

Guidance Notes for EMA Year 2010/11

Helping you fill in the EMA Application Form

**These notes will help you fill in the form to apply for an Education Maintenance Allowance (EMA).
You should read them before you start filling in the form.**

You do not need to fill this form in if you received EMA during the 2008/09 or 2009/10 EMA Years as you will be eligible for EMA at the same amount for up to three years, or until the year in which you turn 19. For further details on the EMA Guarantee, see page 3 of these Guidance Notes.

Which part of the form should you fill in?

- Fill in Learner Details (Part A) if you are the young person
- Fill in Income Details (Part B) if you are an adult(s) mainly responsible for the young person applying for EMA (or you are a young person and you are a parent yourself)
- Fill in Income Details, Benefits (Part C) if you are the adult(s) mainly responsible for the young person applying for EMA who received social security benefits in the tax year 2009-10, or if you are a young person living independently and currently receiving Income Support.

Here are some general tips

- Use **BLACK INK** and write in **BLOCK CAPITALS**
- Write as clearly as you can. If we cannot read the form, we will 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, 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
- Call us on **0800 121 8989** between 07:00 and 20:00 Monday to Friday

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EMA Guarantee:

- If you received EMA during the 2008/09 or 2009/10 EMA Years, you will be eligible for EMA at the same amount for a period of up to three years (or until the year in which you are 19). You **do not** need to reapply; this is known as the EMA Guarantee. You will be guaranteed the same level of support you received for the 2008/09 or 2009/10 EMA year even if your household income has increased. You will not be required to reapply for EMA, and **should not** complete this form
- If in the 2008/09 or 2009/10 EMA Years you were awarded EMA of either £10 or £20 or were rejected for EMA support on the basis of income and your household circumstances have changed, e.g. your household income has gone down, you are entitled to reapply for the 2010/11 EMA year. You should complete the enclosed form if you want to know if you have now become eligible for EMA, or if you may be entitled to a higher level of EMA due to a change in circumstances.

For more advice or information about EMA please contact us on **0800 121 8989**.

Who can claim EMA?

Your income

You can apply for EMA if:

- the adults' income in your household between 6 April 2009 and 5 April 2010 (Tax year 2009-10) was £30,810 or less

or

- you are a young person living independently and you get Income Support. If you are living independently and not on Income Support we may still be able to help you, please call us on **0800 121 8989**

or

- you live with foster parents or in Local Authority care or are a care leaver

or

- you are in a Young Offenders Institution (YOI) or a Secure Training Centre (STC) or Secure Children's Home (SCH).

Your age

You can apply for EMA if you were born between **1 September 1991 and 31 August 1994**.

Please note: If you are starting a learning programme before week commencing 30 August 2010 and your date of birth is between 1 September 1991 and 31 August 1993, please call us on **0800 121 8989**. You may need a different form. Please see page 4 of these Guidance Notes.

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 at a school or college, up to and including Level 3, that requires not less than 12 guided learning hours a week for a minimum of ten weeks;
- a course leading to an Apprenticeship that requires not less than 12 guided learning hours a week for a minimum of ten weeks;
- a foundation learning programme that requires not less than 12 guided learning hours a week for a minimum of ten weeks.

If you are not sure if you will be continuing with a learning programme in the 2010/11 EMA year, you can still apply.

