

# Notes to help you complete your Application for Student Finance 2007/08

# PN1 notes


## General Information

**Student Finance Direct is a partnership between Local Education Authorities (LEAs) and Student Loans Company (SLC) for delivering financial support to students on behalf of the Department for Education and Skills (DfES).**

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

- You normally live in Wales, Scotland, Northern Ireland, the Channel Islands or the Isle of Man, but you have moved or will be moving to England to attend this course. If this is the case, you should contact whichever of the following organisations is relevant:
  - Your Local Education Authority (LEA) in Wales
  - The Student Awards Agency for Scotland (SAAS)
  - Your local Northern Irish Education and Library Board (ELB)
  - The Education Department of Guernsey or Jersey
  - The Education Department for the Isle of Man
- You are a national of a European Union Member State and you have moved to England to attend a higher education course. If this is the case, you should contact the EU Customer Services Team at: Mowden Hall, Staindrop Road, Darlington, County Durham, DL3 9BG. Phone: 0141 243 3570.
- You are, or will be attending a part-time higher education course other than for initial teacher training. In some circumstances, you may qualify for help if you are taking a part-time course. For more information you should phone the Customer Support Office on 08456 077577.
- You will be starting a course in a health related discipline and will be receiving a bursary from the National Health Service (NHS) or Department of Health (DoH) which is not assessed on your household income.

You must use these notes whenever you have seen 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. 

Wherever you see this evidence icon on form PN1 you should check these notes for information on the evidence required.

## Academic Year

Academic years begin in the autumn, winter, spring and summer, and last for 12 months. The first day of the academic year is not necessarily the day on which you begin that year of your course. It is decided by the period during which your year begins. The academic year starts on:

- 1 September, if your study begins between 1 August and 31 December inclusive;
- 1 January, if your study begins between 1 January and 31 March inclusive;
- 1 April, if your study begins between 1 April and 30 June inclusive; or
- 1 July, otherwise.

For example, if you start your year of study on 4 October 2007, your academic year runs from 1 September 2007 until 31 August 2008.

section

# 1

## Section 1 finance available

### Non-income assessed finance

This finance is available without the need to supply financial information.

#### Disabled Students' Allowances (DSA) **NOT REPAYABLE**

**e** These can help pay for the extra course-related costs you may have as a result of your disability or specific learning difficulty such as special equipment, a non-medical helper or special travel arrangements. 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 undertaking a course and you have a disability or a specific learning difficulty you can apply for Disabled Students' Allowances. If you are taking your course by distance learning or otherwise undertaking a course but not attending because you are unable to attend university or college 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.

You will be sent further forms to complete about your claim for Disabled Students' Allowances.

#### Tuition Fee Loan **REPAYABLE**

You may not be eligible for a Tuition Fee Loan if you already hold a UK honours degree.

Students studying at universities or colleges in England, Wales or Northern Ireland that are charging variable or flexible tuition fees up to a maximum of £3,070 will be able to take out a non-income assessed Tuition Fee Loan to cover some or all of these fees (depending on how much they are charged and how much they wish to borrow).

If you are a student studying at a university or college in England, Wales or Northern Ireland that is not charging variable or flexible tuition fees then the tuition fee chargeable could be any amount up to a maximum of £1,225. You can apply for a Tuition Fee Loan to cover this cost.

If you are studying at a university or college in Scotland 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 £3,070.

If you are studying at a private university or college then you may be charged more than £3,070 for tuition fees. You can still apply for a Tuition Fee Loan up to the maximum of £3,070 if your course is one that qualifies for tuition fee support.

## Section 1 finance available

If you are continuing on a course at a private university or college that you started before academic year 2007/08 and this is your first application for student finance, you will not be able to take out a Tuition Fee Loan; you may instead be able to take out a non-income assessed Grant for Tuition Fees.

The Tuition Fee Loan borrowed will be paid directly to the relevant university or college once your attendance is confirmed.

### Maintenance Loan **REPAYABLE**

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

If you choose to be **non-income assessed** you will only be eligible to receive a basic entitlement.

## Additional income assessed finance

The following finance is available in addition to non-income assessed finance but is dependent on the financial circumstances of you and your family.

