Some students who are less than 25 years old are classified as ‘**independent**’ which means that they do not have to provide their parents’ (or guardians’) financial information in order for their application to be means-tested (based on household income). For example, if a student has no living parents, they will be asked to provide relevant death certificates and then the student will be classed as ‘independent’ for the duration of their course and they will be entitled to the maximum level of funding (as if household income is below £25,000).

Some students are given ‘independent’ status because they are **irreconcilably estranged** from their parents. This document aims to provide you with more information about estrangement and how it might impact your finances.

**What is ‘estrangement’?**
Student Finance England (SFE) will be looking to see that the student is **irreconcilably estranged**. The first thing they will consider is how much contact the student has with their parents and, in particular, has there been any communication in the year before the start of the relevant academic year? In most cases, they would expect there to be no contact at all between the student and his/her parents. Furthermore, the student will need to prove that the estrangement is irreconcilable; that is, it is highly unlikely that communication will ever be restored.

In some exceptional cases, SFE will allow a student to be ‘estranged’ even though there has been some contact in the year before the start of the course. For example, the student could prove that he/she has never had contact with his/her father and the mother was sectioned under the Mental Health Act three years ago. There is still some contact between the student and the mother but SFE would be likely to accept that the student should be classified as independent.

**What is not accepted as estrangement?**
- Student doesn’t get on with parents
- Student has had a serious disagreement with parents
- Student has chosen to live apart from parents
- Parent (and/or parent’s partner) refuses to provide financial information needed to carry out means-testing
- Parent does not provide financial support to student

All of the above are likely to be present in any case of estrangement that SFE accepts but they are not necessarily enough to convince SFE that it is a genuine estrangement or that it is irreconcilable.

**How do I prove estrangement?**
SFE will use its discretion to decide on a case-by-case basis. The following could be a useful guide:
- Legal documents showing that custody of student was awarded to somebody other than the parent
- Benefits letters, Tax Credit Award Notices or bank statements showing that somebody other than the parent was claiming benefits (such as Child Benefit or Child Tax Credit) for the student
- Letters from professionals to confirm the circumstances. The letter must be written by a working (not retired) professional, such as a doctor, teacher or Social Worker. It won’t be accepted if the writer uses vague language, e.g. ‘I don’t think that there’s been any contact and I don’t think the situation will improve.’ It would be more appropriate for the letter writer to say ‘I can confirm that there has been no contact for at least a year and reconciliation is very unlikely’. The letter should include:
  - their relationship to you
  - their profession
  - the length of time they have known you
  - the reasons for your estrangement from your parents
  - if reconciliation is likely
the date
your Customer Reference Number and name

Evidence should be sent to: Student Finance England, PO Box 210, Darlington, DL1 9HJ. Make sure that your Customer Reference Number is on every document you send and make sure that you keep a spare copy in case the original goes missing.

**What will happen if my estrangement is accepted?**
You will be entitled to funding as if your household income is in the ‘under £25,000’ bracket which means you will get the largest Maintenance Grant possible and you will also qualify for the University’s Support Package (if you meet the other eligibility criteria). However, you may need to prove your continued estrangement to be awarded this level of funding in subsequent years (continue to read this document to find out more).

**What will happen if my estrangement is not accepted?**
If you think that SFE have not processed the information that you sent them correctly, you can appeal the decision or complain about the level of service you’ve received. Contact the Student Money Advice Service to find out how to do this (our contact details are at the bottom of this page).

Even if SFE never accept your estrangement, you will still be entitled to a full Tuition Fee Loan to cover the cost of the Fee and you will be entitled to the non means-tested Maintenance Loan (which, in 2015/16, is £3,731) – assuming you meet the standard eligibility criteria ([https://www.gov.uk/student-finance/who-qualifies](https://www.gov.uk/student-finance/who-qualifies)). You can contact the Student Money Advice Service to find out more about living on the non means-tested Maintenance Loan and what we can do to help you. Make sure you keep all your paperwork relating to your estrangement and the letters that SFE have sent you about this as it may be useful to refer to.

**What about next year (and the year after)?**
All students have to re-apply for funding each year. At this stage, SFE will ask you for more proof that your estrangement still persists. They will not accept letters dated from the year before and if, for example, you go back to your College or Sixth Form to ask your former tutor to write a letter, SFE may reject this and write to you saying ‘the person who has written the letter is only able to confirm your circumstances whilst you were a student at [Name] College.’

