

Notes to help you fill in the Residential Support Scheme (RSS) application

How do I apply?

First complete the application form and ensure you have all supporting documents.

Once complete, give your application form to the Student Finance Officer. You should apply for RSS before your study programme starts where possible.

To apply you must have an unconditional offer of a place. Applications may be made after the study programme has started but payments will only be backdated to the beginning of the term in which the application is received by us.

If you need more help:

If you have any queries regarding any of the eligibility criteria set out in the application form you should speak to your Student Finance Officer.

How much can I claim?

If you are eligible the Residential Support Scheme allows you to claim up to £3,458 (£4,079 in the London area) towards residential living costs each year depending on your household income and your actual accommodation costs.

Your application will be assessed on your household income. This is your income and that of the adults who are mainly responsible for you.

The table below shows the amount of support available to students.

Household Income	Support available outside London	Support available inside London*
up to £21,000	up to £3,458	up to £4,079
£21,000 to £25,704	up to £2,305	up to £2,685
£25,705 to £30,993	up to £1,152	up to £1,355
£30,994 or over	Nil	Nil

*‘inside London’ means an educational institution in a London Borough. The London boroughs are: Barking & Dagenham, Barnet, Bexley, Brent, Bromley, Camden, City of London, Croydon, Ealing, Enfield, Greenwich, Hackney, Hammersmith & Fulham, Haringey, Harrow, Havering, Hillingdon, Hounslow, Islington, Kensington & Chelsea, Kingston upon Thames, Lambeth, Lewisham, Merton, Newham, Redbridge, Richmond upon Thames, Southwark, Sutton, Tower Hamlets, Waltham Forest, Wandsworth, and Westminster.

The amounts shown in the table are the **maximum** available for each income bracket. You will not receive the maximum support if the actual costs of your accommodation are less than the figures shown. If your study programme lasts less than one full year then the amount of support you receive will be proportionate.

What do the payments cover?

Payments are to help with the costs of your accommodation during term time only and will not necessarily cover the full costs of living away from home. Other services that your landlord may provide (e.g. laundry, food and telephone charges) are additional. You should check with your landlord in advance the charges that will be included in your rent costs and the charges that will be additional.

Once your study programme has started, you must continue to attend and keep to your conditions of payment.

RSS funding will be withdrawn if your attendance is unsatisfactory.

How will the payments be made?

Payments will usually be made in termly instalments with the first payment being made in September, provided a copy of your rental or tenancy agreement has been received. Payments will be made directly to your landlord or agency that collects your rent.

IMPORTANT: Payments

You should apply for RSS as soon as possible. You should provide photocopies of your evidence and these must be clear and complete. Incomplete or incorrect evidence will delay assessment of your application.

Payments will only be backdated to the beginning of the term in which the application is received. RSS payments cannot be made until all necessary information is received.

Part A

You should complete this section

Question A5

Enter the details of your term time address. Your term time address must be within 15 miles of campus. You must provide a rental / tenancy agreement or landlord's letter that confirms the following:

- your name
- the cost of the rent
- your term time address
- your landlord's name, address and signature
- the dates of your tenancy

Question A7

Your landlord cannot be related to you.

Mark the qualifications that you have already fully completed. Do not tell us about qualifications that you are due to start or are part way through.

You must be studying for your **first full Level 2 or first full Level 3** substantial qualification to receive RSS funding.

The table on **page 4** provides a brief guide to the different qualifications and different qualification levels. It does not include all qualifications that are available. If you are unsure about what level of qualification you have you should speak to your student support officer.

Overseas qualifications

If you have overseas qualifications, mark the 'Overseas Qualifications' box.

If any of your qualifications were obtained outside the UK then you should provide us with a National Recognition Information Centre (NARIC) Certificate with your application. This will show how your qualifications relate to those in the UK. If you do not supply a NARIC certificate we will be unable to assess your application.

Please contact the student support officer if you have any problems, we may be able to help. Alternatively, you could visit **www.naric.org.uk**.

Other qualifications

If for example OCR, Cambridge Nationals or City and Guilds is your highest qualification level, mark the 'Other qualifications' box and write the full name of the qualification in the box provided. Provide a photocopy of your certificate(s) with your application.