How to contact us

Our phone number
0800 121 8989

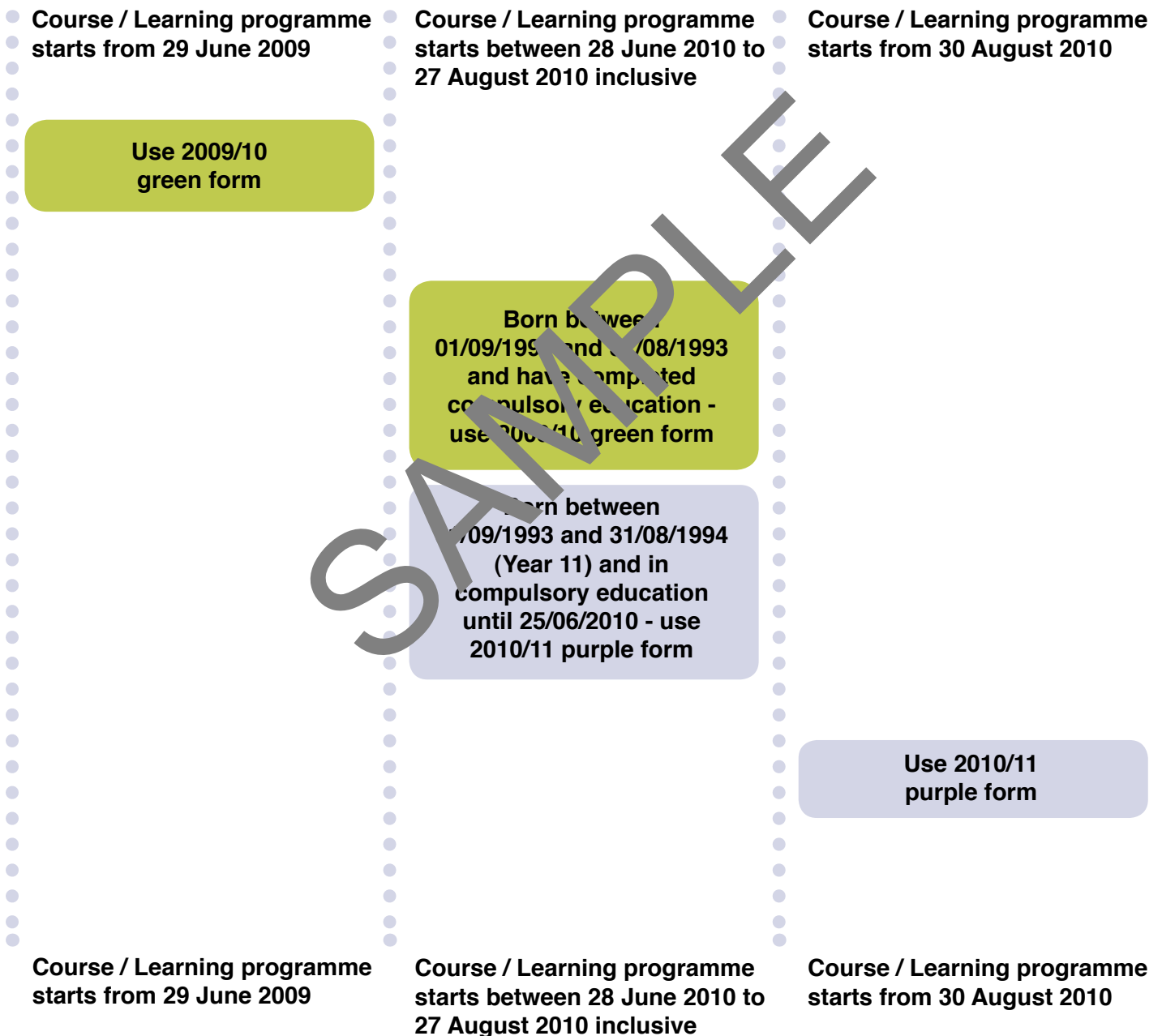
Our website
www.direct.gov.uk/ema

Our address
Learner Support Service
FREEPOST RRUB-BEXE-TJLK
Darlington
DL1 4WD

New EMA applicants for 2010/11: Which Application Form?

If you are a new applicant for EMA, this chart will help you to check that you have the correct year EMA application form.

If you need further help please call us on **0800 121 8989**.



If you are starting a full-time course between **28/06/2010** and **27/08/2010** and are unsure about which form to complete, call us on **0800 121 8989** for further advice on which form to use.

How to claim EMA

You must fill in Learner Details (Part A) of the form that came with these notes. Fill in the form as accurately and completely as you can.

If you make a mistake, make sure your changes are clear. **Do not use correcting fluid as this will result in your application being returned.**

Any adults who are responsible for you must also fill in Income Details (Part B) and/or Income Details, Benefits (Part C) of the form depending on your household income.

Once you have filled in the form, make sure you have the evidence you need to complete your application and send all of it to us using the pre-paid envelope included in the EMA application pack.

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 your NoE with you. **You must take your NoE to your Learning Provider before your eligibility ends at the end of the Academic Year.**

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 your EMA NoE to your Learning Provider.

If your application is rejected we will write and tell you why.

How much EMA will you get?

The amount of EMA you will get depends on your household income in the tax year 2009-10:

- 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 Learner Details (Part A)

Question A2

Date of Birth

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

2 0 **0 8** **1 9 9 4**

Question A5

Equal Opportunities
Monitoring

We want to make sure that we are reaching all parts of our community so that everybody has the opportunity to benefit from EMA. Any information you give us will be completely confidential.

You do not have to answer these 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.

Question A7

Your Bank or Building Society account details

To receive EMA, you must have a UK bank account in your own name that we can make EMA 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 certain circumstances where a young person is unable to administer their own account, special arrangements apply. Please call us on **0800 121 8989** for help.

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 – 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 BACS payments. For more information to help you open a Bank/Building Society account' 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 or you can use the form at the back of this booklet to have your bank/building society confirm your account details. You are encouraged to send us photocopies but these **must** be clear and complete. However, if you decide to send us **original evidence**, this will be returned when we have processed the application.

We will not accept evidence:

- a mini statement from a cashpoint or
- a print-out of an internet bank statement that does not include your name or home address.

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/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 **0800 121 8989**.

We cannot accept the tear off confirmation slip unless it has an official stamp from your Bank/Building Society.

Question A8

Residency

You must read the guidance below to find out if you meet the residency criteria for EMA. You will need to confirm your eligibility by marking the box that applies to you on the application form. You should be aware that at any point we may contact you to prove that you meet the residency criteria for EMA.

**We cannot process your EMA application unless you complete this section.
You should only mark the box that applies to you and you must mark one box only.**

Mark box A

If you are a British Citizen and have lived in the UK for at least three years prior to the start of your learning programme.

Mark box B

If you are a person who has ‘settled status’** and have been ordinarily resident in the UK for at least three years prior to the start of your learning programme.

***‘Settled status’ 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 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.

Mark box C

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

Mark box D

If you are:

- an EEA migrant worker with the right to work in the UK, or the spouse, civil partner or child of an EEA migrant worker, who is ordinarily resident in the UK at the start of the learning programme, and have been ordinarily resident in the EEA, or Switzerland, throughout the three year period prior to that; **or**
- the child of a Swiss national who is ordinarily resident in the UK at the start of your learning programme, and have been ordinarily resident in the EEA or Switzerland for the three years prior to that; **or**
- the child of a Turkish migrant worker who has the right to work in the UK, and who is ordinarily resident in the UK at the start of your learning programme, and have been ordinarily resident in the EEA, Switzerland or Turkey for the three year period prior to that.

Mark box E

If you are recognised as a refugee by the UK Government, or you are the spouse or civil partner or child of a refugee, have been granted Humanitarian Protection, or have EU Temporary Protection.

Mark box F

If you do not meet any of the above eligible residency criteria do not apply for EMA.

EEA Countries

The European Economic Area brings together the twenty seven EU Members** and the three European Free Trade Association countries. The EEA countries are as follows:

Austria, Belgium, Bulgaria, Cyprus, Czech Republic, Denmark, Estonia, Finland, France, Germany, Greece, Hungary, Iceland, Ireland, Italy, Latvia, Liechtenstein, Lithuania, Luxembourg, Malta, Netherlands, Norway, Poland, Portugal, Romania, Slovakia, Slovenia, Spain, Sweden and the United Kingdom.

