


Student Finance England and Student Loans Company Ltd (SLC) deliver financial support to students on behalf of the Department for Education (DfE).

You should **not** complete this form if any of the following apply to you:

- You normally live in Wales, Scotland, Northern Ireland, the Channel Islands or the Isle of Man, but you have moved or will be moving to England to undertake this course. If this is the case, you should contact whichever of the following organisations is relevant:
 - Student Finance Wales (SFW)
 - The Student Awards Agency Scotland (SAAS)
 - The Education Authority of Northern Ireland (EA)
 - The Education Department of Guernsey or Jersey
 - The Education Department for the Isle of Man
- You are eligible for fee only support as a result of your nationality, residence or course details. If this is the case, you should go to **www.gov.uk/studentfinance** for more information.
- You are studying a course in a health-related discipline and are eligible to apply for a bursary from the National Health Service (NHS) or the Department of Health and Social Care (DHSC) or SAAS which is not assessed on your household income, excluding the social work bursary.

This notes booklet will help you answer the questions on the application form. It will also advise you of the evidence you will need to supply to allow us to fully assess your entitlement to student finance and whether it needs to be photocopies or originals. 

Section 1 Finance available

Maintenance Loan **REPAYABLE**

You may not be eligible for a Maintenance Loan if you already hold an honours degree or an overseas equivalent, unless you are taking a particular vocational degree.

Tuition Fee Loan **REPAYABLE**

You may not be eligible for a Tuition Fee Loan if you already hold an honours degree or an overseas equivalent.

The Tuition Fee Loan that you borrow will be paid directly to your university or college in three instalments within the academic year. Each payment is made after we receive confirmation that you are in attendance at the start of each term.

The amount of Tuition Fee Loan you can get depends on when you started your course.

If you started your course on or after 1 September 2012 at a university or college in England, or on or after 1 August 2012 at a university or college in Scotland, Wales or Northern Ireland

You can borrow a Tuition Fee Loan up to a maximum of £9,250 or £6,165 if you are studying at a private university or college. If you are studying on an accelerated degree course, starting on or after 1 August 2019, you can borrow up to £11,100 or £7,400 at a private university or college. The amount of Tuition Fee Loan you can borrow will depend on how much your university or college is charging you. You should confirm the amount with your university or college before making your application.

If you started your course before 1 September 2012 at a university or college in England

You can borrow a Tuition Fee Loan up to a maximum of £3,465. The amount of Tuition Fee Loan you can borrow will depend on how much your university or college is charging you. You should confirm the amount with your university or college before making your application.

If you are studying at a private university or college you may be charged more than the maximum amount of Tuition Fee Loan you can borrow. You can still only apply for a Tuition Fee Loan up to the maximum if your course is one that qualifies for tuition fee support.

If you started your course before 1 August 2012 at a university or college in Scotland, Wales or Northern Ireland

You can borrow a Tuition Fee Loan of up to a maximum of £3,465, or up to a maximum of £4,030 if you are studying in Northern Ireland.

Special Support Loan **REPAYABLE**

If you started your course on or after 1 August 2016 and you're aged 60 or over on the first day of the first academic year, you may be eligible for a Special Support Loan.

You may not be eligible for a Special Support Loan if you already hold an honours degree or an overseas equivalent, unless you are taking a particular vocational degree.

Maintenance Grant/Special Support Grant **NOT REPAYABLE**

If you started your course before 1 August 2016, you may be eligible to receive a Maintenance Grant. The amount of Maintenance Loan you receive may be reduced.

If you started your course before 1 August 2016 and are in one of the categories in section 7, you may be eligible to receive a Special Support Grant instead of a Maintenance Grant.

Section 1

Finance available

Parents' Learning Allowance (PLA) **NOT REPAYABLE**

This grant can help with course-related costs if you have dependent children. The amount you receive depends on your income and that of your dependants (including your husband, wife or partner). It is not counted by Jobcentre Plus or housing benefit departments when calculating your other benefits, so you do not have to choose between PLA and other benefits. You can find out more about PLA at www.gov.uk/studentfinance

Adult Dependants' Grant (ADG) **NOT REPAYABLE**

This grant can help if you have an adult who depends on you financially. You can only receive one grant even if you have more than one adult dependant. You can find out more about ADG at www.gov.uk/studentfinance

Travel Grant **NOT REPAYABLE**

If you have to study at a university or college outside the UK for the majority of any term in the academic year or if you have to attend a place in the UK away from your main college or university as part of your medical or dental training, you may be eligible for help with the cost of travel. You may also be able to get help to cover the cost of medical insurance, visa costs and vaccinations. The support you receive is dependent on your household income.

