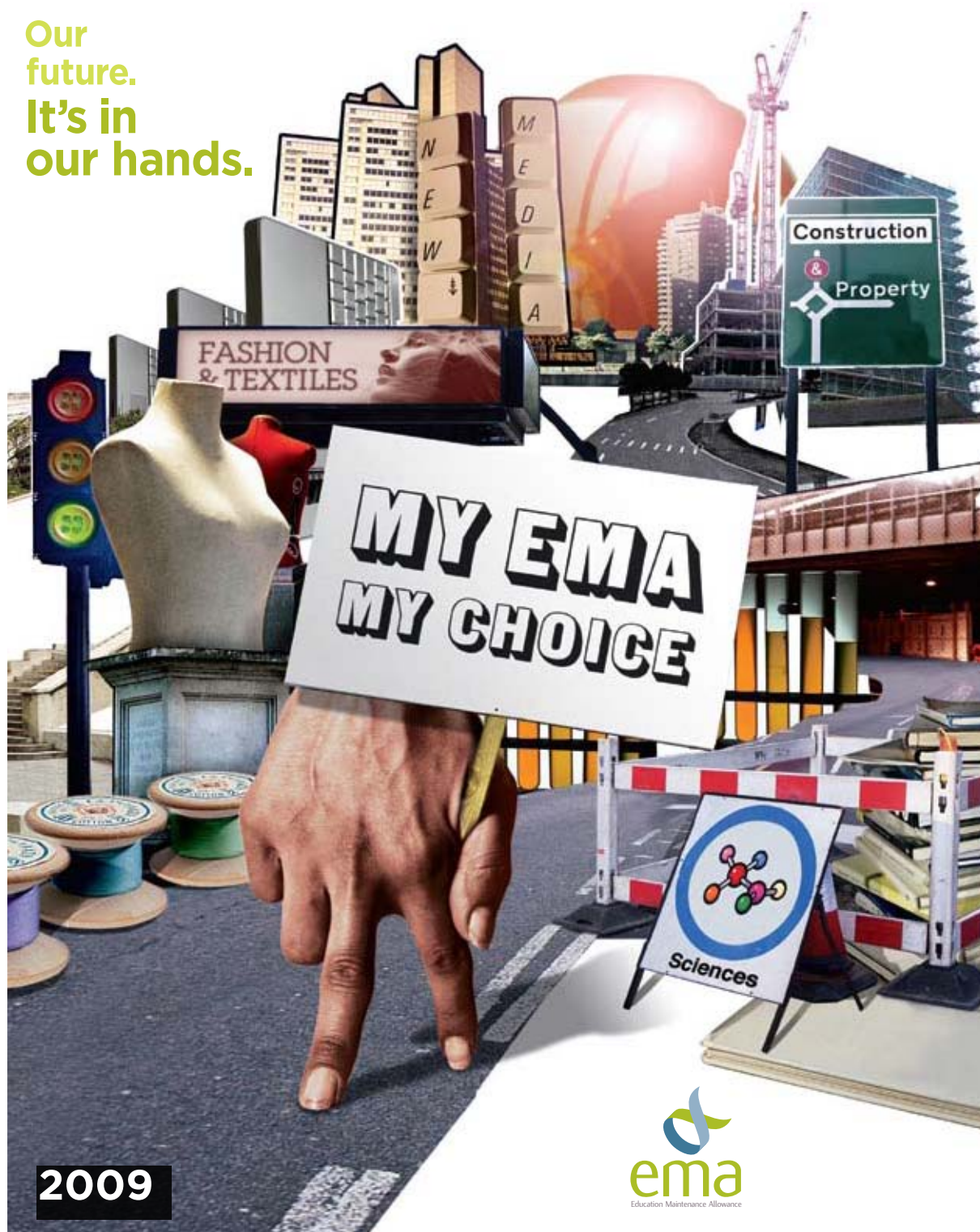


My EMA. My Choice.

Get up to £30 a week
to carry on learning

Our
future.
It's in
our hands.



2009


ema
Education Maintenance Allowance



- 3. What is EMA?**
- 3. A smart choice**
- 5. It's all money in the bank**
- 6. Do you qualify?**
- 8. Time to apply yourself**
- 10. Need more information?**

What is EMA?

Education Maintenance Allowance (EMA) is cash in your hands to help you carry on learning. If you're 16, 17 or 18 and have left, or are about to leave, compulsory education, then it could be for you.

EMA spells fewer money worries with payments of up to £30 a week during term time – leaving you to get on with your studies.