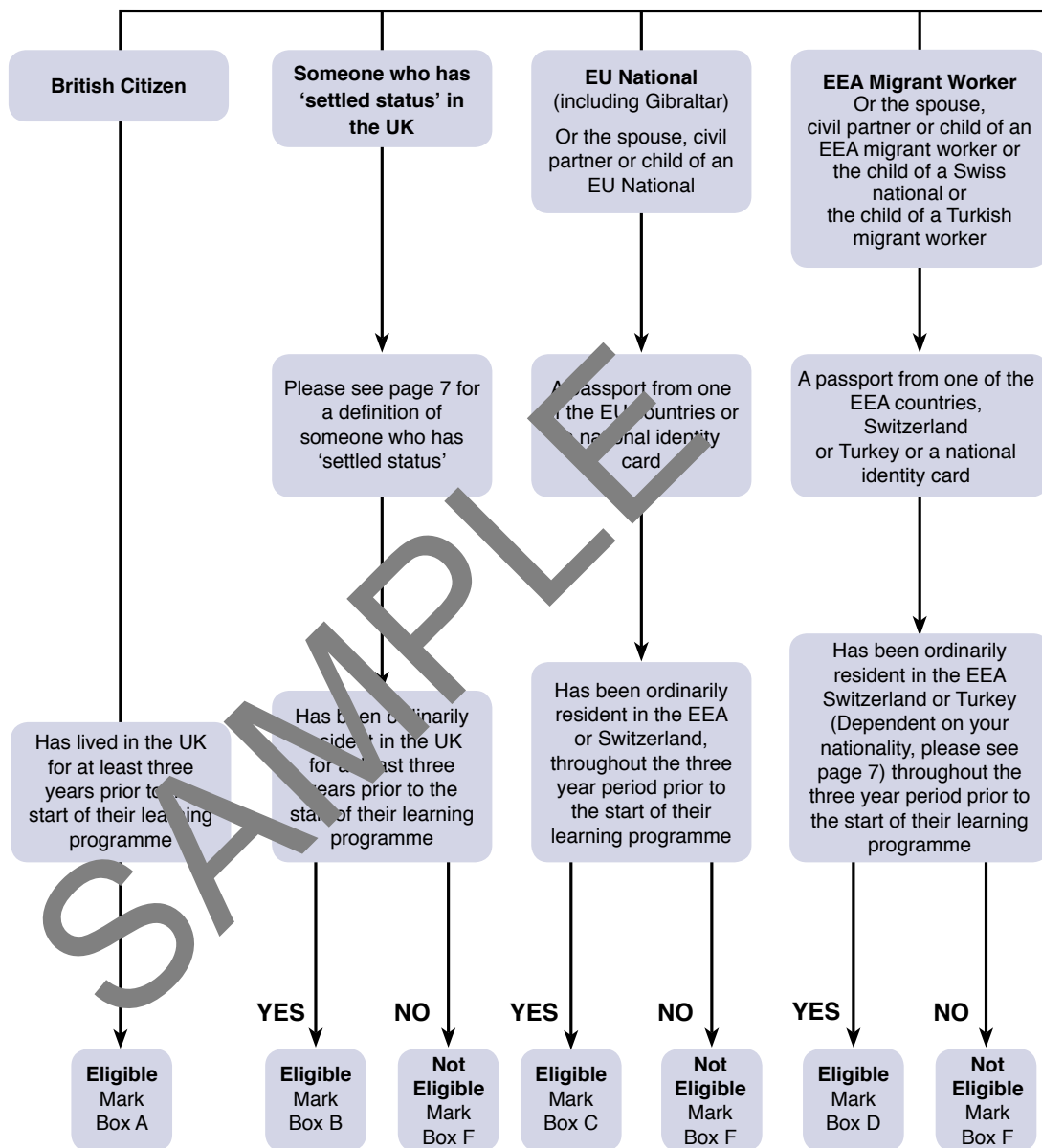
***Gibraltar is a member of the EU and is therefore considered part of the EEA.*

