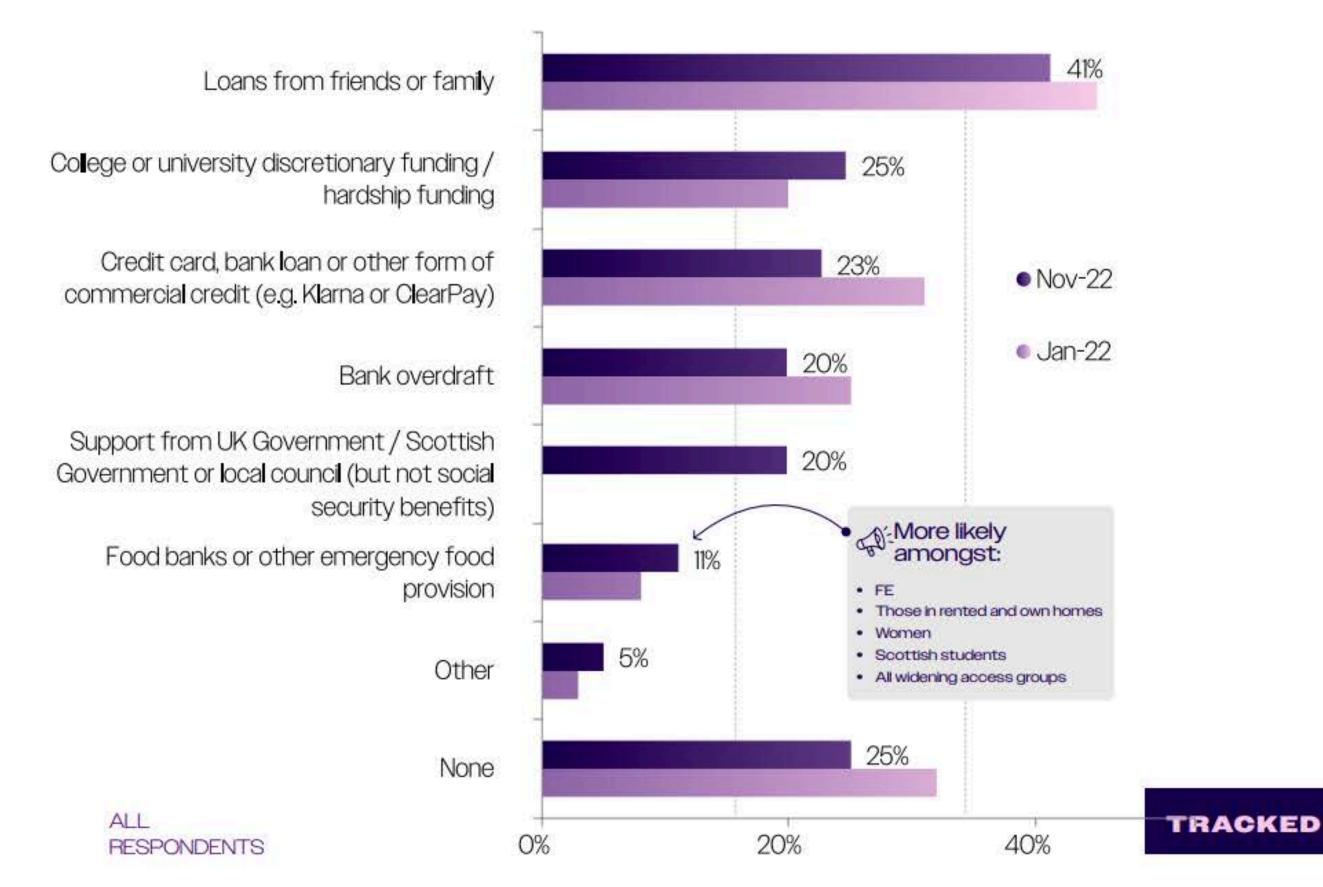


Programme name	Programme Code	School	Scotland	Rest of <u>UK</u>	International/ <u>EU</u>
Accounting and Business MA (Hons)	UTMAHACCBU1F	Business School	£1,820.00	£9,250.00	£26,500.00
Accounting and Finance (MA Hons)	UTACCFIMAH	Business School	£1,820.00	£9,250.00	£26,500.00
Acoustics and Music Technology BSc (Hons)	UTBSCACMUT1F	Edinburgh College of Art	£1,820.00	£9,250.00	£34,800.00
Agricultural Economics BSc (Hons) - 4 Years (Full-time)	UTBSCAGREC1F	Royal (Dick) School of Veterinary Studies	£1,820.00	£9,250.00	£26,500.00
Agricultural Science (Animal Science) BSc (Hons) - 4 Years (Full- time)	UTBSCASCAS1F	Royal (Dick) School of Veterinary Studies	£1,820.00	£9,250.00	£26,500.00
Agricultural Science (Crop and Soil Science) BSc (Hons) - 4 Years (Full- time)	UTBSCAGCSS1F	Royal (Dick) School of Veterinary Studies	£1,820.00	£9,250.00	£26,500.00
Agricultural Science (Global Agriculture and Food Security) (BSc (VetSci) (Hons))	UTBSVASGAF1F	Royal (Dick) School of Veterinary Studies	£1,820.00	£9,250.00	£34,800.00
Agricultural Science (Global Agriculture and Food Security) BSc (Hons) - 4 Years (Full-time)	UTBSCASGAF1F	Royal (Dick) School of Veterinary Studies	£1,820.00	£9,250.00	£26,500.00
Anaesthesia, Critical Care and Pain Medicine (BMedSci) (Hons)	UTBMEACCPM1F	Deanery of Biomedical Sciences	£1,820.00	£9,250.00	£37,500.00

