Guidance Notes for EMA
Year 2007/08
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 2006-07, 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, sign the form and 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 0808 10 16219 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?  
How to contact us  
Which Application Form?  
Residency Conditions  
How to claim Education Maintenance Allowance  
How much Education Maintenance Allowance will you get?

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

<table>
<thead>
<tr>
<th>Question A3</th>
<th>Date of birth</th>
<th>9</th>
</tr>
</thead>
<tbody>
<tr>
<td>Question A5</td>
<td>If you received EMA payments between September 2006 and August 2007</td>
<td>9</td>
</tr>
<tr>
<td>Question A6</td>
<td>Your bank or building society account details</td>
<td>9</td>
</tr>
<tr>
<td>Question A7</td>
<td>Do you live with adults who are mainly responsible for you?</td>
<td>10</td>
</tr>
<tr>
<td>Question A8</td>
<td>Are you in Local Authority care, with foster parents, a care leaver, or in a Young Offender’s Institution (YOI), Secure Training Centre (STC) or Local Authority Secure Children’s Home (LASCH)?</td>
<td>10</td>
</tr>
<tr>
<td>Question A9</td>
<td>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?</td>
<td>11</td>
</tr>
<tr>
<td>Question A10</td>
<td>Are you a parent yourself who is mainly responsible for at least one child?</td>
<td>11</td>
</tr>
<tr>
<td>Question A11</td>
<td>Equal opportunities monitoring</td>
<td>11</td>
</tr>
<tr>
<td>Question A12</td>
<td>Data Protection statement and Young Person Declaration</td>
<td>12</td>
</tr>
</tbody>
</table>

## Helping you fill in Part B

<table>
<thead>
<tr>
<th>Question B4</th>
<th>Important information about the Disability Discrimination Act</th>
<th>13</th>
</tr>
</thead>
<tbody>
<tr>
<td>Question B5</td>
<td>Do you have a Tax Credit Award Notice which states your income for the tax year 2006-07?</td>
<td>15</td>
</tr>
<tr>
<td>Question B6</td>
<td>Did you receive Income Support, Income-based Jobseeker’s Allowance or Pension Credit for the whole of the tax year 2006-07?</td>
<td>16</td>
</tr>
<tr>
<td>Question B7</td>
<td>During the tax year 2006-07, did you receive any of the ‘other’ kinds of income listed in the guidance notes for this question?</td>
<td>17</td>
</tr>
<tr>
<td>Question B8</td>
<td>Write in your total taxable pay as an employee from all jobs before taking off Tax and National Insurance contributions</td>
<td>18</td>
</tr>
<tr>
<td>Question B9</td>
<td>Write in the value of any benefits in kind</td>
<td>20</td>
</tr>
<tr>
<td>Question B10</td>
<td>Write in the total taxable income from self employment</td>
<td>21</td>
</tr>
<tr>
<td>Question B11</td>
<td>Work out the total for both adults of any other income, including pensions, over £300</td>
<td>22</td>
</tr>
<tr>
<td>Question B12</td>
<td>Write in any personal pension contributions you paid direct. Enter the gross figure before any tax relief</td>
<td>24</td>
</tr>
<tr>
<td>Question B13</td>
<td>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</td>
<td>25</td>
</tr>
<tr>
<td>Question B14</td>
<td>Data Protection statement and Adult Declaration</td>
<td>25</td>
</tr>
</tbody>
</table>

## Helping you fill in Part C and Other information

<table>
<thead>
<tr>
<th>Question C</th>
<th>Data Protection statement and Adult Declaration</th>
<th>26</th>
</tr>
</thead>
<tbody>
<tr>
<td>Information to help you open a Bank/Building Society account</td>
<td>26</td>
<td></td>
</tr>
<tr>
<td>Confirmation of Bank/Building Society Account Form</td>
<td>back cover</td>
<td></td>
</tr>
</tbody>
</table>

---

2 Call us on 0808 10 16219 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 2006 to 5 April 2007 was £30,810 or less
or
• you are a young person living independently and you get Income Support. If you are not on Income Support we may still be able to help you, please call us on 0808 10 16219.

Your age

You can apply for EMA if:
• you were born between 1 September 1988 and 31 August 1991
or
• you were born between 1 September 1987 and 31 August 1988, your Connexions Personal Advisor will be able to tell you if you can qualify for an additional year of EMA support.

