



Financial Support for Ordinands in Full-Time Training

Guidelines for the Academic Year 2019/20

June 2019

A Reference Handbook for Dioceses and TElS.

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Introduction

This handbook provides guidance on assessing financial support for ordinands following full-time training courses in the 2019/20 academic year. Diocesan support is not provided for ordinands following regional part-time courses. The recommended expenditure guidelines have been simplified to relate more clearly to Office of National Statistics data.

Pooling of Financial Support

The general principle of sharing the diocesan costs of financial support across all dioceses on an apportioned basis is known as pooling. The pooling arrangement means that the costs incurred by dioceses in sponsoring candidates in full-time ordination training are fairly shared between all dioceses.

In the spring of each year dioceses are asked to provide an estimate of aggregate financial support provided during the current academic year. The total cost is apportioned between dioceses in accordance with the Archbishops' Council's budget and taken into account in assessing each diocese's contribution to the budget the following year. Dioceses also provide details of actual costs for the previous year. The difference between estimated and actual costs in that year are then also taken into account. The total financial support that was poolable across all dioceses in 2018/19 was £6.7m.

There are a few circumstances in which the pooling of maintenance costs is not allowed. This includes:

1. Maintenance support for ordinands who will have completed their training at the age of 50 or over will not be included in pooling. These ordinands still receive tuition funding and related allowances from the RME Block Grant.
2. Single ordinands following full-time residential pathways will have their financial support capped at £1,640 in 2019/20. There is an effective cap on support for non-residential full-time students through the operation of the accommodation guidance.. (See page 9).
3. There will be a non-poolable charge of £1,000 (reduced from £2,000 in 2018/19) for all full time ordinands beginning non-residential courses since September 2017. This is part of the transition arrangements to the new RME framework and will be phased out by end of the transition period in Autumn 2020. This non-poolable charge does not apply to context based or mixed mode ordinands who began their training before September 2017. Further details can be found in the *RME Handbook*.
4. The maximum poolable amount for single full time non-residential Ordinands is £14,934 in 2019/20.

Budget Forms

Diocesan financial support is based on completion of a budget form showing estimated income and expenditure for an ordinand. The diocese is then expected to provide sufficient maintenance support to bridge any shortfall between income and expenditure.

The budget forms that should be completed by married ordinands, ordinands in a civil partnership, and single ordinands respectively can be found at Appendix A and Appendix B. Details on how to complete these are described in the following pages. When completed, the forms should be sent to the DDO. DDO's are asked to send the agreed budget form to the grants officer at Ministry division. These budget forms can be found on the Church of England website at churchofengland.org/more/diocesan-resources/ministry/supporting-ordinands-through-initial-training

Any enquiries about these guidelines should be addressed to the Grants Officer as below:

The Grants Officer
Ministry Division of the Archbishops' Council
Church House, Great Smith Street,
LONDON SW1P 3AZ

E-mail: grants@churchofengland.org
Tel: 020 7898 1394

Support for Married Ordinands and those in a Civil Partnership

Budgeted Expenditure

For married ordinands and those in a civil partnership, please complete the Budget Form at Appendix A.

Table I sets out the recommended expenditure figures which represent reasonable standard expenditure for a married ordinand, those in a civil partnership, and their families. These figures have been simplified and the ONS guidelines have been used in working out the figures below.

Table I: Recommended Expenditure Guidelines 2019/20

	Annual Expenditure (£) ² Child Benefit not taken into account as income	Annual Expenditure (£) ² Child Benefit taken into account as income
Essential items		
<i>Food and non-alcoholic drinks</i>	3,214	3,214
<i>Clothing and footwear</i>	1,306	1,306
<i>Fuel, light, power</i>	1,342	1,342
Personal costs ^{1(a)}	6,012	6,012
Total for a Couple	11,874	11,874
First Child ^{1(b)}	997	2,073
Total for a Couple with their First Child	12,871	13,947
Further Children ^{1(b)}	658	1,370
Total for a Couple with Two Children	13,529	15,317
Total for a Couple with Three Children	14,187	16,687
Total for a couple with Four Children	14,845	18,057

