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SPICe Briefing

Pàipear-ullachaidh SPICe

Further and Higher Education: Subject Profile

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This briefing provides an overview of Further and Higher Education in Scotland. It sets out information about the structure of the sectors, available qualifications, student support and fees, management and governance and recent policy developments.



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Summary

While Scotland's colleges and universities are two distinct sectors delivering post-school education, they are becoming more closely linked in recent years. During Session 6 of the Scottish Parliament, the Scottish Government's overarching policy focus was to move toward a more coherent tertiary education system.

Steps toward reform began in Session 6 and are likely to continue throughout Session 7, with changes introduced by the [Tertiary Education and Training \(Funding and Governance\) Act 2026](#) beginning to be implemented.

Financial sustainability of both sectors was also a major area of interest during the last Session, though the circumstances faced by the sectors are different.

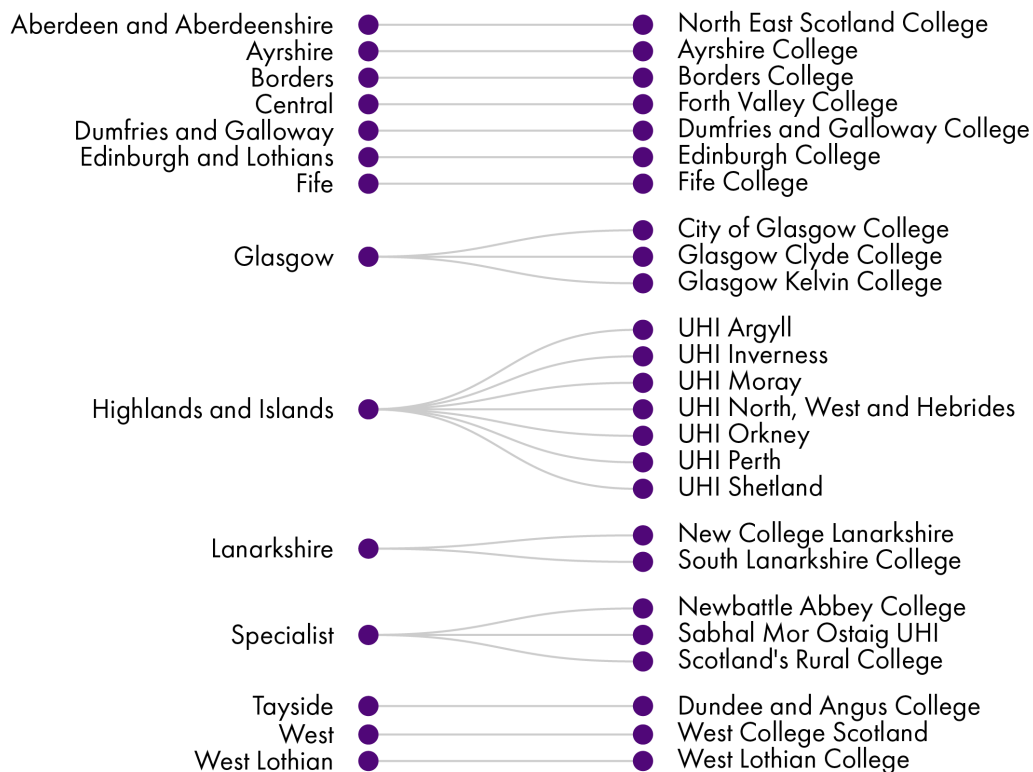
This briefing provides a summary of policy developments during the last Session of Parliament. It also provides a high-level overview of each sector, including information on areas such as funding and governance arrangements, monitoring of quality, and student support.

Scotland's further and higher education system

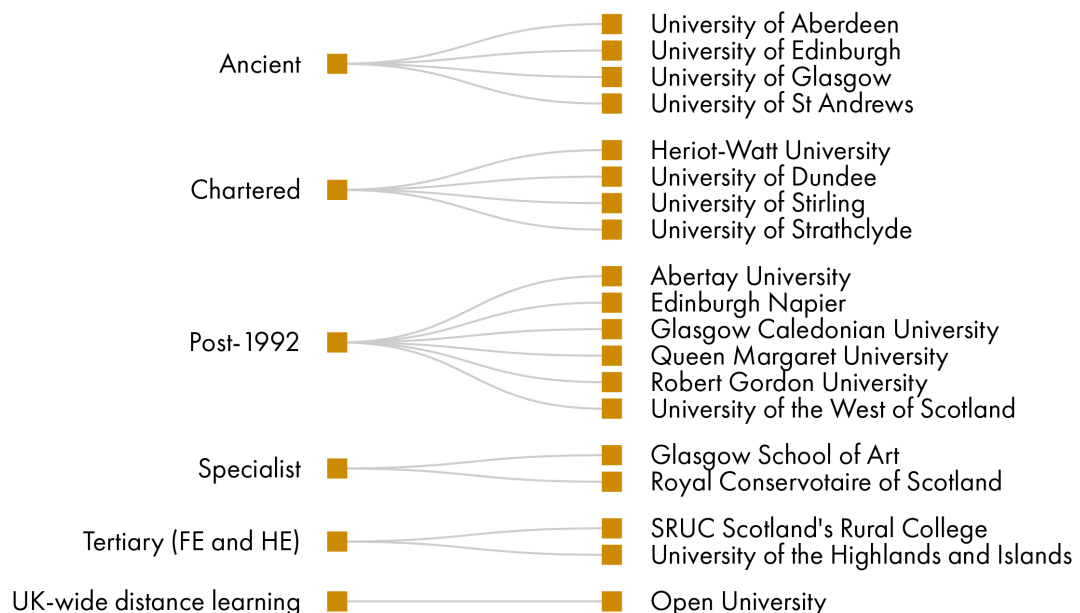
There are 19 universities - also referred to as Higher Education Institutions (HEIs) - and 24 colleges in Scotland, delivering a range of qualifications from Access courses at college to PhDs at university. Two of these are tertiary institutions, delivering further and higher level qualifications. **Figure 1** sets out the institutions that make up the tertiary education landscape.

Figure 1: Scotland's tertiary education landscape

Colleges



Universities



Audit Scotland and Colleges Scotland

Prior to 2013, there were 41 stand-alone colleges in Scotland. The [Post-16 Education \(Scotland\) Act 2013 \(the 2013 Act\)](#) introduced college regionalisation. During this time, mergers brought the number of colleges down from 41 in 2011 to 26¹, and later to 24. Colleges were also organised into 13 college regions. 10 regions had a single regional college, and three - Lanarkshire, Glasgow and the Highlands and Islands - were multi-college regions.² Regional Strategic Bodies (RSBs) were introduced into the [Further and](#)

[Higher Education \(Scotland\) Act 2005 \(the 2005 Act\)](#) by the 2013 Act to oversee funding arrangements across multi-college regions.

The [Regional Strategic Bodies and Regional Colleges \(Glasgow and Lanarkshire\) Order 2025](#) abolished the Glasgow and Lanarkshire Regional Strategic Boards (RSBs). The colleges in these areas now manage themselves as regional colleges.

