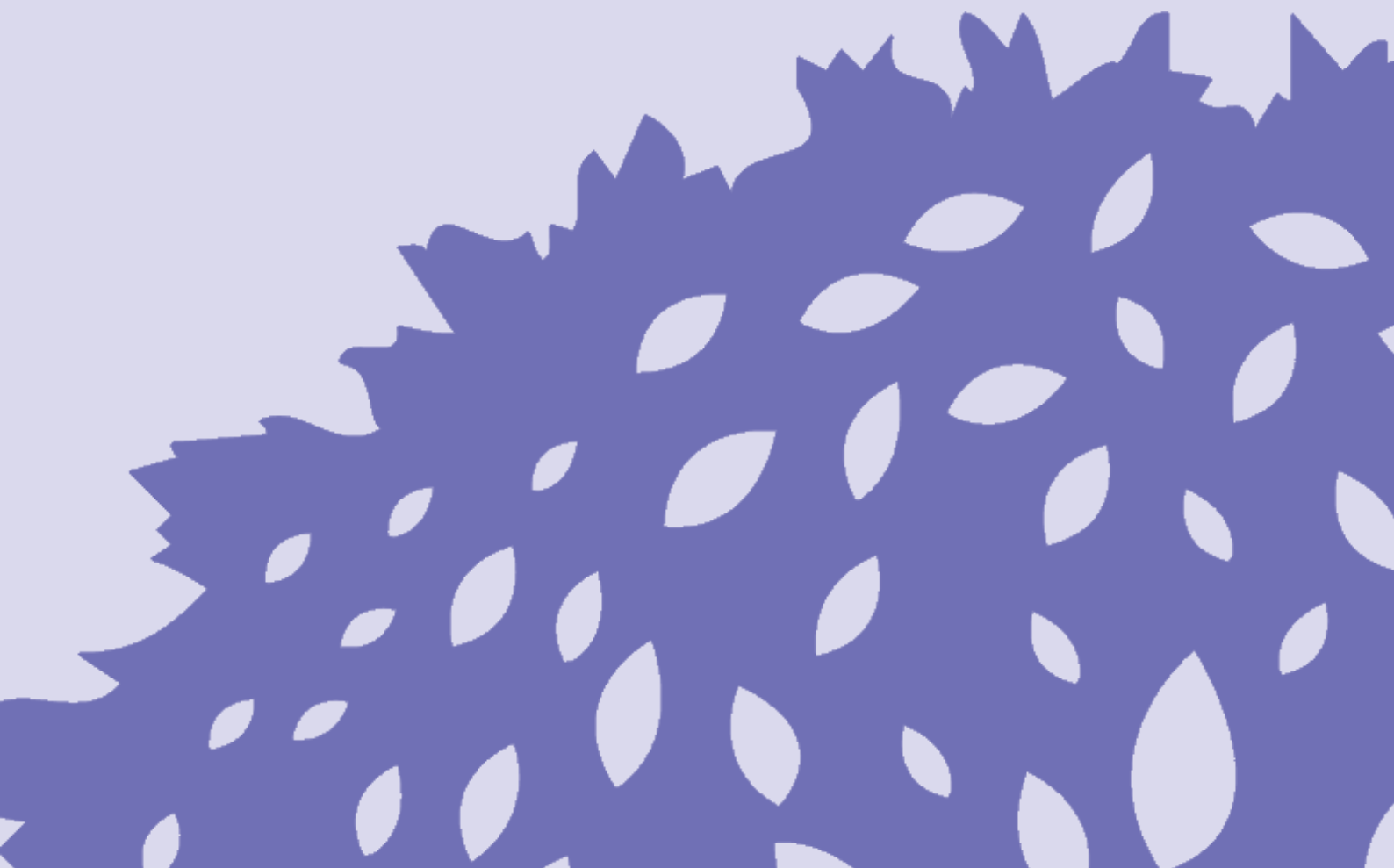




**Student**  
Loans Company

## ***2013/14 GFD FINALISATION***



## Version Control

Document Created Date	Revision Date	Author	Version No.	Details/Comments
27/03/2014		████ █████ █████ ████ ██████████ ████████	1.1	
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## Contents

<b>Introduction .....</b>	<b>4</b>
<b>The Finalisation Calculation Sheet.....</b>	<b>7</b>
Sheet 1 - Outgoings and Child Income .....	8-12
Sheet 2 - Childcare.....	13
Sheet 4 - Loan Calculator .....	14-15
Sheet 3- Student Contribution .....	16
<b>How to Finalise an application.....</b>	<b>17</b>
Semi override .....	18
Notes and Letter.....	19-21
Finalisation Tracker, Stats .....	22-23
<b>Further Information.....</b>	<b>24</b>
Removals and Common Fraud.....	24
Change of Dependents.....	24
Calculation Sheet for Change of Dependents .....	26-27

## **Introduction**

### **What is finalisation?**

Finalisation is the final assessment of a student's application confirming a student's actual entitlement to dependants' grants based on actual income and actual financial commitments paid during the academic year.

