

Guidance Notes for Completing the Teagasc Student Maintenance Grant Application Form 2018/19

You must complete a Teagasc Student Maintenance Grant Application Form so that we can assess your eligibility for the Teagasc Student Maintenance Grant 2018/19. 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, details of which can be found on www.teagasc.ie/education/going-to-college/grants/. If you are unsure about the conditions set out in the student grant scheme you should email us at teagascmaintenancegrant@southwestern.ie

The applicant is advised to return the completed form and the associated documentation as soon as possible to:

**Teagasc Maintenance Grant,
PO Box 46,
Clonakilty,
Co. Cork**

Please do not apply for the Teagasc Maintenance Grant until you have made your final decision regarding your choice of college.

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 Teagasc and meet the residency and nationality or immigration status requirements as set out in the Statutory Instruments, Student Grant Scheme 2018.

We recommend that you send in your completed application form together with relevant supporting documents immediately to ensure early processing and notification of your grant eligibility.

The closing date for receipt of student a UjbhYbUbWY grant application forms is Friday 28th September 2018



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Where to Apply

You should apply to **Teagasc Maintenance Grant, PO Box 46, Clonakilty, Co Cork** if you will be attending one of the following Colleges enrolling on an approved QQI Level 5 course in the 2018/19 academic year;

- Teagasc Clonakilty Agricultural College
- Teagasc Kildalton Agricultural & Horticultural College
- Teagasc Ballyhaise Agricultural College
- Gurteen Agricultural College
- Mountbellew Agricultural College
- Pallaskenry Agricultural College
- Teagasc College of Amenity Horticulture

If you did not receive a Teagasc Maintenance Grant at Level 5, you may now use the **Teagasc Student Maintenance Grant Application Form 2018/19** to apply for a Teagasc Student Maintenance Grant for a Teagasc Level 6 course.

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.

Student dependent on parent(s) or legal guardian:

If you were under 23 years of age on 1st January 2017, 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. "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 1st January 2018 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 2018/19**, you will need to provide evidence of where you were living from **1st October 2017**. Generally this would include:

- utility bills, such as landline telephone, gas or electricity
- registration with the Private Residential Tenancies Board (PRTB)
- documentation received eg correspondence from a government department, personal tax or social welfare related, waste or household charges

Completing your Application Form

- 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 tick the box, confirming you have carefully read the **Data Protection Statement** on page 2 of the application form.
- Make sure that you, your parent(s), legal guardian, spouse, civil partner or cohabitant, as applicable, sign the Declarations on pages 29/30 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 may submit copies rather than original documents unless stated 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.
- Teagasc may ask for more information or evidence to help them assess your grant application
- If you are unsure whether something is relevant, you should email teagascmaintenancegrant@southwestern.ie This includes anything that might influence the Teagasc grant maintenance application assessment and award of a student grant.
- Complete the checklist at the end of each section of the application form.
- When you have completed this form, you must send it together with the necessary documentary evidence to **Teagasc Maintenance Grant, PO Box 46, Clonakilty, Co Cork**, as soon as possible before the closing date on **28th September, 2018**.
- If you become aware that any of the information you gave us was incorrect, you must email: teagascmaintenancegrant@southwestern.ie
- 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 email: teagascmaintenancegrant@southwestern.ie

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 one please contact the Department of Social Protection to apply for one. We will not process your application without this number.

A3- A6. Birth certificate

Please include copy rather than original birth certificate as documentary evidence. If you are an Irish citizen, this should be a copy of your original long form birth certificate.

A8. Home address

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

A15. Category of applicant

Applicants are categorised into the following student types:

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

A detailed description for each category of applicant is outlined on page 3 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 2018/19, you will need to provide evidence of where you were living from **1st October 2017**. Generally this would include:

- utility bills, such as landline telephone, gas or electricity
- registration with the Private Residential Tenancies Board (PRTB)
- documentation received, for example, 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.

A20-A21. BTEA/VTOS.

You must tell us 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 2018/19 academic year.

Section B: Applicant's National, 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 be copies not originals and include at least one or more of the following:

- A copy of long form Irish birth certificate if you were born on the island of Ireland before 1st January 2005
- a copy of your passport (i.e. stamped and signed by Gardai)
- a copy of national identity card issued by an EU Member State
- a copy of your certificate of naturalisation together with a copy of your passport or other official documentation
- a copy of your foreign births registration certificate together with a copy of your passport

NOTE: 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 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.

Documentary evidence for non-national:

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 chosen Teagasc college may ask you for additional documents as further evidence.

B3. 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 Statutory Instruments, Student Grant Scheme 2018.

Documentary evidence for B3:

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. Teagasc 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.

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

C4. You must tell us if you have applied for, been offered or will receive student financial assistance from any source at any time for the 2018/19 academic year. Examples of student financial assistance include scholarships, awards, sponsorship, bursaries, prizes or other student grants from Ireland or abroad.

Documentary evidence for C4:

If you have been offered student financial assistance or student funding from another awarding or funding body for the 2018/19 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

Section D: Personal Details of your Parent(s), Legal Guardian(s), 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 29. If your parents are separated or divorced and can prove this, then only the parent with whom you live needs to complete this section and sign the Declaration on page 29.

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 30. If your parents are separated or divorced and can prove this, then only the parent with whom you live needs to complete this section and sign the Declaration on page 30.

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 30. If you are separated, divorced, or a former civil partner and can prove this to your chosen Teagasc college, 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 2017/18
- 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 2018 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 2018, you must send us a letter from the college or institution confirming that the student(s) will be attending full-time in 2018/19.