There are currently 24 colleges, following the August 2023 merger of UHI North Highland, UHI Outer Hebrides (formerly Lews Castle College) and UHI West Highland to form UHI North, West and Hebrides. Scotland's Rural College (SRCU) and the University of the Highlands and Islands (UHI) are tertiary institutions delivering provision across a wide span of [SCQF levels](#).

Sector organisations and their roles

The list below sets out the public bodies with roles relating to the tertiary education sector and many of the stakeholders representing the sector.

Scottish Government: The Scottish Government allocates funding for colleges and universities to the Scottish Funding Council (SFC) via the Budget. SFC then allocates this to institutions.

Scottish Funding Council (SFC): The national, strategic body that is responsible for funding teaching and learning provision, research and other activities in Scotland's colleges and universities. SFC works closely with colleges and universities to monitor the impact of public investment to support improved educational, social and economic outcomes.

Student Awards Agency Scotland (SAAS): SAAS assesses how much financial support for eligible higher education students in colleges and universities are entitled to. This funding includes student tuition fees for certain higher education courses.

Skills Development Scotland (SDS): SDS currently delivers funding for Modern Apprenticeships, though from April 2027 this function will be taken on by SFC. SDS will then focus on providing a careers service.

Audit Scotland: Provides the Auditor General and the Accounts Commission with services to check that public money is spent efficiently and effectively. Reports annually on college sector finances and sustainability.

Scottish Credit and Qualifications Framework (SCQF): The SCQF has 12 levels mapping out the majority of qualifications in Scotland. This provides a way to compare qualifications and credits and plan learning choices.

The University and Colleges Admissions Service (UCAS): Provides information, advice and admissions services to applicants to UK universities. Applicants pay a fee to submit one application that can list numerous courses at different universities via the same form. Some publications can be broken down by Scottish Index of Multiple Deprivation (SIMD) to provide data on applicants and acceptances in relation to widening access to university.

The Higher Education Statistics Agency (HESA): Collects and publishes statistical data on UK universities. Some publications can be broken down by SIMD to provide data on widening access.

Universities Scotland: The membership body representing the Principals and senior leaders of Scottish universities.

Colleges Scotland: The membership body representing senior leadership in Scottish colleges.

College Employers Scotland: Representative body for the colleges as employer.

CBI Scotland: Represents business interests in Scotland.

Scottish Training Federation: Represents over 130 organisations operating in the field of work-based training across Scotland.

National Union of Students (NUS) Scotland: Union representing a majority of college and university Students' Associations and students.

University and College Union (UCU) Scotland: Union representing around 7,000 members working in universities across Scotland.

Further Education Lecturers' Association (EIS-FELA): Autonomous organisation operating within the Educational Institute of Scotland (EIS) teaching union. Represents college lecturing staff and has a branch in every college in Scotland.

UNISON: The main union for support staff working in the college sector.

Quality Assurance Agency for Higher Education (QAA) Scotland: The quality body for higher education in Scotland. QAA analyses and advises on standards and quality in UK higher education.

Prosper: Formerly SCDI. Membership organisation with many business and third sector members. Focuses on economic development and transformation.

Royal Society of Edinburgh (RSE): Independent expert advice from an 1,800-strong Fellowship.

Institute for Fiscal Studies (IFS): Independent economics research institute. Has produced reports on university funding in Scotland.

Fraser of Allander Institute: University of Strathclyde's Fraser of Allander Institute is an economic research institute, which carries out impactful research to inform the big challenges and opportunities facing the nations of the UK. It has previously done work on the impact of colleges.

Higher Education Policy Institute (HEPI): Independent think tank for UK higher education.

Session 6 recap: steps toward change

Concerns about the future sustainability of colleges and universities saw initial steps made toward change in the tertiary education sector.

The SFC's 2021 [Review of Coherent Provision and Sustainability](#)³ set out recommendations for the college and university landscape. This included calls for the Scottish Government to establish an overall vision and strategy for further and higher education, increase collaboration between colleges and universities and move to multi-year funding.

The [Independent Review of the Skills Delivery Landscape](#)⁴ was carried out by James Withers and published in June 2023. This set out 15 recommendations for transforming skills delivery. These included calls for the Scottish Government to take responsibility for skills planning at a national level and create a single funding body for provision of all post-school education and student support.

In [evidence to the Education, Children and Young People Committee on 15 November 2023](#), James Withers told MSPs that a 10-year timescale for skills reform is “not unrealistic”.⁵

Following the Withers review, the Session 6 Scottish Government published ['Purpose and Principles for Post-School Education, Research and Skills'](#) in June 2023. This is a framework intended to set the overarching policy direction for higher and further education. It has five key principles:⁶

- Transparent, Resilient and Trusted
- High Quality
- Supportive and Equitable
- Globally Respected
- Agile and Responsive.

The Scottish Government also published an [Initial Priorities document](#). This included the development of “a new model of public funding for all forms of provision”.⁷

A 2024 consultation put forward three options for change in relation to the functions and responsibilities of the SFC, Skills Development Scotland (SDS) and SAAS. These were:

- maintain business as usual
- bring all funding provision into the SFC and all student support funding into SAAS
- or bring all provision funding and student support funding into the SFC.

[Analysis of the consultation responses](#) found a slight majority of respondents in favour of the SFC managing funding for provision and SAAS managing student support funding⁸. This option was taken forward by the Scottish Government and relevant provisions were

included in the [Tertiary Education and Training \(Funding and Governance\) Bill](#) . It [passed at Stage 3](#) in January 2026 and [became an Act in March 2026](#) .

The Act contains provisions that, once commenced, are intended to simplify the tertiary education funding landscape and improve the governance of the SFC. The Act places a duty on Scottish Ministers to fund the SFC to secure and fund provision of national training programmes and all apprenticeships. SDS will continue to distribute funding for Modern Apprenticeships until April 2027.

Alongside the legislation, the Scottish Government signalled the intention to introduce greater transparency on college and university principals' pay, require colleges and universities to adopt further fair work principles, and undertake a review of the credits-based teaching funding system for colleges and contribution rates for apprenticeships.⁹

Funding

Scotland's colleges and universities receive almost £2 billion of Scottish Government funding via the SFC each year. Institutions in both sectors can also generate income from other sources, though colleges are more restricted in how this is done due to their status as public bodies.

The Scottish Government allocates funding for further and higher education to the SFC as part of the Scottish budget process each year. SFC then provides funding to publicly funded institutions. These institutions are listed in the [Further and Higher Education \(Scotland\) Act 2005](#) as 'fundable bodies'. The Scottish Government sets out priorities to the SFC in a '[Letter of Guidance](#)', usually issued in March each year. Fundable bodies receive funding in return for meeting conditions of funding as set out by SFC.

The SFC's [Outcomes Framework \(OF\) and Assurance Model \(AM\)](#), introduced in 2024, replaced the previous system of assurance and accountability, which included Outcome Agreements between the SFC and individual institutions. The new approach was developed in response to recommendations set out in the SFC's 2021 Review of Coherence and Sustainability

The OF sets out expectations of institutions in exchange for funding received. These include outcomes around governance, high quality learning and teaching (monitored by the [Tertiary Quality Enhancement Framework \(TQEF\)](#)), skills and work-based learning, financial sustainability, student interest net zero and equalities, diversity and inclusion.

