

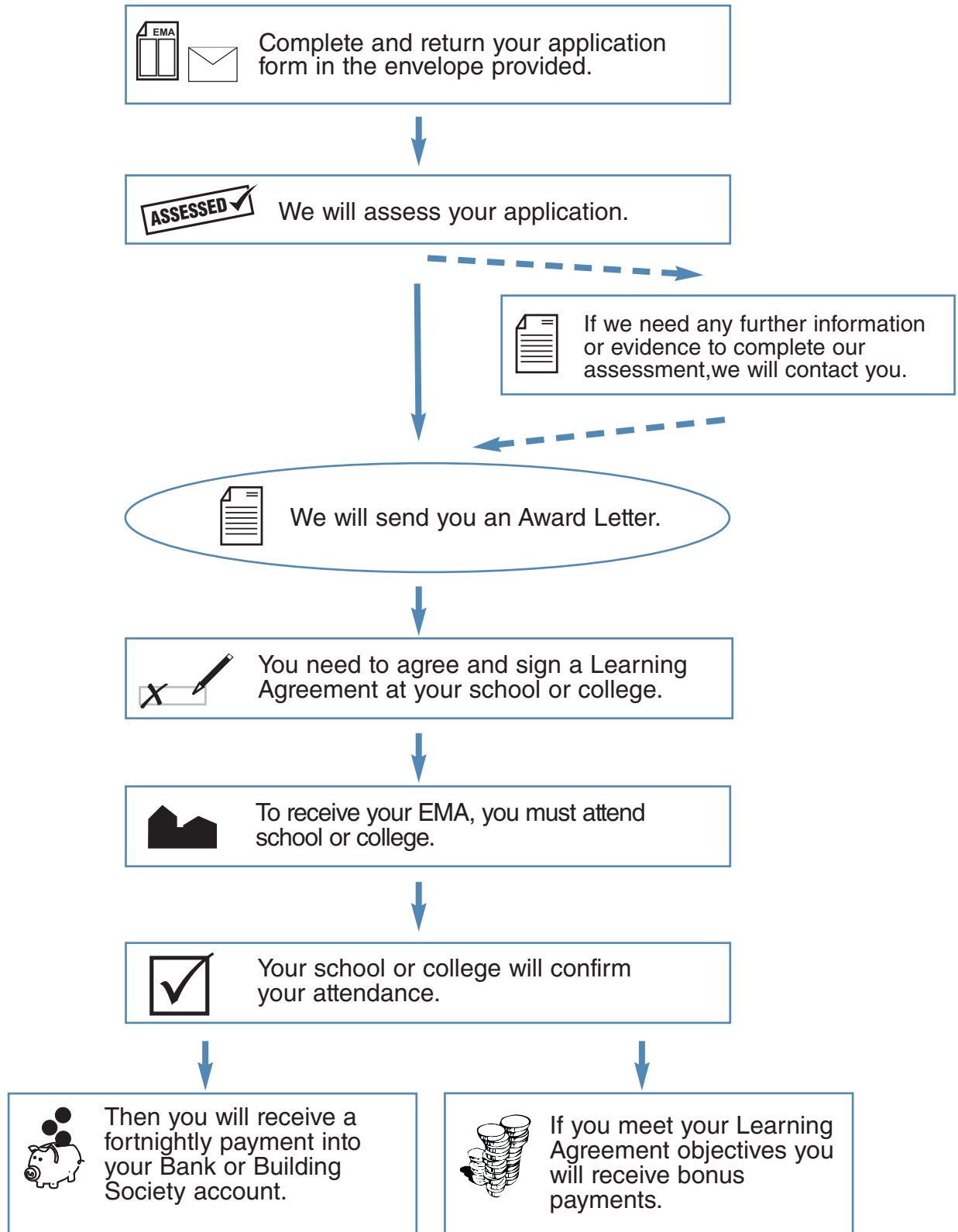
EDUCATION MAINTENANCE ALLOWANCE

GUIDANCE NOTES

ACADEMIC YEAR 2010/11

YOU CAN GET EMA IF YOUR 16TH, 17TH, 18TH OR 19TH BIRTHDAY FALLS ON OR BETWEEN 2 JULY 2009 AND 1 JULY 2010 AND YOU ARE CONTINUING IN FURTHER EDUCATION FROM SEPTEMBER 2010

APPLICATION PROCESS



If you continue your studies next academic year you do not need to reapply for EMA. We will start your payments again, if you are still eligible for EMA, once you have signed your new learning agreement and have been confirmed in attendance by your school or college.

