

PFF2

Assessment of financial circumstances - **2011/12**

This form is also available on our website
www.studentfinancenl.co.uk



Who should complete this form?

Complete this form if you are:

- The student's natural or adoptive parent
- The student's step-parent
- The husband, wife, civil partner or cohabiting partner of one of the student's parents
- The student's husband, wife or civil partner
- The student's cohabiting partner, if the student is over 25 and entered higher education in 2000/01 or later.

What details do I need to provide?

You need to tell us some personal details and what your financial income was for the tax year 2009-10. You **must** tell us your 2009-10 income details as we cannot accept amounts from any other tax year. We need your income amounts so we can work out what the student(s) you are supporting are entitled to.

How do I complete this form?

This form is made up of 5 sections:

section 1 - personal details

section 2 - your financial information for the tax year 2009-10

section 3 - other income

section 4 - income deductions

section 5 - your dependants

- Start by completing section 1 and then work your way through the form. (Depending on your circumstances you may not need to complete every section)
- **If you have any questions or need any further information you can:**
 - visit www.studentfinanceneni.co.uk
 - Call us on **0845 600 0662**
- **Once you have completed this form and signed and dated the declaration**, please return it to us at the address shown on the letter accompanying this form or on the Library Board finder available online at www.studentfinanceneni.co.uk.



Please remember to pay the correct postage.

What happens if my household income has dropped since tax year 2009-10?

If your household income has dropped by 5% since tax year 2009-10 you can apply for a 'Current Year Income Assessment'. This means we would use your expected income for tax year 2011-12 instead of your actual income from tax year 2009-10 when calculating the student's entitlement. However, there must be at least a 5% drop in the **overall household income** (not just your own income) between these two tax years for us to do this and we will ask for evidence of your 2011-12 income at the end of that tax year. Please refer to the support notes at the back of this form for more information.

personal details

a Student's details

Customer Reference Number

Forename(s) Surname

Date of birth DAY MONTH YEAR

b Your details

(Please complete this question with the details exactly as they appear on your birth certificate or passport.)

Forename(s) Surname

Sex Male Female Date of birth DAY MONTH YEAR

Place of birth (name of the town or village)

If you have your own Customer Reference Number, please write it here

Relationship to student


Contact telephone number

Email address

2

your financial information for the tax year 2009-10

Instructions

- Please give financial details for the tax year from **6 April 2009 to 5 April 2010**.
- Answer 'Yes' or 'No' to every question, if you answer 'Yes' please provide the income amount.
- If you answer 'No' to a question, this means you are telling us that you **did not** receive any income from that particular income type in tax year 2009-10.
- If you need help with any questions you should refer to the guidance notes each time you see this icon. 



Please note that if you leave any questions blank we will not be able to process this application.

Financial details

Q1 Did you receive Working Tax Credits or Child Tax Credits? Yes No

Q2 Did you receive Income Support? Yes No

Q3 Did you receive any income from salary, wages, taxable state benefits or from occupational or private pensions? Yes No

a Total income from salary / wages  £

b Total income from taxable state benefits  £

c Total income from occupational pension(s) £

d Total income from private pension(s) £


Total income received £

Q4 Did you receive any income from a state retirement pension?  Yes No

Total non-lump sum amount received £

Total lump sum amount received £

your financial information for the tax year 2009-10

Q5 Did you receive any income from savings and investments? 


Yes No

a Total **interest** from UK banks, building societies and unit trusts

b Total income from UK life insurance gains, securities and partnerships

c Total income from UK investments and dividends

d Total income from foreign investment and dividends

Q6 Did you receive any taxable benefits in kind? 

Yes No

Total income received

Any other income


Q7 Did you receive any other income during the 2009-10 tax year that you **haven't** yet told us about? Yes No


Yes **Go to section 3**

No **Go to section 4**

other income

Instructions

- Complete section 3 in the same way you completed section 2 giving financial details for the tax year from **6 April 2009 to 5 April 2010**.
 - If you need help with any questions you should refer to the guidance notes each time you see this icon. 
- The notes contain a breakdown of what we want you to include for each question as well as where to find individual amounts on some of the financial documents you might have.