Please see the diagram of residency conditions overleaf 

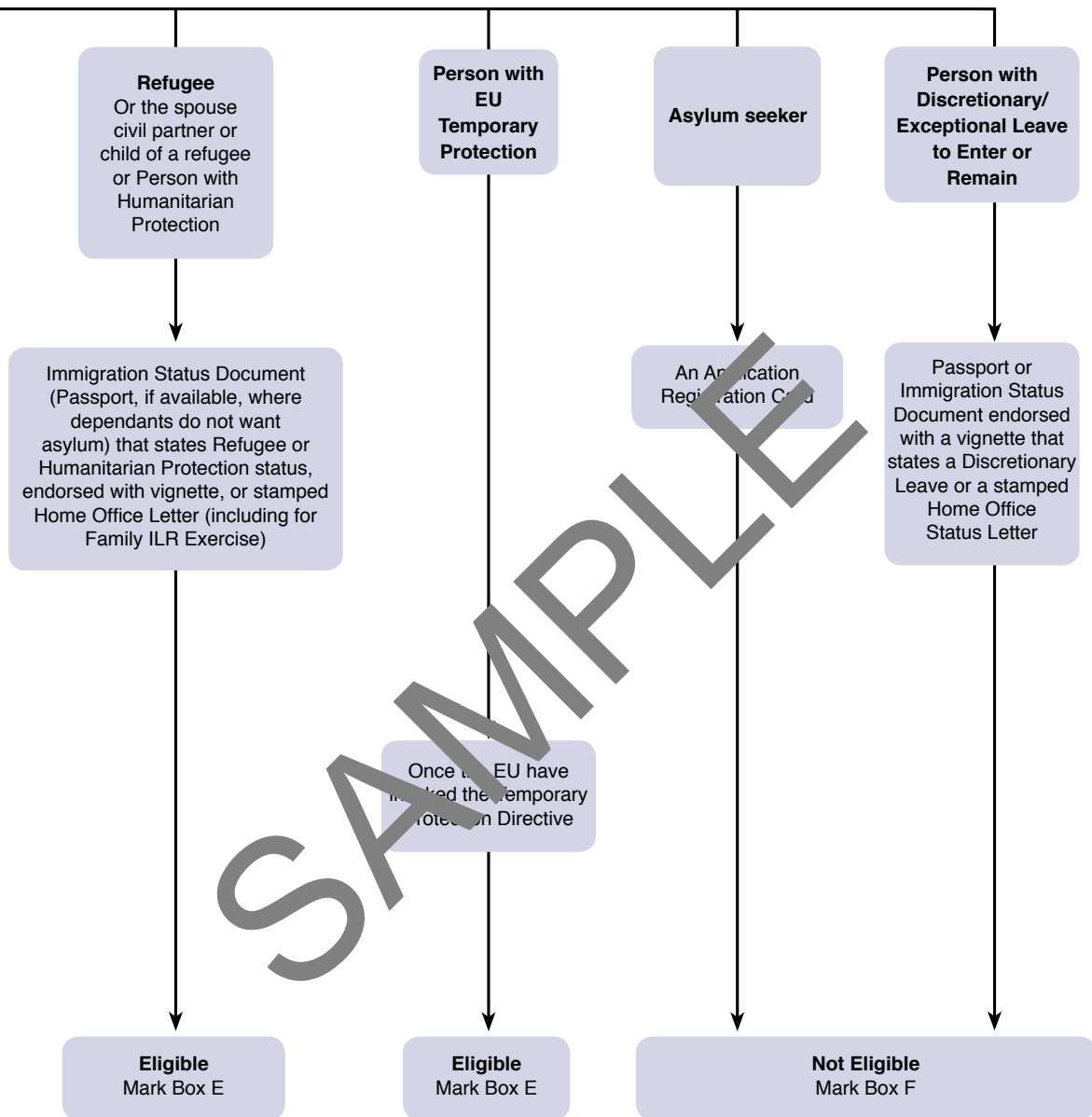
Do I meet the residency conditions for EMA?

For general enquiries regarding relevant documentation call the Immigration and Nationality Enquiry Bureau on 0870 606 7766.

Please note that they will not be able to assess eligibility for EMA.



NOTE: If you have been temporarily absent from the UK/EEA, Switzerland or Turkey during the three years residency qualifying period, please see page 10 for more information about eligibility.



Question A8

Residency
(continued)**Temporary Absences**

Absences totalling six months in three years are counted as temporary and disregarded for residency eligibility when determining if a learner has been ordinarily resident in the UK/EEA for three years prior to beginning their learning programme.

Absences between six months and three years may be counted as temporary, provided the absence was always intended to be temporary and evidence is provided to support this.

Temporary Absences and Children of Military Personnel

If you have been accompanying a parent or carer on an official overseas posting, then you will be exempt from having to have been ordinarily resident in the UK/EEA for the three years prior to beginning your learning programme.

If you meet the circumstances described above for temporary absences and absences incurred because of a parent's or carer's military posting, then please contact the EMA Helpline on 0800 121 8989 for advice on your eligibility.

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

- You are an Asylum seeker
- You have discretionary leave or exceptional leave to enter or remain.

If you will meet the eligible residency conditions at some future point please call us on **0800 121 8989** for more help.

HM Forces Serving Overseas

If you attend a Service Children's Education School in Germany or Cyprus, 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 (0)2161 908 2294** or visit **www.sceschools.com**

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.co.uk for Wales

www.emanirish.gov.uk for Northern Ireland

Question A9

Do you live with adults who are mainly responsible for you?

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 **0800 121 8989** if you need help.

Mark the 'No' box

If you:

- live alone **or**
- live with foster parents **or**
- live in Local Authority care **or**
- are a care leaver

or

- are in a Young Offenders Institution (YOI) **or**
- a Secure Training Centre (STC) **or**
- Secure Children's Home (SCH).

Did you mark the 'Yes' box? Go to question A8.

Did you mark the 'No' box? Go to question A10.

Question A10

Are you in Local Authority care, a care leaver or living with foster parents?

Mark the 'Yes' box

If you:

- are in Local Authority care **or**
- are living with foster parents **or**
- are a care leaver

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.

Did you mark the 'Yes' box? Go to question A13.

If you mark this box, Income Details (Part B) and Income Details, Benefits (Part C) of the form do not need filling in but you must remember to enclose the letter from your Local Authority.

Did you mark the 'No' box? Go to question A11.

Question A11

Are you in a Young Offenders Institution (YOI), Secure Training Centre (STC) or Secure Children's Home (SCH)?

Mark the 'Yes' box if you are applying for EMA and you are a young person on remand, or under sentence:

- in a Young Offenders Institution (YOI) **or**
- a Secure Training Centre (STC) **or**
- Secure Children's Home (SCH).

You will need your Youth Offending Team to help you complete your application because they must provide evidence of your detention in a letter with your application. The letter must be an original, be on letter-headed paper and include the following information:

- name of the young person
- date of birth
- period of detention
- date of release
- name of Supervising Youth Offending Team
- signature of young person
- signature of Youth Offending Team Supervising Officer
- address of young person on release (if known)

Please ensure that question **A3** is completed using the address of your YOI, STC or SCH. If you want correspondence about your application to go to an address other than the one entered on the form, for example, to your Youth Offending Team or Connexions PA, then put this in the letter that supports your application. **You will not be able to receive EMA until after you are released.**

Did you mark the 'Yes' box? Go to question A13.

