

A vertical stack of three light blue hexagons on the left side of the blue background.

# PFF2

Assessment of financial  
circumstances - 2026/27

A row of three large, light blue hexagons at the bottom of the blue background, arranged in a slightly overlapping pattern.

This form is also available at [www.studentfinancenl.co.uk](http://www.studentfinancenl.co.uk)

## Who should complete this form?

Complete this form if you are:

- The student's natural or adoptive parent;
- The student's step-parent;
- The husband, wife, civil partner or cohabiting partner of one of the student's parents;
- The student's husband, wife or civil partner; or
- The student's partner, if the student is over 25 and you live with them as though you are married or in a civil partnership.

## Use the supporting notes to prevent any delays to the application



Where you see this icon it means there's additional information in the Supporting Notes which will help you complete your supporting application. The notes start on page 12.

This could be information about how to complete a question or section or an instruction to send specific supporting documents.

Read the notes – if you don't answer a question or section correctly or you don't include the documents we need, it will delay the students application.

## What details do I need to provide?

You need to provide:

- your personal details, such as your name and address;
- your National Insurance (NI) number (if you have one);
- details of any income from the UK, overseas, or the Republic of Ireland, for tax year 2024-25 that HM Revenue and Customs (HMRC) doesn't know about;
- details of any private pension payments you made for the tax year 2024-25; and
- details of any other dependants.

## Why do I need to tell you my income from the 2024-25 tax year?

We use figures from this tax year because it is the most up-to-date information that HMRC holds for you.

You must tell us your 2024-25 income details as we cannot accept amounts from any other tax year. This ensures the student(s) you're supporting receives everything they're entitled to.

## What happens if my income has dropped since tax year 2024-25?

If your household income is expected to or has dropped by at least 5% since tax year 2024-25, you can apply for a current year income assessment. This means we'd assess the student for funding based on your estimated income for tax year 2026-27.

You must still complete this form but can provide a more up to date income figure later to ensure the student gets paid the right amount. Read page 12 of the supporting notes for information on how to apply for a current year income assessment.

## Additional information

The student may be eligible for a bursary or scholarship. For a university or college to determine and pay any bursary or scholarship to the student, we will share some of your personal and financial details with them.

To find out how we'll use the information you provide go to [www.studentfinanceni.co.uk/privacynotice](http://www.studentfinanceni.co.uk/privacynotice) to read our Privacy Notice before completing this form.

**If you have further questions you can:**

- check out the supporting notes
- visit [www.studentfinanceni.co.uk](http://www.studentfinanceni.co.uk)

## Section 1 - personal details

### a Student's details

Customer Reference Number

Forename(s)

Surname

Date of birth

Day      Month      Year

        

### b Your personal details

#### Person 1

Your Customer Reference Number  
(If you have one)

Relationship to the student

Title

Forename(s)

Surname

Sex  Male  Female

What is your current marital status?

- Single  
 Married/civil partnership  
 Divorced/dissolved civil partnership  
 Living with a partner  
 Separated  
 Widowed/surviving civil partner

#### Person 2

Your Customer Reference Number  
(If you have one)

Relationship to the student

Title

Forename(s)

Surname

Sex  Male  Female

What is your current marital status?

- Single  
 Married/civil partnership  
 Divorced/dissolved civil partnership  
 Living with a partner  
 Separated  
 Widowed/surviving civil partner

## Section 1

## Personal details

Date of birth   /   /

Place of birth  
(name of town or village exactly as it appears  
on your birth certificate or passport)

Home address

Postcode

Home telephone number

Email address

Date of birth   /   /

Place of birth  
(name of town or village exactly as it appears  
on your birth certificate or passport)

Home address

Postcode

Home telephone number

Email address

You do not have to disclose your financial information to your partner.  
If you would like to provide your information separately you can download another copy of  
this form from **[www.studentfinancenl.co.uk](http://www.studentfinancenl.co.uk)**

## Section 2

## Data sharing and you

**If you have a National Insurance (NI) number** you must provide it below. We will use your NI number to check your income for the 2024-25 tax year with HM Revenue & Customs (HMRC). This allows us to gain the most accurate financial information.

