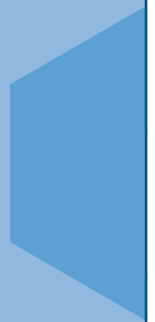
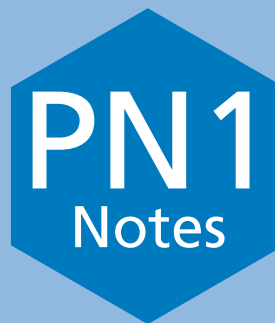


Notes for Student Finance Application 2017/18





You can apply online at www.studentfinancenl.co.uk

Student Financenl is a partnership between the Education Authority (EA) and the Student Loans Company (SLC) for delivering financial support to students on behalf of the Department for the Economy (DfE) Northern Ireland.

You should **not** complete the PN1 form if any of the following apply to you:

- You normally live in Wales, Scotland, England, the Channel Islands or the Isle of Man, but you have moved or will be moving to Northern Ireland to attend this course. If this is the case, you should contact whichever of the following organisations is relevant:
 - Student Finance Wales (SFW)
 - Student Awards Agency Scotland (SAAS)
 - Student Finance England (SFE)
 - The Education Department of Guernsey or Jersey
 - The Education Department for the Isle of Man
- You are studying on a distance learning course for a reason which is not related to a disability. If this is the case, you should complete an 'Application for grants for part-time study' (PTG1) form to apply for student finance.
- You are a national of a European Union Member State and you have moved to Northern Ireland to attend a higher education course. If this is the case, you should go to www.studentfinancenl.co.uk for more information.
- You are, or will be attending a part-time higher education course other than for Initial Teacher Training (ITT). In some circumstances, you may qualify for help if you are taking a part-time course. For more information you should phone our Customer Support Office on **0300 100 0077**.
- You will be starting a course in a health related discipline and will be eligible to apply for a bursary from the National Health Service (NHS), Student Awards Agency Scotland (SAAS) or the Department of Health (DoH) which is not assessed on your household income, excluding the social work bursary.

You must use these notes whenever you see this icon within the main PN1 form. 

Any evidence that you are required to provide is also outlined in these notes and is marked with this icon. 

Maintenance Grant NOT REPAYABLE

You will not be eligible for a Maintenance Grant if you are eligible to receive Special Support Grant.

The amount of Maintenance Grant you receive will affect the amount of Maintenance Loan you are entitled to and is dependent on your household income.

If you will be studying on a postgraduate Initial Teacher Training (ITT) course of a year or more and choose not to provide any financial information you will be eligible to receive £1,318 Maintenance Grant (£659 for part-time ITT students). If you choose to provide financial information then you may be eligible to receive up to £3,475 Maintenance Grant (£1,738 for part-time ITT students).

Special Support Grant NOT REPAYABLE

If you are eligible to receive Special Support Grant you will not be eligible to receive Maintenance Grant.

You may be able to receive Special Support Grant if you:

- Are a lone parent or foster parent
- Have a partner who is also a student and one or both of you is responsible for a child or young person aged under 20 who is in full-time education below higher education level or on an approved course
- Have a disability, and qualify for the Disability Premium or Severe Disability Premium
- Are deaf and qualify for Disabled Students' Allowances
- Have been treated as incapable of work for a continuous period of at least 28 weeks
- Have a disability and qualify for income-related Employment and Support Allowance
- Are waiting to go back to a course having taken agreed time out from that course due to an illness or caring responsibility that has now ended (this does not mean that you will be paid for time you were not on your course)
- Are aged 60 or over
- Are eligible for Housing Benefit whilst you're studying
- Are entitled to Armed Forces Independence Payment (AFIP)
- Are entitled to a Personal Independence Payment or Disability Living Allowance

Please state on a separate piece of paper which of the above categories you think you may fall into and enclose this, and relevant supporting evidence, with the PN1 form or download a Special Support Grant application form at www.studentfinancenl.co.uk.

