Guidance Notes for Completing the Student Grant Application Form 2011/12

You must complete a Student Grant Application Form so that we can assess your eligibility for a student grant. These guidance notes will help you to fill out your application form. They do not give all of the details of the student grant scheme. If you are unsure about the conditions set out in the student grant scheme or whether the course you intend to pursue is an approved course in an approved institution, you should contact your local authority or VEC, or read the Student Support Regulations 2011 and the Student Grant Scheme 2011 which are available on www.studentfinance.ie.

You should apply for a student grant to the local authority or Vocational Education Committee (VEC) in your home area, not the area where the college is located.

Please apply for your student grant as soon as possible after you apply for your course. Do not wait until you have accepted a place in college to apply for a student grant.

If you, your parent(s), legal guardian, spouse, civil partner or cohabitant, as applicable, fail to complete the relevant sections or fail to provide the documents we need, we will return the application form to you. This will delay the processing of your grant application and may delay payment if your application is successful.

To be eligible for a student grant, you must be entering an approved full-time course in an approved institution and meet the residency and nationality or immigration status requirements as set out in the Student Support Act 2011 and the Student Support Regulations 2011 together with the eligibility conditions as set out in the Student Grant Scheme 2011 which includes academic progression and means.

The closing date for receipt of student grant application forms is 31 August 2011.

NDP National Development Plan
Transforming Ireland

AN ROINN OIDEACHAIS AGUS SCILEANNA | DEPARTMENT OF EDUCATION AND SKILLS

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Where to apply

You should apply to the Vocational Education Committee in your home area if you have applied for or will be attending an approved course in one of the following institutions in the 2011/12 academic year:

- an approved Post-Leaving Certificate (PLC) centre;
- an Institute of Technology.

You should apply to the local authority in your home area if you have applied for or will be attending an approved course in one of the following institutions in the 2011/12 academic year:

- a university;
- a prescribed educational institution in Ireland (for example a college of education);
- an approved undergraduate course in an approved educational institution in the EU;
- an approved postgraduate course in an approved educational institution in Northern Ireland.

Note: If you were previously in receipt of a student grant you should re-apply to the grant awarding authority who previously processed your student grant application.

Category of applicant

Applicants are categorised into the following student types:

- **Dependent student** which is broken down into the following two student types:
  - Student dependent on parent(s) or legal guardian, or
  - Mature student dependent on parent(s) or legal guardian.

- **Independent mature student.**

Note: It is important for you to establish which category of applicant you are as this will determine whose income we take into consideration and who should fill in each section of the application form. Please read the description of each category of applicant carefully.

Student dependent on parent(s) or legal guardian:
If you were under 23 years of age on 1 January 2011, your student grant application will be assessed based on your parents' or legal guardian's income and your own income. You will need to send us legal court documents as evidence of legal guardianship.

Mature student dependent on parent(s) or legal guardian:
You can only be assessed as a mature student if you are at least 23 years of age on the 1st of January of the year of entry or re-entry to an approved course. (For example, I was born on 31 December 1987 and I am entering/re-entering an approved course on 1 September 2011). "Re-entry" for the purpose of the student grant scheme means entering as a mature student following a break in studies of at least three years.

If you were 23 years of age or older on 1 January 2011 and were ordinarily resident with your parent(s) or legal guardian from the 1st October of the year prior to entry or re-entry to an approved course, your application will be assessed based on your parents' or legal guardian's income and your own income. You will need to send us legal court documents as evidence of legal guardianship.

Independent mature student:
If you were 23 years of age or older on the 1st of January of the year of entry or re-entry to an approved course but were **not** ordinarily resident with your parent(s) or legal guardian from the **1st October of the year prior to entry or re-entry** to an approved course, your application will be assessed based on your own income. Your parents' or legal guardian's income is not taken into consideration. You will need to send us documentary evidence as proof of living independently from your parent(s) or legal guardian during the relevant period. If you are an independent mature student and are married, in a civil partnership or cohabiting, your application will be assessed based on your spouse's, civil partner's or cohabitant's income and your own income.

Documentary evidence for an independent mature student:
Documentary evidence will be required as proof of your home address from the 1st October of the year preceding your entry or re-entry to an approved course. For example, **if you are entering an approved course for the first time or re-entering in the academic year 2011/12**, you will need to provide evidence of where you were living from **1 October 2010**. Generally this would include:

- utility bills, such as telephone, gas or electricity;
- registration with the Private Residential Tenancies Board (PRTB);
- documentation received, for example, bank statement, correspondence from a government department.

Completing your application form

- You need a **Personal Public Service (PPS) Number** before you can apply for a student grant. If you do not have a PPS number, please contact the Department of Social Protection to apply for one.
- You should read these guidance notes carefully. They will help you to complete the form and supply the documents we need. The explanations and terms in these guidance notes are intended as a guide only and are not a legal interpretation.
- The symbol on the application form means that there is a detailed explanation in these guidance notes to help you answer the question. The symbol means that you need to provide us with **documentary evidence** and send us the documents we ask for with your application form. The documentary evidence required is clearly described in each section of these guidance notes.
- Please use **black ink** and write in BLOCK letters.
- Place a tick (✓) in the appropriate boxes, where provided.
- Answer all the questions. If a question does not apply to you, please enter 'N/A' (not applicable) as the answer. If a section does not apply to you, please enter 'N/A' clearly across the top of the section.
- The **category of applicant** you are determines who needs to complete and sign the application form. We will tell you at the start of each section who should fill in this section of the application form.
- Please read carefully the Data Protection Statement on page 14 of the application form.
- Make sure that you, your parent(s), legal guardian, spouse, civil partner or cohabitant, as applicable, sign the Declarations on page 15 of the application form. We cannot process your application without these signatures.

