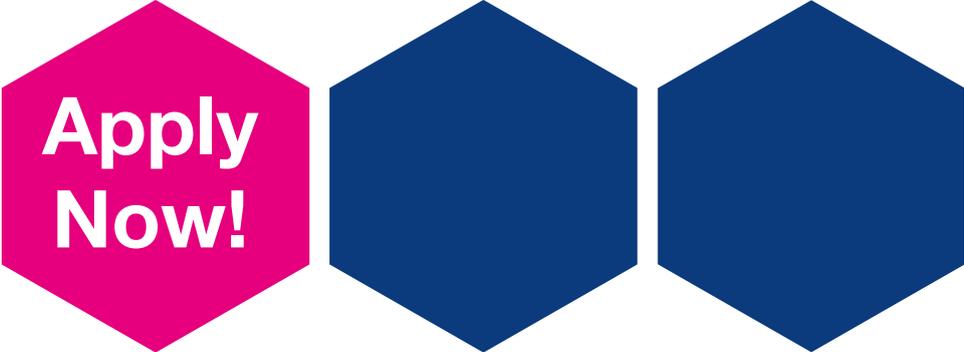


EDUCATION MAINTENANCE ALLOWANCE (EMA)

Application Notes Academic year 2015/16

www.nidirect.gov.uk



**Apply
Now!**

How to use these notes

These notes are split into sections in the same way as the EMA Application Form, so you can find the information you need faster. You should keep these notes, there's a lot of useful information in here that might come in handy throughout the year.



Where you see this icon in the application form, there's extra **information** in these notes to help you.



Where you see this icon in the application form, it means that you need to send original **evidence**. These notes will tell you exactly what we need from you. You need to send original evidence; if you send photocopies this will cause delays to your application.

What is EMA?

Education Maintenance Allowance is a weekly payment of £30 to help 16, 17, 18 and 19 year olds with the costs of further education.

Payments are made every 2 weeks as long as you continue to meet your school or college's attendance requirements.

There are also 2 performance based bonuses of £100 normally paid out in January and June.

Getting EMA won't affect any benefits you or your family already receive.

This application form cannot be taken as a promise to pay any sum in respect of EMA. The amount or availability of the allowance is dependent upon satisfying all the eligibility criteria of the scheme and the appropriate government funds being in place. It is not intended to create any legitimate expectation.

Who can get EMA?

You could get EMA if all the following statements apply to you:

- you're studying full time at high school or a minimum of 15 hours at a college on an eligible course;
- you're able to meet the nationality and residency requirements;
- you live in a household with an income of either:
 - £20,500 or less;
 - or**
 - £22,500 or less and there's more than one young person who qualifies for Child Benefit in the household;
- you have not already received the maximum allowance for the EMA scheme; and
- you're aged 16, 17, 18 or 19.

Additional help and information

For the most up-to-date information about EMA go to www.nidirect.gov.uk

If you need to speak to someone about applying for EMA you can call **0300 200 7089** (Minicom: 0300 100 0615)

All of our forms and guides are available in Braille, large print format or audio. If you need these, you can request them by emailing your name, address and details of the format you require to; brailleandlargefont@slc.co.uk or call **0141 243 3686**.

Anything else?

If any of your circumstances change during the academic year, you need to call us on **0300 200 7089** and let us know.

Armed Forces

If you, your parent(s) or partner are serving in the armed forces, you must apply for student finance in the UK country where you were ordinarily resident when you/they enlisted unless you are permanently living in another area of the UK.

Section 1 Agreements



Data Protection Statement

The information provided on this form will be used for the processing of the Education Maintenance Allowance (EMA) application and any subsequent administration. To enable the application to be processed and administered, your information will be shared with the Department of Education in Northern Ireland (DE), the Department for Employment and Learning Northern Ireland (DEL), HM Revenue & Customs (HMRC), the school or college that you attend and with the Student Loans Company Limited (SLC). These organisations are under a duty to protect public funds, and may also use this information to detect and prevent fraud and/or monitor the performance of the student finance system. SLC may also share the information with other public bodies for this purpose. SLC may use this information to contact you about other student finance products that may be of interest to you.

SLC may also retain your information to assist in the processing of any future application the EMA applicant may make for higher education funding.

