

2020/21

PR1



Notes for Student Finance

We welcome applications in Welsh. This won't lead to a delay in our response.
You can also apply online at: www.studentfinancewales.co.uk

Student Finance Wales is the student finance service provided by the Student Loans Company, funded by the Welsh Government.

You should **not** be completing form PR1 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 attend this course. If this is the case, you should contact whichever of the following organisations is relevant:
 - Student Finance England (SFE);
 - Student Awards Agency Scotland (SAAS);
 - The Northern Ireland Education Authority (EA);
 - The Education Department of Guernsey or Jersey; or
 - The Education Department for the Isle of Man.
- 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 go to: www.studentfinancewales.co.uk to find out more.
- You are studying a course in a health-related discipline and are eligible to apply for a bursary from the National Health Service (NHS) or the Department of Health (DoH) or Student Awards Agency Scotland (SAAS) which is not assessed on your household income, excluding the social work bursary.

You must use these notes whenever you see this icon within the main PR1 form. 
Any evidence that you are required to provide is also outlined in these notes and is marked with this icon. 

Before completing the accompanying form, you should read the Privacy Notice on page 14.

You may be eligible for a bursary or scholarship. In order for a university or college to determine and pay any bursary or scholarship to which you may be entitled, we will share some of your personal, financial and course details as well as information about your eligibility for student finance with them. For more information about this, read our Privacy Notice.

Please contact the university or college if you require further information about their bursaries and scholarships.

Section 1 - finance available

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 Welsh Government Learning Grant then the amount of Maintenance Loan available to you may be reduced.

Tuition Fee Loan **REPAYABLE**

You may not be eligible for a Tuition Fee Loan if you already hold an honours degree. The Tuition Fee Loan you borrow will be paid directly to your university or college in three instalments within the academic year. Each payment is made after we receive confirmation that you are in attendance at the start of each term.

If you started your course before 1 August 2018

If you are studying at a university or college in Wales, England, Scotland or Northern Ireland (NI) that is charging flexible or variable tuition fees up to a maximum of £9,250 you can take a Tuition Fee Loan of up to £4,720 and a Fee Grant to cover the rest of the tuition fees. (See the example in the Fee Grant section). If you are studying at a private university or college you can only apply for a Tuition Fee Loan up to the maximum of £6,165 if your course is one that qualifies for fee support.

Fee Grant **NOT REPAYABLE**

If you started your course before 1 August 2018 you may be eligible for a Fee Grant.

The Fee Grant amount is the difference between the maximum Tuition Fee Loan available (£4,720) and the tuition fee being charged by the university or college.

For example:

Tuition Fee charged (up to £9,250) - Tuition Fee Loan maximum (£4,720) = Fee Grant entitlement (up to £4,530)

Your Fee Grant will be paid directly to your university or college in three instalments within the academic year.

You will not be eligible to receive a Fee Grant if you are undertaking a course at a private university or college.

Parents' Learning Allowance (PLA) **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.

Section 1 - finance available

Continued

Adult Dependants' Grant (ADG) **NOT REPAYABLE**

This grant is dependent on your income and any income of your dependants. You can only apply for this grant if you meet any one of the following criteria: you are married, in a civil partnership, aged 25 or over and 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.

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 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, apply for Disabled Students' Allowances instead.

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

Disabled Students' Allowances (DSAs) **NOT REPAYABLE**

These can help pay for the extra course-related costs you may have as a result of your disability, long-term condition, mental health condition, specific learning difficulty or autism spectrum disorder. This includes special equipment, a non-medical helper or special travel arrangements.

