


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

EUPR1 notes

You should **not** be completing form EUPR1 if any of the following apply to you:

- You normally live in England, Wales, Scotland, Northern Ireland, the Channel Islands or the Isle of Man. If this is the case, you should contact whichever of the following organisations is relevant:
 - Your Local Education Authority (LEA) in England
 - Your Local Authority (LA) in Wales
 - The Student Awards Agency for Scotland (SAAS)
 - Your local Northern Ireland Education and Library Board (ELB)
 - The Education Department of Guernsey or Jersey or the Isle of Man
- You are, or will be attending a part-time Higher Education course other than for Initial Teacher Training. In some circumstances, you may qualify for help if you are taking a part-time course. For more information you should contact the EU Customer Services Team on 0141 243 3570.

You must use these notes whenever you have seen this icon within the main EUPR1 form. 

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

Wherever you see this evidence icon on form EUPR1 you should check these notes for information on the evidence required. Documentary evidence acceptable for individual countries can be located on our website at www.direct.gov.uk/studentfinance-EU.

Section 1 finance available

Tuition Fee Loan

REPAYABLE

NON-INCOME ASSESSED

If you are undertaking a course at a university or college that is charging variable or flexible tuition fees, up to a maximum of £3,225, you will be able to take out a Tuition Fee Loan to cover some or all of these fees (depending on how much you are charged and how much you wish to borrow).

If you are undertaking a course at a university or college that is not charging variable or flexible tuition fees then the tuition fee chargeable could be any amount up to a maximum of £1,285. You can apply for a Tuition Fee Loan to cover this cost.

If you started your course before academic year 2006/07 or you were a gap year student who started your course in academic year 2006/07, your university or college can charge tuition fees up to a maximum of £1,285. You can apply for a Tuition Fee Loan to cover this cost. However, if you choose to apply for a Grant for Tuition Fees then the amount of Tuition Fee Loan you can apply for will be dependant on how much Grant for Tuition Fees you are entitled to.

Bursaries and Scholarships

NOT REPAYABLE

INCOME ASSESSED

Bursaries and scholarships are financial awards made by some universities and colleges to provide additional assistance to their students. The amount offered would be at their discretion. If you are eligible for a bursary or scholarship from your university or college you will be assessed for this automatically.

Grant for Tuition Fees

NOT REPAYABLE

NON-INCOME ASSESSED

If you attend a private university or college, this grant support will be non-income assessed.

Welsh Tuition Fee Grant

NOT REPAYABLE

NON-INCOME ASSESSED

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

The Tuition Fee Grant will be paid directly to your university or college.

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




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

- **A guide to financial support for higher education students in 2009/10**
- **Student Loans: A guide to terms and conditions for EU students**



All of these booklets as well as all of the application forms are available online at www.direct.gov.uk/studentfinance-EU.

All forms and booklets are also available in alternative formats such as Braille, large print or audio. If you require copies of any forms or booklets in one of these alternative formats please contact our EU Customer Services Team on 0141 243 3570.

Section 2 personal details

- b** If you provide a correspondence address then all correspondence we issue will be sent to that address from the date you move (or moved) there. You can update your correspondence address or your home address at any time by contacting our EU Customer Services Team on 0141 243 3570.
- 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 your application. Your document will be returned to you.
-  **e** If you are separated or divorced, or if you have been in a civil partnership which has been dissolved, you should send a copy of the decree absolute, dissolution order, or a letter from your solicitor confirming your status. Any original documents will be returned to you.
-  **e** If you are widowed or a surviving civil partner, please send the original death certificate.

Section 3 about your course, and your college or university

- b** You must provide confirmation from your university or college that shows you have been allowed to change course and/or transfer to a new university or college. This may affect the amount of financial support you are entitled to.
-  **e**
- g** Please send the official letter indicating that you have been offered a state-funded place on a dance and drama course at a privately-funded institution.
-  **e**
- h** If you have applied, or will be applying, for a bursary from the National Health Service Business Services Authority (NHSBSA) or the Social Services Inspectorate you should answer 'no' to this question because this is a separate bursary to those offered by the NHS, DoH or DHSS&PS.

If you are receiving or are likely to receive a non-income assessed bursary then you are **not** eligible for any other student finance unless you are a seconded student studying a health related course and you have been advised that you cannot apply for any bursary at all, either income or non-income assessed.