What is EMA?

EMA stands for Education Maintenance Allowance. It is a payment of up to £30 per week, paid fortnightly to eligible students, to help with the cost of continuing with further education. In addition, approved EMA students may receive bonus payments of £100 which are made up to three times a year, if the school or college attendance and performance objectives are met.

How do I apply?

Just follow the 3 easy steps on the application form.

If you do, you will complete **all relevant sections** of the application form, tell us your **bank account details** and **sign the declaration**. If you don't do all of these, your EMA payments may be delayed.

Make sure you have sent the evidence we need. You can send your completed form to us even if you are still waiting for evidence. Once you have the remaining evidence you can send it to us separately at a later date. However, we must have received your form by **31 March 2011** and **all** the information and evidence we need by **31 August 2011** or you will not receive any EMA payments for academic year 2010/11.

To get payments backdated to the start of your course you need to return your form by **30 September 2010**. If your application is received after this date, payments will only be backdated to the beginning of the week following the date your application was received.

Check you have paid the correct postage before you post your EMA application. The application form and envelope should be weighed and the correct postage paid or this will delay when we can process your application. This could mean a delay to the start of your payments. **We recommend that you get proof of postage, for example a post office receipt or a recorded delivery slip, when returning this form in case of any delivery problems.**



Can I get it?

You could get EMA if you:

- Remain, or start, at a school or college in Northern Ireland in academic year 2010/11 (1 September 2010 - 31 August 2011);
- Celebrate your 16th, 17th, 18th or 19th birthday on or between 2 July 2009 and 1 July 2010;
- Have not received the maximum allowance for EMA;
- Intend to take a full-time course at school or a minimum of 15 guided hours at a college. Eligible courses include academic and vocational courses up to and including Level 3 (e.g. GSCE, A-Level, BTEC, NVQ and Basic Skills);
- Meet the residence and nationality criteria set out for the EMA scheme; and
- Live in a household that has an annual income of £33,061 or less per year.

If you meet all of the above eligibility conditions, you should complete the EMA application form and return it to us in the envelope provided. If you have lost your application form you can download another copy at www.emani.gov.uk, pick up another copy at your school or college or request another copy by calling us on 0845 601 7646.



How much can I get?

The maximum weekly EMA entitlement is £30 which is paid fortnightly. To decide how much you are entitled to, we need to look at your household's annual income. The table below shows how much you may be entitled to receive:

Annual Household Income	Weekly EMA Entitlement	Fortnightly EMA Payment
Up to £22,331	£30	£60
£22,332 - £27,388	£20	£40
£27,389 - £33,061	£10	£20
£33,062 and above	£0	£0

As well as a weekly allowance, you may also receive bonus payments of £100.



We will confirm your eligibility and entitlement as soon as our assessment is complete. If we need any further information or evidence to complete our assessment, we will contact you.



When can I get it?

You can only receive EMA payments once you sign a learning agreement with your school or college.

Learning Agreements

If you are accepted for EMA, you must sign both parts of your Learning Agreement with a representative at your school or college once you start your course.

Your Learning Agreement covers all the attendance and performance rules set out by your school or college which you must meet in order to receive your weekly entitlement as well as bonuses.

To find out more about these rules please speak to your school or college.

Bonus payments

Bonus payments are normally made in January and June. A further bonus payment may be paid to returning EMA students.



You will not get any fortnightly EMA payments or bonus payments until you have signed both parts of your learning agreement.

Who can I contact with further questions?

If you have any further questions, please talk to your school or college. If your school or college is unable to answer your query, you can find out more information about EMA at:

- www.delni.gov.uk; or
- by emailing ema_ni@slc.co.uk; or
- by calling us on 0845 601 7646.

How do I make a complaint?

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


- By writing to: The Complaints Resolution Unit
Student Loans Company Limited
100 Bothwell Street
Glasgow
G2 7JD
- By telephoning the department you last dealt with and asking for a telephone complaint to be logged
- By emailing customer_complaints@slc.co.uk


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

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


NOTES FOR COMPLETING THE 2010/11 APPLICATION FORM


You should use these notes when completing the application form. The notes are split into sections in the same way as the questions, to make it easier for you to find the right information. The notes describe what you need to tell us and also give details of any documentary evidence that you or your parent(s)/guardian(s) or partner must send with the form.