If you have extra travel costs because you are disabled apply for Disabled Students' Allowance instead. A 'disability' can include a long term health condition, mental health condition or specific learning difficulty such as dyslexia.

You will be sent further forms to complete about your travel costs.

Disabled Students' Allowance (DSA) **NOT REPAYABLE**

This allowance can help pay for the extra course-related costs you may have as a result of your disability, including a long term health condition, mental health condition or specific learning difficulty such as dyslexia. This includes specialist equipment, a non-medical helper or special travel arrangements.

You can find out more about DSA at www.gov.uk/studentfinance

If you only want to apply for DSA, and no other loans or grants, you should complete a DSA1 Full form instead of this one. You can download a DSA1 Full application form at www.gov.uk/studentfinance

Childcare Grant **NOT REPAYABLE**

You may get help with some of your childcare costs, depending on your income, and any income of your dependants, if you have dependent children aged under 15 at the beginning of the academic year—or under 17 if they have special educational needs—and you need childcare services for them. You may be able to get help with childcare costs during vacations as well as during term time. Your childcare provider must be registered or approved for you to receive this grant. You cannot have this grant if you or your partner receives the childcare element of either Working Tax Credit or Universal Credit, Tax-free Childcare from HM Revenue and Customs (HMRC) or Childcare Allowance from the NHS; you have to choose one or the other. You can find out more about Childcare Grant at www.gov.uk/studentfinance

Bursaries and Scholarships **NOT REPAYABLE**

If your course started before 1 September 2012, universities and colleges in England, Wales and Northern Ireland may offer you a bursary if you are assessed as being eligible to receive either the full Maintenance Grant or full Special Support Grant and the university or college is charging the maximum variable or flexible fee rate.

Some universities and colleges may choose to also offer discretionary bursaries or scholarships. The amount offered would be at their discretion and you may not need to be eligible for the full Maintenance Grant or the full Special Support Grant to qualify for their bursary or scholarship scheme.

For more information about bursaries and scholarships contact your university or college.

If you are still having difficulty choosing which types of financial support you wish to apply for, you can find more information about all aspects of student finance at **www.gov.uk/studentfinance**

Alternative Formats

You can order forms and guides in Braille, large print or audio by emailing with your name, address, Customer Reference Number along with what form and format you require to:

brailleandlargefonts@slc.co.uk

or you can telephone us on **0141 243 3686**

Please note, the above email address and telephone number can only deal with requests for alternative formats of forms and guides.

a National Insurance number

If you do not provide your National Insurance number, payment of your loan(s) will be withheld and you will have to fund your own tuition fees and living costs until you have resolved this issue.

You will find your National Insurance number on any of the following:

- Your National Insurance number card or letter
- A payslip
- An income tax document such as a P45 or P60

If you have never been given a National Insurance number, you should leave the National Insurance number box blank. You will be contacted if you need to take any action to obtain a National Insurance number.

b Contact details

If your contact address is different, please also provide this. If you provide a contact address, all correspondence we issue will be sent to that address.

c Relationship status

You are 'living with a partner' if you are sharing a home with your partner but you are not married or in a civil partnership. It does not matter whether you are of the same sex or of opposite sex.

e If you will be under 25 at the start of the academic year, and you are married or in a civil partnership, please send a photocopy of your marriage certificate or civil partnership documentation with your application.

e If you are **separated** or **divorced**, or if you have been in a **civil partnership which has been dissolved**, you should send a photocopy of the decree absolute, dissolution order, a final or conditional order, or a letter from your solicitor confirming your status.

e If you are **widowed** or a **surviving civil partner**, please send a certified copy of a death certificate.

d Armed Forces

You may be eligible for support to study a distance learning course outside of England if you or your family member (who you live with) is currently serving outside England in one of the following:

- The Naval Service (Royal Navy and Royal Marines)
- The Army
- The Royal Air Force
- The Royal Military Police
- The Gurkhas

The following family members will be eligible students:

- A spouse or civil partner living with a member of the UK Armed Forces serving outside England
- A child, step-child or adoptive child living with a member of the UK Armed Forces serving outside England
- A dependent parent living with either;
 - A child who is a member of the UK Armed Forces serving outside England
 - The child's spouse or civil partner who is a member of the UK Armed Forces serving outside England

e If you are in the Armed Forces

You need to send a letter confirming your name, your address (or BFPO address) and which country you were ordinarily resident in before you were based at your current location. It must also confirm the country you're currently based in.

