



Post 16 Bursary Policy
2013-2014

Outwood Grange Family of Schools

April 2013

Revised August 2013

Martyn Oliver
Suzanne Day
Jayne Gaunt

Post 16 Bursary Policy

2013-2014

Contents

Policy Summary

- Background
- Action
- Funding
- Administration

- I. 16-19 Bursary – A Summary
- II. The Application Process
 - I. The Appeals Process
 - II. The Complaints Procedures
- III. Application of the 16-19 Bursary Funding
- IV. 16-19 Bursary Contract
- V. Data
- VI. Information and Advice from EFA
- VII. Footnotes and Reference List

Policy Approved August 2011

Policy updated August 2012

Policy update May 2013 Finalised with EFA August 2013

Agreed changes to policy for academic year 2012-13.

III. Application of the 16-19 Funding.

'Following a review at each Praising Stars© should a student not meet the conditions above their Bursary will not be paid for that half term' (pg. 9) is amended to state that 'should a student fail to meet the conditions of their Bursary contract, they will be paid pro rata. Where a student fails to meet one of the conditions of the contract, they will lose a week's payment. A tariff for this is outlined below:

Condition of contract	Point to consider	Tariff applied
<ul style="list-style-type: none">Have no D forms during each Praising Stars© cycle.	A student may have multiple D forms during P* or just one so it is important to tariff this.	Each D form received will result in a pro rata bursary payment.
<ul style="list-style-type: none">Attend all timetabled lessons, sessions or activities as agreed in their Learning Contract.	Attendance concerns will be measured against the Academy target of 95%. However, it is important to measure attendance for the Praising Stars cycle to avoid students being penalised unfairly when they have improved their attendance.	Attendance below 95% for the P* cycle will equate to a pro rata payment.
<ul style="list-style-type: none">Achieve at least E3 in all subjects at each Praising Stars©.	Each subject that is below an E3 will result in a pro rata payment.	Students may lose a payment for each subject that is below E3 on the Praising Stars cycle.
<ul style="list-style-type: none">Meet Academy targets for attendance with no unauthorised absence.	See point 2.	

Changes to policy for academic year 2013-14

This policy has been amended in line with the EFA 16-19 Bursary Fund Guide for 2013-14.

Subsequent to an audit of the bursary policy by the EFA at Outwood Academy Ripon, the following recommended changes have been made :

- Changes to the criteria to be used in the eligibility for discretionary and full bursaries
- Bonus payments removed
- Payments to be linked to behaviour and attendance but not performance or attainment
- Blanket payments removed
- EMA references removed
- Greater emphasis on 'payment in kind' to support access to post 16 education
- Information has been added to the procedure to draw down funding for full bursaries.

16-19 Bursary - Policy Summary

Background

This policy has been amended in line with the EFA 16-19 Bursary Fund Guide for 2013-14.

This policy has been produced in response to the national transition from Educational Maintenance Allowance to 16-19 Bursary, which has the aim to help 16- to 19-year-olds continue in full-time education, where they might otherwise struggle for financial reasons.

The bursary is made up of two parts: a bursary of £1,200 a year, allocated to the most vulnerable young people, a discretionary fund for schools, academies and colleges to distribute. Each institution can set its own eligibility criteria for the discretionary bursaries and the terms and conditions under which they are awarded.

This policy has been a template for all Post 16 providers within the Family of Schools.

Action

It is necessary to ratify this policy with immediate effect, as all schools within the family who have Sixth Forms will need to publish this policy from GCSE results day.

This document is made up of a number of sections:

- 16-19 Bursary Policy
- Guidance for Students
- Application Form
- 16-19 Bursary Contract

Funding

The funding allocations for all Post 16 institutions have been calculated by the EFA using the number of learners in receipt of Level 1 Education Maintenance Allowance (EMA L1) in 2009/10 as a baseline, multiplied by a funding rate of £190 per learner.