The AM is the assurance mechanism the SFC uses to ensure outcomes are monitored and delivered. ¹⁰

Toward the end of Session 6, the Scottish Government set up two working groups to look at sustainability of college and university funding in response to growing concerns about its long-term sustainability. The [Framework for Sustainability and Success of Scotland's Universities](#) (the Future Framework) and the [College Sector of the Future](#) will look at how challenges facing the sectors might be addressed. Work is expected to conclude in winter 2026-27. Further information about this work is available in the [SPICe briefing Key Issues for Session 7](#).

The [Future Framework published its first report in August 2026](#). This found that funding received and income generated by universities is not enough to cover the costs of core activities of teaching and research. As a result, the funding gap between cost and all sources of income was around £200 million in 2023-24. ¹¹

Further information about specific arrangements for [college funding](#) and [university funding](#) is set out in this section.

College funding

There are 24 colleges in total: 19 are 'incorporated' public bodies and five are unincorporated. SFC provides funding for all colleges and Audit Scotland audits incorporated colleges only. Scotland's Rural College (SRUC) delivers further education, though it is classed as a Higher Education Institution and gained degree-awarding powers in October 2024.

Scottish Government funding distributed via the SFC is the main source of income for colleges.^{12 13} Following the ONS reclassification of colleges as public bodies in 2014, they must now operate within the same budget limits as other Scottish Government bodies, restricting their ability to build financial reserves.¹⁴ Some colleges have set up arm's length foundations following this change, but Audit Scotland has noted that opportunities for income generation vary across the sector.^{12 13}

In recent years, the college sector has faced financial challenges. In September 2025, the SFC published its report on the [Financial Sustainability of Colleges in Scotland 2022-23 to 2027-28](#). This found nine colleges reporting adjusted operating deficits in 2024-25, with 22 colleges forecasting adjusted operating deficits in 2025-26.

The SFC report stated that while there is variation between colleges, overall:

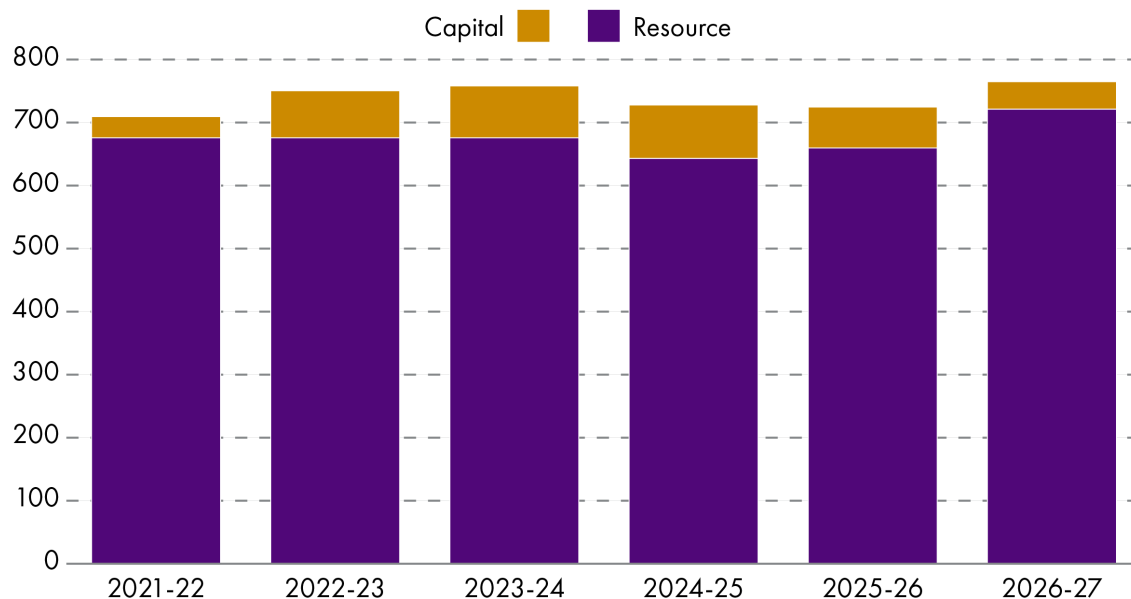
“ Further substantial adjusted operating deficits are forecast over the next three years ... These forecasts show that most colleges are not sustainable.¹⁵ ”

Audit Scotland's Colleges 2026 report found funding for colleges has decreased by over seven per cent in real terms in the five years to 2026-27.¹³ The report also said that in 2024-25:

- Scotland's 19 incorporated colleges reported a collective deficit of £5.6 million, up from £1.9 million the previous year.
- SFC provided additional financial support, amounting to £13.9 million, to five colleges. The previous year, additional financial support of £5.4 million was provided to two colleges.¹³

The [2026-27 Scottish Budget](#) set out an increase in college budgets following real-terms decline since 2021-22. On the impact of this, Audit Scotland's Colleges 2026 report states:

“ The Scottish Government increased net resource funding for colleges by over nine per cent in 2026/27, but funding has decreased by over seven per cent in real terms in the five years to 2026/27. It is not clear if the uplift in funding is sufficient or if it will be sustained for colleges to deliver the level of reform needed in the college sector.¹³ ”

Figure 2: College capital and resource budgets in cash terms 2021-22 to 2026-27

Scottish Government: [Scottish Budget](#) , Audit Scotland: [Scotland's colleges 2025](#) and SPICe

University funding

Universities in Scotland deliver learning, teaching, research, knowledge exchange and innovation. These activities make a substantial contribution to economic, social and regional development.¹¹

Universities - also referred to as Higher Education Institutions (HEIs) - are autonomous bodies, though they receive significant funding from the Scottish Government via the Scottish Funding Council and deliver agreed priorities.

Funding for teaching of Scottish-domiciled university students is provided to HEIs via a combination of teaching grant funding from the SFC and tuition fee income from SAAS:

- A block teaching grant is provided to each HEI by SFC. Details of 2026-27 allocations can be found in the SFC publication [University Final Funding Allocations AY 2026-27](#).
- A tuition fee of £1,820, primarily for undergraduate (first) degree courses or Professional Graduate Diploma in Education (PGDE) courses, is paid by SAAS to the institution for each eligible Scottish-domiciled student accepting a full-time place.

Funding for just under 132,000 places has been provided for 2026-27.¹⁶

While universities are not subject to a formal cap on funded student places for non-controlled subjects, the SFC will recover funding equivalent to the tuition fee of full-time, undergraduate students eligible for funding recruited over and above the consolidation number, subject to a 10% threshold at institution level. This is set out in [the SFC's Conditions of Funding 2026-27 document](#)¹⁷. For controlled subjects such as medicine, dentistry, nursing and midwifery, intake targets are set following Scottish Government guidance and engagement with universities.¹⁸

The university budget settlement for 2026-27 set out a rise in resource and capital budgets. This followed a number of years of real-terms decline. Although the [financial crisis facing the University of Dundee](#) from the end of 2024 onward was found to be a result of failures in governance as well as financial management ¹⁹, it crystallised the risks facing the sector.

