

Section 1

Personal details

Person 1

Your Customer Reference Number

Name

Date of birth / /

Address

Postcode

Person 2

Your Customer Reference Number

Name

Date of birth / /


Address

Postcode

If you want to provide your financial details separately, you can download another copy of this form at www.gov.uk/studentfinance

Who should complete this form

Complete this form if your current household income has dropped by 15% or more since the 2017-18 tax year. Your household income is the total of all sponsor's income.

 If there are two sponsors, you both need to complete a CY12 form, even if only one income has changed.

| | | | |
|---|--|--|--|
| | Person 1 | | Person 2 |
| Have you given us your income details for the 2017-18 tax year? | <input type="checkbox"/> Yes <input type="checkbox"/> No | | <input type="checkbox"/> Yes <input type="checkbox"/> No |

If 'No' you need to give us your financial information on the PFF3 - income details form. Go to www.gov.uk/studentfinance to download it. You can send the PFF3 and CY12 forms together.

How to complete this form

Provide income estimates with what you expect to earn for the **full current tax year**. It's important that you give estimates as accurately as you can. If your actual income is different from your estimates, this may change how much student finance the student can get.

When giving us your estimates, think about:

- working overtime or extra hours
- receiving maternity or paternity pay
- doing any casual work, shift work or contract work
- pay rises, bonuses or redundancy pay
- changing jobs or returning to work
- having any new income from business or self-employment
- having any new income from taxable state benefits

Go to www.sfengland.slc.co.uk/currentyearincome for more information on current year income assessment.



Section 2

Your financial information



If your tax year ends on a date other than 5 April 2020, tell us the date it ends during the 2019/20 academic year.

| | Person 1 | Person 2 |
|--|--|--|
| 2.1 Does your tax year end on 5 April 2020? | <input type="checkbox"/> Yes <input type="checkbox"/> No | <input type="checkbox"/> Yes <input type="checkbox"/> No |
| If no, when does it end? | <input type="text"/> / <input type="text"/> / <input type="text"/> <input type="text"/> <input type="text"/> | <input type="text"/> / <input type="text"/> / <input type="text"/> <input type="text"/> <input type="text"/> |

Section 3

Estimated income from salary/wages

| | Person 1 | Person 2 |
|--|---|----------------------|
| 3.1 Salary/wages | <input type="text"/> | <input type="text"/> |
| 3.2 Taxable benefits in kind | <input type="text"/> | <input type="text"/> |
| Only include income from the following benefits: | | |
| <ul style="list-style-type: none">• Total cash equivalent of all company cars/vans made available• Mileage allowance and passenger payments• Professional subscriptions and fees• Assets transferred or placed at employees' disposal (cars, property, goods or other assets)• Payments made on behalf of employee• Vouchers and credit cards | <ul style="list-style-type: none">• Cash equivalent of loans after deducting any interest paid to the borrower• Private medical treatment or insurance• Qualifying relocation expenses payments and benefits• Expenses payments made to, or on behalf of, the employee• Other items | |
| 3.3 Redundancy | <input type="text"/> | <input type="text"/> |
| You must include the full amount of your redundancy payment, even if you don't expect to pay tax on it. | | |

Section 4

Estimated income from pensions

Only tell us the amount of the pension(s) you expect to receive from the first month you receive it until the end of the tax year, including any lump sums.

| | Person 1 | Person 2 |
|--|----------------------|----------------------|
| 4.1 Private pensions | <input type="text"/> | <input type="text"/> |
| 4.2 Workplace pensions Including occupational pensions | <input type="text"/> | <input type="text"/> |
| 4.3 State retirement pension | <input type="text"/> | <input type="text"/> |
| 4.4 Overseas pensions | <input type="text"/> | <input type="text"/> |

Section 5

Estimated income from taxable state benefits

| | Person 1 | Person 2 |
|---|---|--------------------------------|
| 5.1 Taxable state benefits | <input type="text" value="£"/> | <input type="text" value="£"/> |
| Only include income received for the following benefits: | | |
| <ul style="list-style-type: none"> • Bereavement Allowance • Carer's Allowance • Contribution based Employment and Support Allowance • Graduated Retirement Benefit • Incapacity Benefit (only include the amount received after 28 weeks of incapacity) | <ul style="list-style-type: none"> • Industrial Death Benefit • Jobseeker's Allowance • Statutory Adoption Pay • Statutory Maternity Pay • Statutory Paternity Pay • Statutory Sick Pay • Widowed Parent's Allowance | |
| Do not include income from other benefits, including Universal Credit. | | |

