

<b>Student</b>	<b>Student Awards Agency for Scotland</b>
<b>Support</b>	
<b>in Scotland</b>	

# Notes to help you apply for student support 2008-2009

You should use these notes to help you fill in form SAS3 if you are on a full-time HNC, HND, degree or equivalent course (including a Professional Graduate Diploma in Education (PGDE), or Postgraduate Diploma in Community Education (PGDipCE)).

- Remember – if you don't fill in your application correctly (for example, you don't sign the declarations), you may not receive your money for the start of your course.
- If you don't like filling in forms, why not try applying on-line? Visit [www.saas.gov.uk](http://www.saas.gov.uk) for details. It's easier for you, it's paperless and means we can process your application faster.
- You must apply to us as early as possible to make sure that you get your money at the start of your first term. If your application is late, there may be a delay in your payment. If your course starts this autumn, you should aim to get your application to us by no later than **11 May 2008**. The final closing date will be **30 June 2009**.

You can get an alternative version of these notes in a format most suited to your needs (for example, in Braille or a large print version). Contact us on 0845 111 1711.

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## CHANGES TO STUDENT SUPPORT INCOME ASSESSMENT

As you may know, the Scottish Government recently announced changes to the income assessment applied to student support calculations. All students, new and continuing, will have their support calculated using the new rules. These will be applied from next academic session, 2008/2009.

As a continuing student, it is important you are aware of the changes, so that you can supply additional information, as required. The main changes are:

### Student income

- We will no longer be taking any scholarship or sponsorship into account;
- We have expanded the list of 'unearned income' to include things like maintenance;
- We will only apply one annual disregard to all types of 'unearned income' including private pensions.

### Parents' income

- We will now be asking for parents' partner income, even where the partner has not adopted you;
- We will take maintenance coming into the household into account, along with some benefits that are classed as 'replacement living costs';
- We will take Working Tax Credits into account (but not the childcare element);
- We will no longer disregard Retirement Annuity Premiums (RAP), Superannuation or membership fees;
- We will disregard maintenance that is payable to another family for a student studying in either Further Education (FE) or Higher Education (HE).

### Partner income

- If you are over 25, or meet one of the current criteria to be classed as 'exempt from parental contribution', and this is not because you are married or have a civil partner, we will now take income from any partner into account.
- If you are under 25, and do not meet one of the current criteria to be classed as 'exempt from parental contribution', such as you are not married or don't have a civil partner, but you have a partner, we can now treat you as an independent student. We will ask for details of your partner's income, rather than your parents.

### Changes to independent status and entitlement

- If you are under 25, and do not meet one of the current criteria to be classed as 'exempt from a parental contribution', but are a single parent with a child of any age, we will no longer take your parents' income into account. You will still be eligible to receive the Young Students' Bursary package of support;
- If you are under 25, and do not meet one of the current criteria to be classed as 'exempt from a parental contribution', but have a partner and a child of any age, we will no longer take your parents' income into account. We will ask for details of your partner's income. You will still be eligible to receive the Young Students' Bursary package of support;
- If you are under 25, and do not meet one of the current criteria to be classed as 'exempt from a parental contribution', but have a partner, we can now treat you as an independent student. We will ask for details of your partner's income, rather than your parents.
- All students under 25 with dependant children are eligible to receive the Young Students Bursary package.

### Supplementary grants

- If you have a partner and you are not married or living in a civil partnership, you can now claim Dependants' Grant for that partner, depending on their level of income.

## How to find out what support you can get

These notes explain what support you can apply for and will help you fill in your application form. They do not give all the details of the Students' Allowances Scheme, but they should cover all the general points you will need to know. The information contained in these notes was correct at the time it was printed.

You can get more detailed information on student support from our website. If you don't have access to the internet, we publish a booklet called 'Guide to student support 2008-2009'. Institutions keep copies of the guide and it is also available at main public libraries. If you need a copy, please contact us and we will send you one.

As well as allowing you to apply on-line, our website answers the most common questions (FAQs). It also contains features that let you:

- work out roughly how much we may pay you;
- work out how much you need to budget for things like rent, travel and food;
- keep track of the progress of your application; and
- order a copy of your award notice.

### Contacting us

- Visit our website at [www.saas.gov.uk](http://www.saas.gov.uk)
- E-mail us at [www.saas.gov.uk/contact.htm](http://www.saas.gov.uk/contact.htm)
- Phone us on 0845 111 1711
- Write to us at The Student Awards Agency for Scotland  
Gyleview House  
3 Redheughs Rigg  
Edinburgh  
EH12 9HH.

## Financial support

### What financial support is available?

Scottish students taking full-time undergraduate courses at HNC level and above at institutions throughout the UK can apply for:

- help with their tuition fees;
- living-cost support; and
- other allowances.

There are different support packages available depending on your personal circumstances, where you are studying and when you began your course.

### Studying in Scotland

#### Tuition fees

Eligible Scottish and EU students, studying at an institution in Scotland, are entitled to free tuition. We will pay tuition fees straight to your institution.

If you started your course of study in 2005-2006, or earlier, the standard rate of fees will be set at **£1,255**. If you started your course of study in 2006-2007, or later, or you are returning after a break in study of a year or more, the standard rate we will pay is shown below.

HNC, HND, or equivalent	<b>£1,255</b>
Degree or equivalent	<b>£1,775</b>
Medicine course	<b>£2,825</b>

- **Tuition fees – self funding**

We will not usually pay your tuition fees if you have previously been on a full-time higher education course and had help from public funds to do so (such as those who already have a degree or those who are repeating a period of study). However, if you have had a break in your study and your college or university are charging you more than the standard £1,255 fee, you can apply to us to pay the difference between the normal standard tuition fee of £1,255 and the higher tuition fee of £1,775 (£2,825 for medicine).

Your institution may also charge fees that are different from the standard rate for the level of course you are doing (for example, institutions not funded by the Government, courses designated for graduate entry and so on). We will limit the amount we pay on your behalf to the appropriate rate for the level of course you are doing.

The award notice we send you will tell you what fees we will pay.

- **Student loans for living costs**

The amount of loan you can apply for depends partly on your and your family's income, or both. However, there is a minimum loan available, which is not income-assessed. The amount of loan also depends on where you live during term-time. A higher rate of loan is available to those who study away from home. You can get more information about the loan in section H.

You may also get a different amount of loan if you study abroad as part of your course. You can find out more about study abroad in section E9.

- **Young Students' Bursary**

Young students who started their course in 2001-2002 or later can also get a bursary – a grant that you do not have to pay back. A **young student** is one who:

- is 24 or younger on the first day of the first academic year of the course; and
- is not married or entered into a civil partnership or living with a partner by the first day of the first academic year of the course; or
- has not been supporting themselves through earnings or benefits for any three years before the first day of the first academic year of their course.

We pay the bursary instead of part of the loan so it reduces the amount of loan you need to take out. We will pay the highest amount of **£2,575** if your household income is under **£18,820** a year. The bursary will go down to **zero** for a family income over **£33,330**. If you are eligible for the Young Students' Bursary, you may also qualify for an **Additional Loan** of up to **£590**. This is available to you if your household income is **£21,210** or less a year.

You may not be entitled to a bursary if you are repeating a period of study.

- **Supplementary grants**

Depending on your personal circumstances you may be able to apply for extra help. For example, grants that you do not have to pay back may be available to single parents and students who have extra costs because of their disability. You can get more information about these grants in section F.