Submitting your application form

- Your application must include documentary evidence to support any information you have provided. Details of the **documentary evidence** you must send us are given in each section of these guidance notes.
- You must submit original documents (not photocopies) unless we say otherwise in these guidance notes.
- It is your responsibility to submit all the documents we need. Where necessary, please have all documents translated into English/Irish.
- Your local authority or VEC may ask for more information or evidence to help them assess your grant application.
- If you are unsure whether something is relevant, you should tell your local authority or VEC. This includes anything that might influence the local authority's or VEC's assessment and award of a student grant.
- Complete the checklist at the end of the application form.
- When you have completed this form, you must send it together with the necessary documentary evidence to your local authority or VEC in your home area, as soon as possible before the closing date.
- If you become aware that any of the information you gave us was incorrect, you must tell your local authority or VEC straight away.
- You, your parent(s), legal guardian, spouse, civil partner or cohabitant, as applicable, must tell us immediately of any **change in circumstances** that is likely to affect your eligibility for a student grant or if any of you become aware that any information given in your application is no longer correct or was incorrect. Failure to notify us of a change in circumstances is an offence and may result in the loss of your student grant and prosecution.
- If you do not currently satisfy the eligibility conditions to be awarded a grant or if you do not qualify for the award of the full level of grant and a change of circumstances as specified in the relevant student grant scheme occurs during the academic year you may become eligible to be assessed or re-assessed during the academic year. If you are unsure about whether the change in circumstances that has occurred affects your student grant eligibility you should contact your local authority or VEC for the relevant student grant scheme.

Review of your student grant

- Student grants awarded under the student grant schemes are reviewed each year. If you held a student grant in 2010/11 and are continuing your studies on this course in the 2011/12 academic year, your local authority or VEC will be in contact with you in order to renew or re-assess your student grant for 2011/12.

WARNING: If you, your parent(s), legal guardian, spouse, civil partner or cohabitant, as applicable, knowingly leaves out relevant information or provides information that is false or misleading, you are guilty of an offence and will be prosecuted. Such prosecution may lead to a fine, a prison term or both. Details of offences and penalties are set out in section 23 of the Student Support Act 2011.

Section A Applicant's personal details

Who should fill in this section?

You, the applicant, should fill in this section of the application form and answer all questions.

A1. PPS number

You **must give** us your Personal Public Service (PPS) number. If you do not have a one please contact the Department of Social Protection to apply for one. We will not process your application without this number.

A5-A8. Birth certificate

You **must** include your original birth certificate as documentary evidence. If you are an Irish citizen, this should be your original long form birth certificate.

A10. Home address

This is your home address and not where you live while attending college. Your local authority or VEC may ask you to provide evidence of your address during their assessment of your application.

A13. Level of course

You do not have to wait until you know the exact course you will be attending to apply for a student grant. If you have applied for one or more courses and have not yet accepted a place, please tick your first choice. This tells us if you have applied to the correct local authority or VEC. If you have accepted a place on an approved course, please fill in and send us a **course acceptance form.** You can download this form from www.studentfinance.ie or get it from your local authority or VEC.

A14. CAO Number

If you have applied for a higher education course through the Central Applications Office (CAO), you will have an 8-digit CAO application number.

UCAS Number

If you have applied for a higher education course in the UK through UCAS, the UK application system, you will have a 10-digit application number.

A15. Category of applicant

Applicants are categorised into the following student types:

- **Student dependent on parent(s) or legal guardian, or**
- **Mature student dependent on parent(s) or legal guardian, or**
- **Independent mature student.**

A detailed description for each category of applicant is outlined on page 3 and 4 of these guidance notes. It is important for you to establish which category of applicant you are as this will determine whose income we take into consideration and who should fill in each section of the application form. Please read the descriptions of each category of applicant carefully.

Documentary evidence for an independent mature student:

Documentary evidence will be required as proof of your home address from the 1st October of the year preceding your entry or re-entry to an approved course. For example, if you are entering an approved course for the first time or re-entering in the academic year 2011/12, you will need to provide evidence of where you were living from **1 October 2010**. Generally this would include:

- utility bills, such as telephone, gas or electricity;
- registration with the Private Residential Tenancies Board (PRTB);
- documentation received, for example, bank statement, correspondence from a government department.

A16. Documentary evidence for separation and divorce

If you are applying as an independent mature student and are separated or divorced or are a former civil partner (you were in a civil partnership that has since been dissolved) you must send us evidence of your separation or divorce or dissolved civil partnership and proof that you are living separately.

This should include one or more of the following:

- Separation agreement;
- Divorce decree;
- Decree of dissolution for a civil partnership;
- Evidence from the Department of Social Protection that you are currently in receipt of a payment for a one-parent family situation, such as:
  - One-parent family payment;
  - Deserted Wife's Allowance;
- Where there is no legal agreement, a letter from your solicitor confirming that you are separated and/or that legal proceedings are pending;
- Proof that you are living separately.

A18. Occupation

Please describe your main job before you started or will start on your course of study. Make sure to use precise terms such as 'retail store manager' rather than 'manager'. If you have always been a student, insert 'student'. This information is for statistical purposes only and is an optional question.

Section B — Applicant's nationality, immigration status and residency details

Who should fill in this section?

You, the applicant, should fill in this section of the application form and answer all questions.

B1. Your country of birth is where your mother normally lived at the time of your birth.

B2. Documentary evidence for nationality

We need documentary evidence as proof of nationality. The documentary evidence should include at least one or more of the following:

- a long form Irish birth certificate if you were born on the island of Ireland before 1 January 2005;
- a certified[1] copy of your passport;
- a national identity card issued by an EU Member State;

[1] *This is a document which has been stamped and signed as being a true copy of the original by a member of the Garda Síochána or a Commissioner of Oaths. The person certifying the copy must provide his or her name, address and telephone number.*

- a certificate of naturalisation together with a certified copy of your passport or other official documentation;
- a foreign births registration certificate together with a certified copy of your passport.

