



Higher Education Student Finance

- How you are assessed and paid

A Eligibility for financial support

What is this leaflet about?

Your Local Authority (LA) or the Student Loans Company (SLC) will use the information provided in applications for student finance (and the separate documentation) to decide whether a student is entitled to a tuition fee loan and maintenance loans and grants. They also use this information to decide how much of that help a student can get.

This leaflet applies to the academic year 2007/2008. **It provides guidance only, and does not cover every circumstance.** The legal

position is as set out in the Education (Student Support) Regulations 2007. The information relates to full time study. If your circumstances are not covered in this leaflet, or you need clarification, please contact your LA (or SLC).

If you want information on part-time study, you should refer to the booklet, *A guide to financial support for part-time students in higher education in 2007/08*.

For further information, you may visit the website at www.direct.gov.uk/studentfinance/

Summary

This section tells you about the conditions you will need to meet to be eligible for a tuition fee loan, maintenance loan and grants. These conditions can be divided into three areas as follows:

- your **personal eligibility** (section 1);
- the **type of course** you do (section 2); and
- the **type of college** you go to (section 3).

Note 1:

academic years start as follows -

- 1 September for a course starting in the autumn term,
- 1 January for a course starting in the winter term,
- 1 April for a course starting in the spring term, and
- 1 July for a course starting in the summer term.

Note 2:

the term 'ordinary residence' means where you usually live, and is defined as 'habitual and normal residence from choice and for a settled purpose throughout the three-year period, apart from temporary or occasional absences'.

1. Personal eligibility

- Basic residence requirements

Normally, you must meet three requirements relating to your residence and immigration status on the first day of the first academic year of your course (see note 1 below). On that date you must:

- be 'ordinarily resident' in England; and
- have been 'ordinarily resident' (see note 2 below) in the United Kingdom, the Channel Islands or the Isle of Man for the three years immediately before this date (other than mainly for the purpose of receiving full-time education); and
- have 'settled status' - which means you must be settled in the UK within the meaning of the Immigration Act of 1971.

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If you were away from this country because you or a specified family member were temporarily employed abroad, you may be treated as if your residence in the UK had not been interrupted.

If you were away from this country during all or part of the three-year period because you or a specified family member were serving abroad as a member of the regular armed forces (the army, navy or air force) of the Crown, this will be treated as a temporary absence. This will not prevent you from being eligible for support towards your fees or your living costs.

If you are living here mainly to receive full-time education and you would normally have lived elsewhere, you will not usually be treated as having been resident in the UK.

If you do not meet the three basic residence requirements, and your course is eligible, you may still be able to apply for a tuition fee loan, maintenance loan or grants. For example, you may be eligible

- if you, your spouse, civil partner, parent or step-parent are recognised by the British Government as a refugee and you have lived in this country since this status was awarded.
- if you, your spouse, civil partner, parent or step-parent, have been granted humanitarian protection, discretionary leave or exceptional leave to enter or stay in the UK by the Home Office, as the result of a failed asylum application. You must meet the three-year ordinary residence requirement in this country. However, the settled status requirement will not apply to you. If this leave to remain expires during your course and is not renewed then your financial support may need to be terminated from the end of the academic year in which this occurs. Ask your LA for more information.

Please note that if you are claiming as the spouse or civil partner of a refugee or a person with leave to enter or remain, you must have been so at the time of your partner's application for asylum to the Home Office. If you are claiming as the child or

step child of a refugee or a person with leave to enter or remain, you must have been so at the time of your parent's or step-parent's application for asylum to the Home Office, and also have been under 18 years at that time.

Further categories of eligible student are described below. Please note that students are also required to meet certain requirements, which may vary. Full details of these requirements are on the Department's website, www.direct.gov.uk/studentfinance.