By providing the details of your parent(s)/guardian(s) or partner, you confirm that you have obtained their consent for SLC to contact them if necessary. Your parent(s)/guardian(s) or partner must quote your unique Customer Reference Number that appears on all correspondence we send to you regarding your application. We reserve the right to ask them further questions about the details you supply on your application form as an extra security measure.



Sharing your information

If you do not want us to share your information with your parent(s)/guardian(s)/partner or you don't want us to use your information for market research purposes you need to call us on **0300 200 7089** and let us know.

1.1 Authorised third party



By third party we mean somebody who is able to provide evidence from a public body or a Power of Attorney confirming their status. **See 1.2 below**

1.2 Authorised third party



We need to see proof that you are authorised to act and/or hold funds on behalf of the student, send us:

- documentation from a public body (for example the Department of Health, Social Services and Public Safety) or a Power of Attorney confirming that you are authorised to act and/or accept payments on the student's behalf.

Examples include:

- a statement of the student's special educational needs;
or
- a letter showing you receive Disability Living Allowance (DLA) on behalf of the student.

Section 2 Your details

2.2 Personal details



We need proof of your age and identity, send us:

- your valid passport; **or**
- your birth/adoption certificate; **or**
- your Biometric Residence Permit.

If your name has changed from the one shown on your documents, you'll need to also send us proof of your name change, this can be either:

- your marriage certificate; **or**
- a deed poll.

2.3 Contact details



We need proof that you live at this address, send us:

- a gas, electricity or similar bill, dated within the last three months; **or**
- your Rates letter for the current year; **or**
- your Tax Credit Award Notification.

Section 4 Your school or college details

4.1 Already receiving/approved for a Further Education (FE) Award from the Department for Employment and Learning **or** a Department of Agricultural and Rural Development (DARD) Bursary?

You cannot receive EMA payments whilst you are currently in receipt or approved for either of these types of funding. If you are found to be in receipt of EMA and either of these funding sources you will have to repay any EMA payments you've received.

Section 5 Your nationality and residency details



EU and EEA nationals

An up to date list of all EU and EEA member countries is available at: www.homeoffice.gov.uk



Ordinarily resident

By “ordinarily resident” we mean that you normally and lawfully live in the UK, EU/EEA or Switzerland through choice. If you have moved to the UK for education purposes, you must have been ordinarily resident in the EU/EEA or Switzerland prior to becoming ordinarily resident in the UK. Don't take into account any temporary absences totalling six months or less over the three years before the first day of your course.

You must also be resident in the UK on the first day of your course to be able to get EMA

5.1 UK or ROI national



You need to send us:

- your birth certificate; **or**
- your valid UK passport; **or**
- your valid ROI passport.

5.2 'Settled status' in the UK



You need to send us:

- your Biometric Residence Permit; **or**
- your Home Office letter **and** your immigration status document.

5.3 'Leave to Enter or Remain for Humanitarian Protection' or 'Discretionary Leave'



If this status applies to you, you need to send us:

- your Biometric Residence Permit; **or**
- your Home Office letter **and** your immigration status document.

If this status applies to your family member, you need to send us:

- proof of your relationship to the family member dated the same time as their application to the Home Office.

5.4 'Refugee status in the UK' or 'EU temporary protection status' in the UK



If this status applies to you, you need to send us:

- your Biometric Residence Permit; **or**
- your Home Office letter **and** your immigration status document.

If this status applies to your family member, you need to send us:

- proof of your relationship to the family member dated the same time as their application to the Home Office.

5.5 EU National



You need to send us:

- your valid passport; **or**
- your National Identity card.

Section 5 Your nationality and residency details (continued)

5.6 Child of a Turkish national who is working or has worked in the UK



You need to send us:

- your valid passport; **or**
- your National Identity card.

We also need proof that your parent/step parent is a Turkish national, send us:

- your parent's valid passport; **or**
- their National Identity card **and** proof of your relationship

And proof that they are working/have worked in the UK, send us:

- their P60; **or**
- their P45; **or**
- a letter from their employer on headed paper; **or**
- their audited accounts; **or**
- their tax return; **or**
- details of their income.