- **Allied Health Professions (AHPs)**

Support for students on AHPs and certain other health-related courses is made up of free tuition, an income-assessed Scottish Executive Health Department (SEHD) Bursary, and a non income-assessed student loan. These include speech and language therapy, occupational therapy, physiotherapy, radiography, podiatry (chiropody), dental hygiene, dietetics, prosthetics and orthotics. You can get more information in section E14.

- **Professional Graduate Diploma in Education (PGDE) or Postgraduate Diploma in Community Education (PGDipCE)**

If you began a PGDE or PGDipCE course in 2007-2008, you will be liable for the higher fee of £1,775. We will pay your tuition fees direct to your university if you are eligible.

### **Studying at a UK institution outside Scotland**

- **Tuition fees**

If you started your course of study in 2005-2006, or earlier, you may have to pay up to **£1,255** towards your tuition fees. We expect you to make a contribution depending on your own income and that of your parents or your husband, wife, civil partner or partner, as appropriate. Some may have to pay all of their fees, and some may have to pay part (and we will pay the balance, up to £1,255).

If you began your course of study in 2006-2007, or later, or are returning after a break in study, you may have to pay up to **£3,145** towards your fees. You can choose to take out a student loan to pay your fees. The amount of loan you can get does not depend on your own income and that of your parents or your husband, wife, civil partner or partner, as appropriate. **When we get your application (SAS3) we will send you another form so you can tell us if you want to apply to us for a student loan to pay some or all of your fees.**

If you are not entitled to apply for your tuition fees, for example if you are repeating any period of study, you will not be entitled to apply for a loan to pay them.

If you started your course of study in 2006-2007, or later, or are returning after a break in study, you may be eligible for a bursary from your college or university if you are studying at an institution elsewhere in the UK, outside Scotland. The amount available depends on the amount of tuition fee the university or college charge. Some colleges and universities may also choose to offer discretionary bursaries or scholarships. Please contact your college or university if you want further information about their bursaries and scholarships.

You can get more information from our website.

- **Student loans for living costs**

The amount of loan you can apply for depends partly on your and your household's income, or both. However, there is a minimum loan available, which is not income-assessed. The amount of loan also depends on where you live during term-time. A higher rate of loan is available to those who study away from home. You may also get a different amount of loan if you study abroad as part of your course. You can find out more about study abroad in section E9 and about student loans in section H.

### **Students' Outside Scotland Bursary**

Scottish students, who entered higher education in 2002-2003 to 2005-2006 and have not had a break in study, can get the **Young Students' Outside Scotland Bursary** on top of any loan they are entitled to. You will receive up to **£590** if your family income is **£21,210** or less a year. A **young student** is one who:

- is 24 or younger on the first day of the first academic year of the course; and

- is not married or entered into a civil partnership or living with a partner by the first day of the first academic year of the course; or
- has not been supporting themselves through earnings or benefits for any three years before the first day of the first academic year of their course.

**Young** and **mature** Scottish students who entered higher education in 2006-2007, or later, or are returning after a break in study, can get the **Students' Outside Scotland Bursary**. We pay the bursary instead of part of the loan so it reduces the amount of loan you need to take out. We will pay the highest amount of **£2,095** if your household income is under **£18,820** a year. The bursary will go down to **zero** for a family income over **£33,330**. If you are a **young** student you may also qualify for an **Additional Loan** of up to **£590**. This is available to you if your family income is **£21,210** or less a year.

You may not be entitled to a bursary if you are repeating a period of study.

- **Supplementary grants**

Depending on your personal circumstances you may be able to apply for extra help. For example, grants that you do not have to pay back may be available to single parents and students who have extra costs because of their disability. You can get more information about these grants in section F.

- **Allied Health Professions (AHPs)**

Support for students on AHPs and certain other health-related courses is made up of free tuition, an income-assessed Scottish Executive Health Department (SEHD) Bursary, and a non income-assessed student loan. These include speech and language therapy, occupational therapy, physiotherapy, radiography, podiatry (chiropody), dental hygiene, dietetics, prosthetics and orthotics. You can get more information in section E.

- **Professional Graduate Diploma in Education (PGDE) or Postgraduate Diploma in Community Education (PGDipCE)**

If you begin a PGDE or PGDipCE course in 2008-2009, you will come under the new arrangements as shown in this section. You will be entitled to apply for the non income-assessed loan for tuition fees and the £2,095 Students' Outside Scotland Bursary.

### Other help

- **Bursary support**

There are some courses that we do not support (for example, National Certificate courses or courses at institutions not funded by the Government). You can ask about support for these courses at colleges themselves or the education department of your local council.

- **Discretionary funds**

The Scottish Ministers provide discretionary funds to Scottish publicly-funded institutions for students who, for whatever reason, have difficulties or who may not be able to enter higher or further education for financial reasons. Your institution is responsible for deciding who gets help and how much. You should apply straight to them. These funds may be known as Access to Learning Funds at institutions in England and the Financial Contingency Fund in Wales.

- **Childcare Fund**

The Scottish Ministers provide childcare funds to Scottish publicly-funded institutions for students to help towards the cost of registered or formal childcare costs – formal childcare includes childminders, after school clubs, day care, sitter services and providers of pre-school education. Your institution is responsible for deciding which students should receive payments and how much each payment should be. You should apply straight to them for support. Not all eligible students will receive help, as the fund is limited.

- **Career Development Loans**

If you cannot get support or any other funding to help pay for your course, you may be able to apply for a Career Development Loan (CDL). The Government manages CDLs through a partnership with a number of high-street banks. They can support courses in a wide range of vocational areas that generally last for no more than two years. For more information, phone 0800 585505 (calls are free).

- **Educational Trusts**

There are a number of private trusts that give money to students. The conditions you have to meet vary widely and may include, for example, where you were born or what you are studying. You should be able to get details of these trusts at main public libraries. However, we also maintain a Register of Educational Endowments that we can search on your behalf. Contact us if you want more information about this.

- **Department for Work and Pensions (DWP)**

The DWP assesses students' entitlement to income-related benefits. Full-time students are generally not eligible to claim benefits. But full-time students with dependants and students with disabilities may be able to do so in certain circumstances. The DWP will take into account the amount of the maximum loan available to you, whether you have borrowed up to your maximum or not. It is important to discuss this with your institution's student advisor as well as with the DWP.

- **Tax Credits**

Students and their families could be entitled to more money through the tax credits. Students who are responsible for at least one child will be entitled to claim the Child Tax Credit, whether or not they are in paid work. Students who work more than 16 hours a week could be eligible for the Working Tax Credit. Extra help is also available to those who have a disability or who are caring for children with a disability. You can find out more by calling HM Revenue and Customs on 0845 300 3900.

### What you need to do

- **Read the notes**

Read the notes carefully before you fill in your application. These notes explain what support you can apply for and will help you fill in your application form. They do not give all the details of the Students' Allowances Scheme but should cover all the general points you will need to know. You can get more detailed information from our website ([www.saas.gov.uk](http://www.saas.gov.uk)).

- **Filling in the form**

Fill in the form in **CAPITAL LETTERS** using a **black** pen. Give us all the details we ask for. Make sure that you, your parents or your husband, wife, civil partner or partner sign the declaration and undertaking at the end of each section, if it applies to you. Send us a copy of all the documents we ask for. Do not send us original documents as we cannot guarantee their safe return. **If you do not fill in the form correctly, we may not be able to process your application.** This may mean that you will not receive your money in time for the start of your course. You **must** tell us if there is any change in your circumstances that may affect the amount of money due to you or how it is paid.

