What you need to know...

Most students studying in Higher Education that are under the age of 25 are considered dependant on their parents when being assessed for their student support (grants and loans). However, there are exceptions to this rule including students that are estranged from their parents.

As some of your student support is means tested on your parent’s income, students that are estranged face barriers due to not having the support (financial and/or otherwise) of their families as well as in some cases not receiving the means tested element of their student finance.

This leaflet will give you some information on what estrangement means in terms of student support, how you can prove your status and how you can subsequently access the additional financial support you are entitled to.

For further information on how much funding you should expect to receive see our guide:

Financial Entitlement for full time students from England 2013-14

Students are classed as estranged if:-
They are ‘irreconcilably estranged’ from their parents on or before the 1st day of the academic year for which they are applying for funding.

And/or they have had no contact with their parents for a period of 1 year on or before the 1st day of the academic year for which they are applying.

So while there is a mention of one year in the regulations this does not mean that every student must have been estranged for a year.

It is more about the likelihood of the situation being irreconcilable than the time.
Who else would not be assessed on their parent’s income?

Other students that would not be assessed on their parent’s incomes are:

- They are 25 or over on the 1st day of the academic year for which they are applying
- They have no living parents
- Their parents cannot be found or it is not practicable for the student to contact them
- The income was based on one parent and that parent dies
- They are married or in a civil partnership on or before the 1st day of the year for which they are applying for support
- They have the care of a child on the 1st day of the academic year for which they are applying
- They have supported themselves financially for a period of not less than three years (1095 days) on or before the 1st day of the academic year for which they are applying
- They have been in care for a period of three months before their 16th birthday
- Their parents live outside the EU and it is not reasonably practical or it would be dangerous for them to provide their income details.

In order to approve your estranged status your funding body (in this case Student Finance England) will need to be satisfied that what you are saying is true so you will be asked to provide evidence. You should not be offended by this as this is part of their statutory duty and it is set out in the regulations they must apply when they assess your eligibility for student finance.

They need to be satisfied that on the balance of probability the estrangement is currently perceived as an irreconcilable situation.

This does not mean that the situation may never change. Just that at this point in time it is believed to be irreconcilable.

How to apply for student finance:

- Apply on line for your student finance at [www.gov.uk/studentfinance](http://www.gov.uk/studentfinance)
- When you get to the section about dependant or independent students tick the box that says you are irreconcilably estranged from your family
- Send in supporting evidence as detailed below
- Student Finance England may send you a letter or form asking for more information.
- If you need help with this ask your University or college or school.

You would not qualify as being estranged simply because you don’t live with your family or even that you may have a difficult relationship with them.

Families are extremely complex and if you are unsure about your situation you can speak to a member of the advice team in your university or Student Union in confidence.
How can I prove I am estranged?

This is a complex and sensitive subject and everyone’s circumstances will be different. In order to be classed as estranged you will need to have your circumstances verified by a third party that is independent from your family.

The person who will need to verify your circumstances should ideally be a professional person. This is very similar to the type of people that can currently sign a passport form, e.g. doctor, teacher, social worker etc.

Who you ask to do this on your behalf will depend a lot on when you became estranged and who (if anyone) was involved.

For example if your situation regarding your estrangement occurred while you were at school or college it is likely you will have told a teacher or other member of staff at school.

In this instance a member of staff in the school will be able to verify your situation for you. Don’t worry if the staff have changed since you left as it will have been logged as they have a duty to record these types of things.

If you didn’t inform your school or college you will need to think about whom you did tell that can verify this for you. Perhaps you visited your doctor maybe? Did something happen at home that involved the police or social services? If so they would have a record of your situation.

We know in many cases you may not have involved anyone else in your situation. Perhaps you moved in with your grandparents or other family member? They may have a residence order for you without you even knowing about it. If this was the case did they claim child benefit or Child Tax Credits for you? Maybe they spoke to the school without telling you or talked to their doctor about the situation.

If you are unsure of what to do or send then speak to your University or college advice team who can give you individual advice and guidance based on your individual circumstances.

What should my ‘evidence’ cover?

You do not have to give Student Finance England all of your personal information. However, they will need enough details to make an informed decision about the likelihood of your situation being irreconcilable.

The letter or evidence should include:-

- When the situation happened
- A brief overview of what the situation is
- What has happened to you since then – such as who you have lived with and who has been supporting you?
- If you have claimed benefits in your own right under the age of 18 you should include evidence of this.
- If you have been living in a Foyer or other supported housing scheme you should include evidence of this too.

Keep copies of all evidence you send and send by recorded delivery.
More information

The following resources provide more detail about the rules governing funding for higher education studies:

The rules around estrangement are quite complex and it would be a good idea to speak to someone in your University or College about what evidence would be appropriate. Don’t worry about them telling anyone about your situation, they will treat it in complete confidence.

You can contact an adviser by looking for their details on your university or college website.

NASMA
National Association of Student Money Advisers
www.nasma.org.uk

Contact an Adviser

Visit: www.nasma.org.uk/Contacts-Links/Institution-Contacts/ to get details of an adviser near you, or at the university you will be studying at.

NASMA has members in all four countries in the UK and collectively we are recognised as the leading authority on all matters relating to student advice and funding. NASMA acts as a focus for information exchange between practitioners in the field of student funding, bringing together professionals from across the sector and encouraging the free exchange of ideas. We work closely with national decision makers and their influencers on student finance policy. In addition we work with other relevant sector organisations to promote the needs of students and our members.