

# StandAlone

supporting people  
that are estranged



## Student Guide

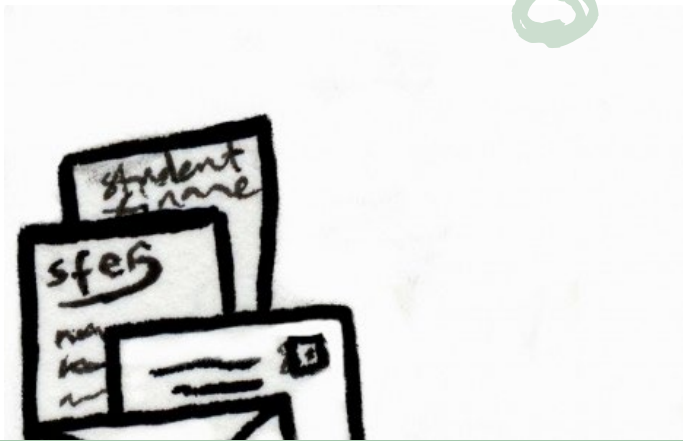
A guide for estranged students who are applying for independent status from Student Finance England and Wales.

Going to university as an independent student without a family network can be an intimidating process. Students who have no contact with their family often rely on their own tenacity to support themselves through their studies.

The following guide will give you information about how your Student Finance application is assessed as an estranged student. It will also tell you about the supporting documents that you will need to send to Student Finance England or Wales to confirm your irreconcilable estrangement from your family.

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## Some facts about Student Finance and how they process your application:

Student Finance normally assesses how much money you are entitled to by looking to the household income of your biological or adoptive parents or your only living parent. This figure is used to determine their capacity to financially support you through your studies, and how much they should contribute.

If you live with another relative who supports you financially, like a grandparent, you would still be expected to ask your biological or adoptive parents to provide their financial information for income assessment.

If you consider yourself estranged from your parents, it may not be possible or safe to ask your parents for their income details. Therefore, Student Finance have allowed exceptions to this practice for independent students, who are awarded full financial support without assessing the income of their parents.

## You can apply for independent status if your circumstances meet the following criteria:

If you are irreconcilably estranged from both of your biological or adoptive parents, or only living parent, you can ask to be assessed as an independent student and assessed on your own household income. You are eligible to be considered for independence on the basis of being estranged from your parents if you have not had verbal or written contact with both of your biological, adoptive parents or your only living parent for a significant period of time and your estrangement is irreconcilable.

If you have supported yourself financially for a total of thirty six months prior to the start of your course, you can apply to be assessed as an independent student on the grounds of self-support. These months do not have to be consecutive, but you must show you have been earning a sufficient amount to be financially independent.

If you have been in local authority care for three months after your sixteenth birthday, and are irreconcilably estranged from your parents, you are entitled to be considered as a care leaver and awarded independent status.

If you don't know the location of your parents, or they are in a country where it is considered dangerous for you to contact them, you may be awarded independent status. If your parent has a significant mental health problem or health issue that would make it impractical or dangerous for you to contact them, you may also be awarded independent status on these grounds.

If you are 25 years old on the first day of the academic year; you are currently married or in a civil partnership or have been married or in a civil partnership in the past but are now separated; you have a child or dependent or both of your biological or adoptive parents are deceased.



## Showing you are independent:

Student Finance requires supporting statements from trusted independent parties as evidence to confirm your position. They ask for independent verification of your position to prevent students who do have a supportive family from fraudulently claiming more money than they are entitled.

Student Finance request that you submit as many supporting statements as is possible to help build a picture of your family estrangement and/or independent life. There are more details of who you might ask to provide supporting statements later in this guide.

If you are applying for independent status on the grounds that you are irreconcilably estranged from parents, you will be expected to supply statements for each year that you apply for support from Student Finance. This gives you the opportunity to tell Student Finance if you have reconciled.

If you are a self-supporting independent student, a care leaver, it is not practical to contact your parents you won't be asked to supply further supporting statements each year.

Student Finance assesses all applications for independent status on a case-by-case basis. They will use their discretion to decide if you have sent enough supporting statements to prove your circumstances, and you may need to provide more statements in order to clarify aspects of your estrangement or financial independence.