### **When do we do finalisation?**

Finalisation takes place at the end of the student's academic year. The majority of students (around 11,500 students) will be finalised in September.

### **Who does it affect?**

Any students who have a spouse/partner and have been awarded dependants' grants from an assessment where they completed section 9 of the application form and gave us estimates of their household income and financial commitments for their academic year. The only exceptions are those students whose partner is also a full-time higher education (HE) student.

Students who have partners in full time higher education who are receiving funding from SFE/NHS etc do not qualify for the same amount of SFE funding and have different entitlements. Those students with a spouse/partner in full-time further education (FE) or a full-time post graduate course not attracting SFE funding (ie PhD, Masters students) also attract a different entitlement.

All students who are paid ADG for 'other' adult dependant are required to provide evidence of the 'other' adult dependant's income.

### **How do we process finalisation?**

In order to finalise an application we must get evidence of the student's actual financial commitments. The estimates in section 9 are replaced with the actual figures and a new assessment is processed. The actual figures provided during finalisation will determine the student's correct dependants' grant entitlement – this could be more, less or the same as what they were originally awarded.

When finalising an application a semi automatic assessment must be done to ensure that after finalisation the student cannot amend section 9 and alter their entitlement. Even if a student's entitlement is PLA £1523 and ADG £2668 you must still carry out a semi automatic assessment.

### Initial checks:

As passing evidence to different workflows is to be counted as an NFA on PeP sheets during the 2013/14 finalisation process it is imperative that you spot these cases quickly. Therefore you must do preliminary checks with your correspondence in order to establish if you can work the correspondence or whether it needs passing to a different workflow.

You must locate:

- Confirmation of Income Dependants' Grants (DGCI) form
- Student letters
- TCANs

### DGCI checks:

Scan the DGCI form (all pages) for any additional information/comments added by the student.

If the student has entered anywhere on the DGCI form that their sponsor has died you will be required to pass this correspondence to the correct workflow by emailing the name and CRN directly to [REDACTED]

### Letter checks:

Always read student letters to determine if they are providing SFE with new information that could require follow-up action. If nothing indicated showing correspondence should be passed to a different workflow process as normal.

Deceased workflow – must be referred for assessment promptly due to the nature of the follow up that may be required and the sensitivity of the circumstances; email name and CRN to [REDACTED].

Eligibility review workflow – for cases where a student's eligibility to receive dependants' grants is required. Any documentation thought suspect should also be referred to this workflow. \*\*\* You must not enter the words fraud or suspect or the initials SIU into the notes of any of these accounts but email name and CRN to GFD Further Investigations and advise in the email which documents are suspect/causing concern. \*\*\*

Notes on these accounts should state - Passed to eligibility review workflow – TCANs student or sponsor name only etc.

### Creating the finalisation calculation spreadsheet

First access the student's account.

Select the 2013/14 academic year application.

In the assessment summary section select the most recent assessment and scroll down to the bottom right hand corner to view the course term dates. You must establish whether the student is a September, January, April or July starter in order to create the correct calculation sheet.

Go back to the customer summary screen in the portal and then go into the finalisation letters programme and select the 2013/14 Academic Year from the drop down. Click 'pull' to create the student's calculation sheet and the correct alpha split tracker will also open.

### Application review before processing finalisation evidence

You are required to check sections 8, 9 and 11 in full during finalisation. As the student has access to these sections you must check the content of them before proceeding to the evidence you have received.

You must view section 8, check the names, dates of birth, incomes and number of dependant children listed in the household. Any issues relating to date of birth (ie over 18 on first day of academic year) or children added to the assessment by the student where SFE have not seen the necessary evidence (ie ??? Bloggs/unborn baby Bloggs and a date of birth showing the child born after the academic year began) must be addressed now.

Be aware that unborn children are frequently added to assessments before they are born. The birth certificates etc must be requested during finalisation and the application will require referral to the gained a dependant workflow.

Any child income listed in section 8 must be added to the finalisation calculation sheet – income and outgoings tab (see page 8 for more details).

You must review section 9 and the student's dependants' grants calculation sheet from when the student's estimated entitlement was established at the beginning of the academic year. Take note of all accepted household commitments from the student's calculation sheet. Remember that the student could have amended this section after their provisional entitlement was awarded. You may therefore be required to review the household commitments listed in section 9 of the portal.

Commitments accepted by SFE on the student's estimates sheet can be accepted for finalisation. If a new commitment is located in section 9 which is not on the estimates sheet you will be required to review earlier years applications if the student is a returning student. If the commitment has never been accepted in previous years, evidence that

the obligation was established before the course start date, not before the academic year, may need to be requested.