 **Important:** Any evidence that you are required to provide is outlined in these notes and is marked with this icon.

 **We do not accept photocopied documentary evidence**, only original copies will be accepted. If you send photocopies it will delay your application.

Section A Your Personal Details

Q.1 You must provide proof of your age and identity by sending your birth or adoption certificate with  your application form. If the name you use is different from the name on your birth certificate, you must enclose a deed poll or marriage certificate with your application to prove your identity.

Q.2 You must provide proof of your household's address. This can be a Tax Credit Award Notification or  a utility bill (gas, electricity, rates or telephone), dated within the last three months, in the name of your parent or guardian. If you change your address during the academic year, you must still be living permanently in the UK and still attending a school or college in Northern Ireland to continue receiving EMA. For more information about the Tax Credit Award Notification, please refer to Section I of these notes.

We may contact you by text message. If you receive a text message you will be given the option to opt out of receiving further texts by texting 'STOP'. We will make every effort to prevent you being charged for sending 'STOP' texts while in the UK.

Section B Your School or College Details

Q.1 If you are in receipt of, or you have been approved to receive, an FE Award or DARD Bursary you are **not eligible** to apply for EMA.

Q.2 If you are unsure where you will be studying from September 2010, please enter the details of the school or college you are currently attending. If you intend studying at two schools or colleges over the same period, enter the details of the one where you will spend the most time. Both of your schools or colleges will contact each other to make sure you do not miss payments. Call us once you know where you will be studying and we will update your application.

If you do not know the address, contact your school or college for details.

Section C Your Nationality and Residency Details

To be eligible for EMA, you must meet the residence and nationality rules set out for the EMA scheme.

Member countries of the EU are: Austria, Belgium, Bulgaria, Cyprus, Czech Republic, Denmark, Estonia, Finland, France, Germany, Greece, Hungary, Ireland, Italy, Latvia, Lithuania, Luxembourg, Malta, Netherlands, Poland, Portugal, Romania, Slovakia, Slovenia, Spain, Sweden and UK.

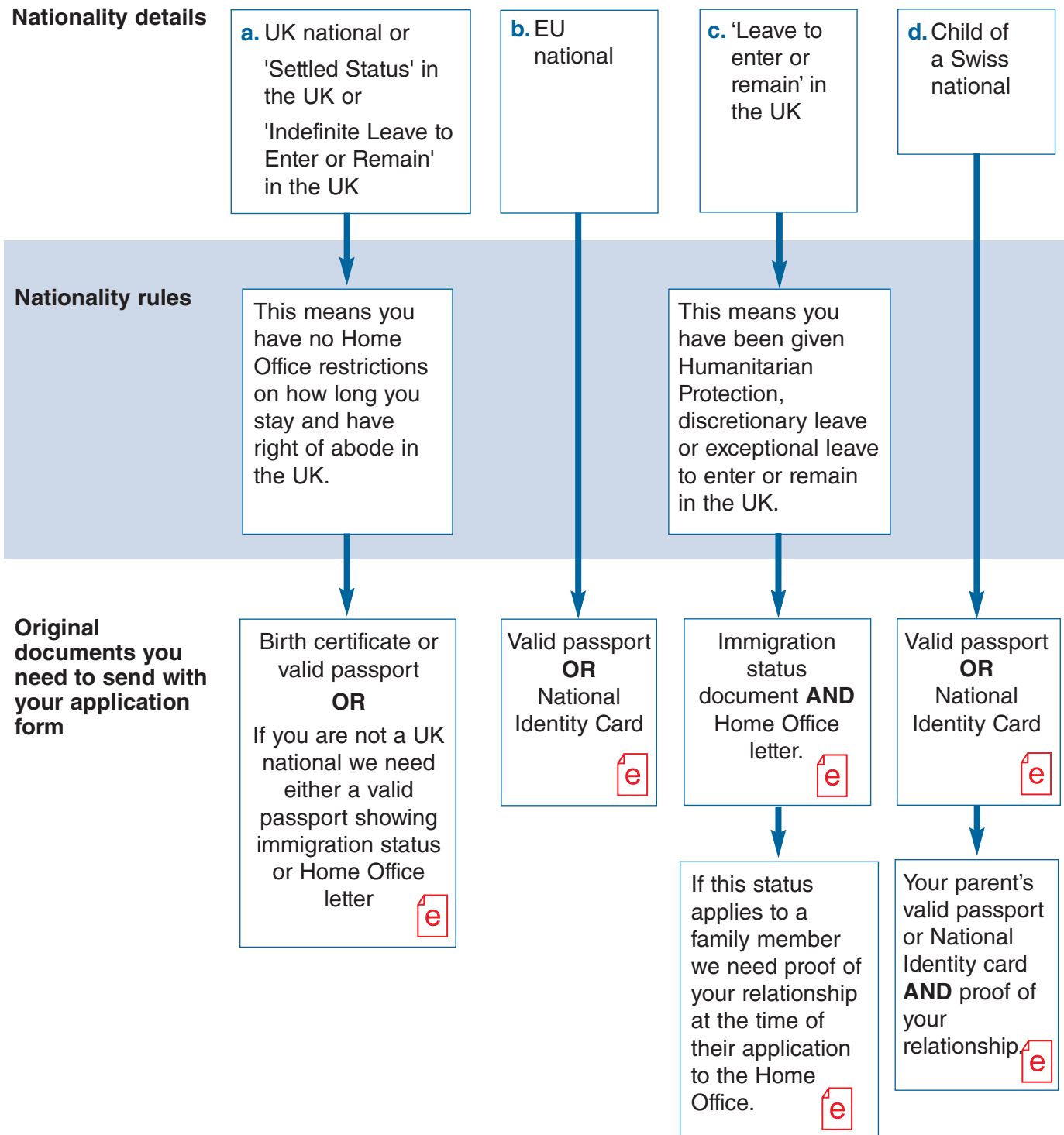
Member countries of the EEA are: all of the above, Iceland, Liechtenstein and Norway.