5.7 Child of a Swiss national



You need to send us:

- your valid passport; **or**
- your National Identity card; **or**
- your birth certificate.

We also need proof that your parent/step parent is a Swiss national, send us:

- your Swiss national parent's valid passport; **or**
- their National Identity card

and proof of their UK residency, send us:

- a signed letter to confirm your Swiss national parent is/was living in the UK on the first day of the academic year **and one of the following:**
 - latest bank statement (paper copies only); **or**
 - latest payslip (showing home address); **or**
 - tenancy agreement/mortgage statement; **or**
 - utility bill (dated within last 3 months); **or**
 - Local Authority correspondence (on headed paper);
- or**
- Government Department correspondence.



Section 5 Your nationality and residency details (continued)

5.8  EEA or Swiss national who is working/has worked or is looking for work in the UK

If you/your family member stop actively looking for work or if you/they stop working and are not actively looking for work in the UK you need contact us on **0300 200 7089** and let us know.

If this status applies to you, you need to send us:

- your valid passport; **or**
- your National Identity card; **or**
- your Permanent Residency Card (EEA only)

and one of the following:

- your P60; **or**
- your P45; **or**
- a letter from your employer on headed paper; **or**
- your audited accounts; **or**
- your tax return; **or**
- details of your income; **or**
- proof that you are actively seeking employment in the UK.

If this status applies to your family member, you need to send us:

- their valid passport; **or**
- their National Identity card **and** proof of your relationship

and proof that they are working/looking for work, send us:

- their P60; **or**
- their P45; **or**
- a letter from their employer on headed paper; **or**
- their audited accounts; **or**
- their tax return; **or**
- details of their income; **or**
- proof that they are actively seeking employment in the UK.

5.9  Ineligible based on your nationality and residency situation.

You need to meet the nationality and residency requirements set out by the EMA scheme to receive EMA payments.

If you think you might still be eligible and you want to speak to someone about your specific situation you can call **0300 200 7089**.

Section 7 Your independence details

7.1 Living under the care of the Department of Health, Social Services and Public Safety or foster parent(s)



You need to send us:

A letter on headed paper from the Department of Health, Social Services and Public Safety which confirms you are living under their care or with foster parents.

This letter must also confirm your current address; and must be signed by an official from the Department of Health, Social Services and Public Safety and include an official stamp

e Receiving Income Support or income-related Employment and Support Allowance in your own name



You need to send us:

- your current benefits statement for 6 April 2014 to 5 April 2015; **or**
- your Tax Credit Award Notification for 6 April 2014 to 5 April 2015.

e Responsible for a child



You need to send us:

- your most recent Child Benefit statement; **or**
- your child's birth certificate.

7.2 I think I should be an independent student



If you've been advised to continue as a dependent student (i.e. you're financially dependent on your parent/guardian or partner) but still consider yourself an independent student – call us on **0300 200 7089** to discuss your situation.

Section 8 Financial details

Part A



Self assessed

If you completed an online tax return

You should refer to your saved online tax return for the income figures required in this section.

If you completed a paper tax return

There's an online guide to help you answer the questions in this section which you can download from www.nidirect.gov.uk or if you would like a copy to be sent to you call us on **0300 200 7089**.



Data sharing

We will check the financial information that you provide with HM Revenue & Customs (HMRC). This information will be kept securely and held strictly under the provisions of the Data Protection Act.

If you fail to provide your National Insurance number on the application form we will ask you to provide your financial documents. If your National Insurance number is shown on any documents you send us in support of an application, we will use this information and share and check it with HMRC in order to obtain accurate financial information about you.

Part B

Financial information for tax year 2013-14



If your household income has permanently dropped since 2013-14

To be eligible to get EMA payments your total household income amount must be either:

- £20,500 or less; **or**
- £22,500 or less and there's more than one young person who qualifies for Child Benefit in the household.

If in tax year 2013-14 you earned over this threshold, but since, your income has dropped below it you can be considered for EMA using your current household income.

We need proof of your current household income; you need to send us:

- your latest Income Support letter; **or**
- your pay slips for last 3 months; **or**
- **If self assessed** - a letter from your accountant on headed paper that states your last three months income. This letter must be signed and dated.

