

Financial Support for Ordinands in Full-Time Training

Guidelines for the Academic Year 2022/23



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Introduction

This handbook provides guidance on assessing financial support for ordinands following full-time training courses in the 2022/23 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.

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 £1,750 in 2022/23. There is an effective cap on support for non-residential full-time students through the operation of the accommodation guidance. (See page 9).
3. The maximum poolable amount for single full time non-residential Ordinands is £15,845 in 2022/23.

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 the Ministry Development Team. These budget forms can be found on the Church of England website at [churchofengland.org/more/diocesan-resources/ministry/supporting-ordinands-through-initial-training](https://www.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

The Ministry Development Team 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 1 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 and an inflationary increase.

Table 1: Recommended Expenditure Guidelines 2022/23

	Annual Expenditure (£) ³ Child Benefit not taken into account as income	Annual Expenditure (£) ³ Child Benefit taken into account as income
Essential items		
<i>Food and non-alcoholic drinks</i>	3,458	3,458
<i>Clothing and footwear</i>	1,377	1,377
<i>Fuel, light, power</i>	2,402	2,402
Personal costs ¹	6,384	6,384
Total for a Couple	13,621	13,621
First Child ²	1,059	2,187
Total for a Couple with their First Child	14,680	15,808
Further Children ²	749	1,496
Total for a Couple with Two Children	15,429	17,304
Total for a Couple with Three Children	16,178	18,800
Total for a couple with Four Children	16,927	20,296

From "ONS Detailed Family Expenditure"

- 1 These costs include Household goods and services, Communication and Miscellaneous goods and services
- 2 The ratio from first child to further children is based on the child benefit rates
- 3 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 2.

Table 2: Rented Accommodation (Average costs 2022/23)

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%	9,720 - 11,327	9,270	11,845	12,875
Cuddesdon	100%	*12,960 - 17,040 (inclusive of all charges)	11,232	13,584	16,488
Mirfield	100%	9,225-10,500	7,800	9,000	12,600
Oak Hill	75%	12,732 - 21,060	17,000	21,000	23,000
Queen's	17 - 25%	5,907 - 8,448	8,500	10,000	13,500
Ridley Hall	4 - 8%	11,480 - 16,650	14,613	17,931	21,249
St Stephen's House	100%	**12,222 - 17,280			
Trinity, Bristol***	70%	9,500 - 14,500	11,000	14,000	19,000
Westcott House	35%	*11,448 - 13,212	14,400	17,900	19,800
Wycliffe Hall	65%	13,200 - 18,600	11,232	13,200	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 2020/21 handbook

Accommodation costs (within the pooling arrangement) should not exceed the recommended limits shown in Table 3 below:

Table 3: Family Ordinands Accommodation Pooling Limits

TEI	Annual Accommodation Pooling Limit
Mirfield, Queen's College Birmingham, St Hild, Emmanuel College, Cranmer Hall, St Mellitus South West	£11,400
Oak Hill, Ridley Hall, Westcott House, Wycliffe Hall, St Stephen's House, Cuddesdon, Trinity Bristol	£15,180
St Mellitus London (for ordinands living in London)	£19,200

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. The premium in 2022/23 will be £85 per candidate. The Ministry Development Team 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 the Ministry Development Team, 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 Development Team 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 Development Team 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 Development Team's records, are training on Courses and due to be ordained in 2021. DDOs are asked to return the form to the Ministry Development Team, 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.

Official Ministry advice on Student Loans

Grants from Central Church Funds are allocated on the basis that ordinands at Theological college will not receive loans within the government's student loans scheme. This is because advice from the Central Stipends Authority (who handle paying the parish clergy) that the cost to the Church of repayment through stipends after ordination would be greater than the benefit received from the loans during training.

Budgeted Income

Personal Allowances

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

Table 4: Allowances from the RME Block Grant 2022/23 for ordinands on full-time courses

	£
Personal Allowance (Residential)	1,776
Personal Allowance (Non Residential)	1,302
Short Vacation Allowance (Residential)	510
Long Vacation Allowance (Residential)	570

A personal contribution towards these allowances will be required if the ordinand is in receipt of income from savings and investments in excess of £1,487. 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

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 £1,347 pa of any income from employment during the vacations.

Income from charities and donations

The recommended level of disregard of income from charities and donations will be £567 for the 2022/23 academic year. Any grants from the TAP Special Hardship Fund are ignored for this purpose.

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 £2,760 towards the budget. Where essential and reasonable 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 £2,653.

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 Development Team'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:

- Accommodation costs, up to the maximum levels given for married candidates;
- The normal recommended expenditure figure for children, as given for married candidates;
- One half of the normal recommended expenditure figure for a couple, as given for married candidates;
- Plus special allowance of £1,753

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 £2,653 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 2022/23 are shown in Table 5 below.