- **Closing dates**

You should apply to us as early as possible. The final closing dates for receiving applications in session 2008-2009 are as follows.

- **30 June 2009** for courses that start between 1 August 2008 and 31 December 2008.
- **30 November 2009** for courses that start between 1 January 2009 and 31 March 2009.
- **28 February 2010** for courses that start between 1 April 2009 and 30 June 2009.
- **31 May 2010** for courses that start between 1 July 2009 and 31 July 2009.

If you apply after the relevant date, we may not be able to give you any support. This includes your tuition fees, student loan and supplementary grants (if these apply).

- **Apply for support every year**

You **must** apply for support in every year of your course. You should only make one application each year. Remember applying on-line could save you a lot of time. If you applied to us last year, we may send a preprinted form to your home address each year, depending on your circumstances. You should apply on-line if you can.

You can use the pre-printed form if you want to apply for the same level of support again. If you want to apply for a different level of support, or you did not get a pre-printed form, you should apply on-line or fill in an application form (SAS3). If you need advice about applying, you should contact us. Our contact details are on page 4.

### What we will do

- **How we use the information you give us**

Data Protection Act 1998. We will use the information you give us on your form to process your application for support. We have a duty to protect the public funds we handle and we

may use the information you have given on this form to prevent and detect fraud. We may also share this information for the same purpose with other organisations that handle public funds.

We need the information you give us to work out whether you are eligible for support and are the data controller for that information. We will assess your entitlement and send you an award notice to tell you how much support you will get from us. We pass your loan information to the Student Loans Company Limited (SLC) so they know how much to pay you. We keep your personal information so we can audit our assessment of student support.

The SLC need the information we give them to process your application for a student loan. They will handle the payments and recovery as appropriate and are the data controller for that information. The SLC will have to keep your personal information for these purposes. The SLC may use your information to maintain or develop their systems. They will also give information to the Department for Work and Pensions to confirm your National Insurance number and will work with HM Revenue and Customs to collect loan payments.

- **Processing your application**

We aim to process correctly filled-in applications within 21 days of receiving them. We will assess your entitlement and send you an award notice that will tell you how much support you will get from us. If you have not heard from us within **28** days of sending your application, please contact us. We will also send your loan information (if this applies) electronically to the Student Loans Company (SLC). The SLC will set up your loan account and send you a loan payment schedule to tell you how and when they will pay your loan instalments.

- **Paying your bursary and supplementary grants**

We will only pay any bursary or grants straight to your bank account. You must provide us with a valid bank or building society account or we will not be able to pay you. The award notice we send you will confirm how and when we will pay you. You **must** take your award notice with you when you enrol at your college or university to allow these payments to be released.

- **Paying your student loan**

After we send your loan information to the SLC, they will normally pay instalments straight into your bank account. The SLC will confirm how and when they will pay you when they send you a loan payment schedule. You should take your loan payment schedule with you when you enrol at your college or university.

## **When payments will be made**

- **Payment frequency**

All Scottish students, studying at Scottish institutions, will get any bursary, grants and loans paid on a monthly basis. A detailed breakdown will be shown on your award notice (or loan schedule from SLC).

**If you change your bank details at any time, you must tell us and SLC immediately and at least three weeks before your next payment is due. IF YOU DO NOT DO THIS, there may be a delay with your payment, or your payment may be made to the wrong bank account.**

**What can you apply for?**

Make sure that you fill in all the sections that apply to you. If you do not, you may not receive your money for the start of your course. Single, independent students do not need to fill in sections I, J and K.

**A1 and A2 Tuition fees**

If you want us to pay your fees, please tick the box. If you are going to a UK institution outside Scotland and you started your course in 2005-2006 or earlier, your parents or your husband, wife, civil partner or partner must fill in sections I, J and K. If you are going to a UK institution outside Scotland, and you start your course in 2006-2007, or later, we will send you a form so you can tell us if you want to apply for a student loan to pay for your fees.

**A3 Non income-assessed part of the loan only**

If you want to apply only for the minimum loan (non income-assessed) for living costs, please tick the box. We **do not** need details of your or your household income to pay this amount of loan. You can find out more about the loan in section H.

**A4 Income-assessed loan up to the maximum**

If you want to apply for both parts of the loan for living costs up to the maximum available to you, please tick the box. We will need your income details in section G. If you are a dependent student, your parents must fill in sections I, J and K. If you were married or entered a partnership before the start of the academic year, your husband or wife or partner must fill in sections I, J and K. You can find out more about the loan in section H.

**A5 Young Students' Bursary**

If you are studying in Scotland and your household income is **£33,330** or less, you can apply for this bursary. Please tick the box.

**A6 Students' Outside Scotland Bursary**

If you started studying in 2005-2006, or earlier, and your household income is **£21,210** or less, you can apply for the Young Students' Outside Scotland Bursary. If you started studying in 2006-2007, or later, and your household income is **£33,330** or less, you can apply for the Students' Outside Scotland Bursary. Please tick the box.

**A7 Supplementary grants**

Please tick the box if you want to apply for any of the following.

- Dependants' Grant
- Lone Parents' Grant
- Additional Childcare Grant for Lone Parents
- Vacation Grant for Care Leavers

You can find out more about these grants and how to apply for travelling expenses in section F.

**A8 Allied Health Professionals (AHPs) funding**

If you are studying one of the AHPs or are in the fifth year of your medicine or dentistry degree, please tick the box.

**A9 Disabled Students' Allowance (DSA)**

If you have a disability, you can apply for this allowance. You can download a form from our website. If you want us to send you one, please tick the box. You can find out more about the DSA in section F.

**Section B**

**Your personal details**

**B4 National Insurance number**

You must give us your National Insurance number if you have one. If you do not provide one, or tell us why you don't have one, you will not get paid any loan support.

**B13 Status**

If you are **divorced**, **separated** or have been in a civil partnership which has been **dissolved**, we will need to see evidence of this if you apply for income-assessed support. Please send us a copy of your divorce decree, dissolution order or a lawyer's letter as proof of separation. If you have been in a partnership that has ended we will need documentary evidence of this. The evidence can include a letter from a professional person, a tax credit statement or evidence from Job Centre Plus. **We only need to see this when you apply for income-assessed support for the first time, or if your status changes during your course of study.**

**B18 to B21 Contact information**

Where you live while you study affects the level of loan you will receive. If you live away from home, you can get the higher rate of loan. However, if you are a dependent student living in your parents' home and your parents have a low income, you can apply for the higher rate of loan. This rate of loan is also available to independent students living in their parents' home no matter how much their parents earn. In either case, if you want to apply for the higher rate of loan, please send a letter with your application. See section H to find out more about the amount of loan you can receive.

If you are an EU national (not UK national) applying only for EU tuition fees, we need your address in Scotland (if you have one). Please give this on a separate piece of paper and attach it to page 14 of your form. If you do not have an address in Scotland when you apply for your support, please send it to us as soon as possible.

**B22 and B23 Bank or building society details**

You **must** give us your bank or building society details, unless you are applying only for EU tuition fees to be paid. **If you change your bank details at any time, you must tell us and SLC immediately and at least three weeks before your next payment is due. IF YOU DO NOT DO THIS, there may be a delay with your payment, or your payment may be made to the wrong bank account.**

**Who should fill in this section of the form?**

- If you are a **new student**, or a student who received a bursary (for a further education course) from your college last session, you **must** fill in this section of the form.
- If you are **returning to higher education after a break in study**, you **must** fill in this section of the form.

