Guidance Notes for EMA
Year 2008/09
Helping you fill in the EMA Application Form

Which part of the form should you fill in?

• Fill in Part A if you are the young person
• Fill in Part B if you are an adult(s) (or if you are a young person who is a parent yourself)
• Fill in Part C if you are an adult(s) who received social security benefits in the tax year 2007-08, or if you are a young person who lives independently and currently receives income support.

Here are some general tips

• Use a black pen and write in CAPITAL LETTERS
• Write as clearly as you can. If we cannot read the form, we may send it back to you
• Mark boxes clearly, like this: X
• When you have filled in all the parts of the form that apply to you, check that you have enclosed all the evidence we have asked for.

If you read these notes and still have questions, or need more help:

• Visit www.direct.gov.uk/ema at any time. You should also visit the website if you need a version of these notes in another language or in large print
• Call us on 0800 121 8989 between 07:00 and 20:00 Monday to Friday; or
• Call us on 0800 056 5344 if you have speech or hearing difficulties and need to use a text phone, between 07:00 and 20:00. Please take care to use the correct number.
About Education Maintenance Allowance

Who can claim Education Maintenance Allowance? 3
How to contact us 3
Which Application Form? 4
How to claim Education Maintenance Allowance 5
How much Education Maintenance Allowance will you get? 5

Helping you fill in Part A – this part must always be filled in 6

Question A3: Date of birth 6
Question A7: Equal opportunities monitoring 6
Question A8: Residency Conditions 6
Question A9: Do you live with adults who are mainly responsible for you? 10
Question A10: Are you in Local Authority care, with foster parents, a care leaver? 10
Question A11: Are you in a Young Offender’s Institution (YOI), Secure Training Centre (STC) or Secure Children’s Home (SCH)? 10
Question A12: If you are not living with adults who are mainly responsible for you, and you are not in care, do you currently receive Income Support? 11
Question A13: Are you a parent yourself who is mainly responsible for at least one child? 11
Question A14: If you received EMA payments between September 2007 and August 2008 12
Question A15: Your Bank or Building Society account details 12
Question A16: Data Protection statement and Young Person Declaration 13

Helping you fill in Part B 14

Question B4: Important information about the Disability Discrimination Act 14
Question B5: Do you have a Tax Credit Award Notice which states your income for the tax year 2007-08? 16
Question B6: Did you receive Income Support, Income-based Jobseeker’s Allowance or Pension Credit for the whole of the tax year 2007-08? 17
Question B7: During the tax year 2007-08, did you receive any of the ‘other’ kinds of income listed in the guidance notes for this question? 18
Question B8: Write in your total taxable pay as an employee from all jobs before taking off Tax and National Insurance contributions 19
Question B9: Write in the value of any benefits in kind 20
Question B10: Write in the total taxable income from self employment 22
Question B11: Work out the total for both adults of any other income, including pensions, over £300 22
Question B12: Write in any personal pension contributions you paid direct. Enter the gross figure before any tax relief 25
Question B13: If, during the tax year either adult received Statutory Maternity Pay, Statutory Paternity Pay or Statutory Adoption Pay, multiply the number of weeks by £100 25
Question B14: Data Protection Statement and Adult Declaration 25

Helping you fill in Part C and Other information 26

Who fills in Part C? 26
Other information- What to do now, What happens next 26
Information to help you open a Bank/Building Society account 27
Confirmation of Bank/Building Society Account Form back cover

Call us on 0800 121 8989 open from 07:00 to 20:00 Monday to Friday or visit our website at www.direct.gov.uk/ema
Who can claim Education Maintenance Allowance (EMA)?

Your income

You can apply for EMA if:
• the adults’ income in your household between 6 April 2007 and 5 April 2008 was £30,810 or less
or
• you are a young person living independently and you get Income Support. If you are living independently and not on Income Support we may still be able to help you, please call us on 0800 121 8989.

Your age

You can apply for EMA if:
• you were born between 1 September 1989 and 31 August 1992

Please note: If you are starting a learning programme before week commencing 1 September 2008 and your date of birth is between 1 September 1989 and 31 August 1991, please call us on 0800 121 8989. You may need a different form.

Your learning programme

To receive EMA you must enrol on a valid learning programme in England and you must attend that course each week. So you can apply if you are thinking of starting:
• a full-time further education (FE) course, up to and including Level 3, that requires at least 12 hours guided study per week at a college or school
• a Learning and Skills Council (LSC) funded Entry to Employment (e2e) programme of at least 16 hours per week
• LSC-funded Diploma (where available)* or a course that leads to an Apprenticeship that require 16 hours guided study per week from 1 September 2008
or
• you are leaving school in the summer of 2008 and intend to start any of the above courses/programmes from 30 June 2008.

If you are not sure if you will be continuing with a learning programme in the 2008/09 EMA year, you can still apply.

* You can find out more about Diplomas at www.direct.gov.uk/diplomas

How to contact us

Our address
Learner Support Service
FREEPOST PLUS RRTB-CBRY-HYJY
Darlington
DL1 4WD

Our phone number
0800 121 8989

Our website
www.direct.gov.uk/ema

Call us on 0800 121 8989 open from 07:00 to 20:00 Monday to Friday or visit our website at www.direct.gov.uk/ema

About Education Maintenance Allowance
EMA 2008/09: Which Application Form?

This chart will help you to check if you have the correct year EMA application form.

If you need further help please call us on 0800 121 8989.

If you are starting a full-time further education course at a college or school between 30/06/2008 and 31/08/2008 - please call us on 0800 121 8989 and we will tell you which form to use.
How to claim Education Maintenance Allowance (EMA)

You must fill in Part A of the form that came with these notes. Fill in the form as honestly and completely as you can.

If you make a mistake, make sure your changes are clear. Do not use correcting fluid – call us on 0800 121 8989 or visit our website www.direct.gov.uk/ema

Any adults who are responsible for you must also fill in part B of the form.

Once you have filled in the form, make sure you have the evidence you need to complete your application and send it all to us.

If your application is accepted we will send you an EMA Notice of Entitlement (NoE) to tell you how much your payments will be. You will only receive the money if your school, college or learning provider tell us that you have enrolled on a valid learning programme and that you are attending as agreed – so when you go to enrol, remember to take your NoE with you. **You must take your NoE to your learning provider before the end of your EMA year - 31/08/09**

If we receive your application within 28 days of you starting your learning programme, you may be entitled to receive payments from the start date of your learning programme. EMA payments cannot be made until you give your EMA NoE to your learning provider.

If your application is rejected we will write and tell you why.

How much Education Maintenance Allowance (EMA) will you get?