### Additional Maintenance Loan **REPAYABLE**

You may not be eligible for any additional Maintenance Loan if you already hold a UK honours degree, unless you are taking a particular vocational degree.

If you choose to be **income assessed** you may be eligible to receive an increased level of Maintenance Loan in addition to the basic entitlement.

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

### Special Support Grant **NOT REPAYABLE**

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

The Special Support Grant is only for students who would be eligible in principle to receive benefits such as Income Support or Housing Benefit from the Department for Work and Pensions (DWP), while they are studying.

Students may meet this condition if they are a refugee, if they are a lone parent, if they have a husband, wife or partner who is also a student and has children or if they may be eligible to receive Income Support for other reasons while they are studying.

Students who receive a disability premium because they are registered blind or deaf, because they receive Incapacity Benefit at the long-term rate, because they receive non-income assessed Disability Living Allowance at the long-term rate or because they receive a disability premium for other reasons while they are studying, may also meet this condition.

**e** You must provide evidence with this application that indicates your eligibility for welfare benefits. Please also give brief details of the reasons why you would be eligible for welfare benefits while you are studying, on a separate piece of paper and enclose it with form PN1.

This grant pays up to £2,765, depending on your household income, and is intended to help with additional course related costs such as books, equipment, travel or childcare. The Special Support Grant entitlement is calculated using the same household income figures as the Maintenance Grant but the amount you receive will not affect the amount of Maintenance Loan you may be entitled to receive.

## Section 1 finance available

### Maintenance Grant **NOT REPAYABLE**

You will not be eligible to receive a Maintenance Grant if you are eligible to receive a 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 ITT course and choose to be **non-income assessed** you will be eligible to receive £1,230 Maintenance Grant (£615 for part time ITT students). If you choose to be **income assessed** then you may be eligible to receive up to £2,765 Maintenance Grant (£1,382 for part time ITT students).

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

How much you get depends on your income and that of your dependants (including your husband, wife or partner). It is not counted by Jobcentre Plus or housing benefit departments when calculating your other benefits, so you do not have to choose between Parents' Learning Allowance and other benefits.

### Adult Dependant's Grant (ADG) **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, 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.

### 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; 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.

### Travel Grant **NOT REPAYABLE**

Depending on your household income you may be eligible for help with the cost of travel if you have to study at a university or college outside the UK for the majority of any term in the academic year or if you have to attend a place in the UK away from your main college or university as part of your medical or dental training. You may 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.

## Section 1 finance available

If you are still having difficulty choosing which types of financial support you wish to apply for, please refer to the following sources for further information:

- **A guide to financial support for higher education students in 2007/2008**
- **Student Loans: A guide to terms and conditions**
- **Bridging the Gap: a guide to the Disabled Students' Allowances (DSAs) in higher education 2007/2008 (available after February 2007)**
- **Childcare Grant and other support for full-time students in higher education 2007/2008 (available after February 2007)**

All of these booklets as well as all of the application forms are available online at [www.studentfinancedirect.co.uk](http://www.studentfinancedirect.co.uk)

All forms and booklets are also available in alternative formats such as Braille, large print or audio. If you require copies of any forms or booklets in one of these alternative formats please contact our Customer Support Office on 08456 077 577.

## Section 2 personal details

- a** Your ART ID is your customer identifier in the student finance system. It is an eleven-digit number. You will have received an ART ID if you have received a student loan or other student finance from a local authority or from SLC before. You may also have an ART ID if you have provided financial information for another student's application before. If you have never dealt with Student Finance Direct before then you will receive an ART ID shortly after you return the PN1 application form. If you do not have, or do not know, your ART ID, leave the box blank.

**e** **You must send your original passport with your application form.**

If you do not have a passport, you can send your original birth certificate (this would include a UK birth certificate issued by a British Consulate abroad) or original adoption certificate instead. However, if you choose to send either of these documents, they must be accompanied by two written and signed declarations. The first declaration must be from you and must state that you do not have a passport. The second declaration is to verify the authenticity of your certificate and must be from a professional person (for example, a civil servant, form teacher or other person of good standing in the community) whose identity can be verified. This professional person must currently live in the UK, must hold a current British or Irish passport and must have known you for at least 2 years. They must also provide very specific information about themselves and you in order for us to accept and verify their declaration.