From "ONS Detailed Family Expenditure"

^{1(a)} These costs include Household goods and services, Communication and Miscellaneous goods and services

^{1(b)} The ratio from first child to further children is based on the child benefit rates

² Final Year students to see page 14 for figures at 10 months

Accommodation Costs

Accommodation costs will consist of rent or mortgage costs. Mortgage costs should include both interest and capital repayment charges upon receipt of written evidence. Information (from the Colleges) about the level of rents of College-owned property and in the private sector is set out in Table 3.

Table 3: Rented Accommodation (Average costs 2019/20)

College	% of family students in college-owned accommodation	College-owned accommodation (rent plus water rates) (£)	Privately rented 2 bed (£)	Privately rented 3 bed (£)	Privately rented 4 bed (£)
Cranmer	50%	9,444 - 10,992	8,190	10,080	11,970
Cuddesdon	100%	*12,360 - 16,200 (inclusive of all charges)	14,400	17,280	21,400
Mirfield	100%	8,500 - 10,250	6,900	8,700	13,200
Oak Hill	50%	10,044 - 18,600	17,000	22,000	24,000
Queen's	17 - 25%	5,800 - 8,500	8,500	10,000	13,500
Ridley Hall	4 - 8%	11,280 - 16,560	15,600	17,400	22,308
St Stephen's House	100%	**11,076 - 15,816			
Trinity, Bristol***	70%	9,500 - 14,500	11,000	14,000	19,000
Westcott House	6.75%	*10,650 - 12,384	14,400	18,000	21,600
Wycliffe Hall	65%	10,200 - 17,460	11,232	13,584	16,488

* Include gas and electricity, which needs to be taken into account in the budget.

** Includes water and electricity, which needs to be taken into account in the budget.

*** Figures are from 2018/19 handbook

Accommodation costs (within the pooling arrangement) should not exceed the recommended limits shown in Table 4 below:

Table 4: Family Ordinands Accommodation Pooling Limits

TEI	Annual Accommodation Pooling Limit
Mirfield, Queen's College Birmingham, St Hild, St Mellitus North West, Cranmer Hall, St Mellitus South West	£10,684
Oak Hill, Ridley Hall, Westcott House, Wycliffe Hall, St Stephen's House, Cuddesdon, Trinity Bristol	£13,959
St Mellitus London (for ordinands living in London)	£17,901

Where colleges charge a deposit for family accommodation, this should not be included in the diocese's expenditure in the pooling arrangement and therefore also not taken into account in relation to the recommended accommodation maximum limits.

Family ordinands' removal expenses to College are normally met by a Diocesan grant in addition to the first year's annual budget. These expenses are eligible for inclusion in the national pooling arrangement.

Council Tax

Council Tax should be accounted for where relevant in the family budget. Students are exempt from the 'personal' element within Council Tax and typically the charge per household is reduced by 25% for a married ordinand or an ordinand in a civil partnership.

Dioceses should check for local variations where students may be completely exempt from council tax and complete the family budget accordingly.

Life Assurance Scheme

All dioceses participate in the Life Assurance Scheme provided by MetLife for married ordinands and those in a civil partnership. The level of cover provided in the forthcoming academic year will be £96,290 per ordinand with an additional £24,260 for each dependent child. Levels of cover have remained the same for the last three years. The premium in 2019/20 will be £85 per candidate.

Ministry Division will continue to provide MetLife at the beginning of each academic year with details of the numbers, ages, children and sponsoring dioceses of all married and civil partnership candidates in full-time training. The premiums are met initially by Ministry Division, then later reclaimed from the dioceses through pooling.