If your family member is in the Armed Forces, you need to send a letter confirming the following:

- their name
- their address (or BFPO address)
- your name
- their relationship to you
- where they're currently based
- if you have been ordinarily resident in the UK, which country they were ordinarily resident in before they were based at their current location
- if you've never been ordinarily resident in the UK, which country they signed up for the Armed Forces in

The letter you send must be signed, stamped and dated by the Armed Forces Unit Records Office.

e Course details

If the new course details you give us can't be confirmed yet, your student funding may be delayed.

f Full-time Initial Teacher Training (ITT) courses of up to 2 years in length

A full-time postgraduate initial teacher training (ITT) course is a course taken after a first degree has been attained (Postgraduate Certificate in Education (PGCE) and equivalent courses). These are courses of at least one academic year in length and completed in no more than two. Other full-time ITT courses of up to 2 years in length such as some Diploma in Education and Training (DET) courses do not require a degree as an entry requirement.

e Full-time distance learning

For distance learning at a university/college that would otherwise require attendance on that course, send photocopies of the following:

- a note from your doctor clearly stating that your medical condition prevents you from attending a full-time higher education course; and
- a note from the college/university confirming you are completing that course by distance learning because you are unable to attend your course due to a disability.

For distance learning courses, send photocopies of the following:

- a note from your doctor clearly stating that your medical condition prevents you from attending a full-time higher education course; and
- details from you of the equivalent full-time course and university/college you wish to attend but are unable to do so (an equivalent course is one with the same or similar title in the subject matter).

You do not need to provide evidence from a university/college confirming that you are unable to attend an equivalent full-time course due to a disability.

If you're studying on a full-time distance learning course because you or your family member are currently serving in the Armed Forces outside of England, you do not have to send evidence of a disability.

Other courses

g1 If you are eligible to apply for a social work bursary from the National Health Service Business Services Authority (NHSBSA) you should answer 'no' to this question because this is a separate bursary to those offered by the NHS or the DoH.

If you're studying on a Paramedic course at an English university/college and are eligible to apply for tuition fee and/or living cost support from your local ambulance/health trust, you should answer yes to this question.

If you are eligible to apply for a Learning Support Fund (LSF) from the National Health Service Business Services Authority (NHSBSA), you should answer no to this question as LSF is not an NHSBSA bursary.

g2 If you are eligible to apply for an **income assessed** bursary or award, the only element of student finance you are eligible to apply for is the non-income assessed part of the Maintenance Loan and this will be at a reduced rate.

If you are eligible to apply for a **non-income assessed** bursary then you are **not** eligible for any other student finance. The only exception would be if you are a seconded student studying a health-related course and you have been advised that you cannot apply for any bursary at all, either income or non-income assessed.

If you are unsure about your eligibility for a bursary, contact the NHSBSA.

Term details

- h** You must tell us if where you're living changes and you may be asked to give evidence of this. This is so we can make sure you get the right amount of student finance. You can update any changes in your online account.
- i** If you are studying abroad you should speak to your university or college to confirm your tuition fee. We'll send you additional forms to complete with your study abroad and travel details.
If you're studying an Initial Teacher Training course, you should select 'University or college' for any time you'll spend in teaching practice. You must tell us if where you'll spend most of your time changes. This is so we can make sure you get the right amount of student finance. You can make these changes in your online account.
You should select 'Work placement' if you will be working in the UK or abroad as part of your course during this academic year or if your placement is part of a sandwich course.
- k** If you don't know where your placement will be yet you should let us know as soon as possible.
- l** If your placement is an unpaid placement that is not listed then you will only be entitled to a reduced rate Maintenance Loan.
- e** Please send photocopied evidence confirming the location of your unpaid placement.

Loan request section

Maintenance Loan

This loan is paid in instalments, directly to you and is to help cover your personal living costs throughout the academic year.

Tuition Fee Loan

Your Tuition Fee Loan will be paid directly to your university or college in three instalments within the academic year.

You will be liable for your Tuition Fee Loan from the first day of each term **not** the date when the instalment is paid to your university or college.

Liability date	% of total Tuition Fee loan that you will be liable for
First day of Term 1	25%
First day of Term 2	50%
First day of Term 3	100%

If you are unsure when your term starts please contact your university or college.

Each payment is made after we receive confirmation from your university or college that you are in attendance at the start of each term, or if you are studying by full-time distance learning, that you are undertaking the course. Interest will be charged from the day we pay the Tuition Fee Loan to your university or college.

Special Support Loan

This loan is for students who are aged 60 or over on the first day of the first academic year of their course and started their course on or after 1 August 2016. It is paid in instalments, directly to you and is to help cover your personal living costs throughout the academic year.

