

Department of Agriculture and Rural Development

A guide for those starting Further Education at the  
College of Agriculture, Food and Rural Enterprise (CAFRE)

# Further Education Financial Support for Students in | 2006/07



College of Agriculture,  
Food & Rural Enterprise



Department of  
**Agriculture and  
Rural Development**

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A guide for those starting Further Education

# Financial Support for Students in 2006/07

1.	Introduction . . . . .	2
2.	What Financial Help is Available for <u>Full-time Students</u> ? . . . . .	3
2.1.	Tuition Fees . . . . .	3
2.2.	Living Expenses Grant . . . . .	3
2.3.	Other Grants for Students in Particular Circumstances . . . . .	4
3.	When and How to Apply for Financial Support . . . . .	11
4.	General Information . . . . .	13
5.	Extra Help Available From Your College . . . . .	16
5.1.	Support funds . . . . .	16
5.2.	Benefits . . . . .	17
6.	How You Are Assessed and Paid . . . . .	19
6.1.	Eligibility for Financial Support . . . . .	19
6.2.	Assessing How Much Financial Support You May Be Entitled to . .	21
6.2.1.	General Information About Income . . . . .	21
6.2.2.	Independent Students . . . . .	24
6.2.3.	Students Who Have No Contact With Their Parents . . . . .	26
6.2.4.	Your Household income - husband, wife or partner of either sex	27
7.	Your Views On Our Service . . . . .	29

## I. Introduction

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This booklet applies to students commencing or currently in **Further Education** at Enniskillen, Greenmount or Loughry Campus of the College of Agriculture, Food and Rural Enterprise (CAFRE). CAFRE is an integral part of the Department of Agriculture and Rural Development (DARD).

In this booklet you will find information on the financial help that DARD has put in place for full-time further education students for the academic year 2006/07. It applies to students participating in courses between 1 September 2006 and 31 August 2007.

Applications for financial support for students at CAFRE are assessed by DARD's Education and Finance Branch, hereinafter referred to as EFB.

This booklet is for guidance only and does not cover all circumstances.

For further information please contact:

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Belfast  
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Text phone: 028 9052 4420

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## 2. What Financial Help Is Available For Full-time Students?

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### 2.1 Tuition Fees

Tuition fees for full-time students on further education courses at CAFRE will be paid in full by EFB.

### 2.2 Living Expenses Grant

Financial support for living costs (Living Expenses Grant) is means tested and is available to students living in Northern Ireland. It applies to students who intend to commence a further education course below HND/Degree level, or are already on a course below HND/Degree level and are applying for support for the second or subsequent year of that course.

#### Who's eligible?

Students of any age, on a full-time further education course or a sandwich course at Enniskillen, Greenmount or Loughry Campus.

If you have previously taken a further education course at college within the UK and had help from UK public funds; or the college where you studied was publicly funded; or you are not ordinarily resident in Northern Ireland check your eligibility with EFB.

#### How much?

The maximum amount of living expenses grant is:

Living Expenses Grant	
• Students living in College halls of residence or in lodgings	£2,362
• Students living in parental home	£1,659

The Living Expenses Grant is based on an assessment of your household income. EFB will carry out this assessment (see section 6 'How you are assessed and paid'). This means that they may expect you and relevant members of your household to contribute towards the costs. If you depend upon your parents financially, your parent's income will be considered when assessing your household's income.

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If you are independent and so do not rely on your parents financially, your household income will include your partner's (if any) income.

**Note:** depending on the year you began your course, EFB may need to take account of the income of your natural parent's partner (of either sex).

### **How is it paid?**

EFB will usually pay it in three instalments, one at the start of each term. Cheques are distributed to students through campus administration offices.

There are a number of things that as a student you can do to make sure that you receive your payment promptly. At enrolment, make sure you bring any documents that your campus needs, in particular the Notification of Award issued by EFB. Make sure that you always refer to yourself in the same way on all of the documents you are asked to fill in. For example, if you apply for a place on a course as 'John Anthony Smith', please refer to yourself in the same way in the student support application. It is best to give your full name as it appears on your birth certificate or passport in all dealings with EFB or CAFRE.

### **Is it repayable?**

No. You will not have to repay this help.

