



HANDY

GUIDES

STUDENT FINANCES

AND HUNTINGTON'S DISEASE



Student finances and funding are an important aspect of financial wellbeing for young people. Studying at **college or university** can be expensive, with lots of costs including **tuition fees**, **accommodation**, **books/study materials**, and general **bills** and **living expenses**.

The **financial support** that is available depends on individual eligibility and family circumstances. There is a **range of support** that might be available if you are considering **higher education**. Those from Huntington's disease families should not be put off wanting to attend university or college as there is a range of **financial support** that may be available to you.

Financial Support

Students who meet the residence eligibility conditions (e.g. live in Scotland) are entitled to apply for support with tuition fees for each year of their college or university course/degree.

There are also **bursaries** available for students attending college, those who have a disability, or people who are care experienced. There are **student loans** available for those at university to help with accommodation and living costs. Course providers may also offer discretionary grants dependent on availability of funding and individual needs.

The Student Awards Agency Scotland (SAAS) administers **grants** to support lone parents and possible childcare costs that occur while studying.

Carers who study may be eligible for Social Security Scotland's **carer's benefits** which include Carer's Support Payment, the Scottish Carer's Supplement and Young Carer's Grant.

In certain circumstances, students may also still be entitled to **Universal Credit/means-tested benefits**. The Scottish Huntington's Association Financial Wellbeing Service can support students impacted by Huntington's disease to check benefit entitlements and support with applications.



Student Loans



Student loans are available to most students and are only **repaid** after you have completed the course and start earning over a certain amount. Deductions will be taken at a set rate from your earnings until the loan is fully

repaid, or you will be expected to repay through **self-assessment tax returns** if you become self-employed and earn over the threshold for that tax year.

Student loans accrue a **low rate interest** but can take a long time to repay. Some students may access a student loan for each year of study. If you are/become disabled and are permanently unfit for work, the Student Loans Company can agree to **write off** the remainder of your loan balance.

Discretionary Funds

Discretionary funds may be available through the college or university you are studying at. These funds are administered by the place of study and can help if money difficulties are preventing you from accessing or continuing your course.

Grants may also be available through other charities and initiatives which change regularly due to funding. Further support and advice can be given from the Scottish Huntington's Association Youth Service or Financial Wellbeing Service.



Our **Financial Wellbeing Service** can provide further support and advice for those who are considering **further education**, or you can speak with your Specialist Youth Advisor.