If you mark this box, Income Details (Part B) and Income Details, Benefits (Part C) of the form do not need filling in but you **must** enclose the letter from your YOI, STC or SCH.

Did you mark the 'No' box? Go to question A12.

Question A12

Do you currently receive Income Support?

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 Learner Details (Part A) and then fill in your details in Income Details (Part B) and Income Details, Benefits (Part C) where you are asked to do so. You then need to send Part C with the rest of your application form. **Do not** send it to your Department for Work and Pensions (DWP) Jobcentre Plus office; we will verify that you currently receive Income Support with the DWP.

Did you mark the 'No' box? We may still be able to help you, please call us on **0800 121 8989**.

Question A13

Are you a parent yourself who is mainly responsible for at least one child?

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 them. 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 **0800 121 8989** for help.

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 **0800 121 8989**. We will tell you what to do next as there are special arrangements for parents who apply for EMA.

You may be eligible for help with childcare costs with the Care to Learn scheme if you:

- are using Ofsted registered childcare 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.direct.gov.uk/caretolearn or call the helpline on **0800 121 8989**.

Did you mark the 'No' box? Go to question A14.

Question A14

Privacy Notice
and Young Person
Declaration

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

Your EMA application is assessed by household income and the application form contains your parents'/carers' financial details. Because of this, 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 completed application or payments to anyone other than those named on your application, without your agreement. This includes giving out information over the telephone or by post.

Boxes A and B

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. If you mark either Box A or Box B, we will not talk to the parent/carer named as Adult 1 or Adult 2 in Income Details (Part B) of the form.

Please call us on **0800 121 8989** for help.

Box C

The Young People's Learning Agency for England (the YPLA) 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.

Box D

This box tells us whether the YPLA 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.

Read the declaration very carefully

You are not required to sign and date your application, but by submitting the application form, you are telling us that:

- you have read and understood these Guidance Notes
- you have read and understood the Privacy Notice and
- you understand that you must meet the residency criteria on pages 6-10 of these Guidance Notes before you apply for EMA.

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

Finally, send your application to us in the pre-paid envelope:

FREEPOST RRUB-BEXE-TJLK
Learner Support Service
Darlington
DL1 4WD

To be filled in by the adult(s) who are mainly responsible for the young person; or by the young person if they are a parent themselves or living independently and in receipt of Income Support.

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, or another relative, if the young person usually lives with them.

If you are the young person, living with a partner and you form a household in your own right then your partner should complete Income Details (Part B).

If the young person is in Local Authority care, a care leaver, or living with foster parents they should mark 'Yes' for question A10 and Income Details (Part B) and Income Details, Benefits (Part C) should be left blank. In this case, please include a letter from the Local Authority stating that the young person is in care, is a care leaver or is with foster parents.

If the young person is in a Young Offenders Institution (YOI), Secure Training Centre (STC) or Secure Children's Home (SCH), they should mark 'Yes' for question A11 and Part B and Income Details, Benefits (Part C) should be left blank. In this case, you must include an original letter from the Institution confirming the young person's 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 household income (your joint income if you are a couple) for the tax year 5 April 2009 to 5 April 2010.

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.

You are still a couple even if you are living apart temporarily. For example, one of you is working away from home or you have separated on a trial basis.

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 2009-10. 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.

Information about the Disability Discrimination Act 1995 (DDA)

If at the time of applying your household income is lower than it was in the tax year 2009-10, and this is due to disability as defined by the DDA, 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 **0800 121 8989** and we will advise you 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 DDA defines a disability as 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. If you would like to know more about the DDA and whether your medical condition is covered, then further information can be found at **www.equalityhumanrights.com**

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

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 2009-10 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 on **0800 121 8989**
- if your household income in 2009-10 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 on **0800 121 8989**

If your household income in 2009-10 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 2009-10 household income.

If you have read the information but are still not sure what to do please call us on **0800 121 8989**.

Question B4

Do you have a Tax Credit Award Notice which states your income for the tax year 2009-10?

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 2009-10.

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 on page 18. Make sure the Award Notice refers to your income for the whole of the tax year 2009-10.

Do not send us a Review Notice (Form TC603R).

Please send us your Award Notice with the application. You are encouraged to send us a photocopy but this must be a clear copy that contains all the pages. However, if you decide to send us the **original Award Notice**, this will be returned to you when we have processed the application.

If you have an Award Notice but it does not show your total income for the tax year 2009-10, or shows zero income - perhaps because you were on Income Support when you applied - mark the 'No' box.

If you do not have an Award Notice for the tax year 2009-10 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 **0800 121 8989**.


For more information about Tax Credits, visit www.hmrc.gov.uk/taxcredits or call the Tax Credits Helpline on **0845 300 3900** (textphone 0845 300 3909).

Did you mark the 'Yes' box? Fill in the amount of income 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 B13. You do not have to fill in Income Details, Benefits (Part C).

Did you mark the 'No' box? Go to question B5.

Question B4

(Continued) Tax Credit Award Notice example. Please see page 17 for additional guidance



Reprint-reference--X 999

MR KURT STONE
MRS GRACE STONE
1 ANY STREET
ANYTOWN
ANYWHERE
XX00 0XX

Helplines 08:00 to 20:00
0845 300 3900
Minicom/Textphone
0845 300 3909

TAX CREDIT OFFICE
PRESTON
PR1 0SD

Date 18 May 2010

Tax credits award for 06/04/2010 to 05/04/2011

MR KURT STONE National Insurance number AB 44 67 88D
MRS GRACE STONE National Insurance number PY 56 57 58A

Summary

Tax credit for the period - see Part 2

Working tax credit (other than childcare)	£85.37
Child Tax Credit	£4268.30

Amounts still to be paid to you - see Part 3

Working Tax Credit to MR KURT STONE	£85.37
Child Tax Credit to MRS GRACE STONE	£4268.30

Tax credits are based on your personal circumstances and income for the whole tax year. After the end of the tax year, when all the information is known, we make a final decision about how much you are entitled to receive.