Qualification Level	Academic qualification equivalent	Vocational qualification equivalent
Entry Level 1-3	Entry Level Certificate	Entry Level Award Entry Level Certificate
Level 1	GCSE grades 3 to 0 1 AS-level	BTEC Level 1 City and Guilds Level 1 LCCI Level 1 NVQ Level 1
Level 2	5 GCSE grades 9 to 4 1 A-level 2 or more AS-levels	BTEC Level 2 First Diploma City & Guilds Level 2 LCCI Level 2 NVQ Level 2 OCR/Cambridge Nationals Level 2 Pitman Level 2 Intermediate Vocational Related Qualification Level 2 VRQ/VQ
Level 3	2 or more A-levels at grades A-E	Access to Higher Education BTEC Level 3 National Certificate, Diploma City & Guilds Level 3 ESOL and Foreign Languages LCCI Level 3 NVQ Level 3 OCR/Cambridge Nationals Level 3 Pitman Level 3 Intermediate Vocational Related Qualification Level 3 VRQ/VQ

You must be about to study for your first full level 2 or first full level 3 substantial qualification.

Part B

For RSS you are assessed on your household income for the tax year 2024-25 (6 April 2024 to 5 April 2025).

This will be your income and that of the adult(s) mainly responsible for you.

This normally means your parent(s), but it can mean your legal guardian or another relative, if you usually live with them.

Do not tell us how much income you currently receive.

Couples

You must apply as a couple if you are married, living with someone as if you are married, or in a civil partnership. If you are legally separated or your separation is likely to be permanent, you should apply as a single person. For example, you are in the process of getting divorced.

You should still apply as a couple even if you are living apart temporarily. For example, one of you is working away. If you do not have a partner, you should make an application based on your individual circumstances.

If you are part of a couple, the amount of RSS the student receives is based on your joint income. That means you each need to give us the details of your individual income for the tax year 2024-25. Even if you were not a couple in that year we need the details of both of your individual incomes for the whole year.

Give details for one of you in the 'Adult 1' column and the other in the 'Adult 2' column. It does not matter who completes which column, as long as you complete the same column throughout the form.

Student Income

When assessing an application for RSS, any income that the student received during the tax year 2024-25 will also be taken into account.

Students do not need to enter their income details until question **B8**.

Question B3

Do you have a Tax Credit Award Notice that correctly states your household income for the tax year 2024-25?

If you have a Tax Credit Award Notice (Form TC602) that correctly states your household income for the tax year 2024-25, enter the amount in this box and give us your Tax Credit Award Notice with the application form.

You will receive an Award Notice if you receive Child Tax Credit or Working Tax Credit - an example of what it looks like is shown on **page 6**. Make sure the Award Notice refers to your income for the whole of the tax year 2024-25.

Do not give us a Review Notice (Form TC603R).

Give us your Award Notice with the application form. You should provide us with a photocopy and it must be a clear copy that contains all the pages.

If you have an Award Notice but it does not show your total income for the tax year 2024-25, or shows zero income - perhaps because you were on Income Support when you applied - mark the **No** box.

If you do not have an Award Notice for the tax year 2024-25 or you do not wish to wait for the Award Notice to be sent to you after the end of the tax year, you can apply using a P60 or other evidence of your income.


For more information about Tax Credits, visit www.hmrc.gov.uk/taxcredits or call the Tax Credits Helpline on **0345 300 3900** (text phone **0345 300 3909**).

Did you mark the **Yes** box? Enter the amount of income from the Award Notice in the box where we have asked for it, rounded down to the nearest pound. Now go straight to the signature box on **Page 6**. You do not have to complete Income Details, Benefits (Part C).

Did you mark the **No** box at question **B3**? If so, go to question **B4**.

IMPORTANT: If the student had any income in the tax year 2024-25, they should complete questions B5 to B11, as appropriate, and provide the relevant evidence.

