


Notes to help you complete your Application for Student Finance 2008/09


PR1 notes

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 Innovation, Universities and Skills (DIUS).

You should **not** be completing the PR1 form if any of the following apply to you:

- You normally live in Wales, Scotland, Northern Ireland, the Channel Islands or the Isle of Man, but you have moved or will be moving to England to undertake this course. If this is the case, you should contact whichever of the following organisations is relevant:
 - Your Local Authority (LA) in Wales
 - The Student Awards Agency for Scotland (SAAS)
 - Your local Northern Ireland Education and Library Board (ELB)
 - 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 instead complete a PTG1 form to apply for student finance. The PTG1 form will be available from August 2008.
- 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: PO Box 89, Darlington, County Durham, England, United Kingdom, DL1 9AZ. 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 our Customer Support Office on 0845 607 7577.
- 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, excluding the social work bursary.

You must use these notes whenever you have seen this icon within the main PR1 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 the PR1 form 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 2008, your academic year runs from 1 September 2008 until 31 August 2009.

section

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Section 1 finance available

Disabled Students' Allowances **NOT REPAYABLE**

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

e If you are physically disabled or have a mental health condition, you will need to provide evidence of your condition such as a letter from your doctor or an appropriate specialist. If you have a specific learning difficulty (for example, dyslexia), you will need to provide evidence of this in the form of, a diagnostic assessment carried out by a psychologist or suitably qualified specialist teacher, 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, mental health condition 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.

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.

If you are undertaking a course at a university or college in England, Wales or Northern Ireland that is charging variable or flexible tuition fees, up to a maximum of £3,145, you will be able to take out a Tuition Fee Loan to cover some or all of these fees (depending on how much you are charged and how much you wish to borrow).

If you are undertaking a course 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 £1,255. You can apply for a Tuition Fee Loan to cover this cost.

If you are undertaking a course 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 £3,145.

If you started your course before academic year 2006/07 or you were a gap year student who started your course in academic year 2006/07, your university or college can charge tuition fees up to a maximum of £1,255. You can apply for a Tuition Fee Loan to cover this cost. However, if you choose to apply for a Grant for Tuition Fees then the amount of Tuition Fee Loan you can apply for will be dependant on how much Grant for Tuition Fees you are entitled to.

If you are undertaking a course at a private university or college then you may be charged more than £3,145 for tuition fees. You can still apply for a Tuition Fee Loan up to the maximum of £3,145 if your course is one that qualifies for tuition fee support.

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

Section 1 finance available

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

Parents' Learning Allowance (PLA) **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 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**

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 be eligible for help with the costs of travel. You may also be able to get help to cover the cost of medical insurance, visa costs and vaccinations. The support you receive is dependent on your household income.

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

Bursaries and Scholarships **NOT REPAYABLE**

Universities and colleges in England, Wales and Northern Ireland must offer you a mandatory bursary if you 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 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.

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.

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

- are a lone parent.
- have a partner who is also a student and one or both of you is responsible for a child (or a young person aged under 20 who is in full-time non-advanced education).
- 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.
- are from abroad and are entitled to an Income Support Urgent Cases Payment because you are temporarily without funds for a period of up to six weeks.
- 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.
- are aged 60 or over.

e Please state on a separate piece of paper which of the above categories you think you may fall into and enclose this, with supporting evidence, with the PR1 form.

The Special Support Grant pays up to £2,835, 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 the Maintenance Grant but will **not** affect the amount of Maintenance Loan you may be entitled to receive. Jobcentre Plus or your local authority's Housing Benefit section will not take account of the Special Support Grant when assessing any claim you make for income related benefits.

If you are unsure about your eligibility for a Special Support Grant, call our Customer Support Office for help.

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 Initial Teacher Training (ITT) course and choose not to provide any financial information you will be eligible to receive £1,260 Maintenance Grant (£630 for part time ITT students). If you choose to provide financial information then you may be eligible to receive up to £2,835 Maintenance Grant (£1,417 for part time ITT students).

Grant for Tuition Fees **NOT REPAYABLE**

You may not be eligible for a Grant for Tuition Fees if you already hold a UK honours degree unless you are taking a particular vocational degree.

If you are assessed as having to pay a contribution towards your tuition fees then you can apply for a Tuition Fee Loan to cover this assessed contribution, up to a maximum of £1,255.

Section 1 finance available

If you are studying on a full-time Initial Teacher Training (ITT) course this grant may be non income assessed and will be used to help with the amount of tuition fees charged by your university or college, up to a maximum of £1,255.

If you are studying at a private university or college, you are NOT eligible for a Grant for Tuition Fees, unless you are continuing your studies which started before September 2006, in which case you may be eligible for a Grant for Tuition Fees which is non-income assessed.

If you are entitled to any of this grant it will be paid directly to your university or college.

Higher Education (HE) Grant **NOT REPAYABLE**

This grant is only available if you started your course of study on or after 1 September 2004 and is payable directly to you. There is up to £1,000 available depending on your household income. It is not counted by Jobcentre Plus when calculating your other benefits.

If you are continuing on a course at a private university or college which you started prior to academic year 2006/07 and this is your first application for student finance, you may be entitled to receive an HE Grant.

