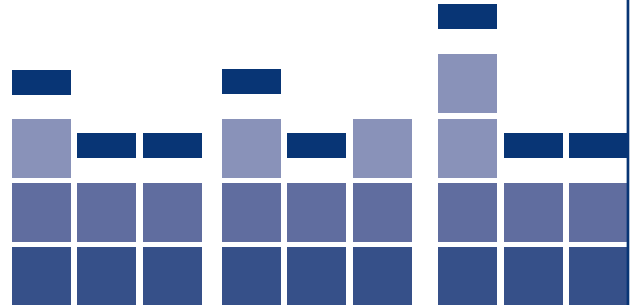




PTL1 Notes

Tuition Fee Loan and Course
Grant application notes for new
part-time students **2016/17**



About these notes

These notes should be read with your part-time Tuition Fee Loan and Course Grant application form.

Returning your form

Send your completed form and any documents to:

Student Finance Wales
PO Box 211
Llandudno Junction
LL30 9FU

Timescale for returning your form

Your form should be returned within nine months of the start of your academic year, otherwise you may lose your entitlement to student finance.

Make sure you pay the correct postage.

Find out more

You can find out more information about part-time student finance by:

- going to: www.studentfinancewales.co.uk
- reading our part-time guides
- speaking to your university or college
- calling us on **0300 200 4050**

Other information

Alternative formats

You can order forms and guides in Braille, large print or audio by emailing your name, address and Customer Reference Number, if you have one, along with what form and format you require to: brailleandlargefonts@slc.co.uk or you can call us on **0141 243 3686**. Please note the email address and telephone number can only deal with requests for alternative formats of forms and guides.

1 Your personal details

1.1 Customer Reference Number



Your Customer Reference Number is your personal reference number and is 11 digits long. You'll have one of these if you've previously had a student loan or any other student finance from the Student Loans Company (SLC). You may also have one if you've given financial information for another student's application. If you don't have one, or don't know what your Customer Reference Number is, leave this blank.

1.2 Personal details



You need to send your:

- Change of name deed, if appropriate.
- Marriage/divorce certificate, if appropriate.
- Civil partnership/dissolution order, if appropriate.

1.3 National Insurance number



If you have a National Insurance number but don't provide it, payment of your loan(s) will be withheld and you'll have to fund your own tuition fees until you've resolved this.

You'll find your National Insurance number on any of the following:

- Your National Insurance number card or letter.
- A payslip.
- An income tax document such as a P45 or P60.

If you've never been given a National Insurance number, leave the National Insurance number boxes blank. We'll contact you if you need to take any action to obtain a National Insurance number.

1.4 Identity evidence

If you've given your valid UK passport details you don't have to send any other evidence to confirm your identity.



If you don't have a UK passport or it has expired you need to send your:

- Non-UK passport **or**
- Original Biometric Residence Permit **or**
- Original UK birth or adoption certificate **and** a completed Birth/Adoption Certificate form.

The Birth/Adoption Certificate form is available to download at: www.studentfinancewales.co.uk

Your original documents will be sent back to you as soon as possible.

2 Previous support and qualification history

2.2 Honours degree from UK educational institution



If you already hold an honours degree from a UK institution you will not be eligible for any part-time grants or Tuition Fee Loan.

3 Residence

3.1 UK national



Armed Forces

If you're not ordinarily resident in Wales due to you or your parents being armed forces personnel, you can still apply to Student Finance Wales if enlistment to the armed forces occurred while living in Wales.



You need to send your:

- Original birth or adoption certificate **and** a completed Birth/Adoption Certificate form.

The Birth/Adoption Certificate form is available to download at: www.studentfinancewales.co.uk

3.2 EU national



You need to send your:

- Passport or National Identity Card

3.3 Child of a Swiss national



To get student finance as the child of a Swiss national, your Swiss national parent must be living/have lived in the UK on the first day of the academic year. Go to the residency history section on page 6 to find out when your academic year starts.

3 Residence – continued

3.3 Child of a Swiss national



You need to send us:

- Your parent's passport **or** national identity card **and** your birth certificate or equivalent.

Also send a letter signed by your parent to confirm they are/were living in the UK on the first day of your academic year with **one** of the following:

- Bank statement
- Payslip (showing home address)
- Tenancy Agreement/Mortgage Statement
- Recent utility bill
- Local Authority correspondence
- Government department correspondence

3.4 European Economic Area (EEA) national



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

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

European Economic Area (EEA) or Swiss national



For EEA or Swiss National send us:

- Passport or national identity card.

Employment of the EEA or Swiss national who is working, has worked or is looking for work in the UK

For employment of EEA or Swiss national send **one** of the following:

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

3.4.1 Working during your studies



Send **one** of the following:

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

3 Residence – continued

3.5 'settled status'



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

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

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

Further information about the right of permanent residence and other immigration issues can be obtained from the Home Office.



