Reckonable Income

Who should complete this section?
Section F collects information on the total reckonable income relevant to the application.

If you described yourself as an “Independent Mature Student” in question A14 (Class of Applicant) and you are not married, in a civil partnership or cohabiting, you, the applicant, should complete this section where applicable.

If you described yourself as an “Independent Mature Student” in question A14 (Class of Applicant) and you are married, in a civil partnership or cohabiting, you, the applicant, and your spouse, civil partner or cohabitant should complete the relevant sections.

If you described yourself as a “Student dependent on parent(s)/legal guardian(s)” or a “Mature student dependent on parent(s)/legal guardian(s),” you, the applicant, and your parent(s)/legal guardian(s) as applicable, should complete the relevant sections.

Please note:

You, the applicant, will share your income details in the first part of section F. Once completed, relevant other parties to the application will be prompted to complete their personal and income details.

The questions for the applicant and the other parties to the application are the same so the following notes are relevant for all.

You must read this checklist and indicate that you have done so before proceeding with this section.
F1. Were you employed in 2019 on a full-time, part-time or temporary basis?
If you, your parent(s)/legal guardian(s), spouse, civil partner or cohabitant, as applicable, were employed at any time in 2019, whether on a full-time, part-time or temporary basis, you must give us the total gross income earned in 2019, including any benefits-in-kind, from all Irish and foreign employments. If you had foreign income, you must enter the Euro equivalent.

Do not enter income earned from self-employment here. Question F4 is dedicated to self employment.

Income earned while participating on a Community Employment (CE) Scheme is one of the designated programmes for eligibility for the Special Rate of student grant. We include benefits-in-kind at their figure for income tax purposes.

We allow the same deduction from income for expenses directly related to employment as set out in your Statement of Liability (formerly P21) for 2019.

Applicant’s earnings from holiday employment
The applicant must include any income for 2019 in this section. A deduction will be allowed for reasonable holiday earnings which is income earned by the applicant from employment outside of term time.

F2. Did you receive any social welfare payments in 2019 other than child benefit?
If ‘Yes’, please select the relevant payment from the list provided on screen (e.g. rent allowance, foster care allowance, etc.), provide the weekly rate of that payment and the number of weeks you were in receipt of that payment. A calculation of the total amount of each payment will be automatically made on screen, depending on the rate and number of weeks entered, and a combined total given.

F3. Did you receive a payment from any other government department or state agency?
If ‘Yes’, please select the appropriate payment from the list provided on screen (e.g. HSE, SOLAS or a Local Authority), provide the weekly rate of that payment and the number of weeks you were in receipt of that payment. A calculation of the total amount of each payment will be made automatically on screen, depending on the rate and number of weeks entered, and a combined total given.
**Income (Applicant)**

**F4.** Were you self-employed or engaged in farming in 2019?
If you were self-employed or engaged in farming during 2019, please provide details of all income earned or losses incurred from said employment. If your business year differs from the tax year, the relevant income will be that which appears in your business accounts for a year which ends at some point between 1st January and 31st December 2019.

If you answer "Yes" to questions F4, a "Self-employed Add Backs" table will appear for completion. You will have to complete this and press "Ok" before proceeding. You should enter estimates if you do not have your accounts ready and the figures will be confirmed through our links with the Revenue Commissioners and documentation requested.

**F5.** Did you have rental income from any of your land or properties in Ireland or abroad in 2019?
If you had rental or other income from land and properties in Ireland or abroad at any time during 2019, please provide details of all income earned or losses incurred from the rental of said properties. If you answer "Yes" to question F5, a "Rental Income Add Backs" table will appear for completion.

**F6.** Were you a proprietary director or shareholder of a limited company in 2019?
Where any part of your income for 2019 was paid by a limited company of which you were a proprietary director or in which you had a significant equity shareholding, please choose the "Yes" option here and enter details of said income, including benefits-in-kind, at F1 above.