The amount of EMA you will get depends on the amount of income that came in to your household in the tax year 2007-08:

- if it was £20,817 or less, you will receive £30 a week
- if it was between £20,818 and £25,521, you will receive £20 a week
- if it was between £25,522 and £30,810, you will receive £10 a week
- if it was more than £30,810, you do not qualify for EMA

- if you are starting an Entry to Employment (e2e) programme on or after 30 June 2008, you will receive the maximum £30 a week EMA payment regardless of your household income. **This applies to an e2e programme only.**

EMA Guarantee

Successful applicants will be eligible for EMA at the same amount for a period of up to three years. Should household income decrease from year to year, a learner will be entitled to re-assessment from the beginning of the next EMA year. **You will NOT be eligible for the EMA Guarantee whilst on an e2e programme.**
Part A must always be filled in.

Fill in your date of birth in numbers, like this:

25091990

We have asked some questions so that we can be sure we are reaching all parts of our community. Any information you give us will be completely confidential. You do not have to answer the questions - it will not make any difference to your application.

Do you consider yourself to have a disability?
The Disability Discrimination Act 1995 states that a disability is a physical or mental impairment which has a substantial and long-term (that is more than 12 months) adverse effect on a person’s ability to do normal daily activities. You may still be considered to have a disability if you are not adversely affected at the moment but the impairment is likely to recur.

You must read the guidance below to find out if you meet the residency conditions of EMA. You will need to confirm your eligibility by marking the box that applies to you on the application form. You should be aware that at any point we may contact you to prove that you meet the residency criteria for EMA.

Please Mark box A
• if you are a person who is ‘settled*’ in the UK, and been ordinarily resident in the UK for at least the three years prior to the start of your learning programme.

Please Mark box B
• if you are a national of any European Union (EU) country (including Gibraltar) or the spouse or civil partner or child of an EU national, and been ordinarily resident in the European Economic Area (EEA) or Switzerland for at least the three years prior to the start of your learning programme.

Please Mark box C if you are either
• an EEA migrant worker with the right to work in the UK, or the spouse, civil partner or child of an EEA migrant worker, who is ordinarily resident in the UK at the start of the learning programme and has been ordinarily resident in the EEA, or Switzerland, throughout the three year period prior to that or
• the child of a Swiss national who is ordinarily resident in the UK at the start of your learning programme, and have ordinarily been resident in the EEA or Switzerland for the three years prior to that or
• the child of a Turkish migrant worker who has the right to work in the UK, and who is ordinarily resident in the UK at the start of your learning programme, and have been ordinarily resident in the EEA, Switzerland or Turkey for the three year period prior to that.

Please Mark box D
• if you are recognised as a refugee by the UK Government, or the spouse or civil partner or child of a refugee, have been granted Humanitarian Protection, or have EU Temporary Protection.

*‘Settled’ means having either indefinite leave to enter or remain (ILE/R) or having the right of abode in the UK.
British citizens and certain other people have the right of abode in the UK:
• those with European Community – United Kingdom of Great Britain and Northern Ireland Passports
• British Dependent Territory Citizens (now known as British Overseas Territory Citizens)
• those whose passports have been endorsed to show they have Right of Abode in the UK
• those who have a certificate of naturalisation or registration as a British Citizen.

Temporary Absences
Absences totalling six months are counted as temporary and disregarded for residency eligibility when determining if a learner has been ordinarily resident in the UK/EEA for three years prior to beginning their learning programme.

Absences between six months and three years can be counted as temporary, provided the absence was always intended to be temporary and evidence is available to support this.

Temporary Absences and Children of Military Personnel
If you have been accompanying a parent or carer on an official overseas posting, then you will be exempt from having to have been ordinarily resident in the UK/EEA for the three years prior to beginning your learning programme.

If you meet the circumstances described above for temporary absences and absences incurred because of a parent’s or carer’s military posting, then please contact the EMA Helpline on 0800 121 8989 who will be able to advise you on your eligibility.

If you do not meet the conditions above, do not apply for EMA.

You will not be eligible for EMA if any of the following apply:
• You are an Asylum seeker or have been granted Asylum
• You have discretionary leave or exceptional leave to enter or remain.

If you will meet the eligible residency conditions at some future point please call us on 0800 121 8989 for more help.

Please see the diagram of residency conditions overleaf

HM Forces Serving Overseas
If you attend a Service Children’s Education School in Germany or Cyprus, you may be able to receive EMA as if you were studying or training in England. Ask your school or call Service Children’s Education on (0049) 2161 908 2525 or visit www.sceschools.com

If you intend to study in Scotland, Wales or Northern Ireland
Do not apply for an EMA using this application pack. For more information you should contact the relevant authority for an application form. Visit:

• www.emascotland.com for Scotland
• www.studentfinancewales.gov.uk for Wales
• www.emani.gov.uk for Northern Ireland

Call us on 0800 121 8989 open from 07:00 to 20:00 Monday to Friday or visit our website at www.direct.gov.uk/ema
Do I meet the residency conditions for EMA?

For general enquiries regarding relevant documentation call the Immigration and Nationality Enquiry Bureau on 0870 606 7766

Please note that they will not be able to assess eligibility for EMA

Someone who is ‘settled’ in the UK

EU National (including Gibraltar)
Or the spouse, civil partner or child of an EU National

EEA Migrant Worker
Or the spouse, civil partner or child of an EEA migrant worker
Or the child of a Swiss national or the child of a Turkish migrant worker

Please see pages 6-7 for a definition of someone who has ‘settled’ status

A passport from one of the EU countries or a national identity card

Has been ordinarily resident in the UK for at least the three years prior to the start of their learning programme

Has been ordinarily resident in the EEA, or Switzerland, throughout the three year period prior to the start of their learning programme

Has been ordinarily resident in the EEA, Switzerland or Turkey (Dependent on your nationality, please see page 6) throughout the three year period prior to the start of their learning programme

YES NO

Eligible Mark Box A
Not Eligible

Eligible Mark Box B
Not Eligible

Eligible Mark Box C
Not Eligible

NOTE: If you have been temporarily absent from the UK/EEA, Switzerland or Turkey during the three years residency qualifying period, please see page 6 for more information about eligibility.
Residency conditions

**Refugee**
Or the spouse, civil partner or child of a refugee or Person with Humanitarian Protection

- Immigration Status Document (or Passport, if available, where dependants do not want asylum) that states Refugee or Humanitarian Protection status, endorsed with a vignette, or stamped Home Office Status Letter (including for Family ILR Exercise)

**Person with EU Temporary Protection**

- Once the EU have invoked the Temporary Protection Directive

**Asylum seeker**
or person who has been granted Asylum

- An Application Registration Card

**Person with Discretionary/ Exceptional Leave to Enter or Remain**

- Passport or Immigration Status Document endorsed with a vignette that states a Discretionary Leave or a stamped Home Office Status Letter

- Eligible
Mark Box D

- Eligible
Mark Box D

- Not Eligible

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Call us on **0800 121 8989** open from 07:00 to 20:00 Monday to Friday or visit our website at [www.direct.gov.uk/ema](http://www.direct.gov.uk/ema)
Helping you fill in Part A

Question A9
Do you live with adults who are mainly responsible for you?
For EMA, adults are mainly responsible for you if you usually live with them. For many young people this means your parents or carers, but it can mean another family member or adult. If you spend time living in different households, it means the adult(s) who you live with for most of the time. If you are living with a partner and you form a household in your own right, you should mark the 'Yes' box and your partner should complete Part B. Please call us on 0800 121 8989 if you need help.