Special Support Grant pays up to £3,475, depending on your household income, and is intended to help with additional course-related costs such as books, equipment, travel or childcare. Entitlement is calculated in the same way as Maintenance Grant but will not affect the amount of Maintenance Loan you may be entitled to receive. The Social Security Agency will not take account of Special Support Grant when assessing any claim you make for income related benefits.

Maintenance Loan REPAYABLE

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

The amount of Maintenance Loan you receive is dependent on your household income.

If you are assessed as being eligible to receive Maintenance Grant then the amount of Maintenance Loan available will be reduced.

Tuition Fee Loan **REPAYABLE**

You may not be eligible for a Tuition Fee Loan if you already hold an honours degree or foreign equivalent. The maximum tuition fee amount you are charged by your university or college may vary depending on which country you are studying in. If you are unsure about the tuition fee amount you will be charged, please contact your university or college.

If you will be starting a course at a university or college in Northern Ireland in this academic year you can apply for a Tuition Fee Loan to cover the amount of tuition fees that your university or college will charge you, up to a maximum of £4,030.

If you will be starting a course at a university or college in England, Wales or Scotland in this academic year you can apply for a Tuition Fee Loan to cover the amount of tuition fees that your university or college will charge you, up to a maximum of £9,250.

There is no cap on the tuition fee amount a private university or college can charge. If you are studying at a private university or college, and your course qualifies for tuition fee support, you can only apply for a Tuition Fee Loan up to the maximum of £4,030. You will have to fund any additional tuition fee over this amount yourself.

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

Studying in the Republic of Ireland

If you are studying at a college or university in the Republic of Ireland you won't pay any tuition fees. Instead, you will have to pay a student contribution charge to your university or college.

If you started your course on or after 1st September 2013 **REPAYABLE**

To help cover the student contribution charge you can apply for a Student Contribution Loan.

If you started your course before 1st September 2013 **NOT REPAYABLE**

The student contribution charge will be paid by the Education Authority on receipt of an invoice from your university or college.

Adult Dependants' Grant **NOT REPAYABLE**

This grant is dependent on your income and any income of your dependants. You can only apply for this grant if you are married, in a civil partnership, if you are 25 or over and are living with a partner of either sex or have another adult dependant. You can only apply for this grant for one adult dependant; if you have more than one adult dependant, you can still only receive one grant.

Parents' Learning Allowance **NOT REPAYABLE**

The amount you receive depends on your income and that of your dependants (including your husband, wife or partner). It is not counted by the Social Security Agency or housing benefit departments when calculating your other benefits, so you do not have to choose between Parents' Learning Allowance and other benefits.

Bursaries and scholarships **NOT REPAYABLE**

Full-time students studying at a university or college in Northern Ireland who are eligible for the full £3,475 Maintenance Grant or Special Support Grant, and who are being charged tuition fees of above £2,005, can apply to their institution for a minimum bursary of £393.

Some universities and colleges may choose to 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.

Travel Grant **NOT REPAYABLE**

If you have to study at a university or college outside the UK/ROI for the majority of any term in the academic year or if you have to attend a place in the UK/ROI 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. The support you receive is dependent on your household income.

If you apply for student finance which is not based on your household income you are not eligible to claim a travel grant.

You may also be able to get help to cover the cost of the medical insurance, visa costs and vaccinations.

If you have extra travel costs because you are disabled or have a specific learning difficulty, apply for Disabled Students' Allowances instead.

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

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 Working Tax 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 will be sent more information about the Childcare Grant and further forms to complete about your weekly childcare costs.

