



Going to university as an independent student without a family network can be an intimidating process. Students who have no contact with their family often rely on their own tenacity to support themselves through their studies.

The following guide will give you information about how your Student Finance application is assessed as an estranged student. It will also tell you about the supporting documents that you will need to send to Student Finance England or Wales to confirm your irreconcilable estrangement from your family.

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## Some facts about Student Finance and how they process your application:

Student Finance normally assesses how much money you are entitled to by looking to the household income of your biological or adoptive parents or your only living parent. This figure is used to determine their capacity to financially support you through your studies, and how much they should contribute.

If you live with another relative who supports you financially, like a grandparent, you would still be expected to ask your biological or adoptive parents to provide their financial information for income assessment.

If you consider yourself estranged from your parents, it may not be possible or safe to ask your parents for their

## You can apply for independent status if your circumstances meet the following criteria:

If you are irreconcilably estranged from both of your biological or adoptive parents, or only living parent, you can ask to be assessed as an independent student and assessed on your own household income. You are eligible to be considered for independence on the basis of being estranged from your parents if you have not had verbal or written contact with both of your biological, adoptive parents or your only living parent for a significant period of time and your estrangement is irreconcilable.

If you have supported yourself financially for a total of thirty six months prior to the start of your course, you can apply to be assessed as an independent student on the grounds of self-support. These months do not have to be consecutive, but you must show you have been earning a sufficient amount to be financially independent.

If you have been in local authority care for three months after your sixteenth birthday, and are irreconcilably estranged from your parents, you are entitled to be considered as a care leaver and awarded independent status.

If you don't know the location of your parents, or they are in a country where it is considered dangerous for you to contact them, you may be awarded independent status. If your parent has a significant mental health problem or health issue that would make it impractical or dangerous for you to contact them, you may also be awarded independent status on these grounds.

If you are 25 years old on the first day of the academic year; you are currently married or in a civil partnership or have been married or in a civil partnership in the past but are now separated; you have a child or dependent or both of your biological or adoptive parents are deceased.

## Showing you are independent:

Student Finance requires supporting statements from trusted independent parties as evidence to confirm your position. They ask for independent verification of your position to prevent students who do have a supportive family from fraudulently

## What does case-by-case mean?

Case-by-case means that a student finance assessor will look at your application and decide if there is sufficient supporting evidence to award independent status.

There are guidelines on the supporting statements that you can send for each independent category, but this is not comprehensive or exhaustive.



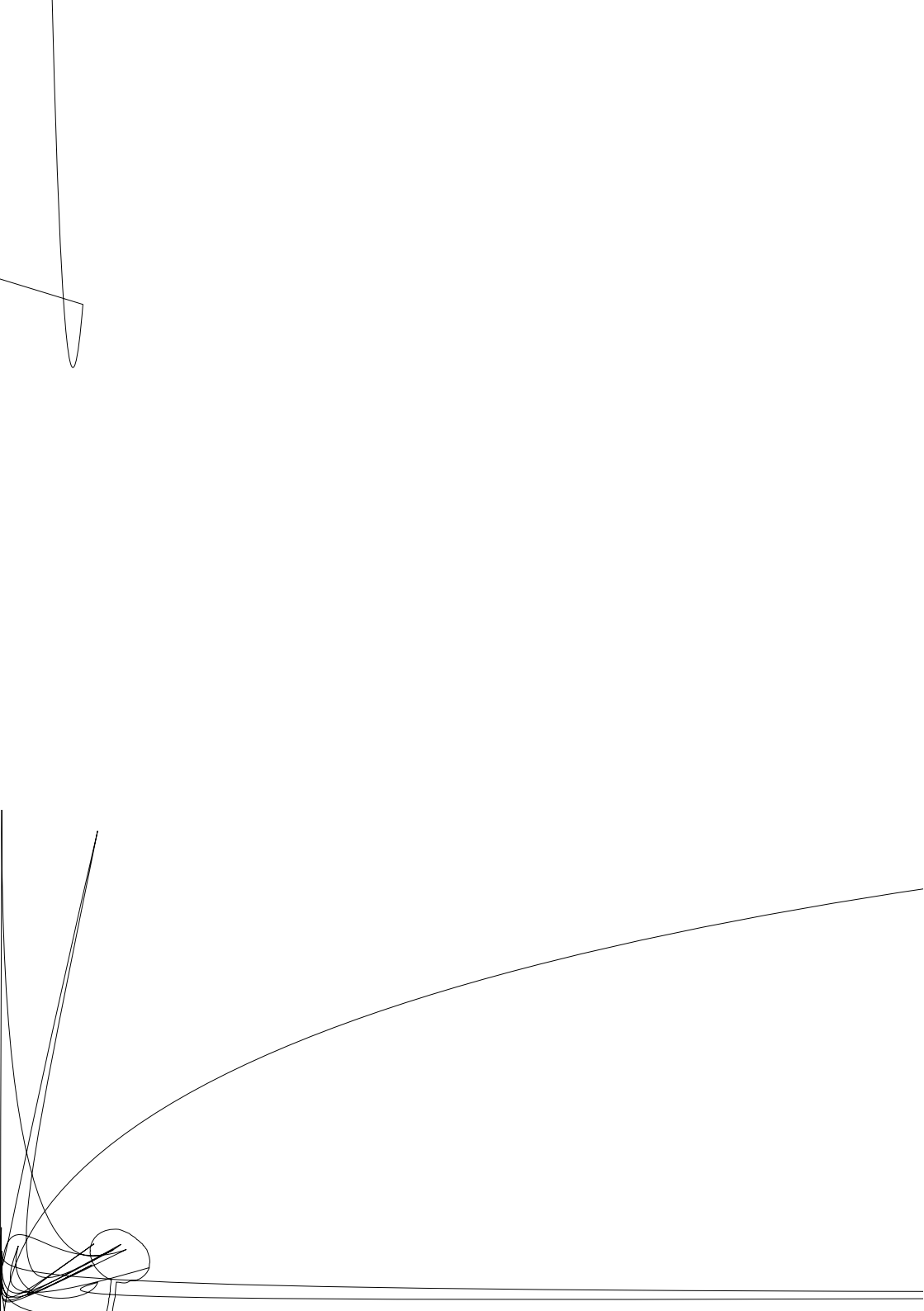
## Am I estranged from my parents?