Part 1 of this form shows your circumstances including your income. Please check this part and tell us immediately if anything is wrong, missing or has changed.

Claimants

Your tax credits are based on you being part of a couple. If you have separated, please tell us. You may be able to make a new claim to tax credits, either on your own or as part of a new couple.

MR KURT STONE
You work 16 hours a week.

MRS GRACE STONE
You claimed tax credits jointly with the person named above.
You work 16 hours a week.

Qualifying children and young people

- 1 aged one or less.
- 3 aged between one and sixteen.
- 3 aged between sixteen and twenty.

Childcare costs

You have no qualifying childcare costs. If you start to pay for childcare and you qualify for Working Tax Credit you may be able to claim the childcare element of Working Tax Credit. Contact us for details.

Income

This is the information we have about your income. Please check that it is correct.

Your income for the year 6 April 2009 to 5 April 2010

MR KURT STONE	
Earnings as an employee	£10000.00
Your total income	£10000.00
MRS GRACE STONE	
Earnings as an employee	£5000.00
Your total income	£5000.00
Total income for the year 6 April 2009 to 5 April 2010	£15000.00

If you have a Tax Credit Award Notice, write in your total income from 6 April 2009 to 5 April 2010 as shown here - not the amount of tax credits you are receiving. This diagram may help you.

Question B5

Did you receive Income Support, Income-based Jobseeker's Allowance, Income-related Employment and Support Allowance or Pension Credit for the whole of the tax year 2009-10?

If you (or your partner) received Income Support, Income-based Jobseeker's Allowance, Income-related Employment and Support Allowance or Pension Credit for the whole of the tax year 2009-10, 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 2009-10, you should mark the 'No' box.

Did you mark the 'Yes' box? Go straight to the declaration at question B13. Then fill in your details and the benefits you received in Income Details, Benefits (Part C) and send it to the Learner Support Service, with the rest of your application form.

Do not send it to your DWP Jobcentre Plus office; we will verify the social security benefits you received with them. 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 B6.

Question B6

Write in your total earnings 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 2009 to 5 April 2010 (2009-10)

All of your employers in 2009-10 should have given you a record of your earnings. This will be a P60, or a P45 if you left before 5 April 2010.

If you had only one job in the year 2009-10, copy the figure labelled 'Total for year' on your P60, or 'Total pay to date' on your P45.

Pay	
Employment(s)	
Employment *	9283 91
Total for year	9283 91
Gifts & Orphans/Life Insurance contributions in this employment *	

Code	503L	Week	
Week or month number	W26	Month	
Total pay to date	£	9283	91
Total tax to date	£	1336	42

If you had more than one job, add together the 'in this employment' figures from all your P60s and P45s.

If you are an employee, do not leave this box blank. You should only answer this question if you marked the 'No' box for questions B4 and B5.

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 2009 to 5 April 2010. We need to know your total earnings for the year **before** tax, National Insurance contributions and other deductions are taken off. Look for the figure usually described as 'total pay' or 'total for year' on your P60 Certificate.

If you had more than one job in the year – one after the other or at the same time – we need information about your **total** pay from all of them.

Include

- total pay from all your employed work, including any tips and gratuities and Statutory Sick Pay
- payment from your employer because your job changed or ended. Don't include the first £30,000 - only include any amount you got over that

- taxable gains from security options you got because of your job, for example, company shares or bonds
- strike pay which you received from your trade union
- payment for work you did in prison or on remand.

Deduct

- work expenses you have paid out and that your employer has not paid back to you. The expenses must be wholly, exclusively and necessarily in the performance of your duties
- tax-deductible payments you have made and have not been paid back for. For example fees to professional bodies, indemnity insurance, agency fees
- flat-rate expenses agreed by your employer and HM Revenue & Customs, to maintain or renew tools or special clothes (such as a uniform) you need for your job.

If you had more than one job, use the working sheet below to help you work out your total earnings.

	Adult 1	Adult 2
Job 1		
Job 2		
Job 3		
Job 4		
Total (round down to the nearest pound)		

Enter this total on the form Enter this total on the form

If you write anything for question B6, you must send any P60, P60U or P45 form(s) you have relating to the tax year 2009-10 with the application. You are encouraged to send us clear and complete photocopies. However, if you decide to send us **original evidence** we will return this to you when we have processed the application.

Go on to question B7.

Question B7

Write in the value of any benefits in kind from your employer

You may have received benefits from your employer which were not paid out in wages but are taxable. These are called benefits in kind. If you received any benefits in kind during the year 6 April 2009 to 5 April 2010 your employer should tell you their 'cash equivalent' on either a form P9D or P11D.

For EMA purposes you only need to include certain benefits in kind. If you have not received a form P9D or P11D for the year 6 April 2009 to 5 April 2010 and you think you should have, ask your employer. If you have received a P9D or P11D from more than one employer, add the figures together to show the total amount received from all employers.

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

- goods and assets your employer gave you (for example, gifts of food, fuel, cigarettes or clothes) - shown on form P11D section A or P9D section A(2) in the third and fourth boxes
- payments made by your employer on your behalf (for example, payment of rent or utility bills) - shown on P11D section B in the first box numbered 15, or P9D section A(2) in the first, second and fifth boxes

- cash or non-cash vouchers and credit tokens (for example, a company credit card) - shown on P11D section C, or P9D section B (add together all the boxes). Don't include the cash equivalent of childcare vouchers if they are used to pay for registered or approved childcare
- mileage allowance. Include payments for using your own car – enter the taxable amount shown on form P11D section E. Also include running costs your employer has paid for - shown on P11D Section E or included in Section N. If your mileage costs are not paid by your employer, or they only pay a little of it, please call us on **0800 121 8989**
- company car - shown on P11D in box 9 of section F
- car fuel benefit – shown on P11D in box 10 of section F
- expenses payments made to you or on your behalf - shown on P11D sections J, M or N or P9D section A(1). You might be able to reduce this amount by claiming a deduction of expenses allowed for certain Income Tax purposes.