You can find out more about the Childcare Grant at www.studentfinancenl.co.uk and about Working Tax Credit at www.gov.uk

Disabled Students' Allowances **NOT REPAYABLE**

These can help pay for extra course-related costs you may have as a result of your disability or specific learning difficulty. This includes special equipment, a non-medical helper or special travel arrangements.

e If you provide evidence of your disability such as a letter from your doctor, or if you have a specific learning disability, a diagnostic assessment carried out by a suitably qualified person, this will help us process your application more quickly. If you do not have this evidence yet, send this form to us now and send in the evidence of your disability or specific learning difficulty later. We will contact you to ask for the extra information we need.

e If you are taking your course by distance learning or otherwise undertaking but not attending a course in person for a reason which relates to your disability you can apply for all types of student finance (except Travel Grant) as if you were attending in person. The evidence you send must show that you are unable to attend university or college in person for a reason which relates to your disability.

If you want to apply for DSAs only, you should complete an 'Application for Disabled Students' Allowances' (DSA1) form instead of this form. You can download a DSA1 application form at www.studentfinancenl.co.uk

Alternatively, you can complete sections 1-4 of the PN1 form and return it to us. We will then send you another form that asks more specific questions about your disability/specific learning difficulty.

Further information

You can find more information in the following guides available at www.studentfinancenl.co.uk

- 'Full Time 2017/18 A guide to Financial Support for Full Time Students in Higher Education'
- 'Student Loans: A guide to terms and conditions'
- 'How You Are Paid 2017/18 Higher Education Student Finance - Entitlement to Support and Payment'
- 'Disabled Students 2017/18 Bridging the Gap A guide to the Disabled Students' Allowances (DSAs) in Higher Education'
- 'Childcare 2017/18 Childcare Grant and other Support for Full Time Student Parents in Higher Education'

Alternative formats

You can order forms and guides in Braille, large print or audio. You can either:

- email your name, address and Customer Reference Number along with what form and format you require to brailleandlargefonts@slc.co.uk; or
- telephone us on **0141 243 3686**

The above e-mail address and telephone number can only deal with requests for alternative formats of forms and guides.

Personal details

a You must send your original passport, birth certificate, adoption certificate or Biometric Residence Permit with your application form.



If you choose to send your original birth certificate (this would include a UK birth certificate issued by a British Consulate abroad) or original adoption certificate it must be accompanied by a completed Birth/Adoption Certificate Declaration form.

- If you are still at school a shorter version of the form will be available from your school. This form should be completed by your teacher.
- If you have left school you must complete the full form which contains two separate declarations. The Declaration of Identity must be signed by yourself to confirm your identity. The Identity Confirmation is to verify your identity and must be completed by a person of good standing in the community (for example, a teacher, solicitor, civil servant or police officer) who has known you for at least two years.

You can download a Birth/Adoption Certificate Declaration form at www.studentfinancenl.co.uk

If your name has changed from the name that appears on your birth certificate or passport - please send the relevant evidence confirming this and give details of any previous names you have had in the additional notes section at the back of the PN1 form.

Your documents will be returned to you as soon as possible.

If you have lost your birth certificate you should get a replacement by contacting the Register Office in the sub-district where your birth was registered.

Previous loans

b If you are behind with repayments on a previous loan, you should not apply for student finance until you have resolved this issue.

If you have any Mortgage Style (MS) Loans please call your debt owner on the telephone number shown on the most recent correspondence that you have received from them. If you do not know who your debt owner is please call 0300 100 0632 for advice.

If you have any Income Contingent Repayment (ICR) loans, please call 0300 100 0611 for advice.

c Armed Forces

You may be eligible for support to study a distance learning course outside of the UK if you or your family member (who you live with) is currently serving overseas 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 overseas
- A child, step-child or adoptive child living with a member of the UK Armed Forces serving overseas
- A dependant parent living with either;
 - A child who is a member of the UK Armed Forces serving overseas
 - The child's spouse or civil partner who is a member of the UK Armed Forces serving overseas

What you need to send

You need to send a letter confirming your name and your address (or BFPO address).

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

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

Contact details

- d** If you provide a term-time correspondence address all correspondence we issue will be sent to that address from the date you move there. If your address changes you need to tell us as soon as possible.