If you are unsure about your eligibility for a bursary, contact the NHS Pensions Agency Student Grants Unit on 01253 775 290.

Section 4 dependent and independent students

A **dependent** student is a student whose parents or parent and parent's partner may be expected to contribute to his or her financial support. If you are a dependent student, they may be assessed for a contribution to any income assessed student finance you are applying for. If you are under 25 and have not been married or in a civil partnership at any time before the start of the academic year, you will be considered a dependent student, unless one of the other criteria in this section applies to you.

An **independent student** is a student who no longer is expected to rely on parental support.

You are an independent student if you are 25 or over on the first day of the academic year for which you are applying, or if you have at some time before this been married or in a civil partnership (even if the marriage or civil partnership has now ended). If you meet one of these criteria, the income of any husband, wife or partner is taken into account. You may also be classed as independent if you have supported yourself financially for a total of 3 years or more prior to the start of the first academic year of your course.

a3 You will be considered to be an independent student if you have the care of a person under the age of 18 on the first day of the academic year. Having the care of a person under the age of 18 means that you look after a child and the child lives with you, irrespective of your relationship with the child.

e If you have not previously been considered to be an independent student and you have care of a person under the age of 18, you must send the child's/children's original birth certificates to confirm their dates of birth. You should also provide evidence that you have care of the child, for example, evidence that you are receiving Child Benefit or Child Tax Credit.

b You will normally only be considered irreconcilably estranged from your parents if you have had no contact with them for at least a year prior to the start of your academic year. You will not be able to claim irreconcilable estrangement just because you do not get on with your parents or because you do not live with them. You will also not be able to claim irreconcilable estrangement simply because your parents do not want to give details of their income or refuse to provide financial support to you.

If you have at any point been in the custody or care of a local authority but have been back in the legal care of your parents at any time since then, you will not be considered independent.

Tuition Fee Loan Request Form

If you have previously worked in the UK you may have a National Insurance Number. Your National Insurance Number allows us to match you with your tax records when you repay your loan after you have finished studying. You will find your National Insurance Number on:

- a National Insurance Number card;
- a payslip;
- an income tax document such as a P45 or P60; or
- a form from your local Jobcentre Plus, Jobcentre or Social Security Office.

If you have a National Insurance Number but cannot find it, you should contact HM Revenue & Customs (HMRC) National Insurance Registrations helpline on 0845 915 7006. If your situation is more complicated, you should visit a Jobcentre Plus for help.

If you do not have a National Insurance Number you should leave the National Insurance Number box blank.

Tuition Fee Loan

This loan is **ONLY** for your course tuition fees and is paid directly to your university or college once they confirm your attendance on the course.

- If you started your course in academic year 2006/07 (not including gap year students who started in 06/07), the amount you can borrow is based on the tuition fees your university or college is asking you to pay, up to a maximum of £3,225.
- If you started your course in academic year 2005/06 or before, or you were a gap year student who started your course in academic year 2006/07, the amount you can borrow is based on your assessed contribution, up to a maximum of £1,285. If you choose to be non-income assessed then your assessed contribution is automatically £1,285.
- If you started your course in academic year 06/07 (not including gap year students who started in 06/07) and you are studying at a **private university or college** in the UK, you can apply for a loan to cover the course tuition fee the private university or college is charging. If this exceeds £3,225, you can still only apply for the maximum Tuition Fee Loan of £3,225.

If you apply for income assessed financial support you will not know your assessed contribution until we have fully processed your application so you may wish to apply for a Tuition Fee Loan to cover this contribution after you have received your Financial Notification Letter.

If you do not wish to apply for a Tuition Fee Loan now you can still apply at a later date. To apply for a Tuition Fee Loan later or change the amount you originally requested, you should visit our website at www.direct.gov.uk/studentfinance-EU to download a separate Tuition Fee Loan Request Form. Alternatively, contact the EU Customer Services Team on 0141 243 3570 and they will arrange for a separate Tuition Fee Loan Request Form to be sent to you.

You can apply for 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 the academic year.

Declarations

If you have applied for a course of study in England and you receive a Tuition Fee Loan, there is a legally binding contract between you and the Secretary of State. The Loan Request Form including the declarations are an integral part of your contract with the Secretary of State. Additional terms of the contract are to 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.