Section 6

Estimated income from self-assessment

| | Person 1 | Person 2 |
|--|--------------------------------|--------------------------------|
| 6.1 Self-employment | | |
| Expected taxable profit from businesses | <input type="text" value="£"/> | <input type="text" value="£"/> |
| Expected taxable profit from partnerships | <input type="text" value="£"/> | <input type="text" value="£"/> |
| 6.2 Foreign income | | |
| Include the foreign currency and amount you expect to declare to HM Revenue and Customs | | |
| Name of foreign currency, for example euro, dollar, etc. | <input type="text"/> | <input type="text"/> |
| Expected amount | <input type="text"/> | <input type="text"/> |
| 6.3 Property lettings | <input type="text" value="£"/> | <input type="text" value="£"/> |
| For example, income from UK or foreign property or land | | |
| 6.4 UK trusts | <input type="text" value="£"/> | <input type="text" value="£"/> |
| Total expected income from UK trusts. For example, payments from settlor-interested trusts and income from UK estates. | | |
| 6.5 Lump sums or other taxable income | <input type="text" value="£"/> | <input type="text" value="£"/> |
| For example, lump sums or benefits received from an employer-financed retirement benefits scheme | | |
| 6.6 Overseas income and gains | <input type="text" value="£"/> | <input type="text" value="£"/> |
| For example, amount of omissions (exemptions under transfer of foreign assets) | | |
| 6.7 Minister of religion | <input type="text" value="£"/> | <input type="text" value="£"/> |
| Don't include expenses already included on your P60 or P11D | | |

Section 7

Estimated income from savings and investments

Only tell us about the amount of interest/income you expect to gain from savings and investments during the 2019-20 tax year, not the actual amount of savings or invested sums you have.

Person 1

Person 2

7.1 UK banks, building societies and unit trusts

Include any interest you expect to receive on bank, building society and other savings accounts, apart from non-taxable accounts such as ISAs

£

£

7.2 UK life insurance gains, securities and partnerships

£

£

7.3 UK investments and dividends

For example, UK dividends or stocks

£

£

7.4 Foreign investments and dividends

For example, overseas dividends

£

£

Section 8

Estimated Income deductions

Person 1

Person 2

8.1 Private pension contributions

Don't include pension contributions from your payslip

£

£

8.2 Additional Voluntary Contributions (AVCs)

£

£

8.3 Total expected allowable expenses on which you will claim tax relief

For example, professional fees and subscriptions, business travel and subsistence

£

£



Remember to read, sign and date the Declaration on page 5

Do I need to do anything else?

Yes, but not just now. After tax year 2019-20 has ended, we'll contact you and ask you to confirm your actual earnings for that tax year. You'll also need to send evidence of it.

These evidence items will be the same documents that you send to, or receive from, HM Revenue & Customs. For example, a P60, SA200 or Self Assessed Tax Return.

Future years

If you're awarded a current year income assessment, we'll use your finalised 2019-20 household income to work out how much the student can get if they apply for funding based on household income for their next academic year(s). If your income falls by a further 15% or more, you can apply for another current year income assessment.

Declaration

To find out how we'll use the information you provide go to www.gov.uk/studentfinance to read our Privacy Notice before signing this form.

If you cannot sign the form it must be signed on your behalf by your Power of Attorney. The Power of Attorney letter must be sent with the application before a signature from that Power of Attorney will be accepted.

This application for financial support may be delayed unless you sign and date this declaration.

- I confirm that to the best of my knowledge and belief, the information I have provided is true and complete. If it is not I understand the student(s) I am supporting may have their financial support withdrawn and I could be prosecuted.
- I agree to supply any further information in relation to the applicant's application for financial support that the Student Loans Company (SLC) may ask for and agree to tell them immediately if my circumstances change in any way that might affect this application for financial support.

Person 1

Your full name (in BLOCK CAPITALS)

Your signature

Today's date (DDMMYYYY)

Person 2

Your full name (in BLOCK CAPITALS)

Your signature

Today's date (DDMMYYYY)

Return this form to us at:

Student Finance England
PO Box 210
Darlington
DL1 9HJ



If any of your estimates change after you return this form - it's important you let us know as soon as possible. Go to www.gov.uk/studentfinance to download a new Current Year Income 2 (CYI2) assessment form.