You are eligible to be considered for independence on the basis of being 'irreconcilably estranged from your parents' if you have not had verbal or written contact with both of your biological, adoptive parents or your only living parent for a significant period of time and this will not change. A significant period of time is usually considered twelve months or longer prior to the start of your course, but this can also depend on your circumstances.

Many people feel unsupported by their parents financially and/or emotionally, but you won't be eligible to claim estranged status simply because your parents are on low income and don't support you financially. You will need to provide statements from an independent person with good standing in the community that can verify that there has been no communication with both of your biological or adoptive parents, or only living parent, for a substantial period of time before the start of your course, and that your estrangement from them is irreconcilable.







## Common supporting statements that you might consider:

- A letter from a member of staff at your school or college which explains that he/she knew about the difficult relationship whilst you were at school and your subsequent estrangement.
- A letter from your doctor explaining that you have consistently and historically reported difficulties associated with your estrangement.
- A letter from a social worker or local authority that shows they were aware of your difficult situation and/or they allocated you a child protection order.
- A letter from a counsellor or an organisation such as Stand Alone, National Association of People Abused in Childhood or Karma Nirvana that can vouch for the fact you have been seeking support for your estrangement or disownment.
- A letter from a housing support worker that may have helped you find accommodation after you left home.





## You should never be expected to use:

Any statements that would compromise your personal safety. For example, if there is a risk that the person providing the supporting statement might tell your family where you live, which may then lead to physical violence or forced marriage.

Any statements whereby the process of attaining the statement would present significant harm to your emotional wellbeing. For example, if you have a history of depression, anxiety or other mental health difficulties and the process of finding evidence would trigger a significant trauma or a psychotic episode.

You will never be expected to directly explain the circumstances that led to the estrangement in any supporting statement. It can be helpful for the Student Finance operative to know about your situation. However, this is not a mandatory requirement in England or Wales.

## Supporting statements for renewal of your loan in future years

As part of being an estranged student, you will have to re-submit supporting documents each year that you apply for support from Student Finance.

Student Finance do keep your initial evidence on file but it is crucial that you keep copies of all documents you submit for the first year and repeating years. This could save you time and frustration if another operative asks you for the original documents.

The further submission of these documents will clarify that you have not experienced a sudden reconciliation with your biological parents and that your estrangement still persists.

Your University student services department or NASMA representative will be able to help you to understand what you need to submit to Student Finance to support your application.

## Am I self-supporting?

If you have been working and supporting yourself independently of your biological or adoptive parents for thirty six months prior to the start of your course, you are eligible to apply for independent status on the grounds of 'self-support'. The three years does not have to be continual, and it can be broken up.

You will need to provide evidence of this by showing that you are earning enough to be financially independent. You can do this by supplying P60s or payslips for the thirty six months you have been supporting yourself, statements of earnings from HMRC or employer, a statement from the job centre indicating the periods of time you were receiving benefits.

Although periods on benefits count towards showing you have been financially independent, do not only provide benefits awards letters, as on their own, these don't summarise your income for the three years prior to the start of your course.

If you have had gaps in employment, you should send in material that shows your earnings and how you were supporting yourself.

The income threshold for self-support is assessed on a case-by-case basis but you are still advised to apply if you earn a small income but are genuinely completely financially independent. You will need to send in further clarifying documents to show your circumstances. For example, your income may be low because you have been working in a job that provides you with accommodation, you may have particularly low rent or you may have been claiming benefits that give you a lower income.

## Do I qualify as a care leaver?

If you were looked after by a local authority throughout any three month period ending on or after the date on which you turned 16, and before the first day of the first academic year of your course. A letter from a social worker or support worker can be used as confirmation that you are a care leaver and your period in care.

If you have been given a residency order that expires on your sixteenth birthday, you must also send in evidence that you were in local authority care for three months after your sixteenth birthday to be considered as a care leaver.

If you have been in care, and have contact with your parents in the years before leaving for University, you can be assessed on your parents' income and won't be considered independent.

## What happens if I don't fit this definition?

If you were in care for less than three months after your sixteenth birthday, or for a period of time before your sixteenth birthday, but don't have a relationship with your parents, you should apply for independent status using



## Check list for supporting statements

### Have you made your circumstances clear?

If you feel comfortable enough, do explain your situation in your own words and make a timeline of key events. This may help Student Finance to identify the right supporting statements which you can provide to clarify your situation.

### Have you provided as many statements as you can?

Provide as many supporting statements as you can but make sure at least one of the statements is from an independent person with good standing in the community, that has known you for a substantial period of time and is not a relative or family friend.

### Are my statements suitable?

Make sure that your statements from independent persons are on headed paper where possible, and that your statement includes a telephone number so the person can be contacted.

### Have I told my reference that I may need future support?

Inform the independent person with good standing that you



# Support for you at Stand Alone

Meet others in your position:

<http://standalone.org.uk/meeting-people>

Online support groups:

<http://standalone.org.uk/facebook-groups>

## Other sources of support

If you are having issues proving your estrangement, there is a dedicated contact or team at your first choice or current student services department that you can talk to. Please visit: [www.standalone.org/students](http://www.standalone.org/students).