



Welsh Government Learning Grant Further Education 2019/20

Notes to help you with the Financial Details Form

www.studentfinancewales.co.uk/wglgfe

How to use these notes

These notes are split into sections in the same way as the Financial Details Form, so you can find the information you need faster.



Where you see this icon in the application form, there's extra **information** in these notes to help you.



Where you see this icon in the application form, it means that you need to send **original supporting documents**. These notes will tell you exactly what we need from you. You need to send original supporting documents; if you send photocopies this will cause delays to your application.

Additional help and information

- For the most up to date information go to: www.studentfinancewales.co.uk/wglgfe
- If you need to speak to someone about the Welsh Government Learning Grant Further Education you can call us on **0300 200 4050 (Minicom: 0300 100 1693)**.
- You can get copies of any of our forms or guides in Braille, large print format or audio. If you need this, you can request these by emailing your name, address and details of the format you need to: brailleandlargefonts@slc.co.uk or call **0141 243 3686**.

Where do I send my completed form and documents?

Make sure you've fully completed the form, signed and dated the declaration(s) and attached all the documents we need and send it to:

**Student Finance Wales
FE Customer Services
PO Box 5597
Glasgow
G52 9BS**

Anything else?

If any of your circumstances change during the academic year, you need to call us on **0300 200 4050** and let us know.

Section 1 Student details

1.3 Proof of your name change



You need to send documents showing your name change, send us:

- your marriage certificate; **or**
- your civil partnership certificate; **or**
- your deed poll

1.5 Proof of your new marital status



If you're now separated, send us:

- a letter from your solicitor confirming your status

If you're now divorced, send us:

- your decree absolute; **or**
- a letter from your solicitor confirming your status

If you're Civil Partnership dissolved, send us:

- your dissolution order; **or**
- a letter from your solicitor confirming your status

If you're now married, send us:

- your marriage certificate

If you're now in a Civil Partnership, send us:

- your civil partnership certificate

Section 1 Student details (continued)

1.6 If on the first day of your course you'll be responsible for a child



You need to send us:

- your most recent Child Benefit statement; **or**
- your child's birth certificate and confirmation of your current address

If on the first day of your course you'll have financially supported yourself for more than three years



You need to send us:

- your P60 dated at least 3 years ago; **or**
- your Benefits statement dated at least 3 years ago

If on the first day of your course you have not been living in the legal care of your parents



This only applies to students under 25 and we will not ask you for financial evidence.

If you'll be 25 on the first day of the next academic year of your course, we will ask you to provide financial information.

I started my course before 1st September 2018:

- For any three month period ending after your 16th birthday and before the first day of the first academic year of your course you have been in the custody of, in legal care of, or have been given accommodation by a Local Authority but you have not been under the legal care of your parents.

I started my course on or after 1st September 2018:

If at any point from the age of 14 to the first day of the first academic year of your course you:

- have not been under the legal care of your parents for a combined total of at least 13 weeks; **or**
- were under a special guardianship order, in the custody or legal care of, or have been given accommodation by a Local Authority for at least 13 weeks

If you returned to the legal care of your parents between the ages of 14 and 16 (before the start of your course), you may still be considered a care leaver.

You need to send us:

A letter from your Local Authority confirming your current address and whether you are, or have been, in care.

This letter must be on headed paper. It needs to be signed and dated by an authorised official from your Local Authority, with an official stamp.

If on the first day of your course you'll be, or have been, married or in a civil partnership



You need to send us:

- your marriage or civil partnership certificate

If on the first day of your course you'll be estranged from your parents or both your parents are deceased



You need to send us confirmation dated within the last year from a professional person outside your family who knows about your circumstances.

You can send **one** of the following:

- a letter from your social worker
- **if you claimed Income Support, income-related Employment and Support Allowance or Universal Credit when you were under 18** – a letter from your local Jobcentre Plus office showing that you received benefits due to your estrangement
- **if your relationship with your parents broke down when you were at school or college** – a letter from an advice worker/personal tutor/teacher confirming your circumstances

Section 3 Financial details

Part A



Student's partner

The higher income from you or the student will be used to assess the student's entitlement.