If you want to apply for DSAs only you should complete a DSA1 application form instead of this form. You can download a full DSA1 application form at: www.studentfinancewales.co.uk

Alternatively, you should complete sections 2-3 of this form and return it to us. We will then send you another form that asks more specific questions about your disability/specific learning difficulty.

e If you are physically disabled or have a mental health condition, you will need to provide evidence of your condition such as a letter from your doctor or an appropriate specialist. If you have a specific learning difficulty (for example, dyslexia), you will need to provide evidence of this in the form of a diagnostic assessment carried out by a psychologist or suitably qualified specialist teacher, 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, mental health condition 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. To find out further information about DSAs go to: www.studentfinancewales.co.uk

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, including dependent children who are born after the start 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 childcare provider must be registered or approved for you to receive this grant. You cannot have this grant if you or your partner receives either the childcare element of Working Tax Credit or Universal Credit, Childcare Allowance from the NHS or Tax-Free Childcare from HM Revenue and Customs (HMRC), you have to choose one or the other. To find out more about Working Tax Credit or Universal Credit go to: www.gov.uk

To find out more about Childcare Grant go to: www.studentfinancewales.co.uk

Section 1 - finance available

Continued

Welsh Government Learning Grant **NOT REPAYABLE**

The amount of Welsh Government Learning Grant you receive will affect the amount of Maintenance Loan you are entitled to and is dependent on your household income.

For further information please visit: www.studentfinancewales.co.uk

Special Support Grant **NOT REPAYABLE**

If you're eligible for Special Support Grant you can get up to £5,161 and, depending on your circumstances, this may be topped up with additional Welsh Government Learning Grant.

You can apply for a Special Support Grant if, for example, you are a lone parent, have certain disabilities or qualify for certain benefits. Getting a Special Support Grant will not affect the amount of Maintenance Loan you can get.

The questions in Section 7 will help you work out if you are able to get a Special Support Grant instead of a Welsh Government Learning Grant.

You can find out more information about loans and grants at:
www.studentfinancewales.co.uk

If you are still having difficulty choosing which types of financial support you wish to apply for go to: www.studentfinancewales.co.uk for further information.

All application forms and guides are available online at: www.studentfinancewales.co.uk

You can order forms and guides in Braille, large print or audio by emailing with your name, address, Customer Reference Number along with what form and format you require to: brailleandlargefonts@slc.co.uk or you can telephone us on **0141 243 3686**

Please note, the above email address and telephone number can only deal with requests for alternative formats of forms and guides.

Section 2 - personal details

Contact details

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

Section 2 - personal details

Continued

Relationship status

- c** 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, 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 a certified copy of the death certificate.

d Armed Forces

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

- The Naval Service (Royal Navy and Royal Marines);
- The Army;
- The Royal Air Force;
- The Royal Military Police; or
- 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 outside Wales
- a child, step-child or adoptive child living with a member of the UK Armed Forces serving outside Wales
- a dependant parent living with either:
 - A child who is a member of the UK Armed Forces serving outside Wales
 - The child's spouse or civil partner who is a member of the UK Armed Forces serving outside Wales.

We can accept certified photocopies of your residency evidence, stamped with your unit stamp. You should use your BFPO address for all correspondence.

If you are in the Armed Forces

- e** You need to send a letter confirming your name, your address (or BFPO address) and which country you were ordinarily resident in before you were based at your current location. It must also confirm the country you're currently based in.

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
- where they're currently based
- if you have been ordinarily resident in the UK, which country they were ordinarily resident in before they were based at their current location
- if you've never been ordinarily resident in the UK, which country they signed up for the Armed Forces in.

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

Section 3 - about your course and your university or college

Course details

- b** You should give as much detail about your university or college and course as you can, for example full university/college name, full course name and UCAS course code.

If the new course details you give us can't be confirmed yet, your student funding may be delayed.

Please remember your tuition fee amount can change through academic years. If you are unsure about the tuition fee amount you will be charged, please contact your university or college.

If you receive a Tuition Fee Waiver, the Fee Grant paid to your university or college will be reduced by the amount of fee waiver you receive.

Course type

Full-time distance learning

- c** If your course started before 1 August 2018 and 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.

e

If you're studying on a full-time distance learning course because you or your family member is currently serving in the Armed Forces outside of Wales, you don't have to send evidence of a disability.

e

You must provide a letter from your university or college confirming the number of weeks you will be on full-time study and full-time teaching practice during the academic year.