- if you, your spouse, civil partner, parent or step-parent, child, son or daughter-in-law or child's civil partner are an EEA or Swiss migrant worker, frontier worker or self-employed person, and you have been living in the EEA and Switzerland during the three years prior to the start of your course.
- if you have settled status in the UK and you do not meet the three year ordinary residence requirement in this country, but you or a relevant family member have exercised a right of free movement within the EEA and Switzerland before returning to the UK.
- if you are an EU national who has been ordinarily resident in the UK and Islands throughout the three year period immediately before the first day of the first academic year of your course.
- if you are the child of a Swiss national, and you have been ordinarily resident in the EEA and Switzerland for the three year period immediately before the first day of the first academic year of your course.

This is not a comprehensive list, and students are advised to contact their Local Authority (LA), or the Student Loans Company (SLC) or the above website.

If you are an asylum seeker in the UK, you will not normally be eligible for support unless you have been granted 'settled status' by the Home Office and meet the three-year ordinary residence requirement.

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Your LA (or the SLC) will decide whether you are eligible to qualify for a tuition fee loan, maintenance loan and grants.

If you do not fall into the categories set out above, but you are a **European Union national (or a family member of an EU national)**, you may be eligible to a tuition fee loan. If you are an EU student, and applying through UCAS, they will send you an application form for the fee loan when you are offered a place on a course. If you do not apply through UCAS, you will be able to get an application form from the EU Customer Services Team at:

Student Loans Company
EU Customer Services Team
Room 38
Mowden Hall
Staindrop Road
Darlington
County Durham
DL3 9BG.

Phone: 0141 243 3570 (10am to 4pm)

Website:
www.studentfinancedirect.co.uk/EU

E-mail:
EU_Team@slc.co.uk

You should send the completed form direct to the above address.

- Previous study

Tuition Fee Loans: As a general rule, tuition fee loans will be available for the full length of your course, plus one extra year if needed. However, this period may be affected if you have previously studied a course of Higher Education in the UK.

Maintenance Loans: Even if you have previously studied in the UK, maintenance loans are available to those who do not have an honours degree from a UK institution; and to students who are on a course leading to a professional qualification such as a medical doctor, dentist, veterinary doctor and architect.

Some supplementary grants may also be available to those who have previously studied in the UK.

Leaving your course or transferring to a new course

It is important to remember the rules about previous courses if you are thinking about leaving your course before it ends or transferring to a new course, as this could affect how much help you can get if you take another course in the future. **So, it is very important if you want to transfer courses or withdraw from your course that you talk to your college and your LA (or the SLC) as soon as possible.**

If you do decide to change course, you must tell your LA (or the SLC). If the fees are higher than those you have to pay on your current course, you may be able to apply for an additional loan for tuition fees.

- Age

Student Loans for Tuition Fees - There are no age limits on qualifying for Student Loans for Tuition Fees.

Student Loans for Maintenance - If you are under 60 on the first day of the first academic year of your course (see Note 1 on page 3) you may be eligible for a Student Loan for Maintenance.

Repaying your student loans - when you take out a loan, you must agree to repay your loan in line with the regulations that apply at the time the repayments are due and as they are amended. Your loan agreement is a contract. You will not have to make any repayments before the April after you have left, or finished your course. For most people, repayments will be collected through the UK tax system by employers taking amounts from pay through the pay as you earn (PAYE) system. For other arrangements, or for writing off loans, you should refer to the SLC website (www.slc.co.uk) or to the booklet, *Student Loans, A guide to terms and conditions*.

Grants for fees and other costs - There are no age limits for grants.

A Eligibility for financial support

2. Your course

As well as being personally eligible yourself, your course must also be eligible. Generally, courses are eligible for financial support towards fees and loans in the following circumstances.

- If they are **full-time** courses (including sandwich courses) or, in certain cases, part-time courses of initial teacher training, and they lead to:
 - > a first degree, such as a BA, BSc or BEd or Foundation Degree;
 - > a Diploma of Higher Education (DipHE);
 - > a Higher National Diploma (HND);
 - > a Higher National Certificate (HNC);
 - > a Certificate of Higher Education;
 - > a course for the initial training of teachers;
 - > a course for the further training of youth or community workers;
 - > a course in preparation for a professional examination of a standard higher than that of examination for advanced level GCE or the examination at higher level for the Scottish Certificate of Education or the examination for the National Certificate or National Diploma of BTEC or SQA and not being a course for which a first degree (or equivalent qualification) is a normal entry requirement; or
 - > a course providing education, the standard of which is higher than that of examination for advanced level GCE or the examination at higher level for the Scottish Certificate of Education or the examination for the National Certificate or National Diploma of BTEC or SQA, but not higher than that of a first degree course and not being a course for which a first degree (or equivalent qualification) is a normal entry requirement.