Q1 Did you receive any income from self-employment? 

Yes No

a Total taxable profit from businesses

b Total taxable profit from partnerships


other income

Q2 Did you receive any income as a Minister of religion? 

Yes No

Total taxable income minus expenses that are not included on your P60 or P11D


£

Q3 Did you receive any other taxable income or lump sums? 

Yes No

Total income received


£

Q4 Did you receive any income from property lettings? 

Yes No

Total income received

£

Q5 Did you receive any income from UK trusts? 

Yes No

Total income received


£

Q6 Did you receive any foreign income? 

Yes No

Total income received


£

Q7 Did you receive any income from an overseas pension? 

Yes No

Total income received

£

Q8 Did you receive any other overseas income and gains? 


Yes No

Total income received

£

income deductions

Instructions

- Complete section 4 in the same way you completed section 2 giving financial details for the tax year from **6 April 2009 to 5 April 2010**.
- If you need help with any questions you should refer to the guidance notes each time you see this icon. 

Q1 Did you pay any private pension contributions?

Yes No

Total amount you paid


£

Q2 Did you pay any Additional Voluntary Contributions (AVCs)?

Yes No

Total amount you paid

£

Q3 Did you have any allowable expenses on which you claimed tax relief? 

Yes No

Total amount on which you claimed tax relief

£

your dependants

Identify any children who will be wholly or mainly financially dependent on you.

Q1 Child dependants not in further or higher education in academic year 2011/12 

Include unearned income for **all** dependants. Only include earned income details for persons aged 16 and over. Do not count casual earnings of persons under 16.

Full name

Date of birth

Income for the year

(DD MM YYYY)

your dependants

Q2 Child dependants in further or higher education in academic year 2011/12

Do **not** include the applicant when completing this question.

If the student is your partner, please include any children they named on their Application for Student Finance if the children have applied for student finance.

Full name	Date of birth (DD MM YYYY)	School, college or university	Course	Are they receiving financial support? If so, from which authority or organisation?
<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>

Declaration

This application for financial support may be delayed unless you sign and date this declaration.

- I confirm that to the best of my knowledge and belief, the information I have provided is true and complete. If it is not I understand I might be prosecuted and the student(s) I am supporting may have their financial support withdrawn.
- I agree to supply any further information in relation to the applicant's application for financial support that the ELB may ask for and agree to tell them immediately if my circumstances change in any way that might affect this application for financial support.

Your decision about bursary and scholarship data sharing consent will not affect the student's entitlement to any other financial support available.

In order for a university or college to determine and pay any bursary or scholarship to which the student(s) you are supporting may be entitled, we will share some of your personal and financial details with them.

If you **do not** wish your details to be shared for this purpose, please tick this box.

Your full name
(in BLOCK CAPITALS)

Your signature

Date

DAY	MONTH	YEAR
<input type="text"/>	<input type="text"/>	<input type="text"/>



Support notes

What happens if my household income has changed since tax year 2009-10?

If your total household income (before tax) for the tax year 2011-12 will be at least 5% less than it was in tax year 2009-10, still complete this section as well as completing a 'Current Year Income Assessment Form'.

You can download this form at www.studentfinancenl.co.uk and return it with this application or contact us on 0845 600 0662 to have one sent to you.



Please note that a current year assessment cannot be carried out unless you provide your financial details for the 2009-10 tax year.

section 2 - your financial information for the tax year 2009-10

Please give evidence for the tax year 2009-10. Normally, this is the year ending 5 April 2010, 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.