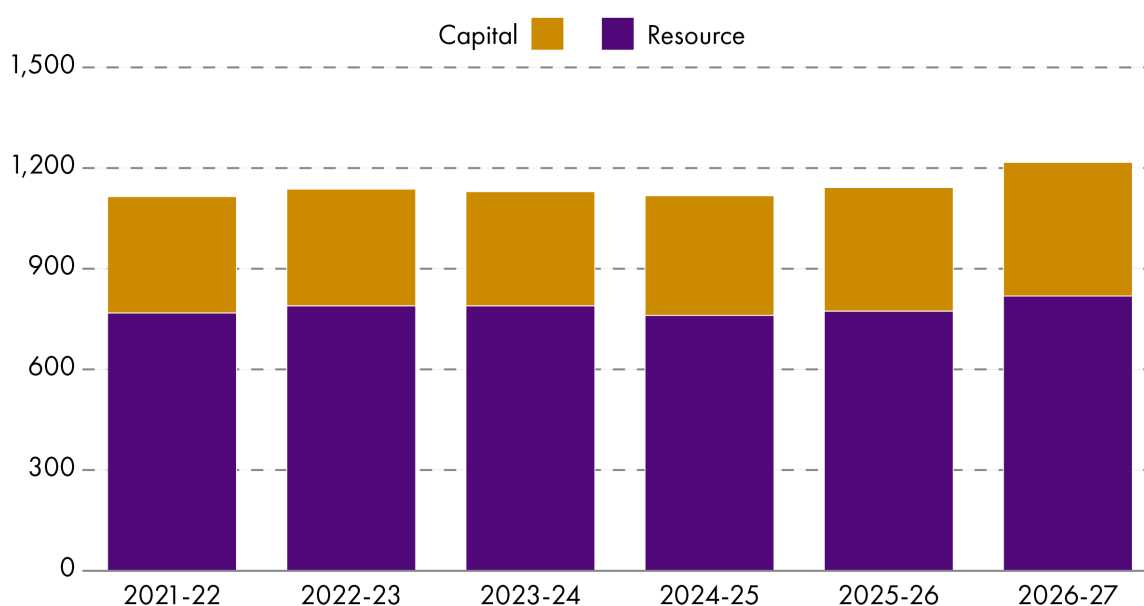
During Session 6, the sector called for the Scottish Government to address the longer-term sustainability of university funding, and Universities Scotland has said the costs of teaching Scottish-domiciled students outweigh the funding provided for them. A February 2024 report from the Institute of Fiscal Studies found:

“Funding per student per year of study has fallen by 19% in real terms since 2013–14 and, as a result, Scottish universities are increasingly reliant on international student fees.”

Ogden, 2024²⁰

Figure 3 below sets out university capital and resource budgets between 2021-22 and 2026-27.

Figure 3: University capital and resource budgets in cash terms 2021-22 to 2026-27



[Scottish Government: Scottish Budget](#) and [SPICe](#)

In September 2025, the SFC published its report on the [Financial Sustainability of universities in Scotland 2022-23 to 2026-27](#) ²¹. It highlighted that international student tuition fee income represents the largest source of income for the sector. The report stated that universities need international fee income to remain financially sustainable and to support other areas of their operation such as research, which is a loss-making activity. The report observed:

“There is an increasing risk that universities may not meet their international student tuition fee income targets as this continues to be an area of significant fluctuation and risk due to the competitive nature of the international markets, UK visa and immigration policy and geopolitical changes.”

Scottish Funding Council, 2026¹⁶

The 'Framework for Sustainability and Success of Scotland's Universities' (Future Framework) has been set up by the Scottish Government with the university sector to look at longer-term funding sustainability of the sector. This work is expected to conclude in winter 2026-27.

The Future Framework published its first report in August 2026. This used Transparent Approach to Costing (TRAC) and Higher Education Statistics Agency (HESA) data to provide an overview of the financial position of the Scottish university sector. TRAC is the standard methodology used by HEIs in the UK for costing their activities. The approach was introduced in 2000 to improve accountability and inform decision making.²² HESA figures were used to complement TRAC data in areas including income composition, institutional variation and sector-wide coverage over time.²³

The data analysis found¹¹ :

- funding received and income generated by universities is not enough to cover the costs of core activities of teaching and research. As a result, the funding gap between cost and all sources of income was around £200 million in 2023-24
- around 82% of the costs of teaching Scottish students are recovered, resulting in a public funding gap of around £288 million in 2023-24
- around 72% of the costs of university research are recovered, with a funding gap of £580 million in 2023-24
- the estimated estates maintenance backlog across the university sector was £1.1 billion in 2023-24.

The data also showed a funding gap pattern with universities operating below full economic cost recovery throughout most of the period from 2016-17 to 2023-24, with only one year where this was not the case.¹¹

College management and governance

Scottish councils ran all publicly funded colleges in Scotland until the introduction of the [Further and Higher Education \(Scotland\) Act 1992](#) ²⁴. Under this Act, most colleges established their own corporate body and boards of management. These boards took over responsibility for financial and strategic management. 19 colleges currently operate in this way and are referred to as incorporated colleges, producing accounts subject to audit by the Auditor General for Scotland. The remaining five colleges are classed as non-incorporated. Scotland's Rural College (SRUC) is classed as an HEI though it counts towards the achievement of the national targets for colleges.

The [Post-16 Education \(Scotland\) Act 2013](#) introduced college regionalisation, which saw the [formation of 13 college regions](#). During this time, mergers brought the number of colleges down from 41 in 2011 to 26, and later 24.

Of the 13 regions, 10 had a single college and three were multi-college regions. The 10 single college regions were given powers to receive and be accountable for public funding and securing provision of further and higher education. Each regional college is governed by a board of management. The Chair is appointed by Scottish Ministers. ²

Initial arrangements for the three multi-college regions are described below in a 2025 Scottish Government policy note:

“ In the 3 multi-college regions – Glasgow, Lanarkshire and Highlands and Islands - it was recognised that fulfilling the aims of regionalisation would require individual colleges to work together. To support this, a new statutory body was introduced – a “regional strategic body” (RSB) – under the [\[Further and Higher Education \(Scotland\)\] 2005 Act](#). Colleges within these regions are assigned to the RSB and referred to as “assigned colleges”. The RSB is responsible for strategic oversight and funding arrangements across the region. . ² ”

Assigned colleges are governed via their own board of management, with the Chair appointed by the RSB. The Glasgow and Lanarkshire RSBs were governed by a board of management, the Chair of which was appointed by the Scottish Ministers. ² The assigned RSB for the Highlands and Islands is the University Court of the Highlands and Islands ²⁵.

In 2025, the [Regional Strategic Bodies and Regional Colleges \(Glasgow and Lanarkshire\) Order](#) dissolved the Glasgow Colleges' Regional Board and removed New College Lanarkshire as the designated RSB for the Lanarkshire college region. ² The Highlands and Islands is now the only region with an RSB in place.