Tax Credit Award
Notice example



Reprint-reference-X 999

MR KURT STONE
MRS GRACE STONE
1 ANY STREET
ANYTOWN
ANYWHERE
XX00 0XX

Helplines
0345 300 3900
Minicom/Textphone
0345 300 3909

TAX CREDIT OFFICE
PRESTON
PR1 0SD

Date xxxxxxxx

Tax credits award for 06/04/2025 to 05/04/2026

MR KURT STONE
MRS GRACE STONE

National Insurance number AB 44 67 88D
National Insurance number PY 56 57 58A

Summary

Tax credit for the period - see Part 2

Working tax credit (other than childcare)	£85.37
Child Tax Credit	£4268.30

Amounts still to be paid to you - see Part 3

Working Tax Credit to MR KURT STONE	£85.37
Child Tax Credit to MRS GRACE STONE	£4268.30

Tax credits are based on your personal circumstances and income for the whole tax year. After the end of the tax year, when all the information is known, we make a final decision about how much you are entitled to receive.

Part 1 of this form shows your circumstances, including your income. Please check this part and tell us immediately if anything is wrong, missing or has changed.

Claimants

Your tax credits are based on you being part of a couple. If you have separated, please tell us. You may be able to make a new claim to tax credits, either on your own or as part of a new couple.

MR KURT STONE
You work 16 hours a week.

MRS GRACE STONE
You claimed tax credits jointly with the person named above.
You work 16 hours a week

Qualifying children and young people

1 aged one or less.
3 aged between one and sixteen.
3 aged between sixteen and twenty.

Childcare costs

You have no qualifying childcare costs. If you start to pay for childcare and you qualify for Working Tax Credit you may be able to claim the childcare element of Working Tax Credit. Contact us for details.

Income

This is the information we have about your income. Please check that it is correct.
Your income for the year 6 April 2024 to 5 April 2025

MR KURT STONE		
Earnings as an employee	£10000.00	
Your total income		£10000.00
MRS GRACE STONE		
Earnings as an employee	£5000.00	
Your total income		£5000.00
Total income for the year 6 April 2024 to 5 April 2025		£15000.00

If you have a Tax Credit Award Notice; write in your total income from 6 April 2023 to 5 April 2024 as shown here - not the amount of tax credits you are receiving. This diagram may help you.

Question B4

Did you receive Income Support, Income-based Jobseeker's Allowance, Income-related Employment and Support Allowance, Universal Credit or Pension Credit for the whole of the tax year 2024-25?

If you are the adult(s) mainly responsible for the student and you and your spouse / partner (if you have one) received Income Support, Income-based Jobseeker's Allowance, Income-related Employment and Support Allowance, Pension Credit or received Universal Credit in place of these eligible benefits during the tax year 2024-25, you should mark the **Yes** box.

If you did not receive any of these benefits, or if you received them for part of the tax year 2024-25, you should mark the **No** box and go to question **B5**, however if you received benefits for part of the tax year 2024-25 you must also complete Income Details, Benefits (Part C).

Did you mark the **Yes** box? Go to the signature box on **Page 6**. Enter your details in Income Details, Benefits (Part C) and send it to the office that normally deals with your benefit payments for completion, then return it to us with the rest of your Application Form.

Question B5

Your total earnings as an employee from all jobs before taking off Tax and National Insurance contributions

Where to find details of your pay from employment in the tax year 6 April 2024 - 5 April 2025

All of your employers in 2024-25 should have given you a record of your earnings. This will be a P60 or a P45 if you left before 5 April 2025.

If you had only one job in the year 2023-24, copy the figure labelled 'Total for year' on your P60, or 'Total pay to date' on your P45.

The diagram illustrates how to extract earnings data from two common UK tax forms. On the left, a P60 form is shown with the 'Total for year' field circled and containing the value '9,283.91'. On the right, a P45 form is shown with the 'Total pay to date' field circled and containing the same value '9,283.91'. Blue arrows point from these circled fields towards the text below, indicating that these figures are the ones to be used for calculation.

Then add together the 'in this employment' figures from all your P60s and P45s

You should only answer question **B5** if you marked **No** for questions **B3** and **B4**. If you are an employee, do not leave this box blank.

Before you write in the total(s), read the notes below.

Enter your total income from all your paid employment in the tax year 6 April 2024 to 5 April 2025. We need to know your total earnings for the year before tax, National Insurance contributions and other deductions are taken off (don't include taxable fostering allowances). Look for the figure usually described as 'total pay' or 'total for year' on your P60 Certificate.