- d** If you are eligible to apply for a social work bursary from the Care and Social Services Inspectorate Wales (CSSIW) you should answer 'no' to this question because this is a separate bursary to those offered by the NHS or the DoH.

If you're studying on a Paramedic course at an English university/college and are eligible to apply for tuition fee and/or living cost support from your local ambulance/health trust, you should answer yes to this question.

If you are eligible to apply for 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 eligible to apply for 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.

- e** You must send confirmation of your eligibility for an NHS bursary to us. 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 us as soon as you receive it. You can find the address you need by going to: **www.studentfinancewales.co.uk/contact**

If you are unsure about your eligibility for a bursary, contact the NHS Pensions Agency Student Grants Unit.

If you study abroad we will send you additional forms separately. You will need to complete those forms with your study abroad and travel details.

Section 3 - about your course and your university or college

Continued

Term details

- f** If you are studying abroad you should speak to your university or college to confirm your tuition fee. We'll send you additional forms to complete with your study abroad and travel details. You should select 'Work placement' if you will be working in the UK or abroad as part of your course during this academic year or if your placement is part of a sandwich course.

Placement details

- h** If you don't know where your placement will be yet you should let us know as soon as you find out. If your placement is an unpaid placement that is not listed then you will only be entitled to a reduced rate Maintenance Loan.

loan request section

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 or letter;
- a payslip; or
- 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

Your Tuition Fee Loan will be paid directly to your university or college in three instalments within the academic year.

You will be liable for your Tuition Fee Loan from the first day of each term **not** the date when the instalment is paid to your university or college.

Liability date	% of total Tuition Fee loan that you will be liable for
First day of Term 1	25%
First day of Term 2	50%
First day of Term 3	100%

If you are unsure when your term starts please contact your university or college.

Each payment is made after we receive confirmation from your university or college that you are in attendance at the start of each term. Interest will be charged from the day we pay the Tuition Fee loan to your university or college.

If you're in the first year of a graduate entry medical or dental programme course at an English university/college, you can apply for a Tuition Fee Loan of up to £5,785 (if fee charged is £9,000). If the fee charged by your university/college is more than £9,000, the NHS will fund the additional fee. However, you will need to pay the first £3,465 of the tuition fee amount charged by your university or college in your first year. You may receive funding from the NHS for following years.

loan request section

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.

The quickest and easiest way to apply for a Maintenance Loan or a Tuition Fee Loan, or to change the amount you originally requested, is online. Just log into your account at: www.studentfinancewales.co.uk

Terms and Conditions

If you receive a loan, there is a legally binding contract between you and the Welsh Ministers. The loan request section including the terms set out after section 9 of the PR1 application form 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 5 - 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 to 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 or the child element of Universal Credit.

b Irreconcilable estrangement

You will normally be considered irreconcilably estranged from your parents if you have not had verbal or written contact with both of your biological or adoptive parents, or your only living parent for twelve months or more before the start of your academic year, and this will not change.

You will not be considered irreconcilably estranged from your parents 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; or
- your parents choose not to provide you with financial support.

For more help and information on applying as an estranged student, go to the 'Standalone' website.

In the legal care of a Local Authority If you started your course on or after 1 August 2018 - If you have been in the custody or legal care of a Local Authority, or under a special guardianship order at any point between the ages of 14 and 16 (before the start of your course) but have been back in the legal care of your parents, you will still be considered independent.

! You should only send us evidence of your household income if you're applying for any of the grants in section 8.

If you started your course before 1 August 2018 - If you have at any point been in the custody or legal 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.

Send a signed and dated letter from your Local Authority or a professional person that has known you for at least 12 months.

Section 6 - 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 6c;
- Teacher Training Bursaries;
- bounties paid by the armed services to reservists or disablement or invalidity pensions; or
- ISAs.