## What does case-by-case mean?

Case-by-case means that a student finance assessor will look at your application and decide if there is sufficient supporting evidence to award independent status.

There are guidelines on the supporting statements that you can send for each independent category, but this is not comprehensive or exhaustive. There can be exceptions made to these guidelines where Student Finance operatives see it appropriate.

It is wise to supply as many supporting statements as is possible to give Student Finance the best chance of understanding your circumstances.

Remember: proving estrangement from your biological parents is rarely completely straightforward. However, you should never resort to seeking out statements or information that would lead to harm for your mental or physical health.





## Am I estranged from my parents?

You are eligible to be considered for independence on the basis of being 'irreconcilably estranged from your parents' if you have not had verbal or written contact with both of your biological, adoptive parents or your only living parent for a significant period of time and this will not change. A significant period of time is usually considered twelve months or longer prior to the start of your course, but this can also depend on your circumstances.

Many people feel unsupported by their parents financially and/or emotionally, but you won't be eligible to claim estranged status simply because your parents are on low income and don't support you financially. You will need to provide statements from an independent person with good standing in the community that can verify that there has been no communication with both of your biological or adoptive parents, or only living parent, for a substantial period of time before the start of your course, and that your estrangement from them is irreconcilable.



You won't 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.

Many students apply to be assessed as estranged from their parents if their parents live in a different country. However, your parent(s) living abroad does not automatically mean that you are estranged and should be assessed as independent. Remember, you can only claim to be estranged from your parents if you have not communicated with them for a substantial period of time, and you consider this estrangement irreconcilable.

Student Finance operatives assess each case on its own merits and are allowed to make exceptions on the period of no contact where the circumstances are severe and clearly irreconcilable. For example where there has been a forced marriage or female genital mutilation order put in place, or there has been a restraining order put in place to prevent them from harming you.





## Estrangement: supporting documents

A supporting document is a letter or statement of evidence by a an independent person with good standing in the community which satisfies Student Finance that you are irreconcilably estranged from your biological parents. In this letter, the person must be able to show knowledge that you have not had verbal or written contact with both parents for a substantial period of time, normally at least 12 months.

**For example, if you are in care or have recently left care this independent person could be your case worker, social worker or housing support officer. Or if you are at (or recently left) school or college it could be a teacher or tutor who has known you and about the difficult situation with your parent(s) and your subsequent estrangement.**

You will not be able to use documentation from another family member or a friend of the family. However, this type of statement from a family member or friend is worth sending alongside other statements from an independent person with good standing in the community.

Always ask for your supporting statements on headed paper where possible, and they should show a telephone number for the operative to reach him/her if they have further questions. If the person writing the statement has retired or left their role, do ask them to explain this in the letter. It's also useful to reference a contact at the workplace that a Student Finance operative can contact to verify their position.

Supporting statements which show you have very recently told an independent person about your situation are not acceptable as evidence for Student Finance. The person you ask must normally have historic knowledge of your situation, as well as being able to verify that you have not had written or verbal contact with your parent(s) for a substantial period of time.

## Common supporting statements that you might consider:

- A letter from a member of staff at your school or college which explains that he/she knew about the difficult relationship whilst you were at school and your subsequent estrangement.
- A letter from your doctor explaining that you have consistently and historically reported difficulties associated with your estrangement.
- A letter from a social worker or local authority that shows they were aware of your difficult situation and/or they allocated you a child protection order.
- A letter from a counsellor or an organisation such as Stand Alone, National Association of People Abused in Childhood or Karma Nirvana that can vouch for the fact you have been seeking support for your estrangement or disownment.
- A letter from a housing support worker that may have helped you find accommodation after you left home.
- A letter from a member of the clergy, a rabbi or imam that explains that he/she was aware of the difficulties in your family and your subsequent estrangement.
- A statement of incident from the police that shows any call-outs, arrests or cautions involved in the case



## You could also send:

- A forced marriage or FGM order
- Any court order that shows you have legally tried to distance your biological or adoptive parents through fear of harm or intimidation.

## You can't use the following statements to support your application on their own:

A letter from other members of your family, a family friend or romantic partner on its own. However, you could send this as secondary supporting evidence together with other letters to provide more details around your circumstances

A letter from an independent person that states you have simply told this person about your circumstances recently

A letter from anyone that hasn't known you for a substantial period of time. For example, statements from your university student support officer won't be valid as evidence in the first year of your course.