Relationship status

- e** 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. It applies to you if you're separated or divorced and are now living with a new partner.
- If you will be under 25 at the start of the academic year, and you are married or in a civil partnership, please send your original marriage certificate or civil partnership documentation with the application.
- e** If you are **divorced or separated**, or if you have been in a civil partnership which has been **dissolved**, you should send a copy of the decree absolute, decree nisi, dissolution order, or a letter from your solicitor confirming your status.
- e** If you are **widowed or a surviving civil partner**, please send the original death certificate.

Any original documents that you send will be returned to you.

Nationality

a1 If you answer 'Yes' to this question, you must send your UK passport, ROI passport or birth certificate as evidence of your nationality. If you were born outside the UK and have a British birth certificate issued by a British Consulate, send this instead of your passport, a letter or other document.

Armed forces

If you, your parents or partner are members of the armed forces, you must apply for student finance in the UK country where you/they enlisted unless they are permanently living in another area of the UK. We can accept certified photocopies of your residency evidence, stamped with your unit stamp. You should use your BFPO address for all correspondence.

a2 If you answer 'Yes' to this question, you must send your passport or national identity card as evidence of your EU nationality.

a3 If you answer 'Yes' to this question, you must provide evidence to show that you are the child of a Swiss national by sending us your **parent's** passport or national identity card. You must also send us **your** birth certificate or equivalent.

a4 To get student finance as the child of a Swiss national, your Swiss national parent must be resident in the UK on the first day of the academic year. We need a signed letter from your Swiss national parent stating their UK address, and that they live(d) there on the first day of the academic year. They must also send **one** of the following documents:

- Bank statement
- Payslip
- Tenancy agreement/Mortgage statement
- Utility bill
- Local authority correspondence
- Government department correspondence

Use the information on page 7 to find out when your academic year starts.

Residence status

b1 The EEA or Swiss national must provide proof of their nationality with their passport or national identity card.

As proof of the current employment status of the EEA or Swiss national who is working, has worked or is looking for work, one of the following must be provided as evidence:

- A P60 or a letter from employer if currently working.
- Audited accounts, tax returns or details of income if self-employed.
- A letter from employer confirming the intention to continue working whilst studying.
- P45, P60 or letter from previous employer if currently looking for work or previously worked in the UK.

If your child, son or daughter-in-law or child's civil partner is the worker you must be dependent on them.

For children of EEA workers the term 'child' means a person 'under the age of 21; or dependants of the person or the person's spouse or civil partner.' This does not apply in cases where the EEA worker parent has died or left the UK and the child is staying on in the UK to finish their education.

b2 'Settled status' means that you can live in the UK permanently without the Home Office placing any restrictions on how long you may remain.

You are free from any restriction if any of the following apply:

- You are a British citizen.
- You have a right of 'permanent residence' in the UK.
- You have been granted 'indefinite leave to remain'.
- You have a right of abode in the UK.

Further information about the right of permanent residence and other immigration issues can be obtained from the Home Office at www.homeoffice.gov.uk


If you do not have a British passport or Biometric Residence Permit which confirms your immigration status, but you have a letter from the Home Office which does, please send this letter with your application form.

b3 Refugee status

If you or your:

- husband, wife, civil partner; or
- parent(s), step-parent

have successfully applied for refugee status in the UK under the terms of the 1951 United Nations Convention on Refugees, and you or they have been granted refugee status, the Home Office will have sent you or them a letter and an immigration status document confirming this.

 Please send the Home Office letter and immigration status document, normally a passport or Biometric Residence Permit of the person who holds refugee status. You should also send evidence of your relationship to the person who holds refugee status if it is not you.

If you are claiming student finance as the child or step-child of a refugee, you will only be considered a 'child' if you were under the age of 18 at the time of your parent's application to the Home Office.

If you are claiming student finance as the husband, wife or civil partner of a refugee, you must have been their husband, wife or civil partner at the time of their application for asylum.