## **2.3 Other Grants for Students in Particular Circumstances**

There is a range of extra help available if you have children or adult dependents and this is set out below. If you need more information a guide entitled 'Childcare Grant and other support for student parents in higher education' will be available from May 2006 from EFB or by phoning the Department for Employment and Learning (DEL), telephone 028 9025 7708.

Help available	Childcare Grant
Who's eligible?	<p>Full-time students with dependent children in registered and approved childcare. You cannot get this grant if you or your spouse or partner receives the childcare element of the Working Tax Credit from HM Revenue and Customs. You can apply for this help before or during your course.</p> <p>You can receive a Childcare Grant during your term times and your holidays.</p> <p>The Social Security Agency and Housing Benefit offices will not count the Childcare Grant when they work out your benefit entitlement.</p>
How much?	<p>How much help you get will depend on your circumstances (such as your income and that of your dependents).</p> <p>For one child - Up to £148.75 a week (85% of actual costs of up to £175 a week).</p> <p>For two or more children - Up to £255 a week (85% of actual costs of up to £300 a week).</p>
How is it paid?	<p>EFB will usually pay it in three instalments, one at the start of each term, with your loan and other grants.</p>
Is it repayable?	<p>No. You will not have to repay this help.</p>

<b>Help available</b>	<b>Parents' Learning Allowance</b>
Who's eligible?	This help with course-related costs is for full-time students with dependent children. The Social Security Agency and Housing Benefit offices will not count this grant when they work out your benefit entitlement.
How much?	Up to £1,400 a year. How much you get depends on your income and that of your dependents (including your husband, wife or partner).
How is it paid?	EFB will usually pay it in three instalments with your loan.
Is it repayable?	No. You will not have to repay this help.

<b>Help available</b>	<b>Adult Dependents' Grant</b>
Who's eligible?	Full-time students with adult dependents. If you have a partner (including a partner of the same sex if you began your course in 2005 or after) or another adult, usually a member of your family, who depends on you financially, you may be eligible.
How much?	Up to £2,455 a year. How much you get depends on your income and that of your adult dependents.
How is it paid?	EFB will usually pay it in three instalments with your loan.
Is it repayable?	No. You will not have to repay this help.

<b>Help available</b>	<b>Child Tax Credit from HM Revenue and Customs (HMRC)</b>
	Students with dependent children are eligible for Child Tax Credit from HMRC. Students receiving the maximum amount of Child Tax Credit (and no Working Tax Credit) are entitled to free school meals for their children.
Who's eligible?	Students with children will be entitled to claim the new Child Tax Credit, whether or not they are working or studying. To qualify for Child Tax Credit, you must be aged 16 or over and be responsible for a child under 16 or for someone aged 16 to 19 in relevant (full-time non-advanced) education, or who is registered with the Careers Service or equivalent. You qualify for Child Tax Credit at a higher rate if your child or one of your children is under one year old or is disabled.
How much?	The money you get depends on your circumstances. To find out if you are eligible, call 0845 603 2000 or visit <a href="http://www.hmrc.gov.uk/taxcredits">www.hmrc.gov.uk/taxcredits</a> . The website allows you to check how much you could get, and to make your claim on-line immediately.
How is it paid?	Into your bank account direct from HMRC every week or every four weeks.



Help available	Care Leavers' Grant
Who's eligible?	Full-time students who: <ul style="list-style-type: none"> <li>• left care before the Children (Leaving Care) Act Northern Ireland came into operation on 1st September 2005;</li> <li>• were aged 16 or over when they left care;</li> <li>• had been in care for at least 3 months; and</li> <li>• are under 21 at the start of the course</li> </ul>
How much?	Up to £100 a week during the long holidays depending on your circumstances.
How is it paid?	Direct from EFB to you or, with your permission, to your landlord.
Is it repayable?	No. You will not have to repay this help.

### If you have a disability or specific learning difficulty

Disabled Students' Allowances (DSA's) are available if you have a disability or specific learning difficulty. Details of that help are set out below.