## FINALISATION CALCULATION SHEET

### Dependants' Grants Confirmation of Income Form (DGCI)

\*\*\* The DGCI form must be signed and dated by the student. The declaration must have signature and the date the form was signed. If the declaration is incomplete or unacceptable for whatever reason the DGCI is to be rejected and a new (full) form must be sent to the student requesting full completion. Applications **can not** be finalised without a correctly completed DGCI form! \*\*\*

**If medical/health insurance is declared for a new student, or as a new commitment for a returning student, please refer each policy to the exceptions team. If a returning student has been awarded medical/health insurance in previous academic years we must honour the existing commitment(s) for the duration of their course.**

Housing benefit – if the household has indicated that they are in receipt of housing benefit you **must** change the yes/no box at the top of the finalisation sheet to show this by using the dropdown.

In Receipt of Housing Benefit?			
--------------------------------	--	--	--

Student Declarations – you must check that the declarations on page 7 of the student's DGCI form have been completed correctly. You must add the date the DGCI is received into the relevant box. You must then amend the DGCI accepted box to say Yes or No as appropriate. **If you are rejecting the DGCI for incomplete/incorrect declaration you must enter no and use the dropdown in the Reason DGCI rejected box to state why. You must then send the student a new DGCI paper form for completion. You are to send the entire form not just the declaration page.**

**\*\*If you are rejecting a DGCI form for whatever reason, you must record next to the declaration box the reason that the form has been rejected.\*\***

DGCI Date Received	
--------------------	--

DGCI Accepted	
---------------	--

Reason DGCI Rejected	
----------------------	--

## Sheet 1: Finalisation (Outgoings & Child Income)

	Sep-13	Oct-13	Nov-13	Dec-13	Jan-14	Feb-14	Mar-14	Apr-14	May-14	Jun-14	Jul-14	Aug-14	TOTALS
Child(rens) income													0
Other (edit as needed)													0
Other (edit as needed)													0

### Step A

This section is where you would record any income the student's child(ren) received during the period 01/09/2013 – 31/08/2014. Income for a child could be for example child support or paid employment. You must check section 8 on the application, add any income declared to the calculation sheet and ask for evidence of this income. If the student then sends in a letter saying that this income is a mistake or from child benefit or child tax credit it can be removed.

Evidence of child support could be for example bank statements showing each payment made, if the claim went through the child support agency then these payments should have a CSA reference on the bank statements. If the claim was not made via the CSA the bank statements may not have clear references you will be required to request further evidence eg signed letter from ex partner/child's parent.

Evidence of a child's paid employment will be P60, payslips, signed letter from employer etc



Total Financial	
	Sep-13
Mortgage	
Mortgage	
Rent	
Council Tax	
Home Improvement Loan	
Life Insurance	
Medical Insurance	
Building & Contents Insurance	
Mortgage Protection Payments	

If a student has multiple policies i.e. multiple life insurance policies you are to enter all policies separately and not amalgamate them – this makes it easier for subsequent assessors to identify missing payments.

Total Financial Commitments - payments that do not require further supporting evidence													List Provider (if known)
	Sep-13	Oct-13	Nov-13	Dec-13	Jan-14	Feb-14	Mar-14	Apr-14	May-14	Jun-14	Jul-14	Aug-14	TOTALS
Mortgage													0.00 Santander
Council Tax													0.00 DBC
Life Insurance													0.00 Friends Life
Life Insurance													0.00 Aviva
Life Insurance													0.00 HSBC
Life Insurance													0.00 Legal & General

If you have to use an 'other' box for an obligation not listed i.e. pet insurance on an LEA application, you must edit the 'other' and type in the purpose accordingly.

### Acceptable financial commitments evidence

Bank statements, direct debit histories, letters/statements from the relevant company confirming payments made and receipts – as long as they clearly showing the purpose of the payments. Be aware that some policy documents – specifically with loans may be required. All loans are to be referred to the financial commitments exceptions team if they have not already been approved for use in the assessment.

\*\*\* If a student is struggling to provide evidence of missing payments i.e. due to a house move and they have lost documents please bear in mind banks charge to replace bank statements - therefore advise the student to contact their provider to confirm all payments made in the relevant period i.e. 01/09/2013-31/08/2014 as their provider will usually provide this information free of charge. (If you give the student the specific dates for their academic year you should get the information you require).

If the student does not receive maximum grant support your finalised entitlement letter must advise the student which payments are missing so that they have the opportunity to send them in allowing a reassessment to occur.



## Where to place the financial commitments evidence received.

\*\*\* Payments made on credit cards are **NOT** to be used in the assessment. All financial commitments must be established **BEFORE** the start of a student's course (year 1) – any taken out during an academic year are not to be used. This means that for a September course start, the commitment has to have been in place since at least 31 August in the first year of the student's course. \*\*\*.

If you have acceptable evidence for any established acceptable commitments you enter this in the top financial commitments box.

If you have new financial commitments that require additional policy documentation/receipts etc these are to be entered in the lower box until they are accepted by SFE. Remember all new loans must be referred to the financial commitments exception team.

As you can see from the screenshots below there was a bank statement received showing a September 2010 council tax payment, this payment is therefore recorded in the top financial commitments box as no further evidence is required.

