



PN1 Notes

Notes to help you complete your Application for Student Finance 2009/10



Student Finance Wales is a partnership between Local Authorities (LAs) and Student Loans Company (SLC) for delivering financial support to students on behalf of the Welsh Assembly Government.

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

- You normally live in England, Scotland, Northern Ireland, the Channel Islands or the Isle of Man, but you have moved or will be moving to Wales to undertake this course. If this is the case, you should contact whichever of the following organisations is relevant:
 - Your Local Education Authority (LEA) in England
 - 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 2009.
- You are a national of a European Union Member State and you have moved to Wales 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 the Student Finance Wales Contact Centre on 0845 602 8845.
- 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 PN1 form.

Any evidence that you are required to provide is also outlined in these notes and is marked with this icon.

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

Section 1 finance available

Tuition Fee Grant **NOT REPAYABLE**

This grant will help fund the difference between the £1,285 and the £3,225 that your publicly funded university or college in Wales may charge you if they charge flexible fees. You will be liable to pay the first £1,285 of any course fee charged by your university or college but you can fund this by means of a repayable Tuition Fee Loan. Please see the note on Tuition Fee Loan for further information.

If you normally live in Wales and study at a publicly funded university or college in Wales that is not charging flexible fees you will not be eligible to receive the Tuition Fee Grant. You will be liable to pay the full course fee charged up to £1,285. You may choose to fund the amount charged by applying for the repayable Tuition Fee Loan. Please see the note on Tuition Fee Loan for further information.

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

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 Wales, England or Northern Ireland that is charging flexible or variable tuition fees up to a maximum of £3,225 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 Wales, England or Northern Ireland that is not charging flexible or variable tuition fees then the tuition fee chargeable could be any amount up to a maximum of £1,285 and 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 £3,225.

If you are undertaking a course at a private university or college then you may be charged more than £3,225 for tuition fees. You can still only apply for a Tuition Fee Loan up to the maximum of £3,225 if your course is one that qualifies for tuition fee support.

If you are continuing on a course at a private university or college that you started before academic year 2006/07 and this is your first application for student finance, you will not be able to take out a Tuition Fee Loan; you may instead be able to take out a non-income assessed Grant for Tuition Fees.

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

Maintenance Loan **REPAYABLE**

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

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

Section 1 finance available

Assembly Learning Grant **NOT REPAYABLE**

You will not be eligible to receive an Assembly Learning Grant if you are eligible to receive a Special Support Grant.

The amount of Assembly Learning 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 of a year or more and choose not to provide any financial information you will be eligible to receive £1,288 Assembly Learning Grant (£644 for part time ITT students). If you choose to provide financial information then you may be eligible to receive up to £2,906 Assembly Learning Grant (£1,453 for part time ITT students).

Special Support Grant **NOT REPAYABLE**

If you are eligible to receive a Special Support Grant you will not be eligible to receive an Assembly Learning 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 young person aged under 20 who is in full-time education below Higher Education level.
- 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.
- Have a disability and qualify for income-related Employment and Support Allowance.
- 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, and relevant supporting evidence, with the PN1 form.

The Special Support Grant pays up to £2,906, 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 Assembly Learning 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 the Student Finance Wales Contact Centre for help.

Parents' Learning Allowance **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 **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.

Section 1 finance available

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 university or college as part of your medical or dental training, you may be eligible for help with the cost of travel. You may also be able to get help to cover the cost of the 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, you should apply for Disabled Students' Allowances instead.

You will be sent further forms to complete about your travel costs.

Bursaries and Scholarships **NOT REPAYABLE**

Universities and colleges in Wales, England and Northern Ireland must offer you a mandatory bursary if you are assessed as being eligible to receive either the full Assembly Learning 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 Assembly Learning Grant or the full Special Support Grant to qualify for their bursary or scholarship scheme.

Disabled Students' Allowances (DSA) **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 provide evidence of your disability such as a letter from your doctor, or if you have a specific learning disability, a diagnostic assessment carried out by a suitably qualified person, this will help us process your application more quickly. If you do not have this evidence yet, send this form to us now and send in the evidence of your disability or specific learning difficulty later. We will contact you to ask for the extra information we need.

e If you are 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.

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 children must be looked after by registered or approved childminders or an approved childcare provider for you to get 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.

Section 1 finance available

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

- **A guide to financial support for higher education students in 2009/10**
- **Student Loans: A guide to terms and conditions**
- **Bridging the Gap: A guide to the Disabled Students' Allowances (DSAs) in higher education 2009/10**
- **Childcare Grant and other support for full-time students in higher education 2009/10 (available after March 2009)**

All of these booklets as well as all of the application forms are available online at www.studentfinancewales.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 the Student Finance Wales Contact Centre on **0845 602 8845**.