**F7.** Did you receive a pension other than a Social Welfare State Pension in 2019?
If ‘Yes’, please state the total gross amount of said pension. If you, your parent(s), legal guardian, spouse, civil partner or cohabitant, as applicable, have income from pensions other than the contributory and non-contributory Social Welfare State Pension, please provide details.
**F8. Did you have any income in 2019 from savings, deposit accounts or investments?**

If you, your parent(s), legal guardian, spouse, civil partner or cohabitant, as applicable, have money or investments in a financial institution or elsewhere, enter the gross amount of all interest or income earned from savings, deposit accounts, personal loans made by you and investments (stocks, shares, bonds, securities and dividends in 2019). Investments include: savings certificates, life assurance bonds or other financial instruments. Where the interest or profit builds up and is paid out as a lump sum at the end of the investment period we only take a proportion of this amount.

For distributions from Irish companies, you should include the amount received and the Irish tax deducted. For foreign interest and dividends, you should include the euro equivalent of the gross amount earned before deduction of foreign tax, if any.

**F9. Did you have any income in 2019 from a maintenance agreement?**

If ‘Yes’, please enter the amount to include monies received as maintenance and any other payment made to a third party as part of a maintenance obligation, e.g. rent, mortgage payments, loan repayments, insurance and life assurance, upkeep of home, repairs and renewals, medical, education, etc.

**F10. Did you receive a lump sum payment during 2019 from retirement or redundancy?**

If you, your parent(s), legal guardian, spouse, civil partner or cohabitant, as applicable, retired in 2019 from employment or self-employment and received a lump sum payment in 2019 arising from retirement or cessation of employment (including redundancy, please provide details here.

**Retirement:** Where you, your parent(s), legal guardian, spouse, civil partner or cohabitant, as applicable retired in 2019 from employment or self-employment and received a lump sum, we take a proportion of the lump sum into account for calculating reckonable income for student grant purposes. We calculate the proportion we take into account by dividing the retirement lump sum by the number of years of pensionable service. If you are self-employed, the ‘pensionable service’ you should enter is the number of years for which you made contributions to a retirement product.

**Redundancy:** If you, your parent(s), legal guardian, spouse, civil partner or cohabitant as applicable, ceased employment or were made Redundant in 2019 and received a lump sum, we take a proportion of the lump sum into account for calculating reckonable income for student grant purposes. We calculate the proportion we take into account by dividing the lump sum by the number of years of service with the employer.

**F11. Did you have any income in 2019 from disposal of assets or rights?**

If ‘Yes’, please include details of all gains and losses on the "Disposal of Assets and Rights" table which will appear at the end of the application form. Any losses arising from the disposal of an asset can be offset against all other sources of income in the reference period. Only a portion of any gain will be taken into account when calculating reckonable income.
### Income (Applicant)

<table>
<thead>
<tr>
<th>Question</th>
<th>Answer Options</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>F12. Did you receive any gifts or inheritances in 2019?</strong></td>
<td>Please Select</td>
</tr>
<tr>
<td><strong>F13. a) Were you in receipt of any funding from Scholarships or Bursaries?</strong></td>
<td>Please Select</td>
</tr>
<tr>
<td><strong>F13. b) Did you receive any other income such as Rent a Room Income, foreign income or any funding from sources not otherwise mentioned? Please refer to the Help Note for examples of some of these funding sources.</strong></td>
<td>Please Select</td>
</tr>
<tr>
<td><strong>F13. c) Did you receive any income from woodlands in 2019?</strong></td>
<td>Please Select</td>
</tr>
<tr>
<td><strong>F14. Did you make a legally enforceable maintenance payment in 2019 following a separation or divorce?</strong></td>
<td>Please Select</td>
</tr>
</tbody>
</table>

**F12. Did you receive any gifts or inheritances in 2019?**

If you, your parent(s), legal guardian, spouse, civil partner or cohabitant, as applicable, received gifts or inheritances in 2019, you must complete the "Gifts and Inheritances" table. This table will appear automatically for completion before you submit your application. Please provide details of all gifts and inheritances even if you did not have to report them to the Revenue Commissioners for Capital Acquisitions Tax purposes. The only exceptions are:

- In the case of an **independent student**, gifts and inheritances between the applicant and his or her spouse, civil partner or cohabitant

- In the case of **all other applicants**: gifts and inheritances between parent(s) or legal guardian and gifts and inheritances to the applicant from his or her parent(s) or legal guardian

**F13. Did you receive any other income such as foreign income, Scholarships, Bursaries or any other funding from sources not mentioned above?**

If you answer "Yes" to F13a Please select from the selection in the pop up box (see list on next page. If you answer "Yes" to F13b Please use the text box to describe the source and the income box for the amount.

