


2022/23

Student Finance England and Student Loans Company (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 a national of a European Union Member State and you have moved to England to attend a higher education course. If this is the case, you should go to www.gov.uk/studentfinance for more information;
- you will be starting 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 (DoH) 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. 

Where can I find more information about student finance?

You can find out more 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.

How can I contact you?

Visit www.gov.uk/studentfinance

Call us on **0300 100 0607**

Available student finance

Disabled Students' Allowance (DSA)

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

These 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. This includes specialist equipment, a non-medical helper or special travel arrangements.

Section 1

Personal details

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; or
- an Income Tax document such as a P45 or P60.

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

Contact details

b 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. Any original evidence you send will be returned to your home address.

Evidence **e**

	Evidence of	Evidence item required
c	Name change Required if your name has changed from that which appears on your birth certificate or passport.	A photocopy of: <ul style="list-style-type: none">• change of name deed; or• marriage/divorce certificate; or• a final or conditional order; or• civil partnership/dissolution certificate.
	Date of marriage or civil partnership if you will be under 25 at the start of the academic year	A photocopy of: <ul style="list-style-type: none">• marriage certificate; or• civil partnership documentation.
	Separated, divorced or dissolved civil partnership	A photocopy of: <ul style="list-style-type: none">• decree absolute/decreet nisi; or• dissolution order; or• a final or conditional order; or• a letter from your solicitor confirming your status.
	Widowed or surviving civil partner	<ul style="list-style-type: none">• a certified copy of the death certificate.

You'll be eligible to apply for a Tuition Fee Loan and Disabled Students' Allowance if you're studying at level 4 and above.

You'll normally only be eligible for a Maintenance Loan if you're studying at level 6 or 7. Part time students who'll be studying a level 5 course in Dental Health/Dental Therapy or Operating Department Practice may be eligible for a Maintenance Loan.

The list below gives examples of the common course types at each level:

- Level 4 – Higher National Certificate (HNC) or Certificate of Higher Education (CertHE)
- Level 5 – Higher National Diploma (HND), Diploma of Higher Education (DipHE) or Foundation degree
- Level 6 – Bachelor's degree (with or without honours), Professional Graduate Certificate in Education (PGCE) or Graduate certificate/diploma
- Level 7 – Integrated Master's degree or Postgraduate Certificate in Education (PGCE)

If you're still not sure what level your course is, check with your university or college.

Course details

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

- a** If you are unsure about the tuition fee amount you will be charged, please contact your university or college.

Each module you study is worth a number of credits. You should agreed how many credits you'll study with your university or college.

If you can't confirm how many credits you'll be studying yet, we'll assess your application at 25% intensity. You should contact us once you've agreed your credits with your university or college.

To apply for a Tuition Fee Loan and/or a Maintenance Loan, you need to be studying at a course intensity of at least **25%** in the academic year.

- h** A part-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 four.

Distance Learning

- h** 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 dependant parent living with either:
 - a child who is a member of the UK Armed Forces serving outside England; or
 - the child's spouse or civil partner who is a member of the UK Armed Forces serving outside England.

If you're studying a part-time distance learning course and you do not have a disability preventing you from attending and/or are not a member or family member of someone currently serving in the Armed Forces, you're not eligible for a Maintenance Loan.

Term details

If you have applied for income assessed support you may be eligible to apply for Travel Grant.

- i** 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.
- j** 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.

NHS bursary

- k** 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 National Health Service (NHS) or the Department of Health (DoH).

If you're studying on a Paramedic course at an English university or 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 bursary (income or non-income assessed) – you are not eligible for any 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.

