

# PFF1



## **Assessment of financial circumstances - Academic Year 2008/09**



## Important Information

This form asks for information about your income. We need this information to help us determine a student's entitlement to student finance.

Please provide details of your income on 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; or
- The student's cohabiting partner, if the student is over 25 and entered higher education in 2000/01 or later.

## Instructions

- Complete this form in black ink and use BLOCK CAPITALS.
- **Answer all the questions. If a question does not apply to you, write "N/A" or "None".** If you do not, we may return this form to you as it will appear incomplete. This may delay the student's application for student finance.
- Please refer to the Support Notes at the back of this form each time you see this icon. 
- Whenever you see this icon you must provide evidence to support the student's application.  Further information about the evidence required can be found in the Support Notes at the back of this form.
- **Once you have completed this form** and signed and dated the declaration, please return it to us at the address shown on the LA Finder list available at [www.studentfinancedirect.co.uk/lafinder](http://www.studentfinancedirect.co.uk/lafinder).
- If you have any questions or problems, please call our Customer Support Office on 0845 607 7577.



**Please remember to pay the correct postage.**

personal details

a

Student's details

ART ID/ALIAS ID: [ ][ ][ ][ ][ ][ ][ ][ ][ ][ ][ ][ ][ ]

Forename(s): [ ] Surname: [ ]

Date of birth: DAY MONTH YEAR [ ][ ] [ ][ ] [ ][ ][ ][ ]

b

Your details (Please complete this section 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 ART ID please write it here: [ ][ ][ ][ ][ ][ ][ ][ ][ ][ ][ ][ ][ ]

Relationship to student: [ ]

Email address: [ ]



financial details

You must answer every question, and write the amount "None" or "N/A" where appropriate.








Where you enter an amount other than "None" or "N/A", you must provide evidence of that amount. The Support Notes will indicate what type of evidence you need to provide.

a

Give details of the gross taxable income from salary or wages (before deductions) received from 6 April 2007 to 5 April 2008. £ [ ]


b

Taxable benefits in kind: £ [ ]

|  |   |   |
|--|---|---|
| <b>c</b>   | Income from self-employment (estimate if you are not sure):                                    | £ |
| <b>d</b>   | Income as a company director:    | £ |
| <b>e</b>   | Income from the state retirement pension:   | £ |
| <b>f</b>   | Income from any other pensions:    | £ |
| <b>g1</b>  | Income from property, lettings or rents:  | £ |
| <b>g2</b>  | How much of this is through the rent a room scheme?   | £ |
| <b>h</b>   | Bank and building society gross interest (before tax):   | £ |
| <b>i</b>   | Other investment income before income tax:  |   |
|  | <input type="text" value="Type"/>   | £ |
|  | <input type="text" value="Type"/>   | £ |
| <b>j</b>   | Income from benefits:    | £ |
| <p><b>Only include money you receive for the following benefits:</b></p> <ul style="list-style-type: none"> <li>■ Jobseekers Allowance</li> <li>■ Bereavement Benefit</li> <li>■ Industrial Death Benefit</li> <li>■ Carer's Allowance</li> <li>■ Statutory Maternity Pay</li> <li>■ Statutory Paternity Pay</li> <li>■ Statutory Adoption Pay</li> <li>■ Statutory Sick Pay</li> <li>■ Widowed Parent's Allowance</li> <li>■ Incapacity Benefit. Only include amount received after 28 weeks of incapacity.</li> <li>■ Contribution based Employment Support Allowance</li> </ul> |   |   |
| <b>k</b>   | Any other type of income: <input type="text" value="Type"/>   | £ |
|  | <input type="text" value="Type"/>   | £ |
| <b>l</b>   | Amount of any private pension contributions you have paid:                                   | £ |
| <b>m</b>   | Amount of any Additional Voluntary Contributions (AVCs) you have paid:  | £ |
| <b>n</b>   | Amount of any professional or employment-related expenditure on which you claim tax relief:  | £ |

**Please identify any evidence asked for on this form which you cannot supply at this time, and state the reasons for this on a separate sheet of paper and attach it with this form.**

## dependants

Identify any person who will be totally or mainly financially dependent on you in  the academic year 2008/09.

**a Child dependants not in further or higher education**

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

| Full name | Date of birth<br>DAY MONTH YEAR | Income for the year |
|-----------|---------------------------------|---------------------|
|           |                                 |                     |

**b Child dependants in further or higher education**

Are they receiving financial support in academic year 2008/09? If so, from which authority or organisation?

| Full name | Date of birth<br>DAY MONTH YEAR | School, college or university | Course |  |
|-----------|---------------------------------|-------------------------------|--------|--|
|           |                                 |                               |        |  |

# 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 Innovation, Universities and Skills (DIUS) is a joint Data Controller for your information.

We may give your information to other organisations including the Local Education Authority (LEA), DIUS, and 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.studentfinancedirect.co.uk/dataprotection](http://www.studentfinancedirect.co.uk/dataprotection).

## Declaration

Please read the following declaration. We will not be able to process the student's application for student finance unless you sign and date this declaration.

- I confirm that to the best of my knowledge and belief, the information I have given on this form is true and complete and I understand that if I have given the LEA (or SLC where appropriate) false information, or have not given them complete information, I may be prosecuted and financial support withdrawn.
- I agree to supply any further information in relation to the applicant's application for financial support that the LEA (or SLC where appropriate) 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 full name

(in BLOCK CAPITALS):

Your signature:


Date:

DAY

MONTH

YEAR

**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 the applicant's university or college to determine and pay any bursary or scholarship to which they 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.

