

## **Household Income**

### Introduction

### Your parents' or partner's income

### Your Income

### State Benefits

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The amount of support you can get depends on the level of your household income.

Household income is the **combined income** of you and your parents or partner.

### Your parents' or partner's income

We will use your parents' or your partner's gross income or taxable profit (if self-employed) for a certain financial year to assess your eligibility to support.

For the academic year 2023/24, we will assess the income for the financial year ending 5 April 2023.

The types of income we take into account are:

- Employment income – including commission, bonuses, overtime
- Self-employed income (taxable profit for financial year ending between 6 April 2021 and 5 April 2022)
- Income from property
- Pension income
- Social security benefits (see [State Benefits](#))
- Interest from bonds and trusts
- Interest from bank/building society and any investments
- Dividends
- Other income – including maintenance payments

Outgoing costs are a matter for each household and generally do not make up part of the student support income assessment. However, we will take into account any maintenance payments your household make to another household for a student in further or higher education.

## Your Income

We will use an estimate of your unearned income for the coming academic year.

**Please note – we do NOT take into account any earnings from employment of self-employment.**

For full information on the types of income you should or should not tell us about, please read the table below:

DO tell us about	DO NOT tell us about
<ul style="list-style-type: none"> <li>• Trust income</li> <li>• Pension income</li> <li>• Bank / Building Society interest</li> <li>• Dividends</li> <li>• Income from land/property</li> <li>• Working Tax Credit (not childcare element or disability element)</li> <li>• Maintenance (paid directly to the student, for the student)</li> <li>• Other unearned income</li>   <li>• <b>Benefits classed as replacement living costs (see <a href="#">State Benefits</a>)</b></li> </ul>	<ul style="list-style-type: none"> <li>• Earned income</li> <li>• Adoption and Fostering income</li> <li>• Child Tax Credit and Child Maintenance*</li> <li>• Any loan income or payment from FE discretionary funding or childcare funding.</li> <li>• Any funding received from privately funded grants or scholarships for educational purposes.</li>   <li>• <b>Benefits classed as additional living costs (see <a href="#">State Benefits</a>)</b></li> </ul>
<p>*However, if you make child maintenance payments to a former partner not living in the household, please tell us about these.</p>	

## State Benefits

Please see the table below to see what types of benefit you should or should not tell us about.

DO tell us about	DO NOT tell us about
<p><b>Benefits classed as replacement living costs</b></p> <ul style="list-style-type: none"> <li>• Bereavement Support Allowance</li> <li>• Carers Allowance</li> <li>• Employment Support Allowance</li> <li>• Income Support</li> <li>• Incapacity Benefit</li> <li>• Job Seekers Allowance</li> <li>• Industrial Death benefits pension scheme</li> <li>• Industrial Injuries Benefit</li> <li>• Invalidity Allowance</li> </ul>	<p><b>Benefits classed as additional living costs</b></p> <ul style="list-style-type: none"> <li>• Armed Forces Independence Payment</li> <li>• Attendance Allowance</li> <li>• Bereavement Support Payment</li> <li>• Carer’s Allowance Supplement</li> <li>• Child Benefit</li> <li>• Child Tax Credit</li> <li>• Childcare element of Working Tax Credit</li> <li>• Child’s Special Allowance</li> </ul>

<ul style="list-style-type: none"><li>• Maternity Allowance</li><li>• Retirement Pension</li><li>• Severe Disablement Allowance</li><li>• Statutory Sick Pay</li><li>• Statutory Maternity/Paternity/Adoption Pay</li><li>• Universal Credit – all elements should be disregarded <b>except</b> the standard allowance</li><li>• Widowed Parent's Allowance</li><li>• War widow's Pension/war pension</li></ul>	<ul style="list-style-type: none"><li>• Cold weather payment</li><li>• Constant attendance allowance</li><li>• Disability Living Allowance</li><li>• Disability element of Working Tax Credit</li><li>• Guardian's Allowance</li><li>• Housing Benefit</li><li>• In-work and Return-to-work credits or Back-to-work credits</li><li>• Industrial injuries benefit – Constant attendance allowance and severe disablement allowance</li><li>• Personal Independence Payment (PIP)</li><li>• Scottish Welfare Fund – community grant</li><li>• Scottish Welfare Fund – crises grant</li><li>• Social Fund Payments</li><li>• Universal Credit – all elements should be disregarded <b>except</b> the standard allowance.</li><li>• Winter Fuel Payments</li><li>• Young Carer's Grant</li><li>• Care leavers and Care Experienced – payments made by local authorities</li><li>• Child maintenance (paid for the student's children)</li><li>• Education endowment</li><li>• Part 1 Adoption/Fostering fees</li><li>• Part 2 Adoption/Fostering fees</li><li>• War pension – disability element only</li></ul>
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