Some courses are extended beyond their normal length to include a foundation year. These are designed to prepare students for study in their chosen subject if their qualifications or experience are acceptable for entering higher education, but are not appropriate for normal entry to their particular course. Foundation years are eligible for help if:

- the foundation year is an integral part of the course and the course as a whole is designated by or under the Student Support Regulations 2007; and
- when first enrolling, students enrol for the full length of the extended course.

The following courses are **not** covered.

- All postgraduate courses, including NVQ level 5 - except postgraduate courses of Initial Teacher Training.
- Pre-registration nursing and midwifery diploma courses and any nursing or midwifery course for which you receive a non income-assessed NHS bursary or award under the Health Services and Public Health Act 1968 (**section 6** gives more information).
- Access or conversion courses which prepare students to take a higher education course.
- Courses of further education.

If you are taking or thinking of taking a course and you are not sure whether it is eligible for support towards fees or a student loan, contact your LA (or the SLC) or the college you are hoping to go to. They should be able to help you.

Distance learning - students with a disability.

As a general rule, support is only payable in connection with attendance on full-time courses. However, a disabled student who is undertaking a designated course in the UK by distance learning because he is unable to attend for a reason relating to his disability may be able to apply for the full time support package. You should contact your LA (or the SLC) for more information.

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3. Your college

Your LA (or the SLC) will check the type of course you want to do and where you want to do it. The previous section tells you which type of course meets the criteria for support. If you are studying at a publicly-funded college or university on one of the mentioned courses, you may be eligible to apply for tuition fee loan.

Suitable courses at publicly-funded colleges and universities are automatically designated for support under the Student Support Regulations. If you are studying a course at a privately-funded college or university, you may also be eligible to apply for support. However, the course must be one of those shown on the previous section and the course must have been specifically designated for support.

Definition of 'current system' and 'old system' students can be found in Part B.

'Current system' students at privately-funded college

If you are a 'current system' student, on a designated course (see above) at a private college, you will be responsible for the full amount of fees charged, but you could be also eligible for a non-means-tested tuition fee loan of up to £3,070 in 2007/08. You should remember, however, that there is no upper limit to the amount of tuition fee that a private institution can charge, and you will still have to pay the extra amount.

'Old system' students at privately-funded colleges in receipt of private fee rate

If you are an 'old system' student studying on a designated course at a private university or college, you can apply to your LA (or the SLC) for tuition fee support of £1,150 in 2007/08. Your household income will not be assessed for this support, but you should be aware that private

colleges and universities can charge more than £1,150 and you will need to pay this extra cost yourself. Your LA (or the SLC) will be able to tell you if the course you are doing is eligible for support towards fees and student loans, but you can also check the list of specifically designated courses at www.dfes.gov.uk/studentssupport/des_.shtml. You will not be eligible to apply for a non means-tested tuition fee loan.

If you are an old system student attending a course provided at a private institution on behalf of a publicly-funded institution, you should contact your LA (or the SLC) for advice on fees.

If you are an 'old system' student on a designated course at the University of Buckingham, you can apply for a non-means-tested fee grant of £2,905.

Heythrop College and Guildhall School of Music and Drama

Heythrop College became a publicly funded college from September 2006 and Guildhall School of Music and Drama became a publicly funded college from August 2006. If you are continuing your studies in 2007 at either of these two colleges as an old-system student you will be eligible for a non-means-tested grant for fees of £2,195 at Heythrop College or £4,455 at Guildhall School of Music and Drama. You will not, however, be eligible for a student loan for tuition fees.

