Up to £30 cash per week if you carry on learning

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Thinking about what to do next?
All you need to know about EMA. Carry on learning and get your hands on some extra cash.

If you continue to learn and develop your skills, you could receive up to £30 a week to help you out with things like books, travel and equipment.

It’s called the Education Maintenance Allowance or EMA for short, and it’s managed by the Learning and Skills Council (LSC). The money the EMA could give you means you’ll be able to concentrate on enjoying your course or programme without worrying so much about money. We’ll also give you cash bonuses if you stick at it and do well.

Did you know?
• The main reason young people drop out of education and training at 16 is money.
• Without a minimum of five good GCSEs (A*-C) or their equivalent, like an NVQ level 2, you’re 10% more likely to be unemployed.
• By 2010, fewer jobs will be open to people without at least five good GCSEs or their equivalent.
• Staying in learning at 16 is a springboard to getting good training, better qualifications and a decent job.
• The more qualifications you have, the more choice and earning potential you will have when you’re looking for a job.
What’s so good about EMA?
EMA can give you up to £30 a week to help you get more qualifications or vocational skills after 16.

This includes full-time further education courses at college or school, an LSC-funded Entry to Employment (e2e) programme, or courses that lead to an apprenticeship.

The extra cash will come in handy – and because it’s paid directly to you, you’ll be a bit more independent and you won’t have to rely so much on your parents or carers.

We want to encourage you to continue learning because skills and qualifications mean you’re likely to earn more money when you get a job. Learning can also help you work out what you enjoy, what you’re good at and what you might want to do in life.

Having at least five good GCSEs or their equivalent, like an NVQ level 2, really helps you get on in life – research proves it. Thanks to EMA, money need not be a barrier to helping you do well, and your hard work and success will be recognised by cash bonuses too.

Did you know?
• EMA can make continuing learning more affordable.
• You can get extra cash to buy the things you need, and bonuses for doing well on your course or learning programme.
• You won’t have to ask your parents or carers to pay for things so often.
• You can focus on getting new skills and qualifications – and experience shows these can lead to better opportunities in the future.
• Your household benefits will not be affected by EMA payments.

Last year EMA helped around 500,000 people – and in the future we expect even more people will benefit.
I’m in the know.

“My mum’s a single parent, and EMA means I don’t have to rely on her so much for money. That’s definitely a good thing.”
I’m in the know.

“Now I’m at college, I’m receiving EMA, which really helps me out. I’ve got a part-time job but I don’t have to work so many hours, so I’ve got more time to concentrate on my studies.”
Can I get it?
Let’s see if you could benefit from EMA.

EMA checklist

✔ You are 16, 17 or 18 and about to leave, or have already left, compulsory education.

✔ You are thinking of:
  • joining an LSC-funded e2e programme
  • starting a full-time further education course at a college or school, or
  • becoming a Programme Led Apprentice.
  (The learning must take place in England.)

✔ Your annual household income used for assessment purposes is below the relevant EMA threshold (for tax year 06/07 £30,810). For more information on thresholds visit the EMA website www.direct.gov.uk/ema or call the EMA helpline on 0808 10 16219.
I’m in the know.

“Without EMA, I’d definitely be struggling. It’s taken the pressure off financially – and the bonuses have been a big incentive for me to go to college regularly.”
Let’s talk money
If you’re eligible for EMA, how much could you get?

EMA payments are £30, £20 or £10 per week. The exact amount you’ll receive will depend on your household income. For relevant income thresholds please visit the EMA website www.direct.gov.uk/ema or call the EMA helpline on 0808 10 16219.

Don’t forget, there are BONUSES too. On top of your weekly allowance, you could receive bonuses if you do well on your course or learning programme, and meet certain targets – you’ll agree these with your teacher, tutor or provider when you start.

You need to apply to receive EMA – turn the page for information on how to do this. Or turn to page 12 to read our frequently asked questions first.
How do I apply for EMA?
It’s straightforward. Just follow this process, step by step:

**Step 1** Make sure you have a bank or building society account. We’ll pay your EMA directly into your account – so if you haven’t got one already, talk to your parents or carers, or ask at your local bank or building society about setting one up.

**Step 2** Get an application form. Do this as soon as you can or you might have to wait for your money. Forms are available from schools, colleges, learning providers or your Connexions personal adviser. You can also order one online at www.direct.gov.uk/ema, or by calling the EMA helpline on 0808 10 16219.

**Step 3** Fill in the form with your parents or carers. They’ll need to send evidence of your household income for the relevant tax year. This might be their Tax Credit Award Notice (TC602), or P60. For more information visit the EMA website or call the EMA helpline on 0808 10 16219.