Q3 Income from salary, wages, taxable state benefits or from occupational or private pensions

a Total income from salary / wages

If as part of your salary or wages for the tax year 2009-10 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. If you declared this type of income to HM Revenue and Customs you would have done so by completing Box 3 on Page E1 for the 2009-10 SA102 (Employment) Form.

b Taxable state benefits

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

section 2 - your financial information for the tax year 2009-10

Q4 Income from a state retirement pension

If you are Self Assessed

Online tax return

You would have been asked what your state retirement pension income amounts were as part of your assessment. You should refer to your saved online tax return for these income figures.

Paper tax return

The locations of where to find these income types on your completed tax form(s) are detailed below:

Short paper tax return - SA200 Box 4.1 (non-lump sum amount only – if you completed an SA200 you would not have had a lump sum pension payment)

Full paper tax return - SA100 TR3 Box 7, SA100 TR3 Box 8

Q5 Income from savings and investments

To make this question easier to answer, we have split it up 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 2009-10 tax year, 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):

Taxed UK interest etc. (the net amount after tax has been taken off) + untaxed UK interest etc. (amounts that have not been taxed)

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

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

If you are Self Assessed

Online tax return

You would have been asked these questions as part of your assessment. You should refer to your saved online tax return for these individual figures.

Paper tax return

The locations of where to find these individual figures on your completed tax form(s) are detailed below:

Short paper tax return - SA200 Box 5.1 plus Box 5.2

Full paper tax return - SA100 TR3 Box 1 plus Box 2

section 2 - your financial information for the tax year 2009-10

b Income from UK life insurance gains, securities and unit trusts

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 ISA's
Your share of taxed interest etc.
Total untaxed savings income taxable at 20%
Taxed income taxable at 10%
Taxed income taxable at 20%

If you are Self Assessed

Online tax return

You would have been asked these questions as part of your assessment. You should refer to your saved online tax return for these individual figures.

Paper tax return

The locations of where to find these individual figures on your completed tax form(s) are detailed below:

Short paper tax return - If you completed a short paper return you would not have had any income from UK life insurance gains, securities and unit trusts.

Full paper tax return - SA101 Ai1 Box 3, SA101 Ai1 Box 4, SA101 Ai1 Box 6, SA101 Ai1 Box 8, SA104S Box 26, SA104F Box 33, SA104F Box 69, SA104F Box 72

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

If you are Self Assessed

Online tax return

You would have been asked these questions as part of your assessment. You should refer to your saved online tax return for these individual figures.

Paper tax return

The locations of where to find these individual figures on your completed tax form(s) are detailed below:

Short paper tax return - SA200 Box 5.3

Full paper tax return - SA100 TR3 Box 3, SA100 TR3, Box 4, SA101 Ai1 Box 12, SA101 Box 13, SA101 Ai2 Box 1

section 2 - your financial information for the tax year 2009-10

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 (up to £300)
Interest and other income from overseas savings
Dividends from foreign companies
Dividend income received by a person overseas

If you are Self Assessed

Online tax return

You would have been asked these questions as part of your assessment. You should refer to your saved online tax return for these individual figures.

Paper tax return

The locations of where to find these individual figures on your completed tax form(s) are detailed below:

Short paper tax return - If you completed a short paper return you would not have had any income from foreign investment and dividends.

Full paper tax return - SA100 TR3 Box 5, SA106 F3 Box 4, SA106 F3 Box 6, SA106 F3 Box 11

Q6 Income from taxable benefits in kind

Original 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 the 2009-10 tax year. Add together all the benefits in kind you received and write your total figure on the form.