Payments from an employer

- b1** 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

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

You can find out more information about how household information is calculated in the guide available at: www.studentfinancewales.co.uk

Don't include income from sources such as Child Benefit, Child Tax Credit, childcare element of Universal Credit, the Government Child Trust, or minimal sums of money from other sources when entering a child dependant's income. If your child dependant's income will be at least 15% less than it was in the tax year 2018-19 you can apply for a current year income assessment. This means we would use their expected income for tax year 2020-21 instead of their actual income for 2018-19 when working out your grant entitlement. If you want to be assessed using expected income for tax year 2020-21 use the Additional Notes pages at the back of the application form to let us know.

- e** You must send your child/children's birth certificate(s) and original evidence showing the child's income from all sources after tax and social security contributions in tax year 2018-19. If you have provided birth certificates with a previous application you don't need to send these again.

Section 7 - Special Support Grant

You'll be assessed for Special Support Grant once we receive evidence to show you're eligible. If you don't have the evidence now, you should still send your application and send the evidence as soon as you have it.

Special Support Grant category	Evidence item(s) required
You are a lone parent, or a lone foster parent, of a child, or young person aged under 20 who is in full-time education below higher education level	<ul style="list-style-type: none"> • Child's/children's original birth certificate(s) or a letter confirming foster care, and • Most recent child benefit letter, Tax Credit Award Notice or Universal Credit Award letter
You have a partner who is also a full-time student, and one or both of you has care of a child or young person under 20 who is in full time education below higher education level	<ul style="list-style-type: none"> • Child's/children's original birth certificate(s) and • Most recent Child Benefit letter, Tax Credit Award Notice or Universal Credit Award letter, and • A letter confirming your partner is a student if they have not applied for student finance.
You have a disability and qualify for the Disability Premium or Severe Disability Premium	<ul style="list-style-type: none"> • Evidence to show you qualify for Disability Premium or Severe Disability Premium, or • Evidence to show you qualify for one of the following benefits: Disability Living Allowance Disabled Person's Tax Credit Attendance Allowance Constant Attendance Allowance War Pensioners Mobility Supplement Severe Disablement Allowance Incapacity Benefit
You are deaf and qualify for Disabled Students' Allowances	<ul style="list-style-type: none"> • Medical evidence of your disability, if you have not applied for Disabled Students' Allowances.
You have been treated as incapable of work for a continuous period of at least 28 weeks	<ul style="list-style-type: none"> • Letter from Jobcentre Plus confirming you receive long term incapacity benefits, or • Letter from your doctor confirming you are incapable of work.
You have a disability and qualify for Income-Related Employment and Support Allowance	<ul style="list-style-type: none"> • Letter from Jobcentre Plus to confirm you are eligible for Employment Support Allowance (ESA) due to a disability, or • ESA entitlement letter and proof of your disability, for example a letter from your doctor

Section 7 - Special Support Grant

Continued

Special Support Grant category	Evidence item(s) required
You are waiting to go back to a course after illness or caring responsibility	<ul style="list-style-type: none">• Letter from university or college to confirm suspension from your course was authorised, and• Evidence of illness or need to care for another individual.
You are aged 60 or over	<ul style="list-style-type: none">• You don't need to send any more evidence. The information or evidence you provide to confirm your identity will prove you're aged 60 or over.
You are entitled to Housing Benefit or the housing element of Universal Credit	<ul style="list-style-type: none">• Photocopy of entitlement letter dated after your course start date, confirming you're eligible to receive Housing Benefit or the housing element of Universal Credit whilst studying.
You are entitled to a Personal Independence Payment (PIP)	<ul style="list-style-type: none">• Evidence from the Department for Work and Pensions (DWP) to confirm you are entitled to this payment.
You are entitled to Disability Living Allowance (DLA)	
You are entitled to an Armed Forces Independence Payment (AFIP)	<ul style="list-style-type: none">• Evidence from the Service Personnel and Veterans Agency (SPVA) or DWP to confirm you are entitled to this payment.