Mark the 'No' box
If you:
• live alone or
• live with foster parents or
live in Local Authority care
• are a care leaver
or
• are in a Young Offender’s Institution (YOI) or
• a Secure Training Centre (STC) or
• Secure Children’s home (SCH).

Did you mark the ‘Yes’ box? Go to question A13.
Did you mark the ‘No’ box? Go to question A10.

Question A10
Are you in Local Authority care, with foster parents or a care leaver?

Mark the ‘Yes’ box
if you:
• are in Local Authority care or
• are living with foster parents or
• are a care leaver.

If you mark the ‘Yes’ box, you must send us an original letter from your Local Authority that shows your address and confirms that you are in care or living with foster parents, or are a care leaver. A letter from your foster parents is not enough.

Did you mark the ‘Yes’ box? Go to question A14.
If you mark this box, Parts B or C of the form do not need filling in but you must remember to enclose the letter from your Local Authority.

Did you mark the ‘No’ box? Go to question A11.

Question A11
Are you in a Young Offender’s Institution (YOI), Secure Training Centre (STC) or Secure Children’s home (SCH)?

Mark the ‘Yes’ box if you are applying for EMA and you are a young person on remand, or under sentence:
• in a Young Offender’s Institution (YOI) or
• a Secure Training Centre (STC) or
• Secure Children’s home (SCH).

You will need your Youth Offending Team to help you complete your application because they must provide evidence of your detention in a letter with your application. The letter must be an original, be on letter-headed paper and include the following information:
• name of the young person
• date of birth
• period of detention
• date of release
• name of Supervising Youth Offending Team
• signature of young person
• signature of Youth Offending Team Supervising Officer
• address of young person on release (if known).
Helping you fill in Part A

Please ensure that question A2 is completed using the address of your YOI, STC, SCH. If you want correspondence about your application to go to an address other than the one entered on the form, for example, to your Youth Offending Team or Connexions PA, then put this in the letter that supports your application. You will not be able to receive EMA until after you are released.

Did you mark the ‘Yes’ box? go to question A14.

If you mark this box, Parts B or C of the form do not need filling in but you must remember to enclose the letter from your Local Authority, YOI, STC or SCH.

Did you mark the ‘No’ box? Go to question A12.

**Question A12**

If you are not living with adults who are mainly responsible for you, and you are not in care, do you currently receive Income Support?

EMA payments do not affect your entitlement to Income Support. If you do not live with adults who are mainly responsible for you, and you currently receive Income Support, mark the ‘Yes’ box.

Did you mark the ‘Yes’ box? Fill in the rest of Part A and then fill in your details in Part C where you are asked to do so. You then need to send Part C to the Learner Support Service with the rest of your application form. Do not send it to your DWP office; we will verify that you currently receive Income Support with the DWP. Do not fill in Part B.

Did you mark the ‘No’ box? We may still be able to help you, please call us on 0800 121 8989.

**Question A13**

Are you a parent yourself who is mainly responsible for at least one child?

If you are a parent yourself, and you are mainly responsible for at least one child, mark the ‘Yes’ box. For EMA you are ‘mainly responsible’ if the child usually lives with you and you receive Child Benefit for him/her. You can still be the main carer if someone (such as a relative or child minder) looks after your child when you are attending your learning programme, but you cannot be the main carer if your child is in care or lives at a different address to you. It does not matter if you are the mother or the father.

If a child you are responsible for lives with another family for part of the time, you must decide who has the main responsibility for the child. If it is you, mark the ‘Yes’ box. If not, mark the ‘No’ box. If you have any questions about who has main responsibility for the child, please call us on 0800 121 8989 for help.

When you call, you will need to tell us when your child or children were born.

**EMA does not affect your entitlement to Child Benefit.**

Did you mark the ‘Yes’ box? Before you fill in any more of the form, call us on 0800 121 8989. We will tell you what to do next as there are special arrangements for parents who apply for EMA.

You may be eligible for help with childcare costs with the Care to Learn scheme if you:

- are using OFSTED registered childcare for your child/children; and
- are aged under 20 when your learning starts; and
- are following any publicly-funded programme of learning.

Visit the website www.direct.gov.uk/caretolearn or call the helpline on 0800 121 8989.

Did you mark the ‘No’ box? Go to question A14.

Call us on 0800 121 8989 open from 07:00 to 20:00 Monday to Friday or visit our website at www.direct.gov.uk/ema.
Helping you fill in Part A

Question A14

If you received EMA payments at any time between September 2007 and August 2008 mark this box

You should mark this box if you had an EMA Notice of Entitlement (NoE) for the 2007/08 EMA year, even if you did not take up EMA.

If you mark the box you do not need to enclose your bank statement. If your application is accepted and you enrol on a valid learning programme, we will make payments for this EMA year into the latest bank account that you told us about.

If you want us to make payments into a different account, please give us the details of your new account in question A15. You must enclose a bank statement or other evidence of your new bank account - read the notes for question A15 below.

Question A15

Your Bank or Building Society account details

Only fill in this question if you did not mark the box in Question A14

To receive EMA, you must have a UK bank account in your own name that we can make payments into. We cannot make payments:

• to you by cheque or
• into someone else's account.

We can make payments into a joint account, as long as you are one of the account holders.

In certain circumstances where a young person is unable to administer their own account, special arrangements apply. Please call us on 0800 121 8989 for help.

If you already have a UK bank account, and it is an account that can accept payments directly, you do not need to open a new one for your EMA payments. Just give us details about the account that you want us to use.

If you have a Credit Union account you may be able to use it – check with your Credit Union to make sure that your account will accept EMA payments.

If you have a Post Office® card account you will not be able to use it – these accounts do not accept EMA payments.