Please Note: If you are starting a learning programme before w/c 27 August 2007 and your date of birth is between 1 September 1988 and 31 August 1990, please call us on 0808 10 16219. 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 / a course that leads to an Apprenticeship that requires at least 16 hours guided study per week from 1 September 2007
or
• you are leaving school in the summer of 2007 and intend to start an LSC-funded (e2e) programme or a course that leads to an Apprenticeship from 2 July 2007.

If you are not sure if you will be continuing with a learning programme in the 2007/08 EMA year, you can still apply.

How to contact us

Our address
EMA Assessment & Payment Body
FREEPOST NAT11897
Darlington
DL1 1BR

Our phone number
0808 10 16219

Our website
www.direct.gov.uk/ema

Call us on 0808 10 16219 open from 07:00 to 20:00 Monday to Friday or visit our website at www.direct.gov.uk/ema
EMA 2007/08: 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 0808 10 16219.

<table>
<thead>
<tr>
<th>Date</th>
<th>Event</th>
<th>Form Required</th>
</tr>
</thead>
<tbody>
<tr>
<td>1 September 2006</td>
<td>Everybody use 2006/07 green form</td>
<td></td>
</tr>
<tr>
<td>2 July 2007</td>
<td>Born between 01/09/1988 and 31/08/1990 use 2006/07 green form</td>
<td></td>
</tr>
<tr>
<td>27 August 2007</td>
<td>Everybody use 2007/08 purple form</td>
<td></td>
</tr>
</tbody>
</table>

Course / Learning programme starts from 1 September 2006
Course / Learning programme starts from 2 July 2007
Course / Learning programme starts from 27 August 2007

If you were born between 01/09/1988 and 31/08/1990 and you are starting an FE course at school or college between 02/07/2007 and 26/08/2007 - please call us on 0808 10 16219.

If you were you born between 01/09/1987 and 31/08/1988 and your FE course at school or college continues from 01/09/2007. Your Connexions Personal Advisor will be able to tell you if you qualify for an additional year of EMA support. If you do qualify for an additional year of EMA support you will need to use the 2007/08 purple form.
Residency Conditions

To get EMA you must either be:

- 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

- a national of any European Union (EU) country or the spouse or civil partner or child of an EU national, and been ordinarily resident in the European Economic Area (EEA) for at least the three years prior to the start of your learning programme

- an EEA migrant worker or the spouse or 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 throughout the three year period prior to that

- 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.

If you do not meet these conditions, do not apply for EMA. If you meet these residency conditions at some future point, please call us on 0808 10 16219 for more help.

*’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 the 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.

You will not be eligible for EMA if any of the following apply:

- Asylum seekers and anyone with discretionary leave or exceptional leave to enter or remain will not be eligible for EMA.

Please see the diagram overleaf

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

HM Forces Serving overseas
If you attend a Service Children’s Education School in Germany, Cyprus or Gibraltar, 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 for advice.
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.

However, please note that they will not be able to assess eligibility for EMA.

- **Someone who is ‘settled’ in the UK**
  - Please see previous page detailing residency conditions for a definition of someone who has ‘settled’ status
  - Has been ordinarily resident in the UK for at least the three years prior to the start of their learning programme

- **EEA Migrant Worker or an EU National**
  - A passport from one of the EU/EEA countries or a national identity card
  - Has been ordinarily resident in the EEA throughout the three year period prior to the start of their learning programme

**NOTE:** The 3 years is to the actual first date of the course. Duration of residence may be confirmed in a letter from a school previously attended or from a GP confirming the student has been registered throughout the 3-year residence period
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 0808 10 16219 or visit our website www.direct.gov.uk/ema and get another form.

Any adults who are responsible for you must also fill in parts 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 the NoE with you.

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 the 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 2006-07:

- 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.
Helping you fill in Part A

**Question A3**

**Date of Birth.**

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

```
2 5 0 9 1 9 8 8
```

Put the date of the month in the first box, the month in the second box and the year of your birth in the last box.

**Question A5**

If you received EMA payments between September 2006 and August 2007, mark this box.

You should also mark this box if you had an EMA Notice of Entitlement (NoE) for the 2006/07 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 A6. You must enclose a bank statement or other evidence of your new bank account - read the notes for question A6 below.

If you received EMA payments between September 2006 and August 2007, mark this box.

**Question A6**

Only fill in this question if you did not mark the box in Question A5.

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 some special circumstances where a young person is unable to administer their own account, special arrangements apply. Please call us on 0808 10 16219 if this applies.