You can download a birth/adoption certificate declaration form from our website at [www.studentfinancedirect.co.uk/forms](http://www.studentfinancedirect.co.uk/forms). Alternatively, contact our Customer Support Office and they will arrange to have one sent to you.

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

## Section 2 personal details

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. If you do not know where this sub-district is, you should contact the general register office at one of the following addresses:

- If you were born in England or Wales: General Register Office, PO Box 2, Southport, Merseyside, PR8 2JD, Tel: (0151) 471 4816;
- If you were born in Scotland: General Register Office for Scotland, New Register House, Edinburgh, EH1 3YT, Tel: (0131) 314 4451 or 4456;
- If you were born in Northern Ireland: Registrar General, Oxford House, 49-55 Chichester Street, Belfast, BT1 4HL, Tel: (028) 902 52000.

**DO NOT send your application form to any of the above addresses.**


If your name has changed from the name that appears on your birth certificate or passport then please send the relevant evidence confirming this and give details of any previous names you have had on a separate piece of paper and enclose it with this form PN1.


- b** If you provide a correspondence address then all correspondence we issue will be sent to that address from the date you move (or moved) there. You can update your correspondence address or your home address at any time by contacting our Customer Support Office.
- c** 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, dissolution order, or a letter from your solicitor confirming your status. Any original documents will be returned to you.
- e** If you will be under 25 at the start of the academic year, and you are married or in a civil partnership, please send your original marriage certificate or civil partnership documentation with the application. Your document will be returned to you.


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.


If you have entered into an overseas civil partnership or equivalent legal relationship with a same-sex partner, we will contact you to let you know whether this will be recognised for student finance purposes.

## Section 3 residence

**a1** If you answer “yes” to this question, you must send your 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 or a letter or other document.

**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 confirm that your parent is a Swiss national and that you are their child by sending your parent’s passport or national identity card (if these show proof of their Swiss nationality and your relationship to them). 

**a4** If you are an EEA or Swiss national who is currently employed in the UK, you will need to provide evidence such as a P60 or a letter from your employer. 

If you are an EEA or Swiss national who is currently working in the UK as a self-employed person you will need to provide evidence such as audited accounts, tax returns or details of income.

If you are going to continue working whilst you are studying you will need to provide a letter from your employer confirming this or audited accounts, tax returns or details of income if you are self employed.


If you are an EEA or Swiss national who is currently looking for work in the UK, you will need to show evidence of this, as well as your previous employment or work as a self-employed person in the UK such as a P45, P60 or a letter from your employer or audited accounts, tax returns or details of income if you were self-employed.


If you are an EEA or Swiss national who previously worked in the UK, you will need to provide evidence such as a P45, P60 or a letter from your previous employer.

In all cases you will need to provide evidence of your EEA or Swiss nationality such as a passport or national identity card.

If it is your relative who is working, has worked or is looking for work in the UK then they will need to provide the relevant evidence rather than you.

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

**a5** ‘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 you are a British citizen, have a right of ‘permanent residence’ in the UK, have been granted ‘indefinite leave to remain’ or if 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 Immigration and Nationality Directorate at the Home Office at [www.ind.homeoffice.gov.uk](http://www.ind.homeoffice.gov.uk). If you do not have a British passport which confirms your immigration status, but you have a letter from the Home Office which does, please send this letter with your application form. 

**a6** If you (or your husband, wife, civil partner, parents or a 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 he or she) have been granted refugee status, the Home Office will have sent you (or him or her) a letter and an immigration status document confirming this. You should send these documents, not photocopies, with your application form. You should also provide evidence to confirm your relationship to the person who has been granted refugee status. 

## Section 3 residence

If you (or your husband, wife, civil partner, parents or a step-parent) were granted refugee status without an expiry date you should mark the expiry date box as N/A (not applicable).

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.

- a7** If you (or your husband, wife, civil partner, parents or a 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 him or her) a letter and an immigration status document confirming this. Where applicable this letter should also tell you (or him or her) when the leave to enter or remain status is due to expire. You should send this letter, not a photocopy, with your application form. You should also provide evidence to confirm your relationship to the person who has been granted leave to enter or remain.

