



# A guide to EMA for providers working with young people

## Purpose

This guide is 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 continue to do well and meet targets set by their teacher, tutor or provider when they start their learning programme.

EMA is designed to broaden participation and improve the retention and attainment of young people in the 16–18 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 classified as 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 may be vocational or academic and include:

- a full-time further education course at a college or school; or
- an LSC-funded Diploma (where available) or a course that leads to an Apprenticeship; or
- an LSC-funded Entry to Employment (eze) programme.

## Who can apply for EMA?

Nearly half of 16–18-year-olds live in households with an income level that means they are financially eligible for EMA.

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

- EMA website: [direct.gov.uk/ema](http://direct.gov.uk/ema);
- Learner Support helpline: 0800 121 8989; and
- Learner Support Provider helpline: 0845 600 7979.

Residency restrictions and other assessment requirements also apply. You can find more information on the application form and in the guidance notes (pages 7–10) that come with the application pack. 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 household who are mainly 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 in our income assessment.

## 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 Learner Support 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: [direct.gov.uk/caretolearn](http://direct.gov.uk/caretolearn)

## How much will they get?

If a young person is leaving Year 11, or has already left school and is planning to start an EMA-eligible programme, the following weekly rates will apply depending on the household income in the relevant tax year:

Up to £20,817: £30

£20,818 to £25,521: £20

£25,522 to £30,810: £10

If they are starting an e2e programme, they will receive the maximum £30 a week EMA payment regardless of their household income. **This applies to an LSC-funded e2e programme only.**

## EMA Guarantee

If a learner received EMA during the 2008/09 EMA year, they will be eligible for EMA at the same amount for a period of up to three years (or until the year in which they are 19). They do not need to reapply; this is known as the EMA Guarantee. They will be guaranteed the same level of support they received for the 2008/09 EMA year even if their household income has increased. They will not be required to reapply for EMA, and should not complete the application form.

The EMA Guarantee does not apply to learners who received EMA as part of the special arrangements for e2e programmes; if they are planning to progress from e2e to another learning programme, they should complete the 2009/10 application form. If a learner is starting a learning programme before 29th June 2009 then they should complete the 2008/09 application form. For more information call the Learner Support Provider helpline on 0845 600 7979.

If a learner was awarded EMA of either £10 or £20 or was rejected for EMA support during the 2008/09 EMA year and their household circumstances have changed, e.g. their household income has gone down, they are entitled to reapply from the beginning of the next EMA year. They should complete the 2009/10 application form if they want to know if they are now eligible for EMA, or if they may be entitled to a higher level of EMA due to a change in circumstances.

## 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 for EMA?

Young people are encouraged to apply early for EMA support. Those young people leaving Year 11 may apply for EMA from April 2009 onwards, as soon as they have the information confirming the household income for the previous complete tax year.

Young people starting an eligible programme from 1 September 2009 may also apply from April 2009 onwards, as soon as they have the information confirming the previous complete tax year.

If the young person is not a Year 11 leaver and wishes to start an eligible programme before 1 September 2009, they will need to contact the Learner Support 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 and Severe Disablement Allowance. 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. Page 27 of the guidance notes in the application pack gives advice on opening bank or building society accounts.

### Step 2: Start the application process

They should do this as soon as they can, otherwise they might have to wait for their money. Application forms for Year 11 leavers should be available from schools, colleges, learning providers or Connexions personal advisers. They can also order an application pack via the website at [direct.gov.uk/ema](http://direct.gov.uk/ema) or by calling the Learner Support helpline on 0800 121 8989.

### Step 3: Fill in the form with their parents or carers

When they send the form they will also need to enclose:

- evidence of their household income for the relevant tax year – this might be their Tax Credit Award Notice (TC602) or P60 and must be original documents; and
- something that shows their bank account or building society sort code and account number – this could be a copy of a bank or building society statement, or a letter from their bank or building society.

Young people in local authority care, with foster parents or who get Care Leavers 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.

If a young person is in a Young Offenders Institution (YOI), Secure Training Centre (STC) or Secure Children's Home (SCH) on remand or under sentence, they must enclose a letter from their YOI, STC or SCH confirming their circumstances.

**NOTE:** They cannot receive EMA while in custody but can apply before release.

Please contact the Learner Support helpline for advice or more information.

#### **Step 4: Send the form, bank details and income evidence to the Learner Support Service (LSS)**

The LSS will then check whether the young person is entitled to EMA. If they are eligible, the LSS sends them a Notice of Entitlement (NOE) to let them know how much they will get. The NOE is a very important document which the young person must have before they can receive EMA payments.

#### **Step 5: Enrol on an eligible learning programme**

The young person must take the NOE with them when they enrol, or as soon as possible after enrolment, 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, behaviour, coursework and progress.

### **Common mistakes when filling out an EMA application form**

EMA applications are often sent in without original evidence or with incorrect tax year information.

Original evidence must always be provided where stated and income evidence should be for the correct tax year.

- For 2008/09 EMA applications, the correct tax year to provide evidence for is 6 April 2007 to 5 April 2008 (2007/08).
- For 2009/10 EMA applications, the correct tax year to provide evidence for is 6 April 2008 to 5 April 2009 (2008/09).

The Tax Credit Award Notice (TC602) must show income for the last complete tax year.

Look for the 'Your income for ...' heading – this will give the tax year the Tax Credit Award Notice relates to.

- For 2008/09 EMA applications, the correct tax year to provide evidence for is 6 April 2007 to 5 April 2008 (2007/08).
- For 2009/10 EMA Applications, the correct tax year to provide evidence for is 6 April 2008 to 5 April 2009 (2008/09).

A bank statement or letter from the bank should be sent with the EMA application form. This must show the correct name, home address and bank details for the young person. The bank account should accept BACS payments as this is the way EMA is paid to young people.

There are several parts of the application that are mandatory and the EMA application cannot be processed successfully without this information.

These mandatory fields are as follows:

#### **Part A**

A1, A2, A3 (young person's details), A6 to A12

#### **Part B**

B2, where there are responsible adults in the household, and at least one question between B4 and B9.

## Useful contact details

For most queries please call:

Learner Support helpline: 0800 121 8989

Learner Support Provider helpline: 0845 600 7979

For information on existing benefits, please call:

Child Benefit Office: 0845 302 1444

Tax credits helpline: 0845 300 3900

Additional copies of this leaflet are available from:

LSC Publications

PO Box 5050

Sherwood Park

Annesley

Nottingham NG15 0DJ

Tel: 0845 602 2260

Fax: 0845 603 3360

Minicom: 0845 605 5560

Email: [lsc@prolog.uk.com](mailto:lsc@prolog.uk.com)

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