Evidence **e**

	Evidence of	Photocopied evidence item required
h	<p>Distance learning for a reason related to a disability</p> <p>Distance learning for a reason related to a disability at a provider that would otherwise require attendance</p>	<ul style="list-style-type: none"> • A note from your doctor clearly stating that your medical condition prevents you from attending a part-time higher education course.
h	Your Armed Forces details	<p>A letter that's signed, dated and stamped by the Armed Forces Unit Records Office confirming the following:</p> <ul style="list-style-type: none"> • your name; • your address (or BFPO address); • which country you were resident in before you were based at your current location; • if you're currently based overseas or in the UK but outside England.
h	Your family member's Armed Forces details	<p>A letter that's signed, dated and stamped by the Armed Forces Unit Records Office confirming the following:</p> <ul style="list-style-type: none"> • their name; • their address (or BFPO address); • your name; • their relationship to you; • if they're currently based overseas or in the UK but outside England; • 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.

Loan request section

Maintenance Loan

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

Tuition Fee Loan

The maximum tuition fee amount you are charged may vary depending on which country you will be studying in.

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

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 have attended at the start of each term. Interest will be charged from the day we pay the Tuition Fee Loan to your university or college.

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

You can apply for a Maintenance Loan or Tuition Fee Loan any time in the academic year provided you are within the time limit. The time limit for applying is usually nine months from the start of your academic year.

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

Section 4

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.

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 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.

Evidence

Question	Evidence of	Photocopied evidence item required
a3	Care of a child	A photocopy of 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 child element of Universal Credit.

Section 5

Student financial questions

Unearned income

a You may 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:

- 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;
- Teacher Training Bursaries;
- Higher Education Bursary (for care leavers);
- bounties paid by the armed services to reservists or disablement or invalidity pensions; or
- ISAs.

Payments from an employer

b1 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 that you will receive from that employer 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.

Evidence

Question	Evidence of	Photocopied evidence item required
c	Date of birth of any children	A photocopy of the child's/children's birth certificate(s).

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; or
 - 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; or
- your opposite or same sex partner, if you are 25 or over on the first day of the academic year and you live with your partner as though you are married or in a civil partnership.

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

Question	Evidence of	Photocopied evidence item required
c	Parent's current relationship status if they are separated, divorced or they have had their civil partnership dissolved	<ul style="list-style-type: none"> • decree absolute/decrece nisi; or • dissolution order; or • A final or conditional order; or • a letter from their solicitor confirming their status.

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

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.

To find out how we'll use the information you provide go to www.gov.uk/studentfinance to read our Privacy Notice.

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

Change of circumstances

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

The most common changes of circumstance would be if:

- you are absent from the course for more than 60 days because of illness;
- you are absent for any period of time for any other reason;
- you leave, abandon or are expelled from the course;
- you stop attending or undertaking 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 part-time to a full-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.

If any of your course details change, or you suspend, withdraw or transfer you must speak to your university or college who will let us know. You can still make changes to your personal details online. Just log into your account at www.gov.uk/studentfinance

Section 7

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

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

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

If your total household income (before tax) for tax year 2022-23 will be at least 15% less than it was in tax year 2020-21, still complete this section as well as completing a Current Year Income Assessment Form.

You can download this form at www.gov.uk/studentfinance



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

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
- Jobseeker's Allowance
- Statutory Adoption Pay
- Statutory Maternity Pay
- Statutory Paternity Pay
- Statutory Sick Pay
- Widowed Parent's Allowance

Do not include income from any other benefits, including Universal Credit.

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 tax year 2020-21, not the actual amount of savings or invested sums you had.

a Income 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 account, unless specifically non-taxable, for example, a non-taxable Individual Savings Account (ISA) etc.

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%

Section 7

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

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 employee's 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

Section 7

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

Part D - Other income

Q1 Income from self-employment

To make this question easier to answer, we have split it 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 tax year 2020-21.

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 tax year 2020-21 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 tax year 2020-21 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 tax year 2020-21 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 tax year 2020-21 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 tax year 2020-21 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 deduction**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 have 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

Declaration for parents and partners

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

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.

To find out how we'll use the information you provide go to www.gov.uk/studentfinance to read our 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 the student's entitlement to financial support.

The most common changes of circumstance would be if:

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