Section 2 personal details

Personal Details

- a** **You must send either your original passport, Birth Certificate or Adoption Certificate with your application form.**



If you choose to send your original Birth Certificate (this would include a UK Birth Certificate issued by a British Consulate abroad) or original Adoption Certificate it must be accompanied by a completed Birth/Adoption Certificate form. This form contains two separate declarations. The Declaration of Identity must be signed by yourself to confirm your identity. The Identity Confirmation is to verify your identity and must be completed by a person of good standing in the community (for example, a teacher, solicitor, civil servant or police officer) who has known you for at least two years.

You can download a Birth/Adoption Certificate form at www.studentfinancewales.co.uk/forms. Alternatively, contact the Student Finance Wales Contact Centre and they will arrange to have one sent to you.

If your name has changed from the name that appears on your Birth Certificate or passport then please send the relevant evidence confirming this and give details of any previous names you have had.

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

Section 2 personal details

If you have lost your Birth Certificate you can get a replacement by contacting the Register Office in the sub-district where your birth was registered. If you do not know where this sub-district is, you should contact the General Register Office at one of the following addresses:

- If you were born in England or Wales: Certificate Services Section, General Register Office, PO Box 2, Southport, PR8 2JD, Tel: 0845 603 7788;
- If you were born in Scotland: General Register Office for Scotland, New Register House, Edinburgh, EH1 3YT, Tel: 0131 314 4411;
- If you were born in Northern Ireland: General Register Office, Oxford House, 49-55 Chichester Street, Belfast, BT1 4HL, Tel: 028 9025 2000.

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

Previous loans

- b** If you are behind with repayments on a previous loan, you should not apply for student finance until you have resolved this issue.

If you have any mortgage style loans, please call 0870 241 4998 for advice.

If you have any outstanding Income Contingent Repayment (ICR) loans, please call 0870 240 6298 for advice.

Contact details

- c** If you provide a term-time correspondence address then all correspondence we issue will be sent to that address from the date you move there.

Marital status

- e** You are 'living with a partner' if you are sharing a home with your partner but you are not married or in a civil partnership. It does not matter whether you are of the same sex or of opposite sex.
- 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.
- 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.
- e** If you are widowed or a surviving civil partner, please send the original death certificate.

Section 3 residence

Nationality

- a1** If you answer 'Yes' to this question, you must send your passport or Birth Certificate as evidence of your nationality. If you were born outside the UK and have a British Birth Certificate issued by a British Consulate, send this together with a Birth/Adoption Certificate form instead of your passport.
- a2** If you answer 'Yes' to this question, you must send your passport or national identity card as evidence of your EU nationality.
- a3** If you answer 'Yes' to this question, you must provide evidence to confirm that your parent is a Swiss national and that you are their child by sending your parent's passport or national identity card (if these show proof of their Swiss nationality and your relationship to them).

Residence status

- a4** The EEA or Swiss national must provide proof of their nationality with their passport or national identity card.

As proof of the current employment status of the EEA or Swiss national who is working, has worked or is looking for work, one of the following must be provided as evidence:

- 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.

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

- a5** 'Settled status' means that you can live in the UK permanently without the Home Office placing any restrictions on how long you may remain.

You are free from any restriction if 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 UK Border Agency at the Home Office at www.ukba.homeoffice.gov.uk.

- e** If you do not have a British passport which confirms your immigration status, but you have a letter from the Home Office which does, please send this original letter with your application form.

a6 Refugee status

If you or your:

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

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.

Please send the original Home Office letter and immigration status document, normally a passport, of the person who holds refugee status. You should also send evidence of your relationship to the person who holds refugee status if it is not you.

Section 3 residence

If you are claiming student finance as the child or step-child of a refugee, you will only be considered a 'child' if you were under the age of 18 at the time of your parent's application to the Home Office.

If you are claiming student finance as the husband, wife or civil partner of a refugee, you must have been their husband, wife or civil partner at the time of their application for asylum.

Expiry date

If you or your

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


were granted refugee status without an expiry date you should mark the expiry date box as N/A (not applicable).

a7 Leave to enter or remain

If you or your:

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

have been granted 'leave to enter or remain' in the UK as the result of an unsuccessful asylum application, the Home Office will have sent you, or them, a letter and an immigration status document confirming this.