Where ordinands in training wish to continue any previously-held insurance policy, the costs involved, over and above the level of the standard premium, should in these cases be met from the candidate's own resources. Dioceses are asked to notify the Ministry Division Grants Officer, before the beginning of the autumn term each year, of any married ordinands and ordinands in a civil partnership who do not wish to be included within the scheme. This information will then be relayed by the Ministry Division to MetLife and taken into account in its calculation of the premium.

Dioceses will be aware that the terms of reference of the scheme now include the option of providing cover for any married ordinand, or lone parent or an ordinand in a civil partnership, to be ordained to a stipendiary title who is training on a Regional Course, for a period of 3 months before the date of ordination. In the autumn, dioceses will be e-mailed a form containing details of the diocese's married ordinands and ordinands in a civil partnership who, according to the Ministry Division's records, are training on Courses and due to be ordained in 2020. DDOs are asked to return the form to the Ministry Division, indicating the ordinands to be included in the scheme.

Support during maternity leave

Arrangements for individual cases continue to be a matter between the ordinand, DDO and TEI. However the Finance Panel has agreed that dioceses may pool any financial support they provide for the family for up to a maximum of 52 weeks.

Budgeted Income

Personal Allowances

The income side of the budget should include the payments made to candidates from the RME Block Grant.

Table 5: Allowances from the RME Block Grant 2019/20 for ordinands on full-time courses

	£
Personal Allowance (Residential)	1,695
Personal Allowance (Non Residential)	1,236
Short Vacation Allowance (Residential)	480
Long Vacation Allowance (Residential)	540

A personal contribution towards these allowances will be required if the ordinand is in receipt of income from savings and investments in excess of £1,400. In that case the allowance is reduced by 60% of the excess over this figure.

Non-residential students do not receive short or long vacation allowances since these are effectively provided through a combination of their accommodation and living allowances.

Other Income

Where a continuing context based ordinand receives financial support from the parish or diocese, this should be included in the budgeted income calculation.

College rebates will generally no longer be available to students. Where made in individual cases the student will need to inform the diocese. The rebate should be taken into account as income in the budget. Please note that college maintenance fees should not be entered as income in the budget.

Dioceses may disregard £1,270 pa of any income from employment during the vacations.

The TAP Grant

The standard TAP grants have for many years been made available as a result of generous donations from readers of the Church Times. In recent years the funding provided to ordinands in this form has effectively become a subsidy to dioceses from Central funds since the Church Times appeal has provided insufficient receipts to cover these standard payments.

In order to target its TAP funding more effectively, the Church Times has decided that from September 2018 all TAP funds raised will be targeted towards the TAP Special Hardship Fund which will enable it to make a tangible and specific contribution where there is a real financial need. Accordingly there will be no standard TAP grants for ordinands starting training after September 2018.

However for those ordinands who began training prior to September 2018, the TAP standard grants will continue to be paid until they complete their training. Thus no standard TAP grants will be paid from September 2020. The standard TAP grants for continuing students are shown in the table below.

Table 6: Family Maintenance from the Church Times TAP Fund 2019/20

	Award (£)
Single ordinands	354
If no children	354
One child	951
Two children	999
Three or more children	1,050

Income from charities and donations

The recommended level of disregard of income from charities and donations (other than the *Church Times TAP Fund* and equivalent family maintenance grants from the *Archbishops' Ordination Funds*) will remain the same at £535 for the 2019/20 academic year.

Partner's Income

The ordinand's partner should make an estimate of anticipated net earnings (i.e. less Income Tax, National Insurance contributions and any necessary expenses involved with the employment) and then be asked to contribute 75% beyond the first £2,600 towards the budget. Where essential child care costs are faced, these have generally been taken as necessary expenses involved with the employment.

It is recommended that income from Child Tax Credit and Working Tax Credit should be subject to a separate disregard, of £2,500.

Dioceses are reminded of the agreement reached by the House of Bishops concerning the availability of candidates' spouses for work:

"It is expected that the spouses of married ordinands in training without dependent children should continue to seek employment in so far as they are able to do so. If it is proposed that this expectation should be relaxed in any individual case, the diocesan bishop should be involved in the decision."

