

BRIGHT FUTURES

Our monthly guide to
student finance, getting out and about and
help for families

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How does household income affect student finance?

You might need to give Student Finance England information about your income if your child has applied for student finance that is based on your household income.

You'll be asked for financial details for the last full tax year previous to the start of the academic year. For example, if the student is applying for the 2021/22 academic year, the tax year will be 2019/20. Student Finance England will ask for details of the previous tax year because this is the most recent full tax year at the time applications open.

Your information will be used to work out if your child or partner can get an extra Maintenance Loan on top of the Tuition Fee Loan and basic Maintenance Loan.

If your income in the current tax year is likely to be at least 15% lower than the previous tax year, Student Finance England can assess your household income on what you estimate your income will be.

Supporting your child's application

If you're supporting your child's application, your household income is the combined income of you and your child and spouse/partner.

If you're married, Student Finance England will need your spouse's income, even if you don't live together, or they're not the student's parent.

If you live with a partner, they'll need to tell Student Finance England about their income even if you were not living together during the tax year being asked about.

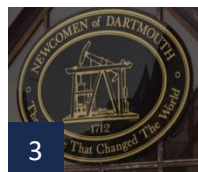
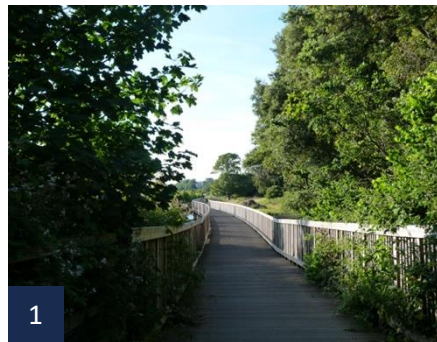
If you're separated or divorced, your child should explain who they live with or have the most contact with. If they spend an equal amount of time with both of their parents they will be asked to pick who will support their application.

Remember, household income is based on your circumstances at the start of the academic year. This means that if you get married or start living with your partner before the start of the academic year, Student Finance England will need their details.

Getting Out and About

We know holidays can be expensive so we've developed a fun-filled list of free activities and ideas that the whole family can enjoy.

From wildlife enthusiasts to adventurers and those who just want a stress-free day out, our list of free things to do in South Devon is designed to give you plenty of choice - and apart from transport, parking and maybe the odd treat like a local ice cream, they're all free.



1. Cycle the [Exe Estuary Trail](#)
2. Enjoy a day out at the [House of Marbles](#) in Bovey Tracey
3. Visit the [Newcomen Engine](#) in the Dartmouth Visitor Centre, the oldest preserved working steam engine in the world
4. Explore the area's military history with the [Teignbridge War Memorial Heritage Trail](#)
5. Take the [Ted Hughes Poetry Trail](#) at Stover Country Park
6. Join in the fun at one of [South Devon's Carnivals](#) in the summer months
7. Stand on one of the most southerly points in Devon and see [Start Point Lighthouse](#)
8. People watch while sitting in the [Royal Avenue Gardens](#) in Dartmouth
9. Pack up a picnic and find your perfect picnic spot whilst exploring the [East Devon AONB](#)
10. Explore the trails, boardwalks and beautiful marshlands of [Seaton Wetlands](#)

Extra Help

Families who receive certain benefits may be eligible for free school meals. Your child is eligible for free school meals if you're in receipt of one of the following benefits:

- Universal Credit with an annual net earned income of no more than £7,400.
- Income Support
- Income-based Jobseeker's Allowance
- Income-related Employment and Support Allowance
- Support under Part 6 of the Immigration and Asylum Act 1999
- The guarantee element of Pension Credit
- Working Tax Credit run-on (paid for the four weeks after you stop qualifying for Working Tax Credit)
- Child Tax Credit (with no Working Tax Credit) with an annual income of no more than £16,190

Registering for free meals could also raise an extra **£1,320** for your child's primary school / **£900** for your child's secondary school, to fund valuable support like extra tuition, additional teaching staff or after school activities.

This additional money is available from central government for every child whose parent is receiving one of the benefits listed above.