Expiry date

If you or your

- husband, wife, civil partner; or
- parent(s), step-parent


were granted refugee status without an expiry date you should mark the expiry date box as N/A (not applicable).

b4 Leave to enter or remain

If you or your:

- husband, wife, civil partner; or
- parent(s), step-parent

have been granted 'leave to enter or remain' in the UK as the result of an unsuccessful asylum application, the Home Office will have sent you or them a letter and an immigration status document confirming this.

 Please send the Home Office letter and immigration status document, normally a passport or Biometric Residence Permit of the person who has been granted leave to enter or remain. You should also send evidence of your relationship to the person who has been granted leave to enter or remain if it is not you.

If you are claiming student finance as the child or step-child of a person granted leave to enter or remain, you will only be considered a 'child' if you were under the age of 18 at the time of your parent's application to the Home Office.

If you are claiming student finance as the husband, wife or civil partner of someone who has been granted leave to enter or remain, you must have been their husband, wife or civil partner at the time of their application for asylum.

Residence history

c2 Date study begins between

- 1 August until 31 December inclusive
- 1 January until 31 March inclusive
- 1 April until 30 June inclusive
- 1 July until 31 July inclusive

Date academic year begins

- 1 September
- 1 January
- 1 April
- 1 July

4

about your course and your university or college

Course type

b If the new course details you give us can't be confirmed yet, your student funding may be delayed. You can update your university/college and course once your place is confirmed.

c Full-time undergraduate course

For these courses you will attend university or college on most days of the week and for most weeks of the year (apart from weekends and the usual holidays). You must attend the course for at least 24 weeks in the academic year, unless it is the last academic year of the course, in which case you must attend for at least 8 weeks. The course must also last for at least one academic year.

Flexible postgraduate ITT course

The amount of financial support you can receive for this type of course depends on the length of the course and the number of weeks you will be in full-time study and full-time teaching practice.

e You need to provide a letter from your university or college confirming the number of weeks you will be attending your course full-time and the number of weeks you will be on full-time teaching practice.

Period of full-time study during the academic year	Less than 10 weeks	Studying in Northern Ireland Tuition Fee Loan of up to £2,005
		Studying in England or Wales Tuition Fee Loan of up to £4,625
	10 or more weeks	Studying in Northern Ireland Tuition Fee Loan of up to £4,030
		Studying in England or Wales Tuition Fee Loan of up to £9,250

Period of combined full-time study and full-time teaching practice during the academic year	Length of course	
	Less than 1 academic year	1 or more academic years
Less than 6 weeks	No maintenance support	Reduced Maintenance Loan
6 to less than 10 weeks	No maintenance support	Reduced Maintenance Grant Full Maintenance Loan
10 or more weeks	No maintenance support	Full Maintenance Grant Full Maintenance Loan

e Part-time undergraduate ITT course

You will need to provide a letter from your university or college confirming the number of weeks you will be attending your course full-time and the number of weeks you will be on full-time teaching practice.

Part-time ITT course (excluding first degrees)

A part-time undergraduate ITT course is a first degree course. If you are applying for support for a part-time Postgraduate Certificate in Education (PGCE), part-time Certificate in Education (CertEd) or part-time Diploma in Education and Training (DET) or equivalent course, please tick the 'Part-time ITT' box.

You will need to provide a letter from your university or college confirming the number of weeks you will be attending your course full-time and the number of weeks you will be on full-time teaching practice.

e Full-time postgraduate Initial Teacher Training (ITT) course

For these courses you must attend full-time, for either study or teaching practice, for an aggregate of at least 6 weeks in the year. If your periods of full-time study including teaching practice amount to less than 6 weeks, you will not be eligible for Maintenance Grants, but you may be able to receive a Tuition Fee Loan and a reduced rate non-income assessed Maintenance Loan. You will still be considered to be attending your course even if arrangements have been made by your university or college for you to take the course without having to attend.

about your course and your university or college

e Full-time distance learning in relation to disability

You must send evidence that clearly shows you are unable to attend university or college in person for a reason which relates to your disability.