B3. If you are not an Irish national or a national of another EU Member State[2], the EEA[3] or Switzerland, you must have a current permission to remain in Ireland under one of the categories listed below.

a) Refugee

To be assessed under this category you must be a person who is:

- declared a refugee under the Refugee Act 1996, **or**
- admitted to Ireland as a Programme Refugee, **or**
- granted permission to remain in Ireland as a family member of a refugee under section 18 of the Refugee Act 1996.

b) Subsidiary protection

To be assessed under this category you must be a person who has:

- subsidiary protection under the European Communities (Eligibility for Protection) Regulations 2006, **or**
- permission in writing to enter and reside in Ireland under Regulation 16 of the European Communities (Eligibility for Protection) Regulations 2006.

c) Permission to remain as the family member of a European Union, EEA or Swiss citizen under the European Communities (Free Movement of Persons) Regulations 2006 and 2008 and EU Directive (EU Treaty Rights provisions).

To be assessed under this category you must have permission to remain in Ireland as a family member of a European Union, EEA or Swiss citizen under the provisions of the European Communities (Free Movement of Persons) Regulations 2006 and 2008 and Directive 2004/38/EC of the European Parliament and of the Council.

d) Permission to remain because of marriage or civil partnership with an Irish national or because you are the dependent child of such person.

To be assessed under this category you must have permission to remain in Ireland because you are married or in a civil partnership with an Irish national who is residing in Ireland or because you are the dependent child of such person, not having EU nationality.

e) Humanitarian leave to remain granted before the Immigration Act 1999 came into effect.

To be assessed under this category you must be a person who has humanitarian leave to remain in Ireland (granted prior to the Immigration Act 1999).

f) Permission to remain in Ireland following a decision not to deport you under section 3 of the Immigration Act 1999.

To be assessed under this category you must be a person who has permission to remain in Ireland following a decision not to deport you under section 3 of the Immigration Act 1999.

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[2] *Austria, Belgium, Bulgaria, Cyprus, Czech Republic, Denmark, Estonia, Finland, France, Germany, Greece, Hungary, Ireland, Italy, Latvia, Lithuania, Luxembourg, Malta, Netherlands, Poland, Portugal, Romania, Slovakia, Slovenia, Spain, Sweden, United Kingdom.*

[3] *Iceland, Liechtenstein, Norway.*

Documentary evidence for B3

If you are not an Irish national or a national of another EU Member State, the EEA or Switzerland, you must have current permission to remain in Ireland. You will need to send us all of the following official documents as evidence:

- Department of Justice and Equality letters issued to you confirming details of your immigration status in Ireland, **and/or**
- Department of Justice and Equality letters issued to your family member where your immigration status is dependent on your family member's immigration status in Ireland;
- current Garda National Immigration Bureau (GNIB) Certificate of Registration cards;
- certified copy of your passport.

Your local authority or VEC may ask you for additional documents as further evidence.

B4. To be eligible for a student grant you must be legally resident in Ireland for at least 3 of the 5 years immediately before the date on which a year of study commences on an approved course in an approved institution.

If you have not been resident in Ireland for at least 3 of the last 5 years, you will need to give us details of your residency for the last 5 years in the table provided.

If the reason you were temporarily resident outside Ireland was because you were pursuing an approved course of study or postgraduate research in the EU, then you may still be eligible to apply for a student grant. If this is the case, you will need to have been legally resident in Ireland for at least 3 of the 5 years immediately before you commenced the course of study or research.

If you do not satisfy the residency requirement in Ireland, but have been living in another EU Member State, the EEA or Switzerland for at least 3 of the last 5 years immediately before the date on which a year of study commences, you may be eligible for a grant for tuition fees only.

Information on the residency requirements are outlined in section 14 of the Student Support Act 2011. This is available on www.studentfinance.ie.

Documentary evidence for B4

If you have been resident in Ireland, the EU, EEA or Switzerland for at least 3 of the 5 years immediately before the date on which you start a year of study on your course, you must send us evidence of your residency. This may be one or more of the following:

- evidence that you sat the Junior Certificate and Leaving Certificate exams in Ireland, or equivalent school exams in the EU, EEA or Switzerland;
- a letter from a school principal in Ireland, the EU, EEA or Switzerland confirming your attendance at a school;
- social welfare statements or equivalents from the EU, EEA or Switzerland;
- utility bills;
- registration with the Private Residential Tenancies Board (PRTB), or equivalent from the EU, EEA or Switzerland;
- if you are a non-EEA national, a letter from the Department of Justice and Equality confirming the period of your lawful presence in Ireland. We cannot consider periods of unlawful presence.

Section C Applicant's academic history and sources of student financial assistance

Who should fill in this section?

You, the applicant, should fill in this section of the application form and answer all questions.

C2. Your local authority or VEC needs to know if you have attended further education or higher education courses in the past so that it can determine whether you are eligible for a student grant. You must give us a full history of your participation on any further or higher education courses, including any courses you started but did not complete. If you have completed or attended more than one course, please use the **additional notes section** on page 12 of the application form to provide all of the information for each additional course you completed or attended.

Documentary evidence for C2

If you have attended any course but not completed the course or have completed a course and hold a qualification, you must send us the following documents for each course:

- a letter from a college or institution confirming your attendance, **and/or**
- a copy of the award you received if you completed a course. If you hold a qualification from outside of Ireland, you must have the National Qualifications Authority of Ireland confirm your qualification to the nearest comparable level in Ireland.

C5. You must tell your local authority or VEC if you have applied for, been awarded or will receive a Back to Education Allowance (BTEA) or a Vocational Training Opportunities Scheme (VTOS) payment for the 2011/12 academic year.

C6. You must tell your local authority or VEC if you have applied for, been offered or will receive student financial assistance from any source at any time for the 2011/12 academic year. Examples of student financial assistance include scholarships, awards, sponsorship, bursaries, prizes or other student grants from Ireland or abroad.

Documentary evidence for C6

If you have been offered student financial assistance or student funding from another awarding or funding body for the 2011/12 academic year, you must send us a letter from that awarding or funding body which has the following information:

- the name of the awarding or funding body, and
- a breakdown of the full amount in euro to be awarded, for example, for maintenance, fees and so on.

Note: It is fraudulent to apply for a student grant to more than one local authority or VEC at the same time.