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 2008/2009**
- **Student Loans: A guide to terms and conditions**
- **Bridging the Gap: a guide to the Disabled Students' Allowances (DSAs) in higher education 2008/2009**
- **Childcare Grant and other support for full-time students in higher education 2008/2009 (available after March 2008)**

All of these booklets as well as all of the application forms are available online at 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 0845 607 7577.

Section 2 personal details

- 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** **Living with a partner: Students who started in higher education before 1 September 2005.**
You are "living with a partner" if you are living with someone of the **opposite sex** as if they were your husband or wife, but you are not married. If you are living with someone of the **same sex** you do not need to say so unless he or she is your civil partner.
- Living with a partner: Students who entered higher education on or after 1 September 2005.**
You are "living with a partner" if you are living with someone of **either sex** as if they were your husband, wife or civil partner, but you are not married or in a civil partnership.
- 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 support purposes.
- 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, dissolution order, or a letter from your solicitor confirming your status. Any original documents will be returned to you. You do not need to provide these again if you have sent them in support of a previous application.
- 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 do not need to provide this again if you have sent it in support of a previous application.

Section 3 about your course, and your college and university

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 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 in person for a reason that is not related to your disability, you cannot receive tuition fee or maintenance support but you can still apply for part-time student finance by completing a PTG1 form. If you have a disability, mental health condition or specific learning difficulty you can also 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 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.

l If you have applied, or will be applying, for a social work bursary from the National Health Service Business Services Authority (NHSBSA) you should answer "no" to this question because this is a separate bursary to those offered by the 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 4 student's bank or building society account 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 or building society account 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 or building society account 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.

Section 5 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, they may 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 considered 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 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. You may also be classed as independent if you have supported yourself financially for a total of 3 years or more prior to the start of the first academic year of your course.

a3 You will be considered to be 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.

e If you have not previously been considered to be an independent student and 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.

b You will normally only be considered irreconcilably estranged from your parents if you have had no contact with them for at least a year prior to the start of your academic year.

You will not be able to claim irreconcilable estrangement just because you do not get on with your parents or because you do not live with them. You will also not be able to claim irreconcilable estrangement simply because your parents do not want to give details of their income or refuse to provide financial support to you.

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.

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.

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

If you started your course in academic year 2006/07 or later, 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 £3,145.

If you started your course in academic year 2005/06 or before, or you were a gap year student who started your course in academic year 2006/07, the amount you can borrow is based on your assessed contribution, up to a maximum of £1,255. If you choose not to provide any financial information on your application then your assessed contribution is automatically £1,255.

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 £3,145, you can still only apply for the maximum Tuition Fee Loan of £3,145.

If you are a student who started their course before academic year 2006/07 or were a gap year student who started their course in academic year 2006/07, and are providing financial information on your application you will not know your assessed contribution until we have fully processed your application. You may wish to apply for a Tuition Fee Loan to cover this contribution once you have received your Financial Notification Letter. However, if you know now that you want a Tuition Fee Loan to cover the whole of your assessed contribution, you can apply for a Tuition Fee Loan now.

Additional information

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 to download a separate Maintenance Loan or Tuition Fee Loan Request Form. Alternatively, contact our Customer Support Office on 0845 607 7577 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.

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 can 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.

Section 6 student financial questions

- a** You should give a realistic estimate of your taxable unearned 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 full or part-time work** such as holiday work or work you do during term-time;
- any Maintenance Loan or grant payments you may receive;
- payments you receive from your parents under a covenant;
- maintenance payments you expect to receive for your children. These maintenance payments should be included as part of your children's income in question 6d;
- Teacher Training Bursaries;
- Care Leavers' Bursary;
- 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 income the child receives from working, from interest earned on savings, from investments and 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. If you have provided these with a previous application for financial support then you do not need to provide them again.

Section 7 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 HM Revenue & Customs (HMRC) helpline on 0845 300 3900.

Section 8 about your family

If you are unsure if you are dependent or independent please refer to the Section 5 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 8 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.

c 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 **e** from their solicitor confirming their status.

Student's Declaration

If the student is 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.

Changes of circumstance

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 changes 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.

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 you may be entitled will be delayed.

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

Section 9 financial details for the tax year 2007-08 for person(s) named in Section 8

General Information

If you think your income 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 a brief explanation for this expected reduction in income on the additional notes at the back of the PR1 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 parents partner) are likely to fall by 15% or more that details of the expected reduction should be provided.

- b** If you have already given information about your income for the financial year 2006-07, and your income was £15,000 or less in that year and also in the financial year 2007-08, you only need to answer this question in section 9. You do not need to answer any of the other questions in this section or provide evidence of your income. However, you should keep all information about your income and supporting evidence (such as P60s) for the financial year 2007-08, as you may be asked to provide these at a later date.

C2 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 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.

- C3** 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.

- C4** 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.

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

- C5** If you have already included your income as a company director in questions c2 or c4 then do not include it here again.

- d1** Do not include any regular payments you are making towards a retirement pension provided by your employer.

- d3** 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 or travel expenses. If you are a minister of religion, include here deductions made from your income for tax purposes.

Section 10 dependants of person(s) named in Section 8

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 dependants.

Declaration for any person(s) named in Section 8

If any person named in Section 8 is 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.

Changes of circumstance

You must notify your LEA (or SLC where appropriate) about any change in your circumstances, which may affect the student's entitlement to financial support.

The most common change of circumstance 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.

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.