If you need more information the Department for Education and Skills (DfES) has produced a guide called 'Bridging the Gap' which answers most of the questions commonly asked about DSA's. The guide is available by ringing the DfES information line on 0800 731 9133 or on the DfES website at

[www.dfes.gov.uk/studentssupport/formsandguides/index.shtml](http://www.dfes.gov.uk/studentssupport/formsandguides/index.shtml)

Help available	Disabled Students' Allowances (DSA's)
	To help with the extra costs you have as a result of undertaking your course and as a direct result of your disability or specific learning difficulty.
Who's eligible?	Full-time and part-time students, including distance-learning students, with disabilities. If the course is part-time, you must complete it in no longer than twice the time taken to complete an equivalent full-time course.  You can apply at any time before or during your course.
How much?	How much you can get does not depend on your income or that of your family. The following help is available: <ul style="list-style-type: none"> <li>• A specialist equipment allowance of up to £4,795 for the whole course. Specialist IT equipment will be provided on loan.</li> <li>• A non-medical helper's allowance of up to £12,135 each year. The maximum available is £9,105 if you are studying part-time.</li> <li>• A general disabled students' allowance of up to £1,605 each year. The maximum available is £1,200 if you are studying part-time.</li> <li>• Extra travel costs you have to pay to attend your university or college course as a result of your disability.</li> </ul>
How is it paid?	Direct from EFB to you or to the supplier of the specialist equipment or services.

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### Important note

- Remember that EFB must be satisfied that your disability or specific learning difficulty will mean that you have to spend more while on your course.
- If you are physically disabled, or have mental-health difficulties, you will need to provide medical proof of your disability, such as a letter from your doctor or an appropriate specialist.
- If you have a specific learning difficulty (for example, dyslexia), EFB will need evidence of this. If your diagnosis was carried out before the age of 16, you will normally be asked to undergo a 'top-up' assessment to provide an update on your current performance in reading, writing and spelling.

If EFB is not satisfied with the evidence you provide, you may need an independent diagnosis. EFB cannot pay for the cost of diagnosing your disability. Ask EFB what evidence of your disability they need **before** you send in your application.

### 3. When And How To Apply For Financial Support

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The process of applying for financial support for a full-time course depends on whether you are a new or current student. The steps below set out what you need to do.

#### Step 1 - From April 2006 - New Students

Select your course from those provided by CAFRE and contact the appropriate campus for an application form:

**Enniskillen Campus**, Enniskillen, Co Fermanagh BT74 4GF  
Tel: (028) 6634 4800

**Greenmount Campus**, Antrim BT41 4PU.  
Tel: (028) 9442 6666

**Loughry Campus**, Cookstown, Co Tyrone, BT80 9AA  
Tel: (028) 8676 8107

#### Step 2 - From April 2006 - New Students

You should start thinking about applying for financial help as soon as you have applied for a place at Greenmount, Enniskillen or Loughry Campus. Contact EFB or the Campus Administration Office for an **Assessment of Eligibility Application Form**. Do not wait until you have a confirmed place on a course before applying - simply quote the course that you think you are most likely to attend.

**If your course changes after you apply, contact EFB straight away.**

#### Step 3 - from May 2006 - New and Current Students

Complete your Assessment of Eligibility Application Form and return it to EFB giving all the details and documentary evidence required. EFB will determine whether or not you are eligible to be considered to receive help with living costs. If you are eligible they will send you a **Financial Assessment Form**.

#### Current Students

If you started your course in or since 2003 and you have previously applied for financial support, EFB will automatically send you a Financial Assessment Form for the next academic year.

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## New and Current Students

The Financial Assessment Form **must be** completed for each year of the course, including any placement year, as the amount of financial support you can get depends on your and/or your family's circumstances and these may change from year to year. You and your family will need to complete this form and return it, along with any evidence you have been asked to provide, to EFB promptly and within the deadline set.

Once EFB has assessed your application they will send you a **Financial Assessment Notification** telling you how much support you can get and, if necessary, a letter requesting verification of income.

Provisional payments may be made pending the final calculation. If evidence of parental income is not received before the date on which the third instalment is due to be paid EFB may, at their discretion, recover from you or your family any amount already paid.

### Late applications for financial support

If, after your course starts, you decide that you want to apply for financial help, you must apply no later than nine months after the first day of the academic year of your course.

For example, if your course starts on 1 September 2006, you have until 31 May 2007 to apply. However, in certain circumstances this limit can be extended.

### What happens next?

Your application will be processed as described at Stages 2, 3 and 4 of this section and will generally take six to eight weeks to process.

## 4. General Information

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### 4.1. What are the conditions for student support?

Support is subject to the following conditions:

- you attend the course regularly;
- your academic progress and conduct is satisfactory to EFB;
- you sign an undertaking to repay any amount overpaid, for whatever reason.