If you answer "Yes" to F13c Please complete the "Woodlands" table at the end of the application form. This is any income received from the sale of woodlands from 1st January to 31st December 2019. This includes income from private sales or income from the Department of Agriculture, Farming and Marine or equivalent body in or outside the State.
F13(a) Scholarship & Bursary
Income from Scholarships/Bursaries – This is any income, both maintenance and/or fees, received from Scholarships or Bursaries from 1st January to 31st December 2019. The SUSI grant, Student Assistance Fund, TAP, HEAR and DARE should not be included. If not listed here, please use "Other" option to complete.

Examples of types of Scholarships/Bursaries that should be included are
- Awards such as scholarships, prizes or bursaries, made by the institution being attended;
- Postgraduate research awards where the stipend portion of the award does not exceed a specified amount which for the relevant academic year, is specified to be €16,000;
- Department of Education and Skills Third Level Bursary Schemes;
- All Ireland Scholarship Scheme.

F13(b) Income from Sources not mentioned
This is any other income received from sources that are not mentioned in any previous question from F1 to F12 on the application form, from 1st January to 31st December 2019. This may include foreign income. This is any income earned outside of the State from 1st January to 31st December 2019.

Tax exempt incomes - artists, woodlands income, patents, rent-a-room relief or childcare services (Note: stallion stud fees and greyhound stud fees were tax exempt but became taxable from 1st of August 2008). If you have income from these activities you should include it in Question F4 - Self-employment or farming.

Settlements, trusts, covenants and estates- In the case of covenants, you do not need to include income you, the applicant, received under a covenant from your parent(s) or legal guardian unless you are an independent student.

Fees, commissions or income of a similar nature, earned outside your main employment or self-employment. Benefits not included on your Employment Detail Summary (formerly P60) or Statement of Liability (formerly P21), for example, employer PRSA contributions and other taxable benefits. The gross value of amounts withdrawn from pension products, other than the tax-free lump sum.

Restrictive covenants. Payments received on commencement of employment. Sums you received after a business ceased trading, for example, debts which were considered uncollectible when the business ceased trading. Gains from prize bonds, lotteries, gambling or sweepstakes. Any other income or benefit not described in Section F.

F14. Did you make a legally enforceable maintenance payment in 2019 following a separation or divorce?
If ‘Yes’, please enter the total gross amount paid. A deduction may be made for maintenance payments to a separated spouse provided there is a legal separation or divorce agreement in place. The amount deductible from reckonable income is the amount that appears on your Revenue Self Assessment Statement or Statement of Liability (formerly P21).
F15. Did you make any pension contributions in 2019? (Do not include public sector pension related deduction or any pension deduction made at source. Applicable to pension contributions showing on P21 or Revenue’s Indicative Calculation on which you based your self-assessment)

Enter the total Gross amount paid

F16. Did you have a change in circumstances in relation to your reckonable income (since 2019) that you expect to be ongoing for the foreseeable future?

Please provide details of the change in circumstances

F15. Did you make any pension contributions in 2019? (Do not include public sector pension related deduction or any pension deduction made at source. Applicable to pension contributions showing on P21 or Revenue’s Indicative Calculation on which you based your self-assessment)

We allow a deduction for contributions to pension schemes and pension or retirement products, for example, Personal Retirement Savings Account (PRSA) or Retirement Annuity Contract (RAC), paid in the reference period only, within the limits allowed by the Revenue Commissioners, but we exclude any ‘unrelieved’ contributions carried forward from previous years. We also allow a deduction for the public service pension levy.

Please enter the pension or retirement contributions allowed for income tax purposes for 2019 as shown on your Revenue Self Assessment Statement or Statement of Liability (formerly P21), after deducting any ‘unrelieved’ contributions from previous years.