Administration

- Each Academy will retain 5% of their allocation from the EFA for administration
- It is recommended that each Academy retains 30% of the allocation for 'in-year applications'
- Each academy should ensure that they retain a small emergency fund for exceptional circumstances
- The monies allocated to the 16-19 Bursary cost centre are ring-fenced and any underspend must be rolled into the following year

16-19 Bursary Fund Policy

I. 16-19 Bursary – A Summary

The 16-19 Bursary is designed to help support those people who ‘face the greatest barriers to continuing in education and training post-16’ (1). Applications can be made throughout the academic year as students’ financial or home situations change. The Bursary has two elements which will be termed as part of the Outwood Family of Schools’ Policy as ‘Full Bursary’ (vulnerable bursary) ‘Eligible to Apply’ (discretionary bursary). Appendix 2(Guidance for Students) details the eligibility criteria and FAQs. To be eligible to apply and receive a discretionary bursary, a student must be under 19 on 31 August in the academic year they start their course. Where a young person turns 19 during their year of study they can continue to be supported until the end of the academic year or end of the course, whichever is the sooner. Young people must also satisfy the residency criteria in the EFA funding Guidance for 2013-14.

Full Bursary students receive a vulnerable bursary which is automatically made available to the students in one of the categories below:

- Young people in care
- Care leavers (EFA class ‘care leavers’ as young people aged 18-21 who have been looked after for more than 13 weeks or since the age of 14; or young people who cease to be looked after or accommodated)
- Students claiming Income Support or Universal Credit (in their own name)
- Disabled students receiving both Employment Support and Disability Living Allowance or PIP

All the students listed above are automatically allocated a bursary by the EFA and will receive £1, 200 over the course of the academic year. An immediate payment will be made of £200 in September and thereafter students will be paid following each Praising Stars© Cycle if they have met the conditions in the 16-19 Bursary Contract concerning a student’s behaviour and attendance within the Academy. Eligibility under the Full Bursary will be verified using the following documents which must be copied and retained for EFA audit purposes:

- A letter from the Local Authority confirming care or leaving care arrangements.
- Claiming Receipt for both Disability Allowance or PIP and Employment Support Allowance: a letter setting out the benefit to which a young person is entitled, confirming that the terms of the benefit allow them to take part in further education – see appendix
- Claiming receipt for income support /Universal Credit (paid to them not their parents).

From September 2013, the eligibility criteria to **make an application** for an ‘Eligible to Apply’ bursary are:

- A household income of below £25,000
- A student currently entitled to Free School Meals, or
- A student whose parents are currently claiming other means-tested benefits including Income Support, Working Tax Credit/ Child Tax Credit, Income Based Employment and Support Allowance (ESA), who is not entitled to free school meals
- At the decision of the Principal, any student who does not fall under the categories listed above, but consider themselves to be in financial hardship
- Students who are young carers and are not in receipt of a carer’s allowance

Eligibility under the ‘Eligible to Apply’ Bursary will be verified using any of the following documents which must be copied and retained for audit purposes in a secure place:

- An Income Support award letter which is less than 3 months old at the date of application.
- All pages of a recent Tax Credit Award
- An ESA award letter which is less than 3 months old at the date of application.
- A pensions/ benefits award letter which is less than 3 months old.
- 3 months of wage slips
- Self-employment audited accounts or an official tax return.

Please see the Bursary application form in the appendices.

It is then the decision of each Academy to award the 'Eligible to Apply' bursaries based on each applicant's individual needs. The above list is not exhaustive, however, where a decision is made to award a bursary, the reason for the decision must be fully documented and open to scrutiny. Before an application will be considered, the appropriate documentation must be submitted to the Post 16 Team, who will photocopy and sign to verify authenticity.

An appeals panel will sit to consider the case of any student who wishes to challenge the decision not to award a bursary and any complaints will be processed through the Academy Complaints Procedures.

All students must have their own bank account to receive an award and all payments made directly to the student will be made via BACS whether it is a stand-alone payment or a regular instalment.

II. The Application Process – 2013-2014

Information for students regarding the Outwood Family of Schools 16-19 Bursary Fund will 'go live' on each Academy's website on GCSE results day. Students who believe they fit the criteria to make an application will be able to either download an application form, collect one during Subject Market/ Induction and thereafter from the Post 16 Team.

Students can submit an application at any point during the academic year as their financial/home situation dictates but payments will not be back-dated. However, their application will be subject to a review of their attendance and behaviour at the end of each half term. As is Academy policy, a student starts a 'clean slate' at the start of each half term and a bursary payment will be paid subject to their meeting the terms and conditions in the 16-19 Bursary Contract in that half term.

