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Stay on at school and get **financial help**



department for
education and skills

AT A GLANCE

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Financial help when your teenager stays on in learning

If your teenager is worried they'll be short of cash if they return to or stay on in education, Education Maintenance Allowance (EMA) can help:

- EMA is a weekly payment to help teenagers aged 16+.
- The payment is £10, £20 or £30, depending on your household income.
- It can include regular bonuses of £100.
- It's paid into your teenager's bank account.
- It doesn't affect any other benefits you may be receiving.
- If you'd like more information, see the back of this booklet.

Did you know?

Around half of all 16-year-olds in England should be able to get EMA. Check out this booklet to see if your child can claim it.

Earning or learning?

Money is not something parents and children always agree on! Whether you've given your child pocket money or they've had to earn it, chances are they've relied on you to pay for extras.

But at the age of 16, there are bigger decisions to be made. Your teenager may be tempted by the thought of earning their own pay packet, especially if their friends are going out to work. They may also be worried about the financial effect that staying in education will have on the family.

It's a good idea to talk these choices through with your teenager and help them see the bigger picture. For one thing, of course, there's no guarantee they'll get a job straight away. Staying in education will give them more qualifications, greater potential earning power and more choices in the long run.

They may not realise that there is financial support for them if they stay in learning. That's where Education Maintenance Allowance (EMA) comes in.

What is EMA?

It is a payment of £10, £20 or £30 a week for eligible 16-year-olds. They may also receive bonuses of £100 if they stay on their course and make good progress.

Payments will be made direct to the student's bank account – so if your teenager hasn't got one already, they will need to open one before applying for EMA. You can help them set one up at any bank or building society.

EMA – what's it all about?

- EMA is a weekly payment of £10, £20 or £30 a week, depending on your household income, that goes directly into your teenager's bank account.
- Your teenager will sign a 'learning agreement' that will set out what they are expected to achieve in terms of attendance, coursework and progress. If they keep to the agreement, they'll get bonus payments of £100 – which could add up to £500 extra over two years.
- Your teenager will get EMA for two to three years, depending on how long they need to complete their studies.
- EMA is available for academic, vocational and some work-based courses.
- It doesn't affect any other benefits your family may be getting, and is not affected by any money your teenager may earn from a part-time job.

- If your teenager is returning to learning after leaving school and you have stopped receiving child benefit for them, you may also be able to reapply for child benefit and some other household benefits. Call the free EMA helpline on **080 810 16 2 19** for details.

'EMA has given me extra support to get through my A levels at school and helped me to focus on studying rather than trying to find a part-time job. It means that I didn't have to rely so much on my parents to fork out money – and it has made things easier for the whole family. I would certainly recommend other students to apply.'

Mohammed, 17, Tower Hamlets

Who can claim EMA?

You can get EMA for your child if:

- they are 16 or 17-years-old
- they are doing (or applying to do) at least 12 hours of guided learning a week on many types of courses. They don't need to know exactly what or where they want to study when they apply for EMA.
- your household income is up to £30,000 – see chart below.

Household income and EMA payments

Your income

Up to £20,270 per year

£20,271 – £24,850 per year

£24,851 – £30,000 per year

Your child gets

£30 per week

£20 a week

£10 a week

'It has been hard for my mother to support me and my three brothers, so getting EMA has helped me to contribute to the family income. I get the full £30 per week and give my mum £20, which means I have £10 to spend on things I need for school.'

Sofia, 16, Leeds

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How to apply

Where can I get an EMA application form?

You can get an application pack by ringing **080 810 16 2 19**, or visiting **www.direct.gov.uk/ema**. They are also available from Connexions Personal Advisers and from schools, colleges or learning providers.

What information will we be asked to give?

- As a parent/carer, you will be asked for details of household income.
- Your teenager will be asked to show that they have set up a bank or building society account, by enclosing an account statement or headed letter with the application form. This letter should show the student's name, address, account number and bank sort code.

What does 'details of household income' mean?

- You'll be asked for evidence of your household income for the last complete tax year – usually, a tax credit award notice (TCAN).
- If you do not have an up-to-date TCAN you will need to send other evidence of income for that period, such as a P60.

Whose income is assessed?

It's the income of the adults in the home who have a caring/parental responsibility that's assessed. In most cases this will be the parent(s), but sometimes it's the grandparent(s), an older brother or sister, another family member, or a non-family member such as a foster parent.

Not all income will be counted. For example, if you no longer live with your child's other parent, any maintenance you receive will not be counted.

If a student lives independently, their own income will be assessed.

What happens next?

Your teenager does not need to know exactly what or where they want to study when they apply for EMA, so there's no need to wait until their course starts to make an application. Call the helpline for further information.

Once forms have been assessed by the Assessment and Payment Body, and if your teenager is eligible for EMA, they will receive a Notice of Entitlement which explains how much they could get once they have enrolled on a course and started attending regularly.

'At 15 I became pregnant and missed a lot of schooling. When my baby was about six-months-old, I joined a voluntary sector education programme which also offered crèche facilities. EMA made a real difference and helped me to pay for the things I needed for my course, things like bus fares, books and pens.'

Karen, 16, Nottingham

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Want to find out more?

You can help your teenager find out about EMA by directing them to:

- their careers teacher
- local student support services
- a Connexions Personal Adviser
- the free EMA
 **helpline 080 810 16 2 19**
- the EMA website
www.direct.gov.uk/ema

Can't get onto the internet at home?

Visit your local library which will have computers and internet access.

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