Overdraft Limit: £1,750.00 to be reviewed 28 DEC 2010

Account Activity				
Date	Payment type	Details	Paid out (£)	Paid in (£)
01 SEP 10				
01 SEP 10				
01 SEP 10				
01 SEP 10				
01 SEP 10				
01 SEP 10				
01 SEP 10				
01 SEP 10				
01 SEP 10	DD	NORTH SOMERSET COU	94.00	
01 SEP 10				
TOTALS				

Notification of Charges

Charges for the period 03 AUG 2010 to 01 SEP 2010

OVERDRAFT INTEREST	
TOTAL	

These charges will be debited at close of business on 01 OCT 2010

Total Financial Obligations - payments that d		
	Sep-10	Oct-10
ax	94.00	

## Sheet 2: Childcare

If the student has childcare on the portal you must copy over the finalised childcare actuals to the childcare tab on the finalisation sheet **no estimates to be entered on to this sheet.**

The easiest way to do this is to copy and paste the actuals from the original childcare calculation spreadsheet created for the student.

Applications can be finalised without seeing CCG2s for all three periods. For example if an application can be finalised but a CCG2 has not been seen for period 3 then you must zero out all of period 3 and update the spreadsheet to match this. Then request a CCG2 for P3 when the finalised entitlement letter is sent. \*\*\* Ensure you check taskspace for P3 CCG2 before removing the CCG and ensure no subsequent CCG2 has been received.

Remember only A's on sheet. Check number of children set to correct number 1 or 2.

## Sheet 4: Loan Calculator

This is to be used on a case by case basis only – if when completing the financial commitments section a household receives full grants without the loan used you can skip this section. If the household does require their loan(s) to be used in order to receive dependants' grants you will use any loans already agreed by SFE and request further evidence of newly declared loans.

### Loan Calculator

Loan 1:		Sep-12	Oct-12	Nov-12	Dec-12	Jan-13	Feb-13	Mar-13	Apr-13	May-13	Jun-13	Jul-13	Aug-13	Total
Home Imp Loan (Boiler/heating)														
Full loan amount (£)														
Accepted loan amount (£)														
Percentage of acceptable loan	#DIV/0!													
Payment made: (full amount)														£0.00
Amount to be used in assessment	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!

Loan 2:		Sep-12	Oct-12	Nov-12	Dec-12	Jan-13	Feb-13	Mar-13	Apr-13	May-13	Jun-13	Jul-13	Aug-13	Total
Car loan														
Full loan amount (£)														
Accepted loan amount (£)														
Percentage of acceptable loan	#DIV/0!													
Payment made: (full amount)														£0.00
Amount to be used in assessment	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!

A loan calculator has been added to assist assessors when working out the correct amount of loan repayments that can be used in an assessment. There are four grids allowing for up to four individual loans – more can be added if necessary.

The assessor must edit the purpose box (marked in red text) and clearly state the purpose of the loan i.e. car loan, home improvement loan etc. You must enter the full amount of the loan followed by the acceptable amount of loan. In the payment boxes you enter the full payment the student's household has made. The calculation sheet will then calculate how much of these payments can be used in the assessment. The figures in the 'amount to be used in assessment' boxes are to be copied over and entered onto the main financial commitments sheet.

*\*\*\*\*\* Remember – all loans must be established BEFORE the first day of the students' course in order to be included in the assessment. The assessor must also establish whether the loan is acceptable or not to be used in the assessment of dependants' grants. You may be required to send the loan over to the financial commitments exceptions team if the loans declared were not agreed at the beginning of the academic year. All newly declared loans are to be referred to the financial commitments team for discussion. Assessors should not be deciding themselves if the loans can be accepted for finalisation purposes. A consistent approach will be adopted by the financial commitments exceptions team.*

Ensure any students doing a top-up qualification are treated as new students.

Loans accepted by LEAs are different – SFE may have to accept these loans without further discussion/evidence.

### Sheet 3: Student Contribution

Student name:		
Date of calculation:		
<b>Dependant's Income</b>		
Spouse/Partner		£12,500.00
First Child		£0.00
Second Child		£0.00
<b>Financial obligations</b>		
		£7,620.00
<b>TOTAL</b>		<b>£4,880.00</b>
<b>Disregard</b>		
2 Parents 2 Children or more		£4,627.00
<b>Residual Income</b>		<b>£253.00</b>
<b>Grant</b>		
	<b>Yes/No?</b>	
Award Adult Dependents Grant?	Yes	£2,668.00
Award Parent's Learning Allowance?	Yes	£1,523.00
Childcare grant paid at 85% of actual costs		£0.00
<b>TOTAL</b>		<b>£4,191.00</b>
<b>Residual Income</b>		<b>£253.00</b>
<b>Total Grants</b>		<b>£4,191.00</b>
<b>Total Entitlement</b>		
ADG		£2,415.00
CCG		£0.00
PLA		£1,523.00
<b>Total Grants Available</b>		<b>£3,938.00</b>

On this spreadsheet we calculate the student's final entitlement based on the figures entered on the previous spreadsheets.