Students/parents could also have submitted an application to the Local Authority and been awarded Free School Meals before they submit their application; each academy can have this verified by the LA as a means of assessing household income.

The Director of Post 16 will review each application and where necessary, refer to the Principal for further guidance. Following this, a recommendation will be made regarding each application. The Finance Department will then set up a BACS payment for the successful applicants and pay their bursary in half termly instalments for Full Bursary awards and on an 'need' basis for 'Eligible to Apply' bursary students.

Bursary payments for students entitled to a Full Bursary will be given regular payments of up to £200 each half term up to the maximum of £1200 for the year. This will be paid pro rata for part time students.

For 'Eligible to Apply' and 'Full' bursaries, it is best practice to pay '**in kind**' rather than in cash. For example students can have a travel pass purchased on their behalf, free school meals provided, or a student could be supplied with a PC purchased from the bursary budget and loaned to the student for the duration of their course.)

During the academic year, the Finance Department will make payments upon instruction from the Director of Post 16, following a review of the student's attendance and behaviour. All payments will be countersigned by the Principal.

All students are expected to make the Director of Post 16 aware of any change in financial/home situations as they arise. Parents/ students are required to sign to this effect in the Bursary Contract and if upon review it is found that individuals have falsified documents, submitted inaccurate information or been claiming money fraudulently, the Academy will refer the matter to the police.

The application process is supported by the 'Appeals Process' and the 'Academy Complaints Procedures'.

II.i The Appeals Process

All students have the right to appeal the decision and must submit a letter to the Principal within two-weeks of receiving their decision letter. All decisions regarding appeals will be communicated within a week of the Appeals Panel meeting and this decision will be final. However, this should not stop a student submitting a further application should they feel they have sufficient change in circumstances.

II.ii Academy Complaints Procedures

Should a student/parent wish to make a formal complaint regarding the 16-19 Bursary Application and Decision Process, they should follow the Academy Complaints Procedure.

III Application of the 16-19 Bursary Funding

Firstly, the funding for discretionary bursaries will be paid to the Academy in 2 instalments: August 2013 and April 2014 - two-thirds (approximately 67%) will be paid in August; the remaining one-third (approximately 33%) will be paid in April. 5% of the allocation will be retained by each Academy for administrative purposes. Full bursary funds are held centrally by the Learner Support Service and each academy draws upon this funding on demand by completing a Funding Claim Form, found on the Department of Education website from June 2013. This form should be emailed to the Learner Support Service at enquiries@efalearnersupport.co.uk.

Each Academy will retain a proportion of their allocation following each instalment from the EFA to support any applications made during the remainder of the academic year. Any money which is not spent can be rolled onto the following year. It is recommended that the proportion retained is 30%. The type of funding allocated to each student is at the 'discretion' of each Academy within the Family of Schools, but the eligibility criteria must be the same in each institution. The Bursary Contract clearly states that there 'is an expectation that a student will spend their Bursary to support their education and this could cover such outgoings as transport costs, books and equipment, trips and other course related costs'. Students may require the money to pay for food but for those in receipt of Free School Meals this in itself will be the support under that category.

IV 16-19 Bursary Contract

All students in receipt of funding must sign a 16-19 Bursary Contract, which states the conditions under which the Academy will issue the funding. Students must:

- Have attendance at or above the Academy target agreed in their Learning Contract
- Not disrupt the learning of other students in lessons, shown by E1, E2 or E3 behaviour grades on Praising Stars© reports at the end of each half term. If a student disrupts the learning of other students, refuses reasonable requests, interrupts lessons, challenges teachers or challenges other students this will be recorded as E4, E5 or E6 on Praising Stars© reports by a student's teachers.
- Have good behaviour around the Academy. Any poor behaviour will be recorded as a D-form, therefore students with D-Forms will have deductions made to bursary payments

Condition of Contract**Point to Consider****Tariff Applied**

<ul style="list-style-type: none"> • Have no D forms for poor behaviour issues each half term. 	<p>A student may have multiple D forms for incidents of poor behaviour around the Academy or just one so it is important to tariff this.</p>	<p>Each D form received for poor behaviour around the Academy will result in a pro rata bursary payment.</p>
<ul style="list-style-type: none"> • Attend all timetabled lessons, sessions or activities as agreed in their Learning Contract. 	<p>Attendance concerns will be measured against the Academy target of 95%. However, it is important to measure attendance each half term to avoid students being penalised unfairly when they have improved their attendance.</p>	<p>Attendance below 95% each half term will equate to a pro rata payment</p>
<ul style="list-style-type: none"> • Have good classroom behaviour. If a student has behaviour grades of E4, E5 or E6 in any subject area in their Praising Stars report at the end of each half term their behaviour will be deemed unacceptable 	<p>A student may have poor classroom behaviour in one or all of their subjects.</p>	<p>The Director of 6th Form will assess the severity of the disruption and make a commensurate pro-rata payment.</p>