**Who should not fill in this section of the form?**

- If you **made a successful application to us last session**, you **do not** need to fill in this section of the form.

**Who is eligible to apply for support?**

**C1 to C3** Generally, to qualify for fees and living-costs support you must be:

- 'ordinarily resident' in the UK, the Channel Islands or the Isle of Man for three years immediately before the first day of the first academic year of the course; and
- 'ordinarily resident' in Scotland on the first day of the first academic year of the course.

If you are not a UK or EU national, you must have 'settled status' in the UK (as set out in the Immigration Act 1971) immediately before the academic year in which the course starts.

**C4** The **relevant date** depends on when your course starts. In 2008-2009, the dates are as follows.

- **1 August 2008** for courses that start between 1 August 2008 and 31 December 2008.
- **1 January 2009** for courses that start between 1 January 2009 and 31 March 2009.
- **1 April 2009** for courses that start between 1 April 2009 and 30 June 2009.
- **1 July 2009** for courses that start between 1 July 2009 and 31 July 2009.

**C5 to C11** 'Ordinarily resident' has been defined in the courts as 'habitual and normal residence in one place'. It basically means that you, your parents, your husband, wife or civil partner live in a country year after year by choice throughout a set period, apart from temporary or occasional absences such as holidays or business trips. Living here totally or mainly for the purpose of receiving full-time education does not count as being ordinarily resident.

If you have not been living in the UK, you may still qualify, depending on the circumstances.

If you are a **European Union student**, you may qualify for your tuition fees to be paid if you:

- are an EU national, or the child or stepchild of an EU national; and

- have been ordinarily resident in a member state of the EU, or elsewhere in the EEA and Switzerland, for the three years immediately before the relevant date shown above; and
- are taking a course of full-time study in Scotland and plan to graduate.

EU students, claiming EU tuition fees only, do not need to fill in question C11.

Some EEA nationals may be eligible for full support under migrant worker rules. Please contact us or visit our website for more information.

Students who do not meet the usual residence conditions for support set out above may still be eligible for support in certain circumstances. If you are not a UK or EU national you must be settled in the UK (as set out in the Immigration Act 1971) on the relevant date or have 'exceptional leave to enter', 'exceptional leave to remain', 'humanitarian protection', 'temporary protection' or 'discretionary leave' in the UK. You are treated as a UK national if you are a British citizen. If you are a British citizen and have lived abroad at any time, you should contact us for advice.

**You should contact us if you have any doubts or questions about your eligibility. Our contact details are on page 4.**

## Section D Your education and employment

### Who should fill in this section of the form?

- If you are a **new student**, or a student who received a bursary (for a further education course) from your college last session, you **must** fill in this section of the form.
- If you are **returning to higher education after a break in study**, you **must** confirm the details for the relevant period.

### Who should not fill in this section of the form?

- If you **made a successful application to us last session**, you **do not** need to fill in this section of the form.

## Section E Institution and course details

Support is available to eligible students who are on a full-time HNC, HND, degree or equivalent course. It is also available for a PGDE and a PGDipCE.

If you have previously been on a full-time higher education course, we may not be able to give you full funding. The rules relating to previous study are complicated. If you are in any doubt about your entitlement, you should visit our website, read the 'Guide to student support', or contact us for advice. Our contact details are on page 4. **You must tell us if you change course or institution, or if your circumstances change at any time, as this might affect the support you are entitled to.**

**E1 to E6** You should give us the details of the course you will be studying in session 2008-2009.

### **E7 EU students (not UK nationals) studying in Scotland**

If you are a national of an EU member state **other than the United Kingdom**, and are studying a course as a **graduating student** at an institution in Scotland, you

may be eligible for support with your fees. If you are studying in Scotland for a year or less, as part of a longer course in your home country, and you will not graduate in Scotland, we will not pay your fees.

## E8 Repeating a year

We normally make awards for the shortest time needed to complete your course. If we have already given you funding, we do not normally give you full funding if you need to repeat all or part of your course, or if you need to increase the time normally needed to complete your course.

Your entitlement to tuition fees and (if these apply) the Bursary or Additional Loan may be affected. We may make an exception to this rule only for **medical** or **strong compassionate** reasons. **We will need supporting evidence** from you, your institution and, if appropriate, your doctor or any independent person who can confirm your circumstances.

## E9 to E12 Studying abroad

If you spend part or all of this session abroad, you may be entitled to different levels of support.

If you have to study abroad on a **compulsory** basis, or you choose to take a **voluntary** period of study abroad as part of an ERASMUS exchange, your loan entitlement may increase. You will also get help with travelling expenses and medical insurance.

The amount of loan you can apply for depends on:

- your and your family's income (however, there is a minimum loan available which is not income-assessed);
- which country you will be studying in; and
- the length of your course.

Table A below shows the maximum amounts for courses that last for 30 weeks. You can get extra loan payments for each week you have to study on the course over 30 weeks and three days. The amounts for each extra week are as follows.

- **£146** for a higher-cost country.
- **£112** for a high-cost country.
- **£81** for all other countries.

### Table A

**£6,550** for **higher-cost countries** – Japan and Switzerland

**£5,510** for **high-cost countries** – Austria, Denmark, Finland, France (not including the Departements-d'outres of French Guyana, Guadeloupe, Réunion and Martinique), Germany, Hong Kong, Iceland, Indonesia, Israel, Luxembourg, the Netherlands, Norway, the Republic of Ireland, countries of the former Soviet Union, Sweden, Taiwan and USA

**£4,510** for **any other country** that is not listed above.

If you choose to take a voluntary period of study abroad as part of your course that is not part of an ERASMUS or similar exchange, you can receive the loan available for students living outside their parents' home. You **cannot** get help with travelling expenses or medical insurance.

Please visit our website for full details on how we assess your loan while you are studying abroad.

### E13 Sandwich courses: students on placements

- If you are on a **full-year paid placement**, you can apply for a student loan but we will not pay the Bursary, Additional Loan or supplementary grants. If you do not want a student loan, you should still apply to us to pay your tuition fees. For students on a full-year paid placement, we normally pay about half the normal tuition fee straight to your institution.
- If you are on a **full-year unpaid placement** (mainly in the public sector) you can apply for the full package available.
- If you are on a **part-year placement**, either **paid or unpaid**, and you will be spending at least 10 weeks in your home institution, you can apply for the full package available.

The way we assess your loan depends on when you entered higher education and where you will be living while you do your work placement.

Table B below shows the amount of loan we can pay if you are studying at:

- a **Scottish institution**, and entered higher education between the **1998-1999** academic year and the **2000-2001** academic year, and are on a continuous programme of study; or
- a **UK institution outside Scotland**, and entered higher education between the **1998-1999** academic year and the **2001-2002** academic year, and are on a continuous programme of study.

**Table B**

Where you will live while on placement	Loan amount
Parents' home	£1,695
Elsewhere in the UK except in London	£2,210
Living in London	£2,730
Higher-cost countries (see the list in Table A)	£3,220
High-cost countries (see the list in Table A)	£2,710
All other countries outside the UK	£2,210

Section H shows the amount of loan we can pay if you are studying at:

- a **Scottish institution**, and entered higher education in the **2001-2002** academic year **or later**, or are entering higher education after a break in study of one year or more; or
- a **UK institution outside Scotland**, and entered higher education in the **2002-2003** academic year **or later**, or are entering higher education after a break in study of one year or more.