You must enter the sponsor's HMRC confirmed income figure from section 11 on the portal. Use the dropdown on the Disregard section to apply the correct household disregard based on the number of children in the household. You must then update the 'Maximum Dependents' Grants Entitlement' box, which the student is applying for by amending the Yes/No indicator – the CCG will pull through from the Childcare sheet.

Run an assessment using the change application data function - the commitment figures entered into section 9 must be the same as those on the finalisation calculation spreadsheet.

f Give details of financial commitments you have before the start of the course which you, your husband, wife or partner will continue to pay for you during the academic year



You must then check that the figures on the final calculation spreadsheet (Sheet 4) are the same as those on the assessment summary screen.

Actual Dependants' Grants Entitlement	
Adult Dependant Grant	£1,373.13
Childcare Grant	£6,411.04
Parent's Learning Allowance *	£1,508.00
<b>Actual Dependants' Grants Entitlement</b>	<b>£9,292.17</b>

\*Where the entitlement is between £1 and £49 get min of £50

#### Grants

Adult Dependants Grant Payable	1373.13 GBP		
PLA	1508.00 GBP		
Travel Grant			
Maintenance Grant	2906.00 GBP		
Child Care Grant			
Instalment 1	Instalment 2	Instalment 3	Total
1903.66 GBP	2079.78 GBP	2427.60 GBP	6411.04 GBP
<b>Payable Grants</b>			<b>12198.17 GBP</b>

If the figures are correct then a semi override needs to be carried out. This is to ensure that if a student changes the figures in section 9 (after finalisation) the system will not allow an auto approval to be carried out on the amended figures. The student will be allowed to change the figures from those that have been finalised but the assessment will remain AV.

**\*\*\* You must carry out a semi automatic assessment – DO NOT 'edit all fields'. \*\*\***

PLA – Tick the box and manually enter the finalised figure

ADG – Tick the box and manually enter the finalised figure

CCG – Tick the box and manually enter the finalised figure

Finally you change the drop down boxes at the bottom of the Validate Evidence screen from provisional to final before submitting the application for approval.

It is not necessary to record unsolicited evidence eg utility bills etc on the validate evidence screen. Ensure that full details are recorded in your note in the portal.

\*\*\* Whilst checking the bottom of the validate evidence screen it is compulsory for an assessor to check whether a current year income assessment has been awarded. If a 2012/13 current year income assessment was awarded and awaits finalisation you must action this also. \*\*\*

## Notes

After assessing the application you must leave a detailed note

The notes must follow the following standardised layout:

Finalisation NoteTemplate:

- 1. CURRENT ACADEMIC YEAR AND NAME OF THE WORKFLOW BEING PROCESSED**
- 2. DATE EVIDENCE RECEIVED AND IF PAPER OR ON TASKSPACE**
- 3. DETAILS OF WHAT EVIDENCE WE HAVE RECEIVED**
- 4. DETAILS OF WHAT ACTION HAS BEEN TAKEN ON THE ACCOUNT**
- 5. A LIST OF ALL EVIDENCE REQUIRED TO REVIEW THE ASSESSMENT**

Example:

13/14 finalisation

Received 07/10/14 (Paper).

DGCI form signed and dated, covering letter from student, 13/14 CTAX bill, home insurance policy docs

Calc sheet created and tracker updated, finalised with full PLA & partial ADG

Requested to review:

\* Evidence of payments for Council Tax for 1st September 2013 to 31st August 2014. Please note we are unable to accept council tax bills as these do not confirm council tax payments made. Please either provide a copy of a statement from your local council or copies of annotated bank statements confirming each council tax payment made in the stated period.

\* Evidence of payments for Buildings and Contents Insurance for 1st September 2013 to 31st August 2014. Acceptable evidence would be a copy of a statement from your provider or copies of annotated bank statements confirming all buildings and contents insurance payments in the stated period.

These notes are to ensure that contact centre staff and subsequent assessors know exactly what is going on with the application.

## Changes to entitlement

If it becomes apparent during the finalisation process that a lower entitlement is awarded due to the student over estimating their financial commitments the following note should be added to the account:

**‘Student’s finalised grant award reduced/ Student now overscale for dependants’ grants due to overestimating financial commitments’.**

This note must be added so that if a complaint or call is received the answer is there as to why the student is in overpayment.

### Letter

Once the application is finalised you must send the student a letter informing them of either their finalised entitlement, or partial entitlement (see example overleaf). The letter tells the student their original award, their revised entitlement and advises them of any missing financial obligations that they can send in if applicable. You must be precise on what is missing; simply stating for example that there are some missing rent payments will not be sufficient.

For 2011/12 onwards a new system of correspondence is in place. This system is replacing the old mail merge process of sending letters twice weekly. This new process involves assessors generating customer correspondence via a customised finalisation Excel programme. Any previous academic years should still be mail merged as per previous procedure.