Section 8 - Parents' Learning Allowance, Adult Dependants' Grant and Childcare Grant

- d** If you apply for Childcare Grant you will be sent another form for you to give us your childcare details and estimated costs. You can find further information about Childcare Grant at: www.studentfinancewales.co.uk
- You can get information about all aspects of Working Tax Credit and Universal Credit at: www.gov.uk
- e4** If your adult dependant's income will be at least 15% less than it was in tax year 2018-19 you can apply for a current year income assessment. This means we would use their expected income for tax year 2020-21 instead of their actual income for 2018-19 when working out your grant entitlement. If you want to be assessed using expected income for the tax year 2020-21 use the Additional Notes pages at the back of the application form to let us know.
- e** Send original evidence to show any taxable income received. For example; P60, month 12/ week 53 payslip or letter from employer to confirm earnings.
- f** 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.
- e**

Section 9 - about your family

Dependent students

If you are a dependent student, the following family members count for the purpose of income assessment:

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

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.

Independent students

For the purpose of income assessment, if you are an independent student, only your partner, if you have one, counts.

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 the parent you normally live with has married again please tick the Married/civil partnership box.

c If your parents are divorced, separated, or if they 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 their solicitor confirming their status.

Terms and Conditions

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

Privacy Notice

The Student Loans Company Ltd (SLC) and the Welsh Government are joint Data Controllers under the Data Protection Legislation. 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.

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 full Privacy Notice available online at www.studentfinancewales.co.uk/privacynotice

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

Changes of circumstance

You must notify us 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.

The quickest and easiest way to tell us about any changes you've had to your address is online. If any of your course details change or you suspend, withdraw or transfer you need to speak to your university or college who will let us know. Just log into your account 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 or the SLC for access to information you provide in connection with this application for student finance (whether on this form or at a later date).

Please contact the university or college if you require further information about their bursaries and scholarships.

Section 10 - financial details for tax year 2018-19 for parents and partners

What happens if my household income has changed since tax year 2018-19?

If your total household income (before tax) for the tax year 2020-21 will be at least 15% less than it was in tax year 2018-19, still complete this section as well as completing a 'Current Year Income Assessment Form'.

You can download the form at: www.studentfinancewales.co.uk from April 2020.



Please note that a current year income assessment cannot be carried out unless you provide your financial details and evidence for the 2018-19 tax year.

If you are 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

Part B – Your financial information

Please give evidence for the tax year 2018-19. Normally, this is the year ending 5 April 2019, but may differ if your employer or business has a tax year which does not end in April.

For any income paid in a foreign currency, please state the equivalent in pounds sterling.

Q1 Income from salary, wages, taxable state benefits or from occupational or private pensions

a Total income from salary / wages

You should refer to your 2018-19 P60 or final payslip for your income from salary/wages. If as part of your salary or wages for the tax year 2018-19 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.

b Taxable state benefits

You should refer to your 2018-19 P60 or P45 from the Department of Work and Pensions for your taxable state benefit details. 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
- Jobseeker's Allowance
- Statutory Adoption Pay
- Statutory Maternity Pay
- Statutory Paternity Pay
- Statutory Sick Pay
- Widowed Parent's Allowance

Do not include income from any other benefits, including Universal Credit.

Section 10 - financial details for tax year 2018-19 for parents and partners

Continued

c Occupational/private pension

If you received an occupational or private pension, you should refer to your P60P or annual statement from your pension provider.

Q3 Income from savings and investments

To make this question easier to answer, we have split it up into 4 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 the 2018-19 tax year, not the actual amount of savings or invested sums you had.

a Income from UK banks, building societies and unit trusts

Tell us about the amount of interest / income you received from the following savings and investment income type(s):

- 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

Please refer to your bank or building society statements for these figures.

b Income from UK life insurance gains, securities and partnerships

Tell us about the amount of interest / income you received from the following savings and investment income type(s):

- 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 where 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%

c Income from UK investments and dividends

Tell us about the amount of interest / income you received from the following savings and investment income type(s):

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

Section 10 - financial details for tax year 2018-19 for parents and partners

Continued

d Income from foreign investment and dividends

Tell us about the amount of interest / income you received from the following savings and investment income type(s):

- Foreign dividends
- Interest and other income from overseas savings
- Dividends from foreign companies
- Dividend income received by a person overseas

Q4 Income from taxable benefits in kind

Original P11D

The following table provides a breakdown of what we want you to include as part of your total income from 'taxable benefits in kind' during the 2018-19 tax year. Add together all the benefits in kind you received and write your total figure on the form.