Full-time foundation degree

Foundation degrees are employment-related higher education qualifications designed to give you the skills needed at the relevant professional and higher technician level. They are designed to be flexible to suit different situations, and you can complete foundation degrees in two years if you study full-time.

Full-time course involving a placement ('sandwich' course)

This kind of course includes full-time education at the university or college, plus periods of industrial or work placement.

Term details

- e** Do not count any period spent studying in the Republic of Ireland (ROI) as a term abroad.

If you are studying abroad you should speak to your university or college to confirm your tuition fee before completing the loan request section of the form.

If you study abroad we will send you additional forms separately. You will need to complete those forms with your study abroad and travel details.

You should select 'Work placement' if you will be working in the UK/ROI or abroad as part of your course during this academic year or if your placement is part of a sandwich course.

Placement details

- g** If you don't know where your placement will be yet you should let us know as soon as possible.

The tuition fee amount you may be charged will vary depending on the type of placement and where in the UK the university or college you normally attend is located. If you're on a placement you should speak to your university or college who will be able to confirm your tuition fee amount.

If you are on a paid placement, or an unpaid placement that is not listed, then you will only be entitled to a reduced rate of Maintenance Loan.

previous financial support and other information

Previous study


If you already have an HND, Foundation degree or similar level qualification and are progressing on to year 1 of a degree course you may not be eligible for fee and grant support for some or all of that degree course.

a1 This includes any full-time or part-time undergraduate or postgraduate course you have attended, where a qualification was achieved, whether it was in the UK or overseas. Examples of undergraduate higher education courses you should tell us about include:

- DipHE, HND Degree and Foundation Degree, and similar courses from outside the UK.
- Integrated Masters Degrees.

a3 Tick the relevant box(es) to show all qualifications you have achieved in the UK. If you are unsure of the level of your existing qualification please contact your university or college where you completed the course for advice. If you have achieved a qualification overseas you must send evidence of this qualification.

a4 A self-funded course is one that was studied at a private university or college and no support of any kind was paid either to you or the university or college to meet tuition fee or maintenance costs for the duration of the course.

 **e** If you have compelling personal reasons, such as illness or bereavement, for not achieving a qualification you should send evidence to support this.

b1 If you are eligible to apply for a social work bursary from the Social Services Inspectorate 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.

Students studying an Allied Health Professional course at Ulster University or students who have reached the 5th year of study of a medical or dental course will have the DoH bursary entitlement assessed by the Education Authority using the information provided on the PN1 form.

b2 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 - 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.

Contact the Education Authority if you are unsure how to apply for a bursary.

loan request section

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 box blank. You will be contacted if you need to take any action to obtain a National Insurance number.

Maintenance Loan

This loan is paid in 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 what country you are studying in. 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. Interest will be charged from the day we pay the Tuition Fee Loan to your university or college.

Student Contribution Loan

If you're studying at a university or college in the Republic of Ireland you will have to pay a student contribution charge. To cover this charge you can apply for a Student Contribution Loan which is paid in Euros to your university or college. Your university or college can charge up to a maximum of €3000.

You can apply for a Student Contribution Loan to cover all or part of the student contribution charge. If you choose to apply for less than the maximum amount you should use the exchange rate shown on our website at www.studentfinancenl.co.uk to work out the equivalent in Sterling.

If you apply for a Student Contribution Loan to pay part of your student contribution charge, you'll be responsible for paying the difference 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, Tuition Fee Loan or Student Contribution Loan at any time in the academic year provided you are within the time limit which is usually nine months from the start of your academic year.

You can apply for a Maintenance Loan or a Tuition Fee Loan, or change the amount you originally requested at www.studentfinancenl.co.uk

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.

 Please send the child's/children's original long birth certificates and evidence that you have care of the child, for example, evidence that you are receiving Child Benefit or Child Tax Credit.

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. If you tick that you are irreconcilably estranged from your parents we will contact you to ask for evidence.

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.