All new students starting their courses at Heythrop College and Guildhall School of Music and Drama from September 2006 will be eligible to apply for a non-means tested student loan for tuition fees of up to £3,070 in 2007/08. They will not be able to apply for a non-means-tested grant for fees.

Important note: The DfES does not hold a list of courses running at publicly-funded colleges and universities.

B Assessing how much financial support you may be entitled to

Summary

This section tells you how your LA (or the Student Loans Company (SLC)) uses the information you supply to decide how much financial help you may receive. Your LA (or the SLC) will look at your household's income which includes:

- for dependent students, their parents' income (see note below);
- for independent students, their partner's income (if any).
- Disabled Student Allowance (DSA) is paid without depending on household income.

Note: See paragraph 9 on page 14 for definitions of an "independent student".

General information about income for all students

The amounts of most of the grants (including the tuition fee grant and the Higher Education Grant for 'old system' students, and the Maintenance Grant or the Special Support Grant for 'current system' students) that you will receive, and part of the maintenance loan, depend on your household's income. The lower the household income, the more grant or maintenance loan you will be entitled to - see section 2 for details. If you want to apply for this means-tested financial support, you will need to supply information about your income in the application form. You and relevant members of your household will need to declare your and their income, even if you filled in a similar form last year.

If you choose not to provide information about your household's income, the most support you are likely to receive is a reduced rate of the maintenance loan (this is normally 75% of the maximum available depending on your circumstances). However, you will still be able to apply for a loan to cover the full cost of your tuition fees.

B Assessing how much financial support you may be entitled to

'Old system' or 'Current system' student?

The type of help you can get, and the way the amount you can get is worked out, depends on whether you are an old system or a current system student.

- **current system** students are those who are not old system students and start their course in September 2006 or later.
- **old system** students are those who:
 - > are continuing on a course that they started before 1st September 2006, **or**
 - > are treated as gap-year students and started their course in 2006/2007; **or**
 - > transferred on to their current course from a course that they began before 1st September 2006 or, if the student is treated as a gap year student, that they began before 1st September 2007; **or**
 - > started an 'end-on' degree or honours

degree course (other than a first degree course for the initial training of teachers) after completing a Foundation Degree, Higher National Certificate (HNC), Higher National Diploma (HND) or Diploma of Higher Education course which they began before 1st September 2006 or, if the student is treated as a gap-year student, before 1st September 2007.

Each heading in this section shows whether it is applicable to current system students, old system students, or all students.

For your information, the table below gives details of what types of help are available to old system students, current system students, and to all students. Further information is contained in the booklet 'A guide to financial support for higher education students in 2007/08'.

Type of help available	For current system students?	For old system students?
Tuition fee grant	No	Yes
Student Loan for Tuition Fees (or for a tuition fee contribution)	Yes	Yes
Maintenance Grant (or Special Support Grant)	Yes	No
Higher Education Grant	No	Yes
Student Loans for Maintenance	Yes	Yes
Extra help if you have a disability	Yes	Yes
Extra help if you have children or adult dependants	Yes	Yes

Holders of means tested NHS bursaries who meet the student finance eligibility requirements may apply to their local authority (or the SLC) for a reduced rate non means tested maintenance loan using the standard application forms – PN1F for new students and PR1F for existing students.

Holders of non means tested NHS bursaries are ineligible for the standard student finance package.

You can get more information about NHS bursaries from the NHS Grants Unit website on www.nhs.uk/nhsgrants/ or on telephone number 0845 358 6655.

B Assessing how much financial support you may be entitled to

1. Your income (applies to **all** students)

You may be expected to contribute depending on how much income you have and where it comes from. Your LA (or the SLC) will ask you to estimate your total income for the coming academic year. This income includes all money that you earn or receive that you pay income tax on, **except** for income from work done during any academic year of your course (including holiday, evening or weekend working but not including any sums paid in respect of periods for which you have leave of absence or are relieved of your normal duties for the purpose of attending your course). It will also include certain social security benefits. **Your LA (or the SLC) will then ignore the following:**

- Pension payments that qualify for certain specified tax relief.
- £1,075 for any child who is totally or mainly financially dependent on you or your partner.