Student Finance England  
PO Box 311  
Darlington  
DL1 9NZ

«Title» «Forenames» «Surname»  
«Address\_1»  
«Address\_2»  
«Address\_3»  
«Town»  
«Postcode»

Customer Ref: «CRN»

30<sup>th</sup> April 2013

Dear «Title» «Surname»,

**Your Final Entitlement to Dependents' Grants Academic Year 2013/14:**

We provisionally awarded you Dependents' Grants for the 2012/13 academic year based on what you estimated your household financial commitments would be for that year. (Parents' Learning Allowance, Childcare Grant and Adult Dependents' Grant are all classed as 'Dependents' Grants.) Your provisional entitlement was:

Adult Dependents' Grant	£«Original_ADG»
Childcare Grant	£«Original_Childcare_Grant»
Parents' Learning Allowance	£«Original_PLA»
Total	£«Original_Total»

You have now provided us with evidence of your household financial commitments. Based on this evidence your final entitlement to Dependents' Grants is:

Adults' Dependant Grant	£«Final_ADG»
Childcare Grant	£«Final_Childcare_Grant»
Parents' Learning Allowance	£«Final_PLA»
Total	£«Final_Total»

**What do I need to do?**

Your final entitlement to Dependents' Grants may have changed. If you have been underpaid you will receive the difference shortly. If you have been overpaid and you are continuing your studies in academic year 2014/15 we will recover any overpaid grants from your future grant entitlement. If you are not continuing your studies in academic year 2014/2015 we will contact you to arrange repayment of any overpaid grants.

You told us about some household financial commitments that we could not use in your assessment because you did not provide us with the required evidence. You can still provide us with evidence of these commitments, which may change your final entitlement to Dependents' Grants. Details of the evidence required can be found on the following page.

- «Additional\_Evidence\_1»
- «Additional\_Evidence\_2»
- «Additional\_Evidence\_3»
- «Additional\_Evidence\_4»
- «Additional\_Evidence\_5»

**Please note that all evidence provided must cover from 01/09/2013-31/08/2014**

Please quote your customer reference number on all correspondence and return your evidence to:

**Finalisation Department**  
PO Box 311  
Darlington  
DL1 9NZ

We will accept legible copies of original documents. **Do not provide original documents.** Failure to return the evidence to the above address may result in a delay in processing.

If you received the Childcare Grant, we will have already sent you a Childcare Grant Confirmation (CCG2) form for period 3 to confirm your actual childcare costs. You will need to return this to us if you have not already done so.

If you require any assistance please contact our Customer Support Office on the telephone number below or visit our website at [www.direct.gov.uk/studentfinance](http://www.direct.gov.uk/studentfinance).

You can also get further independent advice from the Student Advice Team in your University or Student Union about the grants process. Most universities or colleges have student money advisers located in one or both of these teams.

Yours sincerely



Tim Bettye  
Assistant Manager – Dependents' Grants

## **Finalisation Tracker**

These spreadsheets are where we keep a record of all the finalisation cases including the date of response, the student's original entitlement and when finalised their final entitlement, these sheets can be found in the folder:

G:\SFD\_PILLOT\Processing\Team Specific Information\Assessing Teams\Dependant's Grants\Dependant's Grants\AY 13-14\Finalisation\September Starts\Tracker

The finalisation tracker has been split into 12 separate folders; this is to ensure the spreadsheet does not crash.

Once you have found the relevant record you need to update the date your correspondence was received in the relevant response column – do not remove the original date but add a comment box and put date of the new assessment. You will also enter the date of finalisation and the final entitlement. If reviewing and refinalising, add a comment box to put the new date of finalisation.

There is also a column for any cases that you come across that are to be passed to another area i.e. 10/11 and 11/12. This column has a drop down list for you to give the relevant type of case so these can be identified and moved to the correct folders.

**It is imperative that this spreadsheet is filled in for every case and that it is filled in correctly, failure to do so will result in a QA error.**

## Stats

Along with your regular stats sheet there is a separate finalisation stats sheet to record everything you have done so there is a record of how many cases are being worked and what types of cases they are.

Date	Amount Worked	Further Evidence Requested	Passed to other area of Finalisation				Not for Finalisation	Finalised Reassessment	NFA	Finalised
			Self Employed	Separated	09/10 Finalisation	10/11 Finalisation				
01/09/2013										0
02/09/2013										0
03/09/2013										0
04/09/2013										0
05/09/2013										0
06/09/2013										0
07/09/2013										0
08/09/2013										0
09/09/2013										0
10/09/2013										0
11/09/2013										0
12/09/2013										0
13/09/2013										0
14/09/2013										0
15/09/2013										0
16/09/2013										0
17/09/2013										0
18/09/2013										0
19/09/2013										0
20/09/2013										0
21/09/2013										0
22/09/2013										0
23/09/2013										0
24/09/2013										0
25/09/2013										0
26/09/2013										0
27/09/2013										0
28/09/2013										0
29/09/2013										0
30/09/2013										0
<b>Total</b>	0	0	0	0	0	0	0	0	0	0

## **Removals**

If a student does not respond to the finalisation correspondence sent out they will have their dependants' grants finalised based on VHI confirmed income from section 11 only with all commitments removed. A letter will be sent to request commitment evidence in order to review the application.