Support for Lone Parents

Calculating Expenditure and Income

The Ministry Division's Finance Panel has recommended the following guideline for use in cases where the diocese makes a family maintenance grant for the support of lone parents in full-time training. The level of reasonable standard expenditure should be calculated as the total of:

- a. Accommodation costs, up to the maximum levels given for married candidates;
- b. The normal recommended expenditure figure for children, as given for married candidates;
- c. One half of the normal recommended expenditure figure for a couple, as given for married candidates;
- d. Plus special allowance of £1,650

The income side of the budget should include in the assessment of income any maintenance payments made to the family, including state benefits. Where a lone parent faces significant child care costs, consideration might be given to the possible disregard of any Child Tax Credit and Working Tax Credit above £2,500 to contribute towards these costs. Dioceses are asked to contact the Grants Officer if making a grant assessment along these lines.

It's possible for cover to be provided for lone parents in training within the Life Assurance Scheme. Dioceses are asked to notify the Grants Officer of candidates in this category who are to be included.

Support for Single Ordinands

Budgeted Expenditure

For single ordinands, please complete the Budget Form for Ordinands at Appendix B.

Accommodation Costs

During term time, the board and lodging costs of residential students are met through the accommodation allowance paid to the TEI by the diocese through the RME Block Grant.

Where an ordinand stays in college accommodation during the vacation, the expenditure budget should be adjusted accordingly. Figures for 2019/20 are shown in Table 7 below.

Table 7: College accommodation charges for single students during vacations 2019/20

TEI	Vacation Rates
Cranmer	£16 per night
Cuddesdon	£115 per week (applies to all vacations)
Mirfield	£15 per night
Oak Hill	£126.46 per week
Queen's	£14 per night
Ridley Hall	£17 per night (Sept–June) £27 per night (July–Aug)
St Stephen's House	£140 per week
Trinity*	£17 per day; all year £1,270
Westcott House	Christmas = £16.20 per night; Easter = £16.20 per night; Summer = £20.91 per night
Wycliffe Hall	£120 per week

*Figures are from 2018/19 handbook

Single students following a full-time non-residential course will be able to claim for the costs of their accommodation as outlined below, according to the location of their TEI. The table below shows the pooling limit.

Table 8: Single Ordinand Accommodation Pooling Limits

TEI	Annual Accommodation Pooling Limit
St Mellitus London, Wycliffe	£8,018
St Mellitus North West, St Hild, St Mellitus South West	£6,615

Personal Expenditure

Residential students may claim for food during vacations at £41.80 per week. Non-residential students may claim this amount throughout the year.

Budgeted Income

The income guidelines for single ordinands are the same as those for married ordinands. (See pages 7 and 8). Obviously no allowance need be made for partner's income.

State Benefits

Advice and information may be obtained from Social Security Offices or the Government website (www.gov.uk).

Income Support and Jobseeker's Allowance

In general, students are not eligible to claim Income Support or Jobseeker's Allowance for themselves or their dependents. However, where a student:

- a. Has a partner who is also a student he/she can claim Income Support during the long vacation if available for work;
- b. Is a lone parent he/she may claim Income Support during the year if any of his/her children are under 16;
- c. Is disabled and qualifies for the Disability Premium he/she may claim Income Support during the year.

The long vacation allowance was introduced in order to compensate for students' general loss of eligibility for these benefits during the long vacation. Dioceses should ensure this sum is entered as income in the budgets of married candidates.

Candidates' partners who register for employment are still eligible to claim Income Support, and possibly additional Jobseeker's Allowance, throughout the year, although couples with savings over £16,000 are completely ineligible for Income Support (and there is a sliding scale of reductions in Income Support for those with savings over £6,000).

It is recommended that partners do submit a claim where appropriate for, even if no benefit is paid, Class 3 National Insurance Contributions may be met.