## E14 Support for Allied Health Professions

There are special arrangements for students studying a course leading to professional registration in one of the **Allied Health Professions (AHPs)**. This support is also available to fifth-year **medical and dental students**. The support available will include free tuition fees, an income-assessed bursary and a non income-assessed student loan. Graduates who have already received support for their first degree will also receive the same support for the first two years of their second course, from the time they enter an AHP course.

The loan covers 52 weeks from the first day of the academic year of your course (except in a final year of study, which there are special rates for). You can apply for any amount of loan, up to the maximum available to you. This will depend on:

- the course you are taking;
- where you live while you study; and
- your, your parents' or your husband's, wife's or partner's income.

Table C lists the maximum amounts for courses that last for 30 weeks. You can get extra bursary payments for each week you have to study on the course over 30 weeks and three days. The amounts for each extra week are as follows.

- **£47** if you are living in your parents' home.
- **£79** if you are an independent student or you are living away from home.
- **£103** if you are living away from home and studying in London.

**Table C**

	Students living in a hall of residence or in lodgings			Students living in a hall of residence or in lodgings and studying in London			Students living in the parents home		
	Total support	Income-assessed SEHD bursary	Non income-assessed loan	Total support	Income-assessed SEHD bursary	Non income-assessed loan	Total support	Income assessed SEHD bursary	Non income-assessed loan
Full year	£4,605	£2,395	£2,210	£5,675	£2,945	£2,730	£3,515	£1,820	£1,695
Final year	£4,010	£2,395	£1,615	£4,940	£2,945	£1,995	£3,065	£1,820	£1,245

If you are taking a course in one of the AHPs and you are on a practical placement, you can apply for help with the extra travel or accommodation costs you have. You can claim up to £9.82 a day for placements during term time and £8.35 a day for placements during the summer. You should fill in form AB24, which you can get from your institution.

See section F for details on how to apply for your normal daily travel expenses to your institution during term time.

## E15 to E17 Professional Graduate Diploma in Education (PGDE) or Postgraduate Diploma in Community Education (PGDipCE)

We will not normally give you full funding for a second postgraduate course if:

- you have previously taken a postgraduate course, including teacher training, with or without support from public funds; or

- your first degree has qualified you for a profession. For example, accountancy, architecture, engineering, medicine, nursing, ministers of religion or priests, physiotherapy or podiatry. This is not a full list so you should contact us if you are in any doubt about whether your degree qualifies you for a profession. Our contact details are on page 4.

Your entitlement to tuition fees and (if these apply) Bursary or Additional Loan may be affected. However you can apply for the student loan and supplementary grants (if these apply).

There is an **exception** in the case of teacher training for certain priority secondary school subjects in Scotland. Students taking PGDE courses in these subjects may receive an award no matter what their previous postgraduate or undergraduate study. This exception is available only once.

You can get more information on our website.

## Section F

## Supplementary grants

### F1 to F11 Dependants' Grant

You may claim this grant for your husband, wife, civil partner or partner. You cannot claim this grant for another student. The highest amount that we can pay is **£2,575** a year.

If your husband, wife, civil partner or partner has any income, this may affect your entitlement. We take account of their income from all sources (but not including income tax or National Insurance contributions). We only use **taxable income and benefits**, classed as replacement living costs when we work out your entitlement to this grant. However, we will ignore the first **£1,130** of any income we use. You should tell us the type of income they have. Table D below gives an example of the types of income. This is not a full list of the income we may take into account.

**Table D**

Code 01 – Example of income included	Code 02 – Example of income not included
Income from employment	Attendance Allowance
Income Support (certain payments)	Child Benefit
Invalid Care Allowance	Disability Living Allowance
Jobseeker's Allowance	Housing Benefit
Retirement Pension	Severe Disablement Allowance
Working Tax Credit	
Unearned income (for example, bank interest)	
Maintenance (exclude any you receive for children who are not students.)	

***N.B. This is not a final list of each benefit type***

We pay the Dependants' Grant provisionally and we will reassess your grant when we receive confirmation at the end of your year of study of the actual income your husband, wife or partner has received. You should tell us of any change in your circumstances during the year. **If we reduce the Dependants' Grant after receiving this information, we will ask you to pay back whatever you have received over your entitlement.**

If you are responsible for at least one child, you can claim Child Tax Credit (whether or not you are in paid work). You may also get free school meals for your child. You can call HM Revenue and Customs on 0845 300 3900 to find out if you are eligible.

## **F12 to F16 Lone Parents' Grant**

You may be entitled to this grant if you are single, widowed, divorced, separated or your civil partnership has been dissolved, and bringing up children on your own. You must give us the details we ask for and send us a copy of the birth certificate for one child who is still dependent on you. This normally means that the child will still be at school. If they have left school or are in further or higher education, they are normally no longer dependent on you. However, if you continue to receive Child Benefit for your child after they leave school, you will still be able to apply for the Lone Parents' Grant. The amount we will pay is **£1,270** a year.

You must send us written evidence each year to prove that you are a lone parent. Examples of the evidence we will accept are:

- a copy of the front page of your tax credit award and the relevant page which shows you have made a claim as an individual;
- a copy of a letter from the Department for Work and Pensions which shows you receive benefit as a lone parent;
- a letter from a professional person (for example, a doctor, lawyer or minister of religion) confirming your status.

## **F17 Additional Childcare Grant for Lone Parents**

You may be entitled to this grant if you pay for **registered** or **formal** childcare and you receive Lone Parents' Grant. You can receive up to **£1,185** a year, depending on your childcare costs. If you think you may be entitled to this support, you should tell us when you fill in your application form. We will then send you another form to ask you for details about your childcare provider and the amounts you pay.

## **F1 to F17 Paying the Dependants' Grant, Lone Parents' Grant, or Additional Childcare Grant for Lone Parents in advance**

These grants cover a period of 52 weeks from the first day of your academic year. We usually make the first payment at the start of your course, but if this arrangement would cause hardship, please ask us to pay part of your grant early to cover the period from the first day of your academic year to the start of your course. **If you receive an advance payment because of hardship but then do not start your course, you will have to repay the amount you have received.**

## **F18 Vacation Grant for Care Leavers**

If you were previously in care, we can pay a grant of up to **£100** a week to help with accommodation costs in the long (summer) vacation. You may be eligible if you were in care immediately before you started your course, or were in care when you finished your compulsory schooling.

## **F19 Disabled Students' Allowance (DSA)**

If you have a disability, you may be eligible to claim for certain extra expenses that arise because you are on the course. Table E shows the amounts that we will consider paying.

## Table E

Up to **£1,680** for any qualifying cost during the academic year.

Up to **£20,000** a year for non-medical personal help.

Up to **£5,030** for major items of specialist equipment (**this is a total amount for the course, not for each year of the course**).

You may also claim travelling expenses in the usual way. In certain circumstances, we may pay you more than the highest amount we would normally pay.

You will need to fill in a DSA application form to give us more information. You can download one from our website or we will send you a form if you tick the box. We may have to refer you to an assessment centre for advice on the equipment you may need. This can take time so it is essential that you apply as early as possible.