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 2018, you must send us a letter from the college or institution confirming that the student(s) will be attending full-time in 2018/19. 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 2018 for the purposes of this increase.

Section F: Reckonable Income

To assess whether you are eligible for a student grant, Teagasc need to know about all of your sources of income for **2017**. 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 verify with your accountant or financial advisor.

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 29 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 30 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 30 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 30 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 2018/19 we will look at all self-employment or farming income arising in the three most recent consecutive years, ie: 2015, 2016 & 2017.
- 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. 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 2017 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 1st January 2017 and 31st December 2017. 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.
- **Income averaging for farming**
The average income over three years is used to compute a farmer's income tax liability in order 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 2017, 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.

- **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.

Income Add-Backs to Reckonable Income

In the National Student Grant Scheme certain add-backs are made which increase reckonable income of the applicant. These add-backs are detailed in the national scheme. The Teagasc Grant Scheme mirrors the National Grant Scheme but the following are not added back to farm incomes:

- Payments to Family Labour
- Finance Lease Payments
- Interest on Capital Expenditure
- Depreciation.
- All add-backs are listed in the official Grant Scheme document.

Documentary evidence for F1

- Notice of Assessments and copies of accounts (schedule D Income, for 3 most current consecutive years up to 2017) 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.

F2. Income from employment

If you, your parent(s), legal guardian, spouse, civil partner or cohabitant, as applicable, were employed at any time in 2017, whether full-time, part-time or temporary, you must give us the total gross income earned in 2017 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 2017.
- **Applicant's earnings from holiday employment**
You, the applicant must include any income for 2017 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 2017, 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 2017, 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 2017. These can then be excluded from your 2017 income for reckonable income for grant purposes.
- **Non-recurring overtime payments**
If you can prove that overtime payments are not recurring payments, we may disregard them when assessing reckonable income. In such cases your application will be re-assessed in the following academic year.

Documentary evidence for F2

You must send us the following documents as evidence:

- P60 for each employment which you held at the end of the 2017 tax year which you get from your employer(s).
- P21 PAYE Balancing Statement for 2017 which you can get on-line at www.revenue.ie or by contacting your local Revenue office.
- P45 if you ceased employment in 2017.
- Payslips for the applicant's earnings from holiday employment outside of term time in 2017.
- Income earned in a previous tax year:
 - a letter from the employer stating that the amount earned in 2016 which was paid in 2017 and was included in the P60/P45 for 2017. The letter must also state any amount earned in 2017 which was not paid in 2017 but was carried over to be paid in 2018.
- 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 2017 and 2016 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, 1st January 2017 to 31st December 2017. For example, if you have income arising in the UK, you will need to send us a UK P60 for 5th April 2017 and 5th April 2018, to cover the tax year 1st January 2017 to 31st December 2017.

F3. 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 anytime in 2017, you must give us details.

You must give the name of each payment you received in 2017 (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 31st December 2017.

Documentary evidence for F3

You must send us the following documents as evidence: (See appendix 1 page 31 of the application form)

- a **statement (appendix 1)** 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 2017,
 - 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 Statutory Instruments, Student Grant Scheme 2018.

F4. Payments from other government departments or state agencies, such as, the Health Service Executive (HSE), SOLAS, 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, SOLAS, a local authority and so on, at any time in 2017, you must give us details.

You must list the name of each payment you received in 2017 (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 31st December 2017.

Documentary evidence for F4

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 2017,
 - the date the payments started,
 - the date the payments stopped (if applicable).

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 2017, 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, F1 '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 31st December 2017. The accounts extracts pages from your Return of Income do not satisfy this accounts requirement.
- Adjusted Profit Computation for income tax for 2017.
- Notice of Assessment for 2017 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, F1 '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, F2, '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, F3, '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 2017.
- P21 PAYE Balancing Statement or Notice of Assessment for 2017.

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 2017.

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 2016, 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 2017. 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 1st January 2017 to 31st December 2017.
- P21 PAYE Balancing Statement or Notice of Assessment for 2017.

F9. Income from maintenance arrangements

If you, your parent(s), legal guardian, spouse, civil partner or cohabitant, as applicable, received a maintenance payment in 2017 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 2017.
- 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 from 2015-2017 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 2017 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 2017 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 from 2015-2017 (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. The **Disposal of Assets and Rights Table** can be found on page 32/33 of the application form. 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.
- Capital Gains Tax Computation from 2015-2017

Income from the 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 2017, 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 from the 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 from 2015-2017, you must complete a **Gifts and Inheritances Table** which can be found on page 34/35 of the application form. 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 get from your Accountant
- 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 2017 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, F1 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 from 2015-2017.
- the source of the income.
- a full description of the income.

If you received income from woodlands from 2017-2018, you must send us a completed **Woodlands Table** which you can get from your Accountant.

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 2017.

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 2017 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 2017 or for public service pension levy, your Pension-Related Deduction End of Year Certificate for 2017.
- P21 PAYE Balancing Statement or Notice of Assessment for 2017.

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 1st January 2018 and the end of the 2018/19 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 2018/19 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 2017.

Documentary evidence for F16

You must send us the following documents as evidence:

- a completed application form for 2018/19 together with all of the documentary evidence we ask for as part of this application.
- documentary evidence to show that your income between January 2018 and the end of the academic year 2018/19 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 2018 and the end of the 2018/19 academic year you may continue to hold any student grant you received for 2018/19. However, we will re-assess your application for the 2018/19 academic year. This review will be based on your income in the reference period for the 2018/19 academic year.