If you (or your husband, wife, civil partner, parents or a step-parent) have been granted **'indefinite leave to remain'**, you should mark the expiry date box as N/A (not applicable).

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.

## Section 4 about your course, and your college or university

- a1** You should give details of your first choice. If you later accept a place on a different course or at a different university or college, you must notify us immediately. If you do not, it will delay your application.
- a9** You should give the tuition fee details of your first choice. If you later accept a place on a different course or at a different university or college, you must notify us immediately of the new tuition fee amount charged.
- d 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 eight weeks. The course must also last for at least one academic year. 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.

## Section 4 about your course, and your college or university

### Foundation degrees

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 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 six weeks in the year. If your periods of full-time study including teaching practice amount to less than six weeks, you will not be eligible for maintenance grants, but you may be able to receive reduced rate non-income assessed Maintenance and Tuition Fee Loans. 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.


### Distance learning

Distance learning is a programme of study that comprises video, printed and online materials that allows students to study at home with a tutor based elsewhere.


### 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.


### Part-time ITT course

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

### Flexible postgraduate ITT course

 You can only receive help with living costs if you are attending your course for at least one year. If your course normally lasts for at least one year, but you do not attend for a whole year or more because you are awarded Qualified Teacher Status (QTS) before then, you may be eligible for financial support and should complete this form. Please contact your university or college for more information. You will need to provide a letter from your university or college confirming the number of weeks you will be on full-time study and full-time teaching practice. 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.

**e** You will not normally be eligible for full-time student finance if you are following a full-time distance learning course or you are otherwise undertaking a course but are not attending in person.

 However, if you are taking your course by distance learning or otherwise undertaking a course but not attending because you are unable to attend university or college 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 clearly show that you are unable to attend university or college in person for a reason which relates to your disability.

If you are taking a distance learning course or otherwise undertaking but not attending a course for a reason that is not related to your disability, you cannot receive tuition fee or maintenance support but you can still apply for Disabled Students' Allowances (DSA). If you are studying with the Open University, you can apply for part-time course and tuition fee grants, and for Disabled Students' Allowances, but you must apply to the Open University for these. Contact the Open University on 01908 653411.

**h** If your placement is an unpaid placement that is not listed then you will only be entitled to a reduced rate of Maintenance Loan.

**k** Please send the official letter indicating that you have been offered a state-funded place on a dance and drama course at a privately funded institution.



## Section 5 previous loan or financial support and other information

- a** You will not normally be able to get any grants or another loan until you are up to date with your repayments on any previous loans you have had from Student Loans Company (SLC). If you have any mortgage style loan(s) (generally awarded to students who started courses before the 1998-1999 academic year) from SLC and you think that you may be behind on the repayments you should call 0870 241 4998 for advice.
- If you have any previous Income Contingent Repayment (ICR) loan(s), have remained in the UK and your earnings have reached the repayment threshold, repayments should have been collected through the PAYE system by your employer(s) or, if you are self employed, by HM Revenue & Customs. If you have been overseas for a period of 3 months or more and did not make arrangements to continue repayments you may have fallen behind with repayments. If you are unsure whether you are up to date with repayments, please call SLC on 0870 240 6298 for further clarification and advice.
- b** You will not normally be able to get any grants or another loan until you have signed all of the relevant documents. You should call SLC on 0800 40 50 10 for advice.
- c2** If you did not finish your course due to compelling personal reasons (which does not include reasons of academic performance alone), you must give full details in this section and send the necessary documentary evidence to support the reasons you give.
- e** If you have applied, or will be applying, for a bursary from the General Social Care Council (GSCC) you should answer “no” to this question because this is a separate bursary to those offered by the NHS or the DoH.

If you are receiving or are likely to receive 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 receiving or are likely to receive a **non-income assessed** bursary then you are NOT eligible for any other student finance unless you are a seconded student studying a health related course and you have been advised that you cannot apply for any bursary at all, either income or non-income assessed.

If you are unsure about your eligibility for a bursary, contact the NHS Pensions Agency Student Grants Unit on 0845 358 6655.

## Section 6 student's bank details

Payments will be made directly into the bank or building society account that you have given. If the account is a building society account, you should check whether you also need to give a roll number. The account must be in the UK and be able to accept payments by direct credit (check with your bank or building society if you are not sure about this). We cannot pay your Maintenance Loan, bursary (if applicable) or any grants to someone else for you, except in the case of Disabled Students' Allowances where it is possible to pay your suppliers direct.