2. Your household income - parents (applies to **all** students)

The LA (or the SLC) will assess your parents' income, including the income of a relevant partner of your parent unless:

- you are an **independent student** (see page 14); or
- you choose not to provide details of your parents income because you only want support that is not assessed on your household income.

If your parents do not give these details, you may get the full tuition fee loan but only 75% of the maintenance loan.

Your LA (or the SLC) will usually look at your parents' residual income for the **previous** financial year (See pages 11 and 12). But if your parents' residual income has fallen a lot, they can ask your LA (or the SLC) to look at their likely income for the **current** financial year.

Your parents' income will be added to yours to arrive at the total household income. Using your household income, your LA (or the SLC) will work out what support you are entitled to and whether your parents should make a contribution and if so, how much it will be.

Parental income

Depending on their income, parents may have to contribute towards the living costs of their student children.

If you are a dependent student (refer to page 14 to see whether you are a dependent or an independent student), the income of your parents will be assessed. If your parents are separated or divorced, the LA (or the SLC) will take the income of whichever parent they consider to be appropriate in the circumstances. They will ignore the income of the other parent.

A parent's "partner" means one of the following:

- A spouse (husband or wife);
- Civil partner;
- A person ordinarily living with the parent as his or her spouse;
- A person ordinarily living with the parent as his or her civil partner.

If your circumstances change during the academic year, this may affect your assessment and you should check with your LA (or the SLC).

B Assessing how much financial support you may be entitled to

3. Assessing the household contribution

(applies to 'Old system' dependent students only)

If you are an 'old system' student who is a dependent student, your household contribution is assessed in the following way.

Your LA (or the SLC) works out your parents' (generally including a partner of your parent) residual income. It does this by taking their gross income (before tax and National Insurance) and taking off allowances for the following.

- Pension payments that qualify for certain specified tax relief.
- £1,075 for any child other than you who is totally or mainly financially dependent on them.
- £1,075 if the parent is also a student.

Once your LA (or the SLC) has taken away the right amounts and worked out your parents' residual income, they add this to your income and assess a household contribution as follows:-

- No contribution if the total income is less than £23,085.
- £45 if the total income is £23,085.
- £45 plus £1 for every £9.50 by which the total income exceeds £23,085, if the total income is more than £23,085.

For example, if the total income is £25,000, your LA (or the SLC) would assess a contribution of £45 plus £201, giving a total contribution of £246.

The first line of the table below shows the income level at which the household (normally your parents) will be assessed to pay the £1,225 tuition fee contribution in full. You will, however, be able to take out a loan to cover the cost of this contribution. At this income level, you would be entitled to the full amount of available maintenance loan.

The table then shows the income level at which the household might be expected to contribute towards the 25% income-assessed portion of the maintenance loan. This amount will depend on which loan rate applies (in other words, studying in London rate, studying elsewhere rate or living at home rate). You would then be entitled to the 75% of the maintenance loan that is not income-assessed.

For example, for a student receiving a full-year maintenance loan at the London rate, the household would contribute £2,805 on an income of £49,305. For students at publicly-funded institutions, this contribution would be made up of £1,225 (full tuition fee contribution) and £1,580 (25% of the maximum London rate maintenance loan of £6,315).

Household contribution - 'Old system' students				
	Full year		Final year	
Household contribution towards:	Household residual income	Household contribution	Household residual income	Household contribution
Tuition fees only:	£34,295	£1,225	£34,295	£1,225
Fees plus 25% income-assessed maintenance loan:				
London rate:	£49,305	£2,805	£47,928	£2,660
Elsewhere rate:	£44,983	£2,350	£44,223	£2,270
Parental-home rate:	£42,608	£2,100	£41,800	£2,015

B Assessing how much financial support you may be entitled to

4. Assessing the household contribution

(applies to "Current system" dependent students only)

If you are a 'current system' student who is a dependent student, your household contribution is assessed in the following way.

