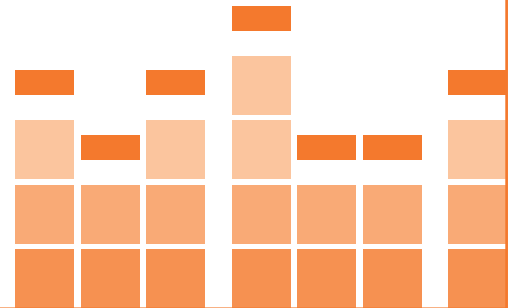


# PTLC Notes

## Tuition Fee Loan and Course Grant application notes for continuing part-time students 2017/18



### 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 9 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](http://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](mailto: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 Your personal details - continued

## 1.4 & 1.5 Armed Forces



You may be eligible for support to study a distance learning course outside of the UK if you or your family member (who you live with) is currently serving overseas in one of the following:

- The Naval Service (Royal Navy and Royal Marines)
- The Army
- The Royal Air Force
- The Royal Military Police
- The Gurkhas

The following family members will be eligible students:

- A spouse or civil partner living with a member of the UK Armed Forces serving overseas
- A child, step-child or adoptive child living with a member of the UK Armed Forces serving overseas
- A dependant parent living with either;
  - A child who is a member of the UK Armed Forces serving overseas
  - The child's spouse or civil partner who is a member of the UK Armed Forces serving overseas.



What you need to send:

You need to send a letter confirming your name and your address (or BFPO address).

If your family member is in the Armed Forces, you need to send a letter confirming the following:

- their name
- their address (or BFPO address)
- your name
- their relationship to you

The letter you send must be signed, stamped and dated by the Armed Forces Unit Records Office.

## 2 About your university or college and course

### 2.1 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.

## 3 Your loan request

### 3.1 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 loan you can borrow depends on where you're studying.

#### Loan liability



You'll be liable for your Tuition Fee Loan 2 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](http://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](http://www.studentfinancewales.co.uk) or call us on **0300 200 4050** to request a copy.

## 4 About your husband, wife, civil partner or partner

### 4.1 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

## 5 Financial details

### 5.1 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](http://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](http://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.

## 5 Financial details – continued

### 5.2 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 2016-17, normally this will be the year ending 5 April 2017, 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 2016-17 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 2016-17
- or**
- photocopies of payslips for month 12 or week 53 showing 'Total paid to date' for earnings in the period 6 April 2016 to 5 April 2017 **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.

## 5 Financial details – continued

### 5.3 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 2016 to 5 April 2017.

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.

### 5.4 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

### 5.5 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

## 5 Financial details – continued

### 5.6 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

#### 5.6.1 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

### 5.7 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.
- 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 or
- 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.



## 5 Financial details – continued

### 5.7 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 2016-17 tax year.

### 5.8 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 2015-16.

## 7 Declarations

### 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](http://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).