Applying for a loan at a later date or changing the amount requested

You can apply for a Maintenance Loan, Tuition Fee Loan or Special Support Loan at any time up to nine months from the start of your academic year.

You can apply for a Maintenance Loan, Tuition Fee Loan or Special Support Loan, or change the amount you originally requested at www.gov.uk/studentfinance

Section 5 Dependent and independent students

a3 Having the care of a person under the age of 18 means that you look after a child and the child lives with you, irrespective of your relationship with the child.

e Please send a photocopy the child's/children's birth certificate(s) and evidence that you have care of the child, for example, photocopied evidence that you are receiving Child Benefit, Child Tax Credit or the childcare element of Universal Credit.

Section 5

Dependent and independent students

b Irreconcilable estrangement

You will normally be considered irreconcilably estranged from your parents if you have not had verbal or written contact with both of your biological or adoptive parents, or your only living parent for twelve months or more before the start of your academic year, and this will not change. You will **not** be considered irreconcilably estranged from your parents because:

- you do not get on with your parents;
- you do not live with them;
- your parents do not want to give details of their income; or
- your parents choose not to provide you with financial support.

In the legal care of a local authority

If you have at any point been in the custody or care of a local authority but have been back in the legal care of your parents at any time since then, you will not be considered independent.

Section 6

Student financial questions

a Unearned income

You will be asked to confirm any estimated income at a later date.

If your actual income is different from your estimated income we will reassess your entitlement to student finance. This may change the level of financial support you receive.

When working out your taxable unearned income you should **not** include any of the following:

- **Earnings from full or part-time work** such as holiday work or work you do during term-time;
- Any Maintenance Loan or grant payments you may receive;
- Payments you receive from your parents under a covenant;
- Maintenance payments you expect to receive for your children. These maintenance payments should be included as part of your children's income in question 6c;
- Teacher Training Bursaries;
- Higher Education Bursary (for care leavers);
- Bounties paid by the armed services to reservists or disablement or invalidity pensions; or ISAs.

b1 Payments from an employer

You should **only** provide an amount here if you are being released from employment by your employer to attend your course. If this is the case, you should only include salary or wages for days you are actually attending your course and have been released from your employment to do so. Any earnings from salary or wages entered here may affect your student finance entitlement.

Do not provide any amount here if you are a student who is working while studying but have not been specifically released by your employer to attend your course.

c Dependent children

You must include any income the child received from working, interest earned on savings, investments and any maintenance payments you received for your children as part of **their** income in this question.

The child dependant's income is required to assess eligibility for deductions in the calculation of household income for each child who is wholly or mainly financially dependent on the student or the student's husband, wife or partner, or the student's parents or step-parents. You can find out more information about how household information is calculated at www.gov.uk/studentfinance

Do not include income from sources such as Child Benefit, Child Tax Credit, the childcare element of Universal Credit, the Government Child Trust, or minimal sums of money from other sources when entering a child dependant's income.

Section 6 Student financial questions – continued

If your child dependants' income will be at least 15% less than it was in tax year 2020-21 you can apply for a current year income assessment. This means we would use their expected income for tax year 2022-23 instead of their actual income for 2020-21 when working out your grant entitlement. If you want to be assessed using expected income for tax year 2022-23 use the additional notes pages at the back of the form to give us details.

- e** You must send a photocopy of your child's/children's birth certificate(s) to confirm their date(s) of birth before they can be taken into account when assessing your entitlement. If you have provided these with a previous application for financial support then you do not need to provide them again.
- e** You must send photocopies of evidence showing your child's income from all sources, after tax and National Insurance contributions in tax year 2020-21.

All copies that you send to us will be securely destroyed once we have checked them.

Do not send us any original financial documents instead of copies because they will also be destroyed.

Section 7 Special Support

If you started your course before 1 August 2016 and you're eligible for Special Support, you'll be assessed for a Special Support Grant.

If you started your course on or after 1 August 2016 and you're eligible for Special Support, you'll be assessed for the Special Support Element of the Maintenance Loan.

You will be assessed once we have received your photocopied evidence to show you are eligible. If you do not have the evidence now, you should still send your application and send the evidence as soon as possible.

Evidence **e**

Category	Photocopied evidence item(s) required
You are a lone parent or lone foster parent of a child, or young person aged under 20 who is in full-time education below higher education level or on an approved training course	<ul style="list-style-type: none"> • A photocopy of the child's/children's birth certificate or a letter confirming foster care, and • Most recent child benefit letter, Tax Credit Award Notice or Universal Credit Award letter.
You have a partner who is also a student, and one or both of you has care of a child, or young person under 20 who is in full-time education below higher education level or on an approved training course	<ul style="list-style-type: none"> • A photocopy of the child's/children's birth certificate or a letter confirming foster care, and • Most recent Child Benefit letter, Tax Credit Award Notice or Universal Credit Award letter, and • A letter confirming your partner is a student if they have not applied for student finance.