A letter from your parents that declares the estrangement. This would be considered a communication within the last 12 months, and isn't valid to verify your estrangement.

## What happens if I didn't tell anyone about my past or my estrangement?

If you don't have supporting documents, don't panic. It's wise to explain this in writing to Student Finance and, if you feel comfortable, explain some of the circumstances that will help the operative build a picture of the estrangement. They will direct you regarding which further evidence you might be able to supply and what they need you to do. It is also advisable to contact your prospective or current dedicated contact at your institution, who may be able to help you to find the right person to provide a letter.



## You should never be expected to use:

Any statements that would compromise your personal safety. For example, if there is a risk that the person providing the supporting statement might tell your family where you live, which may then lead to physical violence or forced marriage.

Any statements whereby the process of attaining the statement would present significant harm to your emotional wellbeing. For example, if you have a history of depression, anxiety or other mental health difficulties and the process of finding evidence would trigger a significant trauma or a psychotic episode.

You will never be expected to directly explain the circumstances that led to the estrangement in any supporting statement. It can be helpful for the Student Finance operative to know about your situation. However, this is not a mandatory requirement in England or Wales.



## Supporting statements for renewal of your loan in future years

As part of being an estranged student, you will have to re-submit supporting documents each year that you apply for support from Student Finance.

Student Finance do keep your initial evidence on file but it is crucial that you keep copies of all documents you submit for the first year and repeating years. This could save you time and frustration if another operative asks you for the original documents.

The further submission of these documents will clarify that you have not experienced a sudden reconciliation with your biological parents and that your estrangement still persists.

Your University student services department or NASMA representative will be able to help you to understand what you need to submit to Student Finance to support your application. In most cases, supporting statements from your university counsellor or student services representative, showing that you have been seeking support for your estrangement, will be sufficient to prove your estrangement is ongoing.

Occasionally, an operative may look to receive an additional supporting statement from your initial referee or look to other areas for supporting statements.

## Am I self-supporting?

If you have been working and supporting yourself independently of your biological or adoptive parents for thirty six months prior to the start of your course, you are eligible to apply for independent status on the grounds of 'self-support'. The three years does not have to be continual, and it can be broken up.

You will need to provide evidence of this by showing that you are earning enough to be financially independent. You can do this by supplying P60s or payslips for the thirty six months you have been supporting yourself, statements of earnings from HMRC or employer, a statement from the job centre indicating the periods of time you were receiving benefits.

Although periods on benefits count towards showing you have been financially independent, do not only provide benefits awards letters, as on their own, these don't summarise your income for the three years prior to the start of your course.

If you have had gaps in employment, you should send in material that shows your earnings and how you were supporting yourself.

The income threshold for self-support is assessed on a case-by-case basis but you are still advised to apply if you earn a small income but are genuinely completely financially independent. You will need to send in further clarifying documents to show your circumstances. For example, your income may be low because you have been working in a job that provides you with accommodation, you may have particularly low rent or you may have been claiming benefits that give you a lower income.

## Do I qualify as a care leaver?

If you were looked after by a local authority throughout any three month period ending on or after the date on which you turned 16, and before the first day of the first academic year of your course. A letter from a social worker or support worker can be used as confirmation that you are a care leaver and your period in care.

If you have been given a residency order that expires on your sixteenth birthday, you must also send in evidence that you were in local authority care for three months after your sixteenth birthday to be considered as a care leaver.

If you have been in care, and have contact with your parents in the years before leaving for University, you can be assessed on your parents' income and won't be considered independent.



## What happens if I don't fit this definition?

If you were in care for less than three months after your sixteenth birthday, or for a period of time before your sixteenth birthday, but don't have a relationship with your parents, you should apply for independent status using the 'estranged from parents' route. You can use a reference from your social worker to explain your time in care and their knowledge of your subsequent estrangement.

## What happens if it's not practical to contact my parents?

If it is not practical to contact your parents for details of their income, you may be awarded independent status. This is typically awarded to refugees, who may not know the location of their parents or for students who have parents living in countries where it is too dangerous for you to contact them for details of their income. However, if your parent has a significant mental health problem or health issue that would make it impractical or dangerous for you to contact them, or would put them in danger, you should tell Student Finance when you send your form. They will inform you what to do next and what you will need to supply to support your application.