Further information on regional chairs and principals can be found on the [Colleges Scotland website](#). Colleges are required to comply with the [Code of Good Governance for Scotland's Colleges](#) as a condition of grant funding. This code was developed by the college sector and was last updated in 2026.

University governance

Scottish universities are autonomous and independent legal entities, with powers and governance arrangements established through charter or legislation rather than direct public sector control.

In addition to delivering identified priorities in exchange for public funding, Scotland's universities are required to comply with the terms of the [Scottish Funding Council's Financial Memorandum](#) as a condition of grant funding, and the principles of good governance as set out in the [Scottish Code of Good Higher Education Governance](#). Universities also have charitable status, placing on their governing bodies the legal responsibilities of trustees to ensure that the aims of the charity are delivered effectively and sustainably.

HEI governing bodies are responsible for ensuring the effective management of the institution, planning the institution's strategic direction and future development and advancing its mission. The governing body has ultimate responsibility for all the affairs of the institution. Appointments to each governing body are made in keeping with the arrangements set out in their governing instruments and in accordance with the [Higher Education Governance \(Scotland\) Act 2016](#) and [Gender Representation on Public Boards \(Scotland\) Act 2018](#).

There are several categories of Higher Education Institution:

- **Ancient universities** are constituted under and governed by the Universities (Scotland) Acts 1858 to 1966, and [Higher Education Governance \(Scotland\) Act 2016](#). Each institution has: a Senate, presided over by the Principal; a Court with responsibility for finance and operation, presided over by an elected rector; and a General Council, presided over by a Chancellor. The making or amending of Ordinances by ancient universities requires Privy Council approval.
- **Chartered universities** were granted university status by Royal Charters which set out the institutions' overall constitution, alongside statutes, which give more detail as to how the university should operate in practice. All matters other than those set out in the Charter are to be set out by the Court in Statutes, Ordinances and Regulations. Amendments to the Charter and Statutes are made by the University's Court but require Privy Council approval.
- **Post-92 institutions** is the term used for institutions designated as Higher Education Institutions through the [Further and Higher Education \(Scotland\) Act 1992](#). Changes to constitutional arrangements of post-92 institutions are normally made through Orders of Council approved by the Privy Council.
- **Small and specialist institutions'** constitutional arrangements are established through a combination of the 1992 Act and the Companies Act, which requires an Annual General Meeting to be held and an updated list of directors to be maintained.

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A review of Higher Education Institution governance was carried out on behalf of the Scottish Government by a group chaired by former Principal of Robert Gordon University, Professor Ferdinand Von Prondzynski. The review was published in 2012, making a range

of recommendations for changes to HE governance, with a focus on increasing transparency. Following the review, the [Higher Education Governance \(Scotland\) Act 2016](#) introduced new rules for how HEIs should appoint Chairs of Court. It also provided that all Courts must include members who are trade union representatives, staff members and students.

The [Scottish Code of Good HE Governance](#) was taken forward by the sector following the Von Prondzynski review. The Code was last reviewed and updated in 2023.

College and university qualifications

Scottish qualifications are mapped out on the [Scottish Credit and Qualifications Framework \(SCQF\)](#) from level 1 to 12, taking in qualifications awarded by Qualifications Scotland (QA), Further and Higher Education Institutions, and apprenticeships and vocational qualifications.

Colleges typically offer courses from **SCQF Level 4 to SCQF Level 8**, and some offer courses below SCQF Level 4, such as Access courses and Lifeskills. Learners can study Further Education (FE) courses at SCQF Level 6 or below such as National 4 and 5, Higher and vocational courses.

Higher Education (HE) courses delivered at colleges are Higher National Certificates (HNCs) and Higher National Diplomas (HNDs):

- **HNCs (SCQF Level 7)** are generally one-year long college courses and some can allow direct entry into the second year of a degree programme.
- **HNDs (SCQF Level 8)** are two-year college courses, and some can allow direct entry into the third year of a degree programme.

Universities offer qualifications from SCQF Level 7 to SCQF Level 12. These include:

- **Bachelors/Ordinary Degree (SCQF Level 9):** A three-year, first degree without honours.
- **Graduate Apprenticeship (SCQF Levels 9 to 11):** Work-based learning opportunities up to Masters degree level.
- **Honours Degree (SCQF Level 10):** A four-year, first degree with honours.
- **Masters Degree (SCQF Level 11):** A further study option following a first degree, usually completed in one to two years full time or two to four years part time.
- **Postgraduate Certificate/Postgraduate Diploma (PGCert/PGDip) (SCQF Level 11):** Further study options following a first degree. Courses take one or two terms with no dissertation.
- **Doctoral Degree (SCQF Level 12):** Known as PhDs, these qualifications involve students conducting independent and original research over three or four years full time or up to seven years part time.

Quality of provision

The SFC has a statutory responsibility to ensure provisions are made for assessing and enhancing the quality of further and higher education in Scotland. This is set out in section 13 of the [Further and Higher Education \(Scotland\) Act 2005](#).

The [Outcomes Framework \(OF\)](#) sets out the SFC's expectations of institutions in exchange for funding received ²⁷. Provision of high quality learning and teaching is one such expectation. This is monitored using the SFC's [Tertiary Quality Enhancement Framework \(TQEF\)](#), launched in 2024. The over-arching question TQEF aims to answer is:

“ Is the provision delivered by Scotland's colleges and universities of high quality and is it improving? ²⁸ ”

Quality of provision is monitored through a combination of institutional self-evaluation, external review, student engagement, performance monitoring and national quality enhancement activities.

The SFC describes TQEF as:

“ ... a shared set of principles, delivery mechanisms and outputs that can be applied to the different contexts of our colleges and universities to give assurance on academic standards, the quality of the student experience and ensure accountability for public investment in learning and teaching. ²⁸ ”

The principles underpinning the approach are:

- excellence in learning, teaching and assessment
- supporting student success
- enhancement and quality culture
- student engagement and partnership
- data and evidence
- 'externality' (external review and benchmarks) ²⁸ .

The mechanisms for delivering quality assurance and enhancement are comprised of the following:

- Peer-led Tertiary Quality Enhancement Reviews (TQER), managed by the Quality Assurance Agency for Higher Education (QAA), with support from the College Development Network (CDN) Student Partnerships in Quality Scotland (Sparqs), and Scottish Credit and Qualifications Framework Partnership (SCQFP).
- Annual Quality Engagement (AQE) with QAA and SFC.
- Institution led-quality activity, with all institutions expected to have arrangements for monitoring and review.

- Scotland's Tertiary Enhancement Programme (STEP), a national programme of coordinated activity aimed at helping institutions work together to deliver improvement.
- Data and evidence-led reporting that accounts for public investment in the delivery of quality.²⁸

Students are involved in the delivery mechanisms in order to reflect the student experience.