You need to send your:

- UK passport **or**
- a letter from the Home Office which confirms immigration status **or**
- Biometric Residence Permit.

3.6 'refugee status'



If you or your:

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

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

If you're claiming student finance as the child or step-child of a refugee, you'll 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're 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.

If you/they haven't been given an expiry date you should mark the expiry date box as N/A (not applicable).

Expiry date

3 Residence – continued

3.6 'refugee status'



You need to send us:

- A Home Office letter and an immigration status document, normally a passport **or**
- Evidence to confirm your relationship to the person who has been granted refugee status.

3.7 'leave to enter or remain'



If you or your:

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

has been granted 'leave to enter or remain' in the UK as a result of a failed asylum application **or** discretionary leave where no application for asylum has been made the Home Office will have sent you/them a letter and an immigration status document confirming this. Where applicable this letter should also tell you/ them when the leave to enter or remain status is due to expire.

If you're 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're 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.

Expiry date

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).



You need to send us:

- A Home Office letter and an immigration status document, normally a passport **or**
- Biometric Residence Permit **or**
- Evidence to confirm your relationship to the person who has been granted 'leave to enter or remain'.

3.9 Residence history



Academic years begin in the autumn, winter, spring and summer, and last for 12 months. Use this table to work out when your academic year begins.

Date study begins between	Date academic year begins
1 August - 31 December inclusive	1 September 2016
1 January - 31 March inclusive	1 January 2017
1 April - 30 June inclusive	1 April 2017
1 July - 31 July inclusive	1 July 2017

4 About your university or college and course

4.8 Tuition Fee amount charged



If you're not sure how much you're being charged for tuition fees, speak to your university or college to find out. You must specify an amount for your form to be accepted.

4.9 Initial Teacher Training



A part-time postgraduate Initial Teacher Training (ITT) course is a course taken after a first degree has been attained (Postgraduate Certificate in Education (PGCE) and equivalent courses).

5 Your loan request

5.1 Loan payments



We'll pay your Tuition Fee Loan directly to your university or college in three instalments within the academic year. The first payment of the Tuition Fee Loan is made after we receive confirmation from your university or college that you're in attendance on your course. The maximum Tuition Fee Loan you can borrow depends on where you're studying:

- £2,625 for public and private universities or colleges in Wales
- £6,750 for public universities or colleges in Scotland, England or Northern Ireland
- £4,500 for private universities or colleges in Scotland, England or Northern Ireland

Loan liability



You'll be liable for your Tuition Fee Loan two weeks after the first day of term 1, and at the start of terms 2 and 3, not the dates the instalments are paid to your university or college.

Liability	% of total Tuition Fee Loan that you'll be liable for
Term 1	25%
Term 2	50%
Term 3	100%

Interest



Interest is added to your loan balance from the day the first loan payment is made to your university or college. You can find out more about this and the current interest rate at: www.studentloanrepayment.co.uk

Changing your loan amount



You can change the amount of loan you originally requested by completing a Tuition Fee Loan Request form. The Tuition Fee Loan Request form is available to download at: www.studentfinancewales.co.uk or call us on **0300 200 4050** to request a copy.

6 About your husband, wife, civil partner or partner

6.1 Marital status



Your partner is defined as follows:

- your husband/wife
- your civil partner
- your opposite sex partner if you live with your partner as though you were married **or**
- your same sex partner if you live with your partner as though you were in a civil partnership.

If you've entered into an overseas civil partnership or an 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.

**Separated, divorced
or dissolved civil
partnership**



You need to send:

- Decree Absolute **or**
- Dissolution order **or**
- A letter from your solicitor confirming your status

**Widowed or surviving
civil partner**

- Original death certificate

7 Financial details

7.1 State benefits



If you're not married or in a civil partnership, but are living with a partner, we'll take your partner's income into account, if you have a partner as explained at 6.1 of these notes.

If your husband, wife, civil partner or partner wishes to provide income information separately they can download a copy of this form at:

www.studentfinancewales.co.uk or call us on **0300 200 4050** to request a copy.



You need to send:

- a photocopy of the original document you received from the agency or authority telling you about the benefit, **or**
- a completed Confirmation of benefits (CB1) form along with this application. Download a CB1 form at: **www.studentfinancewales.co.uk** or call us on **0300 200 4050** to request a copy **or**
- a letter from your local Council Tax Office confirming your Council Tax reduction.

7 Financial details – continued

7.2 Gross income from salary or wages



Your gross income means income before deductions from:

- salary/wages
- overtime
- bonuses and/or
- commission.

We require these figures for tax year 2015-16, normally this will be the year ending 5 April 2016, but this may differ if your employer or business has a tax year which doesn't end in April, or you start your course in July.

Also include any income you received in 2015-16 from employment overseas or any other income you get from abroad which is not covered by UK tax as well as any of the benefits asked for.