### 4.2. For how long will I get support?

Support will last as long as the minimum period normally required to complete the course for which it is made.

### 4.3. Can the support be terminated or suspended?

Yes - EFB may suspend or terminate your support or withhold or reduce any payment normally due if the conditions for support are not fulfilled.

### 4.4. What happens if I withdraw or am absent from the course?

- You must inform your campus immediately if for any reason you are absent from the course.
- You must also inform EFB immediately if you withdraw from your course. If you withdraw from your course, living expenses grant may not be payable. You should state the last day of your attendance and reason for withdrawal or if you have been absent for more than two weeks, state the period and reason for absence. EFB may recover money already paid.
- If absence from your course is due to illness you should forward medical certificates at regular intervals to your Campus showing the nature and duration of illness. If you are absent from your course for a continuous period of more than 28 days due to illness, your living expenses grant will be reduced for any further absence. You should always inform EFB if, due to illness, you are unable to resume attendance at the start of any term forwarding a medical certificate, if appropriate.

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#### 4.5. How do changes in my circumstances affect my living expenses grant?

- You must inform EFB immediately if you obtain any other scholarship or grant assistance for your course or acquire any source of income.
- EFB must also be informed of any change in your financial or other circumstances which might affect the value of support you are entitled to.

#### 4.6. What charges will I have to pay?

##### Board and Lodgings

If students are resident on campus, board and lodgings are payable by students to the Campus at the beginning of each term. This may (on request) be deducted from the living expenses grant.

##### Student Deposit

Students at Enniskillen and Greenmount Campuses are normally required to pay a deposit to the appropriate campus against breakages or damage. This deposit, less fines, is refunded at the end of the course. Loughry Campus imposes “on the spot” fines to students who cause damage.

##### Residential Fee

Students have the opportunity to participate in the sports, recreational and social activities on the campus and are required to pay a recreational fee towards the cost of equipment and student services. This fee is not refundable.

#### 4.7. Can I have my travelling expenses paid for?

EFB does not reimburse travelling or other expenses incurred in attending course pre-admission interviews or to and from Campus during the course.

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#### 4.8. What if I am a sandwich student?

- A “sandwich course” is a course consisting of alternate periods of full-time study at a Campus and associated industrial/professional/commercial experience outside a Campus. Living expenses grant is not payable during period of industrial placement. Your grant will be reduced pro-rata for such periods.
- The arrangements outlined in this booklet for the calculation of living expenses grant and student and parental contributions apply, except that the grant will be proportionate to the number of weeks out of 30 during which you attend the Campus for full-time study. For example, if you attend the Campus for 24 weeks you would be eligible for 24/30ths of the annual living expenses grant. In calculating personal income, your earnings while working are ignored but any allowances paid by companies during full-time study are taken into account.
- If you are following a sandwich course consisting of complete academic years of full-time study and a complete year in industry, you are treated as a normal full-time student during your year of study. No living expenses grant is payable however for a complete industrial year.



## 5. Extra Help Available From Your College

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### 5.1. Support Funds

This is available through EFB and provides help for students aged 19 or over on low income who may need extra financial support for their course and to stay in further education.

More specifically the fund:

- can meet particular course and living costs which are not already being met from other grants;
- can help if students are in financial hardship;
- can provide emergency payments for unexpected financial crises; and
- can help students who may be considering giving up their course because of financial problems.

### Who's eligible?

Full-time students studying at Enniskillen, Greenmount or Loughry Campuses. Students will be assessed on their individual needs. However, the following groups of students are a priority for help:

- Students with children, especially lone parents;
- Other mature students, especially those with existing financial commitments;
- Students from low-income families;
- Disabled students who are not in receipt of DSA;
- Students who have been in care;
- Students who are homeless;
- Students in their final year.

### How much?

EFB will decide whether you are able to get this help and if so, how much you can receive. This will depend on your own circumstances. You must provide evidence of hardship and show that you have explored other ways of supporting yourself.

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### How do I apply?

Support Fund application forms are available from your campus and should be sent to EFB when complete.

### How is it paid?

Payments are usually given as grants and do not have to be repaid. EFB will also decide whether to pay you in a lump sum or in instalments.