Full bursary payments may be reduced following a review of behaviour and attendance each half term (normally after each Praising Stars cycle). Should a student fail to meet the conditions of their Bursary contract, they will lose some or all of their payment on a pro-rata basis. The table below gives an exemplar payment structure for students receiving a **'Full Bursary'**

Date	Payment	Review	Payment from EFA
September – immediate payment	Up to £200. It is best practice to buy items for students from each payment 'in kind'		Instalment to Academy funds - August
November – following Praising Stars 1	up to £200		
January – following Praising Stars 2	up to £200	Check behaviour and attendance	
April – following Praising Stars 3	up to £200		
April/May – following Praising Stars 4	up to £200	Check behaviour and attendance	Instalment to Academy funds - April
June	up to £200		
July – Year 12 students reapply for September	No bonus payments		
Total unless pro-rata deductions	£1200		

V Data

Each Academy must track data on each student who submits an application and could be audited by EFA in the Spring term.

All students will be allocated their bursary based on their low household income, but students are required to identify why they require the bursary (e.g. materials, resources, exam resit etc.), as well as their ethnicity and gender. The application forms must be stored in a lockable cabinet/cupboard which is fire proof to keep data safe. The data will be disposed of after 7 years; once the information requires disposal, of it will be dealt with in the same way as other student data. It will securely bagged, logged for the premises team to collect and then it will be shredded.

Other information that each Academy is required to take into account 16-19 Bursary Fund – Questions and Answers for Schools, Academies, Colleges and Training Providers June 2011).

Current guidance from EFA regarding Management Information required will be as follows:

- How many vulnerable students were allocated the 16-19 £1200 bursary and how much did they actually receive.
- How many were in each of the following categories:
 - Young people in care.
 - Care leavers (EFA class 'care leavers' as young people aged 18-21 who have been looked after for more 13 weeks or more since the age of 14; or young people who cease to be looked after or accommodated).
 - Students claiming Income Support
 - Disabled students receiving both Employment Support and Disability Living Allowance)
- How many were applied for the 'Eligible to Apply Bursary'?
- How many were awarded the 'Eligible to Apply Bursary' and what was the allocation?
- How much did these students actually receive?
- How much was spent on Eligible to Apply Bursaries' in total?
- For what reasons was each bursary allocated:
 - Books/equipment
 - Additional Costs
 - Transport
 - Meals
 - Accommodation (including whether this was returned to the provider once in receipt of benefits)
 - Exam re-sit fees
 - Other miscellaneous – specifying what.
- The EFA will audit the 16-19 Bursary in the same way it gains assurance over the Discretionary Learner Support funding.
- It is expected that if a student changes providers that the information regarding their Bursary Award would be communicated.
- It is at the discretion of each institution to design arrangements that best suit the needs and individual circumstances, including the frequency of payments.
- It is also an expectation that the payment is conditional on the student's meeting agreed standards set by the provider. This applies to payments made to vulnerable students and those who receive a 'Eligible to Apply Bursary' alike.
- There is no 'cut-off date' stipulated by the EFA in terms of applications but it advises that a date be agreed by which applications are made.
- Applications last the duration of the academic year and students will need to re-submit an application each year to be awarded a bursary.
- Students awarded the £1200 bursary will receive this amount each year as long as they still meet the eligibility criteria.
- Young people on Apprenticeship programmes are not eligible to apply for support unless it is a non-waged Programme-led Apprenticeship or Access to Apprenticeship pathway.
- Asylum seekers and also those in the vulnerable group are eligible for the £1200 bursary. Schools can also award asylum seekers under the 'Eligible to Apply Bursary' allocation if they meet UK residency criteria (3).