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 – as 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 the ‘information to help you open a Bank/Building Society account’ section 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-off of an internet bank statement.

Call us on 0808 10 16219 open from 07:00 to 20:00 Monday to Friday or visit our website at www.direct.gov.uk/ema
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 0808 10 16219.

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 0808 10 16219 if you need guidance.

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

Did you mark the ‘Yes’ box? Skip questions A8 and A9 and go to question A10.
Did you mark the ‘No’ box? Go to question A8.

Mark the ‘Yes’ box
if you:
• are in Local Authority care
• are living with foster parents
• are a care leaver
or
• are in a Young Offender’s Institution (YOI)
• a Secure Training Centre (STC) or
• Local Authority Secure Children’s home (LASCH).

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.

If you are in a Young Offender’s Institution (YOI), Secure Training Centre (STC) or Local Authority Secure Children’s home (LASCH) you must send us an original letter from them confirming your circumstances. Your Youth Offending Team Supervising Officer will be able to help you.

Did you mark the ‘Yes’ box? Skip questions A9 and A10 and go to question A11.
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 LASCH.

Did you mark the ‘No’ box? Go to question A9.
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 EMA Assessment and Payment Body, 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 0808 10 16219.

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 0808 10 16219 for more advice.

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 0808 10 16219. We will tell you what to do next as there are special arrangements for parents who apply for EMA.

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

You may be eligible for help with child care costs with the Care to Learn scheme if you:
• are using OfSTED registered child care 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.dfes.gov.uk/caretolearn](http://www.dfes.gov.uk/caretolearn) or call their helpline on 0845 600 2809.

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.
Important information if you live with adult(s)/carer(s).

As your EMA application is assessed by household income and the application form contains your parents’/carers’ financial details, 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.

**First two boxes**
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.

**Third box**
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.

**Fourth box**
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.

**Once you have read the declaration very carefully,** you need to sign the box and write the date where we ask you to. By signing the declaration, you are telling us that:
- you have read and understood these guidance notes
- you have read and understood the statement on data protection at Question A12; and
- you understand that even if you receive an EMA Notice of Entitlement, you will not be able to claim EMA if you do not meet the residency conditions on pages 5-7 of these guidance notes.

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

If you do not sign the declaration, we cannot accept your application and your form will be returned.

The address to send it to is:
EMA Assessment & Payment Body, FREEPOST NAT11897, Darlington DL1 1BR
Helping you fill in Part B

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, is a care leaver, OR in a Young Offender's Institution (YOI), Secure Training Centre (STC) or Local Authority Secure Children's home (LASCH), they should mark ‘Yes’ for question A8 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 YOI, STC or LASCH they must send us an original letter from their Institution confirming their 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 2006 to 5 April 2007.

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 2006-07. 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.

Important information about the Disability Discrimination Act.

If at the time of applying your household income is lower than it was in the tax year 2006-07, 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 0808 10 16219 and we will advise you on 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 (i.e. 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.drc.gov.uk.

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

Please also 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 2006-07 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 2006-07 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 2006-07 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 2006-07 information.

If you have read the information but are still not sure what to do please call us on 0808 10 16219.
Helping you fill in Part B

Do you have a Tax Credit Award Notice which states your income for the tax year 2006-07?

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 2006-07.

You will receive an Award Notice if you receive child tax credit or working tax credit - an example of what it looks like is shown here. Make sure the Award refers to your income for the whole of the tax year 2006-07.

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

If you do not have a Tax Credit Award Notice for the tax year 2006-07 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 0808 10 16219.

If you have a Tax Credit Award Notice, write in your total income from 6 April 2006 to 5 April 2007 as shown here - not the amount of tax credits you are receiving. This diagram may help you.

Call us on 0808 10 16219 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 B

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 2006-07, 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 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 2006-07, 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 2006-07, 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 EMA Assessment and Payment Body, 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.
**Question B7**

During the tax year 2006-07, 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 2006-07, 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, child care 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 0808 10 16219 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 2006-07 you must fill in Part C. Now go to question B8.