Section D

Personal details of your parent(s), legal guardian, spouse, civil partner or cohabitant

Who should fill in this section?

If you are applying as a **student dependent on parent(s) or legal guardian,** your parent(s) or legal guardian must fill in this section of the application form and sign the Declaration on page 15. If your parents are separated or divorced and can prove this to your local authority or VEC, then only the parent with whom you live needs to complete this section and sign the Declaration on page 15.

If you are applying as a **mature student dependent on parent(s) or legal guardian,** your parent(s) or legal guardian must fill in this section of the application form and sign the Declaration on page 15. If your parents are separated or divorced and can prove this to your local authority or VEC, then only the parent with whom you live needs to complete this section and sign the Declaration on page 15.

If you are applying as an **independent mature student** and are married, in a civil partnership or cohabiting, your spouse, civil partner or cohabitant must fill in this section of the application form and sign the Declaration on page 15. If you are separated, divorced, or a former civil partner and can prove this to your local authority or VEC, your spouse, civil partner or cohabitant does not need to fill in this section of the application form.

Note: If this section does not apply to you, please enter 'N/A' clearly across the top of the section.

D1. PPS Number

You **must give** us your Personal Public Service (PPS) number. If you do not have one, please contact the Department of Social Protection to apply for one. We will not process the application without this number.

D5. Documentary evidence for separation and divorce

If you are separated or divorced or are a former civil partner (you were in a civil partnership that has since been dissolved) you must send us evidence of your separation or divorce or dissolved civil partnership and proof that you are living separately.

This should include one or more of the following:

- Separation agreement;
- Divorce decree;
- Decree of dissolution for a civil partnership;
- Evidence from the Department of Social Protection that you are currently in receipt of a payment for a one-parent family situation, such as:
  - One-parent family payment;
  - Deserted Wife's Allowance;
- Where there is no legal agreement, a letter from your solicitor confirming that you are separated and/or that legal proceedings are pending;
- Proof that you are living separately.

D9. Occupation

Please describe your main job. Make sure to use precise terms such as 'retail store manager' rather than 'manager'. This information is for statistical purposes only and is an optional question.

Section E Details of dependent children

Who should fill in this section?

If you are applying as a **student dependent on parent(s) or legal guardian,** your parent(s) or legal guardian must fill in this section, giving us details of their other dependent children and if you have dependent children you must also fill in this section giving us details of your own dependent children. The dependent children listed must be residing with your parent(s) or legal guardian or with you, the dependent student.

If you are applying as a **mature student dependent on parent(s) or legal guardian,** your parent(s) or legal guardian must fill in this section giving us details of their other dependent children and if you have dependent children you must also fill in this section giving us details of your own dependent children. The dependent children listed must be residing with your parent(s) or legal guardian or with you, the dependent student.

If you are applying as an **independent mature student** and have dependent children you must fill in this section giving us details of your own dependent children and the dependent children of your spouse, if applicable. The dependent children listed must be residing with you, the independent mature student or with your spouse.

Note: If this section does not apply to you, please enter 'N/A' clearly across the top of the section.

E1. You must answer this question so that we can apply the correct reckonable income limits to you.

Documentary evidence for E1

Letter from a GP or relevant medical body where a dependent child is 16 years or over and is medically certified as permanently unfit for work.

Additional information we may ask for:

- A letter from their school or institution stating that they attended the school or institution in 2010/11.
- A birth certificate for each dependent child.

E2. You must answer this question so we may increase the reckonable income limits in respect of other children attending a full-time course of at least one year's duration as specified in the Student Grant Scheme 2011 for the purposes of this increase.

Documentary evidence for E2

If there are 2 or more dependent children attending a full-time course of at least one year's duration, as specified in the Student Grant Scheme 2011, you must send us a letter from the college or institution confirming that the student(s) will be attending full-time in 2011/12.

Note: If the applicant plus one or more relevant persons which includes dependent children as mentioned above, or the dependent student's parent, or independent mature student's spouse, civil partner or cohabitant are attending a full-time course of at least one year's duration, as specified in the Student Grant Scheme 2011, you must send us a letter from the college or institution confirming that the student(s) will be attending full-time in 2011/12. This will allow us determine if we can increase the reckonable income limits in respect of the other relevant persons attending a full-time course of at least one year's duration as specified in the Student Grant Scheme 2011 for the purposes of this increase.

Section F Reckonable income

To assess whether you are eligible for a student grant, your local authority or VEC need to know about all of your sources of income for 2010. This section may seem complicated but if a question does not apply to you simply tick "no" to this question. If a question does apply to you, please answer it fully. If you are unsure whether something is relevant, please include the information in the **additional notes section** on page 12 of the application form.

Who should fill in this section?

If you are applying as a **student dependent on parent(s) or legal guardian,** you and your parent(s) or legal guardian must fill in this section, send us all the documents we ask for and sign the Declaration on page 15 of the application form. If your parent(s) or legal guardian are separated or divorced and can prove this, then only the parent or legal guardian you live with needs to fill in this section of the application form and send us the documents we ask for.

If you are applying as a **mature student dependent on parent(s) or legal guardian,** you and your parent(s) or legal guardian must fill in this section, send us all the documents we ask for and sign the Declaration on page 15 of the application form. If your parent(s) or legal guardian are separated or divorced and can prove this, then only the parent or legal guardian you live with needs to fill in this section of the application form and send us the documents we ask for.

If you are applying as an **independent mature student,** you must fill in this section of the application form, send us all the documents we ask for and sign the Declaration on page 15 of the application form. If you are married, in a civil partnership or cohabiting, your spouse, civil partner or cohabitant must fill in this section, send us all the documents we ask for and sign the Declaration on page 15 of the application form.