Child Tax Credit

Ordinands with children, under 16 or under 19 if still at school, should apply for this benefit. Unlike Child Benefit it is means tested and is paid by the Inland Revenue direct to "the person who is mainly responsible for caring for the children in the family". It is paid in addition to Child Benefit which is not means tested. Despite the name it does not require one partner to be working and paying tax.

Applicants may check their eligibility at www.hmrc.gov.uk/taxcredits or www.gov.uk/taxcredits.

Dioceses are asked to disregard the first £2,500 of income from child tax credit and working tax credit together, then take into account 75% beyond this threshold in the budget.

Working Tax Credit

Working Tax Credits may be applicable where one partner works more than 24 hours per week and there are sizeable childcare costs to be met. But couples without children are able to apply.

The contact details for applications are the same as those for Child Tax Credit above.

Universal Credit

Universal Credit is being implemented on a phased basis across the country which means that it will not be applied in all Dioceses in September 2019. Even in those dioceses where it is applied, a consistent approach may not be being taken. Accordingly it is not possible to provide standard guidelines for how it will effect ordinand financial support, particularly because it is based on individual finance income, benefit and family circumstances. Further details can be found at <https://www.gov.uk/universal-credit>

What is clear is that all sources of income received by ordinands should be taken into account when determining any diocesan maintenance and that full time residential and full time non-residential students are not able to seek employment. Dioceses should liaise with their local benefits office or CAB to determine the likely impact of universal credit on their ordinand's finances and calculate maintenance accordingly. Should specific guidance be required, please contact the Grants Officer.

Housing Benefit and Council Tax Reduction

Although students are no longer able to apply for Housing Benefit to help with rent, the partners of students may still apply to their local council for Housing Benefit and also Council Tax Reduction. In this case, a couple's savings may not exceed £16,000 (sliding scale from £6,000) in order to be considered eligible. If the family live in accommodation rented from the college, then Housing Benefit may be paid for the summer vacation only. If the family live in privately-rented accommodation, then Housing Benefit may be paid for the whole year.

Child Benefit

Child Benefit is available to all members of the population with children aged under 16 (or under 20 if still in approved education or training) and income below £50,000 per annum. The current level of benefit is £20.70 per week (unchanged from 2016/17 to 2018/19) for the first child and £13.70 per week for each subsequent child.

Free NHS Prescription, dental and optical treatment

Income Support, Jobseeker's Allowance and Working Tax Credit all carry the right to free NHS prescriptions and NHS dental and optical treatment, but it is recommended that candidates apply for reduction of charges (form HCI) whether in receipt of state benefits or not. There is a health cost advice line. Tel 0300 330 1343.



Appendix A

Family Budget Form for Ordinands in Full-Time Training

Academic year	_____
Name	_____
Address at College	_____ _____ _____
Telephone no.	_____
E-mail address	_____
Theological College	_____
Director of Ordinands	_____
Home address and tel. no. (if you have not yet moved to College):	_____ _____ _____
Ordinand's signature	_____

*(After completion sign this as your declaration of income and expenditure - **please ensure all sections of the form are completed**, putting 'nil' where applicable, and send it to your DDO)*

Please let the diocese know if there are any changes in income during the period to 31st August (up or down) to the income details given in the form.

If Child Benefit is not included on the Income side, then child allowances on the Expenditure side should take account of this.

In connection with the Council Tax please note that all students are exempt from the 'personal' element within the tax so that, typically, the charge for the household of a married or civil partnership student will be reduced by 25%. A number of local authorities do, however, give the household complete exemption from Council Tax where the student and family live in College-owned or College-managed accommodation. Please ascertain if Council Tax will be payable and, if so, enter the amount on the expenditure side of the form. If you are uncertain, this can be met separately by the Diocese at a later stage when the actual level of charge is known.

Central life assurance cover is provided by MetLife through the Life Assurance Scheme for married and civil partner candidates, but ordinands may opt out if they wish to continue with a current policy.