<table>
<thead>
<tr>
<th>Example of what we need</th>
</tr>
</thead>
<tbody>
<tr>
<td>Child Tax Credits from 6th April 2006 to 30 September 2006 then got a job and this is shown in Part B and I’ve supplied my P60 as evidence.</td>
</tr>
</tbody>
</table>

**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.

<table>
<thead>
<tr>
<th>Example of what we need</th>
</tr>
</thead>
<tbody>
<tr>
<td>Maintenance from ex-partner and child benefit for the whole year.</td>
</tr>
</tbody>
</table>

**Did you mark the ‘No’ box?** If you received any social security benefit payments during the tax year 2006-07 you must fill in Part C. Now go to question B8.
Question B8

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 2006 to 5 April 2007 (2006-07)

All of your employers in 2006-07 should have given you a record of your taxable pay. This will be a P60, or a P45 if you left before 5 April 2007.

If you had only one job in the year 2006-07, 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 2006 to 5 April 2007. 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).

Do not include

- Any tax credits or New Deal 50+ Employment Credit you received as part of your wages or separately. These credits are not taxed and do not count as income for EMA purposes.

Deduct

- Any 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 you paid such expenses and were not reimbursed by your employer, deduct the amount of these from your gross pay. If your employer reimbursed you, do not include the reimbursed amount you received.
• Certain payments from your earnings which are deductible for income tax purposes, such as fees and subscriptions to professional bodies and learned societies, employee liabilities and indemnity insurance premiums, and agency fees paid by entertainers.
• 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 work. The amount of the allowable expenses will be shown in your tax code for 2006-07.

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 2006-07 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.
You may have received benefits from your employer which were not paid out in wages but which were taxable. These are called benefits in kind. Your employer should have given you information about these by 6 July 2007, usually on a form P9D or P11D. You do not have to work out the amount of each individual benefit - your employer will tell you the taxable values. If you have not received a form P9D or P11D for the year 6 April 2006 to 5 April 2007 and you think you should have, ask your employer.

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

- Any goods and assets your employer gave you that you could sell for cash or anything bought for; or paid to you, other than at market value. For example, gifts of food, drink, fuel, cigarettes, clothes etc. If you received any goods or assets from your employer, please tell us what the second-hand value would be if you sold them, or what they cost your employer if this is more. These amounts are shown on form P11D (at section A) and P9D (section A(2), in the third and fourth boxes).

- Any payments made by your employer which you should have paid. 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 1.12 in section B) and P9D (at section A(2), in the first, second and, if appropriate, fifth boxes).

- Cash and non-cash vouchers and credit tokens, such as company credit cards. (Ignore the value of any vouchers provided for registered child care.) 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, paid to you for using your own car for business, in excess of the tax-free ‘approved amount’. The taxable amount is shown on form P11D at section E.
- The cost, where your employer paid someone else for any other running cost (for example, insurance). The taxable amount is shown on form P11D at section E or included with the other expenses at section N.

If you are not paid any mileage allowances for using your own car for business, or receive less than the ‘approved amount’ of these allowances you can deduct the difference between the ‘approved amount’ and what you receive from your employer, from your earnings as an employee.

- Any company car or fuel benefits provided by your employer. These can be found at boxes 1.16 and 1.17 in section F of the P11D.

- Expenses payments made to you or on your behalf (shown at Section N on form P11D). However, the amount of these payments may be reduced by claiming a deduction of expenses allowed for certain income tax purposes. For example, for expenses incurred wholly, exclusively and necessarily in the course of your work, or for travelling expenses incurred necessarily in the performance of your duties.

If you have had benefits in kind from more than one employer, add the figures together to show the amounts received from all employments.

If you write anything for question B9, you must send us any P9D or P11D forms you have relating to the tax year 2006-07 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 2006-07.

If you have an SA302 for the tax year 2006-07, 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 0808 10 16219 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 2006 to 5 April 2007. 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.

If you receive Adult Dependant’s Grant, please call us to find out whether it counts as income for EMA purposes. If you are not sure what to include, please call us on 0808 10 16219.

### B11. Work out the total for both adults of any other income, including pensions, over £300 using the table below.

<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></td>
<td></td>
</tr>
<tr>
<td>Income from property</td>
<td></td>
<td></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>4,412</td>
</tr>
<tr>
<td>1,604</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Totals</td>
<td>14,295</td>
<td>4,412</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><strong>Total other income</strong> (round down to the nearest pound)</td>
<td>£ 18,907</td>
<td>£ 0</td>
</tr>
</tbody>
</table>

**For income paid in a foreign currency, state the equivalent in pounds sterling.**

#### Income from savings and investments
Include interest from any personal or joint bank or building society accounts. This is the interest before tax was taken off (the gross interest). Your pass book or statement will help you work out this figure. If you received 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. Ignore tax-free savings (for example ISAs, TESSAs, PEPs, Index Linked and Fixed Interest National Savings Certificates and Children’s Bonus Bonds). Also include here a ‘chargeable event’ gain from a life insurance policy. For EMA purposes, we need to know the full amount of that gain, before any ‘top-slicing’ relief for income tax purposes.