Your LA (or the SLC) works out your parents' (generally including your parents' partner) residual income. It does this by taking their gross income (before tax and National Insurance) and taking off allowances for the following.

- Pension scheme payments that qualify for certain specified tax relief.
- £1,075 for any child other than you who is totally or mainly financially dependent on them.
- £1,075 if the parent is also a student.

Once your LA (or the SLC) has taken away the relevant amounts and worked out your parents' residual income, they add this to your income and assess a household contribution as follows.

- No contribution for total income of up to £38,805.

- £1 for every £9.50 of the total income over £38,805, if the total income exceeds £38,805.

For example, if the household income is £45,000, your LA (or the SLC) would assess a contribution of £652.

The first line of the table below shows the household income level at which you would receive the full-rate maintenance loan or the maximum rate maintenance loan in your final year. If you are on a one-year postgraduate ITT course (for example, a PGCE course), that year will not be treated as a final year.

It then shows the household income levels at which you would only be entitled to the 75% of maintenance loan that is not income-assessed.

Household contribution - Current system students				
	Full year		Final year	
Support covered	Household residual income	Household contribution	Household residual income	Household contribution
Full-rate maintenance loan or maximum-rate final-year maintenance loan	£38,331 - £38,805	Nil	£38,331 - £38,805	Nil
75% maintenance loan - student living away from home and studying in London	£53,815	£1,580	£52,437	£1,435
75% maintenance loan - student living away from home and studying outside London	£49,493	£1,125	£48,732	£1,045
75% maintenance loan - student living at home	£47,118	£875	£46,310	£790

B Assessing how much financial support you may be entitled to

5. Assessing maintenance grant entitlement

(applies to 'Current system' students who are on courses other than Initial Teacher Training Courses not leading to first degrees)

You may be entitled to receive a non-repayable Maintenance Grant of up to £2,765 a year.

If your household income is £17,910 or less, you may be entitled to the full Maintenance Grant of £2,765.

If your household income exceeds £17,910 but does not exceed £27,120, the amount of grant you can receive will decrease by £1 for every £6 of household income above £17,910. If your household income exceeds £27,120 but does not exceed £38,330, the amount of grant you can receive is £1,230 reduced by £1 for every £9.50 of income above £27,120. If your household income is £38,330, you may be able to receive the minimum Maintenance Grant of £50.

If the household income is more than £38,330, you will not be able to receive any Maintenance Grant (see table below).

6. Maintenance Grant entitlement for Initial Teacher Training (ITT) course students (applies to 'Current system' students only)

If you are on an ITT course you may be eligible for a Maintenance Grant of up to £2,765.

If you are a starting or continuing on an ITT course (for example, a PGCE course but not a course for a

first degree) in 2007 and your periods of full-time attendance are in aggregate 10 or more weeks in the academic year, you may receive a £1,230 Maintenance Grant. Depending on your household income, you may be able to receive up to £2,765 in total.

If you are starting or continuing on an ITT course (other than a course for a first degree) in 2007 and your periods of full-time attendance are in aggregate between six and 10 weeks, you may receive a £615 Maintenance Grant. Depending on your household income, you may be able to receive up to £1,382 in total.

7. Maintenance Loan entitlement for people who receive a Maintenance Grant (applies to 'Current system' students only)

If you apply for a Maintenance Grant, you can also apply for a maintenance loan (the rate of which will vary according to where you are living or studying). However, if you are eligible for a maintenance loan, the maximum amount may be reduced by £1 for every £1 of Maintenance Grant you receive. It will not be reduced by more than £1,230 even where you get more than £1,230 of maintenance grant.

So, if you receive the full Maintenance Grant of £2,765 and you qualify for a maintenance loan, your maintenance loan entitlement will be reduced by £1,230.