TQEF outputs include:

- tertiary Quality Enhancement Review (TQER) reports of findings from the independent peer review of colleges and universities
- annual Self-Evaluation and Action Plans (SEAPs), annual submissions to SFC from colleges and universities reflecting on their quality assurance and enhancement activity, evaluate evidence, and identify priorities for improvement
- thematic reporting, drawing together evidence and learning on key issues across the tertiary sector
- reporting on the impact of enhancement activity, drawing together evidence from institutions, quality agencies and Scotland's Tertiary Enhancement Programme (STEP)
- evidence on the effectiveness of responding to concerns, providing assurance that issues raised through review, engagement or other routes are identified and addressed appropriately
- sector-level analysis and intelligence, bringing together evidence from reviews, SEAPs, annual engagements and enhancement activity to support SFC's public accountability and assurance role
- data used to monitor institutions' progress with securing high-quality learning provision and the quality of the student experience.²⁹

College student numbers

Table 1 shows the latest available figures for the number of Full-Time Equivalent (FTE) student numbers studying part-time or full-time further education (FE) or higher education (HE) at college in Scotland from 2020-21 to 2024-25. The figures show that college numbers have fallen in recent years.

Table 1: Full-time Equivalents (FTEs) at Scotland's colleges by mode and level of study 2020-21 to 2024-25

Academic Year	Part-time FE	Full-time FE	Part time HE	Full-time HE	Total
2020-21	38,035	50,085	5,195	35,245	128,560
2021-22	42,125	49,750	4,865	32,430	129,175
2022-23	43,470	49,120	4,985	27,080	124,655
2023-24	38,305	47,840	4,685	25,770	116,600
2024-25	39,655	47,405	4,595	24,400	116,055

[SFC College Statistics 2024-25](#)

University student numbers

Table 2 below shows there were over 270,000 students studying at universities in Scotland in 2024-25. This is down from a high of over 300,000 in 2021-22, following the Scottish Government's provision of funding for additional places in the aftermath of the COVID-19 pandemic. ¹

Table 2: HE enrolments by level of study 2020-21 to 2024-25

	2020-21	2021-22	2022-23	2023-24	2024-25
Postgraduate research	13,535	13,705	14,105	13,610	13,735
Postgraduate taught	68,375	83,065	79,395	72,075	66,390
Undergraduate	200,960	204,465	198,745	195,770	192,495
Total	282,870	301,235	292,245	281,455	272,620

[HESA: HE student enrolments by level of study](#)

Table 3 sets out the latest available data on domicile of students at Scottish universities studying at **undergraduate level**. The chart shows the total number of undergraduate students has fallen in recent years. The number of students from EU countries has fallen as these students no longer qualify for home fee status following Brexit.

Table 3: Domicile of students at Scottish universities studying undergraduate level courses

	2020-21	2021-22	2022-23	2023-24	2024-25
England	19,580	20,330	20,055	20,035	20,330
Wales	560	605	640	605	615
Scotland	145,140	148,480	144,090	143,285	142,435
Northern Ireland	3,260	3,160	2,800	2,500	2,315
Other UK	180	210	340	380	345
European Union	14,480	11,955	9,230	6,920	4,840
Non-European Union	17,755	19,695	21,170	21,700	21,310
Not known	0	30	415	345	300
Total	200,955	204,465	198,740	195,770	192,490

[HESA: Student enrolments by permanent address](#)

Table 4 sets out the latest available data on domicile of students at Scottish universities studying at **postgraduate level**. The data shows that while numbers of Scottish and EU domiciled postgraduate students has fallen, the number of non-EU students has increased.

Table 4: Domicile of students at Scottish universities studying postgraduate level courses

	2020-21	2021-22	2022-23	2023-24	2024-25
England	9,940	10,335	8,830	8,485	8,400
Wales	435	500	425	425	395
Scotland	35,030	34,545	29,655	30,510	26,695
Northern Ireland	495	510	450	405	390
Other UK	70	80	260	305	350
European Union	6,070	5,185	3,905	3,510	3,300
Non-European Union	29,875	45,605	49,670	41,785	40,485
Not known	5	5	300	260	115
Total	81,920	96,765	93,494	85,685	80,130

[HESA: Student enrolments by permanent address](#)

Student support

Students studying at universities in Scotland may be eligible for support with tuition fees and living costs. Living cost support is available through repayable student loans or non-repayable bursaries. Eligibility and entitlement depends on factors including:

- **Residency:** Students must meet general residence conditions to qualify for tuition fee and living cost support. Students resident in Scotland are 'home' students and eligible to have their tuition fees paid for them by SAAS.
- **Course level:** Further Education (FE) college courses and Higher Education (HE) courses at colleges and universities have different financial support entitlements.
- **Course studied:** Students studying certain courses such as nursing, midwifery and paramedic science are entitled to bursary support.
- **Household income:** Bursary and/or loan support entitlement depends on household income.

In recent years there have been some changes to student support delivery and entitlements. In particular:

- The [2017 independent review of student support recommended](#) that there should be parity of support across FE and HE. It also recommended a minimum student income entitlement of £8,100 - funding that was equivalent to the Living Wage at the time ³⁰. From academic year 2024-25, the Scottish Government introduced the [£2,400 'Special Support' loan for HE](#). Included as part of a student's overall loan, the Special Support Loan does not impact on benefit entitlements. ³¹
- In 2023, [James Withers' Independent Review of the Skills Delivery Landscape](#) recommended that a single funding body should fund provision and student support across the tertiary sector ³². The Scottish Government did not accept this recommendation in full, but did [move responsibility for delivery of FE student support](#) from the SFC to SAAS from 1 August 2026. ³³

Further information about support entitlement and eligibility is provided throughout this section.

Applying for funding

From 1 August 2026, [the Student Awards Agency Scotland \(SAAS\) will deliver student support for FE and HE](#) as part of the Scottish Government's commitment to simplify the post-school funding body landscape. ³³ Previously, the Scottish Funding Council (SFC) provided support for FE students.

The amount of support available to an eligible student studying in Scotland depends on their level of study:

- **FE students** are those at college studying courses below HNC/HND level. Financial support for FE students will be administered to colleges by SAAS and continue to be

distributed by colleges.³³ Students apply directly to their college to receive non-repayable bursary payments. Further information about FE support is set out in the ['Support for Further Education students'](#) section of this briefing.

- **HE students** are those at university studying undergraduate or postgraduate degree paths, or those at college studying for their Higher National Certificate or Diploma (HNC or HND). HE students apply directly to SAAS for tuition fee and living cost support. Living cost support for HE students is available as non-repayable bursaries or repayable student loans, depending on age, level of study and household income. There are different levels of support for undergraduate and postgraduate HE students; further information is set out in the **'Support for Higher Education students'** sections of this briefing.

General residence conditions

To qualify for support with tuition fees and living costs, Further Education (FE) and Higher Education (HE) students must meet general residence conditions. These are set out in the [Student Support \(Scotland\) Regulations 2022](#) (the 2022 Regulations).³⁴

Applicants must:

- be ordinarily resident in Scotland on the relevant date (the 1 August for courses starting in Autumn); *and*
- have been ordinarily resident in the UK in the three years prior;
- have settled status in the UK; *or*
- have been granted a form of leave to enter or remain in the UK, where that leave has not expired
- be a spouse, civil partner or child of a qualifying person described above.