## **Common fraud committed against SFE:**

- Claiming to be separated to get more grants (usually affects households where an income means only partial grants/no grants awarded)

These should all be passed to eligibility review – email GFD Further Investigation with full details

## **Change to dependants**

There are four main types of change which are:

- Student separates or gains a partner during the academic year and there are no children
- Student separates or gains a partner during the academic year and there are children and the student has custody
- Student separates or gains a partner during the academic year and there are children and the student no longer has custody
- A child is born, moves in or out (or dies) during the academic year

**N.B. When a student separates from their partner they are in effect single from the quarter after the change so if they have custody of children they are entitled to PLA from the quarter after the change and SSG for the full AY along with 85% of the CCG from the date of separation.**

**When a student gains a partner their status is affected from the quarter after the change occurs. They will be entitled to SSG for the full academic year and ADG from the quarter after they gained the partner.**

**When a student gains or loses a child the PLA will be affected from the quarter after the event. However if a child dies, the student will retain PLA for the full academic year.**

### **Quarters for each course start date**

	<b>September</b>	<b>January</b>	<b>April</b>	<b>July</b>	
<b>Q1</b>	Sept – Dec	Jan – Apr	Apr – Jul	Jul – Oct	<b>33%</b>
<b>Q2</b>	Jan – Mar	May – Jul	Aug – Oct	Nov – Jan	<b>33%</b>
<b>Q3</b>	Apr – Jun	Aug – Oct	Nov – Jan	Feb – Apr	<b>34%</b>
<b>Q4</b>	Jul – Aug	Nov – Dec	Feb – Mar	May – Jun	<b>0%</b>

In each instance we would request all the relevant evidence using the information from the DGCI form and section 9 of the portal which shows which financial commitments have already been proven when estimates were provided.

There are a couple of instances where we would not request full commitment evidence and would finalise the application on the estimates:

- Unable to provide evidence owing to domestic violence – we would request proof of this such as a police report or court report.
- A child dies – we would request a copy of the death certificate.

Evidence of separation can be:

- Tax Credit Award Notices when changes are made to the claim with HMRC – all tcans in joint and sole names will be required for the full academic year for both relevant tax years
- A letter from a solicitor which states the date of separation
- A council tax bill which shows when the student became a sole adult occupant of their property

There are 2 letters specifically used for cases of changes in dependants and these are within the 2013/14 GFD letters programme and are entitled as follows:

- Separated – initial separated
- Separated – cannot provide any evidence

## The finalisation calculation sheet for change of dependants

The finalisation calculation sheet has been modified to calculate the percentages that relate to changes in dependency. When completing the student contribution tab for a change of dependants, the first thing that must be done is to click on the purple button on the screen. This will open up an amended Student Contribution Calculation sheet that will calculate the percentages for you.

### Student Contribution Calculation 2013/14

Student name:	
Date of calculation:	
<b>Dependant's Income</b>	
Spouse/Partner	£0.00
First Child	£0.00
Second Child	£0.00
<b>Financial obligations</b>	
£0.00	
<b>TOTAL</b>	
£0.00	
<b>Disregard</b>	
PLEASE SELECT FROM DROPDOWN	
£0.00	
<b>Residual Income</b>	
£0.00	
<b>Grant</b>	
Yes/No?	
Award Adult Dependents Grant?	No
Award Parent's Learning Allowance?	No
Childcare grant paid at 85% of actual costs	
£0.00	
<b>TOTAL</b>	
£0.00	
<b>Residual Income</b>	
£0.00	
<b>Total Grants</b>	
£0.00	
<b>Total Entitlement</b>	
ADG	
CCG	
PLA	
<b>Total Grants Available</b>	
£0.00	

Has student separated from or gained a partner or child?

### Student Contribution Calculation 2013/14

Student name:	
Date of calculation:	
<b>Dependant's Income</b>	
Spouse/Partner	£0.00
First Child	£0.00
Second Child	£0.00
<b>Financial obligations</b>	
£0.00	
<b>TOTAL</b>	
£0.00	
<b>Disregard</b>	
PLEASE SELECT FROM DROPDOWN	
£0.00	
<b>Residual Income</b>	
£0.00	
<b>Grant</b>	
Yes/No?	
Award Adult Dependents Grant?	No
Award Parent's Learning Allowance?	No
Childcare grant paid at 85% of actual costs	
£0.00	
<b>TOTAL</b>	
£0.00	
<b>Residual Income</b>	
£0.00	
<b>Total Grants</b>	
£0.00	
<b>Total Entitlement</b>	
ADG	
CCG	
PLA	
<b>Total Grants Available</b>	
£0.00	
<b>Pro Rated Entitlement</b>	
% Entitlement	
ADG	100% Please select a quarter
CCG	£0.00
PLA	100% Please select a quarter
<b>Total Grants Available</b>	
#VALUE!	