## 5.2. Benefits

Although most full-time students are not entitled to social security benefits, certain students in vulnerable groups (including single parents and disabled students) may be eligible for social security benefits including:

### Housing Benefit

If you want to take a full-time course of education, you should ask your local Jobs and Benefits office how this might affect your benefits. If you are eligible for benefits, Jobs and Benefits office will take account of any income you receive through grants under the main student support arrangements. If your partner is eligible for benefits, Jobs and Benefits office will take account of your student income in the same way when they work out his or her benefits. They do not take account of support towards your tuition fees. The Childcare Grant and Parents' Learning Allowance are not taken into account for benefit purposes. Payments from the Support Funds that are not intended for general living costs should also be ignored for benefit purposes.

### Tax credits from H M Revenue and Customs (HMRC)

Students with dependent children are entitled to claim Child Tax Credit. Student loans and grants to meet the costs of tuition fees, childcare and other course-related costs are not treated as income in new claims for tax credits. However, the Adult Dependents' Grant will be taken into account as income.

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To qualify for Working Tax Credit you must be in paid work so, in general, students will not be able to claim this credit unless they are responsible for looking after a child or young person or are disabled and are doing at least 16 hours a week of paid work. Mature students (aged 25 and over) who are working in a paid job for more than 30 hours a week may also be eligible, even if they do not have children.

**For more information:**

Call the helpline on 0845 603 2000 (textphone 0845 607 6078);

Drop into your local HM Revenue and Customs Enquiry Centre (listed under HM Revenue and Customs in the Phone Book); or

Visit the website at [www.hmrc.gov.uk/taxcredits](http://www.hmrc.gov.uk/taxcredits)

## 6. How You Are Assessed And Paid

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EFB will use the information you provide in your application form to decide whether you can get financial help towards living expenses.

### 6.1 Eligibility for financial support

To be eligible to receive help with your living costs you must meet certain conditions. The course you do **must be** at one of the CAFRE campuses (Enniskillen, Greenmount or Loughry) and you must meet the personal eligibility criteria.

#### Personal eligibility

Your personal eligibility depends on:

- where you live (this is known as the residence requirement)
- whether you have ever attended, or received support for, a publicly funded further-education course in the past (known as previous study).

#### Residence

You must meet three requirements relating to your residence and immigration status on the first day of the first academic year of your course. On that date you must:

- have been ordinarily resident (see Note 1 below) in the UK for the three years immediately before this date;
- be ordinarily resident in Northern Ireland; and
- have 'settled status' - which means you must be settled in Northern Ireland within the meaning of the Immigration Act of 1971.

Note 1: ordinarily resident is defined as "habitual and normal residence from choice and for a settled purpose throughout the three year period, apart from temporary or occasional absences."

If you were away from this country because you or your family had been temporarily employed abroad, you may be treated as if your residence in Northern Ireland had not been interrupted. You should ask EFB for more details.

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If you are living here mainly to receive full-time education and you would normally have lived elsewhere, you will not usually be treated as having been resident in Northern Ireland. For exceptions to this rule you should contact EFB.

If you were away from this country during all or part of the three-year period because you, your wife, husband, partner, civil partner or one of your parents were serving abroad as an active member of the regular armed forces (the army, navy or air force), you, your wife, husband, partner, civil partner or your parent, will be treated as having been temporarily employed overseas during that period. This will not prevent you from being eligible for support towards your fees or your living costs.

If you do not meet the residence requirements, you may still be able to apply for student support towards living costs (including other supplementary grants). This may apply in the following circumstances:

- If you, your husband, wife, civil partner or parent are recognised by the British Government as a refugee;
- If you, your husband, wife, civil partner or parent, have been granted humanitarian protection, discretionary leave or exceptional leave to enter or stay in the UK by the Home Office, as the result of a failed asylum application, you must meet the three-year ordinary residency requirement in this country. However, the settled status requirement will not apply to you;
- If you, your husband, wife, civil partner or parent are a UK national and you do not meet the normal residence requirements in the UK and Islands but have been living in the EEA or Switzerland, please check with EFB to see if you may be eligible for support. If you your husband, wife, civil partner are an EEA or Swiss national and do not meet the normal residence requirements, please check with EFB to see if you may be eligible for support.

The residence requirements are complicated **and even if you do not meet the requirements set out above you may still be eligible for support**. You should check with EFB for information about your individual circumstances.

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

**EFB will decide whether you meet the “ordinarily resident” requirement.**

**As a EU student you will not be eligible for a living expenses grant or other grants.**

### **Previous Study**

If students have attended previous publicly funded courses this is taken into account.