Information and advice from Association of Colleges regarding the administration of bursaries:

- It is recommended that information about 16-19 Bursaries be recorded on the Individual Learner Record for tracking purposes
- Whilst the Academy intends to make payments following each Praising Stars© cycle, stand-alone payments can be made and are titled 'in kind' payment by both EFA and AoC. Examples of payments in these categories could be:
 - Transport
 - Materials
 - CRB checks for students on Child Care courses
 - Course related trips
 - UCAS applications and Open Day costs
 - Exam resit fees
 - Sports activities (where they directly relate to a course)
 - Professional membership fees
- Students can set up bank accounts without credit facilities but these can take a few weeks to process. Asylum seekers cannot generally get bank accounts and in these instances, special arrangements by agreement of the Principal will need to be made.
- By issuing guidelines to students on GCSE results day there should be enough time for applications for bank accounts to be set up if they are not currently in place.

Footnotes

1. YPLA (June 2011 p2) 16-19 Bursary Fund – Guide for 2011/12
2. www.directgov.uk
3. YPLA (21st June 2011 p8) Questions and Answers for Schools, Academies, Colleges and Training Providers.

Reference List

Association of Colleges (1st July 2011) Bursaries AoC Administrative Advice (version 1)

Learner Support Service (July 2011) Important Information on the changes to Educational Maintenance Allowance (EMA)

YPLA (16 June 2011) 16-19 Bursary Fund Q&A For Young People and Parents

YPLA (17th June 2011) Letter to 'all general further education colleges, sixth form colleges, school sixth forms, academies, training providers'.

YPLA (17th June 2011) 16-19 Bursary Fund Statement 2011/12 for Outwood Grange Academy Outwood Academy Adwick.

YPLA (June 2011) 16-19 Bursary Fund – Guide for 2011/12

YPLA (21st June 2011) Questions and Answers for Schools, Academies, Colleges and Training Providers.

http://media.education.gov.uk/assets/files/pdf/1/16-19%20bursary%20fund%20guide%20for%202012-13_version%20_september2012.pdf

EFA 16-19 Bursary Fund Guide for 2013-14 April 2013

Appendix to the Policy – May 2012

A circular from the EFA circulated within the Family of Schools published in May 2012 states the following information:

‘Any underspends of the 2012/13 allocation may be rolled forward and used alongside the 2013/14 allocation.’ (pg1)

Also a schedule for payments and MI returns was detailed within this document.

	Payment activity	Date
1.	Two-thirds of providers’ total allocation released.	August 2013
2.	Providers complete and submit the 2013-14 in-year MI return to report the actual number of vulnerable students that have enrolled who have been identified as being eligible for a vulnerable student bursary. This information will be used to assess which providers require additional funding to enable them to pay the vulnerable student bursaries.	by 31 October 2013
3.	Providers complete and submit the 2013-14 end of year MI return. Providers should carry forward any underspend from 2012/13 and use the funding alongside their 2013/14 allocation. Funding will not be reconciled at the end of the 2012/13 year.	by 31 October 2013
4.	Where emergency funding for vulnerable student bursaries is required ahead of the 2013/14 in-year MI return, additional funding released (two-thirds). Note: only in exceptional circumstances, e.g. new providers, will additional funding be released ahead of the January pay run.	November 2013
5.	Where the 2013/14 in-year MI return identifies the need for additional funding, additional funding released (two-thirds of additional amount).	January 2014
6.	Where additional funding is requested for vulnerable student bursaries between 1 November 2013 and 28 February 2014, payment released (full amount), alongside the remaining one-third of allocation.	April 2014
7.	Where additional funding is requested for vulnerable student bursaries between 1 March 2014 and 30 April 2014, payment released (full amount).	June 2014

Further details about the process and requirements for submitting the in-year data return will published in the EFA Bulletin at the end of June.

16-19 Bursary ~ Guidance for Students In order to ascertain whether you are eligible for a 16-19 Bursary you should follow the guidance below.

'Full Bursary'

If the answer to any of these questions is 'YES' you are **'automatically eligible'** to receive a £1200 16-19 Bursary.

- Young people in care or care leavers (EFA class 'care leavers' as young people aged 18-21 who have been looked after for more than 13 weeks or since the age of 14; or young people who cease to be looked after or accommodated).
- Students claiming Income Support or Universal Credit (in their own name).
- Disabled students receiving both Employment Support and Disability Living Allowance or PIP.