If you had more than one job in the year – one after the other or at the same time – we need information about your total pay from all of them.

Include

- total pay from all your employed work, including any tips and gratuities and Statutory Sick Pay
- payment from your employer because your job changed or ended. Do not include the first £30,000 of any redundancy payments - only include any amount you got over that
- taxable gains from security options you got because of your job e.g. company shares or bonds
- strike pay which you received from your trade union
- payment for work you did in prison or on remand.

Deduct

- work expenses you have paid out and that your employer has not paid back to you. The expenses must be wholly, exclusively and necessarily in the performance of your duties
- tax-deductible payments you have made and have not been paid back e.g. fees to professional bodies, indemnity insurance, agency fees
- flat-rate expenses agreed by your employer and HM Revenue & Customs, to maintain or renew tools or special clothes (such as a uniform) you need for your job
- any qualifying Gift Aid donations (gross amount).

If you had more than one job, you may use the working sheet below to help you work out your total earnings.

	Adult 1	Adult 2	Student
Job 1			
Job 2			
Job 3			
Job 4			
Total (round down to the nearest pound)			
	Enter this total on the form	Enter this total on the form	Enter this total on the form

If you write anything for question **B5**, you must provide any P60, P60U or P45 form(s) you have relating to the tax year 2024-25 with the application. You should provide us with clear and complete photocopies.

Question B6

Benefits in kind from your employer

You may have received benefits from your employer which were not paid out in wages but are taxable. These are called benefits in kind. If you received any benefits in kind during the tax year 6 April 2024 to 5 April 2025 your employer should tell you their 'cash equivalent' on either a form P9D or P11D. You should provide a copy with your application form.

If you have not received a form P9D or P11D for the tax year 6 April 2024 to 5 April 2025 and you think you should have, ask your employer. If you have received a P9D or P11D from more than one employer, add the figures together to show the total amount received from all employers.

For RSS purposes, we take into account the value of the following benefits in kind:

- goods and assets your employer gave you (for example, gifts of food, fuel, cigarettes or clothes)
- payments made by your employer on your behalf (for example, payment of rent or utility bills)
- cash or non-cash vouchers and credit tokens (for example, a company credit card). Do not include the cash equivalent of childcare vouchers if they are used to pay for registered or approved childcare

Question B7

Your total income from self employment

- mileage allowance. Include payments for using your own car
- company car
- car fuel benefit
- expenses payments made to you or on your behalf

If you are self-employed (either on your own or in partnership) you must enter your total profit for the tax year to 5 April 2025:

- if you have more than one business, add together the adjusted profit from each of your Self-Employment pages and your share of the adjusted partnership profits from each of your Partnership (short or full) pages
- if your business had other income or profits you must include these in the amount – for example, rental income
- if you use averaging because you're a farmer, market gardener or creator of literary or artistic works, you can't use averaging in your RSS claim. So you need to adjust your total profit figure to take out the averaging
- if you traded outside of the UK in 2024-25 you should enter your profit in British pounds, not the foreign currency
- if you received taxable income from foster caring
- if you made Gift Aid payments or personal pension or retirement annuity contributions in 2024-25 you need to deduct the gross amount
- if your business made a trading loss in the tax year 2024-25 enter '0'. However, the RSS rules on trading losses operate separately from those for Income Tax. This means that for RSS purposes you deduct the trading loss from:
 - any other income you may have had for the year
 - in a joint claim, any other income which you and your spouse or partner may have had for the year.

Example Self-Assessment Tax Calculation

HM Revenue & Customs Self Assessment - Tax Calculation

Mr. Frank Peach

Tax Calculation for 2024/25

Income	
Employments and Directorships (PAYE) minus expenses	5,000
Self-Employment (as a sole trader)	5,000
Partnerships	1,000
UK Land and Property	5,000
UK Interest (before tax)	1,000
UK Dividends and tax credits	500
UK Pensions and benefits	1,000
Total Income	18,500

If you have a Self-Assessment Tax Calculation form (for example, an SA302) for the tax year 2024-25, give it to us with the application. You should provide us with a photocopy but this must be clear and complete.