[Continued on next page](#)

Section 7

Special Support – continued

Category	Photocopied evidence item(s) required
<p>You have a disability and qualify for the Disability Premium or Severe Disability Premium</p>	<ul style="list-style-type: none"> • Photocopy of evidence to show you qualify for Disability Premium or Severe Disability Premium, or • Photocopy of evidence to show you qualify for one of the following benefits: <ul style="list-style-type: none"> • Disability Living Allowance • Disabled Person’s Tax Credit • Attendance Allowance • Constant Attendance Allowance • War Pensioners Mobility Supplement • Severe Disablement Allowance • Incapacity Benefit
<p>You are deaf and qualify for Disabled Students’ Allowance</p>	<ul style="list-style-type: none"> • Photocopy of medical evidence of your disability, if you have not applied for Disabled Students’ Allowance.
<p>You have been treated as incapable of work for a continuous period of at least 28 weeks</p>	<ul style="list-style-type: none"> • Photocopy of a letter from Jobcentre Plus confirming you receive long term incapacity benefits, or • Photocopy of a letter from your doctor confirming you are incapable of work.
<p>You have a disability and qualify for income-related Employment and Support Allowance</p>	<ul style="list-style-type: none"> • Photocopy of a letter from Jobcentre Plus to confirm you are eligible for Employment Support Allowance (ESA) in the current academic year due to a disability, or • Photocopy of ESA entitlement letter and proof of your disability, for example a letter confirming your entitlement during the current academic year from your doctor.
<p>You are waiting to go back to a course after illness or caring responsibility</p>	<ul style="list-style-type: none"> • Photocopy of a letter from university or college to confirm suspension from your course was authorised, and • Photocopy of evidence of illness or need to care for another individual.
<p>You are entitled to a Personal Independence Payment (PIP), or You are entitled to Disability Living Allowance (DLA)</p>	<ul style="list-style-type: none"> • Photocopy of evidence from the Department for Work and Pensions (DWP) to confirm you are entitled to this payment during the academic year.
<p>You are entitled to an Armed Forces Independence Payment (AFIP)</p>	<ul style="list-style-type: none"> • Photocopy of evidence from the Service Personnel and Veterans Agency (SPVA) or DWP to confirm you are entitled to this payment.

Section 8

Parents' Learning Allowance, Childcare Grant and Adult Dependants' Grant

- b This information will be used to work out if your children are mainly financially dependent on you or your partner during the academic year.
- c1 Childcare Grant is calculated based on the number of children you have in childcare and your household income.

How much you could get

- If you have one child in childcare, you could get up to a maximum of £183.75 per week, or 85% of your total childcare costs for the week (**whichever is less**).
- If you have two or more children in childcare, you could get up to a maximum of £315.03 per week, or 85% of your total childcare costs for the week (**whichever is less**).

The Childcare Grant Payment Service

The Childcare Grant Payment Service (CCGPS) is an online platform enabling parents to manage their Childcare Grant by authorising and sending payments to childcare providers electronically. CCGPS is administered by Wider Plan, a recognised government partner for the Nursery Milk Scheme. Wider Plan is also an employee benefits provider with extensive experience of working with parents and childcare providers through delivery of their childcare voucher scheme.

What happens next

- Once your application is approved you'll receive an email from the Childcare Grant Payment Service to set up an account with them (make sure you've given us your correct email address on this form).
- Your Childcare Grant funding is transferred to the Childcare Grant Payment Service portal and you'll be able to pay your childcare provider directly.

You can find further information about Childcare Grant at www.gov.uk/studentfinance

- c2 If you answered 'Yes' to any of the options in this question you can't apply for Childcare Grant until you stop receiving support from those other sources.

If you re-apply for Childcare Grant you must send evidence that confirms you no longer receive support from those other sources.

If you or your partner are receiving the £1,000 Child Dependants Allowance from the Learning Support Fund so that you or your partner can attend compulsory clinical placements as part of a healthcare course, you should answer 'No' to this question as you may qualify for Childcare Grant.

You can get information about all aspects of Working Tax Credit and Universal Credit online at www.gov.uk

- e Send photocopies of evidence to show any taxable income received. For example; P60, month 12/week 53 payslip or letter from employer to confirm earnings.

All copies that you send to us will be securely destroyed once we have checked them.