Benefit in kind	Where to find amount on your P11D
Assets transferred or placed at employees disposal (cars, property, goods or other assets)	(Section A) Box 13
Payments made on behalf of employee	(Section B) Box 15 (Total sum of both boxes)
Vouchers and credit cards	(Section C) Box 12
Living accommodation	(Section D) Box 14
Mileage allowance and passenger payments	(Section E) Box 12
Total cash equivalent of all cars/vans made available	(Section F) Box 9 plus (Section G) Box 9
Total cash equivalent of fuel for all cars/vans made available	(Section F) Box 10 plus (Section G) Box 10
Cash equivalent of loans after deducting any interest paid by the borrower	(Section H) Box 15
Private medical treatment or insurance	(Section I) Box 11
Qualifying relocation expenses payments and benefits	(Section J) Box 15
Services supplied	(Section K) Box 15
Assets placed at employees disposal	(Section L) Box 13
Other items (including subscriptions and professional fees)	(Section M) Box 15 (Total sum of all boxes)
Expenses payments made to, or on behalf of, the employee	(Section N) Box 16 (Total sum of all boxes)

section 3 - 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 taxable profit from businesses

You should include the income type below as your answer for the total amount of taxable profits you received from self-employment during the 2009-10 tax year.

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

If you are Self Assessed

Online tax return

You would have been asked this question as part of your assessment. You should refer to your saved online tax return for these figures.

Paper tax return

The locations of where to find these individual figures on your completed tax form(s) and how to work this amount out are detailed below:

Short paper tax return - SA200 Box 3.6 plus Box 3.10

Full paper tax return - SA103F (Box 72 plus Box 74) or SA103S (Box 27 plus Box 29) or SA103L (Box 49 minus Box 50)

b Total taxable profit from partnerships

You should include the income type(s) below as your answer for the total profit you received from partnerships during the 2009-10 tax year.

Share of total taxed and untaxed income other than that taxable at 10% and 20%

Your share of total taxable profit from the partnerships

If you are Self Assessed

Online tax return

You would have been asked these questions as part of your assessment. You should refer to your saved online tax return for these individual figures.

Paper tax return

The locations of where to find these individual figures on your completed tax form(s) and how to work this amount out are detailed below:

Short paper tax return - If you completed a short paper return you would not have had any self-employment income from partnerships.

Full paper tax return - SA104F (Box 14 plus Box 17 plus Box 66 plus Box 73 minus Box 74), SA104S (Box 14 plus Box 17)

section 3 - other income

Q2 Minister of religion

Tell us about the amount of income you received from the following income type during the 2009-10 tax year:

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

If you are Self Assessed

Online tax return

You would have been asked this question as part of your assessment. You should refer to your saved online tax return for these individual figures.

Paper tax return

The locations of where to find these individual figures on your completed SA102M tax form and how to work this amount out are detailed below:

Short paper tax return - If you completed a short paper return you would not have had any income from working as a Minister of religion.

Full paper tax return - SA102M (Box 4 plus Box 8 plus Box 10 minus (Box 26 plus Box 35))

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 2009-10 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, excluding redundancy and compensation for loss of job

Lump sums or benefits received from an Employer Financed Retirements Benefit Scheme excluding pensions

Redundancy and other lump sums and compensation payments

If you are Self Assessed

Online tax return

You would have been asked these questions as part of your assessment. You should refer to your saved online tax return for these individual figures.

Paper tax return

The locations of where to find these individual figures on your completed tax form(s) are detailed below:

Short paper tax return - SA200 Box 7.1

Full paper tax return - SA100 TR3 Box 16, SA101 Ai2 Box 12, SA101 Ai2 Box 3, SA101 Ai2 Box 4, SA101 Ai2 Box 5

section 3 - other income

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 2009-10 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

If you are Self Assessed

Online tax return

You would have been asked these questions as part of your assessment. You should refer to your saved online tax return for these individual figures.

Paper tax return

The locations of where to find these individual figures on your completed tax form(s) are detailed below:

Short paper tax return - SA200 Box 6.3

Full paper tax return - SA105 Box 36, SA106 Box 25

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 2009-10 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

If you are Self Assessed

Online tax return

You would have been asked these questions as part of your assessment. You should refer to your saved online tax return for these individual figures.

Paper tax return

The locations of where to find these individual figures on your completed SA107 tax form and how to work out these amounts are detailed below:

Short paper tax return - If you completed a short paper return you would not have had any income from UK trusts.