Question B8

Your total other income

In addition to social security benefits and earnings from your work, we also take into account any other income received in the tax year 6 April 2024 to 5 April 2025. You must use the table on the application form to work out your total. Include any other income above £300, plus the full amount of any Adult Dependent's Grant and miscellaneous taxable income.

If you tell us about any other income in question **B8**, you may be required to provide supporting evidence.

Do not include:

- maintenance payments received from a former partner
- Working Tax Credit and Child Tax Credit
- student loans - do not deduct student loan repayments from your income
- other student grants (except the Adult Dependent's Grant), such as those to meet the cost of tuition fees, childcare etc.
- war pensions, or pensions or annuities payable under German or Austrian law to victims of Nazi persecution
- income your children may have had, unless it is taxable in your name or your partner's name.

Example below

Work out the total for both adults and for the Student of any other income, including pensions, using the table below.

Annual amount of:	Adult 1	Adult 2	Student
Income from savings and investments	3 0 0		
Income from property			
Trusts, settlements and estates	3 9 1		5 0 0
Foreign income	1 2 0 0 0	4 1 1 2	
Pensions (state, occupational or personal)			
Notional income	1 6 0 4		
Now add together the totals	1 4 2 9 5	4 1 1 2	5 0 0
Total (if this makes a minus figure, just enter £0)			
Adult Dependent's Grant or miscellaneous taxable income (include the full amount)			
Total other income (round down to the nearest pound)			

Now deduct £300

£ 1 8 6 5 7

Income from savings and investments

- include gross interest on savings, investments and dividends (including interest from any Bank or Building Society). Enter the gross amount (before tax is taken off)
- do not include Individual Savings Accounts (ISAs) or other tax-free investments
- include the full amount of any 'chargeable event gain' from a life insurance policy.

Income from property

- include income from property or land in the UK that you let
- do not include income from the 'rent a room' scheme (if you let a furnished room in your home for £4,250 a year or less)
- do not include anything you have already included in box B7
- if your rental property made a loss in the tax year 2024-25, enter '0'.

Trusts, settlements and estates

If you received income from a trust, settlement or estate you will find details on certificate R185, which the trustees or administrators should have given you. Enter the gross amount - add together the 'net' amounts and 'tax paid' or 'tax credit' amounts.

Foreign income

- foreign income, for example, income from investments and property overseas.

Include the full amount in British pounds, whether or not it was remitted to the UK. Enter the gross amount in British pounds

- if you get a foreign pension include 90% of it here (in British pounds). Deduct any bank charge or commission you paid when converting foreign currency.

If you were employed or self-employed outside of the UK in 2024-25, you should enter this amount (in British pounds) in boxes B5, B6 or B7 as appropriate. If this is the case, you will need to give us the required income evidence.

Pensions (State, Occupational or Personal) (including State Pension, Widowed Mother's Allowance, Widowed Parent's Allowance and Industrial Death Benefit). Do not include the Christmas bonus and winter fuel payment

- other UK pensions you are getting including occupational pensions or annuities (not war pensions)
- if your pension includes an extra amount for work-related illness or injury, exclude that extra amount.

Notional income

This includes things like stock dividends or income that you could have received but chose not to.

Adult Dependent's Grant or miscellaneous taxable income

If you or your partner received Adult Dependent's Grant for being a student or miscellaneous taxable income not included above, enter it here. You need to include the full amount.

Question B9

Your personal pension contributions

Include any personal pension contributions you paid into a registered scheme. Include Free-Standing Additional Voluntary Contributions and payments to Stakeholder pensions. Enter the gross amount. Do not include anything you paid into an 'occupational pension' scheme. This is where your employer took the pension contributions from your pay before deducting tax. You may need to provide evidence of the personal pension contributions. We will contact you if this is required.

Question B10

Your Statutory Maternity, Ordinary or Additional Paternity or Adoption Pay

If your payments were more than £100 a week, then multiply the number of weeks by £100 and put this total in the box at B10. For example, if you got them for 30 weeks, enter £3000.

If your payments were less than £100 a week, then multiply the number of weeks by the amount you received and put this total in the box at B10. For example, if you got £80 for 30 weeks, enter £2400.

Do not include Maternity Allowance.

