

Estranged Student? How to Get Student Financial Support

Understanding Family Estrangement

Family estrangement refers to a situation where you and your parents have become emotionally and physically distant, leading to a breakdown in the relationship. This may result in having no connection with your parents, very limited communication with family, or complete separation from them.

Estrangement can arise for various reasons and may take different forms, for example: family breakdown, abuse, being disowned, or other serious circumstances. In many cases, the relationship becomes irreparable, leading to a complete loss of communication between parent and child. Sometimes, estrangement affects just one family member, but in other instances, it may extend to the entire family or even a wider community. This can be emotionally distressing and significantly impact well-being.

Student Finance England & Estrangement

If you're under 25, some aspects of Student Finance England (SFE) funding - such as part of the Maintenance Loan - are based on your parents' income, meaning you're classified as a dependent student and must provide evidence of their earnings. However, if you are estranged from your parents, an exception allows your funding to be assessed solely on your own income. This generally means you qualify for the maximum Maintenance Loan as **an independent student**.

Criteria for Applying for Independent Student Status Due to Estrangement

If you are claiming independent status on the basis of estrangement, SFE consider you as being estranged if you can demonstrate that you are 'irreconcilably estranged' from your parents for at least 12 months on or before the 1st day of the academic year for which you are applying for funding.

If you are more recently estranged the SFE will look at all circumstances on a case by case basis and whether you can demonstrate in another way that you are irreconcilably estranged from your parents and /or it is dangerous for you to contact your parents. This means that for the short to medium term you don't see that you will be able to resume your relationship with your parents. It's more about the likelihood of the situation being irreconcilable than the actual period of estrangement. However, if you become estranged during an academic year, it may still be possible for SFE to accept that you have become estranged.

You cannot claim independent status just because you don't get on with your parents, or don't live with your parents or they don't want to give details of their income, or do not financially support to you (above your student loan).

The Student Finance England Process of Applying as an Estranged Student and Evidence required.

- Student applies for funding and indicates estrangement
- Estrangement declaration form available on student's account to download and complete

- Student passes estrangement declaration form to a third party to complete. A third party is trusted and independent person who knows you and about your estrangement and is able to provide a supporting statement. This person must not be related to you or be a close friend of the family. Examples of accepted third parties you could consider:

- Statement/letter from your local authority social worker or other support worker
- Statement/letter from a doctor that knows your situation
- Statement/letter from your school or college
- Statement/letter from a 'person of good standing in the community' (for example a solicitor, religious leader or a counsellor)
- letter from a housing organisation (if you were trying to find alternative accommodation)
- letter of support from a counselling or similar organisation who may have been helping with your estrangement
- police reports evidencing any related incidents

- Third party completes form and returns it to the student
- Student sends form to Student Finance England and case is passed to the independent team- you can also upload your scanned form to your SFE online account via the Digital Upload section
- Independent team review form and if acceptable re-assess the student's application

What Evidence Should I Provide to SFE?

[Student Finance Estrangement Form](#), which details the type of evidence you will be required to submit.

Once you have been assessed as estranged by SFE, you will receive an email confirming you have been awarded independent status on the grounds of estrangement. The email should have an attachment PDF letter confirming your status. You will automatically be awarded the Reading Bursary and the Care Experienced and Estrangement Bursary from the university.

[Read more about bursaries and awards at the University of Reading.](#)

Will I Need to Prove my Estrangement Every Year?

When granting independent status on the basis of estrangement, SFE will either:

- let you know whether they have granted independent status for the course duration. In this case you don't need to reconfirm your estrangement in subsequent academic years but you do need to reapply for Student Finance each year, as all students do; *or*
- let you know they will ask you to reconfirm your estrangement each academic year, when you are reapplying for your Student Finance. This is straightforward and involves completing a declaration form, which SFE should send to your online account. To complete the form you will need to ask someone who knows you to confirm that you continue to be estranged. You can contact the [Student Welfare Team](#) who can normally support you to complete this.

What if I become Estranged when I start University?

If you become estranged from your family during your course, or if you are thinking of estranging yourself, please contact the [Student Welfare Team](#) as soon as you can so we can help you to consider and support you with practical issues such as accessing funding and housing options to help minimise the impact on your studies. We can also offer emotional support if you are finding it difficult to decide what to do.

Helpful Guides

[Estranged and Care Experienced Students \(EaCES\)](#) in the UK have also written a handbook.

[Stand Alone](#) is now closed, but their helpful guides and templates remain accessible to students.