For more information on estrangement refer to the 'Stand Alone' booklet available on our website at www.studentfinancenl.co.uk


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.

c To be considered as supporting yourself financially you must have been meeting your own living costs for at least 3 years (this does not have to be 3 consecutive years) from any of the following sources:

- Income from employment.
- Benefits.
- State studentships.
- Scholarships, exhibitions and bursaries.

You would not be considered as supporting yourself financially if you are meeting living costs from money paid by a parent.

 Please send evidence that you have been supporting yourself financially such as letters from employers giving dates of employment and pay or similar benefit information.

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 vacation 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 8d;
- Teacher Training Bursaries;
- Care Leavers' Bursary;
- bounties paid by the armed services to reservists or disablement or invalidity pensions; or
- ISAs.

Payments from an employer

- b** 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.

Dependent children

- d** You must send your child's/children's original long 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 include any income the child received in tax year 2015-16 from working, interest earned on savings, investments and from 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.

Don't include income from sources such as Child Benefit, Child Tax Credit, Government Child Trust or minimal sums of money from other sources when entering a child's income.

If your child's income will be at least 5% less than it was in tax year 2015-16 you can apply for a current year income assessment. This means we would use their expected income for tax year 2017-18 instead of their actual income for tax year 2015-16 when working out your grant entitlement. If you want to be assessed using expected income for tax year 2017-18 please use the additional notes pages at the back of the form to let us know.

e

You must send evidence of your child's income from all sources after tax and National Insurance contributions in tax year 2015-16.

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

If both you and your partner are students and one of you is studying on a course which is funded by the NHS, and the other is studying a standard course, you can't get Childcare Grant from us as well as childcare support from the NHS.

- c** This information will be used to work out if your children are mainly financially dependent on you or your partner during this academic year. The academic year is determined by when you begin your study, see page 7 for the dates.
- d** If you apply for Childcare Grant you will be sent another form for you to give us your childcare details and estimated costs. You can find further information about Childcare Grant at **www.studentfinancenl.co.uk**
You can get information about all aspects of Working Tax Credit at **www.gov.uk**
- e4** If your adult dependant's income will be at least 5% less than it was in tax year 2015-16 you can apply for a current year income assessment. This means we would use their expected income for tax year 2017/18 instead of their actual income for tax year 2015-16 when working out your grant entitlement. If you want to be assessed using expected income for tax year 2017-18 please use the additional notes pages of the form to let us know.
- e** You still need to give your adult dependant's income details for tax year 2015-16. Send evidence of any taxable income received by your adult dependant, for example, P60, letter from employer confirming earnings or month 12 or week 53 payslip.

10 about your family

Dependent students

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

- Your natural or adoptive parents.
- 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.

- b** You should only tick 'Single' if the parent you normally live with has never been married or in a civil partnership and is not living with a partner.

e If your parents are **divorced** or **separated**, or if they have been in a **civil partnership** which has been **dissolved**, you should send a copy of the decree absolute, decree nisi, dissolution order, or a letter from their solicitor confirming their status and date of separation.

If your parent is separated or divorced and now living with a partner, their partner must tell us their income details in section 11.

Student Declaration

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

Data Protection Act 1998

The Student Loans Company (SLC) is a Data Controller under the Data Protection Act 1998. 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. The Department for the Economy is a joint Data Controller for your information. If false or inaccurate information is provided and fraud is identified, details may be passed to fraud prevention agencies to prevent fraud and money laundering. We may share the information you have given us with other organisations including the Department for the Economy, other government bodies and with the university or college for these purposes. We may also get information about you from other organisations. If so, it will only be for the purposes described and as the law permits us to do. For more detailed information about with whom we share your information and for what purpose, go to www.studentfinancenl.co.uk/dataprotection

Change of circumstances

You must notify the Education Authority about any change in your circumstances which may affect your entitlement to financial support.

The most common change of circumstances for students would be if:

- you are absent from the course for more than 60 days, including for reasons related to illness;
- 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.