Full paper tax return - SA107 Box 1, SA107 Box 2, SA107 Box 3, SA107 Box 4, SA107 Box 5
SA107 total sum of (Boxes 7 to 14), SA107 total sum of (Boxes 16 to 21),
SA107 Box 22

section 3 - other 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 2009-10 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)

If you are Self Assessed

Online tax return

You would have been asked these questions as part of your assessment. You should refer to your saved online tax return for these individual figures.

Paper tax return

The locations of where to find these individual figures on your completed SA106 tax form are detailed below:

Short paper tax return - If you completed a short paper return you would not have had any foreign income.

Full paper tax return - SA106 F3 Box 9, SA106 F3 Box 13, SA106 F6 Box 41, SA106 F6 Box 42, SA106 F6 Box 43

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 2009-10 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)

If you are Self Assessed

Online tax return

You would have been asked these questions as part of your assessment. You should refer to your saved online tax return for these individual figures.

Paper tax return

The locations of where to find these individual figures on your completed SA101 tax form are detailed below:

Short paper tax return - If you completed a short paper return you would not have had any income from an overseas pension.

Full paper tax return - SA101 Ai4 Box 5, SA101 Ai4 Box 10, SA101 Ai4 Box 11, SA101 Ai4 Box 13, SA101 Ai4 Box 14

section 3 - other income

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 2009-10 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)

If you are Self Assessed

Online tax return

You would have been asked these questions as part of your assessment. You should refer to your saved online tax return for these individual figures.

Paper tax return

The location of where to find this figure on your completed SA106 tax form is detailed below:

Short paper tax return - If you completed a short paper return you would not have had any income from other overseas income and gains.

Full paper tax return - SA106 F6 Box 46

section 4 - 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 the 2009-10 tax year 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
Seafarers' Earnings Deduction
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

If you are Self Assessed

Online tax return

You would have been asked these questions as part of your assessment. You should refer to your saved online tax return for these individual figures.

Paper tax return

The locations of where to find these individual figures on your completed tax form(s) are detailed below:

Short paper tax return - SA200 Box 2.5

Full paper tax return - SA100 TR3 Box 17, SA101 Ai2 Box 11, SA101 Ai2 Box 13, SA102 E1 Box 17, SA102 E1 Box 18, SA102 E1 Box 19, SA102 E1 Box 20

section 5 - 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 2011 and 31 December 2011 inclusive	1 September 2011 to 31 August 2012
1 January 2012 and 31 March 2012 inclusive	1 January 2012 to 31 December 2012
1 April 2012 and 30 June 2012 inclusive	1 April 2012 to 31 March 2013
1 July 2012 and 31 July 2012 inclusive	1 July 2012 to 30 June 2013

Q1 The child dependant's income is required to assess eligibility for deductions in the calculation of household income for each child that 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 information is calculated in the booklet 'Higher education student finance – How you are assessed and paid' which you can download from www.studentfinancenl.co.uk.

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

Declaration

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

Our Data Protection Statement sets out who will use the information provided on this form and what they will use it for. Before signing this form please read our statement online at www.studentfinancenl.co.uk/dataprotection.

Change of circumstances

You must notify the ELB about any change in your circumstances, which may affect the applicant's entitlement to financial support. The most common change of circumstances would be if:

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

Information about data sharing for bursary and scholarship purposes

Universities and colleges will be offering financial awards such as bursaries or scholarships to their students. To help them administer these awards (i.e. to determine eligibility and entitlement to, and if relevant pay, a bursary or scholarship - 'bursary administration purposes') they may ask the Department for Employment and Learning, your Education and Library board or the Student Loans Company for access to information you provide in connection with any application for student finance for academic year 2011/12 (whether on this form or at a later date).

We will share the relevant information with them, unless you indicate that you do not wish us to do so by ticking the box on the declaration. If you **do not** give consent for us to share this information, the payment of any bursary or scholarship to which the student may be entitled will be delayed.