Even if you are only applying for Disabled Students' Allowances, still give your bank details. We may need to pay the allowances to you if we are unable to pay your suppliers direct. You do not need to provide your bank details if you are only applying for a Tuition Fee Loan because this will be paid directly to your university or college and not to you.

### Loan request form

Your National Insurance Number allows us to match you with your tax records when you repay your loan after you have finished studying. You will find your National Insurance Number on:

- a National Insurance Number card;
- a payslip;
- an income tax document such as a P45 or P60; or
- a form from your local Jobcentre Plus, Jobcentre or Social Security Office.

If you have never been given a National Insurance Number, you should leave the National Insurance Number box blank. We will contact you when we receive details of your application and will advise you of what you need to do to obtain a National Insurance Number.

If you have misplaced or forgotten your National Insurance Number, you should contact HM Revenue & Customs (HMRC) National Insurance Registrations helpline on 0845 915 7006.

If you do not provide your National Insurance Number, your loan will be withheld and you will have to fund your own tuition fees and living costs until this is resolved.

#### Declarations

If you receive a loan, there is a legally binding contract between you and the Secretary of State. The Loan Request Form including the declarations are an integral part of your contract with the Secretary of State. Additional terms of the contract are to be found in regulations made under section 22 of the Teaching and Higher Education Act 1998, as amended from time to time, or successor legislation.

#### Maintenance Loan

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

#### Tuition Fee Loan

This loan is ONLY for your course tuition fees and is paid directly to your university or college once they confirm your attendance on the course.

# Loan request form

## Amount available

The amount you can borrow is based on the tuition fees your university or college is asking you to pay, up to a maximum of £3,070.

If you are studying at a private university or college in the UK then you can apply for a loan to cover the course tuition fee they are charging. If this exceeds £3,070 then you can still only apply for the maximum Tuition Fee Loan of £3,070.

If you decide to apply for only one type of loan now you can still apply at a later date for the other type of loan. To apply for another loan or to change the amount you originally requested, you should visit our website at [www.studentfinancedirect.co.uk](http://www.studentfinancedirect.co.uk) to download a separate Maintenance Loan or Tuition Fee Loan Request Form. Alternatively, contact our Customer Support Office on 08456 077 577 and they will arrange for a separate Maintenance Loan or Tuition Fee Loan Request Form to be sent to you.

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

section

# 7

## Section 7 dependent and independent students

**A dependent student** is a student whose parents or parent and parent's partner may be expected to contribute to his or her financial support. If you are a dependent student, your parents will be assessed for a contribution to any income assessed student finance you are applying for. If you are under 25 and have not been married or in a civil partnership at any time before the start of the academic year, you will be a dependent student, unless one of the other criteria in this section applies to you.

**An independent student** is a student who no longer is expected to rely on parental support. You are an independent student if you are 25 or over on the first day of the first academic year for which you are applying, or if you have at some time before this been married or in a civil partnership (even if the marriage or civil partnership has now ended). If you meet one of these criteria, the income of any husband, wife or partner is taken into account.

**b** If you have at any point been in the custody or care of a local authority or some person who is not your parent 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 self supporting you must have supported yourself financially for 3 years or more prior to the start of the first academic year of your course (does not have to be 3 consecutive years) and have been meeting your own living costs from:

- employment
- state studentships
- benefits
- scholarships, exhibitions and bursaries

**e** You will have to provide evidence of the above support such as P60s or benefit information, before you will be considered independent.

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

**d** You will be considered an independent student if you have the care of a person under the age of 18 on the first day of the academic year. 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.

If you have care of a person under the age of 18, you must send the child's/children's original birth certificates to confirm their dates of birth. You should also provide evidence that you have care of the child, for example, evidence that you are receiving Child Benefit or Child Tax Credit.

**e**

## Section 8 student financial questions

- a** You should give a realistic estimate of your income, which you may need to confirm later. If your actual income is different from your estimated income we will reassess your entitlement. This may change the level of financial support you receive.