Tuition Fee Loan Request Form

If you have applied for a course of study in Wales and you receive a Tuition Fee Loan, there is a legally binding contract between you and the Welsh Ministers. The Loan Request Form including the declarations are an integral part of your contract with the Welsh Ministers. Additional terms of the contract are to 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.

If you have applied for a course of study in Northern Ireland and you receive a Tuition Fee Loan, the legally binding contract is between you and the Department for Employment and Learning. The Loan Request Form including the declarations are an integral part of your contract with the Department for Employment and Learning. Additional terms of the contract are to be found in Regulations made under Article 3 of the Education (Student Support) (Northern Ireland) Order 1998, as amended from time to time, or successor legislation.

section

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Section 5 student financial questions

a Do not include:

- **earnings from full or part-time work** such as holiday work or work you do during term-time;
- any Maintenance Loan or grant payments you may receive. However, if you are a Scandinavian student and you receive a taxable grant for study in the UK this should be included.
- payments you receive from your parents under a covenant;
- Teacher Training Bursaries;
- maintenance payments you expect to receive for children. These maintenance payments should be included as part of your children's income in question 5d;
- bounties paid by the armed services to reservists or disablement or invalidity pensions;
- ISAs;

b Include any payments from an employer releasing you for your study during the academic year. Include any salary or wages that you will receive from that employer while you are studying for your course. Only include money you receive for days on which you are actually attending your course and are released from your employment in order to do so. Do not include money you get from your employer for working when you are not attending your course.

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

The child dependant's income is required to assess eligibility for deductions in the calculation of household income for each child that is wholly or mainly financially dependent on the student or the student's husband, wife or partner, or the student's parents or step-parents.

e You must send your child's/children's original birth certificate(s) to confirm their date(s) of birth before they can be taken into account when assessing your entitlement. If you have provided these with a previous application for financial support then you do not need to provide them again.

Section 6 about your family

Which family members count for the purposes of income assessment?

Dependent students

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

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

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

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

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

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

Independent students

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

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

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

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

- C** If you answer 'yes' to this question, you should send a copy of the decree absolute, dissolution order or a letter from their solicitor confirming their status. If you have provided these before then you do not have to send them again.



Student's Declaration

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

Changes of circumstance

You must notify the SLC) 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.

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 Secretary of State and your Local Education Authority (if your place of study is in England), the Welsh Ministers and your Local Authority (if your place of study is in Wales) and the Department for Employment and Learning and your Education and Library Board (if your place of study is in Northern Ireland) and the Student Loans Company for access to information you provide in connection with this application for student finance (whether on this form or at a later date).

We will share the relevant information with them, unless you indicate that you do not wish us to do so by ticking the box on the declaration. If you **do not** give consent for us to share this information, the payment of any bursary or scholarship to which you may be entitled will be delayed.

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

Section 7 financial details for the tax year for 2007-08 person(s) named in Section 6

section

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You may need to send **country specific** documents to confirm your declared income in this section. Please visit our website at www.direct.gov.uk/studentfinance-EU for further information about the documents we require.

General Information

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

If you think the total income for your household (before tax) for the financial year 2009-10 will be at least 15% less (**if your place of study is in England or Wales in 2009/10**) or 5% less (**if your place of study is in Northern Ireland in 2009/10**) than it was in financial year 2007-08, still complete this section.

From April 2009, it may be possible for the financial assessment to be calculated using the expected total income for your household in the financial year 2009-10 - a 'current year income assessment'. Please give a brief explanation for the expected reduction in income on the additional notes at the back of the EUPR1 form. We may contact you at a later date for further information.

a1 If any person named in this question has received financial support from the Student Loans Company at any time since 1 September 1990, please give his or her Customer Reference Number. If they cannot provide this information, please ask them to contact our EU Customer Services Team on 0141 243 3570, we will then trace the number.