 Please send the original Home Office letter and immigration status document, normally a passport, of the person who has been granted leave to enter or remain. You should also send evidence of your relationship to the person who has been granted leave to enter or remain if it is not you.

If you are claiming student finance as the child or step-child of a person granted leave to enter or remain, you will only be considered a 'child' if you were under the age of 18 at the time of your parent's application to the Home Office.

If you are claiming student finance as the husband, wife or civil partner of someone who has been granted leave to enter or remain, you must have been their husband, wife or civil partner at the time of their application for asylum.

Residence history

b2 Date study begins between

- 1 August 2009 until 31 December 2009 inclusive
- 1 January 2010 until 31 March 2010 inclusive
- 1 April 2010 until 30 June 2010 inclusive
- 1 July 2010 until 31 July 2010 inclusive

Date academic year begins

- 1 September 2009
- 1 January 2010
- 1 April 2010
- 1 July 2010

Section 4 about your course and your college or university

Course details

- b** If you are unsure about the tuition fee amount you will be charged, please contact your university or college for clarification.

Course type

c Full-time undergraduate course

For these courses you will attend university or college on most days of the week and for most weeks of the year (apart from weekends and the usual holidays). You must attend the course for at least 24 weeks in the academic year, unless it is the last academic year of the course, in which case you must attend for at least eight weeks. The course must also last for at least one academic year.

You will still be considered to be attending your course even if arrangements have been made by your university or college for you to take the course without having to attend.

Flexible postgraduate ITT course

The amount of financial support you can receive for this type of course depends on the length of the course and the number of weeks you will be in full-time study and full-time teaching practice. The tables below show the maintenance and tuition fee support you may be entitled to.

Maintenance support available

Period of combined full-time study and full-time teaching practice during the academic year	Length of course	
	Less than 1 academic year	1 or more academic years
Less than 6 weeks	No maintenance support	Reduced Maintenance Loan
6 to less than 10 weeks	No maintenance support	Reduced Maintenance Grant Full Maintenance Loan
10 or more weeks	No maintenance support	Full Maintenance Grant Full Maintenance Loan

Tuition fee support available

Students normally living in Wales and studying in Wales	
Period of full-time study during the academic year	You can apply for
Less than 10 weeks	Tuition Fee Loan up to £640 Tuition Fee Grant up to £970
10 weeks or more	Tuition Fee Loan up to £1,285 Tuition Fee Grant up to £1,940

Students studying in England, Northern Ireland or Scotland	
Period of full-time study during the academic year	You can apply for
Less than 10 weeks	Tuition Fee Loan up to £1,610
10 weeks or more	Tuition Fee Loan up to £3,225

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

e Part-time undergraduate ITT course

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

Section 4 about your course and your college or university

Part-time ITT course (excluding first degrees)

A part-time undergraduate ITT course is a first degree course. If you are applying for support for a part-time PGCE, part-time Certificate in Education (CertEd) or part-time Diploma in Teaching in the Lifelong Learning Sector (DTLLS) or equivalent course, please tick the 'Part-time ITT' box.

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

Full-time postgraduate Initial Teacher Training (ITT) course

For these courses you must attend full-time, for either study or teaching practice, for an aggregate of at least six weeks in the year. If your periods of full-time study including teaching practice amount to less than six weeks, you will not be eligible for Maintenance Grants, but you may be able to receive reduced rate non-income assessed Maintenance and Tuition Fee Loans. You will still be considered to be attending your course even if arrangements have been made by your university or college for you to take the course without having to attend.

Full-time distance learning

- e** If you are studying on a full-time distance learning course for a reason relating to a disability you must send evidence that clearly shows you are unable to attend university or college in person for a reason which relates to your disability.

Full-time foundation degree

Foundation degrees are employment-related higher education qualifications designed to give you the skills needed at the relevant professional and higher technician level. They are designed to be flexible to suit different situations, and you can complete foundation degrees in two years if you study full-time.

Full-time course involving a placement ("sandwich" course)

This kind of course includes full-time education at the university or college, plus periods of industrial or work placement.

- d** 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.
- e** If you are on a placement during any term, you should send us a letter from your university or college to confirm this.

Placement details


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

Section 5 previous financial support and other information

Previous study

- a2** If you did not finish your course due to compelling personal reasons (which does not include reasons of academic performance alone), you must give full details in this section and send the necessary documentary evidence to support the reasons you give.
- e**
- c** 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.

 You must send confirmation of your eligibility for an NHS bursary to your Local Authority. If you do not have this evidence now, do not wait until you receive it to submit your application for student finance. Simply send this evidence to your LA as soon as you receive it.