When working out your taxable unearned income, you should NOT include:

- **earnings from 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;
- bounties paid by the armed services to reservists or disablement or invalidity pensions; or
- ISAs.

- b** You should **ONLY** provide an amount here if you are a student who is being released from employment by your employer to attend your course. If you are one of these students, 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.

- d** You must include any maintenance payments you expect to receive for your children as part of **their** income in this question.

- e** You must send your child's/children's original birth certificate(s) to confirm their date(s) of birth before they can be taken into account when assessing your entitlement.

## Section 9 parents' learning allowance, adult dependant's grant and childcare grant

- d** Fostering or boarding out allowances are regular payments that foster carers receive to meet the costs of keeping a child.

- e** Financial commitments to include would be insurance policies such as household or medical insurance, life assurance premiums, mortgage repayments or maintenance payments for a dependant. You will have to provide documentary evidence of any obligations you declare.

- f** If you apply for Childcare Grant or you choose to receive Childcare Grant instead of the childcare element of Working Tax Credit you will be sent a further form to complete and an information booklet outlining the amount of Childcare Grant available. You can get information on all aspects of Working Tax Credit from the HM Revenue & Customs (HMRC) helpline on 0845 300 3900.

## Section 10 about your family

If you are unsure if you are dependent or independent please refer to the section 7 notes. 

### Which family members count?

#### Dependent students

If you only live with one parent, and he or she does not live with a partner, only the parent you live with counts. Your other natural parent does not count unless he or she also lives with you.

If you live with a guardian such as a grandparent, they should NOT complete this section as it is your parents' income that will be taken into account for assessing student finance.

If you are a dependent student, the family members who count for the purposes of income assessment depends on when you entered higher education.

For students who entered higher education **on or after 1 September 2005** the following people count:

- your natural or adoptive parents, if both of them live with you; or
- if you live with one parent, that parent and his or her partner if they have one.

Your parent's partner means:

- your stepmother or stepfather, if the parent you live with is married or in a civil partnership;
- your mother's or father's opposite sex partner if they live together as though they were married; or
- your mother's or father's same sex partner if they live together as though they were in a civil partnership.

For students who entered higher education **on or after 1 September 2004 but before 1 September 2005** the following people count:

- your natural or adoptive parents, if both of them live with you; or
- if you live with one parent, that parent and his or her partner if they have one.

Your parent's partner means:

- your stepmother or stepfather, if the parent you live with is married or in a civil partnership; or
- your mother's or father's opposite sex partner if they live together as though they were married.

For students who entered higher education on or **before 1 September 2004**, the following people count:

- your natural or adoptive parent(s).

## Section 10 about your family

### Independent students

If you are an independent student, only your partner, if you have one, counts. The definition of your partner, and therefore whether their income details will be needed for the purposes of income assessment, depends on when you entered higher education.


For students who entered higher education **on or after 1 September 2005**, your partner is:

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

For students who entered higher education **on or after 1 September 2000 but before 1 September 2005**, your partner is:

- your husband or wife;
- your civil partner; or
- your opposite sex partner if you live together as though you were married.

**If you do not have a partner as defined above, no family members count.  
We only assess your own income.**

**b** If your parents 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, dissolution order, or a letter  from their solicitor confirming their status.

## Section 11 financial details for the tax year 2006-07 for person(s) named in Section 10

### General information

If you think your income (before tax) for the financial year 2007-08 will be at least 15% less than your income for 2006-07, you must still complete this form but please give brief details of this expected reduction in income on a separate piece of paper and enclose it with this PN1 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 2007-08. 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.

### a2 Gross taxable income

Your gross taxable income means your income from salary or wages including overtime, bonuses and commission before deductions in the financial year 2006-07. Normally, this will be the year ending 5 April 2007, 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 2006-07 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.

**e** Please send evidence of your earnings, such as:

- your P60;
- your payslip for month 12 or week 53 showing "Total paid to date" for earnings in the period 6 April 2006 to 5 April 2007;
- a completed "Confirmation of Income" (CI2) form; or
- a letter from your employer confirming your earnings.

You can download a copy of form CI2 from our website at [www.studentfinancedirect.co.uk](http://www.studentfinancedirect.co.uk) or by contacting our Customer Support Office to have one sent to you.