Important points you should note when completing this section

- Reckonable income for student grant purposes is gross income from all sources, whether it arises in Ireland or abroad. The income taken into account is gross income before any deductions for PAYE, income tax, capital gains tax, capital acquisitions tax, PRSI (social insurance), income levy, and so on. We need to know about **all** income including income that is described as 'tax-free', 'tax-paid', 'not liable to tax' or 'exempt from tax'.
- For this academic year 2011/12 we will look at all income arising in the reference period 1 January 2010 to 31 December 2010.
- You must declare all income on this application form whether it arises in Ireland or abroad. Where you have **foreign income,** please enter the euro equivalent of the gross amounts.
- If you are not sure whether an income, gain or benefit should be included in the calculation of reckonable income, please give us details including the amounts involved when sending us your application form. This will help avoid any misunderstandings which might otherwise arise during the processing of the application.
- Please follow the instructions for **documentary evidence for each question** in this section carefully. You must send us all the documents we ask for. Failure to do so will delay the processing of your grant application.

F1. Income from employment

If you, your parent(s), legal guardian, spouse, civil partner or cohabitant, as applicable, were employed at any time in 2010, whether full-time, part-time or temporary, you must give us the total gross income earned in 2010, including any benefits-in-kind, from all Irish and foreign employments.

Important points you should note when answering this question:

- **Benefits-in-Kind**
  We include benefits-in-kind at their figure for income tax purposes.

- **Employment-related expenses**
  We allow the same deduction from income for expenses directly related to employment as set out in your P21 PAYE Balancing Statement for 2010.

- **Applicant's earnings from holiday employment**
  You, the applicant must include any income for 2010 in this section. A deduction will be allowed for reasonable holiday earnings which is income earned by the applicant from employment outside of term time.

- **Proprietary director**
  If you, your parent(s), legal guardian, spouse, civil partner or cohabitant, as applicable, were a proprietary director or shareholder of a limited company in 2010, you must give us details of any remuneration from the company or companies in this section of the application form. You must also fill in question **F6, 'Details of proprietary directorships and shareholdings'.**

- **Income earned in a previous tax year**
  If your P60 or P45 includes amounts paid in the tax year 2010, but which were earned in previous tax years (as can happen when overtime, commission, bonuses or salary increases are paid significantly in arrears), you may tell the Revenue Commissioners and have those amounts excluded from your P21 PAYE Balancing Statement for 2010. These can then be excluded from your 2010 income for reckonable income for grant purposes.

- **Non-recurring overtime payments**
  If you can prove that overtime payments are not recurring payments, your local authority or VEC may disregard them when assessing reckonable income. In such cases your application will be re-assessed in the following academic year.

Documentary evidence for F1

You must send us the following documents as evidence:

- P60 for each employment which you held at the end of the 2010 tax year which you get from your employer(s);
- P21 PAYE Balancing Statement for 2010 which you can get on-line at www.revenue.ie or by contacting your local Revenue office;
- P45 if you ceased employment in 2010;
- Payslips for the applicant's earnings from holiday employment outside of term time in 2010;
- Income earned in a previous tax year:
  - a letter from the employer stating that the amount earned in 2009 which was paid in 2010

and was included in the P60/P45 for 2010. The letter must also state any amount earned in 2010 which was not paid in 2010 but was carried over to be paid in 2011.

- Non-recurring overtime payments:
  - a letter from the employer stating that the overtime will not recur in the current tax year. It will also be necessary to provide a P60 for both the 2010 and 2009 tax years. Where overtime has been disregarded as reckonable income, all such cases will be re-assessed in the following academic year.
- Foreign income:
  - We need documentary evidence for the tax year, 1 January 2010 to 31 December 2010. For example, if you have income arising in the UK, you will need to send us a UK P60 for 5 April 2010 and 5 April 2011, to cover the tax year 1 January 2010 to 31 December 2010.

F2. Social welfare payments

If you, your parent(s), legal guardian, spouse, civil partner or cohabitant, as applicable, got a social welfare payment from this State or the equivalent payment from another State (other than child benefit) at any time in 2010, you must give us details.

You must give the name of each payment you received in 2010 (for example, Job Seeker's Benefit, Social Welfare State Pension (Contributory or Non-Contributory), UK State Pension). Enter the total gross amount of social welfare payments you got in the year ended 31 December 2010.

Documentary evidence for F2

You must send us the following documents as evidence:

- a **statement** from the Department of Social Protection which has the following information:
  - the name of the person getting the payment,
  - the type of payment,
  - the amount the person got in 2010,
  - whether the payment included a Qualified Adult Allowance and if so, the amount,
  - whether the payment included a Child Dependent Increase and if so, for how many children and the amount for each child,
  - the date the payments started,
  - the date the payments stopped (if applicable).
- If you are in receipt of a social welfare payment from outside Ireland, you will need to send us the above details from the relevant authority.

We will not include certain social welfare payments in the calculation of reckonable income but the details must be given on the statement from the Department of Social Protection. Payments which are not included in calculating reckonable income are listed as income disregards in the Student Grant Scheme 2011 on www.studentfinance.ie or can be obtained from your local authority or VEC.

F3. Payments from other government departments or state agencies, such as, the Health Service Executive (HSE), FÁS, or a local authority

If you, your parent(s), legal guardian, spouse, civil partner or cohabitant, as applicable, got a payment from any other government department or state agency such as the HSE, FÁS, a local authority and so on, at any time in 2010, you must give us details.

You must list the name of each payment you received in 2010 (for example, community employment scheme, supplementary welfare allowance, rent allowance, mortgage interest

allowance). Enter the total amount of the payments you got in the year ended 31 December 2010.

Documentary evidence for F3

You must send us the following documents as evidence:

- a **statement** from each government department or state agency with the following information:
  - the name of the person getting the payment,
  - the type of payment,
  - the amount the person got in 2010,
  - the date the payments started,
  - the date the payments stopped, (if applicable).

F4. Self-employment or farming

If you, your parent(s), legal guardian, spouse, civil partner or cohabitant, as applicable, were self-employed or engaged in farming at any time in 2010, you must give us details of the income earned.

If your business year differs from the tax year, we will look at the income shown in your business accounts for a year which ends between 1 January 2010 and 31 December 2010. This is the same basis used by the Revenue Commissioners to compute your income for the tax year.