**Step 4** Get something which shows you’ve got a bank or building society account. You need to send us this with your form. This could be a bank/building society statement or a letter from your bank or building society on their headed paper, that shows your sort code and account number.

**Step 5** Send the form to us. The address is already on the form. Remember to include proof of your household income and something that shows you have a bank or building society account.

We’ll then check if you’re entitled to EMA and if you are we will send you a Notice of Entitlement (NOE) to let you know how much you’ll get. Your NOE is a very important document which you will need to receive your EMA payments.

**Step 6** The next step is to enrol on your further education course or programme. Take your NOE with you when you go to enrol, or as soon as possible, as your payments cannot be made without it. You’ll also need to sign an EMA agreement with your school, college or learning provider. This sets out what’s expected of you in terms of attendance, coursework and progress.
I’m in the know.

“I have a little boy who’s two years old, so EMA has been extra helpful for me as I have more expenses than some of my friends.”
"Neither of my parents went to college but they supported me when I went on an e2e programme – I was just glad they didn’t have to pay for everything, as I know it would have been really hard for us if they did."

I’m in the know.
As this is probably the first time you or your parents or carers will have heard of EMA, you might have a few questions. Here are some of the ones people ask most often:

**How do you work out our household income?**
We look at the income of the adults in your house who are responsible for you. This is usually your parents or carers, but it could be another family member or adult. If your parents don’t live together, we don’t include any maintenance paid by the parent who doesn’t live with you.

If you are living independently, or are a parent with responsibility for your own child, other assessment arrangements might apply. Please contact the EMA helpline on **0808 10 16219** for more information.

**I have a part-time job. Is my own income taken into account?**
No. EMA is not affected by any money earned by a young person from a part-time job.

**Will it affect our other benefits?**
No, EMA gets paid on top of other household benefits.

**What do I need to do to get my weekly EMA payment?**
To receive EMA take your NOE to your school, college or learning provider. You must also agree and sign an EMA agreement with your school, college or learning provider. This will set out what is expected of you in terms of attendance, coursework and progress.

If you are a young parent under 20 and you start learning, you can also get help with your childcare costs. Please check the Care to Learn website for more information at [www.dfes.gov.uk/caretolearn](http://www.dfes.gov.uk/caretolearn).
Information for parents
If a young person in your household is claiming EMA there are things you should know.

EMA does not affect any other household benefits.
A young person can still be eligible for EMA and remain entitled to other benefits such as Child Tax Credit and Child Benefit.

A young person can still work part time to supplement their income and claim EMA if they are eligible and are following eligible courses.

What will you need to do?

• Look at your household income to see if you think your household income is below £30,810.

• Make sure the young person in your house sends for the Application form as soon as possible.

• Make sure that the young person in your house fills in part A.

• Make sure that you fill in part B. Fill in part C if appropriate.

• Make sure you include all the information that has been asked for.

• Make sure that you send original documents.

• Ensure that the form is signed.

• When the young person receives a Notice of Entitlement (NOE) make sure they keep it safe and take it with them to the learning provider as soon as they start their course or programme. EMA payments cannot be made until the NOE has been handed to the learning provider.
How can I find out more?
You can get more information about EMA, and help on how to apply, from:

- your school, college or learning provider
- your local student support services
- your Connexions personal adviser
- Our DVD contains useful information for young people and explains EMA
- your careers teacher
- the provider, school or college you want to go to
- our helpline for young people and their parents or carers:
  www.direct.gov.uk/ema  0808 10 16219

Copies of the ‘You decide’ DVD can be obtained by writing to the following address, quoting the reference LSC-P-NAT-060 476 EMA DVD:
LSC Publications, PO Box 5050, Sherwood Park, Annesley, Nottingham NG15 0DJ.
Tel: 0845 602 2260; Fax: 0845 603 3360; Minicom: 0845 605 5560.

You’re in the know.
You can get more copies of this leaflet from:

LSC Publications
PO Box 5050
Sherwood Park
Annesley
Nottingham NG15 0DJ
Tel: 0845 602 2260
Fax: 0845 603 3360
Minicom: 0845 605 5560
Email: lsc@prolog.uk.com

Please quote ref: LSC-P-NAT-070002

You can get copies of this leaflet in Braille and large print by calling the LSC Help Desk on 0870 900 6800.

Copies are also available in alternative languages from the EMA website at www.direct.gov.uk/ema.

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www.direct.gov.uk/ema
0808 10 16219 EMA helpline