### PLEASE ENTER DATA ON THESE CELLS

Student's new status:	
Date status changed:	Quarter change occurred in:
<b>Dependant's Income</b>	
Spouse/Partner	£0.00
First Child	£0.00
Second Child	£0.00
<b>Financial obligations</b>	
£0.00	
<b>TOTAL</b>	
£0.00	
<b>Disregard</b>	
PLEASE SELECT FROM DROPDOWN	
£0.00	
<b>Residual Income</b>	
£0.00	
<b>Grant</b>	
Yes/No?	
Award Adult Dependents Grant?	No
Award Parent's Learning Allowance?	No
Childcare grant paid at 85% of actual costs	
£0.00	
<b>TOTAL</b>	
£0.00	
<b>Residual Income</b>	
£0.00	
<b>Total Grants</b>	
£0.00	
<b>Total Entitlement</b>	
ADG	
CCG	
PLA	
<b>Total Grants Available</b>	
£0.00	
<b>Pro Rated Entitlement</b>	
% Entitlement	
ADG	0% Please select a quarter
CCG	£0.00
PLA	0% Please select a quarter
<b>Total Grants Available</b>	
#VALUE!	

Hide secondary sheets

TOTAL PRO-RATED ADG ENTITLEMENT	£0.00
TOTAL PRO-RATED CCG ENTITLEMENT	£0.00
TOTAL PRO-RATED PLA ENTITLEMENT	£0.00
	£0.00

The first thing that you must do is to fill in the cells highlighted fuschia pink on the sheet. These are the student's new status, the date the status changed and the quarter the change occurred in

Student Contribution Calculation 2013/14

Student name:	
Date of calculation:	
Dependant's Income	
Spouse/Partner	£0.00
First Child	£0.00
Second Child	£0.00
Financial obligations	
TOTAL	
Disregard	
2 Parents 2 Children or more	
Residual Income	
Grant	
Award Adult Dependents Grant?	
Award Parent's Learning Allowance?	
Childcare grant paid at 85% of actual costs	
TOTAL	
Residual Income	
Total Grants	
Total Entitlement	
ADG	
CCG	
PLA	
Total Grants Available	
Pro Rated Entitlement	
ADG	
CCG	
PLA	
Total Grants Available	

Student's new status: Separated	
Date status changed:	14/02/2014
Quarter change occurred in:	
Dependant's Income	
Spouse/Partner	£0.00
First Child	£0.00
Second Child	£0.00
Financial obligations	
TOTAL	
Disregard	
PLEASE SELECT FROM DROPDOWN	
Residual Income	
Grant	
Award Adult Dependents Grant?	
Award Parent's Learning Allowance?	
Childcare grant paid at 85% of actual costs	
TOTAL	
Residual Income	
Total Grants	
Total Entitlement	
ADG	
CCG	
PLA	
Total Grants Available	
Pro Rated Entitlement	
ADG	
CCG	
PLA	
Total Grants Available	

Hide secondary sheets

TOTAL PRO-RATED ADG ENTITLEMENT	£0.00
TOTAL PRO-RATED CCG ENTITLEMENT	£0.00
TOTAL PRO-RATED PLA ENTITLEMENT	£0.00
	£0.00

Then complete both tables on the Student Contribution tab with the correct entitlement figures and dropdowns in each one. Complete the left hand table with the correct information from before the change occurred. Then complete the right hand table with the new information from after the change. The calculation sheet will calculate the correct percentages for each circumstance giving the totals for each table and then total them together in the boxes at the bottom giving the full correct entitlement for the student for the entire academic year.

Student Contribution Calculation 2013/14

Student name:	
Date of calculation:	
Dependant's Income	
Spouse/Partner	£3,500.00
First Child	£0.00
Second Child	£0.00
Financial obligations	
TOTAL	
Disregard	
2 Parents 2 Children or more	
Residual Income	
Grant	
Award Adult Dependents Grant?	
Award Parent's Learning Allowance?	
Childcare grant paid at 85% of actual costs	
TOTAL	
Residual Income	
Total Grants	
Total Entitlement	
ADG	
CCG	
PLA	
Total Grants Available	
Pro Rated Entitlement	
ADG	
CCG	
PLA	
Total Grants Available	

Student's new status: Separated	
Date status changed:	14/02/2014
Quarter change occurred in:	
Dependant's Income	
Spouse/Partner	£0.00
First Child	£0.00
Second Child	£0.00
Financial obligations	
TOTAL	
Disregard	
Lone Parent 2 Children or more	
Residual Income	
Grant	
Award Adult Dependents Grant?	
Award Parent's Learning Allowance?	
Childcare grant paid at 85% of actual costs	
TOTAL	
Residual Income	
Total Grants	
Total Entitlement	
ADG	
CCG	
PLA	
Total Grants Available	
Pro Rated Entitlement	
ADG	
CCG	
PLA	
Total Grants Available	

Hide secondary sheets

TOTAL PRO-RATED ADG ENTITLEMENT	£1,743.72
TOTAL PRO-RATED CCG ENTITLEMENT	£0.00
TOTAL PRO-RATED PLA ENTITLEMENT	£1,508.00
	£3,251.72