It is therefore very important that you stay in regular contact with the people who can write to confirm your circumstances. You could also make new contacts here. For example, you could inform your Academic Adviser of your circumstances and let them know early on that you will need to keep them updated in case you need them to verify your estrangement.

**What about my aunt/uncle/grandparent? He/she is willing to provide financial information so that SFE can means-test my application.**
SFE will only accept financial paperwork from parents. They definitely won’t accept evidence from another relative even if that relative has had legal custody of the student. You could send evidence relating to your other relatives if it supports your case for estrangement but it won’t be used to means-test your application.

**I need some support with this.**
Contact the Student Money Advice Service: [stumoneyadv@chi.ac.uk](mailto:stumoneyadv@chi.ac.uk) or 01243 816038. Alternatively, you can book an appointment to see a Student Money Adviser by going to the SIZ desk – they are based on the ground floor of the Learning Resource Centres (LRC) or you can call them on 01243 816222. We recommend asking for a half-hour appointment.
Guidance Chapter that the SFE assessors refer to:
Student Finance England (SFE) assessors use the information published in ‘Guidance Chapters’ to make decisions about what support a student is entitled to. The following information is taken from the Chapter called ‘Assessing Financial Entitlement 2015/16’:

145. Parental income is not included in the income assessment where the eligible student is irreconcilably estranged from his parents – Schedule 4, paragraph (2)(1)(e). He should be regarded as independent under this paragraph where:

(a) ‘he has communicated with neither of his parents for the period of one year before the beginning of the relevant year’ for which he is being financially assessed; or

(b) He can demonstrate on other grounds that he is irreconcilably estranged from his parents.

In other words:

If he has not communicated with either parent during the year in questions, he should be regarded as irreconcilably estranged.

If he has communicated with either of them during that year, he can nevertheless still be regarded as irreconcilably estranged, as aside from a year long absence of communication, the student may be able to demonstrate other grounds for regarding his as irreconcilably estranged from his parents.

146. SFE should, as far as possible, satisfy themselves that the estrangement is genuine and that for the time being reconciliation is impossible (or at least highly unlikely). It is not enough that a student does not get on with his parents or that they have had serious disagreement recently. The fact that a student may choose to live apart from his parents is not itself sufficient evidence of an irreconcilable estrangement. Similarly irreconcilable estrangement cannot be inferred simply on the ground that a parent refuses to co-operate with SLC in the financial assessment of the student (e.g. by not replying to letters or refusing to complete income assessment forms), or does not provide financial support to him. These factors could, of course, be expected to be present if there has been a genuine estrangement.

147. It is for SFE to decide in each case whether it has sufficient information and evidence to justify its opinion as to whether or not a student is irreconcilably estranged. In addition, SFE must satisfy itself in each subsequent year of the course that an estrangement still persists. An exception to this is in certain cases of estrangement where there has been a serious family breakdown, involving violence or other serious trauma. The student in these cases should not be required to resubmit evidence in subsequent years of the course.

148. There is no qualifying period which must be met before a student can be regarded as irreconcilably estranged (and, as noted above Schedule 4, paragraph (2)(1)(e) does not rule out contact even within a year before the start of the year of assessment). But it is likely to be easier for a student to demonstrate that he is ‘irreconcilably estranged’ if the estrangement has endured for a significant length of time before the student applies for support. Care is needed where an estrangement is claimed to have started just before the student starts his course or during the course itself. In cases where difficulties are caused by a student’s wish to leave the parental home and enter higher education, SFE should decide whether such difficulties are temporary or transitional, or whether a genuine estrangement has occurred. The possibility of fraudulent or unsubstantiated claims of estrangement should always be borne in mind.

149. What is the student’s position if estrangement either starts or ends during the course of an academic year? The Regulations do not provide specifically for a student to acquire or lose independent status during the course of a year, nor do they provide for recalculation of an independent student’s entitlement to support if the estrangement comes to an end during the course of the year. Therefore, in cases where SLC has accepted a student as being estranged from his parents at the start of the year in which payments of support fall due, and that estrangement ends during the year, the student retains independent status until the end of that year. In cases where a student is not considered to be estranged from his parents at the start of a year, the parental income should be taken into account in the assessment of the household contribution. If an estrangement subsequently occurs during the course of the year, the household contribution assessed at the beginning of the year stands.