Ordinarily resident means 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 three years. Please note, you must also be resident in the UK on the first day of your course to be eligible for EMA.

You will not be eligible for EMA if you are an Asylum seeker. If you have any queries about residence and nationality you should call us. **Please note, we will not accept a passport as evidence of your nationality if it expires before we receive your application form.**

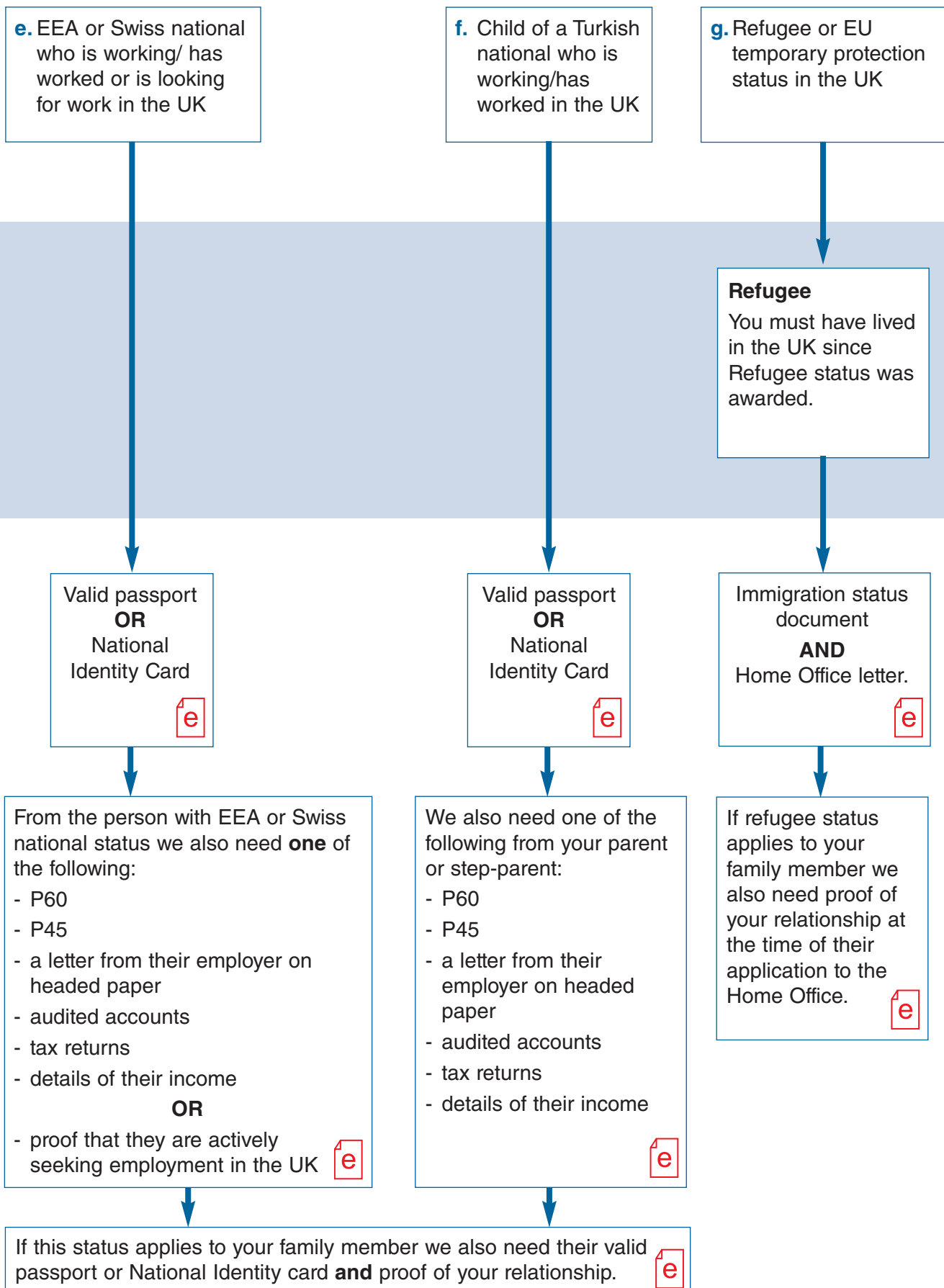
Section C Your Nationality and Residency Details