**If you do not have a NI number** then we will need full evidence of your financial details for the 2024-25 tax year.

	Person 1	Person 2
<p><b>Q1</b> Do you have a National Insurance number?</p> <p>Provide your NI number:</p>	<p><input type="checkbox"/> Yes - provide your NI number, then go to Q2</p> <p><input type="checkbox"/> No go to Q6</p>	<p><input type="checkbox"/> Yes - provide your NI number, then go to Q2</p> <p><input type="checkbox"/> No go to Q6</p>
<b>Q2</b> Did you complete a self assessment tax return in the UK for the tax year 2024-25?	<p><input type="checkbox"/> Yes go to Q3</p> <p><input type="checkbox"/> No go to Q5</p>	<p><input type="checkbox"/> Yes go to Q3</p> <p><input type="checkbox"/> No go to Q5</p>
<p><b>Q3</b> Did you receive any UK income that was under a tax threshold? For example, income from UK property and land, savings and investments or casual and freelance work</p>	<p><input type="checkbox"/> Yes go to section 3</p> <p><input type="checkbox"/> No go to Q4</p>	<p><input type="checkbox"/> Yes go to section 3</p> <p><input type="checkbox"/> No go to Q4</p>
<b>Q4</b> Did you receive any income in tax year 2024-25 from overseas or the Republic of Ireland that was <b>not</b> declared to HMRC?	<p><input type="checkbox"/> Yes go to section 4</p> <p><input type="checkbox"/> No go to section 5</p>	<p><input type="checkbox"/> Yes go to section 4</p> <p><input type="checkbox"/> No go to section 5</p>
<b>Q5</b> HMRC will tell us of any income you received from employment, benefits and/or pensions. Did you receive any other income?	<p><input type="checkbox"/> Yes go to section 3</p> <p><input type="checkbox"/> No go to section 5</p>	<p><input type="checkbox"/> Yes go to section 3</p> <p><input type="checkbox"/> No go to section 5</p>
<b>Q6</b> Did you have any income from other sources during the <b>2024-25</b> tax year? <input type="checkbox"/>	<p><input type="checkbox"/> Yes go to section 3</p> <p><input type="checkbox"/> No go to section 5</p>	<p><input type="checkbox"/> Yes go to section 3</p> <p><input type="checkbox"/> No go to section 5</p>

## Section 3

## Other income in the UK

### Instructions

- Please give your financial details for the tax year from **6 April 2024 to 5 April 2025**.
- Answer 'Yes' or 'No' to question Q1, if you answer 'Yes' please provide the income amount.
- If you answer 'No' to question Q1, this means you are telling us that you **did not** receive any income from that particular income type in tax year 2024-25.



**Only tell us about income that you did not need to declare to HMRC as it was under the £1000 tax threshold.**

### Financial details

**Q1** Did you receive any income in the UK that you did not need to declare to HMRC as it was under the tax threshold?  Yes  No - go to Q2

**a** Total income from savings and investments under £1000

Only tell us about the amount of interest or income you gained during the 2024-25 tax year, not the actual amount of savings or investments you had.

**b** Total income from property lettings, land or rent under £1000

This includes income from UK property lettings, land or Rent a Room Scheme.

**c** Total income from casual or freelance work under £1000

This includes income that was not from employment or self-employment - for example, casual jobs, selling items, or tips.

**Q2** Did you receive any income from overseas or the Republic of Ireland that you haven't already told HMRC about?

#### Person 1

Yes  No - go to Q2



£

£

£

Yes go to section 4

No go to section 5

#### Person 2

Yes  No - go to Q2



£

£

£

Yes go to section 4

No go to section 5

## Section 4

# Income from overseas or the Republic of Ireland in tax year 2024-25

### Instructions

- Please give your financial details for the tax year from **6 April 2024 to 5 April 2025**.
- You can enter your income in the currency it was gained.



**You will need to send us evidence of any income declared in this section as HMRC are unaware of it. If you have already informed HMRC of this income, you should not state it here.**

### Financial details

**Q1** Did you receive any income from overseas or the Republic of Ireland from the following sources: 

- a** Income from employment or self-employment
- b** Income from taxable state benefits
- c** Income from occupational or private pension(s)  
If you received a lump sum pension, only declare the amount that you paid tax on.
- d** Any other income  
Examples of this includes income from:
- savings and investments;
  - property lettings, land or rent; or
  - casual or freelance work.
- This is not an exhaustive list, you may have other income.