### **Leaving your course or transferring to a new course**

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

### **Repeat Years**

If you have unsuccessfully completed a year of the course and decide to repeat the year, you will not be eligible for any support.

You will need to look into other ways of paying for your course. You should seek advice from EFB.

## **6.2 Assessing how much financial support you may be entitled to**

This section tells you how EFB uses the information you supply to decide how much financial help you may receive.

### **6.2.1. General information about income**

Your entitlement to most grants depends on your household's income (the lower the income the more grant you will be entitled to).

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If you want to apply for this financial support you will need to supply income information in the Financial Assessment Form. You and relevant members of your household will need to declare your and their income, even if you filled in a similar form last year.

### Your income

You may be expected to contribute towards your financial support depending on how much income you have and where it comes from. EFB will ask you to estimate your total income for the coming academic year. This income includes all money that you earn or receive that you pay tax on, except for income from casual or part-time jobs during your course (including holiday, evening or weekend working). It will include certain social security benefits. EFB will then ignore the following income, which will not affect your entitlement:

- Any income from jobs you do during the course. This includes work during the holidays, in the evenings or at weekends;
- Personal pension scheme payments and payments into an employer's pension scheme that qualify for tax relief;
- £1,050 for any child who is totally or mainly financially dependent on you.

### Your household income - parents

EFB will assess your parents' income, including the income of a relevant partner unless:

- you are an independent student (see page 24); or
- you choose not to provide details of your income because you only want support that is not assessed on your income.

### If your parents do not give these details, you may not receive or get monies you are entitled to.

EFB will usually look at your parents' income before deductions for the previous financial year but if your parents' income has fallen a lot, EFB can ask to look at their likely income before deductions for the **current** financial year.

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If your parents are separated, divorced or widowed, the income of whichever parent you normally live with will be assessed. EFB will continue to ignore the income of the parent who does not live with you.

### Current students

Note: if you started your course in the 2004/05 academic year, and your parent lives with a partner of the opposite sex or has remarried, entered into a civil partnership (a new form of legal relationship that gives partners of the same sex the same legal status as a husband or wife), their partner's income will be included in the assessment.

### New students

Note: If your parent has remarried, entered into a civil partnership, or lives with a partner (of the same or opposite sex), their partner's income will also be included in the assessment from 2005/06.

EFB works out your parents' residual income. It does this by taking their gross income (before tax and National Insurance) and taking off allowances for the following:

- Parents' pension scheme and superannuation payments that qualify for tax relief;
- £1,050 for any child who is totally or mainly financially dependent on them;
- £1,050 if the parent is also a student.

Once EFB has taken away the right amounts and worked out your parents' residual income, they add this to your income and assess a household contribution as follows:

- No contribution if the total income is less than £22,560;
- £45 if the total income is £22,560;
- Plus £1 for every £12.50 of the total income over £22,560.

For example, if the household income is £24,000, EFB would assess a contribution of £45 plus £115, giving a total contribution of £160.



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Different rules apply if you have a brother, sister or parent who is also receiving student support. EFB will work out your household's contribution before they share it between you and the other students in your family. In normal circumstances, it will be shared out equally. However, EFB must share out the parental contribution in unequal parts in certain circumstances. If your circumstances change during your course (for example, if one of your parents dies), EFB will assess the household contribution again.

### 6.2.2. Independent students

If you are an independent student, EFB will not take your parents income into account.

#### **You are an independent student if you meet one of the following conditions:**

- You have care of a child or children on the first day of the academic year for which you are applying for support;
- You are 25 or over before the start of the academic year for which you are applying;
- You have been married or entered into a civil partnership before the start of the academic year for which you are applying for support. EFB will need to see your marriage certificate or civil partnership schedule;
- You have supported yourself for at least three years before the start of the academic year of your course. This includes any time when you:
  - were in paid full-time employment;
  - received Income Support or Jobseeker's Allowance or were registered for unemployment;
  - received incapacity benefits, invalidity pension or maternity allowance;
  - received training under any scheme for the unemployed or other funding by any state authority or agency; or
  - could not support yourself out of earnings because you had to care for a person under 18 who depended on you;
- You have no living parents.

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There are other circumstances in which, even though you are not an independent student, EFB will not expect your parents to contribute.