Opening an account

If you do not have a UK bank account, you must open one before you apply for EMA. The account must accept direct payments. Read 'information to help you open a Bank/Building Society account' on page 27.

Along with your filled-in form, you must send us evidence from your bank or building society, showing your name, home address and account details (account number, sort code and roll number if applicable). Some banks may send you a letter when you open an account, but you can normally find this information on an account statement. If you have an internet bank account, your bank should be able to send you a statement in the post.

We will not accept as evidence:

• a mini statement from a cashpoint or
• a print-out of an internet bank statement.

If you do not have a statement yet, tear off the Confirmation of Bank/Building Society Account form at the back of these guidance notes and ask your Bank or Building Society to fill it in and stamp it. You can then send it to us with your application, instead of a statement or a letter showing your full account details. If you have any problems or concerns about using or opening a bank account, please call us on 0800 121 8989.
Important information if you live with adult(s)/carer(s)
Your EMA application is assessed by household income and the application form contains your parents’/carers’ financial details. Because of this, it is important that we know if you will let us talk to them about your application. We won’t give out information about your application or payments to anyone without your agreement. This includes giving out information over the telephone or by post.

Boxes A and B
If you agree to let us talk to your parents/carers we will ask them about details on your application form as a security measure before we talk to them.

If you do not mark these box(es) you are saying that we can discuss your EMA application with the adult(s) you name on the form. If you mark either Box A or Box B, we will not talk to the parent/carer named as Adult 1 or Adult 2 in Part B of the form.

Please call us on 0800 121 8989 for help.

Box C
The Learning and Skills Council (LSC) would like to find out what you think about the education or training that you receive. They may wish to contact you about taking part in surveys and research. If you do not mark this box, you are saying that you are happy to be contacted. If you mark this box, we will not contact you.

Box D
This box tells us whether the LSC can contact you about courses or learning opportunities that may be of interest to you. If you do not mark this box, you are saying that you are happy to be contacted. If you mark this box, we will not contact you.

We will never pass your personal information to other organisations for marketing or sales purposes.

Read the declaration very carefully
You are not required to sign and date your application, but by submitting the application form, you are telling us that:
• you have read and understood these guidance notes
• you have read and understood the Data Protection Statement and
• you understand that you must meet the residency conditions on pages 6-9 of these guidance notes before you apply for EMA.

If you are accepted for EMA, you are also agreeing to the rules of the scheme.

Finally, send your application to us in the pre-paid envelope:

Learner Support Service
FREEPOST PLUS RRTB-CBRY-HYJY, Darlington DL1 4WD

Call us on 0800 121 8989 open from 07:00 to 20:00 Monday to Friday or visit our website at www.direct.gov.uk/ema
To be completed by the adult(s) who are mainly responsible for the young person or by the young person if they are a parent themselves

For EMA, you are mainly responsible for a young person if he or she usually lives with you. This normally means the parent(s) of the young person, but it can mean the legal guardian, such as another relative, if the young person usually lives with them.

If the young person is in Local Authority care, living with foster parents, or is a care leaver, they should mark ‘Yes’ for question A10 and Parts B and C should be left blank. In this case, please include a letter from the Local Authority stating that the young person is in care, with foster parents or is a care leaver.

If the young person is in a Young Offender’s Institution (YOI), Secure Training Centre (STC) or Secure Children’s Home (SCH), they should mark ‘Yes’ for question A11 and Parts B and C should be left blank. In this case, you must include an original letter from the Institution confirming the young person’s circumstances.

About your income

The amount of EMA the young person receives will depend on your annual income. For the EMA application process, this means your income (your joint income if you are a couple) for the tax year 6 April 2007 to 5 April 2008.

Do not tell us how much income you currently receive.

Couples

The term ‘couple’ means:

• a man and a woman who are married to each other, or who live together as if they are married
• two people of the same sex who are in a civil partnership, or who live together as if they are in a civil partnership.

If you are part of a couple the amount of EMA the young person receives is based on your joint income. That means you each need to give us the details of your individual income for the tax year 2007-08. Even if you were not a couple in that year we need the details of both of your individual incomes for the whole year.

If you are part of a couple, give details for one of you in the ‘Adult 1’ column and the other in the ‘Adult 2’ column. It does not matter who completes which column, as long as you mark the same column throughout the form.

If at the time of applying your household income is lower than it was in the tax year 2007-08, and this is due to disability as stated by the Disability Discrimination Act, we may be able to take your current household income into account for EMA assessment purposes.

Please read the information below carefully. If you feel that the circumstances described here apply to you or you need further information, please call us on 0800 121 8989 and we will advise you how to complete the application. You must be aware that the onus will be on you to prove the disability by means of a medically based statement. We will provide you with details of what we can accept when you call us.
Some basic information about the Act which may help you
The Disability Discrimination Act 1995 defines a disability as a physical or mental impairment which has a substantial and long term (that is more than 12 months) adverse effect on a person’s ability to do normal daily activities. If you would like to know more about the Disability Discrimination Act 1995 and whether your medical condition is covered then information can be found at www.equalityhumanrights.com

The Act sets out the circumstances in which a person is “disabled”. It says you are disabled if you have:
• a mental or physical impairment
• this has an adverse effect on your ability to carry out normal day-to-day activities
• the adverse effect is substantial
• the adverse effect is long-term (meaning it has lasted for 12 months, or is likely to last for more than 12 months or for the rest of your life).

What are ‘normal day-to-day activities’?
At least one of these areas must be substantially affected:

• mobility
• manual dexterity
• physical co-ordination
• continence
• ability to lift, carry or move everyday objects
• speech, hearing or eyesight
• memory or ability to concentrate, learn or understand
• understanding of the risk of physical danger

There are some special provisions, for example:
• if your impairment has substantially affected your ability to carry out normal day-to-day activities, but doesn’t any more, it will still be counted as having that effect if it is likely to do so again
• if you have a progressive condition and it will substantially affect your ability to carry out normal day-to-day activities in the future, you will be regarded as having an impairment which has a substantial adverse effect from the moment the condition has some effect on your ability to carry out normal day to day activities
• cancer, HIV infection and multiple sclerosis are covered effectively from the point of diagnosis
• people who have had a disability in the past but are no longer disabled are covered by certain parts of the DDA.

Examples of Reduction in Income
Note: that this will only be of benefit to you if the household income has reduced. Here are some examples:
• if your household income in 2007-08 was more than £30,810 (EMA cannot be paid if you earn more than this amount) but due to disability it has now dropped below this amount, the young person may now be eligible for EMA. Please call us
• if your household income in 2007-08 was £22,000 but it has now reduced to £15,000 due to disability, the young person may now be entitled to a higher rate of EMA. Please call us.