Important points to note in calculating reckonable income for self-employment and farming:

- **Profit or loss**

  We use the profit or loss adjusted for income tax and make the following adjustments to calculate reckonable income from self-employment and farming:

  Depreciation/Tax Capital allowances

  We do not allow any deduction for depreciation, tax capital allowances or tax write-downs in computing reckonable income for student grant purposes.

  Disallowed Interest

  We do not allow a deduction for interest on borrowings which fund the fixed assets of the business or the personal expenditure of the proprietor for student grant purposes.

  Finance lease payments

  A finance lease payment is the repayment of borrowing for capital expenditure purposes together with the associated costs. As we do not allow any deduction for capital expenditure, or interest on borrowings for capital expenditure purposes, consistency requires that we also disallow finance lease payments.

  Wages and remuneration adjustment

  There are a number of instances where we do not allow a deduction for remuneration charged in the accounts. If you have a wage or remuneration entry in your profit and loss account, you must give us the following details:

  - any wages or payments made without applying the PAYE and PRSI regulations or equivalent regulations;
  - wages or payments to dependent children;
  - wages or payments to non-dependent children where the payment is above the norm for the work undertaken.

- **Income averaging for farming**
  While average income over three years is used to compute a farmer's income tax liability, only the income of the relevant year is used to calculate reckonable income for student grant purposes.

- **Milk Quota**
  If you received compensation for a temporary suspension of a milk quota, you must include this as income from self-employment.

  If you disposed of a milk quota in 2010, you need to give us details and complete a **Disposal of Assets and Rights Table** as described under **Section F, F11, 'Income from the disposal of assets or rights'** of these guidance notes.

- **Farm stock relief**
  The income tax adjustment for farm stock relief is disregarded in calculating reckonable income.

- **Personal expenditure**
  We do not allow any deduction for personal expenditure charged against the business.

- **Losses**
  Losses arising from a trade other than a trade operated on a non-commercial basis can be offset against all other sources of income in the reference period. However, losses carried forward from a previous year cannot be offset.

Documentary evidence for F4

You must send us the following documents as evidence:

- Copy of accounts (that is, trading account, profit and loss account, capital account and balance sheet) for each business for the year ending between 1 January 2010 and 31 December 2010. The accounts extracts pages from your Return of Income **do not** satisfy this accounts requirement;
- Adjusted Profit Computation for income tax for the 2010 tax year;
- Notice of Assessment for 2010 or its foreign equivalent;
- If it applies to you, a current letter from the Revenue Commissioners exempting you from filing tax returns or equivalent from another state;
- If the accounts contain a wage or remuneration expense, you must give us the detailed breakdown mentioned above under wages and remuneration adjustment.

F5. Rental and other income from land and property

If you, your parent(s), legal guardian, spouse, civil partner or cohabitant, as applicable, had rental or other income from land and properties in Ireland or abroad at any time during 2010, you must give us details.

- **Profit or loss:**
  We use the profit or loss from land and properties as shown by your statement of rental income and make adjustments to calculate reckonable income from land and property. We apply the same guidelines for calculating reckonable income for rental and other income from land and property as we do for self-employed work or farming as detailed in **Section F, F4 'Self-employed work and farming'** of these guidance notes.

- **Section 23 Type Relief:**
  We do not allow any deduction for capital expenditure, regardless of how it is treated for income tax.

- **Rental losses**
  Rental losses cannot be offset against other income in the reference period.

Documentary evidence for F5

You must send us the following documents as evidence:

- Copy of accounts (that is, trading account, profit and loss account, capital account and balance sheet) or statement of rental income for the year ended 31 December 2010. The accounts extracts pages from your Return of Income do not satisfy this accounts requirement;
- Adjusted Profit Computation for income tax for 2010;
- Notice of Assessment for 2010 or its foreign equivalent;
- If it applies to you, a current letter from the Revenue Commissioners exempting you from filing tax returns or equivalent from another state;
- If the accounts contain a wage or remuneration expense, you must give us the detailed breakdown mentioned in these guidance notes at **Section F, F4 'Self Employment and Farming, Wages and remuneration adjustment'.**

F6. Details of proprietary directorships and shareholdings

Where any part of your, your parent's, legal guardian's, spouse's, civil partner's or cohabitant's income, as applicable, is paid by a limited company of which you are a proprietary director, or in which you have a significant equity shareholding (that is, where you are able to control directly or indirectly 15% or more of the voting rights), you must give us details.

Documentary evidence for F6

You must send us the following documents as evidence:

- the registered name of the company;
- the registered number of the company;
- the percentage of voting rights that you control.

As part of the verification process, we may ask for copies of the audited accounts of these companies.

You should enter details of remuneration from the company or companies, including benefits-in-kind, in **Section F, F1, 'Income from employment'** of the application form.

F7. Income from pensions other than the Social Welfare State Pension

If you, your parent(s), legal guardian, spouse, civil partner or cohabitant, as applicable, have income from pensions other than the contributory and non-contributory Social Welfare State Pension you must give us details. If you are in receipt of the Social Welfare State Pension, you should enter the details of the State Pension in **Section F, F2, 'Social welfare payments'** of the application form.

Documentary evidence for F7

You must send us the following documents as evidence:

- a letter from your employer(s) or the body/bodies administering your pension;
- P60(s) confirming the gross amount you received in 2010;
- P21 PAYE Balancing Statement or Notice of Assessment for 2010.

Note: Withdrawals from pension products

You should enter withdrawals other than the tax-free lump sum from pension products such as a Personal Retirement Savings Account (PRSA), Approved Retirement Fund (ARF) or Approved Minimum Retirement Fund (AMRF) in **Section F, F13 'Income from any sources not mentioned above'** of the application form. The tax free lump sum withdrawn should be entered under **Section F, F10 'Lump sum payments from retirement and redundancy'** of the application form.