Don't include any of the following:

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



Evidence of your earnings can be:

- a photocopy of P60 for 2015-16 **or**
- photocopies of payslips for month 12 or week 53 showing 'Total paid to date' for earnings in the period 6 April 2015 to 5 April 2016 **or**
- a signed letter from your employer confirming your earnings. The letter should be on company headed paper and also confirm your tax code **or**
- a statement of earnings from HM Revenue & Customs (HMRC) **and/or**
- written details of all benefits in kind you receive.

7 Financial details – continued

7.3 Income from self-employment

i Give the details shown on your self-assessment form for your trading year which ends during the period from 6 April 2015 to 5 April 2016.

If you can't give us the amounts, you should give an estimate and write 'E' beside the amount on the form.

e Evidence of your income from self employment can be:

- a photocopy of your self assessed tax return **or**
- a letter from your accountant confirming your income

If you're a company director send:

- a photocopy of your P60 **and/or**
- a photocopy of your P11D **or**
- independent confirmation of your earnings and directors fees from a chartered or certified accountant or HMRC.

7.4 Bank and building society gross interest

i You only need to send evidence for bank/building society gross interest if it's the only source of household income.

e Evidence of your income from bank/building society gross interest can be:

- bank or building society statements

7.5 Other investment income

i You only need to send evidence of income from other investments if it's the only source of household income

e Evidence of your income from other investments can be:

- bank or building society statements **or**
- annual statement of interest **or**
- dividend vouchers

7 Financial details – continued

7.6 Income from property lettings or rent



Evidence of your income from property, lettings or rent can be:

- a photocopy of your self assessed tax return **or**
- a letter from your accountant confirming your income

7.6.1 Rent a Room scheme



We need to know how much of your income from property, lettings or rent is through the Rent a Room scheme as any income from this scheme up to £4,250 per year is tax-free. This means any income from the Rent a Room scheme under this threshold won't count as income for your student finance assessment.



- a photocopy of your self assessed tax return **or**
- a letter from your accountant

7.7 Other income types



Include here any other income you've received, for example:

- Scholarships, studentships, exhibitions, bursaries, awards, grants and allowances not already given previously.
- Other payments you receive for attending your course during the academic year.
- Any payments from an employer releasing you for your study during the academic year. (Please read the note on academic years on page 6).
- Any salary or wages that you'll receive from your employer while you're studying for your course. This includes work you finish before the course begins, or work you're paid for in advance which you'll do after your course ends.
- Redundancy payments or compensation for loss of job. You must include the full amount of your redundancy payment, even if you don't expect to pay tax on it.
- Fostering or boarding-out allowances where these are regular payments that foster carers receive to meet the cost of keeping a child.
- For taxable benefits in kind please send your P11D.

If you pay any portion of a pension to a former partner due to an order made under the Matrimonial Causes Act 1973 or the Civil Partnership Act 2004, don't include this amount as part of your pension income. If you receive any portion of a former partner's pension due to an order made under the Matrimonial Causes Act 1973 or the Civil Partnership Act 2004, you must include this amount as part of your pension income.

7 Financial details – continued

7.7 Other income types



If you've declared any other income types, you need to send us photocopies of evidence to confirm the total amount received during the 2015-16 tax year.

7.8 Dependent children



You must include any income the child receives from working, from interest earned on savings, from investments and from any maintenance payments you expect to receive for your children as part of **their** income in this question.

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



You need to send:

- your child's/children's original birth certificate(s) **and**
- photocopies of evidence showing the child's income from all sources after tax and social security contributions in tax year 2014-15.

Power of Attorney



If you can't sign the form it must be signed on your behalf by your attorney. To grant a person Power of Attorney, you need to fill in a legal form giving their name, the specific period for which they can act on your behalf, and the specific tasks that they can perform. The Power of Attorney letter must be sent with the application before a signature from that attorney will be accepted.

Data Protection Act



The Student Loans Company (SLC) and the Welsh Government are joint Data Controllers 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. If false or inaccurate information is provided and fraud is identified, details may be passed to fraud prevention agencies to prevent fraud and money laundering. We may share the information you have given us with other organisations including HMRC, Her Majesty's Passport Office (HMPO), other Government bodies and your 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 the purposes of verifying eligibility for student finance, processing your application and managing our repayment functions.

For further details about whom we share your information with and for what purpose, go to:

www.studentfinancewales.co.uk/dataprotection

Next steps in your student finance journey

1

You complete and return your application form to us, along with any evidence, as soon as possible.

**You're
here**

2

We process your application. If any information is missing or incorrect we'll get in touch. Once we have all the information we need, we'll send you a Student Finance Entitlement letter.

3

You show your Student Finance Entitlement letter to your university or college (if they ask to see it).

4

We pay your Tuition Fee Loan directly to your university or college after they tell us that you're attending your course (if applicable).

We pay your Course Grant, in one instalment, directly to your bank account using the details you gave us (if applicable).