If you are unsure about your eligibility for a bursary, contact the Wales Student Awards Unit on 02920 196167.

section

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Section 6 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.

You do not need to provide your bank or building society account details if you are only applying for a Tuition Fee Loan or Tuition Fee Grant because this will be paid directly to your university or college and not to you.

Loan request form

National Insurance Number

If you do not provide your National Insurance Number, payment of your loan(s) will be withheld and you will have to fund your own tuition fees and living costs until you have resolved this issue.

You will find your National Insurance Number on:

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

If you have never been given a National Insurance Number, you should leave the National Insurance Number box blank. You will be contacted if you need to take any action to obtain a National Insurance Number.

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 paid directly to your university or college once they confirm your attendance on the course.

Applying for a loan at a later date or changing the amount requested

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 your academic year.

To apply for a Maintenance Loan or a Tuition Fee Loan, or to change the amount you originally requested, you can download a Maintenance Loan or Tuition Fee Loan Request form at www.studentfinancewales.co.uk or contact the Student Finance Wales Contact Centre on **0845 602 8845** to have one sent to you.

Declarations

If you receive a loan, there is a legally binding contract between you and the Welsh Ministers. The Loan Request Form including the declarations are an integral part of your contract with the Welsh Ministers. 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 7 dependent and independent students

a3 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 Please send the child's/children's original birth certificates and evidence that you have care of the child, for example, evidence that you are receiving Child Benefit or Child Tax Credit.

b Irreconcilable estrangement

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;
- you do not live with them;
- your parents do not want to give details of their income;
- your parents choose not to provide you with financial support.

In the legal care of a local authority

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.

c To be considered as supporting yourself financially you must have been meeting your own living costs for at least 3 years (this does not have to be 3 consecutive years) from any of the following sources:

- Income from employment.
- Benefits.
- State studentships.
- scholarships, exhibitions and bursaries

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

e Please send evidence that you have been supporting yourself financially such as P60s or benefit information.

Section 8 student financial questions

Unearned income

- a** You may be asked to confirm any estimated income at a later date.

If your actual income is different from your estimated income, we will reassess your entitlement to student finance. 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 vacation work or work you do during term-time;
- any Maintenance Loan or grant payments you may receive;
- payments you receive from your parents under a covenant;
- maintenance payments you expect to receive for your children. These maintenance payments should be included as part of your children's income in question 8d.
- Teacher Training Bursaries;
- bounties paid by the armed services to reservists or disablement or invalidity pensions; or
- ISAs.

Payments from an employer

- b** You should **only** provide an amount here if you are being released from employment by your employer to attend your course. If this is the case, you should only include salary or wages 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.

Dependent children

- d** 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.

- e** You must send your child's/children's original birth certificate(s).

Section 9 Parents' Learning Allowance, Adult Dependant's Grant and Childcare Grant

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

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

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

Section 10 about your family

Which family members count for the purposes of income assessment?

Dependent students

If you are a dependent student, the following family members count:

- Your natural or adoptive parents, if both of them live with you.
- Your parent and their partner, if they have one.

If you entered Higher Education **on or after 1 September 2005**, your parent's partner is defined as:

- Your stepmother or stepfather.
- Your parent's opposite **or** same sex partner if they live together as though they were married or in a civil partnership.

If you entered Higher Education **on or after 1 September 2004 but before 1 September 2005** your parent's partner is defined as:

- Your stepmother or stepfather; or
- Your parent's opposite sex partner if they live together as though they were married.

Independent students

If you are an independent student, only your partner, if you have one, counts.

If you entered higher education **on or after 1 September 2005**, your partner is defined as:

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

If you do not have a partner as defined above we will only assess your income.

- b** If your parents are divorced or separated, or if you have been in a civil partnership which has been dissolved, you should send a copy of the decree absolute, dissolution order, or a letter
- e** from their solicitor confirming their status.

Student's Declaration

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

Changes of circumstance

You must notify your LA 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.

You can download a 'Change of Circumstances' form CO1 at www.studentfinancewales.co.uk or contact the Student Finance Wales Contact Centre to have one sent to you.

You can find the address of your LA on the contact list available online at www.studentfinancewales.co.uk.

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 Welsh Ministers, 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 11 financial details for the tax year 2007-08 for person(s) named in Section 10

What if my income is less in financial year 2009-10 than it was in financial year 2007-08?

If you think the total income for your household (before tax) for the financial year 2009-10 will be at least 15% less than it was in financial year 2007-08, still complete this section.

From April 2009, it may be possible for the financial assessment to be calculated using the expected total income for your household in the financial year 2009-10 - a 'current year income assessment'.