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 make changes to your personal details online, log into your account at www.studentfinancenl.co.uk

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 will ask the Department for the Economy, the Education Authority or Student Loans Company for access to information you provide in connection with this application for student finance (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 you may be entitled will be delayed.

Please contact the university or college if you require further information about their bursaries and scholarships.

11

financial details for tax year 2015-16 for parents and partners

If you do not wish to apply for student finance based on household income, your parent(s) or partner do not need to complete this section.

These notes will help you to complete section 11 of the application form. You can find out more about how your information is used to assess how much student finance the student can get by reading the booklet 'Higher education student finance – entitlement to support and payment 2017/18' available at www.studentfinancenl.co.uk

What happens if my household income has changed since tax year 2015-16?

If your total household income (before tax) for tax year 2017-18 will be at least 5% less than it was in tax year 2015-16, still complete this section as well as completing a 'Current Year Income Assessment Form'.

The Current Year Income Assessment Form will be available to download at www.studentfinancenl.co.uk from April 2017.



Please note that a current year income assessment cannot be carried out unless you provide your financial details and evidence for tax year 2015-16.

If you are 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.studentfinancenl.co.uk

Part B - Your financial information

Please give evidence for tax year 2015-16. Normally, this is the year ending 5 April 2016, 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

You should refer to your 2015-16 P60 or final payslip for your income from salary/wages. If as part of your salary or wages for tax year 2015-16 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 2015-16 P60 or P45 from the Social Security Agency 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

Occupational/private pension

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

Q5 Income from savings and investments

To make this question easier to answer, we have split it into four 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 2015-16, 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 accounts unless it is 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%

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

financial details for tax year 2015-16 for parents and partners

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

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 tax year 2015-16. 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 employee's disposal
Other items (including subscriptions and professional fees)
Expenses payments made to, or on behalf of, the employee

Part C – Other income

Q1 Income from self-employment

To make this question easier to answer, we have split it into two 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 2015-16.

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 2015-16.

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 tax year 2015-16:

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 2015-16 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 other lump sums and compensation payments

financial details for tax year 2015-16 for parents and partners

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 tax year 2015-16 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 2015-16 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 2015-16 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 2015-16 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 2015-16 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 D - 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 2015-16 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

Part E - 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 2017 and 31 December 2017 inclusive	1 September 2017 to 31 August 2018
1 January 2018 and 31 March 2018 inclusive	1 January 2018 to 31 December 2018
1 April 2018 and 30 June 2018 inclusive	1 April 2018 to 31 March 2019
1 July 2018 and 31 July 2018 inclusive	1 July 2018 to 30 June 2019

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 parent(s) or step parent(s). You can find out more information about how household information is calculated at www.studentfinanceneni.co.uk

Please do not include income from sources such as Government Child Trust, State Child Benefit, Child Tax 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 11 cannot sign the form it must be signed on their behalf by their Power of Attorney. The Power of Attorney letter must be sent with the application before a signature from that Power of Attorney will be accepted.

Changes of circumstance

You must notify the Education Authority about any change in your circumstances which may affect your entitlement to financial support.

The most common change of circumstance would be if:

- your household income changes; or
- your marital or co-habiting 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 will ask the Department for the Economy, the Education Authority or the Student Loans Company for access to information you provide in connection with any application for student finance for academic year 2017/18 (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(s) you are supporting may be entitled will be delayed.

Data Protection Act 1998

The Student Loans Company (SLC) is a Data Controller under the Data Protection Act 1998. 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. The Department for the Economy is a joint Data Controller for your information. If false or inaccurate information is provided and fraud is identified, details may be passed to fraud prevention agencies to prevent fraud and money laundering. We may share the information you have given us with other organisations including the Department for the Economy, other Government bodies and with the university or college for these purposes. We may also get information about you from other organisations. If so, it will only be for the purposes described and as the law permits us to do. For more detailed information about with whom we share your information and for what purpose, go to **www.studentfinancenl.co.uk/dataprotection**

