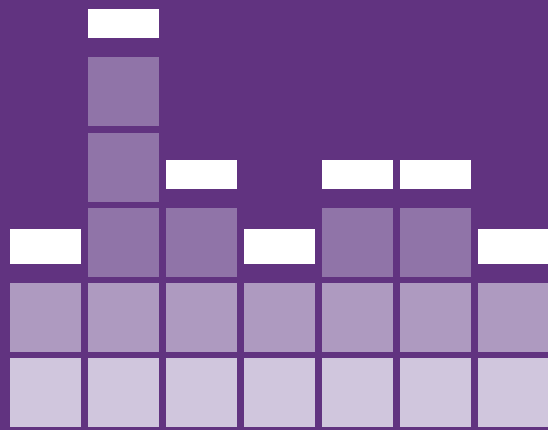




EMA



Application Notes for 2016/17

sound advice on

STUDENT FINANCE

EMA

Education Maintenance
Allowance 2016/17

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, and 18 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.

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

Who can get EMA?

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

- You usually live in Wales;
- You're aged 16, 17 or 18;
- You're studying full time at high school or a minimum of 12 hours at a college that is approved by the Department for Education and Skills on an eligible course;
- You're able to meet the nationality and residency requirements;
- You live in a household with an income of either:
 - £20,817 or less
 - or
 - £23,077 or less and there's more than one young person who qualifies for Child Benefit in the household.

Additional help and information

For the most up-to-date information about EMA go to: www.studentfinancewales.co.uk/ema

If you need to speak to someone about applying for EMA you can call **0300 200 4050** (Minicom **0300 100 1693**).

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 4050** 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

1.1 Data Protection Statement



You need to read and understand this statement as part of your agreement with the EMA scheme

The information provided on this form will be used for the processing of the Education Maintenance Allowance application and any subsequent administration. To enable the application to be processed and administered, your information will be shared with the school or college that you attend, with HM Revenue & Customs (HMRC), with the Student Loans Company (SLC) who administers the EMA Scheme and with the Welsh Government. 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 share the information with other public bodies for this purpose. SLC may also 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.

1.1 Sharing your information



If you do not want us to share your information with your parent(s)/guardian(s) or partner you need to call us on **0300 200 4050** and let us know.

1.1 Authorised third party



By authorised third party we mean someone 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



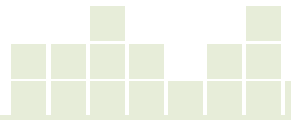
We need to see proof that you are authorised to act and/or hold funds on behalf of the student, send us:

- documentation from a public body (for example your Local Authority) 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); **or**
- a letter showing Personal Independence Payments (PIP) 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 original 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 council tax letter for the current year; **or**
- your most recent Benefits statement.

The proof can be in your parent's name.

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 national



You need to send us:

- your original birth certificate; **or**
- your valid UK 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.

Section 5 Your nationality and residency details (continued)

5.4 'Refugee status in the UK' or 'EU
e 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
e

You need to send us:

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

5.6 Child of a Turkish national who is
e 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 latest P60; **or**
- their latest P45; **or**
- a letter from their current employer on headed paper; **or**
- their latest audited accounts; **or**
- their latest tax return; **or**
- latest details of their income.

Section 5 Your nationality and residency details (continued)

5.7 **e** Child of a Swiss national

You need to send us:

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

and proof of your parent's Swiss nationality, send us:

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

and evidence of their UK residency, send us:

- a signed letter to confirm your Swiss national parent is living/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**
 - a 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 **e** 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 to contact us on **0300 200 4050** 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 proof that you're working/looking for work, send us:

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

5.9 **e** Ineligible based on your nationality and residency situation.

You need to be able 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 4050**.

Section 7 Your independence details

7.1
e Living under the care of a Local Authority or foster parent(s)

You need to send us:

A letter on headed paper from your Local Authority 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 your Local Authority and include an official stamp.

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

You need to send us:

- your current benefits statement for 6 April 2015 to 5 April 2016; **or**
- your Tax Credit Award Notification for 6 April 2015 to 5 April 2016; **or**
- your Universal Credit Award Notification for 6 April 2015 to 5 April 2016.

e Responsible for a child

You need to send us:

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

e Currently a young person in custody/detention within the Youth Justice System

This could be in a Young Offender Institution (YOI), Secure Training Centre (STC) and/or Secure Children's Home (SCH).

You need to send us:

- a letter on headed paper from your key worker which must:
 - confirm your period and place of detention; **and**
 - confirm your nationality/residence details; **and**
 - confirm that you consent to your key worker to act on your behalf for the purposes of EMA; **and**
 - be signed and dated by both you and your key worker.

7.2
i 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 4050** 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.studentfinancewales.co.uk/ema or if you would like a copy to be sent to you call us on **0300 200 4050**.


 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 2014-15

 If your household income has permanently dropped since 2014-15

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

- £20,817 or less; **or**
- £23,077 or less **and** there's more than one young person who qualifies for Child Benefit in the household.

If in tax year 2014-15 you earned over this threshold, but since, your income has dropped below it you can be considered for EMA using your current household income.

 If your household income has permanently dropped since 2014-15

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

- your latest Universal Credit Award letter; **or**
- 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.

Section 8 Financial details (continued)

8.4 Income from salary or wages



If as part of your salary or wages for tax year 2014-15 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
- Jobseekers Allowance
- Statutory Adoption Pay
- Statutory Maternity Pay
- Statutory Paternity Pay
- Statutory Sick Pay
- Widowed Parent's Allowance

8.6 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 2014-15, not the actual amount of savings or invested sums you had.

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

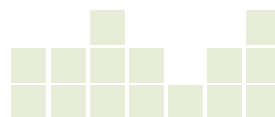


This is gross UK interest (before tax has been deducted)

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)

8.7 Taxable benefits in kind



This includes:

- Assets placed at employee's disposal (cars, property, goods or other assets)
- 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

8.9 Income from self-employment



To make this question easier to answer, we have split it up into 2 parts. You may or may not have received income from both parts, just tell us about the ones you did.

Total adjusted profit from businesses

This includes:

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

Total adjusted profit from partnerships

This includes:

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

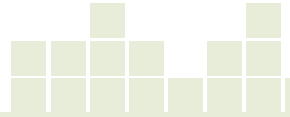
8.10 Income as a Minister of religion



This includes:

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

Section 8 Financial details (continued)



8.11 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

8.12 Income from property lettings



This includes:

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

8.13 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

8.14 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)

8.15 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)

8.16 Other overseas income and gains



This includes:

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

Part D

Deductions

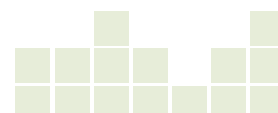
8.19 Allowable expenses on which you claimed tax relief




This includes:

- Total amount of allowable expenses
- 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:

- £20,817 or less; **or**
- £23,077 or less **and** there's more than one young person who qualifies for Child Benefit in the household.

If your household income is £23,078 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 4050**.

- 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 2016, 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 most recent 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 most recent 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 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.