### Travelling expenses

We can help you with the cost of travel for your course. You cannot apply for your expenses using form SAS3. You can apply on-line **after the end of your first term**, or you can download a claim form from our website at that time. We also supply claim forms to institutions in December each year. The amount we will pay you will depend on how much income you and your household have. We expect you to pay the first £155 (£80 if you are studying one of the Allied Health Professions) of your travel expenses from your loan, bursary or your own resources. We will only pay for the cheapest fares available, and you should ask for and keep receipts as we may ask to see these. If you live in Orkney, Shetland, Western Isles, Islay or Jura, Caithness or north-west Sutherland and have to travel to study on the mainland you can get a 40% discount on your air fares. If you want more information about the Scottish Government Air Discount Scheme please phone them on 0800 0322 890, visit their website at [www.airdiscountscheme.com/](http://www.airdiscountscheme.com/), e-mail them at [info@airdiscountscheme.com](mailto:info@airdiscountscheme.com) or write to them at:

Air Discount Scheme, PO Box 5715, Inverness, IV1 9AS.

If you want to apply for help with travelling expenses, your parents or your husband, wife, civil partner or partner (whichever applies) must fill in sections I, J and K.

You can get more information about the expenses we may pay you from our website.

A new concessionary travel scheme has been introduced for 16-18 year olds in Scotland. To find out more visit [www.transportscotland.gov.uk](http://www.transportscotland.gov.uk) and look under 'concessionary travel'.

### Paying travelling expenses in advance

If you are suffering financial hardship during your first term and you have dependants or high travelling expenses, you may apply for an early payment of 50% of your expenses. If you want an advance payment, you must write to us with details of your financial circumstances and how much you spend on travel every week or month. We will pay your expenses straight into your bank account.

**G1 to G4 Sources of income**

You should give us details of the total income you expect to get from all sources during the academic year. If you started your course in autumn, this will be for the period 1 August 2008 to 31 July 2009. You should include income from things like private or company pensions, replacement living cost benefits, Working Tax Credit, bank or building society or tax free savings interest and maintenance paid directly to you. You should not include things like income from scholarships/ sponsorships, additional living cost benefits (see Annex A), earned income.

We will ignore the following.

- Unearned income – total unearned income will have a disregard of £20pw applied (£1,040 pa).

Please note that replacement living cost benefits will not have a disregard applied to them, and will be taken into account in full.

In box G1 you should state if you will have any unearned income during this academic year.

In box G2 you should state the total amount of unearned income, excluding benefits and maintenance payments.

In box G3 you should state the total amount of replacement living cost benefits you will receive.

In box G4 you should state the total amount of maintenance you will receive.

Any residual income will reduce your income-assessed student support pound for pound.

**G5 Exemption from a parental contribution**

Under Family Law (Scotland) Act 2006, parents have a general obligation to support their children. This obligation extends to children over 18 and up to 25 who are in further or higher education or training. However, we will not assess your parents' contribution if you meet any of the following conditions:

- You have reached the age of 25 before the start of your academic year (for example, 1 August 2008 if your course starts in the autumn).
- You have no living parents.
- You were married, entered a civil partnership, or are living with a partner before the start of your academic year (for example, 1 August 2008 if your course starts in the autumn). You will need to make sure your husband, wife, civil partner or partner fills in sections I, J and K if you want to apply for the income-assessed support.
- You do not meet any of the above conditions, but have a child dependant on you at the start of your academic year (for example, 1 August 2008 if your course starts in the autumn).
- You have been supporting yourself from earnings for at least 36 months before the **start of your academic year** (for example, 1 August 2008 if your course

starts in the autumn). Periods in full-time education cannot count towards the period you were supporting yourself.

To claim self-support, we need written evidence such as copies of P60s or employers' letters covering at least 36 months. Periods when you have been supporting yourself can include periods when you:

- were receiving benefit as a person looking for employment;
- were receiving training under a government training programme;
- were receiving any pension, allowance or other benefit for maternity, sickness or injury;
- were receiving an advanced research-level postgraduate award; or
- were looking after a dependant who was under 18.

You can get more information from our website. If there are any other special circumstances that you think may apply to you, please contact us for advice. Our contact details are on page 4.

**If you do not meet any of these conditions and you want to apply for the income-assessed support, we will take account of your parents' income. Your parents will have to fill in sections I, J and K. If they do not do this, we will have to restrict your award to the non income-assessed level of support.**

### Declaration and undertaking

All students **must sign and date** the declaration and undertaking. **If you do not, we will return your application form to you.** We have a duty to protect the public funds we handle. In your application, we will ask you to agree to pay back any money we have paid you but which you are not entitled to. You may need to pay back any support you have received if:

- your circumstances, as described in your application, change;
- you fail to meet the conditions of support set out in the Students' Allowances (Scotland) Regulations 2007; (as amended).
- Scottish Ministers decide to revise the amount of your support; or
- Scottish Ministers find that you received support that you were not entitled to.

### Section H Loan request for living costs for the academic year 2008-2009

This part of the application gives us the information that the Student Loans Company Limited (SLC) needs to confirm your request for a loan to help with your living costs. If you start your course of study in 2008-2009, or are returning after a break in study, and are studying in a UK institution outside Scotland, we will send you another form 'Application for a student loan to pay fees' so you can apply for a loan of up to £3,145 to pay your tuition fees.

To be eligible for a loan for living costs, you must:

- be studying on a full-time course that qualifies for a loan; and
- meet the same residence eligibility conditions as for the Students' Allowances Scheme; and
- not break any obligation to repay any loan; and

- be under 50 on the first day of the first academic year of your course; or
- be aged 50 to 54 and plan to return to employment after completing the course.

Loans are generally available for all full-time higher education courses, up to degree level, at publicly-funded institutions. They are also available for certain courses at privately-funded or NHS colleges. We will be able to tell you if loans are available for your course.

You cannot get a loan if you are:

- studying a course of further education (for example, an NC);
- studying a postgraduate course (except a PGDE or a PGDipCE); or
- a nursing or midwifery student and you receive support from the Nursing and Midwifery Student Bursary Scheme.

Once you have filled in your application, we will assess your entitlement and send you an award notice that will tell you how much support you will get from us. We will also send your loan information electronically to the SLC. They will then set up your loan account and send you a loan payment schedule.

You must give us your National Insurance number if you have one. If you do not provide one, or tell us why you don't have one, SLC will not be able to pay your loan.

SLC manages the payment of loans. They are responsible for:

- keeping details of your account;
- adding interest (linked to inflation);
- sending you a yearly statement; and
- answering questions about your loan.

You can get more information about how you pay back your loan from the SLC website at [www.slc.co.uk](http://www.slc.co.uk) or in the booklet called 'Student Loans: Guidance on Terms and Conditions'. You can download the booklet from our website or you can contact us if you want us to send you a copy.

You can contact the SLC at:

100 Bothwell Street  
Glasgow  
G2 7JD.  
Phone: 0845 026 2019  
Website: [www.slc.co.uk](http://www.slc.co.uk)

## **H1 and H2 Loan amount**

The loan for living costs covers 52 weeks from the first day of the academic year of your course. However, if you are in the final year of your course or doing a one-year course (for example, an HNC), your loan covers the length of the course and so will be less. You can apply for any amount of loan, up to the maximum available to you.

If you want to apply for the maximum amount available to you, please tick the box provided.

If you want a lower amount, enter the appropriate figure in the box. If the lower amount is the non income-assessed loan only, your parents or husband, wife or partner do not need to give their income details in sections I, J and K.

The amount of loan you can apply for depends on:

- when you entered higher education;
- what course you are taking;
- where you live while you study; and
- your, your parents' or your husband's, wife's or partner's income.

Our website gives detailed information on the amount of loan you can get depending on your circumstances.

In general, the **minimum** loan (non income-assessed part) we will pay is:

- **£590** if you are living in your parents' home;
- **£890** if you are living away from home.