F16. Did you have a permanent change in circumstances in relation to reckonable income since 2019. Please provide details of the permanent change in circumstances.

If there is a fall in your income, or that of your parent(s), legal guardian, spouse, civil partner or cohabitant as applicable, between 1st January and the end of the 2020/21 academic year, and that fall in income is likely to continue for the duration of the approved course or the foreseeable future, you may apply for a review of your application where you were previously refused or awarded a part-grant.

If you have not completed a student grant application form for the 2020/21 academic year and your income is now within the specified limits, you can make an application for a student grant under a change in circumstances which will be assessed based on your current income (2020) rather than income in the reference year (2019). However, we will re-assess your application for the 2021/22 academic year. This review will be based on your income in the reference period for the 2021/22 academic year (i.e. 2020)
The following page will appear for additional information to be submitted (if needed) in reference to Section D of the application form.

**F16. Additional Information**

Please provide any additional notes here that you feel may be of importance in relation to the assessing of your grant application. This free text section should be used to indicate any or all important information pertaining to your application that could not be captured in sections A to F that may be relevant.

For example, parent may be separated and living with partner at the home address. The household depends on financial support from the partner’s employment/Department of Employment Affairs & Social Protection (DEASP) payment. Please provide details in section F16.

Another example would be to indicate a permanent Change in Circumstances that may warrant a review on current income as opposed to the income in the reference period of 2019. Perhaps someone in the household was working in 2019 and has since been made redundant in 2020. Please provide details in section F16.

**Having completed all of Section F, you will be presented with a summary of the information you have provided, which you can amend if necessary.**
After confirming/amending the applicant’s income, the personal and income details for all other parties to the application (mother/father/legal guardian/spouse etc.) must be completed.

The authorisation to provide personal details must then completed.
Once authorisation has been confirmed, the personal details for all other parties (mother/father/legal guardian/spouse) to the application must be completed.

Income questions F1 to F16 must then be completed for all other parties to the application.
Once each person’s details are “complete”, you may click the Validate Application button below to take the final steps before submitting the application to SUSI for processing.

Other Parties to Application (Applicant)

99%

Based on the applicant information you have provided, you must now identify in the table below the status of any other persons relevant to this application (mother/father/spouse/cohabitant etc.) or another relevant status of the applicant.

Each person whose status you identify below may then in turn provide their personal and income details by clicking the symbol beside their status. Alternatively the applicant or another party to the application may provide another person’s details where authorised by that person to do so on their behalf.

Parent/ Legal Guardian/ Other

Mother

Complete

Once each person’s details are “complete”, you may click the Validate Application button below to take the final steps before submitting the application to SUSI for processing.

Previous
Validate Application

You will be presented with a summary of the SUSI Data Protection Statement. You must indicate you have read and agree to the full Data Protection Statement. Each person named on the application form must confirm that they have read and understand the statement.

Data Protection Statement

Data Protection Statement

IMPORTANT NOTE:
Before submitting this application, the applicant and other parties to the application must personally confirm that they have read and understood the full SUSI Data Protection Statement (unless you are authorised to do so on their behalf).

The following is a summary of the full SUSI Data Protection Statement:

- SUSI is a Unit of DCETB which is the data controller for student grant applications.
- SUSI retains data, including phone call records, for no longer than is necessary for the purpose of processing grant applications or as otherwise required by law.
- SUSI takes appropriate security measures against unauthorised access to, or alteration, disclosure or destruction of data and against their accidental loss or destruction.
- SUSI may share personal data provided in grant applications with other Government bodies and agencies for the purpose of processing grant applications.
- SUSI communicates directly with applicants about their applications.
- SUSI also discloses with other parties to an application the status of the application and any documentary evidence or actions required to progress it.
- Applicants may inform SUSI that they do not wish this to happen.
- Applicants and other parties to grant applications may also cross-authorise each other to discuss their personal data with SUSI on their behalf.
- Where one or more applicants mutually identify relationships to other applicants, their applications may be cross-referenced by SUSI to ensure consistency and efficiency in processing.
- Pursuant to Data Protection legislation, persons may request access to their data held by SUSI.