Maintenance Grant and Maintenance Loan entitlement

Household income	Maintenance Grant	Maintenance loan - living away from home and studying outside London (maximum £4,510)	Maintenance loan - living away from home and studying in London (maximum £6,315)	Maintenance loan - living at their parents' home (maximum £3,495)
£17,910	£2,765	£3,280	£5,085	£2,265
£25,000	£1,584	£3,280	£5,085	£2,265
£30,000	£927	£3,583	£5,388	£2,568
£35,000	£401	£4,109	£5,914	£3,094
£38,331	£0	£4,510	£6,315	£3,495

B Assessing how much financial support you may be entitled to

8. Special Support Grant (applies to 'Current system' students only)

If your household income does not exceed £38,330 and you fall within certain prescribed categories - these include students who are eligible for income support or housing benefit - you may be entitled to receive a Special Support Grant. The amount of grant payable is assessed in the same way as the Maintenance Grant (see above). Students who are eligible for the Special Support Grant will not be eligible for the Maintenance Grant.

If you apply for the Special Support Grant, you can also apply for a maintenance loan (which will vary according to where you are living or studying). However, if you qualify for a maintenance loan, the maximum amount of loan you can receive will not decrease if you are assessed to receive a Special Support Grant.

Different rules apply if you have a brother, sister or parent who is also receiving student support. Your LA (or the SLC) will work out your household's contribution before they share it between you and the other students in your family. In normal circumstances, it will be shared out equally. However, in certain circumstances it may be shared differently to make sure that the amount of contribution reflects whose income has been included in the income assessment. Your LA (or the SLC) will be able to give you more information.

If your circumstances change during your course, (for example, if one of your parents dies), your LA (or the SLC) will assess the household contribution again.

9. Independent students (applies to all students)

If you are an independent student, the LA (or the SLC) will not take your parents' income into account when working out the household income and contribution.

You are an independent student if you meet one of the following conditions.

- You have care of a person under the age of 18 on the first day of the academic year for which you are applying for support.
- You are 25 or over on the first day of the academic year for which you are applying for support.
- You have been married or formed a civil partnership before the start of the academic year for which you are applying for support, even if that marriage or civil partnership is not still subsisting. Your LA (or the SLC) will need to see your marriage certificate or civil partnership schedule.
- You have no living parents.
- You have supported yourself for at least three years before the start of the academic year of your course. This includes any time when you:
 - Were in paid full-time employment;
 - Received Income Support or Jobseeker's Allowance or other state benefit paid to a person who is available for employment but is unemployed, or registered for unemployment;
 - Received any pension, allowance or other benefit by reason of a disability to which you are subject or by any reason of confinement, sickness or illness; or
 - Received training under any scheme for the unemployed or other funding by any state authority or agency.
- Your parents cannot be traced or it is not practical or possible to contact them;
- Your parents live outside of the EC and an income assessment would put them in jeopardy, or it is not reasonably practicable for them to send funds to the UK if a contribution were assessed (this may apply if you are a refugee);
- You have not communicated with your parents for one year before the beginning of the year in respect of which you are applying for support, or you can demonstrate that you are permanently estranged from your parents (see "Students who have no contact with their parents") - your LA (or the SLC) will review your situation each time it assesses your application for a new academic year); or
- Subject to certain exceptions, you were looked after by a local authority throughout any three-month period ending on or after the date on which you turned 16 and before the first day of the first academic year of your course.

B Assessing how much financial support you may be entitled to

If you are claiming to be an independent student because you have supported yourself for three years or more, you must provide evidence to show how you have supported yourself. If you have been working or claiming benefits, you must provide written confirmation of this. Acceptable proof includes your P60s or letters from employers confirming the dates you worked there and your levels of earnings. For periods where you have claimed benefits, you should ask your local Jobcentre Plus office for a letter to confirm the dates you claimed benefit and the type of benefit received. If you do not provide birth or marriage certificates or evidence to prove you have supported yourself for three years, it will delay your application.

If you have care of a child and are claiming independent status, you should send your child's original birth certificate and provide other evidence that you are caring for the child (for example, evidence that you are receiving Child Benefit or Child Tax Credit).