ADDITIONAL SUPPORT / ASSISTANCE

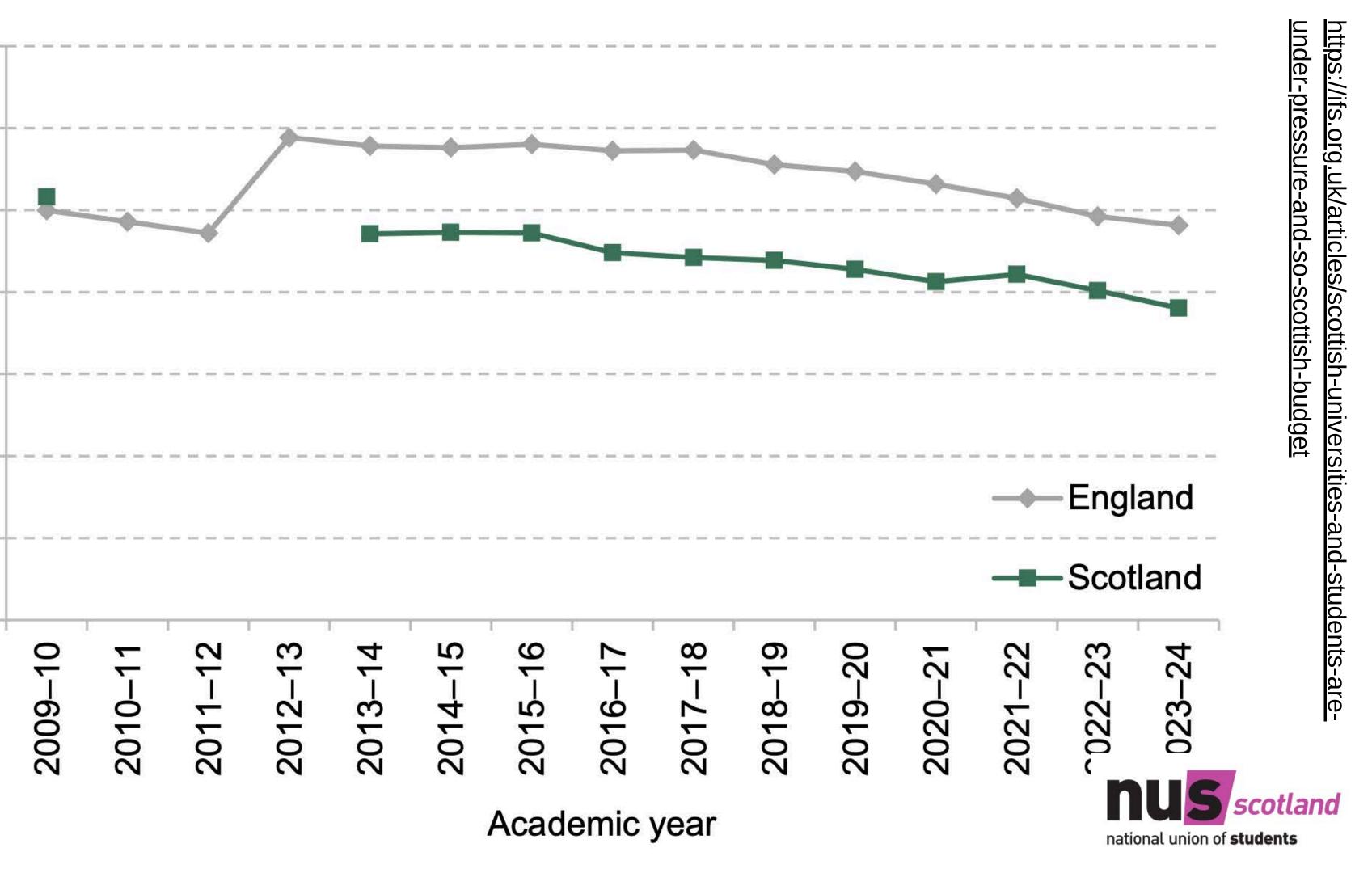
Loans from family and friends continue to be the main source of additional support or assistance. 11% claim to use foodbanks, use of which is more likely amongst widening access groups.











£14,000

£12,000

£10,000

£8,000

£6,000

£4,000

£2,000

£0

Education is a public good. We should treat it as such. And we should fund it as such.



Two-thirds of Scottish university applicants would put off going to university if tuition fees were introduced

2 July 2020

Almost two-thirds of university applicants living in Scotland (63%) said they would defer going to university in the autumn if tuition fees were introduced in Scotland, warns polling released today.

Around a quarter (26%) of those who provided further detail said simply that they would not be able to afford to go to university at all if fees were brought in.

UCU said the survey* - conducted for the union by research company Progressive - highlighted how tuition fees would lead to a further reduction in student numbers and income for universities with students from Scotland staying away at a time when the number of international students also looks set to plummet.

Research carried out for UCU found that around 9,500 fewer international students were expected to study in Scotland this autumn, compared to previous years.



Maintaining at least the current level of free tuition is nonnegotiable for Scotland's students.



Debt vs. Survival

Colleges

£125.55/week

£3.14/hr (40hr/wk)

Bursary/Grant

Universities

£11,400/yr

£12.00/hr (40hr/wk)

Mostly Loan