In general, the **maximum** amounts for courses that last for 30 weeks are:

- **£3,570** if you are living in your parents' home;
- **£4,510** if you are living away from home and studying outside London; or
- **£5,565** if you are living away from home and studying in London.

You can get extra loan payments for each week you have to study on the course over 30 weeks and three days. Any extra payments are income-assessed. The amounts that we can pay are as follows.

- **£53** if you are living in your parents' home;
- **£81** if you are living away from home and studying outside London;
- **£103** if you are living away from home and studying in London.

If you are eligible to receive the Bursary, we will reduce your loan by the amount of bursary you are eligible for.

### **H3 to H15    Contacts**

You must give us **two contact names**. One of the contacts should be a relative. The contacts **must not** live at the same address as each other. The SLC will only use this information if they lose contact with you. Otherwise, they will not contact the people you mention on the form to ask for a reference or to act as guarantors for the loan. You should ask for permission to use their names before you fill in the form.

### **H16        Bankruptcy and sequestration**

You may still be eligible for a loan even if you are, or have been, declared bankrupt or if your estate has been taken out of your control. You must tell us if this applies to you.

### **H21 and H22    Your age at the start of your course**

Students aged 50 or over at the start of the course are not eligible for a student loan for living costs.

However, if you are aged 50 to 54 at the start of your course, you will be eligible for a loan for living costs if you intend to go back to work when you complete your course.

### **H23        Working outside the UK**

You must tell us if you plan to work outside the UK when you complete your course. This does not include temporary or occasional absences.

## Student loan declaration

You **must sign and date** this declaration if you are applying for a student loan for living costs. **We will return your application form if you do not.**

### Section I

### Household income

Under the Family Law (Scotland) Act 2006, **parents** have a general obligation to support their children, depending on the particular circumstances. This obligation extends to children over 18 and up to the age of 25 who are undergoing further or higher education or training. By law, parents do not have to give us details of their income. If they do not do this, we cannot pay any supplementary grants and can only pay the non income-assessed support.

If you are married or entered into a civil partnership agreement, or are living with a partner before the start of the academic year, your **husband, wife, civil partner or partner** should give us details of their income.

**Do not fill in sections I, J and K if:**

- you only want to claim your tuition fees or the minimum loan and do not want to claim travel expenses at a future date; or
- you are single and exempt from a parents' contribution.

### I1 to I19 **Employment details – parents' or husband's, wife's, civil partner's or partner's**

Your parents or your husband, wife, civil partner or partner should give the details we ask for:

- If you are a married student who is separated or divorced, or you had entered a civil partnership agreement which has now been dissolved or you are no longer living with your partner, your husband or wife or civil partner will not have to give their details. We will need evidence to confirm that you are separated, divorced, or that your civil partnership has been dissolved.
- Parents who are separated, divorced or had a civil partnership dissolved, only need to give the details of the parent you depend on. We will need evidence to confirm that they are separated, divorced or had a civil partnership dissolved.
- We do take a step-parents' income into account, where they have married your natural parent
- We do take parents' partners income into account, even where they are not married or have not entered a civil partnership agreement.

Note for continuing students:

You will see that we have now changed whose income can be taken into account. This is because of the changes to the income-assessment rules for students studying in full-time higher education. You, or your parents, are now required to supply the additional income information as stated in the above section.

If there are any other special circumstances that you think may apply to you, please contact us for advice.

## Section J

### Other students in further or higher education

#### J1 to J25 Families receiving two or more awards

If any other member of your family is receiving support, we make only one assessment of the parents' contribution for the family. We will reduce the contribution by £190 for each of your brothers or sisters, and split the balance equally between the students receiving support.

Write in the details of any other members of the family applying (or who may apply) to us for support, or who may apply for a college bursary for further education in session 2008-2009.

**If your parents or husband, wife, civil partner or partner has already given us income details for another student in your family for session 2008-2009, they do not need to give us the income details again. Please make sure that you give us the same parents National Insurance number on each form.**

## Section K

### Gross income and deductions allowed

#### Income we use to assess an award

When we assess an award, we use the gross income (income before any deductions) for the previous tax or financial year. For this session this will be the year ending 5 April 2008. **We will not be able to pay any part of the income-assessed support (this includes travel expenses) if you do not fill in the income details. You should fill in every box and enter '0.00' if there is no income or allowance under a particular heading.** If you cannot show the actual amounts, you should give an estimate. You may need to confirm the amounts shown at a later date.

You can use the support calculator, which you will find in the 'services' section on our website at [www.saas.gov.uk](http://www.saas.gov.uk), to get a rough idea of your parents' or husband's, wife's, civil partner's or partner's contribution to your support.

#### Documents we need to confirm your income and deductions

If this is the **first time** you have given us your details, we need written evidence of the amount you have given. Do not send us original documents. If you cannot give us copies of the evidence at the time you send us your application, you can send it to us at a later date. If we do not receive confirmation of your income, we will restrict the support for later years to the non income-assessed support only until we receive copies of the relevant documents.

If you have **already given us documents** in a previous session, you **must** still **fill in section K**. You **do not** need to give us written evidence of your income at the time you send us this application. We may ask you at a later date to send us a copy of the relevant documents as part of our quality-assurance process.

If your circumstances have changed, for example you are supplying income of a person who had not previously been included, or you have advised us of new income or deductions, you must supply written evidence for these changes.

## **Drop in income during the academic year**

If, at any time during the year there is likely to be a drop in income of at least 15%, we may be able to assess support again based on estimated income during the current financial year. However, we may need to see a copy of the documents to confirm the income details for the previous financial year before we can consider this. Contact us if this applies to you. This is not available if income changes from year to year because of the type of employment, investments and so on.

We can assess your award again if your parent or husband, wife, civil partner or partner dies and we used their income to assess the award. If this applies to you, contact us for advice as soon as possible.

### **K1 and K2 PAYE**

You should give the total income before income tax and National Insurance contributions are deducted. You can prove your income with a copy of a P60 from your employer, or a P60U from the Department for Work and Pensions if you were unemployed at the end of the tax year. Or, you can ask your employer to fill in forms AB1A or AB1B on page 31 of the notes.

### **K3 and K4 Self-employment**

If you are in business on your own or in partnership, please give your taxable profit for the last completed business accounting year ending between 6 April 2007 and 5 April 2008. You must confirm this amount with a copy of your self-assessment tax form. We will need a copy of the front page and the relevant page that show your profits that are assessed for tax purposes. Or, you or your accountant can fill in form AB1C on page 33 of the notes.

### **K5 and K6 Income from property and land**

This is the income you get from rents and profits from property or land. You must confirm this amount by sending us a copy of your self-assessment tax form. We will need a copy of the front page and the relevant page that show your profits that are assessed for tax purposes. Or, you or your accountant can fill in form AB1C on page 33 of the notes.

### **K7 and K8 Income from private, employer's or retirement pensions**

You should confirm your income with a copy of a P60 for the relevant year, or you can ask the Department for Work and Pensions to fill in forms AB1A or AB1B on page 31 of the notes.

### **K9 and K10 Replacement living costs benefits**

You should confirm your income with a copy of a P60 for the relevant year, or you can ask the Department for Work and Pensions to fill in forms AB1A or AB1B on page 31 of the notes. This should include any benefits included on the list in Annex A, although you should note this list is not necessarily a full list. Working Tax Credits should be included, except for elements paid for child care or disability. You should provide a copy of your Tax Credit Agreement Notification to confirm your income.