Self assessed

If you completed an online tax return

You should refer to your saved online tax return for the income figures required in this section.

If you completed a paper tax return

There's an online guide to help you answer the questions in this section which you can download from www.studentfinancewales.co.uk/wglgfe or if you would like a copy to be sent to you call us on **0300 200 4050**.



Data sharing

We will check the financial information that you provide with HM Revenue & Customs (HMRC). This information will be kept securely and held strictly under the provisions of the applicable data protection legislation.

If you fail to provide your National Insurance number on the application form we will ask you to provide your financial documents. If your National Insurance number is shown on any documents you send us in support of an application, we will use this information and share and check it with HMRC in order to obtain accurate financial information about you.

Part B

Financial information for tax year 2017-18



If your household income has permanently dropped since 2017-18



To be eligible to get this grant your total household income amount must be £18,370 or less.

If in tax year 2017-18 you earned over this threshold, but since your income has permanently dropped below it you can be considered for this grant using your current household income.

We need proof of your current household income; you need to send us:

- your latest Universal Credit Award letter; **or**
- your latest Income Support letter; **or**
- your pay slips for last 3 months; **or**
- **If self assessed** – a letter from your accountant on headed paper that states your last three months income. This letter must be signed and dated.

And proof to show that your household income has permanently dropped; send us:

- your P45; **or**
- your redundancy letter; **or**
- a letter from your employer on headed paper that explains the permanent drop in income. This letter must be signed and dated.

If there are two parents in your household

If the income has dropped for one parent, the other must also provide evidence of their earnings.

Section 3 Financial details (continued)

3.3 Income from salary or wages



If as part of your salary or wages for tax year 2017-18 you received **tips and other payments** that did not show on your P60, you still need to include this figure when providing your total income amount earned from employment.

Income from taxable state benefits



Only include income received for the following benefits:

- Bereavement Allowance
- Carer's Allowance
- Contribution-based Employment and Support Allowance
- Graduated retirement benefit
- Incapacity Benefit (only include the amount received after 28 weeks of incapacity)
- Industrial Death Benefit
- Jobseekers Allowance
- Statutory Adoption Pay
- Statutory Maternity Pay
- Statutory Paternity Pay
- Statutory Sick Pay
- Widowed Parent's Allowance

3.5 Income from savings and investments



To make this question easier to answer, we have split it up into four separate parts. You may or may not have received income from every part, just tell us about the ones you did.

Only tell us about the amount of interest/income you gained from savings and investments during tax year 2017-18, not the actual amount of savings or invested sums you had.

Total **interest** from UK banks, building societies and unit trusts



This is gross UK interest (before tax has been deducted).

You must include interest you receive on bank, building society and other savings accounts unless it is specifically non-taxable, for example, a non-taxable Individual Savings Account (ISA) etc.

If you did not declare any savings and investment income to HMRC, refer to your bank or building society statements for these figures.

Section 3 Financial details (continued)



Total income from UK life insurance gains, securities and partnerships

This includes:

- Interest from gilt edged and other UK securities – gross amount before tax
- UK life insurance policy etc. gains on which tax was treated as paid
- UK life insurance policy etc. gains on which no tax was treated as paid
- UK life insurance policy etc. gains from voided ISAs
- Your share of taxed interest etc.
- Total untaxed savings income taxable at 20%
- Taxed income taxable at 10%
- Taxed income taxable at 20%



Total income from UK investments and dividends

This includes:

- Dividends from UK companies
- Other dividends
- Stock dividends
- Non-qualifying distributions and close company loans written off or released
- Share schemes – taxable amount



Total income from foreign investment and dividends

This includes:

- Foreign dividends (up to £300)
- Interest and other income from overseas savings
- Dividends from foreign companies
- Dividend income received by a person overseas