Expenditure for academic year 2019/20

(excluding placements, and travel to/from TEI)

Is this for 10 months (final year) or for 12 months?

The academic year is taken to start on 1st Sept.

		£	£
Family Expenditure ¹	Couple	_____	_____

	Children ²		
	First Child	_____	
	Further Children	_____	

Total family expenditure			_____
Accommodation and Council Tax			
Rent ³		_____	
Water rates ³		_____	
Council Tax (if applicable)		_____	
Total accommodation expenditure			_____
Life insurance ⁴			_____
Total expenditure			_____

	10 months (£)	12 months (£)
¹ Couple	9,895	11,874
² First child:	831	997
Further children:	548	658

³ If you are living in your own property please leave the rent and water rate sections blank and complete the Property Declaration form.

⁴ Life Insurance is provided by the Diocese and the Ministry Division through the Life Assurance Scheme for married candidates, giving cover of £96,290 for ordinands (not spouses) and £24,260 for each child. If you wish to opt out of this scheme in order to continue with a current life insurance policy you may claim up to £85 towards your premium.

Property income and expenditure declaration ¹

Name of ordinand: _____

Address of property: _____

Is the property let? YES/NO

What is the anticipated date of letting? _____

Income (estimated)

	£	£
Rent for 10/12 months (at per month)	_____	
Less depreciation at 10%	_____	
Total Income		_____

Expenditure (estimated)

Anticipated tax ² for the 10/12 month period if applicable		_____
Ground rent for the year if applicable		_____
Water rates (if payable by <u>owner</u>) (at per month) if applicable		_____
Service charge (at per month) if applicable		_____
Agents fees for 10/12 months (at per month) if applicable		_____
Mortgage payment for 10/12 months (at per month) if applicable		_____
Mortgage Protection (not Endowment Policy) if applicable		_____
Building insurance for 10/12 months (at per month)		_____
Contents insurance - only if letting a furnished property (at per month)		_____
Gas check certificate/boiler maintenance for the year		_____
Any other items (please specify)		_____
_____		_____
_____		_____
Total Expenditure		_____
NET INCOME: <i>Income (as above), less Expenditure (as above)</i>		_____
<i>For information - Capital repayments (at per month) if applicable</i>		_____
<i>For information - Endowment Policy cost (at per month) if applicable</i>		_____

¹ This form is also for use by ordinands who are **living** in their own property.

² You may not yet know the anticipated tax on the income from your property. If it is not known please notify the diocese as soon as you have a figure.

Notes

- If these figures change (up or down) please let the diocese know.
- If you have repairs to carry out on your property at some time during the year please let the diocese have details of the repairs and their costs as they **may** be deductible against the income on your property or, where ordinands are living in their own property, **may** be regarded as an additional budget item
- 10 month figures apply to those in their final year of training

Appendix B

Budget Form for Single Ordinands in Full-Time Training

Academic year _____

Name _____

Address at College _____

Telephone no. _____

E-mail address _____

Theological College _____

Director of Ordinands _____

Home address and tel. no. (if you have
not yet moved to College): _____

Ordinand's signature _____

*(After completion sign this as your declaration of income and expenditure - **please ensure all sections of the form are completed**, putting 'nil' where applicable, and send it to your DDO)*

Please let the diocese know if there are any changes in income during the period to 31st August (up or down) to the income details given in the form.