### **K11 and K12 National savings accounts, bonds and so on**

Write in the gross amounts of interest you received.

**K13 to K16 Bank and building society interest and dividends (share of a company's profit)**

Write in the amounts of interest paid or credited to you, including interest you don't pay tax on. Write in the amount of dividends you actually received.

**K17 and K18 Other income**

Write in other income you receive, from maintenance payments for yourself or any other child who is a student. Send us evidence to confirm this either in the form of a Child Support Agency agreement or copies of your bank statements showing regular payments. Do not include maintenance you receive for any children who are not students

**Deductions allowed from household income****K19 and K20**

Where your parents' or husband, wife, civil partner or partner pay maintenance to another household on behalf of a student (either directly to the student or to the students' parents'), this amount can be taken into account as a deduction.

Please send us evidence to confirm this either in the form of a Child Support Agency agreement or copies of your bank statements showing regular payments. Do not include maintenance you pay for any children who are not students.

**Parents', husband's, wife's, civil partner's or partner's assessed contribution**

Once we have made relevant deductions and we know your parents' or husband's, wife's, civil partners' or partners' income, we can assess their contribution. The amount we expect them to contribute will be on the second page of your award notice. We will not tell them separately – you can show them your award notice or they can contact us. Tables F and G show examples of the contribution for the levels of income shown. We will use their contribution to your student support in the following order.

- Tuition fees (only if you are studying at a UK institution outside Scotland and you started your course before 2006-2007).
- Any income-assessed grants due to you.
- The income-assessed part of the student loan.
- Any travelling expenses due to you.

**Table F Parents' contribution table**

Income after deductions £	Assessed contribution £	Income after deductions £	Assessed contribution £
23,660	45	50,000	2,985
24,000	83	55,000	3,755
25,000	194	60,000	4,524
30,000	749	65,000	5,293
35,000	1,305	70,000	6,062
40,000	1,861	75,000	6,832
45,000	2,416	81,260 or more	7,795

We do not assess a contribution for incomes below £23,660.

**Table G Husband's, wife's, civil partner's or partners contribution table**

Income after deductions £	Assessed contribution £	Income after deductions £	Assessed contribution £
20,120	45	50,000	3,378
21,000	148	55,000	4,148
25,000	587	60,000	4,917
30,000	1,143	65,000	5,686
35,000	1,698	70,000	6,445
40,000	2,254	75,000	7,225
45,000	2,809	78,710 or more	7,795

We do not assess a contribution for incomes below £20,120.

**K21 to K33** If there are dependant children in the family, we will reduce the parent's or husband's, wife's, civil partner's or partner's contribution by **£190** for each child. You can give details of dependant children up to the age of 18 if they are still in full-time education at a secondary school. This does not include the student in this application or any other applicants for student support or any other awards for further or higher education. You should fill in their details in section J. If the student is applying for an award for the first time, you should send a copy of the birth certificates of all dependant children, other than the student, with this application.

**K34 and K35 Declaration for household income**

We have the right to do anything we consider necessary to confirm any information that you have given on your application. If your parents or husband, wife, civil partner or partner (whichever applies) does not **sign and date** the declaration, we will restrict any award to the non income-assessed level of support. We will contact you about this but it will delay the full assessment of the award.



**AB1A**

**Certification of P60 or benefit income**

To be filled in by person 1

Your name:

Your National Insurance number:

Student's name:  /  /

Institution they are studying at:

Student's reference number (if you know it):

**To be filled in by employer or the Department for Work and Pensions**

Pay or benefits received during the period 6 April 2007 to 5 April 2008. If these are paid for less than 12 months, please give the actual dates. ....

**Gross yearly earnings**   
(Include overtime, bonuses and other taxable income, such as a car, meals or rent allowance)

**Replacement living costs received**   
(Please give the type of benefits)  
.....  
.....  
.....

**Additional living costs received**   
(Please give the type of benefits)  
.....  
.....  
.....

**Total pay from previous employments**

As far as I know, the information given above is true and correct.

Signature: ..... Date: / /  
Position: .....  
Employer's or Department for Work and Pensions stamp



**AB1B**

**Certification of P60 or benefit income**

To be filled in by person 2

Your name:

Your National Insurance number:

Student's name:  /  /

Institution they are studying at:

Student's reference number (if you know it):

**To be filled in by employer or the Department for Work and Pensions**

Pay or benefits received during the period 6 April 2007 to 5 April 2008. If these are paid for less than 12 months, please give the actual dates. ....

**Gross yearly earnings**   
(Include overtime, bonuses and other taxable income, such as a car, meals or rent allowance)

**Replacement living costs received**   
(Please give the type of benefits)  
.....  
.....  
.....

**Additional living costs received**   
(Please give the type of benefits)  
.....  
.....  
.....

**Total pay from previous employments**

As far as I know, the information given above is true and correct.

Signature: ..... Date: / /  
Position: .....  
Employer's or Department for Work and Pensions stamp





**Certification of self-employed income 2007-2008**

Student's name	<input type="text"/>	Date of birth	<input type="text" value="/"/> <input type="text" value="/"/> <input type="text"/>
SAAS reference number	<input type="text"/>	Institution	<input type="text"/>

**Income details**

**Please give your income for the 12 month accounting period ending on a date between 6 April 2007 and 5 April 2008.**

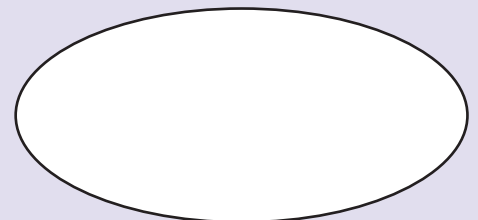
Your name	<input type="text"/>	Relationship to student	<input type="text"/>
Your National Insurance number	<input type="text"/>		
Name of business	<input type="text"/>	Position within the business	<input type="text"/>
Taxable profit for the full 12-month period ended	<input type="text" value="/"/> <input type="text" value="/"/>	£	<input type="text"/>

**Declaration**

I have sent, or will send, the figures I have given above to the HM Revenue and Customs, and they accurately reflect my financial position for the year given. I will tell you if this assessment changes. I understand that you may ask for more information to confirm the figures I have given.

Signature: \_\_\_\_\_ Date: \_\_\_\_\_

If these accounts were prepared and certified by an accountant or financial adviser, please give their name and trading address and ask them to stamp this form.



## Type of Benefit

<b>Replacement Living Cost Benefits</b> <i>taken into account</i>	<b>Additional Living Cost Benefits</b> <i>NOT taken into account</i>
Bereavement Allowance	Attendance Allowance
Carers Allowance	Bereavement Payment
Income Support	Christmas Bonus
Incapacity Benefit	Child Benefit
Industrial Death Benefit	Child Tax Credit
Industrial Injuries Benefit	Child's Special Allowance
Invalid Care Allowance	Cold Weather Payment
Invalidity Benefit	Council Tax Benefit
Job Seekers Allowance (contribution based – paid enough NI contributions)	Constant Attendance Allowance
Maternity Allowance	Disability Living Allowance
Retirement Pension	Guardian's Allowance
Severe Disablement Allowance	Housing Benefit
Statutory Sick Pay	Job Seekers Allowance (income based – NOT paid enough NI contributions)
Statutory Maternity Pay	Social Fund Payments (funeral payments, crisis loan, budgeting loan, community care grant)
Widowed Parents' Allowance	Winter Fuel Allowance
War Widow's Pension	
War Pension	
Working Tax Credit	