Definition of 'ordinarily resident'

The Scottish Government expects someone who is ordinarily resident in Scotland to have made their home in Scotland with the intention of staying and living here. Those who have moved here for the purpose of full-time study are not considered ordinarily resident.

The [2022 Regulations](#) set out:

“... a person who is resident in Scotland on the relevant date as a result of having moved to Scotland for the purpose of undertaking a course of education is to be considered to be ordinarily resident in the area from where they moved.”³⁴

There is no set time someone needs to be in **Scotland** to establish ordinary residence, though [SAAS states](#) the **UK** must be the applicant's main place of residence for the “three years immediately before the relevant date”.³⁵

In cases where it was considered appropriate to do so, SAAS may write to HE applicants seeking specific details as to why someone had resided in Scotland. Examples of further

information SAAS might request are details on property ownership or employment contracts.

The 2022 regulations also include exceptions to the ordinary residence conditions. Under these exceptions applicants may qualify for tuition fee support only, or tuition fee and cost of living support.

Exceptions are explained further by SAAS guides:

- The [SAAS guide to residence conditions for UK nationals](#) sets out eligibility criteria for those who: have returned to the UK; live in the EU, EEA or Switzerland; were born and spent “the greater part” of their life in the UK; have fled Ukraine or Afghanistan; or are in or have a family member in the Armed Forces. ³⁶
- The SAAS guide to [residence conditions for EU, Irish, EEA, Swiss, Gibraltar and Turkish nationals following Brexit](#) sets out eligibility criteria for people from these areas. ³⁷
- The [SAAS guide to residence conditions for non-EEA nationals](#) sets out eligibility criteria for: Ukrainian nationals; asylum seekers and those granted refugee status, Humanitarian Protection or Discretionary Leave in the UK; Iraqi nationals with Indefinite Leave to Enter the UK; Syrian nationals with Humanitarian Protection; those granted Leave to Remain as a Stateless Person; those granted Leave to Remain as a victim of modern slavery; and those granted Indefinite Leave to Enter or Remain as a victim of domestic violence or domestic abuse. ³⁸

Support for Further Education students

Students studying FE courses (**SCQF Level 6 or below**) at colleges in Scotland may be eligible for financial help to cover tuition fees, living costs, study and travel expenses.

FE students must contact their college student support team to apply for support. Contact details for college funding sites can be found on the [Student Information Scotland website](#).

Further information on **FE tuition fees** and **living costs and other expenses** are set out in this section.

Further Education tuition fees

The [tuition fee rate for FE courses for 2026-27 is £1,008](#). To qualify to have their fees waived, a student must be ‘ordinarily resident’ in Scotland. Colleges apply a tuition fee waiver from the Scottish Funding Council (SFC) for eligible students.

Further Education living costs, study and travel expenses

Students studying FE level courses can receive a [non-repayable bursary](#) to support them during their studies.

Students under the age of 18 are eligible for [Education Maintenance Allowance \(EMA\)](#) of £30 per week. For those who are under 18 and living away from home, an additional weekly bursary of up to £49.91 is available.

Those aged 18-24 living with parents are eligible for up to £99.35 per week, while over-25s living with parents are eligible for up to £125.55.

All students aged over 18 and living away from home are eligible for up to £125.55 per week.³⁹

However, the amount of support FE students receive can be affected by household income. Further information on income thresholds can be [found on the Student Information Scotland website](#).

[Care-experienced FE students are eligible for a non-income assessed bursary of £225 a week.](#)

[Students may also be eligible for funding for the following](#)³⁹ :

- Study expenses such as specific clothing or footwear required for a course.
- Travel expenses if living more than two miles from college. Students with additional support needs are eligible to have travel costs covered no matter where they live. Students under 22 are eligible for the Young Persons' Free Bus Travel scheme.
- Accommodation Allowance for those staying in college-approved accommodation. This replaces a student's bursary and covers rent of up to £140.13 per week.
- Dependents Allowance of up to £67.55 per week for full-time students with care or financial or legal responsibilities for an adult dependent.⁴⁰
- In addition to travel costs, further help is available for students with additional support needs. This is provided following assessment from the college student support team.

In addition, students in financial difficulty can apply to their college for additional funding via the discretionary and childcare funds.

To find out more about support entitlements, students can [contact their college funding/support team](#).

Support for Higher Education students

University and college students studying courses at SCQF Level 7 and above can apply to SAAS for support with tuition fees. Information on support available is set out in this section and can be found under the headings below:

- [Undergraduate tuition fees](#)
- [Undergraduate living support](#)
- [Postgraduate tuition fees](#)

- [Postgraduate living support](#)
- [EU and international tuition fees](#)
- [Other support](#)
- [Repayment of student loans.](#)

Undergraduate tuition fees

Eligible students living in Scotland studying Higher Education courses at college (HNC/ HND) or university (degree level) at Scottish institutions apply to have their tuition fees paid for by SAAS.

The tuition fee rate for HN level courses is £1,285 and £1,820 for undergraduate and Professional Graduate Diploma in Education (PGDE) courses. This is funded through SAAS for eligible students.⁴¹

SAAS will pay fees for the duration of the course. [A '+1' year of funding for a course change or repeat year](#) is also available if needed.⁴²

[Students studying part time can apply for the Part-time Fee Grant \(PTFG\)](#) to cover tuition fees for eligible courses at HN level and above. To be eligible for this funding, students must earn less than £25,000 per year before tax and National Insurance.⁴³

SAAS can also provide a tuition fee loan of up to £9,790 a year for students from Scotland [studying at publicly funded colleges or universities elsewhere in the UK](#).⁴¹

Students from elsewhere in the UK studying at Scottish universities are responsible for paying their own tuition fees. For academic year 2026-27, the [maximum fee level will be £9,790](#).¹⁶

Some Irish and UK nationals living in the Republic of Ireland, Gibraltar or elsewhere in the EU may be eligible to apply to SAAS for a tuition fee loan of up to £9,790. More information about this is [available on the SAAS website](#).

Undergraduate living support

Undergraduate living support is available to eligible full-time students in the form of a bursary and/or student loan. Living cost loans are not available for part-time study.

The Scottish Government introduced a '[Special Support Loan](#)' of £2,400 from academic year 2024-25. Included as part of a student's overall loan, the Special Support Loan does not impact on benefit entitlements.⁴⁴

Living support entitlements are worked out by SAAS based on an assessment of factors including household income, age, dependents and marital status⁴¹.

- For **young students under age 25** who are not self-supporting, have no children and do not live with a partner, parental income is considered when determining funding. The maximum loan amount for young students is currently £9,400. A bursary of

between £500 and £2,000 is available for those with household income of under £34,000 per year.

- **Independent students** are those who are married, in a civil partnership, over 25, have dependent children or have been self-supporting for at least three years. Parental income is not assessed for these students. The maximum loan amount available is £10,400. A bursary of £1,000 is available for those with income of £20,999 or less per year.
- **Estranged students** who no longer have contact with their parents or legal guardians may be eligible for an [Estranged Students Bursary of £1,000 and the maximum student loan amount of up to £10,400](#).
- **Care experienced students** are eligible for a [bursary of £9,000](#), along with the option to apply for the £2,400 Special Support Loan.

