Independence and Estrangement

This guide is for undergraduate UK students applying to Student Finance for full means tested funding.

Independent Students
If you are classed as an independent student, your own income and that of your spouse or civil partner will be assessed when you make an application for Student Funding. You will be assessed as an independent student for funding purposes if:

• You are aged 25 or over before the start of the academic year
• You are married or in a civil partnership before the start of the academic year
• You have been financially self-reliant for at least three years prior to the start of your course (including any periods of unemployment)
• You have responsibility for one or more children
• You are a care leaver
• Your parents cannot be traced or it is not practical or possible to contact them
• Your parents live outside the European Union and an income assessment would put them in jeopardy, or it is not reasonably practical for them to send funds to the UK if a contribution were assessed (this may apply to a student who is a refugee)
• Your parents are deceased

The Advice Centre can provide support and feedback on providing evidence to Student Finance in order to be assessed as independent.

Estrangement
Student Finance may consider you as independent due to being ‘irreconcilably estranged from your parents’ if you have not had verbal or written contact with both of your biological parents, adoptive parents or your only living parent for a significant period of time (typically 12 months or more) and this is unlikely to change. If you find yourself in this situation, The Advice Centre can support you through the process of obtaining evidence for Student Finance.

Student Finance assessors take each case on its own merits and may make exceptions to the period of no contact where the circumstances are severe and clearly irreconcilable.

More information on estrangement, including the type of evidence Student Finance will accept, can be found at Stand Alone.

You will not be able to claim independent status because your parents do not want to give details of their income or refuse to provide financial support to you. In this instance, we recommend you book an appointment to speak with an Adviser at The Advice Centre to explore other possible sources of finance.

Further guidance
For further advice and support on Independence and Estrangement, including the evidence needed for Student Finance, contact The Advice Centre.

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