F8. Income from savings, deposit accounts and investments

If you, your parent(s), legal guardian, spouse, civil partner or cohabitant, as applicable, have money or investments in a financial institution or elsewhere, enter the gross amount of all interest or income earned from savings, deposit accounts, personal loans made by you and investments (stocks, shares, bonds, securities and dividends) in 2010.

Investments include savings certificates, life assurance bonds and other financial instruments where the interest or profit builds up and is paid out as a lump sum at the end of the investment period. If you hold this kind of investment, you must include a proportion of the final interest or profit in your reckonable income. The proportion to be included is calculated by dividing the total interest or profit at the end of the investment period by the number of years over which it will have accumulated.

For example, €5,000 invested in 2009, which will reach €7,500 gross after 5 years, would have an annual income of €500 (that is, €2,500 divided by 5) for reckonable income purposes for 2010. The annual interest should be time-apportioned for the year in which the investment is made and the year in which it is realised where these periods are less than a full year. You should include gross interest before Irish tax is deducted.

For distributions from Irish companies, you should include the amount received and the Irish tax deducted.

For foreign interest and dividends, you should include the euro equivalent of the gross amount earned before deduction of foreign tax, if any.

Documentary evidence for F8

You must send us the following documents as evidence:

- Statements of the interest/dividends paid from the financial institution or other provider, for example, bank, building society, post office or credit union, and so on, covering the period 1 January 2010 to 31 December 2010;
- P21 PAYE Balancing Statement or Notice of Assessment for 2010.

F9. Income from maintenance arrangements

If you, your parent(s), legal guardian, spouse, civil partner or cohabitant, as applicable, received a maintenance payment in 2010 you must give us details. Maintenance payments include money actually received as maintenance and any other payment made to a third party as part of

a maintenance obligation, for example, rent, mortgage and loan repayments, insurance and life assurance, upkeep of home, repairs and renewals, medical, education and so on.

Documentary evidence for F9

You must send us the following documents as evidence:

- Maintenance agreement stating the amount of maintenance you receive each month;
- P21 PAYE Balancing Statement or Notice of Assessment for 2010;
- Evidence of maintenance payments as well as evidence of any bills, mortgages, rent, tuition or any other such payments made as part of the maintenance arrangement.

F10. Lump sum payments from retirement and redundancy

If you, your parent(s), legal guardian, spouse, civil partner or cohabitant as applicable, received a lump sum in 2010 from retirement or cessation of employment (including redundancy), you must give us details.

Retirement:

Where you, your parent(s), legal guardian, spouse, civil partner or cohabitant, as applicable, retired in 2010 from employment or self-employment and received a lump sum, we take a proportion of the lump sum into account for calculating reckonable income for student grant purposes. We calculate the proportion we take into account by dividing the retirement lump sum by the number of years of pensionable service. If you are self-employed, the 'pensionable service' you should enter is the number of years for which you made contributions to a retirement product.

Documentary evidence for retirement

You must send us the following documents as evidence:

- a letter from your employer or the body administering your pension stating:
  - your date of retirement;
  - the gross amount of your lump sum;
  - the number of years of pensionable service or the number of years of contributions;
  - your gross annual pension.

Redundancy:

If you, your parent(s), legal guardian, spouse, civil partner or cohabitant, as applicable, ceased employment or were made redundant in 2010 and received a lump sum, we take a proportion of the lump sum into account for calculating reckonable income for student grant purposes. We calculate the proportion we take into account by dividing the lump sum by the number of years of service with the employer.

Documentary evidence for redundancy

You must send us the following documents as evidence:

- a letter from your employer stating:
  - the date you ceased employment or became redundant;
  - the gross amount of your lump sum;
  - the number of years of service with your employer.

Note: Withdrawals from pension products

You should enter withdrawals, other than the tax-free lump sum which should be entered in this section, from pension products such as a Personal Retirement Savings Account (PRSA),

Approved Retirement Fund (ARF) or Approved Minimum Retirement Fund (AMRF) in **Section F, 'F13 Income from any sources not mentioned above'** of the application form.

F11. Income from the disposal of assets or rights

If you, your parent(s), legal guardian, spouse, civil partner or cohabitant, as applicable, received income from the disposal of assets or rights in 2010 (other than from the exceptions listed below), you will need to complete a **Disposal of Assets and Rights Table** detailing the gain or loss which arose. You can download the **Disposal of Assets and Rights Table** from www.studentfinance.ie or get it from your local authority or VEC. The amount to be included in reckonable income for each disposal is the actual gain or loss divided by the number of years for which the asset or right was held.

Losses arising from the disposal of an asset can be offset against all other sources of income in the reference period.

You must give details of all gains and losses on the disposal of assets or rights, whether or not they were exempt from Irish Capital Gains Tax or a foreign equivalent.

The exceptions are:

- The disposal of a principal private residence except where the sale price reflects development value;
- In the case of an independent mature student:
  - disposals between an applicant and his or her spouse, civil partner or cohabitant;
  - disposals from an applicant or his or her spouse to their dependent children.
- In the case of all other applicants:
  - disposals between parent(s) or legal guardian;
  - disposals from parent(s) or legal guardian to an applicant;
  - disposals from parent(s) or legal guardian to their dependent children.

Documentary evidence for the disposal of assets or rights

You must send us the following documents as evidence:

- a completed **Disposal of Assets and Rights Table** showing the profit or loss on the disposal of the asset or right. You can download this **Disposal of Assets and Rights Table** from www.studentfinance.ie or get it from your local authority or VEC;
- Capital Gains Tax Computation for 2010.

Realisation of a life assurance policy:

If you, your parent(s), legal guardian, spouse, civil partner or cohabitant, as applicable, made a gain on the realisation of a life assurance policy or units in an investment fund in 2010, you must give us details. Only a proportion of the gain is taken into account in calculating reckonable income for student grant purposes. The calculation is as follows: *[the amount received on realisation, plus the Irish tax deducted, minus the amount(s) paid in premium(s) divided by the number of years since the first premium was paid]*.