- e** Total income from overseas or the Republic of Ireland
- Please total the amounts declared in questions 'a' to 'd' to provide an overall amount.

**Q2** If your income in Q1 was not paid in pounds sterling, what currency was this paid in?

#### Person 1

<input type="checkbox"/> Yes	<input type="checkbox"/> No
	
	go to section 5
<input type="text"/>	

#### Person 2

<input type="checkbox"/> Yes	<input type="checkbox"/> No
	
	go to section 5
<input type="text"/>	

<input type="text"/>
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<input type="text"/>
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## Section 5

## Income deductions

### Instructions

- Please give your financial details for the tax year from **6 April 2024 to 5 April 2025**.
- Answer 'Yes' or 'No' to questions Q1 and Q2, if you answer 'Yes' please provide the amount.
- Some workplace pensions are called 'occupational', 'works', 'company' or 'work-based' pensions, we do not need to know about these.



**Any deductions declared in section 5 will reduce your household income figure when calculating the student(s) entitlement (as long as evidence is provided).**

	Person 1	Person 2
<b>Q1</b> Did you pay any private pension contributions? <input type="checkbox"/> Yes <input type="checkbox"/> No	<input type="checkbox"/> Yes <input type="checkbox"/> No	<input type="checkbox"/> Yes <input type="checkbox"/> No
Total amount you paid	£ <input type="text"/>	£ <input type="text"/>
<b>Q2</b> Did you pay any Additional Voluntary Contributions (AVCs)? <input type="checkbox"/> Yes <input type="checkbox"/> No	<input type="checkbox"/> Yes <input type="checkbox"/> No	<input type="checkbox"/> Yes <input type="checkbox"/> No
Total amount you paid	£ <input type="text"/>	£ <input type="text"/>

## Section 6

## Your dependants - not in further or higher education

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

### Q1 Child dependants not in further or higher education in academic year 2026/27 n

Do not include any dependants in further or higher education in Q1. Their details should be put into Q2.

Include unearned income for **all** dependants.

If you have more than 2 children and need more space use the additional notes section on page 12.

Full name

Date of birth (DDMMYYYY)

Income for the year

Full name

Date of birth (DDMMYYYY)

Income for the year

## Section 6

# Your dependants - in further or higher education

### Q2 Child dependants in further or higher education in academic year 2026/27

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

If the student is your partner, please include any children they named in their application for student finance if the children have applied for student finance.

If you have more than 2 children and need more space use the additional notes section on page 11.

Full name

Date of birth (DDMMYYYY)

School, college or university

Course

Are they receiving financial support? If so, from which authority or organisation?

Do you want to support this student's application for student finance?

 Yes  No

Customer Reference Number  
(if you know this)

Full name

Date of birth (DDMMYYYY)

School, college or university

Course

Are they receiving financial support? If so, from which authority or organisation?

Do you want to support this student's application for student finance?

 Yes  No

Customer Reference Number  
(if you know this)

# Declaration

To find out how we'll use the information you provide go to [www.studentfinancenl.co.uk/privacy-notice](http://www.studentfinancenl.co.uk/privacy-notice) to read our Privacy Notice before signing this form.

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

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

## Person 1

Your full name (in BLOCK CAPITALS)

Your signature

Date

## Person 2

Your full name (in BLOCK CAPITALS)

Your signature

Date



**Please make sure the declaration is signed in ink. Digital signatures won't be accepted.**

## Additional notes

If you are providing extra information please clearly mark what section and question the information is about.

# Support notes to help you complete this form

## Notes

### What happens if my household income has changed since tax year 2024-25?

If your total household income (before tax) for the tax year 2026-27 will be at least 5% less than it was in tax year 2024-25, still complete this section as well as completing a 'Current Year Income Assessment Form'.

You can download this form at [www.studentfinancenl.co.uk](http://www.studentfinancenl.co.uk) and return it with this application.



Please note that a current year income assessment cannot be carried out unless you provide your financial details for the 2024-25 tax year.