Disabled students and those with additional learning needs studying higher education courses may be eligible to receive [Disabled Students' Allowance \(DSA\)](#). Support a student receives through DSA depends on their individual needs and the course studied. DSA has three allowances ⁴¹ :

- A basic allowance, which can be claimed for items including printing and Braille paper.
- An Equipment, Software and Accessories Allowance over the duration of a course to cover the hire or purchase of equipment such as laptops or voice recognition software.
- A non-medical personal help allowance, which can be used to employ support workers such as British Sign Language interpreters (BSL), proof-readers or note takers.

DSA can also cover costs for travel expenses. Information about allowance rates can be [found on the SAAS website](#).

[Lead Scotland's Disabled Students' Helpline](#) can provide further information about claiming benefits as a disabled student.

Dental students in Scotland can apply for the [Dental Student Support Grant, a bursary of £4,000 per year](#) ⁴⁵ .

Students studying to be a paramedic, nurse or midwife can apply for the [Paramedic, Nursing and Midwifery Student Bursary \(PNMSB\)](#). This is a bursary of £10,000 per year for the first three years of a course and £7,500 for the final year of the course. ⁴⁶

Further information about bursary and loan amounts is available in the [SAAS guide on funding for undergraduates](#). ⁴⁷

Postgraduate tuition fees

Fee levels for postgraduate courses are not regulated by the Scottish Government.

Institutions set their own fee levels for courses, and in some instances these fees may be higher than the fee loan amount.

SAAS can provide a tuition fee loan of up to £7,000 for full-time and part-time courses at Postgraduate Diploma and Masters level.

If a course is longer than one academic year, the £7,000 tuition fee loan is split over the length of the course.⁴⁸

SAAS can also provide student loan support to eligible students studying full-time postgraduate courses at publicly funded institutions elsewhere in the UK.⁴⁸

More information about postgraduate support can be found in the SAAS guides for [Part-time Postgraduates](#) and [Full-time Postgraduates](#).

Funding for postgraduate courses in Social Work is provided by [The Scottish Social Services Council \(SSSC\)](#).⁴⁹ A limited number of postgraduate bursaries for students studying MSc Social Work are available each year. The bursary is intended to cover tuition fees, living costs and study expenses. The living costs element of the bursary is means tested.

SAAS does not provide funding for courses at Postgraduate Certificate, PhD or Doctorate level. More information about finding PhD funding is [available on the Student Information Scotland website](#).⁵⁰

Some Irish and UK nationals living in the Republic of Ireland may be eligible to apply to SAAS for a postgraduate tuition fee loan of up to £7,000. More information about this is [available on the SAAS website](#).⁴⁴

Postgraduate living support

[Full-time postgraduate students can apply for a living-costs loan](#) of up to £6,900. This loan is split equally across each year of the course, and includes the £2,400 Special Support Loan.⁴⁸

There is no living cost support for those on part-time postgraduate courses.

Disabled students and those with additional learning needs studying postgraduate courses and PhDs [may be eligible to receive DSA](#).⁵¹

EU and international tuition fees

Prior to Brexit, EU students were eligible for free tuition. From the 2021-22 Academic Year, EU students are now charged the same rate as other international students.

EU students with protected rights under the EU Settlement Scheme remain eligible to apply for support if they meet residency conditions.

Further information on funding for EU students is available in the [SAAS funding guide for](#)

[EU, Irish, EEA, Swiss, Gibraltar and Turkish nationals following Brexit.](#) ³⁷

Tuition fee rates for international students are set by institutions and can range from £10,000 to £50,000 per year depending on course and institution.

Other support

In addition to tuition fee and living costs support, students may be able to apply for discretionary support or claim social security benefits in some circumstances.

Students in financial hardship studying HE level courses at college and university can apply for **discretionary funding** via their institution. Funding is administered to institutions via SAAS. Contact details for student support services [can be found on the Student Information Scotland website.](#) ⁵²

While most full-time students can't claim social security benefits, the following may be eligible ⁵³ :

- young students in FE courses who are living away from their parents
- students who are parents
- students with a disability.

It is important to note that, with the exception of the Special Support Loan (available to HE and Postgraduate students only), being in receipt of loan or bursary support may reduce the amount of money a student can claim for social security benefits they are eligible for:

- Universal Credit and the benefits it replaced (including Child Tax Credit, Working Tax Credit, Income Support, income-based Jobseekers Allowance, income-related Employment and Support Allowance, and Housing Benefit) **are means tested** and affected by student funding.
- **Non-means tested benefits** include: contribution-based Jobseeker's Allowance, contribution-based Employment and Support Allowance, Adult disability payment, Carer support payment, and Child Benefit. ⁵⁴

The [Child Poverty Action Group's Benefits for Students in Scotland Handbook](#) contains further details of student eligibility for benefits and tax credits.

Repayment of student loans

Student loan repayment conditions are set out in the [Repayment of Student Loans \(Scotland\) Regulations 2000](#) (the 2000 Regulations) and the UK [Education \(Student Loans\) \(Repayment\) Regulations 2009](#) (the 2009 Regulations), as amended. ⁵⁵

The Student Loans Company (SLC) makes loan payments and works out repayment arrangements for borrowers.

Further information about student loan repayment is available on the [mygov.scot website](https://mygov.scot).

Most borrowers repay their loans through repayments to HM Revenue and Customs (HMRC), either by employers taking amounts from pay or via the tax Self-Assessment process.

All Scottish students who started an undergraduate or postgraduate course on or after 1 September 1998 are on repayment Plan 4⁵⁶. The meaning of 'Plan 4 loan' is contained in the 2009 Regulations. It allows for Scottish Ministers to determine collection of repayments of loans paid under Scottish regulations.

Repayment threshold

Borrowers only begin to repay student loans once they earn over a certain amount. This is known as the 'repayment threshold'. The 2000 Regulations define 'repayment threshold'. This rises annually and is currently set at £33,795.

If a borrower's salary drops below the salary threshold, repayments are stopped and only restart once earnings go over the threshold once again.⁵⁶

Interest

Student loan interest is charged from the day a borrower is paid their first instalment until it is repaid in full or cancelled.⁵⁷

The [Student Support \(Scotland\) Regulations 2022](#) set out how loan interest is calculated.

Interest is applied at a rate of Retail Price Index or the Bank of England base rate plus 1%, whichever is lower. Currently the interest rate for Plan 4 is 4.1%⁵⁸. The interest rate is determined on 1 September each year.⁵⁷

Cancellation of loan debt

[Regulation 8 \(4\) of the 2000 Regulations](#) sets out criteria for cancellation of loan. It states that Scottish Ministers can cancel a borrower's liability to repay where:

- the borrower dies
- the borrower receives a disability-related benefit and because of that borrower's disability is permanently unfit for work
- the 30th anniversary of a borrower becoming liable to repay the student loan
- the borrower's 65th birthday.

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