I confirm that I have read and understand the SUSI Data Protection Statement

Sample Applicant (Applicant)

Mother Sample (Mother)
You will then be presented with a declaration that you read the Important Notes for Grant Applicants. The applicant and each other party to the application must personally complete this declaration.

CONSENT: WHO CAN DISCUSS YOUR PERSONAL DATA

You will be presented with the following “Data Privacy” consent box to allow you to indicate that you give consent for SUSI to discuss you Personal Data with the other parties to your application.

You may also log into your SUSI Account at a later stage if you need to update your consent settings. Here you may add a third party to your application and give SUSI consent to talk with them about your application.
You may now click on the ‘Submit Application’ button. You will now be submitting your application online to SUSI. When you select ‘Ok’, your application will be submitted for processing. When submitted you will be able to change your contact details by using the ‘Your Personal Details’ section on the main menu.

Your application is now submitted.

Please note: You will not be able to make changes to any section of the application. Your application will be assessed based on the information you have supplied once you click submit. You will receive confirmation of submission by email to your registered email address.

If you have not received an email confirming your application is successfully submitted within 24 hours, you should contact the SUSI Support Desk.

When you log into your account you should see the following navigation screen which will list your application reference number, type, the date submitted, the submission progress and submission status.

This screen is where you can see the progress of your application under “Submission Status”. You can also edit details, submit bank details and Course Change Notification Form (if requested) and view details of your payments (if/when you are awarded).

Your will be contacted by SUSI through your postal address for the next stage of the application process.
EXAMPLE TABLES

If you clicked ‘Yes’ to receiving income from **Disposal of Assets and Rights**, **Gifts and Inheritances** or **Woodlands** you will need to fill out the corresponding table in relation to this income.

Below are examples of these tables that need to be filled out at this stage of the application process.

---

**Income from Disposal of Assets or Rights (Applicant)**

- **Because you indicated in the income details section that you have income from disposal of assets or rights, please provide details here. If you do not have such income please return to the income details section and amend your answer to question F11.**

  - **Who disposed of the asset or right?**
  - **Description of the asset or right:**
  - **Date of disposal (A):** 01/03/2020
  - **Date of acquisition (B):** 01/03/2020
  - **Original cost (C):** 1.00
  - **Enhancement expenditure (D):** 1.00
  - **Total cost (E = C + D):** 2.00
  - **Disposal price (F):** 1.00
  - **Incidental costs of disposal (G):** 1.00
  - **Net disposal price (H = F - G):** 6.00
  - **Gain/(Loss) on disposal (I = H - E):** -2.00
  - **Number of years held (J = A - B):** 1
  - **Receivable gain/(loss) (K = I / J):** -2.00

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**Income from Woodlands (Applicant)**

- **Because you indicated in the income details section that you have income from woodlands, please provide details here. If you do not have such income please return to the income details section and amend your answer to question F11(C).**

  - **Application reference:** NSU210308647
  - **Candidate Type:** 003
  - **Who received income from Woodlands?**
  - **Value of sales and other income from woodlands for a year ending between 1 January 2019 and 31 December 2019 (Income from grant, proceeds, etc.) (A):** 1.00
  - **Value of standing trees at the beginning of the year (B):** 1.00
  - **Add total expenditure on woodlands in the year (C):** 1.00
  - **Less value of standing trees at the end of the year (D):** 1.00
  - **Cost of Sales E = (K + C - D):** 1.00
  - **Profit = (A - E):** 0.00
Income from Gifts or Inheritance (Applicant)

Because you indicated in the income details section that you have income from gifts and inheritances, please provide details here. If you do not have such income, please return to the income details section and amend your answer to question 112.

We need details of all gifts and inheritances even if you did not have to report them to the revenue for Capital Acquisitions Tax.

Use the grid below to complete a table for each gift and inheritance received in 2016.

<table>
<thead>
<tr>
<th>Who received the gift</th>
<th>Dispenser Name</th>
<th>Acquiring Date of Gift / Inheritance</th>
</tr>
</thead>
<tbody>
<tr>
<td>1</td>
<td></td>
<td>01/03/2020</td>
</tr>
</tbody>
</table>

Previous  Next