Students who are estranged from their parents

If you want to claim independent status because you are estranged from your parents, you must provide confirmation from a professional person outside your family who knows about your circumstances. Examples of proof you could provide are:

- a letter from your social worker (if you have one);
- if you claimed Income Support when you were under 18, a letter from your local Jobcentre Plus office showing that you received benefits because of your situation;
- if your relationship with your parents broke down while you were at school or college, a letter from an advice worker or personal tutor or teacher, confirming your circumstances; or
- if you have visited your doctor because of problems relating to your broken relationship with your parents, a letter to confirm your circumstances.

To qualify for independent status because of this, you will need to prove that the lack of contact with your parents is permanent. You must provide evidence of this to your LA (or the SLC) explaining the circumstances which led to this. Your LA (or the SLC) would normally expect you to have had no contact with your parents for at least 12 months although this may not apply in exceptional circumstances.

You will not be able to claim independent status just because you do not get on with your parents or because you do not live with them. You will also not be able to claim independent status simply because your parents do not want to give details of their income, or refuse to provide financial support to you.

B Assessing how much financial support you may be entitled to

10. Your household income - husband, wife or partner of either sex (applies to all students)

If you are an independent student who is married or is in a civil partnership, the LA (or the SLC) will take into account the income of your husband, wife or civil partner. This will apply regardless of when you started your course.

If you started your course in the 2005/06 academic year and are 25 or over on the first day of the academic year for which you are applying for support, the income of your same sex partner may also be taken into account. If you started your course on or after 1 September 2000 and are 25 or over on the first day of the academic year for which you are applying for support, the income of your opposite sex partner may also be taken into account. These rules may not apply if you have transferred on to the current course or are on an end-on course. The LA (or the SLC) will be able to tell you what a transfer or an end-on course is, and whether these rules apply to you.

Your partner's residual income will generally be worked out in the same way as your parents' residual income (see pages 11 and 12). However, different rules apply if you separate from your partner. The household income threshold is also the same.

11. Single independent students (applies to 'Old system' students only)

If you are an 'old system' single independent student, you will be assessed for a contribution as follows:

- No contribution if the total income is less than £10,750.
- £45 if the total income is £10,750.
- £45 plus £1 for every £9.50 by which the total income exceeds £10,750, if the total income is more than £10,750.

C How you will receive any payments due to you

Summary

This section tells you how you will be told how much financial help you will receive, and how you will be paid any support.

1. Notice of entitlement

Student Finance Direct will send you a letter telling you how much support you can get and the contribution (if any) you and your family are expected to make towards your living costs (and towards your tuition fees if you are an 'old system' student).

The Student Loans Company (SLC) will send you a payment schedule that tells you how much your payments are and when your instalments are due. The payment schedule will also include details of any grants or other payments you may be due. You will usually receive any amounts due in three instalments, normally one at the start of each term.

2. Payment of your loans

In 2007/2008 most students will receive their first maintenance loan instalment straight into their bank account after they have enrolled for their courses. However, their college must first have confirmed to the SLC that they are attending the relevant course.

There are several things that as a student you can do to make sure that you receive your payment promptly.

- 1) Open a bank or building society account and give the SLC your account details before the start of term.
- 2) At enrolment, make sure you bring any documents that your college needs, in particular the financial notice issued by your LA (or the SLC) and the payment schedule letter issued by the SLC.

- 3) Make sure that you always refer to yourself in the same way on all of the documents you are asked to fill in. For example, if you apply for a university place through UCAS as 'John Anthony Smith', please refer to yourself in the same way in your student support application. It is best to give your full name as it appears on your birth certificate or passport in all dealings with UCAS, your LA, the SLC or your university or college.

For a few students, the SLC will make the first instalment by cheque, which you can collect from your college at the start of term. The payment method will be shown on the payment schedule Student Finance Direct send you.

For all students, the SLC will pay further loan instalments straight into your bank or building society account.

If you have taken out a loan to cover all or part of your tuition fees, this will be paid direct to your university or college.

You can get a copy of this guide by calling the Student Finance information line on 0800 731 9133, quoting reference S/CHAP4/V7.

There is a free textphone service available on 0800 328 8988.

You can also get Braille and audio-tape versions of this guide by calling the Freephone information line.

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