Do not send us any original financial documents instead of photocopies because they will also be destroyed.

Dependent students

If you are a dependent student, the following family members count for the purpose of income assessment:

- Your natural or adoptive parents, if both of them live with you.
- Your parent and their partner, if they have one.

Your parent's partner is defined as:

- Your stepmother or stepfather.
- Your parent's opposite **or** same sex partner if they live together as though they were married or in a civil partnership.

Independent students

For the purpose of income assessment, if you are an independent student, only your partner, if you have one, counts.

Your partner is defined as:

- Your husband, wife or civil partner.
- Your opposite or same sex partner, if you are 25 or over and you live with your partner as though you were married or in a civil partnership.

If you do not have a partner as defined above we will only assess your income.

- c** If your parents are divorced or separated, or if they have been in a civil partnership which has been dissolved, you should send a photocopy of the decree absolute, dissolution order, a final or conditional order, or a letter from their solicitor confirming their status. We may be able to accept other evidence of separation—contact us for more information.
- e**

Terms and Conditions

If you cannot sign the form it must be signed on your behalf by your attorney. The Power of Attorney letter must be sent with the application before a signature from that attorney will be accepted.

Privacy Notice

The Student Loans Company Ltd (SLC) and the Department for Education are joint Data Controllers under the Data Protection Legislation. We hold information for the purposes specified in our notification to the Information Commissioner including determining eligibility for student finance, assessing the maximum amount of financial support available, payment of student finance and the detection and prevention of fraud, and may use this information for any of these.

For further details about the way your information is used, who is responsible for it and the rights you have in connection with it, please refer to our full Privacy Notice available online at www.sfengland.slc.co.uk/privacy-notice

If you don't have internet access, please call us on **0300 100 0607** and we can send a copy to you.

Changes of circumstance

You **must** notify SLC about any change in your circumstances which may affect your entitlement to financial support.

The most common changes of circumstance for students would be if:

- you are absent from the course for more than 60 days because of illness;
- you are absent for any other reason;
- you leave, abandon or are expelled from the course;
- you stop attending the course and do not intend, or are not allowed, to return for the rest of the academic year;
- you transfer to a different course at the same, or a different, university or college;
- you transfer from a full-time to a part-time course;
- you repeat part or all of a year of your course; or
- the date of the start or end of your course changes.

The quickest and easiest way to tell us about any changes you've had to your address, your course or university or even your course fee amount is online. Just log into your account at www.gov.uk/studentfinance

Section 10

Financial details for tax year 2020-21 for parents and partners

What happens if my household income has changed since tax year 2020-21?

If you want to apply for a CYI assessment you need to complete this section. You also need to send us a CYI assessment form which is available from April 2022. For more information go to www.sfengland.slc.co.uk/currentyearincome



Please note that a current year income assessment cannot be carried out unless you provide your financial details for the 2020-21 tax year.

Self assessed

If you completed an online tax return

You should refer to your saved online tax return for the income figures required in this section.

If you completed a paper tax return

There's an online guide to help you answer the questions in this section which you can download from www.gov.uk/studentfinance

Part B – Data sharing and you

We will check the financial information that you provide with HM Revenue & Customs (HMRC). This information will be kept securely and held strictly under the provisions of the applicable data protection legislation in the UK.

If you fail to provide your National Insurance (NI) number on the application form we will ask you to provide copies of your financial documents.

If your NI number is shown on any documents you send us in support of an application, we will use this information and share and check it with HMRC in order to obtain accurate financial information about you.

Part C – Your financial information

Please give financial information for tax year 2020-21. Normally, this is the year ending 5 April 2021, but may differ if your employer or business has a tax year which does not end in April.

For any income paid in a foreign currency, please state the equivalent in pounds sterling.

Q1 Income from salary, wages, taxable state benefits or from occupational or private pensions

a Total income from salary / wages

You should refer to your 2020-21 P60 or final payslip for your income from salary/wages. If as part of your salary or wages for tax year 2020-21 you received **tips and other payments** that did not show on your P60, you still need to include this figure when providing your total income amount earned from employment.

b Taxable state benefits

You should refer to your 2020-21 P60 or P45 from the Department of Work and Pensions for your taxable state benefit details. Only include income received for the following benefits:

- Bereavement Allowance
- Carer's Allowance
- Contribution based Employment and Support Allowance
- Graduated retirement benefit
- Incapacity Benefit (only include the amount received after 28 weeks of incapacity)
- Industrial Death Benefit
- Jobseekers Allowance
- Statutory Adoption Pay
- Statutory Maternity Pay
- Statutory Paternity Pay
- Statutory Sick Pay
- Widowed Parent's Allowance

Don't include income from any other benefits including Universal Credit.

c&d Occupational/private pension

If you received an occupational or private pension, you should refer to your P60P or annual statement from your pension provider.