If you are completing this form before April 2009, please give brief details of the expected reduction in income on a separate piece of paper and enclose it with this application. We will then contact you for further information when we can fully assess your household's financial circumstances.

If you are completing this form after April 2009, you can download a 'Current Year Income Assessment' form from www.studentfinancewales.co.uk and return it with this application or contact our Customer Support Office on 0845 602 8845 to have one sent to you. All family members who count for the purposes of income assessment will need to complete a 'Current Year Income Assessment' form so we can fully assess your household's financial circumstances.

Income

Please give evidence for the financial year 2007-08. Normally this is the year ending 5 April 2008, but may differ if your employer or business has a tax year which does not end in April.

Employment

- b1** Gross taxable income means income you receive from salary or wages including overtime, bonuses and commission before deductions. Also include income from employment overseas and any other income you get from abroad which is not covered by UK tax, including any benefits received.

Do not include any of the following as part of your gross taxable income:

- Any personal relief.
- Payments under covenant.
- Non-taxable income.

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

- P60.
- Payslip for month 12 or week 53 showing "Total paid to date".
- A completed "Confirmation of Income" (CI2) form.
- A letter from your employer confirming your earnings.

You can download a copy of form CI2 at www.studentfinancewales.co.uk or contact the Student Finance Wales Contact Centre to have one sent to you.

- b2** 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. Please send your P11D.

- b3** As confirmation of your income from self-employment you can send the following evidence:

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

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

You can download a copy of form GSA1 at www.studentfinancewales.co.uk or contact the Student Finance Wales Contact Centre to have one sent to you.

Section 11 financial details for the tax year 2007-08 for person(s) named in Section 10

b4 Send your P60, a P11D or independent confirmation of your earnings and director's fees from a chartered or certified accountant or HM Revenue & Customs (HMRC). You can also use form GSA1.

e

If you have already included your income as company director in question b1 or b3, do not repeat it here.

You can download a copy of form GSA1 at www.studentfinancewales.co.uk or contact the Student Finance Wales Contact Centre to have one sent to you.

Pensions

b6 Send a P60 or a letter from your pension provider showing your pension payments.

e

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, **do not** 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. Send an Attachment Order as evidence of any pension payments paid to or received from a former partner.

Savings and investments

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

Benefits

b10 Please send a P60U or a letter signed by your Jobcentre Plus to confirm the amount of any benefits you receive. You can also send a completed 'Confirmation of Benefits' (CB2) form signed by your Jobcentre Plus.

e

You can download a copy of form CB2 at www.studentfinancewales.co.uk or contact the Student Finance Wales Contact Centre to have one sent to you.

Deductions

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

c3 This includes anything you can claim tax relief on because it is a necessary cost of your employment, for example subscriptions to professional organisations, cost of uniforms and travel expenses. Please send the same evidence as you have sent to the HM Revenue & Customs (HMRC). If you are a minister of religion, include here deductions made from your income for tax purposes. Any evidence you provide must show evidence of tax relief.

e

Section 12 dependants of person(s) named in Section 10

Academic year start and end dates

You should provide the child dependants' income for the academic year. The academic year is determined by when the student begins their study.

Student's study begins between	Academic Year
1 August 2009 and 31 December 2009 inclusive	1 September 2009 to 31 August 2010
1 January 2010 and 31 March 2010 inclusive	1 January 2010 to 31 December 2010
1 April 2010 and 30 June 2010 inclusive	1 April 2010 to 31 March 2011
1 July 2010 and 31 July 2010 inclusive	1 July 2010 to 31 June 2011

- a** The child dependant's income is required to assess eligibility for deductions in the calculation of household income for each child that is wholly or mainly financially dependent on the student, the student's husband, wife or partner or the student's parents or step-parents. You can find out more information about how household information is calculated in the booklet 'A guide to financial support for higher education students in 2009/10'.

Please do not include income from sources such as the Government Child Trust, State Child Benefit or minimal sums of money from other sources when entering a child dependant's income.

Declaration for any person(s) named in Section 10

If any person named in Section 10 cannot sign the form it must be signed on their behalf by their Power of Attorney. The Power of Attorney letter must be sent with the application before a signature from that Power of Attorney will be accepted.

Changes of circumstance

You must notify the LA 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 Welsh Ministers, the 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 Welsh Ministers are a joint Data Controller for your information.

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 your Local Authority (LA), the Welsh Ministers, 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 further details about whom we share your information with and for what purpose, go to www.studentfinancewales.co.uk/dataprotection.