**b1** Benefits in kind means benefits other than money that you get from your employment, and might include a company car, meals or accommodation, or private health insurance. Only include benefits on which you must pay tax. Please send your P11D for 2006-07 or P2 "notice of coding" for 2007-08.

**b2** You should give the details shown on your self-assessment form for your trading year which ends during the period 6 April 2006 to 5 April 2007.

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

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

If you cannot give the actual amount, you should give an estimate and write "(E)" beside the amount on the form.

## Section 11 financial details for the tax year 2006-07 for person(s) named in Section 10

**b3** 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 company director as part of your wages in question a2 or b2 then do not repeat them here again.

You can download a copy of form GSA1 from our website at [www.studentfinancedirect.co.uk](http://www.studentfinancedirect.co.uk) or by contacting our Customer Support Office to have one sent to you.

**b5** Please send a P60 or a letter from your pension provider showing your pension payments during the period 6 April 2006 to 5 April 2007.

**b8** Give the interest you receive before tax. You should not include interest you receive from ISAs.

**b10** 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 a copy of form CB2 from our website at [www.studentfinancedirect.co.uk](http://www.studentfinancedirect.co.uk) or by contacting our Customer Support Office to have one sent to you.

**c1** Do not include any regular payments you are making towards a retirement pension provided by your employer.

**c3** 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 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.

## Section 12 dependants

### 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 2008;
- 1 January, if their study begins between 1 January and 31 March inclusive, and ends on 31 December 2008;
- 1 April, if their study begins between 1 April and 30 June inclusive, and ends on 31 March 2009; or
- 1 July, otherwise, and ends on 30 June 2009.

For example, if the student starts their year of study on 4 October 2007, the academic year runs from 1 September 2006 until 31 August 2008 and this is the period of time for which you must provide financial details for any dependants.

## Section 13 bursary consent statements

### General bursary consent information

A number of 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 Secretary of State, your local authority or the 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).

Giving consent to share your information with the university or college for bursary administration purposes means that we can provide them with your personal and financial details, as well as details of a student's course and their eligibility for student finance. This could mean that you would not have to provide information already given on the form to the university or college again.

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

### Information for students

Universities and colleges in England, Wales or Northern Ireland must offer their students a mandatory bursary if they are assessed as being eligible to receive either the full Maintenance Grant or full Special Support Grant and the university or college is charging the maximum variable or flexible fee rate.

Some universities and colleges may choose to offer their students 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

Your university or college will publish details of their bursary and scholarship scheme.

## Declarations

If the applicant in section A or the person(s) named in section B are unable to sign the form, for whatever reason, someone who holds a valid Power of Attorney for that person may sign on their behalf. The Power of Attorney letter must be sent with this application before a signature from that Power of Attorney will be accepted.

### Declaration A

You must notify your LEA (or SLC where appropriate) about any change in your circumstances, which may affect your entitlement to financial support. The most common change of circumstance for students would be if:

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

### Declaration B

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 circumstance would be if:

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

# Data Protection Act 1998

**This statement sets out who will use the information provided on the PN1 form or otherwise in connection with the application for student finance and what they will use it for.**

The information which you, your partner or relatives give on this form ("your personal information") will be used to process your student finance application. The Secretary of State for Education and Skills has transferred certain functions relating to student finance applications to Local Education Authorities (LEAs). The Student Loans Company (SLC) also carries out certain functions on his behalf.

## **The LEAs and the SLC:**

This Data Protection Statement applies generally to all students and their sponsors. However, some LEAs were taking part in a "Centralised Pilot Scheme" in the 2006/07 academic year and this arrangement will continue for the 2007/08 academic year. If your LEA is continuing to take part in the Centralised Pilot Scheme this will continue to affect the role that it and the SLC play in relation to your application. The specific details are set out below.

The following LEAs will continue to be part of the **Centralised Pilot Scheme** in academic year 2007/08: **London Borough of Brent, Darlington Borough Council, London Borough of Hackney, Hartlepool Borough Council, North Yorkshire County Council, Redcar & Cleveland Borough Council, Southend-on-Sea Borough Council, South Tyneside Council, London Borough of Southwark, Stockton-on-Tees Borough Council and York City Council.**

If one of the LEAs mentioned is your LEA, your application for student finance will continue to be dealt with by SLC and not your LEA. SLC will need the information provided in connection with your application to determine whether you are eligible for student finance and assess the maximum amount of financial support you are entitled to. SLC is the data controller for this information. SLC will need to keep personal information about you, your partner and your relatives so that it can audit its assessment of financial support. SLC will have access to your personal data in order to provide customer services to you and to respond to your questions and to update information on your account.