Table 5: College accommodation charges for single students during vacations 2022/23

TEI	Vacation Rates
Cranmer	£24 per night, room only. All year £1,958
Cuddesdon	£120 per week (applies to all vacations)
Mirfield	£15.80 per night
Oak Hill	£22 per night
Queen's	£17 per night
Ridley Hall	£17 per night (Sept–June) £27 per night (July–Aug)
St Stephen's House	£147 per week
Trinity*	£17 per day; all year £1,270
Westcott House	Christmas = £20 per night; Easter = £20 per night; Summer = £25 per night
Wycliffe Hall	£145 per week

*Figures are from 2021/22 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 6: Single Ordinand Accommodation Pooling Limits

TEI	Annual Accommodation Pooling Limit
St Mellitus London, Wycliffe	£8,300
Other FTNR pathways	£6,850

Personal Expenditure

Residential students may claim for food during vacations at £45.50 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 page 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).

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 £2,653 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 may not be applied in all Dioceses in September 2022. 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 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 £21.80 per week for the first child and £14.45 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 HC1) 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.	_____
Email Address	_____
Theological College	_____
Director of Ordinands	_____
Home address and telephone 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 2022/23

(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	11,351	13,621
² First child:	883	1,059
Further children:	624	749

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 Development Team 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.

Income for academic year 2022/23
(excluding placement allowances, and travel allowance)

RME Block Grant

Personal Allowance _____

Short Vacation Allowance _____

Long Vacation Allowance¹ _____

Context based support for continuing students

College rebates: Living out rebate (if applicable) _____

Meals rebate (if applicable) _____

Housing benefit² _____

Jobseeker's Allowance³ _____

Spouse's earned income (3/4 of net income over £2,760) *(Please attach details)* _____

Child Tax Credit & Working Tax Credit
(3/4 of income over £2,653) *(Please attach details)* _____

Universal Credit where appropriate _____

Interest from all forms of Savings and Investments _____

Do you or your spouse own property? (delete as applicable) yes / no _____

Property income⁴ _____

Pension _____

Charities/donations (disregard first £567) _____

Vacation Income (disregard first £1,347) _____

Any other income, including any received by spouse. (Please specify) _____

Total Income *(please leave blank)* _____

Total Expenditure Less **Total Income**
(this is the balance payable to the ordinand) _____

Leaving: Balance from diocese *(please leave blank)* _____

¹ For students returning to college in autumn 2023

² Capital limit: £16,000

³ Capital limit: £16,000

⁴ Please leave this blank but if you or your spouse own property complete the attached form giving full details of income and expenditure

Property income and expenditure declaration

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

Name of Ordinand _____

Address of property: _____

Is this 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 ¹ for the 10/12 month period if applicable	_____	
Ground rent for the year if applicable	_____	
Water rates (if payable by owner) (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 (atper month) if applicable	_____	
Mortgage Protection (not Endowment Policy) if applicable	_____	
Building insurance for 10/12 months (atper 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: *Income (as above), less Expenditure (as above)*

For information - Capital repayments (at..... per month) if applicable _____

For information - Endowment Policy cost (atper month) if applicable _____

¹ 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.	_____
Email Address	_____
Theological College	_____
Director of Ordinands	_____
Home address and telephone	_____
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 2022/23

(excluding placements, and travel to/from TEI)

1. ACCOMMODATION COSTS (NON-RESIDENTIAL ONLY)

	Christmas Vacation (weeks) £	Easter Vacation (weeks) £	Long Vacation (weeks) £	Totals
2. VACATION ACCOMMODATION				
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 £673 (£561 if in final year)				
PERSONAL COSTS £4,454 (£3,712 if in final year) ³				
TOTAL EXPENDITURE				

¹ For College accommodation charges for single students during vacations please contact your college.

² A student will typically require approximately £45.50 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 2022/23
(excluding placement allowances, and travel allowance)

RME Block Grant

Personal Allowance _____
 Short Vacation Allowance _____
 Long Vacation Allowance¹ _____

Total

Context based support for continuing students _____
 EMPLOYMENT (less disregard) _____
 INTEREST from savings and investments (less any contributions to National Ministry grants) _____
 PENSION _____
 OTHER GRANTS from Charities/donations from parish, family & friends (disregard first £567) _____
 PROPERTY INCOME² _____
 Vacation Income (disregard first £1,347) _____
 Any other income³ including any received by spouse. (Please specify) _____

Total Income

Total Expenditure Less **Total Income** _____
 (this is the balance payable to the ordinand) _____

Leaving: Diocesan Grant _____

AUTHORISATION BY DDO/DIOCESAN OFFICER _____

*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 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 National Ministry travel allowance, covering journeys to and from College, should not be included as income in the form.*

Property income and expenditure declaration

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

Name of Ordinand _____

Address of property: _____

Is this 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 ¹ for the 10/12 month period if applicable	_____	
Ground rent for the year if applicable	_____	
Water rates (if payable by owner) (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 (atper month) if applicable	_____	
Mortgage Protection (not Endowment Policy) if applicable	_____	
Building insurance for 10/12 months (atper 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: *Income (as above), less Expenditure (as above)*

For information - Capital repayments (at..... per month) if applicable _____

For information - Endowment Policy cost (atper month) if applicable _____

¹ 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