Purpose
We have written this guide to help you advise young people and their families on how Education Maintenance Allowance (EMA) might support young people who remain in or return to learning at the end of their compulsory schooling in England.

What is EMA?
EMA is a weekly payment of up to £30, paid directly to eligible young people who continue in learning after they reach statutory school leaving age. They may also receive bonuses if they remain in their learning programme and continue to make good progress.

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

EMA does not affect other benefits coming into the household.

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

- LSC-funded E2E programmes;
- Full-time further education courses at a college or school; or
- Courses that lead to Apprenticeships.
Who can apply for EMA?

Nearly 50% of 16–19 year olds live in households with an income level that means they are financially eligible for EMA.

EMA is subject to income assessment. Annual household income used for assessment purposes must be within the relevant EMA threshold. You can get more information on income thresholds from:

- EMA website: [www.direct.gov.uk/ema](http://www.direct.gov.uk/ema),
- EMA Young Person and Parent helpline: 0808 10 16219,
- Local Partners helpline: 0800 056 2811.

Residency restrictions and other assessment requirements might also apply. You can find more information on the application form and in the Guidance Notes pages 5–7 which come with the Application Form.

If you have any further questions, please contact the helpline.

What do we mean by household income?

We look at the income of the adults in the house who are responsible for the young person. This is usually the parents or carers of the young person applying for EMA but it could be another family member or adult. If the parents don’t live together, we don’t include any maintenance paid by the parent who doesn’t live with the young person.

Special circumstances

If a young person is living independently, or is a parent with responsibility for their own child, this might affect their assessment.

If this is the case, please contact the EMA helpline for more information.

If a young person is a parent under 20 and they start learning, they can also get help with childcare costs. Please check the Care to Learn website for more information at [www.dfes.gov.uk/caretolearn](http://www.dfes.gov.uk/caretolearn).
How much will they get?

If a young person is leaving YR11, or has already left school and is planning to start an EMA eligible programme from 27th August 2007, the following weekly rates will apply:

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

If a young person is not a YR11 leaver and is starting an EMA eligible programme before 27th August 2007 they should contact the EMA helpline for more information about EMA rates.

Bonuses

On top of the weekly allowance, the young person could receive bonuses if they do well on their learning programme and meet certain targets. They agree these targets with their teacher, tutor or provider when they start their learning programme. The bonuses are determined by the type of learning programme that the young person undertakes.

When do they apply?

Young people are encouraged to apply early for EMA support as soon as they have all the information confirming the previous complete tax year to complete their application.

All young people leaving YR11 may apply for EMA from April 2007 onwards, as soon as they have the information confirming the household income for the previous complete tax year.

Any other young people starting an eligible programme from 27th August 2007 may also apply from April 2007 onwards, as soon as they have the information confirming the previous complete tax year.

If the young person is not a YR11 leaver and wishes to start an eligible programme before 27th August 2007 they will need to contact the EMA helpline for information on how and when to apply.
Does EMA affect other benefits?

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

How do young people apply for EMA?

Step 1: Make sure they have a bank or building society account.
EMA will be paid directly into this account – so if they haven’t got an account already, they should talk to their parents or carers, or ask at their local bank or building society about setting one up. The account must be able to accept BACS payments. The back page of the guidance notes in the application pack gives advice on opening bank or building society accounts.

Step 2: Get an application form.
They should do this as soon as they can, otherwise they might have to wait for their money. Application forms for YR11 leavers should be available from schools, colleges, learning providers or Connexions personal advisers. They can also order one online at www.direct.gov.uk/ema, or by calling the EMA helpline.

Step 3: Fill in the form with their parents or carers.
They’ll need to send evidence of their household income for the relevant tax year. This might be their Tax Credit Award Notice (TC602) or P60. Students in local authority care, with foster parents, or who get Care Leaver’s Allowance must provide a letter from their local authority confirming their address and status. If a young person is living independently, or is a parent with responsibility for their own child, other assessment arrangements might apply. Please contact the EMA helpline for advice or more information.

Step 4: Get evidence which shows they’ve got a bank or building society account.
They need to send this with their Application Form. This could be a copy of a bank or building society statement, or a letter from their bank or building society on headed paper, that shows their sort code and account number.
Step 5: Send the form to the Assessment and Payment Body (APB) in the return envelope supplied.

They must include evidence of household income and something that shows they have a bank or building society account. All income evidence must be original documents — the APB does not accept photocopies. All parts of the form (parts A, B & C) must be returned to the APB together in the envelope provided. Part C must not be sent to DWP.

The Assessment and Payment Body then checks if the young person is entitled to EMA and if they are eligible the APB will send them a Notice of Entitlement (NOE) to let them know how much they will get. The NOE is a very important document which they will need to receive EMA payments.

Step 6: Enrol on an eligible learning programme.

The young person must take their NOE with them when they enrol, or as soon as possible, as their EMA payments cannot be made without it. They will also need to sign an EMA agreement with the school, college or learning provider. This sets out what is expected of them in terms of attendance, coursework and progress.

Common mistakes when filling out an EMA Application Form

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

1. Evidence for the wrong tax year.

   This is the most common error. If they are using a TCAN (Inland Revenue form TC 602) or a P60 as evidence of income they should check the income is for the correct tax year. This will depend on the learner’s age and when they plan to start their programme.

   For all YR11 leavers in 2007 and for any other young people starting an eligible programme from 27th August 2007 the correct tax year is 2006/07.
On the TCAN form, the tax year information is shown on either page 2 or 3. It should state ‘your income from 06/04/2006 to 05/04/2007 is …’ or ‘your estimated income from 06/04/2006 to 05/04/2007 is …’. We need the income year — NOT the award year that is on the front sheet of the TCAN.

See pages 15 and 16 of the Application Form Guidance Notes for more information.

On the P60, the tax year is normally shown on the top right hand side of the P60. The P60 will also say that it is a P60 somewhere on the document.

See page 18 of the Application Form Guidance Notes for more information.

If the young person is not a YR11 leaver and wishes to start an eligible programme before 27th August 2007 they should contact the EMA helpline for information on how and when to apply and the relevant tax year.

2. Insufficient information about their bank or building society account.

If evidence of a young person’s bank or building society account has been asked for it must be provided. It must be the young person’s own account and show their name and home address, and the account number and sort code of their bank or building society. Some building society accounts also have a roll number; if so, they must also give the roll number. If necessary, the pro forma on the back of the Guidance Notes can be completed and stamped by the bank or building society and sent with the Application Form. See pages 9 and 27 of the Guidance Notes for more information.
3. Missing mandatory fields.
   All relevant mandatory fields on Parts A & B of the form needs to be checked. These are:
   - **Part A**
     - A1 to A3 (young person details), A5 or A6, A7 to A10 and a signature in A12.
   - **Part B**
     - B2 where there are responsible adults, B14 and at least 1 question between B5 to B11 must be completed.

4. No signature.
   The student and parent(s) or carer(s) must all sign the form.
Useful contact details
For most queries please call:
EMA Young Person and Parent helpline: 0808 10 16219.
EMA Local Partners helpline: 0800 056 2811.

To order an application form visit:
www.direct.gov.uk/ema

For information on existing benefits call:

Child Benefit Office: 0845 302 1444
Tax Credits helpline: 0845 3003 900

Additional copies of this leaflet are available from:

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