Q3 Income from savings and investments

To make this question easier to answer, we have split it into 4 separate parts. You may or may not have received income from every part, just tell us about the ones you did.



Only tell us about the amount of interest / income you gained from savings and investments during the 2020-21 tax year, not the actual amount of savings or invested sums you had.

a Interest from UK banks, building societies and unit trusts

Tell us about the amount of interest / income you received from the following savings and investment income type(s):

- Gross UK interest (before tax has been deducted)

You must include interest you receive on bank, building society and other savings accounts, unless specifically non-taxable, for example a non-taxable Individual Savings Account (ISA).

If you did not declare any savings and investment income to HMRC

Please refer to your bank or building society statements for these figures.

b Income from UK life insurance gains, securities and partnerships

Tell us about the amount of interest / income you received from the following savings and investment income type(s):

- Interest from gilt edged and other UK securities – gross amount before tax
- UK life insurance policy etc. gains on which tax was treated as paid
- UK life insurance policy etc. gains on where no tax was treated as paid
- UK life insurance policy etc. gains from voided ISAs
- Your share of taxed interest etc.
- Total untaxed savings income taxable at 20%
- Taxed income taxable at 10%
- Taxed income taxable at 20%

c Income from UK investments and dividends

Tell us about the amount of interest / income you received from the following savings and investment income type(s):

- Dividends from UK companies
- Other dividends
- Stock dividends
- Non-qualifying distributions and close company loans written off or released
- Share schemes – taxable amount

d Income from foreign investment and dividends

Tell us about the amount of interest / income you received from the following savings and investment income type(s):

- Foreign dividends
- Interest and other income from overseas savings
- Dividends from foreign companies
- Dividend income received by a person overseas

Q4 Income from taxable benefits in kind**P11D**

The following table provides a breakdown of what we want you to include as part of your total income from 'taxable benefits in kind' during tax year 2020-21. Add together all the benefits in kind you received and write your total figure on the form.

Benefit in kind

Assets placed at employees disposal (cars, property, goods or other assets)

Payments made on behalf of employee

Vouchers and credit cards

Living accommodation

Mileage allowance and passenger payments

Total cash equivalent of all cars/vans made available

Total cash equivalent of fuel for all cars/vans made available

Cash equivalent of loans after deducting any interest paid by the borrower

Private medical treatment or insurance

Qualifying relocation expenses payments and benefits

Services supplied

Assets placed at employees disposal

Other items (including subscriptions and professional fees)

Expenses payments made to, or on behalf of, the employee

Part D – Other income**Q1 Income from self-employment**

To make this question easier to answer, we have split it up into 2 parts. You may or may not have received self-employment income from both parts, just tell us about the ones you did.

a Total adjusted profit from businesses

You should include the income type below as your answer for the total amount of adjusted profits you received from self-employment during tax year 2020-21.

- Total adjusted profits from this business (aggregated for multiple self employments)

b Total adjusted profit from partnerships

You should include the income type(s) below as your answer for the total adjusted profit you received from partnerships during the 2020-21 tax year.

- Share of total taxed and untaxed income other than that taxable at 10% and 20%
- Your share of total adjusted profit from the partnerships

Q2 Minister of religion

Tell us about the amount of income you received from the following income type during the 2020-21 tax year:

- Taxable income minus expenses (Ministers of religion) that are not included in your P60 or P11D

Q3 Other income and lump sums

You should include the income type(s) below as your answer for the amount of income you received from other income and lump sums.

Add together the income types below that you received during the 2020-21 tax year and tell us your total figure on the form. You may not have received income from every income type listed, just tell us about the ones you did.

- Other taxable income—before expenses and tax taken off
- Foreign earnings not taxable in the UK
- Taxable lump sums
- Lump sums or benefits received from an Employer Financed Retirements Benefit Scheme excluding pensions
- Redundancy and compensation for loss of job

Q4 Income from property lettings

You should include the income type(s) below as your answer for the amount of income you received from property lettings.

Add together the income types below that you received during the 2020-21 tax year and tell us your total figure on the form. You may not have received income from every income type listed, just tell us about the ones you did.

- Income from UK property
- Income from foreign property or land

Q5 Income from UK trusts

You should include the income type(s) below as your answer for the amount of income you received from UK trusts.

Add together the income types below that you received during the 2020-21 tax year and tell us your total figure on the form. You may not have received income from every income type listed, just tell us about the ones you did.