If you write anything for question B7, you must send us any P9D or P11D forms you have relating to the tax year 2009-10 with the application. You are encouraged to send us clear and complete photocopies. However, if you decide to send us **original evidence** we will return this to you when we have processed the application.

Go to question B8.

Question B8

Write in the total income from self employment

If you are self-employed (either on your own or in partnership) you must enter your total profit for the year to 5 April 2010:

- if you have more than one business, you must enter the total profit from all your businesses

- if your business had other income or profits you must include these in the amount – for example, rental income

- if you use averaging because you're a farmer, market gardener or creator of literary or artistic works, you can't use averaging in your EMA claim. So you need to adjust your total profits figure to take out the averaging

- if you traded outside of the UK in 2009-10 you should enter your profit

in British pounds, not the foreign currency

- if you made Gift Aid payments or personal pension or retirement annuity contributions you need to deduct the **gross** amount
- if your business made a trading loss in the tax year 2009-10 enter '0'. However, the EMA rules on trading losses operate separately from those for Income Tax. This means that for EMA purposes you deduct the trading loss from:
 - any other income you may have had for the year
 - on a joint claim, any other income which you and your partner may have had for the year

Example SA302

Revenue Self Assessment - Tax Calculation	
Mr Frank Peach	
Tax Calculation for 2009-10	
Income	
Employments and Directorships (PAYE) minus expenses	5,000
Self-Employment (as a sole trader)	5,000
Partnerships	1,000
UK Land and Property	5,000
UK Interest (before tax)	1,000
UK Dividends and tax credits	500
UK Pensions and benefits	1,000
Total Income	18,500

If you have a Self Assessment Tax Calculation form (for example, an SA302) for the tax year 2009-10, please send it to us with the application. You are encouraged to send us a photocopy but this **must** be clear and complete. However, if you decide to send us the **original document** we will return this to you when we have processed the application. If you do not have a Self Assessment Tax Calculation form please call us on **0800 121 8989 for advice**.

Question B9

Work out the total for both adults of any other income, including pensions over £300

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 2009 to 5 April 2010. You **must** use the table on the application form to work out your total. Include any **other income** above £300, plus the **full** amount of any **Adult Dependant's Grant** and **miscellaneous taxable income**.

Do not include:

- maintenance received from a former partner
- Working Tax Credit and Child Tax Credit
- student loans - do not deduct student loan repayments from your income
- other student grants (except the Adult Dependant's Grant), such as those to meet the cost of tuition fees, child care etc
- war pensions, or pensions or annuities payable under German or Austrian law to victims of Nazi persecution
- income your children may have had, unless it is taxable in your name or your partner's name.

B9 - Other Income																											
Work out the total for both adults of any other income, including pensions, using the table below.																											
Annual amount of:	<table border="1"> <thead> <tr> <th>Applicant</th> <th>Partner</th> </tr> </thead> <tbody> <tr> <td>Income from savings and investments</td> <td></td> </tr> <tr> <td>Income from property</td> <td></td> </tr> <tr> <td>Income from settlements and estates</td> <td></td> </tr> <tr> <td>Foreign income</td> <td></td> </tr> <tr> <td>Pensions (state occupational or personal)</td> <td></td> </tr> <tr> <td>Notional income</td> <td></td> </tr> <tr> <td>Now add together the totals</td> <td></td> </tr> <tr> <td>Total (if this makes a minus figure, just enter £0)</td> <td></td> </tr> <tr> <td>Adult Dependant's Grant or miscellaneous taxable income (include the full amount)</td> <td></td> </tr> <tr> <td>Total other income (round down to the nearest pound)</td> <td></td> </tr> </tbody> </table>	Applicant	Partner	Income from savings and investments		Income from property		Income from settlements and estates		Foreign income		Pensions (state occupational or personal)		Notional income		Now add together the totals		Total (if this makes a minus figure, just enter £0)		Adult Dependant's Grant or miscellaneous taxable income (include the full amount)		Total other income (round down to the nearest pound)					
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	Now deduct £300																										
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	£ 1 8 6 5 7																										
	For income paid in a foreign currency, state the equivalent in British pounds. See pages 22-23 of the Guidance Notes.																										

Income from savings and investments

- include gross interest on savings, investments and dividends (including interest from any bank or building society). Enter the gross amount (before tax is taken off)
- do not include Individual Savings Accounts (ISAs) or other tax-free investments
- include the full amount of any 'chargeable event gain' from a life insurance policy

Income from property

- include income from property or land in the UK that you let
- do not include income from the 'rent a room' scheme (if you let a furnished room in your home for £4,250 a year or less)
- do not include anything you have already included in box B8
- if your rental property made a loss, please call us on **0800 121 8989**

Trusts, settlements and estates

If you received income from a trust, settlement or estate you will find details on certificate R185, which the trustees or administrators should have given you. Enter the **gross** amount - add together the 'net' amounts and 'tax paid' or 'tax credit' amounts.

Foreign income

- foreign income, for example, income from investments and property overseas. Include the full amount in **British pounds**, whether or not it was remitted to the UK. You should enter the **gross** amount in **British pounds**
- if you get a foreign pension include 90% of it here (in **British pounds**). Deduct any bank charge or commission you paid when converting foreign currency.