## Section 1 Personal details

### Marital Status

Send a copy of one of the following evidence items. If we have already accepted evidence you sent in support of a previous application for this student you do not need to send any further documents. You will only need to provide evidence if you haven't done so previously or if your circumstances have changed.

- Decree absolute
- Decree nisi
- Dissolution order
- A letter from your solicitor confirming your status
- Certified copy of a death certificate
- A final or conditional order

## Section 2 Data sharing and you

We will check your National Insurance (NI) number with HM Revenue & Customs. This information will be kept securely and held strictly under the provisions of the applicable data protection legislation in the UK.

If you don't have an NI number you must provide copies of your financial documents.

If you didn't have any income for the tax year 2024-25, you need to provide:

- a letter from you confirming that you had no income for the tax year 2024-25; or
- a letter from any third parties who were supporting you during the tax year (such as a partner)

The letter must be signed and dated in order for it to be accepted.

## Section 3 Other income for tax year 2024-25

Please give financial information for tax year 2024-25. Normally, this is the year ending 5 April 2025, but may differ if your employer or business has a tax year which does not end in April.

### Q1 Income in the UK that you did not need to declare to HMRC

You may have earned under the £1000 thresholds to declare this income to HMRC, but we still need the amounts to calculate the student(s) entitlement.

## Section 4

### Income from Overseas or the Republic of Ireland in tax year 2024-25

Please give financial information for tax year 2024-25. Normally, this is the year ending 5 April 2025, but may differ if your employer or business has a tax year which does not end in April.

#### Q1 Income from overseas or the Republic of Ireland

You only have to tell us about any income earned overseas or in the Republic of Ireland that you have not already disclosed to HMRC as part of your self-assessment.

##### a Total income from salary, wages or self-employment

You'll need to provide copies of your tax documents from the relevant country confirming the income amount for the 2024-25 tax year.

##### b Total income from state benefits

You'll need to provide copies of your benefits documents, from the relevant country, confirming the total taxable benefit(s) you received for the 2024-25 tax year.

##### c Total income from occupational or private pension(s)

You'll need to provide copies of your pension documents, from the relevant country, confirming the total taxable pension(s) amount you received for the 2024-25 tax year.

##### d Any other income

Include income from any other sources that HMRC will not have a record of, for example, foreign dividends, casual jobs, selling items, or tips. We still need to know about these income types to calculate the student's entitlement.

##### e Total income

This should be a total of your income from overseas or the Republic of Ireland that you have told us about in questions 'a' to 'd'.

## Section 5

### Income deductions

You only need to tell us about private pensions or additional voluntary contributions that were not through your workplace. We'll reduce the household income using the amounts you tell us about, which could mean the student is entitled to more money.

#### If you paid any private pension contributions or additional voluntary contributions

The evidence you need to provide can be found in the table below.

Deduction type	Evidence required
Private pension contribution	Tax Return (all pages) or Statement from Pension Provider
Additional Voluntary Contribution (AVC)	Confirmation of Amount of Pension Paid, Tax Return (all pages) or a P60

## Section 6 Your dependants

### Academic year

We ask about your child's income to check their dependency. We can make a deduction to the household income for each dependant you have.

A dependant can be another child or student that relies on you financially.

A person is not a dependant if they earn enough money to support themselves.

Tell us about any income your dependant gets for the academic year, such as:

- benefits
- interest on savings and investments
- other unearned income

If they're over 16, also tell us about any income they have from employment or self-employment.

Do not include income such as Child Trust Fund, Child Benefit or small amounts of money given as gifts.

Student's study begins between	Academic year
1 August 2026 and 31 December 2026 inclusive	1 September 2026 to 31 August 2027
1 January 2027 and 31 March 2027 inclusive	1 January 2027 to 31 December 2027
1 April 2027 and 30 June 2027 inclusive	1 April 2027 to 31 March 2028
1 July 2027 and 31 July 2027 inclusive	1 July 2027 to 30 June 2028

You can find out more information about how household information is calculated by visiting [www.studentfinancenl.co.uk](http://www.studentfinancenl.co.uk)

### Declaration

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

You must notify your local Student Finance NI (SFNI) office about any change in your circumstances, which may affect the student's entitlement to financial support.

The most common change of circumstances would be if:

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