Q.1 Depending on which box you ticked from a to h, follow the arrows to find out what evidence we need.



If you are sending a passport please allow 3 weeks for it to be returned to you.

Section C - Continued




Section D Your Residency History

If you need more space to give details of your residence history please note this on a separate piece of paper and return it with the form.

Section E Your Independence Details

Q.1 Estranged from your parent(s)/guardian(s) means that you permanently have no contact with them.

If you are estranged from your parent(s)/guardian(s) and are not receiving Income Support or Income Based Employment and Support Allowance you must complete Section I with your own financial details and your partner's (if applicable).

Independence Criteria	Evidence Required 
Q.2 You are living under the care of Health and Social Services or with foster parents	A letter from Health and Social Services which must: <ul style="list-style-type: none">- confirm you are living under their care or with foster parents;- confirm your current address; and- be on headed paper and be signed by an authorised official from Health and Social Services and include an official stamp.
Q.3 You are in receipt of Income Support or Income Based Employment and Support Allowance	Your most recent Benefits statement, a Tax Credit Award Notification for 6 April 2009 to 5 April 2010 or a recent bank statement showing benefits payments.
Q.4 You are responsible for a child of your own	Your most recent Child Benefit statement or your child's birth certificate and confirmation of your current address.

Section G Consent to Share

If you agree to let us talk to your parent(s)/guardian(s) or partner, they should quote the unique Customer Reference Number that appears on all correspondence we send to you regarding your application. We will also ask further questions about the details you supply on your application form as an extra security measure.


Section I Your Household's Financial Details

This section should not be completed if you have stated in Section E that any of the following apply to you:


- You are living under the care of Health and Social Services or with foster parents.
- You are receiving Income Support or Income Based Employment and Support Allowance in your own name.
- You have a child for which you are responsible.

For more information, please see Section E of these guidance notes. Do **NOT** include income for parents or step-parents who live permanently outside your household.

Q.1 If you are completing this section with your own details, enter 'Student' in the Relationship to applicant field for Person 1.

Q.2 If you are in receipt of Income Support or Income Based Employment and Support Allowance  you must provide your most recent Benefits Statement.

PLEASE NOTE: If you are in receipt of Child Tax Credit as well as Income Support or Income Based Employment and Support Allowance please enclose your Tax Credit Award Notification.