'Eligible to Apply Bursary'

If the answer to any of these questions is 'YES' you are **eligible to apply** for a 'Discretionary Bursary'.

- A household income of below £25,000
- A student currently entitled to Free School Meals
- A student whose parents are currently claiming other means-tested benefits including Income Support, Working Tax Credit/ Child Tax Credit, Income Based Employment and Support Allowance (ESA), who is not entitled to free school meals.
- At the decision of the Principal, any student who does not fall under the categories listed above, but considers themselves to be in financial hardship.
- Students who are young carers and are not in receipt of a carers allowance

Other important information to understand:

- You must be **under 19 on the 31st August** in the academic year you start your course to be eligible for a Bursary.
- If you **turn 19 during your programme of study** and are 'automatically eligible' for a Full Bursary or are successful in applying for an 'Eligible to Apply Bursary' you will be supported until the end of the academic year or until your course ends whichever is the sooner.

FAQs

- **Who is eligible to apply for a bursary?**

Students in the 'vulnerable' group (Full Bursary) can make an application and will be automatically awarded a £1200 bursary (to be paid in instalments) once their documentation has been verified. Students can apply for a Full Bursary if they are:

- In care or care leavers (EFA class 'care leavers' as young people aged 18-21 who have been looked after for more than 13 weeks or since the age of 14; or young people who cease to be looked after or accommodated)
- Students claiming Income Support or Universal Credit (in their own name)
- Disabled students receiving both Employment Support and Disability Living Allowance or PIP

- **What documents do I need to submit with my application?**

If you are making an application under 'Full Bursary' you will need to submit:

- A letter from the Local Authority confirming care or leaving care arrangements.
- Claiming Receipt for both Disability Allowance and Employment Support Allowance or PIP: a letter setting out the benefit to which a young person is entitled, confirming that the terms of the benefit allow them to take part in further education – see appendix
- Claiming receipt for income support /Universal Credit (paid to them not their parents).

For an 'Eligible to Apply' bursary you will need to submit:

- An Income Support award letter which is less than 3 months old at the date of application.
- All pages of a recent Tax Credit Award
- An ESA award letter which is less than 3 months old at the date of application.
- A pensions/ benefits award letter which is less than 3 months old.
- 3 months of wage slips
- Self- employment audited accounts or an official tax return.

All documents in support of the application form must be original and must be taken to the Post 16 Team, who will photocopy these documents and sign to verify their authenticity. All students are expected to make the Academy aware of any change in financial/home situations as they arise. Parents/ students are required to sign to this effect in the Bursary Contract and if upon review it is found that individuals have falsified documents, submitted inaccurate information or been claiming money fraudulently, the Academy will refer the matter to the police.

- **When can I put in an application?**

Students can submit an application at any time during the academic year, but their application will be subject to a full review of attendance and behaviour during the current Praising Stars© cycle each half term.

- **How will I be paid my bursary?**

All bursaries will be paid into the applicant's bank account. Monies will not be paid to a parent nor will cash payments be made. Payments will be processed following the Praising Stars© Cycle. The Bursary Contract clearly states that there 'is an expectation that a student will spend their bursary to support their education and this could cover such outgoings such as transport costs, books and equipment, trips and other course related costs'. Wherever possible, items will be purchased for you by the Academy i.e. payment in kind.

- **Can my payment be stopped at any time?**

Yes. The Bursary is subject to terms and conditions and if a student fails to meet these they will not receive payment in the following half term. The terms are linked to attendance and behaviour in the Praising Stars© cycle each half term. This could mean that if you are on the full award of £1200 you would have your half termly payment of £200 withdrawn.

- **I have not been successful in my application. What if I wish to appeal the decision?**

You must write a letter to the Director of Sixth Form within two-weeks of receiving your decision letter. Then an appeals panel will meet and make a decision, which will then be communicated to you in writing. This decision is final and no further appeals on this application would be considered.

- **I do not think I have been treated fairly. What can I do?**

You would follow the Academy procedure for all complaints, which is to put your grievance in writing to the Principal.

- **Will my payments be back-dated?**

Students can submit an application at any point during the academic year as their financial/home situation dictates, but payments will not be back-dated.

- **Who is classed as a 'parent'?** A parent means an adult (parent/carer) named on the application form and income refers to 'household income'.