If your household income in 2007-08 was lower than £20,817 then you would already qualify for the maximum rate of EMA, even if your income has reduced further due to disability. If these circumstances apply then there is no need to ring us, simply continue to complete the application on the basis of your 2007-08 household income.

If you have read the information but are still not sure what to do please call us on 0800 121 8989.
Do you have a Tax Credit Award Notice which states your income for the tax year 2007-08?

**Tax Credit Award Notice**

The easiest way to tell us about your income is to send us your Tax Credit Award Notice (Form TC602). This shows your household income for the whole of the tax year 2007-08. Make sure the Award refers to your income for the whole of the tax year 2007-08.

**Do not send us a Review Notice (Form TC602R)**

If you do not have a Tax Credit Award Notice for the tax year 2007-08 or you do not wish to wait for the Award Notice to be sent to you after the end of the tax year, you can apply using a P60 or other evidence of your income. For more help, call 0800 121 8989.

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**If you have a Tax Credit Award Notice, write in your total income from 6 April 2007 to 5 April 2008 as shown here - not the amount of tax credits you are receiving. This diagram may help you.**

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**Claimants**

Your tax credits are based on you being part of a couple. If you have separated, please tell us. You may be able to make a new claim to tax credits, either on your own or as part of a new couple.

- Tax credits take account of the hours you work. We need to know whether you work:
  - under 16 hours a week
  - at least 16 hours but under 30 hours a week, or
  - 30 hours a week or more.

Tell us if your hours change so you move from one of the above groups into another.

**MR KURT STONE**

You work 16 hours a week.

**MRS GRACE STONE**

You claimed ax credits jointly with the person named above.

You work 16 hours a week.

**Qualifying children and young people**

1 aged one or less.
2 aged between one and sixteen.
3 aged between sixteen and twenty

**Child care costs**

You have no qualifying child care costs. If you start to pay for child care, and you qualify for Working Tax Credit you may be able to claim the child care element of Working Tax Credit. Contact us for details.

**Income**

This is the information we have about your income. Please check that it is correct.

Your income for the year 6 April 2007 to 5 April 2008

**MR KURT STONE**

Earnings as an employee: £10000.00

Your total income: £10000.00

**MRS GRACE STONE**

Earnings as an employee: £5000.00

Your total income: £5000.00

Your income for the year 6 April 2007 to 5 April 2008: £15000.00
Please send us your Award Notice with the application. You must send the original Award Notice and not a photocopy, and you must send all the pages. We will return it promptly as we process the application.

If you have an Award Notice but it does not show your income for the tax year 2007-08, or shows zero income - perhaps because you were on Income Support when you applied - mark the 'No' box.

For more information about Tax Credits, visit [www.hmrc.gov.uk/taxcredits](http://www.hmrc.gov.uk/taxcredits) or call 0845 300 3900 (textphone 0845 300 3909).

**Did you mark the 'Yes' box?** Fill in the amount from the Award Notice in the box where we have asked for it, rounded down to the nearest pound. Now go straight to the declaration at question B14. You do not have to fill in Part C.

**Did you mark the 'No' box?** Go to question B6.

If you (or your partner) received Income Support, Income-based Jobseeker's Allowance or Pension Credit for the whole of the tax year 2007-08, you should mark the 'Yes' box.

If you did not receive any of these benefits, or if you received them for part of the tax year 2007-08, you should mark the 'No' box.

Did you mark the 'Yes' box? Go straight to the declaration at question B14. Then fill in your details and the benefits you received in Part C and send it to the Learner Support Service, with the rest of your application form. Do not send it to your DWP office; we will verify the social security benefits you received with the DWP. Please do not send Part C separately; it must be sent in with the other parts of the application form.

**Did you mark the 'No' box?** Go to question B7.
Helping you fill in Part B

During the tax year 2007-08, did you receive any of the 'other' kinds of income listed in the guidance notes for this question?

Below are types of income/benefits that we do not take into account when we assess your household income but we still need to know about them.

If you lived on these types of income/benefits for all of the tax year 2007-08, or just part of the year, you should mark one of the ‘Yes’ boxes.

- Attendance Allowance
- Benefit paid for a period of incapacity that began before 13 April 1995 and for which Invalidity Benefit used to be payable or any child dependency increase with these payments
- Child Benefit
- Child Tax Credit
- Council Tax Benefit
- Disability Living Allowance
- Housing Benefit
- Industrial Injuries Disablement Benefit
- Income your children may have had
- Maintenance received from a former partner
- Maternity Allowance
- New Deal 50+ Employment Credit
- NHS Bursaries
- Parent’s Learning Allowance
- Pension Christmas Bonus
- Severe Disablement Allowance
- Student loans or grants (except The Adult Dependant’s Grant) to meet the cost of tuition fees, childcare etc
- Tax-free savings income (for example ISAs, TESSAs, PEPs, Index Linked and Fixed Interest National Savings Certificates and Children’s Bonus Bonds)
- War pensions, or pensions or annuities payable under the German or Austrian law to victims of Nazi persecution
- Winter Fuel Payment
- Working Tax Credit.

If you received some other kind of income not shown above, please call us on 0800 121 8989 for advice.

If you mark either of the ‘Yes’ boxes, tell us where the income came from in the box provided. You do not need to tell us how much income you received; only what kind(s) of income it was and when you received it. See examples below.

Did you mark the ‘Yes’ box, but only for part of the year? Use the box provided on the form to tell us what kind(s) of income you received from the list above. If you received any social security benefit payments during the tax year 2007-08 you must fill in Part C. Now go to question B8.

Example of what we need

If you marked either of the ‘Yes’ boxes above, tell us where this income came from in this box. You do not need to tell us how much you received, just where it came from.

Child Tax Credits from 6 April 2007 to 30 September 2007 then got a job and this is shown in Part B and I’ve supplied my P60 as evidence.

Did you mark the ‘Yes’ box, for the whole year, and this was my only income? Use the box provided on the form to tell us what kind(s) of income you received from the list above. You do not have to fill in Part C. Now go straight to the declaration at question B14.

Example of what we need

If you marked either of the ‘Yes’ boxes above, tell us where this income came from in this box. You do not need to tell us how much you received, just where it came from.

Maintenance from ex-partner and child benefit for the whole year.

Did you mark the ‘No’ box? If you received any social security benefit payments during the tax year 2007-08 you must fill in Part C. Now go to question B8.