And proof to show that your household income has permanently dropped; send us:

- your P45; **or**
- your redundancy letter; **or**
- a letter from your employer on headed paper that explains the permanent drop in income. This letter must be signed and dated.



If your household income has permanently dropped since 2013-14

Section 8 Financial details (continued)

8.3 Income from salary or wages



If as part of your salary or wages for tax year 2013-14 you received **tips and other payments** that did not show on your P60, you still need to include this figure when providing your total income amount earned from employment.

Income from taxable state benefits



Only include income received for the following benefits:

- Bereavement Allowance
- Carer's Allowance
- Contribution-based Employment and Support Allowance
- Graduated retirement benefit
- Incapacity Benefit
(only include the amount received after 28 weeks of incapacity)
- Industrial Death Benefit
- Jobseeker's Allowance
- Statutory Adoption Pay
- Statutory Maternity Pay
- Statutory Paternity Pay
- Statutory Sick Pay
- Widowed Parent's Allowance

8.5 Income from savings and investments



To make this question easier to answer, we have split it up into four separate parts. You may or may not have received income from every part, just tell us about the ones you did.

Only tell us about the amount of interest/income you gained from savings and investments during tax year 2013-14, not the actual amount of savings or invested sums you had.

Total **interest** from UK banks, building societies and unit trusts



This is gross UK interest (before tax has been deducted)

You must include interest you receive on bank, building society and other savings accounts unless it is specifically non-taxable, for example, a non-taxable Individual Savings Account (ISA) etc.

If you did not declare any savings and investment income to HMRC, refer to your bank or building society statements for these figures.



Section 8 Financial details (continued)

 Total income from UK life insurance gains, securities and partnerships

This includes:

- Interest from gilt edged and other UK securities – gross amount before tax
- UK life insurance policy etc. gains on which tax was treated as paid
- UK life insurance policy etc. gains on where no tax was treated as paid
- UK life insurance policy etc. gains from voided ISAs
- Your share of taxed interest etc.
- Total untaxed savings income taxable at 20%
- Taxed income taxable at 10%
- Taxed income taxable at 20%

 Total income from UK investments and dividends

This includes:

- Dividends from UK companies
- Other dividends
- Stock dividends
- Non-qualifying distributions and close company loans written off or released
- Share schemes – taxable amount

 Total income from foreign investment and dividends

This includes:

- Foreign dividends (up to £300)
- Interest and other income from overseas savings
- Dividends from foreign companies
- Dividend income received by a person overseas

Section 8 Financial details (continued)

8.6 Taxable benefits in kind



This includes:

- Assets transferred or placed at employee's disposal
- Payments made on behalf of employee
- Vouchers and credit cards
- Living accommodation
- Mileage allowance and passenger payments
- Total cash equivalent of all cars/vans made available
- Total cash equivalent of fuel for all cars/vans made available
- Cash equivalent of loans after deducting any interest paid by the borrower
- Private medical treatment or insurance
- Qualifying relocation expenses payments and benefits
- Services supplied
- Assets placed at employee's disposal
- Other items (including subscriptions and professional fees)
- Expenses payments made to, or on behalf of, the employee

Part C

Any other income

8.8 Income from self-employment



To make this question easier to answer, we have split it up into two parts. You may or may not have received income from both parts, just tell us about the ones you did.



Total taxable profit from businesses

This includes:

- Total taxable profits from this business (aggregated for multiple self employments)



Total taxable profit from partnerships

This includes:

- Share of total taxed and untaxed income other than that taxable at 10% and 20%
- Your share of total taxable profit from the partnerships

8.9 Income as a Minister of religion



This includes:

- Taxable income minus expenses (Ministers of religion) that are not included in your P60 or P11D

Section 8 Financial details (continued)

8.10 Any other taxable income or lump sums



This includes:

- Other taxable income - before expenses and tax taken off
- Foreign earnings not taxable in the UK
- Taxable lump sums
- Lump sums or benefits received from an Employer Financed Retirements Benefit Scheme excluding pensions
- Redundancy and other lump sums and compensation payments

8.11 Income from property lettings



This includes:

- Income from UK property
- Income from foreign property or land

8.12 Income from UK trusts



This includes:

- Discretionary income payment from a UK resident trust - Net amount
- Discretionary income payment from a UK resident trust - Total payments from settlor-interested trusts
- Non-discretionary income entitlement from a trust – net amount of non-savings income
- Non-discretionary income entitlement from a trust – net amount of savings income
- Non-discretionary income entitlement from a trust – net amount of dividend income
- Income chargeable on settlors
- Income from UK estates
- Foreign estate income

8.13 Foreign income



This includes:

- Total taxable amount of overseas pensions, social security benefits and royalties etc.
- Total taxable amount of all other income received by a person abroad and any remitted 'ring fenced' foreign income
- Gains on disposals of holdings offshore funds and discretionary income from non-resident trusts
- Benefit received from an overseas trust, company or other person
- Gains on foreign life policies (amount of gain)

Section 8 Financial details (continued)

8.14 Income from an overseas pension



This includes:

- Value of pension benefits in excess of your Available Lifetime Allowance, taken by you as a lump sum
- Amount of unauthorised payment from a pension scheme, not subject to surcharge
- Total amount of unauthorised payment from a pension scheme, subject to surcharge
- Taxable short service refund of contribution (overseas pension schemes only)
- Taxable lump sum death benefit payment (overseas pensions only)

8.15 Other overseas income and gains



This includes:

- Amount of omissions (exemptions under transfer of foreign assets)

Part D

Income deductions

8.18 Allowable expenses on which you claimed tax relief



This includes:

- Total amount of allowable expenses
- Seafarers' Earnings Deduction
- Foreign tax for which tax credit relief not claimed
- Business travel and subsistence expenses
- Fixed deductions for expenses
- Professional fees and subscriptions
- Other expenses and capital allowances



Section 9 Your family details

9.2 Ineligible as earning over the maximum threshold for EMA entitlement



To be eligible to get EMA payments your total household income amount must be either:

- £20,500 or less; **or**
- £22,500 or less **and** there's more than one young person who qualifies for Child Benefit in the household.

If your household income is £22,501 or more you are not eligible to receive EMA payments.

If you want to speak to someone about your specific situation you can call **0300 200 7089**.

9.3 Other young people in the household who are:



- under the age of 16 and qualify for Child Benefit

or

- aged 16, 17, 18, 19 or 20 on 1 September 2015, in full-time further education **and** qualify for Child Benefit.

You need to send evidence for each child you named in 9.3

If they're under 16; send us:

- your household's most recent Child Benefit statement; **or**
- the child's original birth certificate; **or**
- your household's Tax Credit Award Notification that lists each young person.

If they're 16, 17, 18, 19 or 20; send us:

- your household's most recent Child Benefit statement; **or**
- your household's Tax Credit Award Notification that lists each young person; **or**
- the child's original birth certificate and a confirmation of enrolment or award from a Further Education Institution as proof that the child has been accepted onto a course.



Additional Information

When will I get paid?

Before we can make payments:

- you must agree and sign both parts of your Learning Agreement with your school or college **and**
- your school or college must tell us you have been in attendance.

We'll pay you every 2 weeks on a Monday.

For example, if you're approved to receive EMA and your school or college confirms your attendance, we'll pay you £60 every 2 weeks.

If your next payment day falls on a bank holiday we'll pay you on the next working day. If you've given your mobile phone number in section 2, we'll text you to let you know when you'll get your EMA.

You won't get EMA payments during term holidays as EMA is not paid when your school or college is closed.

Bonus payments are normally made in January and June.

How do I make a complaint?

Problems can usually be settled quickly and easily by simply telephoning the department you've been dealing with, explaining your problem and asking to have it resolved. If this doesn't resolve the problem to your satisfaction, or you believe that this approach may be inappropriate, you can make a complaint in one of the following ways:

- By writing to:

**The Complaints Resolution Unit
Student Loans Company Limited
100 Bothwell Street, Glasgow, G2 7JD**

- By telephoning the department you last dealt with and asking for a telephone complaint to be logged
- By emailing: **customer_complaints@slc.co.uk**

Remember to quote your Customer Reference Number (if you have one) in all correspondence.

If you feel that you've suffered as a result of maladministration or a service failure in relation to your application or assessment, you've the right to make a complaint directly to the Northern Ireland Ombudsman's Office.