The Department for Education and Skills (DfES) is also a data controller for all of this information as it is responsible for it by law. However, if you would like to see your information please contact the SLC.

If your LEA is **not part of the Centralised Pilot Scheme**, it will need the information provided in connection with your application to determine whether you are eligible for student finance and to assess the maximum amount of financial support you are entitled to. Your LEA is the data controller for this information. Your LEA will need to keep personal information about you, your partner and your relatives so that it can audit its assessment of financial support. If you would like to see your information please contact your LEA. Your LEA will make the results of its assessment available to SLC so that it knows how much financial support to pay you.

Your LEA and SLC will also have shared access to account information to provide customer services to you and to respond to your questions and update information on your account.

**In all cases**, SLC will need information provided in connection with your application to handle payments, as appropriate and is the data controller for this information. SLC will have to keep personal information about you for this purpose. The DfES is also a data controller for this information as it is responsible for it by law. However, if you want to see this information please contact SLC.

SLC may also use your information to maintain or develop its systems. Information will also be given to the Department for Work and Pensions (DWP) to check your National Insurance Number and to the HM Revenue & Customs (HMRC) to collect loan repayments. In future HMRC may have shared access to your loan account information to help us collect loan repayments.

If you breach the terms of the loan contract, SLC may share information about you and your account with any person, including the government or a government agency of another country, who may assist them in establishing your whereabouts and/or in taking action to recover outstanding loan amounts.

**Your university or college** will receive information from the SLC so that SLC can pay to it any tuition fee grant or loan you are entitled to, and so that it can confirm the details of your course of study. Your university or college may have shared access to your application and account information in the future for these purposes.

Your university or college may also ask for information that you provide in connection with your application for student finance (either on this form or at a later stage) such as your personal, financial and course details or information about your eligibility for student finance, for bursary administration purposes from the SLC, your LEA or the Secretary of State. This information will only be shared where you and (where relevant) any person named on your application that is providing financial information, has consented for the information being shared for bursary administration purposes.

In this instance, the university or college will be the data controller of the information and will use it to assess eligibility and make payment of any bursary or scholarship to which you may be entitled. If you would like to see this information please contact your university or college.

If you study a course approved by the General Social Care Council (GSCC), Care Council for Wales (CCW) or Northern Ireland Social Care Council, you may be entitled to assistance with your tuition fee or be entitled to receive a bursary from the GSCC, CCW or the Department of Health, Social Services and Public Safety (DHSSPS) if studying in Northern Ireland. Should you apply for funding assistance from one of these organisations, SLC may share information relating to your tuition fee/personal contribution and attendance at the FE or HE university or college. Only the information required for the assessment of eligibility for funding shall be passed to the relevant organisation.

**The Department for Education and Skills (DfES)** will have access to your account information to provide customer services to you and may use the information you have provided on this form to monitor the performance of the student finance system and to develop future policy. Any published output from this statistical work will be anonymous and will not identify individuals.

**The Department for Work and Pensions (DWP), HM Revenue & Customs (HMRC) and Jobcentre Plus** Information will be given to the DWP to check your National Insurance Number and personal details. Information will also be given to HMRC to check your National Insurance Number to help us collect loan repayments. Jobcentre Plus may ask us to provide confirmation of your eligibility for a loan in order to help you obtain a National Insurance Number.

**The Higher Education Funding Council for England (HEFCE) and the Higher Education Statistics Agency (HESA)** which carries out certain functions on behalf of HEFCE may, in carrying out HEFCE's statutory functions relating to the funding of education, use the information provided on this form for statistical analysis. HESA and HEFCE will not identify individuals in any published results.

By law, your LEA, SLC and your university or college must protect the public funds they handle and may use the information you have provided on this form to prevent and detect fraud. They may also share the information, for the same purposes, with other organisations which handle public funds.

You will be able to access your account information online securely via the Internet.