Call us on 0800 121 8989 open from 07:00 to 20:00 Monday to Friday or visit our website at www.direct.gov.uk/ema
Write in your total taxable pay as an employee from all jobs before taking off Tax and National Insurance contributions

Where to find details of your pay from employment in the year 6 April 2007 to 5 April 2008 (2007-08)

All of your employers in 2007-08 should have given you a record of your taxable pay. This will be a P60, or a P45 if you left before 5 April 2008.

If you had only one job in the year 2007-08, copy the figure labelled ‘Total for the year’ on your P60, or ‘Total pay to date’ on your P45.

If you had more than one job, add together the ‘in this employment’ figures from all your P60s and P45s.

Before you write in the total(s), read the notes below
Enter your total income from all your paid employment in the year 6 April 2007 to 5 April 2008. We need to know the amount before taking off Income Tax, National Insurance contributions or other deductions, in particular any contributions from your earnings to buy shares in your employer’s company under a Share Incentive Plan (SIP).

Include
• Statutory Sick Pay. This counts as income for EMA purposes (it will already be included in the pay figure on your P60 or P45)
• any tips or gratuities you received
• the taxable part of any payments you received in connection with the termination of an employment, or if the terms of your employment were changed. (Such payments, for example redundancy payments, are taxed if they exceed £30,000 (the taxable part is the amount that exceeds the £30,000 exemption)
• taxable gains from security options (such as company shares, bonds, Government gilts etc) acquired by reason of your employment
• strike pay which you received from your trade union if you were involved in industrial action (this counts as income for EMA even though such payments are not taxable as earnings)
• payments for any work done whilst you were serving a sentence in prison or on remand (this counts as income for EMA purposes even though it is not taxable as earnings).

Do not include
• any tax credits you received.
Deduct

• work expenses which you met from your earnings and which arose wholly, exclusively and necessarily in the course of your work (as well as travelling expenses necessarily incurred in the performance of your duties). If your employer paid back any of these expenses to you, do not deduct the amount that you were paid back from your earnings. If your employer did not pay back these expenses, deduct the amount of these from your gross pay.

• tax-deductible payments which are deductible for Income Tax purposes, for example fees and subscriptions to professional bodies or societies, employee liabilities and indemnity insurance premiums, and agency fees paid by entertainers. **Do not deduct** these payments if your employer reimbursed them.

• contributions to charity under a payroll giving (GAYE) scheme. If the amount for GAYE has been deducted by your employer, no further adjustment is necessary

• gross payments under Gift Aid

• flat-rate expenses agreed by your employer and HM Revenue & Customs, to maintain or renew tools or special clothes (such as a uniform) that are necessary to do your job.

You will find the amount of allowable expenses on your P2 Coding Notice for 2007-08.

If you had more than one job, use the working sheet below to help you work out your total earnings.

If you write anything for question B8, you **must** send any P60, P60U or P45 form(s) you have relating to the tax year 2007-08 with the application. **You must send the originals, and not photocopies.** We will return them to you when we have processed the application, normally within two weeks.

For EMA purposes you only need to include certain benefits in kind. If you have not received a form P9D or P11D for the year 6 April 2007 to 5 April 2008 and you think you should have, ask your employer. If you have received a P9D or P11D from more than one employer, add the figures together to show the total amount received from all employers.

For EMA purposes we take into account the value of the following benefits in kind:

• any goods and assets your employer gave you. For example, gifts of food, drink, fuel, cigarettes, clothes etc. These amounts are shown on form P11D (at section A) and P9D (section A(2), in the third and fourth boxes).
• payments made by your employer on your behalf. For example if your employer paid your rent directly to your landlord or paid your income tax liability or your gas, telephone or electricity bills. Again, these amounts are shown on forms P11D (the first box numbered 15) in section B) and P9D (at section A(2), in the first, second and fifth boxes)

• cash and non-cash vouchers and credit tokens, for example, a company credit card. (Ignore the value of any vouchers provided for registered childcare.) The value of these benefits is shown on forms P11D (at section C) and P9D (add together all the boxes at section B).

If you earn at a rate of £8,500 or more a year (including any benefits in kind), or you are a company director, the following benefits are also taxable and form part of your income for EMA purposes:
• mileage allowance payments - if you were paid for using your own car for business, the amount that exceeds the tax-free 'approved amount' is shown on form P11D at section E
• running costs - if your employer paid someone else for any other running cost (for example, car insurance) the taxable amount is shown on form P11D at section E or with the other expenses at section N.

If you
• are not paid any mileage allowances for using your own car for business, or
• the payments you got were less than the tax-free 'approved amount' you can deduct the difference between the 'approved amount' and what you receive from your employer, from your earnings as an employee.

**We also take into account the following:**
• where a company car or car fuel benefits provided by your employer. These can be found at boxes 9 and 10 in section F of the P11D
• expenses payments made to you or on your behalf (shown at Section N on form P11D - add together all the boxes). This amount may be reduced by claiming a deduction of expenses allowed for certain income tax purposes. For example, expenses you have paid wholly, exclusively and necessarily in the course of your work, or for travelling expenses paid necessarily in the performance of your duties.

If you have had benefits in kind from more than one job, add the figures together to show the amounts received from all jobs, and put this total into the box at B9.

**If you write anything for question B9, you must send us any P9D or P11D forms you have relating to the tax year 2007-08 with the application.** For most documents about your income we need an original and not a photocopy, **but we will accept copies of your P9D or P11D forms.** We will return them to you when we have processed the application, normally within two weeks.
If you are in self employment (either on your own or in partnership) you need to tell us the total amount of income you received in the tax year 2007-08.

If you have an SA302 for the tax year 2007-08, please enter the amount of total income shown and send your SA302 form with the application. You must send the original, not a photocopy - we will return it to you promptly when we process the application.

If you do not have an SA302 please contact the helpline on 0800 121 8989 for advice.

In addition to social security benefits and earnings from your work, we also take into account any other income received in the year 6 April 2007 to 5 April 2008. You only need to include other income if it adds up to more than £300. If it does, you only need to enter the amount of other income that exceeds £300 (in the case of a couple, £300 should be deducted from your joint income). Use the table on the application form to work out your total other income.