Benefit in kind
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

Section 10 - financial details for tax year 2018-19 for parents and partners

Continued

Part C – Other income

Q1 Income from self-employment

To make this question easier to answer, we have split it up into 2 parts. You may or may not have received self-employment income from both parts, just tell us about the ones you did.

a Total adjusted profit from businesses

You should include the income type below as your answer for the total amount of taxable profits you received from self-employment during the 2018-19 tax year.

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

b Total adjusted profit from partnerships

You should include the income type(s) below as your answer for the total profit you received from partnerships during the 2018-19 tax year.

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

Q2 Minister of religion

Tell us about the amount of income you received from the following income type during the 2018-19 tax year:

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

Q3 Other income and lump sums

You should include the income type(s) below as your answer for the amount of income you received from other income and lump sums.

Add together the income types below that you received during the 2018-19 tax year and tell us your total figure on the form. You may not have received income from every income type listed, just tell us about the ones you did.

- 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

Section 10 - financial details for tax year 2018-19 for parents and partners

Continued

Q4 Income from property lettings

You should include the income type(s) below as your answer for the amount of income you received from property lettings.

Add together the income types below that you received during the 2018-19 tax year and tell us your total figure on the form. You may not have received income from every income type listed, just tell us about the ones you did.

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

Q5 Income from UK trusts

You should include the income type(s) below as your answer for the amount of income you received from UK trusts.

Add together the income types below that you received during the 2018-19 tax year and tell us your total figure on the form. You may not have received income from every income type listed, just tell us about the ones you did.

- 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

Section 10 - financial details for tax year 2018-19 for parents and partners

Continued

Q6 Foreign income

You should include the income type(s) below as your answer for the amount of income you received from foreign income.

Add together the income types below that you received during the 2018-19 tax year and tell us your total figure on the form. You may not have received income from every income type listed, just tell us about the ones you did.

- Total taxable amount of overseas pensions, social security 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)

Q7 Income from an overseas pension

You should include the income type(s) below as your answer for the amount of income you received from an overseas pension.

Add together the income types below that you received during the 2018-19 tax year and tell us your total figure on the form. You may not have received income from every income type listed, just tell us about the ones you did.

- 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)

Q8 Other overseas income and gains

You should include the income type below as your answer for the amount of income you received from other overseas income and gains.

Add together the income types below that you received during the 2018-19 tax year and tell us your total figure on the form. You may not have received income from every income type listed, just tell us about the ones you did.

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

Section 10 - financial details for tax year 2018-19 for parents and partners

Continued

Part D – Income deductions

Q9 Allowable expenses on which you claimed tax relief

The list below is a breakdown of what we want you to include in your answer for the amount of allowable expenses you had on which you claimed tax relief.

Add together all allowable expenses below which you had during the 2018-19 tax year and tell us your total figure on the form. You may not have had all the allowable expenses listed, just tell us about the ones you did.

- 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

Part E – Your dependants

Academic year

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:

1 August 2020 and 31 December 2020 inclusive
1 January 2021 and 31 March 2021 inclusive
1 April 2021 and 30 June 2021 inclusive
1 July 2021 and 31 July 2021 inclusive

Academic year

1 September 2020 to 31 August 2021
1 January 2021 to 31 December 2021
1 April 2021 to 31 March 2022
1 July 2021 to 30 June 2022

Q1 The child dependant's income is required to assess eligibility for deductions in the calculation of household income for each child who 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 which you can download from: www.studentfinancewales.co.uk

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

Declarations for parents or partners

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

Privacy Notice

SLC and the Welsh Government are joint Data Controllers under the Data Protection Legislation. 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.

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 full Privacy Notice available online at www.studentfinancewales.co.uk/privacynotice

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

Change of circumstances

You must notify us 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 or the SLC for access to information you provide in connection with any application for student finance for academic year 2020/21 (whether on this form or at a later date).