Documentary evidence for realisation of a life assurance policy

You must send us the following documents as evidence:

- A letter from the financial institution stating:
  - the amount received on realisation;
  - the Irish tax deducted;

- the amount(s) paid in premium(s);
- the date the first premium was paid.

F12. Gifts or Inheritances

If you, your parent(s), legal guardian, spouse, civil partner or cohabitant, as applicable, received gifts or inheritances in 2010, you must complete a **Gifts and Inheritances Table** which you can download from www.studentfinance.ie or get from your local authority or VEC. We need details of all gifts and inheritances even if you did not have to report them to the Revenue Commissioners for Capital Acquisitions Tax purposes.

The only exceptions are:

- In the case of an independent mature student, gifts and inheritances between the applicant and his or her spouse, civil partner or cohabitant;
- In the case of all other applicants:
  - gifts and inheritances between **parent(s) or legal guardian;**
  - gifts and inheritances to the applicant from his or her parent(s) or legal guardian.

Documentary evidence for F12

You must send us the following documents as evidence:

- a completed **Gifts and Inheritances Table** which you can download from www.studentfinance.ie or get from your local authority or VEC;
- a letter from the executor/donor;
- Capital Acquisitions Tax Return, if applicable.

F13. Income from other sources not mentioned above

You, your parent(s), legal guardian, spouse, civil partner or cohabitant, as applicable, must give us details of any other income you earned or received in 2010 that we have not already asked for in questions F1 to F12. The more common sources of income not mentioned elsewhere in the application form are:

- tax exempt incomes – artists, woodlands income, patents, rent-a-room relief or childcare services; (Note: stallion stud fees and greyhound stud fees were tax exempt but became taxable from 1 August, 2008. If you have income from these activities you should include it in **Section F, F4 Self-employment or farming**);
- settlements, trusts, covenants and estates. In the case of covenants, you do not need to include income you, the applicant, received under a covenant from your parent(s) or legal guardian unless you are an independent mature student;
- fees, commissions or income of a similar nature, earned outside your main employment or self-employment;
- benefits not included on your P60 or P21, for example, employer PRSA contributions and other taxable benefits;
- the gross value of amounts withdrawn from pension products, other than the tax-free lump sum;
- restrictive covenants;
- payments received on commencement of employment;
- sums you received after a business ceased trading, for example, debts which were considered uncollectible when the business ceased trading;
- gains from prize bonds, lotteries, gambling or sweepstakes;
- any other income or benefit not described in Section F.

Note: If you have more than one income from any other source please use the additional notes section on page 12 of the application form to give us details of this income.

Documentary evidence for F13

You must send us evidence from the appropriate person or body showing:

- the gross income or gross amount received in 2010;
- the source of the income;
- a full description of the income.

If you received income from woodlands in 2010, you must send us a completed **Woodlands Table** which you can download from www.studentfinance.ie or get from your local authority or VEC.

F14. Legally enforceable maintenance payments

We allow a deduction for maintenance payments made to a separated spouse provided there is a legal separation or divorce agreement in place. The amount deductible from reckonable income is the amount that appears on your Notice of Assessment or P21 PAYE Balancing Statement.

Documentary evidence for F14

You must send us the following documents as evidence:

- A copy of the separation or divorce agreement;
- P21 PAYE Balancing Statement or Notice of Assessment for 2010.

We may also ask for supporting documents for the actual payments, for example, bank statements.

F15. Pension contributions towards retirement

We allow a deduction for contributions to pension schemes and pension or retirement products, for example, Personal Retirement Savings Account (PRSA), Retirement Annuity Contract (RAC), or Additional Voluntary Contributions (AVC), within the limits allowed by the Revenue Commissioners, but we exclude any 'unrelieved' contributions carried forward from previous years. We also allow a deduction for the public service pension levy.

Please enter the pension or retirement contributions allowed for income tax purposes for 2010 as shown on your Notice of Assessment or P21 PAYE Balancing Statement, after deducting any 'unrelieved' contributions from previous years.

Pension and retirement contributions are made in two ways – your employer can deduct them from your pay through the payroll system or you can pay them directly to the financial institution providing the pension product - PRSA, RAC, AVC and so on. Where pension contributions are made through the employer's payroll under a 'net pay' arrangement they are already taken into account in the P60 or P45, and you do not need to repeat them here.

If your employer also contributes to your PRSA, you should enter the employer's contribution as income in **Section F, F13, 'Income from any sources not mentioned above'** of the application form.

Documentary evidence for F15

You must send us the following documents as evidence:

- a letter from the financial institution or agency that provides the retirement product outlining the contributions made directly by you in 2010 or for public service pension levy, your Pension-Related Deduction End of Year Certificate for 2010;
- P21 PAYE Balancing Statement or Notice of Assessment for 2010.

F16. Permanent change in circumstances in relation to reckonable income

Reduction in income:

If there is a fall in your income or that of your parent(s), legal guardian, spouse, civil partner or cohabitant, as applicable, between 1 January 2011 and the end of the 2011/12 academic year and that fall in income is likely to continue for the duration of the approved course or the foreseeable future, you may apply for a review of your application where you were previously refused or awarded a part-grant. If you have not completed a student grant application form for the 2011/12 academic year and your income is now within the limits, you can make an application for a student grant under change in circumstances, which will be assessed based on your current income rather than income in the reference year 2010.

Documentary evidence for F16

You must send us the following documents as evidence:

- a completed application form for 2011/12 together with all of the documentary evidence we ask for as part of this application, **and**
- documentary evidence to show that your income between January 2011 and the end of the academic year 2011/12 has fallen and that the fall in income is likely to continue for the duration of the approved course or the foreseeable future.

Increase in income:

If your income or that of your parent(s), legal guardian, spouse, civil partner or cohabitant, as applicable, increases between 1 January 2011 and the end of the 2011/12 academic year you may continue to hold any student grant you received for 2011/12. However, we will re-assess your application for the 2012/13 academic year. This review will be based on your income in the reference period for the 2012/13 academic year.

The explanations and terms in these guidance notes are intended as a guide only and are not a legal interpretation.