- Discretionary income payment from a UK resident trust – net amount
- Discretionary income payment from a UK resident trust – total payments from settlor-interested trusts
- Non-discretionary income entitlement from a trust – net amount of non-savings income
- Non-discretionary income entitlement from a trust – net amount of savings income
- Non-discretionary income entitlement from a trust – net amount of dividend income
- Income chargeable on settlors
- Income from UK estates
- Foreign estate income

Q6 Foreign income

You should include the income type(s) below as your answer for the amount of income you received from foreign income.

Add together the income types below that you received during the 2020-21 tax year and tell us your total figure on the form. You may not have received income from every income type listed, just tell us about the ones you did.

- Total taxable amount of overseas pensions, social security benefits and royalties etc.
- Total taxable amount of all other income received by a person abroad and any remitted 'ring fenced' foreign income
- Gains on disposals of holdings offshore funds and discretionary income from non-resident trusts
- Benefit received from an overseas trust, company or other person
- Gains on foreign life policies (amount of gain)

Q7 Income from an overseas pension

You should include the income type(s) below as your answer for the amount of income you received from an overseas pension.

Add together the income types below that you received during the 2020-21 tax year and tell us your total figure on the form. You may not have received income from every income type listed, just tell us about the ones you did.

- Value of pension benefits in excess of your Available Lifetime Allowance, taken by you as a lump sum
- Amount of unauthorised payment from a pension scheme, not subject to surcharge
- Total amount of unauthorised payment from a pension scheme, subject to surcharge
- Taxable short service refund of contribution (overseas pension schemes only)
- Taxable lump sum death benefit payment (overseas pensions only)

Q8 Other overseas income and gains

You should include the income type below as your answer for the amount of income you received from other overseas income and gains.

Add together the income types below that you received during the 2020-21 tax year and tell us your total figure on the form. You may not have received income from every income type listed, just tell us about the ones you did.

- Amount of omissions (exemptions under transfer of foreign assets)

Part E – Income deductions**Q3 Allowable expenses on which you claimed tax relief**

The list below is a breakdown of what we want you to include in your answer for the amount of allowable expenses you had on which you claimed tax relief.

Add together all allowable expenses below which you had during tax year 2020-21 and tell us your total figure on the form. You may not have had all the allowable expenses listed, just tell us about the ones you did.

- Total amount of allowable expenses
- Foreign tax for which tax credit relief not claimed
- Business travel and subsistence expenses
- Fixed deductions for expenses
- Professional fees and subscriptions
- Other expenses and capital allowances
- Seafarers' earning deductions

Section 10

Financial details for tax year 2020-21 for parents and partners – continued

Part F – Your dependants

Academic year

You should provide the child dependants' income for the academic year. The academic year is determined by when the student begins their study.

Student's study begins between	Academic year
1 August 2022 and 31 December 2022 inclusive	1 September 2022 to 31 August 2023
1 January 2023 and 31 March 2023 inclusive	1 January 2023 to 31 December 2023
1 April 2023 and 30 June 2023 inclusive	1 April 2023 to 31 March 2024
1 July 2023 and 31 July 2023 inclusive	1 July 2023 to 30 June 2024

Q1 The child dependant's income is required to assess eligibility for deductions in the calculation of household income for each child who is wholly or mainly financially dependent on the student, the student's husband, wife or partner or the student's parents or step parents. You can find out more information about how household income is calculated at www.gov.uk/studentfinance

Please do not include income from sources such as the Government Child Trust, State Child Benefit, Child Tax Credit, the child element of Universal Credit or minimal sums of money from other sources when entering a child dependant's income.

Declaration for parents and partners

If any person(s) named in section 10 cannot sign the form it must be signed on their behalf by their attorney. The Power of Attorney letter must be sent with the application before a signature from that attorney will be accepted.

Privacy Notice

The Student Loans Company Ltd (SLC) and the Department for Education are joint Data Controllers under the Data Protection Legislation. We hold information for the purposes specified in our notification to the Information Commissioner including determining eligibility for student finance, assessing the maximum amount of financial support available, payment of student finance and the detection and prevention of fraud, and may use this information for any of these.

For further details about the way your information is used, who is responsible for it and the rights you have in connection with it, please refer to our full Privacy Notice available online at **www.gov.uk/studentfinance**

If you don't have internet access, please call us on **0300 100 0607** and we can send a copy to you.

Changes of circumstance

You **must** notify SLC about any change in your circumstances, which may affect the student's entitlement to financial support.

The most common change of circumstance would be if:

- your household income changes; or
- your marital status changes.