Section 3 Financial details (continued)

3.6 Taxable benefits in kind



This includes:

- Assets placed at employee's disposal (cars, property, goods or other assets)
- Payments made on behalf of employee
- Vouchers and credit cards
- Living accommodation
- Mileage allowance and passenger payments
- Total cash equivalent of all cars/vans made available
- Total cash equivalent of fuel for all cars/vans made available
- Cash equivalent of loans after deducting any interest paid by the borrower
- Private medical treatment or insurance
- Qualifying relocation expenses payments and benefits
- Services supplied
- Assets placed at employee's disposal
- Other items (including subscriptions and professional fees)
- Expenses payments made to, or on behalf of, the employee

Part C

Any other income

3.8 Income from self-employment



To make this question easier to answer, we have split it up into two parts. You may or may not have received income from both parts, just tell us about the ones you did.



Total taxable profit from businesses

This includes:

- Total adjusted profits from this business (aggregated for multiple self employments)



Total taxable profit from partnerships

This includes:

- Share of total taxed and untaxed income other than that taxable at 10% and 20%
- Your share of total adjusted profit from the partnerships

3.9 Income as a Minister of religion



This includes:

- Taxable income minus expenses (Ministers of religion) that are not included in your P60 or P11D

Section 3 Financial details (continued)

3.10 Any other taxable income or lump sums



This includes:

- Other taxable income – before expenses and tax taken off
- Foreign earnings not taxable in the UK
- Taxable lump sums
- Lump sums or benefits received from an Employer Financed Retirements Benefit Scheme excluding pensions
- Redundancy and other lump sums and compensation payments

3.11 Income from property lettings



This includes:

- Income from UK property
- Income from foreign property or land

3.12 Income from UK trusts



This includes:

- Discretionary income payment from a UK resident trust – net amount
- Discretionary income payment from a UK resident trust – total payments from settlor-interested trusts
- Non-discretionary income entitlement from a trust – net amount of non-savings income
- Non-discretionary income entitlement from a trust – net amount of savings income
- Non-discretionary income entitlement from a trust – net amount of dividend income
- Income chargeable on settlors
- Income from UK estates
- Foreign estate income

3.13 Foreign income



This includes:

- Total taxable amount of overseas pensions, state benefits and royalties etc.
- Total taxable amount of all other income received by a person abroad and any remitted 'ring fenced' foreign income
- Gains on disposals of holdings offshore funds and discretionary income from non-resident trusts
- Benefit received from an overseas trust, company or other person
- Gains on foreign life policies (amount of gain)

Section 3 Financial details (continued)

3.14 Income from an overseas pension



This includes:

- Value of pension benefits in excess of your Available Lifetime Allowance, taken by you as a lump sum
- Amount of unauthorised payment from a pension scheme, not subject to surcharge
- Total amount of unauthorised payment from a pension scheme, subject to surcharge
- Taxable short service refund of contribution (overseas pension schemes only)
- Taxable lump sum death benefit payment (overseas pensions only)

3.15 Other overseas income and gains



This includes:

- Amount of omissions (exemptions under transfer of foreign assets)

Part D

Income deductions

3.18 Allowable expenses on which you claimed tax relief



This includes:

- Total amount of allowable expenses
- Foreign tax for which tax credit relief not claimed
- Business travel and subsistence expenses
- Fixed deductions for expenses
- Professional fees and subscriptions
- Other expenses and capital allowances

Section 4 Declarations



Information Usage Summary

Student Finance Wales is the student finance service provided by the Student Loans Company, funded by the Welsh Government. The Welsh Ministers have transferred certain functions relating to student finance applications to the Student Loans Company Limited (SLC).

For further details about the way your information is used, who is responsible for it and the rights you have in connection with it, please refer to our Privacy Notice available online at www.studentfinancewales.co.uk/fe/privacy-notice

If you don't have internet access, please call us on **0300 200 4050** and we can send a copy to you.