If you were employed or self-employed outside of the UK in 2009-10, you should enter this amount (in **British pounds**) in boxes B6, B7 or B8 as appropriate. If this is the case, you will need to send us the required income evidence.

Pensions (state, occupational or personal)

- state pensions (including Widow's Pension, Widowed Mother's Allowance, Widowed Parent's Allowance and Industrial Death Benefit). Do **not include** the Christmas bonus and winter fuel payment
- other UK pensions you are getting (not war pensions)
- if your pension includes an extra amount for work-related illness or injury, exclude that extra amount.

Notional income

This includes things like stock dividends, or income that you could have received but chose not to. Please call us on **0800 121 8989** if you need more information on this.

Adult Dependant's Grant or miscellaneous taxable income

If you or your partner received Adult Dependant's Grant for being a student or miscellaneous taxable income not included above, enter it here. You need to include the **full** amount. Please call us on **0800 121 8989** if you need more information about this.

Go to question B10.**Question B10**

Write in any personal pension contributions you paid into a registered scheme. Enter the gross figure before any tax relief

Include any personal pension contributions you paid into a registered scheme. Include Free-Standing Additional Voluntary Contributions and payments to Stakeholder pensions. Enter the gross amount. Do not include contributions you paid through your employer. Your employer will have already deducted your contributions from the pay figure entered on your P60 or P45.

Go to question B11.

Question B11

If either adult received Statutory Maternity, Paternity or Adoption Pay, don't leave this box blank

If your payments were more than £100 a week, then multiply the number of weeks by £100 and put this total in the box at B11. For example, if you got them for 30 weeks, enter £3000.

If your payments were less than £100 a week, then multiply the number of weeks by the amount you received and put this total in the box at B11. For example, if you got £80 for 30 weeks, enter £2400.

Do not include Maternity Allowance. This is not counted for the purposes of EMA, so please do not include it on the EMA application form.

Go to question B12.

Question B12

During the tax year 2009-10, did you receive any of the 'other' kinds of income

During the tax year 2009-10, 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:

- Benefit paid for a period of incapacity that began before 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
- Income your children may have had
- Maintenance received from a former partner
- Maternity Allowance
- Pension Christmas Bonus
- Student loans or grants (except The Adult Dependant's Grant) to meet the cost of tuition fees, childcare etc
- Tax free savings income
- War pensions
- Winter Fuel Payment
- Working Tax Credit

If you received some other kind of income not shown above, please call us on 0800 121 8989 for advice.

If you receive any of these types of income/benefits for all of the tax year 2009-10, or just part of the year, tell us the details 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.

Please write the type of income you received and when you received it in here:

Child Tax Credits from 6 April 2009 to 30 September 2009 then got a job and this is shown in Income Details (Part B) and I've supplied my P60 as evidence.

Maintenance from ex-partner and child benefit for the whole tax year.

Now go straight to the declaration at question B13.

If you received any social security benefit payments during the tax year 2009-10 you must fill in Income Details, Benefits (Part C), if appropriate.

Question B13

Privacy Notice and Adult Declaration

Read the declaration very carefully. You are not required to sign and date your application, but by submitting the application form, you are telling us that:

- you have read and understood these Guidance Notes
- you have read and understood the Privacy Notice
- you are confirming that the young person is eligible for EMA on residency grounds, and
- all information given in support of this application is correct and complete to the best of your knowledge and belief.

Helping you fill in Income Details, Benefits (Part C)

Who fills in Income Details, Benefits (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 2009-10; Income Support, Income-based Jobseeker's Allowance, Income-related Employment and Support Allowance, Pension Credit, Carers Allowance, Contribution-based Job Seekers Allowance, Contribution-based Employment and Support 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 **0800 121 8989**.

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 Learner Details (Part A) and Income Details (Part B).

Income Support, Income-based Jobseeker's Allowance, Income-related Employment and Support 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, Income-related Employment and Support Allowance or Pension Credit for the **whole** of the tax year 2009-10, 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 Learner Support Service, with the rest of your application form. **Do not** send it to your DWP Jobcentre Plus office, we will verify the social security benefits you received with them. Please do not send Part C separately, it must be sent with the other parts of the application form.

Please ensure you have:

- enclosed evidence of the young person's bank or building society account that shows name, home address, account number, sort code and roll number
- checked the young person has filled in Learner Details (Part A)
- filled in Income Details (Part B) and enclosed income evidence for 2009-10
- filled in the social security benefits received in 2009-10 on Income Details, Benefits (Part C) if relevant.

Send back the parts of the form that you have filled in, along with any evidence that we have asked for. You are encouraged to send us photocopies but these **must** be clear and complete. However, if you decide to send us **original evidence** this will be returned to you when we have processed the application.

When you send the application to us, please use the pre-paid envelope provided and **do not** fold the form.

What happens next?

Within three weeks, we will normally:

- 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. **The young person must take their NoE to their Learning Provider before their eligibility ends or by the end of the Financial Year. Please note, learners cannot receive payments until they have taken their NoE to their Learning Provider**
- write separately to the adult and tell them whether or not the young person is eligible to receive EMA. We will confirm what income we have used to make the assessment.

SAMPLE

Information to help you open a Bank/Building Society account

Education Maintenance Allowance (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, a course leading to an Apprenticeship, or a foundation learning programme.

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 or 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 is 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 Bank 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 or 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 or call their Consumer Helpline on **08 15 006 1234** (calls are charged at local rates) for more information.

How to open a bank account

Bank or 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 evidence of who you are and where you live. Staff at the Bank or Building Society will be able to tell you the sort of evidence they need - normally it will be a birth certificate, 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 Adviser 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 evidence 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: **Learner Support Service**

We confirm that the following person has an account with us which is 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*



* Please note that we are unable to accept this form without an official 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 2010

tear along this line