A smart choice

We're all different and we've all got different ideas for the future. But if you carry on in learning and get some qualifications, you'll find it easier to get to where you want to go – and you'll earn more money once you get there. In fact, learning a new skill and getting a new qualification can actually increase your annual salary by up to £3,000.

“It's your money and you can do with it whatever you want.”

Learning comes in different shapes and sizes. It's not just in the classroom – there are loads of options, so there's bound to be something that suits you.

So which direction will you take? Stay in school? Go to college? Do work-based learning? Re-sit your GCSEs? Diplomas? Take a course that leads to an Apprenticeship? And what subjects interest you? Science and technology? Digital media? Travel, tourism and hospitality? You'll find there are thousands of different course options to choose from – both inside and outside the classroom.

Whatever you decide to do, EMA will help towards the cost of books, travel and equipment so that you can continue learning. EMA is a cash payment worth up to £30 a week, it's paid straight into your bank account and it's up to you what you spend it on.

If you're unsure about what course might suit you, you can check your options at [dcsf.gov.uk/prospectus](https://www.dcsf.gov.uk/prospectus).

It's all money in the bank

So how much do you get, and how often?

EMA is a weekly payment of £10, £20 or £30 which goes directly into your bank account, but only if you attend and put in the effort while on your course.

The amount you receive is calculated by looking at how much money is coming into your household.

To qualify, your household's income must be no higher than £30,810 (for the 2008/09 tax year).

And there's good news if you have a part-time job - any money you earn isn't included in your overall household income. EMA doesn't affect any other household benefits your parents may receive.

On top of your weekly payment you can also get bonuses – but only if you meet the targets set by your teacher, tutor or provider when you start.

If you're on an Entry to Employment (e2e) course you will receive the maximum £30 weekly EMA payment, regardless of your household income.

“EMA is paid direct into your bank account and you don't have to pay it back.”

Do you qualify?

Read the list below. If all the descriptions apply to you, you may qualify for EMA.

- You're 16, 17 or 18 and are about to leave compulsory education, or have already left compulsory education.
- You're thinking of starting:
 - a full-time further education course at a college or school
 - a Diploma
 - a course that leads to an Apprenticeship, or
 - an LSC-funded e2e programme.
- Your annual household income is below £30,810 (for tax year 2008/09).

All courses have to take place in England.

If you're a young parent (under 20) and want to start or continue in learning, you could be eligible for help with your childcare costs. Check out the 'Care to Learn' website for more information at direct.gov.uk/caretolearn.

If you want to do an Apprenticeship where you earn a salary, you will not be able to get EMA.

Still not sure?

If you're not sure if you qualify for EMA, visit direct.gov.uk/ema.

“EMA gives you independence – you don't have to ask your parents for money.”

Time to apply yourself

Here's a list of the things you need to do to apply for EMA.

- Open a bank or building society account if you don't already have one. You will need the evidence to prove it (account statement, payment book, etc). You must make sure that the bank account can process BACS payments. Ask your bank or building society if you are not sure.
- Get an EMA application pack by phoning 0800 121 8989 and fill it in with your parents or carers. You can also get an EMA application pack from your school, college, learning provider or your Connexions personal adviser.
- Ask your parents or carers to provide evidence of the household income for the relevant tax year. This might be a Tax Credit Award Notice (TC602) or a P60. You can find more information on what can be used as evidence of household income in the EMA application pack.
- Send back the application form, your bank details and household income evidence at the same time, using the freepost envelope that comes with the application form.

When should you apply?

You can apply for EMA at any time during the year. To make sure your application is processed as quickly as possible, check that you've completed the form correctly and return all the relevant evidence with it.

If you apply after your course has started, your payments may be backdated to when your course began, but this depends on when we get your application. Therefore, if possible, it's always best to apply before your course starts.

What happens next?

If you are eligible for EMA, you will be sent a Notice of Entitlement (NoE). The NoE will confirm the weekly amount you will receive.

You will need to take your NoE to your school, college or learning provider on the day you start your course so they can arrange to make payments for you.

Payments cannot be made without it. You will also need to sign an EMA agreement with your school, college or learning provider. This sets out what will be expected of you in terms of attendance, behaviour, coursework and progress.

Need more information?

Visit: direct.gov.uk/ema

Call: 0800 121 8989

Ask your school, college, learning provider, careers teacher, local student support services or Connexions personal adviser.

Want to order more copies of this leaflet?

Write to: 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

Please quote ref: LSC-P-NAT-090004

This booklet is also available in Braille.

Please call the LSC Helpdesk on 0845 602 2260.



Leading learning and skills