These are where:

- your parents cannot be traced or it is not practical or possible to contact them;
- your parents live abroad and an assessment would put them in danger (this may apply if you are a refugee);
- you are permanently estranged from your parents (see 'Students who have no contact with their parents') - EFB will review your situation each time it assesses your application for a new academic year; or
- you are in the care of a local authority or voluntary organisation, or you are under a custodianship order on your 18th birthday or immediately before your course if you are not 18 when it begins.

If you are claiming to be an independent student because you have supported yourself for three years or more, you must provide evidence to show how you have supported yourself. If you have been working or claiming benefits, you must provide written confirmation of this.

Acceptable proof includes your P60s or letters from employers confirming the dates you worked there and your levels of earnings. For periods where you have claimed benefits, you should ask your local Jobs and Benefits office for a letter to confirm the dates you claimed benefit and the type of benefit received. If you have a child aged three or over and are claiming independent status because you have cared for a dependant, you should send your child's original birth certificate and provide other evidence that you are caring for the child (e.g. evidence that you are receiving Child Benefit or Child Tax Credit). If you do not provide birth or marriage certificates or evidence to prove you have supported yourself for three years, it will delay your application.

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### 6.2.3 Students who have no contact with their parents

If you want to claim independent status because you have no contact with your parents, you must provide confirmation from a professional person outside your family who knows about your circumstances. Examples of proof you could provide are:

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

To qualify for independent status because of this, the lack of contact with your parents must usually be permanent. You must provide evidence of this to EFB explaining the circumstances, which led to this. EFB would normally expect you to have had no contact with your parents for at least 12 months although this may not apply in exceptional circumstances.

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

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#### 6.2.4. Your Household Income – husband, wife or partner of either sex

If you are an independent student and married or living with someone, and your husband or wife or partner has enough residual income, EFB will make an assessment for their contribution instead of your parents. From 2005/06 this will be extended to include your partner (of the same sex) who you are living with (new students only). EFB will ignore the same types of income as apply to parents' income. Once EFB has worked out your husband, wife or partner's residual income they add this to your income and assess a household contribution which will be further reduced by £1,050 for each dependent child. The household income threshold is also the same. If you are claiming to be an independent student on the basis of supporting yourself for three years or more, you must provide evidence to show how you have supported yourself.

A contribution by your partner will be assessed if you are aged 25 or over on the first day of the academic year, and your course began (or will begin) on or after 1 September 2000. This may apply also if you are on an end on course immediately following a course beginning on or after 1 September 2000. Again this will depend on you being 25 or over. EFB will be able to tell you what counts as an end-on course.

The household contribution is then assessed as follows:

- No contribution for residual income up to £22,560.
- £45 if his or her residual income is £22,560.
- Plus £1 for every £9.50 of residual income above £22,560.

For example, if the household income is £25,000 EFB would assess a contribution of £45 plus £257, giving a total contribution of £302.

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### Single independent students

If you are single and have independent status, you will have an income threshold of £10,750. EFB will ignore all the same types of income that apply for other students. It will assess for a contribution in the way shown below:

- No contribution if the student's income is less than £10,750;
- A £45 contribution if the student's income is £10,750;
- £45 plus £1 in every £9.50 that their income is over £10,750.

## 7. Your Views On Our Service

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If you would like to comment on any aspect of the service provided by EFB, if you have a complaint or appeal to make on a decision, or if you wish to make any suggestions to improve the quality of the service you can do this:

- by letter;
- by telephone;
- in person; or
- simply by completing the section below and returning it to the address stated

Name \_\_\_\_\_

Address \_\_\_\_\_

\_\_\_\_\_

\_\_\_\_\_ Postcode \_\_\_\_\_

My comment / complaint / suggestion is:

\_\_\_\_\_

\_\_\_\_\_

\_\_\_\_\_

\_\_\_\_\_

Please post to: Department of Agriculture and Rural Development  
Education and Finance Branch  
Room 555  
Dundonald House  
Upper Newtownards Road  
Belfast BT4 3SB  
Tel: 028 9052 4710  
Email: [stephen.mcgeary@dardni.gov.uk](mailto:stephen.mcgeary@dardni.gov.uk)

Hearing impaired users can contact the Department via the  
Textphone: 028 9052 4420 or Fax: 028 9052 4055

You can get a copy of this guide by calling Education and Finance Branch, on  
Tel: 028 9052 4710.

Braille and audio-tape versions of this guide are also available.





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