Do not include:
• maintenance received from a former partner
• Working Tax Credit and Child Tax Credit
• student loans — do not deduct student loan repayments from your income
• other student grants (except the Adult Dependant’s Grant), such as those to meet the cost of tuition fees, child care etc
• war pensions, or pensions or annuities payable under German or Austrian law to victims of Nazi persecution

<table>
<thead>
<tr>
<th>Type of other income</th>
<th>Adult 1</th>
<th>Adult 2</th>
</tr>
</thead>
<tbody>
<tr>
<td>Income from savings and investments</td>
<td>300</td>
<td></td>
</tr>
<tr>
<td>Income from property</td>
<td>391</td>
<td>500</td>
</tr>
<tr>
<td>Trusts, settlements and estates</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Foreign Income</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Pensions (state, occupational or personal)</td>
<td>12,000</td>
<td>4,112</td>
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<tr>
<td>National income</td>
<td>1,604</td>
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</tr>
<tr>
<td>Totals</td>
<td>14,295</td>
<td>4,612</td>
</tr>
<tr>
<td>Now add together the totals</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Deduct £300</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Total other income (round down to the nearest pound)</td>
<td>£18,907</td>
<td></td>
</tr>
</tbody>
</table>

For income paid in a foreign currency, state the equivalent in pounds sterling.
• income your children may have had, unless it is taxable in your name or your partner’s name.

Income from savings and investments
Include:
• gross interest from Bank or Building Society accounts (before tax has been taken off). Your passbook or statement will tell you this figure. Do not include ISAs, PEPs, Index-linked and Fixed Interest National Savings Certificates and Children’s Bonus Bonds
• company dividends from any UK company (including dividends from a company of which you or your partner, or both of you, are directors) - add the tax credit shown on the voucher supplied by the company to the dividend
• a ‘chargeable event’ gain from a life insurance policy (for EMA purposes include the full amount before ‘top-slicing’ relief for income tax purposes)

Income from property
• Rental property - Include income from property or land in the UK that you owned or leased out. Ignore any income covered by the ‘Rent a Room’ scheme (if you let furnished accommodation in your own home for up to £4,250 a year). If your rental property made a loss include ‘0’ for this income
• Furnished holiday lettings - If your property income includes income from holiday lettings, the rules allow losses from this source to be treated in the same way as trading losses. This means that you can set them against your other income in the year the loss arises. If your property income is from both furnished holiday lettings, and other forms of property income, only the loss arising on the furnished holiday lettings should be treated this way
• Other losses on property income - Normally the loss should be carried forward and set-off against profits from the same source in the following tax year. If, however, part of the loss arises from capital allowances or from agricultural land, that part of the loss may be set against other income which you (but not your spouse or partner) may have, either in the tax year in which the loss was made or in the following tax year. In such cases, the amount of loss relief available for EMA purposes is based on your tax calculations.

Trusts, settlements and estates
If you received income from a trust, settlement or a deceased person’s estate the trustees or administrators will have given you a certificate - R185 (Trust) or R185 (Estate) - telling you what income was paid to you. Include the gross income (that is the amount before any tax was taken off) in this box.

Foreign income
For example, income from investments and property overseas and social security payments from overseas governments. Include the full amount, whether or not it was remitted to the UK, in British pounds, not the foreign currency. You should include the gross income (the amount before any foreign tax was taken off) even if it is not taxable in the UK because of a double taxation agreement.

If you receive a foreign pension, whether or not it was remitted to the UK, you should include 90% of the full amount (in British pounds, not the foreign currency). Deduct any bank charge or commission you paid when converting foreign currency to British pounds.

Pensions (state, occupational or personal)
State Pensions
This includes: basic or old-age pensions, social security pension lump sum, state earnings related pensions (SERPS), graduated pension (graduated retirement benefit), Industrial Death Benefit, Widow’s Pension, Widowed Mother’s Allowance, Widowed Parent’s Allowance. Also include any increase for a dependent child, any incapacity addition or addition for a dependent adult, and any increases paid by the Department for Work and Pensions or Department for Social Development to uprate a guaranteed minimum pension.
Do not include the Christmas Bonus and the Winter Fuel Payment.

Other UK pensions
For example, an occupational pension or personal pension or any annuity payments from a pension scheme. This amount will be on your P60 or on a similar certificate, sent by your pension provider. You should be sent this by the end of May 2008.

If your pension includes an extra amount for work-related illness or injury (compared to what would have been paid had you retired at the same time on ordinary ill health grounds), exclude that extra amount.

Notional income
• capital treated as income - Under income tax rules, we treat some capital as income. For example, if you hold shares in a UK company and the company gives you new shares called a 'stock dividend') instead of a cash dividend you should include this as income in your EMA application
• income that you are treated as having received - Notional income also includes income that you are treated as having received, even though you may not have. Include:
  • trust income that, under income tax rules, is treated as the income of another person. For example, investment income of a minor child where trust funds have been provided by a parent and the amount exceeds £100. For EMA we also treat it as belonging to another person
  • income that you have deprived yourself of to get EMA or more EMA.
  • income that you were entitled to but did not apply for. For example, a social security benefit or allowances paid to local government councillors or civic dignitaries. This does not apply to a deferred state pension (although when it is paid, a social security pension lump sum or an enhanced state pension will count as a ‘pension income’ for EMA purposes), a deferred personal pension, a deferred retirement annuity or compensation for personal injury
  • income you lost out on because you worked for less than the going rate (or for nothing) if the person you are working for, or to whom you are providing a service, has the means to pay. This does not apply to voluntary work (for example, helping out in a charity shop or Citizens Advice Bureau), or employment or training programmes.

Miscellaneous taxable income
This applies to income not mentioned elsewhere in these guidance notes, that is taxable under Part 5 of the Income Tax (Trading and Other Income) Act 2005. For example, copyright royalties paid to someone who is not a professional author or composer. If you are not sure what to include, please call us on 0800 121 8989.

Adult Dependant's Grant
Adults Dependant's Grant is paid to full time HE students with a spouse or a dependant adult. If you received this income during the tax year 07/08 call us on 0800 121 8989 for help. Do not report the Parent's Learning Allowance.

As a reminder, you are allowed to make certain deductions from your total income
These include:
• gross contributions to an HM Revenue & Customs registered pension scheme such as an occupational pension scheme, personal pension scheme or retirement annuity contract
• any expenses which you met from your earnings which arose wholly, exclusively and necessarily in the course of your work, for example, travelling expenses
• fees and subscriptions to professional bodies/learned societies
• employee liabilities and indemnity insurance premiums
• agency fees paid by entertainers
• gross payments under Gift Aid or payroll giving scheme GAYE (Give As You Earn)
• any personal pension contributions (before tax relief was given) you paid direct.
  For example Free-Standing Additional Voluntary Contributions (FSAVCs) or Stakeholder pension contributions
• any banking charge(s) or commission paid when converting foreign currency to
  British pounds
• flat-rate expenses agreed by your employer and HM Revenue & Customs, to maintain
  or renew tools or special clothes (such as a uniform) that are necessary to do your
  work
• if self employed, any trading losses brought forward from a previous year
• if self employed, any amount added on for averaging in the case of fluctuating profits.