Q.3 If your household receives Tax Credits we need you to send in your Tax Credit Award Notification  for tax year 2009-10. This is a letter from HM Revenue & Customs that details your household income and your Tax Credit entitlement. **Please note, we do not accept the R version.**

Q.4 You need to provide details of your household income, for tax year 2009-10. Table A and B list all of the income types that need to be declared. All income must be stated as annual, pre-tax values.

Q.5 Table C in these notes lists all of the deduction types that you should enter on the form.

Q.6 You should deduct your Q5 TOTAL DEDUCTIONS figure from your Q4 TOTAL INCOME figure to give you your TOTAL amount.

For example: **£10,000** (Q4 TOTAL INCOME)
 - **£2,000** (Q5 TOTAL DEDUCTIONS)
 = **£8,000** TOTAL

You must also provide supporting evidence for all the household income and deductions recorded in this section.

Tax Credit Award Notice (TCAN) Example

HM Revenue & Customs

105124 00000546 001

MR FRANK PEACH
MRS PAULINE PEACH
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 July 2010

Final tax credits decision for 06/04/2009 to 05/04/2010

MR FRANK PEACH National Insurance number AB 34 56 78 D
MRS PAULINE PEACH National Insurance number CD 55 56 66 B

Summary
Tax credit for the period – see Part 2
Child Tax Credit **£2778.66**

Amounts still to be paid to you
Child Tax Credit £0.00

Part 1 shows the circumstances and income we have used to make our final decision. We expect you to check that they are correct and tell us if they are not.
Part 2 shows how we have used the information to calculate the amount of tax credits for the year.
Part 3 gives details of payments during the year.

Why we are writing to you
We are making a final decision on the amount of tax credit due to you for the period 06/04/2009 to 05/04/2010 based on information we held.

What to do now
Please check the details on this form and tell us if anything is wrong, missing or incomplete. If we do not hear from you we will assume the information we hold is correct and if we later find that you knew this information was incorrect or incomplete and did not tell us you may be liable to a financial penalty and/or you may be prosecuted.

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Your name should be here.

This is the date for which your tax credits have been awarded. We require you to submit the previous year's tax credit i.e. for academic year 2010/11 you need to submit a TCAN for 6 April 2009 to 5 April 2010.

This is your tax credit summary **NOT** your annual household income. Your annual household income is stated on page 2 of your TCAN.

This is where it will state which Tax Credit Award Notification version you have been issued with - we do not accept the **R** version.

Your annual household income is stated on page 2, please attach this to your application form along with page 1.

Part 1 Personal circumstances

Your tax credits were based on your personal circumstances during the period shown on page 1. We hold the following details for the end of that period. Please check they were correct. If anything is wrong, missing or incomplete, please contact us.

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 FRANK PEACH
You worked 33 hours a week.

MRS PAULINE PEACH
You claimed tax credits jointly with the person named above.
You worked 10 hours a week.

Qualifying children and young people
2 aged between one and sixteen.

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

Income
We have made a final decision on your award based on the following information about your income. Please check carefully and tell us if any of the figures are incorrect.

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

MR FRANK PEACH		
Earnings as an employee	£16000.00	
Your total income		£16000.00
MRS PAULINE PEACH		
Earnings as an employee	£3000.00	
Your total income		£3000.00
Total income for the year from 6 April 2009 to 5 April 2010		£19000.00

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

Total income for the year from 6 April 2009 to 5 April 2010	£18000.00
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Your right to appeal
You have 30 days from the date of this notice to appeal. Any appeal must be in writing, but you may want to phone us first to see if we can reach an agreement without a formal appeal. You will still have the right to appeal if you do this.