Expenditure for academic year 2019/20

(excluding placements, and travel to/from TEI)

1. ACCOMMODATION COSTS (NON-RESIDENTIAL ONLY)

2. VACATION ACCOMMODATION

	Christmas Vacation (weeks) £	Easter Vacation (weeks) £	Long Vacation (weeks) £	TOTALS £
RENT of College accommodation (1)	£	£	£	£
RENT of other accommodation	£	£	£	£
or CONTRIBUTION to parents (if living at home)	£	£	£	£
FUEL, LIGHT & POWER (if not included in rent)	£	£	£	£
OWN PROPERTY (net expenditure)				£

3. PERSONAL EXPENDITURE

FOOD (2)	£	£	£	£
CLOTHING & FOOTWEAR				£
£636 (£530 if in final year)				£
PERSONAL COSTS				£
£4,106 (£3,422 if in final year) (3)				£
TOTAL EXPENDITURE				£

NOTES

- (1) For College accommodation charges for single students during vacations please contact your college.
- (2) A student will typically require approximately £41.80 per week with respect to food expenses. For residential ordinands this is only valid for vacations. For non-residential ordinands it is applicable the whole year. Where living with parents, it will need to be established whether any contribution towards food and other expenses will be expected by parents.
- (3) ONS statistics for single adult non-retired household.

Income for academic year 2019/20

(excluding placement allowances, and travel allowance)

RME Block Grant	£		
Personal Allowance	£		
Short Vacation Allowance	£		
Long Vacation Allowance (1)	£		
		TOTAL	£
Context based support for continuing students	£		
EMPLOYMENT (less disregard)	£		
INTEREST from Savings and Investments (less any contribution to Ministry Division grants)	£		
PENSION	£		
OTHER GRANTS from Charities/donations from parish, family & friends (disregard first £535)	£		
PROPERTY INCOME (2)	£		
VACATION INCOME (disregard first £1,270)	£		
Any other income (3) (Please Specify)	£		
		TOTAL	£
TOTAL INCOME			£
TOTAL EXPENDITURE LESS TOTAL INCOME			£
(this is the balance payable to the ordinand)			
Of which: TAP Grant (4)			£
Leaving: Diocesan Grant			£

AUTHORISATION BY DDO/DIOCESAN OFFICER

NOTES

- (1) The long vacation allowance should be included here only when students will enter a subsequent academic year of training.
- (2) Please leave this blank but if you or your spouse own property complete the attached form giving full details of income and expenditure
- (3) Allowances made by Colleges with respect to placement periods and the Ministry Division travel allowance, covering journeys to and from College, should not be included as income in the form.
- (4) For ordinands who started training prior to September 2018 only. A TAP grant will only be given where budget expenditure is expected to exceed budget income before taking any TAP grant into consideration.

Property income and expenditure declaration ¹

Name of ordinand: _____

Address of property: _____

Is the property let? YES/NO

What is the anticipated date of letting? _____

Income (estimated)

	£	£
Rent for 10/12 months (at per month)	_____	
Less depreciation at 10%	_____	
Total Income		_____

Expenditure (estimated)

Anticipated tax ² for the 10/12 month period if applicable		_____
Ground rent for the year if applicable		_____
Water rates (if payable by <u>owner</u>) (at per month) if applicable		_____
Service charge (at per month) if applicable		_____
Agents fees for 10/12 months (at per month) if applicable		_____
Mortgage payment for 10/12 months (at per month) if applicable		_____
Mortgage Protection (not Endowment Policy) if applicable		_____
Building insurance for 10/12 months (at per month)		_____
Contents insurance - only if letting a furnished property (at per month)		_____
Gas check certificate/boiler maintenance for the year		_____
Any other items (please specify)		_____
_____		_____
_____		_____
Total Expenditure		_____
NET INCOME: <i>Income (as above), less Expenditure (as above)</i>		_____
<i>For information - Capital repayments (at per month) if applicable</i>		_____
<i>For information - Endowment Policy cost (at per month) if applicable</i>		_____

¹ This form is also for use by ordinands who are **living** in their own property.

² You may not yet know the anticipated tax on the income from your property. If it is not known please notify the diocese as soon as you have a figure.

Notes

- If these figures change (up or down) please let the diocese know.
- If you have repairs to carry out on your property at some time during the year please let the diocese have details of the repairs and their costs as they **may** be deductible against the income on your property or, where ordinands are living in their own property, **may** be regarded as an additional budget item
- 10 month figures apply to those in their final year of training