# Support Notes

## General Information

If you think your income (before tax) for the financial year 2008-09 will be at least 15% less than your income for 2007-08 you must still complete this form, but please give brief details of this expected reduction in income on a separate sheet of paper and attach it with this form. You may then be sent another form to complete because it may be possible to have the financial contribution worked out using income details for 2008-09. However, if two parents (or one parent and a step-parent or parent's partner) in the household have their income taken into account, we consider the total of their two incomes together. We can only adjust the financial contribution if their total joint income has fallen by 15% or more. Therefore, it is only if the joint incomes of two parents (or one parent and a step-parent or parent's partner) are likely to fall by 15% or more that details of the expected reduction should be provided.

You are a person's cohabiting partner if you live together as though you were that person's husband, wife or civil partner, whether you are of the same or opposite sex, but are not married or in a civil partnership.

If there are other students in your household, we may need to ask for further information. This is because the rules which determine whose income we need to consider depend on when the student entered higher education, and there are different rules for students in different years of study. We will not ask for information we do not need.

If you cannot show actual amounts for any item, you should provide an estimate and write "(E)" beside the amount on the form.

## Section 2

- a.** Your gross taxable income means your income from salary or wages including overtime bonuses and commission before deductions in the financial year 2007-08. Normally, this will be the year ending 5 April 2008, but may differ if your employer or business has a tax year which does not end in April.

Please also include any income you received from abroad in the financial year 2007-08 such as from employment overseas, and any other income you get from abroad which is not covered by UK tax as well as any of the benefits asked for.

Please do **not** include any of the following as part of your gross taxable income:

- any personal relief;
- payments under covenant; or
- non-taxable income.

Please send evidence of your earnings, such as:

- your P60;
- your payslips for month 12 or week 53 showing "Total paid to date" for earnings in the period 6 April 2007 to 5 April 2008;
- a completed "Confirmation of Income" (CI2) form; or
- a letter from your employer confirming your earnings.

You can download form CI2 at [www.studentfinancedirect.co.uk](http://www.studentfinancedirect.co.uk) or contact our Customer Support Office to have one sent to you.

## Support Notes

**b.** Benefits in kind means benefits other than money that you get from your employment, and might include a company car, meals, accommodation or private health insurance. Only include benefits on which you must pay tax. Send your P11D for 2007-08 or P2 "notice of coding" for 2008-09.

**c.** You should give the details shown on your self-assessment form for your trading year which ends during the period 6 April 2007 to 5 April 2008.

As confirmation of your income from self-employment you can send the following evidence:

- a completed "Confirmation of earnings from self-employment" (GSA1) form; or
- a letter from your accountant.

You can download form GSA1 at [www.studentfinancedirect.co.uk](http://www.studentfinancedirect.co.uk) or contact our Customer Support Office to have one sent to you.

**d.** If you are a company director, send your P60, a P11D or independent confirmation of your earnings and director's fees from a chartered or certified accountant or HM Revenue & Customs (HMRC). You can also use form GSA1. If you have already included your income as a company director as part of your income in question 2a or 2c then do not repeat it again here.

**f.** Please send a P60 or a letter from your pension provider showing your pension payments during the period 6 April 2007 to 5 April 2008.

**h.** Give the interest you receive before tax. You should not include interest you receive from ISAs.

**j.** Please send a P60U or a letter signed by your Jobcentre Plus to confirm the amount of any benefits you receive. You can also send a completed "Confirmation of Benefits" (CB2) form signed by your Jobcentre Plus.

You can download form CB2 at [www.studentfinancedirect.co.uk](http://www.studentfinancedirect.co.uk) or contact our Customer Support Office to have one sent to you.

**i.** Do not include any regular payments you are making towards a retirement pension provided by your employer.

**n.** This includes anything you can claim tax relief on because it is a necessary cost of your employment, for example subscriptions to professional organisations, cost of uniforms and travel expenses. Please send us the same evidence as you have sent to the HM Revenue & Customs (HMRC). If you are a minister of religion, include here deductions made from your income for tax purposes. Any evidence you provide must show evidence of tax relief.

# Support Notes

## Section 3

### Academic year start and end dates

The period for which we require financial information in this section is determined by the student's academic year start and end dates.

The first day of the academic year is not necessarily the day on which the student begins that year of their course. It is decided by the period during which their year begins.

The academic year starts on:

- 1 September, if their study begins between 1 August and 31 December inclusive, and ends on 31 August 2009;
- 1 January, if their study begins between 1 January and 31 March inclusive, and ends on 31 December 2009;
- 1 April, if their study begins between 1 April and 30 June inclusive, and ends on 31 March 2010; or
- 1 July, otherwise, and ends on 30 June 2010.

For example, if the student starts their year of study on 4 October 2008, the academic year runs from 1 September 2008 until 31 August 2009 and this is the period of time for which you must provide financial details for any dependents.

## Declaration

If you cannot sign this form, for whatever reason, someone who holds a valid Power of Attorney for you may sign on your behalf. The Power of Attorney letter must be sent with this form before a signature from that Power of Attorney will be accepted.

## Change of circumstances

You must notify the LEA (or SLC where appropriate) 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 will ask the Secretary of State, your local 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 the student may be entitled will be delayed.