Purpose
This guide has been produced to help you advise young people and their families on how Education Maintenance Allowance (EMA) might support young people who remain in/return to learning at the end of their compulsory schooling in England.

What is EMA?
EMA is a weekly payment of up to £30, paid directly to eligible young people who continue in learning after they reach statutory school leaving age. Young people may also receive bonuses if they remain in their programme of learning and continue to make good progress. EMA does not affect other household benefits.

EMA is designed to broaden participation and improve the retention and attainment of young people in the 16-19 age group. EMA is an important tool in engaging young people who are Not in Education, Employment or Training (NEET) or at risk of becoming NEET.

What type of learning can young people enter?
Courses for which EMA can be paid can be either vocational or academic and include:

LSC-funded E2E programmes:
Full-time further education courses at a college or school; or Courses that lead to Apprenticeships.

Who can apply for EMA?
Nearly 50% of 16-19 year olds will live in households with an income level that will make them financially eligible for EMA. EMA is payable subject to income assessment. Annual household income used for assessment purposes must be within the relevant EMA threshold. For more information on income thresholds see:

EMA website www.direct.gov.uk/ema;
EMA Young Person and Parent helpline – 0808 10 16219; or
Local Partners helpline – 0800 056 2811.

Residency restrictions and other assessment requirements might also apply; see application form and guidance notes for more information. If you have any further questions, contact the helpline.

If you have any queries, please call the EMA helpline on 0808 10 16219.
Special circumstances

If a young person is living independently, or is a parent with responsibility for their own child, other assessment arrangements might apply. Please contact the EMA helpline on 0808 10 16219 for more information.

How much will they get?

If a young person is leaving Y11, or has already left school and is planning to start an EMA-eligible programme from 1 September 2006, the following rates will apply:

- Up to £20,817: £30
- £20,818 to £25,521: £20
- £25,522 to £30,810: £10

NB If a young person is not a Y11 leaver and is starting an EMA-eligible programme before 1 September 2006, they should contact the EMA helpline on 0808 10 16219 for more information about EMA rates.

Don’t forget, there are bonuses too...

On top of the weekly allowance, the young person could receive bonuses if they do well on their learning programme and meet certain targets – which they will agree with their teacher, tutor or provider when they start. The bonuses that a young person may be eligible to receive will be determined by the type of learning programme that they undertake.

When do they apply?

Young people are encouraged to apply early for EMA support as soon as they have all the information required to make their application.

Applications from all young people leaving Y11 can be made from April 2006 onwards, when information confirming the household income for the previous complete tax year is made available to households.

Applications from any other young people starting an eligible programme from 1 September 2006 can also be made from April 2006 onwards, when information confirming the previous complete tax year is made available to households.

If the young person is not a Y11 leaver and wishes to start an eligible programme before 1 September 2006, they will need to contact the EMA helpline on 0808 10 16219 for information on how and when to apply.

Does EMA affect other benefits?

No. EMA is paid in addition to other benefits paid by the government, such as Income Support, Child Benefit, Working Tax Credit, Severe Disablement Allowance etc. If the household has ceased to receive Child Benefit, they may be able to start claiming again if the young person is continuing in learning. Useful telephone numbers are:

Child Benefit Office: 0845 302 1444
Tax Credits helpline: 0845 300 3900

How do young people apply for EMA?

Step one: they should make sure they have a bank or building society account. EMA will be paid directly into this account – so if they haven’t got one already, they should talk to their parents or carers, or ask at their local bank or building society about setting one up. The account must be able to accept BACS payments. The back page of the guidance notes in the application pack gives advice on opening bank/building society accounts.

Step two: get an application form. They should do this as soon as they can or they might have to wait for their money. Forms for Y11 leavers should be available from schools, colleges, learning providers or Connexions personal advisers from April 2006. They can also order one online at www.direct.gov.uk/ema, or by calling the EMA helpline on 0808 10 16219.

Step three: fill in the form with their parents or carers. They’ll need to send evidence of their household income for the relevant tax year. This might be their Tax Credit Award Notice (TC602) or P60. Students in local authority care, with foster parents, or in receipt of Care Leaver’s Allowance need to provide a letter from their local authority confirming their address and status. If a young person is living independently, or is a parent with responsibility for their own child, other assessment arrangements might apply. Please contact the EMA helpline on 0808 10 16219 for advice or more information.

Step four: get something which shows they’ve got a bank or building society account. They need to send this with their form. This could be a copy of a bank/building society statement, or a letter from their bank or building society on their headed paper, that shows their sort code and account number.

Step five: send the form to the Assessment and Payment Body (APB) in the return envelope supplied. Remember to include proof of household income and something that shows they have a bank or building society account. All income proofs must be original documents as the APB won’t accept photocopies.

The Assessment and Payment Body will then check if the young person is entitled to EMA and write to them to let them know how much they’ll get.

Step six: enrol on an eligible learning programme. They’ll also need to sign an EMA contract with the school, college or learning provider. This sets out what’s expected of them in terms of attendance, coursework and progress.

Common mistakes when filling out an EMA Application Form

Below are the most common errors made when submitting an EMA application form. Applicants should take care to check that they have completed the form correctly otherwise it will have to be returned and may delay payment.

- Is evidence for the correct tax year? – This is the most common error that is made. If they are using a TCAN (Inland Revenue form TC602) or P60 as evidence of income, they should check the income is for the correct tax year. This will depend on the learner’s age and when they plan to start their programme. For all Y11 leavers in 2006 and for any other young people starting an eligible programme from 1 September 2006, the correct tax year is 2005/06.