Gross personal pension contributions you paid directly into an HM Revenue & Customs
registered pension scheme. Include Free-Standing Additional Voluntary Contributions
(FSAVCs) and contributions to Stakeholder pensions. Enter the gross amount. Do not
include pension contributions you paid through your employer: Your employer will have
already deducted your contributions from the pay figure entered on your P60 or P45. This
also applies to Additional Voluntary Contributions (AVCs).

Statutory Maternity, Paternity and Adoption Pay are taxable income but for EMA purposes
£100 for each week you received any of these is ignored. Work out the number of weeks
either adult is paid Statutory Maternity, Statutory Paternity or Statutory Adoption Pay, then
multiply the number of weeks by £100 and put this total in the box at B13.

If you were on maternity leave but your employer did not pay Statutory Maternity Pay,
you may have claimed Maternity Allowance instead. This is not counted for the purposes
of EMA, so please do not include it on the EMA application form.

Read the declaration very carefully. You are not required to sign and date your
application, but by submitting the application form, you are telling us that:
• you have read and understood these guidance notes
• you have read and understood the Data Protection Statement and
• you are confirming that the young person is eligible for EMA on residency grounds.
Who fills in Part C?

Only fill in your details in Part C if:

- you are the adult(s) mainly responsible for the young person, and you received any of the following social security benefits in the tax year 2007-08; Income Support, Income-based Jobseeker’s Allowance, Pension Credit, Carers Allowance, Contribution based Job Seekers Allowance, Incapacity Benefit or Bereavement allowance or
- you are the young person, and you live independently, and you currently receive Income Support. If you live independently and are not currently on Income Support we may still be able to help you - please call us on 0800 121 8989.

What you need to do
You need to fill in the young person and adult 1 details in the boxes provided on Part C. These should be the same details that you used in Parts A and B.

Income Support, Income-based Jobseeker’s Allowance and Pension Credit
If two adults are mainly responsible for the young person, and one of the adults received Income Support, Income-based Jobseeker’s Allowance or Pension Credit for the whole of the tax year 2007-08, then that adult should fill in their details on the page headed ‘Part C - first adult’. If you do this, the second adult does not need to fill in their details on the page headed ‘Part C - second adult’.

Young person
If you live independently and receive Income Support you should fill in your details and the date you started receiving Income Support.

When you have filled in Part C, send it to the Learner Support Service, with the rest of your application form. Do not send it to your DWP office, we will verify the social security benefits you received with the DWP. Please do not send Part C separately, it must be sent with the other parts of the application form.

Other information

What to do now. Please ensure you have:
- enclosed evidence of the young person’s bank account that shows name, home address, account number, sort code and roll number (unless they received EMA between September 2007 and August 2008 and will continue to use the same account)
- checked the young person has filled in Part A
- filled in Part B and enclosed income evidence for 2007-08
- filled in the social security benefits received (if relevant) in 2007-08 on Part C.

Send back the parts of the form that you have filled in, along with any evidence that we have asked for. Any evidence you send with your application must be originals (photocopies will not be accepted).

When you send the application to us, please use the reply-paid envelope provided and do not fold the form.

What happens next
Normally, within three weeks, we will:
- write to the young person and tell them whether or not they are eligible to receive EMA. If they are, we will tell them how much they will get if they enrol on a valid learning programme. They will need to take their Notice of Entitlement (NoE) with them when they enrol on a full-time learning programme. The young person must take their NoE to their learning provider before the end of the EMA year - 31/08/09
- write separately to the adult(s) and tell them whether or not the young person is eligible to receive EMA. We will tell them what income we have used to make the assessment.

Call us on 0800 121 8989 open from 07:00 to 20:00 Monday to Friday or visit our website at www.direct.gov.uk/ema
Information to help you open a Bank/Building Society account

EMA is a weekly payment of £10, £20 or £30 paid to young people who stay in learning beyond 16 by either, starting a full time further education course at a college or school, joining a Learning and Skills Council – funded Entry to Employment (e2e) programme, an LSC-funded Diploma, or a course that leads to an Apprenticeship.

How is EMA paid?
EMA is paid direct into a young person’s Bank or Building Society account.

What sort of account is required to receive EMA?
Any Bank or Building Society account that accepts BACS will be suitable to receive EMA payments.

How to choose the right account
There is a wide range of Bank or Building Society accounts to choose from, so it may be helpful to speak to your local Bank or Building Society to decide which account is best for you. If you are already 16, ‘basic bank accounts’ are designed to be the easiest to open and are available to almost everybody. If you are not yet 16, there are a range of accounts which will accept BACS.

What is a basic bank account?
A basic bank account is a very straightforward account that allows you to pay money into your account and get cash out by card. You do not get a cheque book and cannot take out more money than you have with a basic bank account. With most Bank or Building Societies you don’t need to put any money into a basic bank account to open it. With others, £1 is usually enough to get you started.

If you would like to know which Bank or Building Society offer basic bank accounts and what they call them, please visit the Financial Services Authority (FSA) website at www.moneymadeclear.fsa.gov.uk/publications or call their Consumer Helpline on 0845 606 1234 (calls are charged at local rates) for more information.

How to open a bank account
Bank or Building Societies are required by law to check your identity before opening an account. So, if you want to open a bank account you have to be able to provide evidence of who you are and where you live. Staff at the Bank or Building Society will be able to tell you the sort of evidence they need - normally it will be a current passport, a current driving licence, or a household bill.

If providing this kind of proof is difficult for you, don’t worry, some Banks and Building Societies will accept something else such as an original letter or statement from any responsible person who knows you, like a social worker, teacher, Connexions Advisor or hostel manager.

Tear off this page and take it into your local Bank or Building Society, explain that you want to open a bank account for EMA. They will discuss with you what sort of account will be best for you and what evidence you need to provide. If necessary the member of staff can refer your application to someone who can authorise accounts in exceptional circumstances.
Confirmation of Bank/Building Society Account Form

If you do not have a statement or letter from your bank or building society showing your name, address and full account details, tear off this page and ask your bank or building society to fill in the form below. You will then need to enclose it with your application.

To: **Learner Support Service**

We confirm that the following person has an account with us able to receive automatic payments made via the UK BACS system

Name of Bank/Building Society  
Branch  
Full name of account holder  
Account holder’s address  
Postcode  
Sort code  
Account number  
Roll number (if applicable)  
If the account does not have a roll number, please cross out this line

Stamp  
Signature of Bank/Building Society employee  
Name  
Date  

Once this form is completed, please return it to the account holder so that they can include it with their EMA application.

March 2008  
Learning and Skills Council (c) 2008