## What happens if my parents are divorced?

If your parents are divorced, and you become estranged from one parent, you would be expected to use the financial details from the household of the other biological parent providing you have contact with that parent. This counts even if you only have very minimal contact with this parent.

If something happens to the parent that is supporting you during an academic year and they unfortunately pass away, you would be considered independent for the rest of that year. If you are irreconcilably estranged from your other living biological parent you would need to prove estrangement to be considered independent for the remaining year/s of your course.

We are aware that this may be a difficult and painful experience, and you should make sure that you seek support whilst proving your independence after the death of a relative. You can find our recommended avenues for support at the back of this leaflet or consult your prospective or current student services department.



## Check list for supporting statements

### ▶ Have you made your circumstances clear?

If you feel comfortable enough, do explain your situation in your own words and make a timeline of key events. This may help Student Finance to identify the right supporting statements which you can provide to clarify your situation.

### ▶ Have you provided as many statements as you can?

Provide as many supporting statements as you can but make sure at least one of the statements is from an independent person with good standing in the community, that has known you for a substantial period of time and is not a relative or family friend.

### ▶ Are my statements suitable?

Make sure that your statements from independent persons are on headed paper where possible, and that your statement includes a telephone number so the person can be contacted.

### ▶ Have I told my reference that I may need future support?

Inform the independent person with good standing that you may need him/her to re-confirm your circumstances to Student Finance in the second and third year of your course.

### ▶ Will your referee be leaving his or her job soon?

Ask for their secondary e-mail address if they think they may be likely to leave their current role whilst you are studying. This means you can always get back in touch should you need further supporting statements.

### ▶ Have I sent all of my statements together?

We advise that you send all of your statements together in the same envelope and so the operative can grasp the whole picture of your circumstances when they assess your case.

► **Have I got a record of when I sent my statements?**

We advise that you always send your statements to Student Finance via recorded delivery and keep a record of the receipt for future reference.

► **Am I panicking unnecessarily?**

Student Finance offers guidance for estranged students, but each case is different. It's wise to expect that you may need to send in more supporting statements to clarify your circumstances, and that the process may take a few months to complete.

► **Have I given the team enough time to process my application or further statements?**

Be patient and expect a response for each supporting statement to take around six weeks to come through.

► **Have I kept my documents safe?**

Scan and safely keep copies of all your supporting statements from all years that you submit them. Ask your referees to do the same.

► **Is finding a statement going to put me at risk?**

Never compromise your health in order to find a supporting statement, and don't try to find statements that you think will increase the chances of damaging your emotional well-being.

► **Am I accessing the support available?**

Don't search for evidence alone! Use the support that is available to you when going through this process. There's a list of organisations and student support services at the back of this guidance booklet that will give you emotional support whilst you make these steps towards your future. They can help you to define the right path for you, as well as suggest the best person to reference your estrangement.



## Support for you at Stand Alone

Meet others in your position:

<http://standalone.org.uk/meeting-people>

Online support groups:

<http://standalone.org.uk/facebook-groups>

### Other sources of support

If you are having issues proving your estrangement, there is a dedicated contact or team at your first choice or current student services department that you can talk to. Please visit: [www.standalone.org/students](http://www.standalone.org/students).

If you are feeling a marked drop in your mood or well being as a result of proving your status as estranged from parents, visit your GP and tell him/her about your situation.

If you need to talk about something urgently, ring The Samaritans on 08457 909090 or e-mail [jo@samaritans.org](mailto:jo@samaritans.org)

If you are an abuse survivor and want specific help with processing and understanding your past as a result of supplying supporting statements, contact National Association for People Abused in Childhood support line on 0800 085 3330

If you are experiencing family estrangement as a result of escaping forced marriage or honour abuse, call Karma Nirvana helpline 0800 5999247

If you would like to find a therapist or counsellor that understands family estrangement, you can refer to our recommended therapists or seek out your own support on: [www.counselling-directory.org.uk](http://www.counselling-directory.org.uk). If you are more interested in group therapy, please contact the Institute of Group Analysis: [www.groupanalysis.org](http://www.groupanalysis.org)