#### Income from 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 (briefly, if you let furnished accommodation in your own home for up to £4,250 a year). If your rental property made a loss, relief for this loss (for EMA purposes) is generally given in the same way as for income tax. Normally the loss should be carried forward and set-off against profits from the same source in the following 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 telling you what income was paid to you. Include the gross income (that is the amount before any tax was taken off).
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. Also 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 received (in British pounds, not the foreign currency). You may deduct any banking charge(s) or commission paid when converting foreign currency to British pounds.

Pensions (state, occupational or personal)
State Pensions
Enter the amount of any state pension you received, including:
• the basic (or old age) pension
• the 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,
• any increase for a dependant child
• any incapacity addition or addition for a dependant 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
If you received a pension other than a State pension, include the full amount before any tax was taken off. Your pension provider should provide you with a P60 (or similar certificate) by the end of May each year showing the amount of pension paid and tax deducted. Also include any annuity payments from a pension scheme.

If your pension includes an extra amount because you were disabled by injury on duty, or by a work related illness (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
We will not normally take capital into account when we work out the level of EMA payment. By capital, we mean deposits in current and savings accounts at banks and building societies, many lump sum payments, the value of property, shares and other investments.

However, in some cases the income tax rules treat capital as income and tax it as such. 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. This is part of what we call ‘notional income’ and you would be expected to include it 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. It may 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.
Helping you fill in Part B

- 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) 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 0808 10 16219.

You are also allowed to make certain deductions from your total income. These should not be included anywhere on the application form.
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 e.g. 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.

If you have made contributions to an HM Revenue & Customs registered pension scheme (other than through your employer) take off the gross amount you paid during the year 6 April 2006 to 5 April 2007. If you paid into a Personal Pension Plan, you will have received tax relief by paying less than the contributions set out in the Pension Plan schedule. This includes Free-Standing Additional Voluntary Contributions (FSAVCs) and Stakeholder pensions. Enter the gross contributions, before tax relief was given. Pension contributions are usually paid monthly. Add together the gross monthly contributions shown on your Pension Plan Schedule.

If you paid your pension contributions through your employer you do not have to deduct anything. Your employer will already have deducted your pension contributions from the pay figure entered on your P60 or P45, so you do not have to fill in this box. This also applies to Additional Voluntary Contributions (AVCs).
Helping you fill in Part B

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 and put the total in this box.

Statutory Maternity, Paternity and Adoption Pay are taxable income but for EMA purposes £100 for each week you received any of these is ignored. You therefore need to tell us how much to deduct from your household income. To do this 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.

If your circumstances do not seem to be covered by any of the income options above, please call us on 0808 10 16219 and we will advise you on what to do.

Question B14

Once you have read the Declaration very carefully, you need to sign the form and write the date where we ask you to. By signing the declaration, you are telling us that:

• you have read and understood these guidance notes, including the statement on data protection; and
• to the best of your knowledge, the young person applying for EMA meets the residency conditions on pages 5-7 of these guidance notes.

If you do not sign the declaration, we cannot accept your application. If two adults have provided income details, you must both sign.
Helping you fill in Part C and Other information

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 2006-07; 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 0808 10 16219.

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 Part 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 2006-07, 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 EMA Assessment and Payment Body, 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 2006 and August 2007 and will continue to use the same account)
- checked the young person has filled in and signed Part A
- filled in and signed Part B and enclosed income evidence for 2006-07
- filled in the social security benefits received (if relevant) in 2006-07 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
- write separately to the adult(s) and tell them whether or not the young person is eligible to receive EMA. We will also tell them what income we have used to make the assessment.

Call us on 0808 10 16219 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, 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 and 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 banks 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 banks and building societies offer basic bank accounts and what they call them, please visit the Financial Services Authority (FSA) website at [www.moneymadeclear.fsa.gov.uk/publications](http://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
Banks and 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 proof of who you are and where you live. Staff at the bank or building society will be able to tell you the sort of proof 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 proof 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: EMA Assessment & Payment Body

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.

April 2007

Printed on behalf of the Learning and Skills Council (c) 2007

To get an extra copy of this booklet or an EMA application pack, visit www.direct.gov.uk/ema or call us on 0808 10 16219