Section 7 financial details for the tax year 2007-08 for persons named in Section 6

Employment

- a2** Your gross taxable income means your income from salary or wages including overtime, bonuses and commission before deductions in the last full financial year.
Please also include any income you received from abroad in the last full financial year such as from employment overseas, and any other income you get from abroad which is not covered by UK tax as well as any of the benefits asked for.
Please do not include any of the following as part of your gross taxable income:
- Any personal relief;
 - Payments under covenant; or
 - Non-taxable income.
- Also include** overtime, bonuses and commission, and any income from employment overseas for the last full financial year.
- a3** Benefits in kind means benefits other than money that you get from your employment, and might include a company car, meals, accommodation, or private health insurance. Only include benefits on which you must pay tax.
- a4** You should give the details shown on your self-assessment form for your trading year which ends during the last full financial year.
If you cannot give the actual amount, you should give an estimate and write '(E)' beside the amount on the form.
- a5** If you have already included your income as a company director in questions a2 or a4 then do not include it here again.

Pensions

- a7** If you **pay** any portion of a pension to a former partner due to an order made under the Matrimonial Causes Act 1973 or the Civil Partnership Act 2004, **do not** include this amount as part of your pension income.
If you **receive** any portion of a former partner's pension due to an order made under the Matrimonial Causes Act 1973 or the Civil Partnership Act 2004, you **must** include this amount as part of your pension income.

Deductions

- b1** Do not include any regular payments you are making towards a retirement pension provided by your employer.
- b3** This includes anything you can claim tax relief on because it is a necessary cost of your employment, for example, subscriptions to professional organisations, cost of uniforms or travel expenses. If you are a minister of religion, include here deductions made from your income for tax purposes.

Section 8 dependants of person(s) named in Section 6

Academic Year start and end dates

The period for which we require financial information in this section is determined by the student's academic year start and end dates.

The first day of the academic year is not necessarily the day on which the student begins that year of their course. It is decided by the period during which their year begins.

Date study begins between

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

Academic Year

1 September 2009 to 31 August 2010
1 January 2010 to 31 December 2010
1 April 2010 to 31 March 2011
1 July 2010 to 30 June 2011

For example, if the student starts their year of study on 4 October 2009, the academic year runs from 1 September 2009 until 31 August 2010 and this is the period of time for which you must provide financial details for any dependants.

- a** The child dependant's income is required to assess eligibility for deductions in the calculation of household income for each child that is wholly or mainly financially dependent on the student or the student's husband, wife or partner, or the student's parents or step-parents.
Please do not include income from sources such as the Government Child Trust, State Child Benefit or minimal sums of money from other sources when entering a child dependant's income.

Declaration for any person(s) named in Section 6

If any person named in Section 6 cannot sign the form it must be signed on their behalf by their Power of Attorney. The Power of Attorney letter must be sent with the application before a signature from that Power of Attorney will be accepted. You must notify the Student Loans Company about any change in your circumstances, which may affect the applicant'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 Secretary of State and your Local Education Authority (if your place of study is in England), the Welsh Ministers and your Local Authority (if your place of study is in Wales) and the Department for Employment and Learning and your Education and Library Board (if your place of study is in Northern Ireland) and the Student Loans Company for access to information you provide in connection with this application for student finance (whether on this form or at a later date).

We will share the relevant information with them, unless you indicate that you do not wish us to do so by ticking the box on the declaration. If you **do not** give consent for us to share this information, the payment of any bursary or scholarship to which you may be entitled will be delayed.

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

Data Protection Act 1998

The Student Loans Company (SLC) is a Data Controller under the Data Protection Act 1998. We hold information for the purposes specified in our notification to the Information Commissioner including determining eligibility for student finance, assessing the maximum amount of financial support available, payment of student finance and the detection and prevention of fraud, and may use this information for any of these. The Department for Innovation, Universities and Skills (DIUS), if your place of study is in England, the Welsh Ministers, if your place of study is in Wales or the Department for Employment and Learning, (DEL) if your place of study is in Northern Ireland, is a joint Data Controller for your information.

If false or inaccurate information is provided and fraud is identified, details may be passed to fraud prevention agencies to prevent fraud and money laundering.

We may share the information you have given us with organisations including the Local Education Authority (LEA) and DIUS (if your place of study is in England), your Local Authority (LA) and the Welsh Ministers (if your place of study is in Wales) or your Education and Library Board (ELB) and DEL (if your place of study is in Northern Ireland), other Government bodies and the university or college for these purposes. We may also get information about you from other organisations. If so, it will only be for the purposes described and as the law permits us to do. For more detailed information about with whom we share your information and for what purpose, go to www.direct.gov.uk/studentfinance-euforms.