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Section I
Continued

TABLE A - STANDARD INCOME TYPES

Income Type	Description	Evidence Required 
Salaries and wages	<p>This is the total taxable pay. It is the amount paid before any deductions are made for Income Tax or National Insurance contributions.</p> <p>It includes:</p> <ul style="list-style-type: none"> - All income from employment. - Statutory Sick pay. - Performance Related pay. - Benefits/Payments in Kind. - Statutory Maternity pay. - Statutory Paternity pay. - Statutory Adoption pay. - Tips or gratuities. - Overtime payments. 	<p>P60, Month 12 wage slip or week 50, 51 and 52 wage slips.</p> <p>P45s, if any of the parent(s)/guardian(s) had more than one employment in the last tax year.</p> <p>P11D or P9D, if you receive benefits or payments in kind.</p>
Self-employment income	<p>This is the income and profits from Self-employment, either on your own or in a partnership, as it appears on your SA302 form. It includes:</p> <ul style="list-style-type: none"> - Business rental income. - Any other income from the ownership of property. <p>It does not include:</p> <ul style="list-style-type: none"> - Gross contributions made to a personal pension scheme. - Any trading losses brought forward from previous years. 	<p>Most recent SA302. In the absence of an SA302 or Tax Credit Award Notification, an accountants letter on headed paper.</p>
Taxable social security benefits	<p>Payments made to individuals under the social security system run by the Social Security Agency. Specifically:</p> <ul style="list-style-type: none"> - Retirement Pension. - Widowed Parent's Allowance. - Carer's Allowance. - Industrial Death Benefit. - Incapacity Benefit (after 28 weeks)*. - Contribution Based Employment and Support Allowance - Bereavement Benefit. - Job Seeker's Allowance. <p>DO NOT INCLUDE Income Support or Income Based Employment and Support Allowance. If you receive either of these answer Q2.</p>	<p>A statement or record of paid taxable benefits.</p>


* Deduct the first 28 weeks of payments from the date you were first in receipt of Incapacity Benefit.

Section I Continued

The types of income in Table B are classed as 'Other Income'. If you received these types of income, you need to add up the total amount for each person, and then add the two totals together.


- If the total exceeds £300, you must enter the income details in the relevant boxes. **DO NOT** deduct your £300 allowance, we will make this deduction for you.
- If the total does not exceed £300, you do not need to tell us about any of the income amounts.

TABLE B - OTHER INCOME TYPES

Income Type	Description	Evidence Required 
Savings and investments	This is income you do not work to earn. This includes: <ul style="list-style-type: none"> - Interest on savings and investments from bank or building society accounts before tax is deducted. This includes any dividends received. This does not include tax-free accounts, such as TESSAs, PEPs or ISAs. 	Bank or building society statements. Annual statements of interest. Dividend vouchers.
Dependants' Grant	This is income from a student's Dependants' Grant.	Financial Support Notification
Trust income	This is income, before tax is deducted from: <ul style="list-style-type: none"> - Trusts. - Settlements. - Transfers of assets. - The value of the interest you or your partner has in the estate of a person who has died. This could be assets in the form of money, a trust or property. 	Annual statements Certificate of Trust from trust administrator PLEASE NOTE: You must provide evidence for EACH type of unearned income received.
Foreign income	This is income received in the past year from any work undertaken abroad or any investments held abroad. Enter the total amount before tax. All amounts must be entered in pounds sterling. This income includes: <ul style="list-style-type: none"> - Dividends from shares held overseas. - Pensions and Social Security benefits received from overseas type of income received. - Income from land or property overseas (such as rent). - Any other income from overseas trusts, companies and other entities (such as gains from overseas life assurance/insurance policies, annuities or capital redemption policies). 	Foreign Tax Office evidence Foreign Social Security Foreign Pension certificate Other income certificates or income statements PLEASE NOTE: You must provide evidence for EACH type of income received.
Property income (This is also known as Rental Income)	This is income received from land or property that you own and/or that you lease out to another party. This does NOT include income covered by the Rent-a-Room scheme (if you let accommodation in your own house for £4,250 or less per year).	Rental book Bank statements PLEASE NOTE: You must provide evidence for EACH income received.

Pension income	This is income you received if you are of pensionable age. It includes: <ul style="list-style-type: none"> - State Retirement Pension. - Statutory Pension Income. - Personal pension plans. - Retirements annuities. 	Annual Pension Statements, Pension Book, Pension P60 or certificate of pension paid. PLEASE NOTE: You must provide evidence for EACH income received.
Notional income	This is income that is treated as received, even if it has not been physically received. This includes: <ul style="list-style-type: none"> - Capital treated as Income, including dividends paid as shares as well as cash (stock dividends), and premiums for a grant of lease on a property that you own. - Trust Income treated as income of another person, such as interest over £100 on capital in a child's building society account. - Income given up or transferred to another person including the selling of an occupational pension or the transfer of a bank account into someone else's name. 	We will accept your signature in Section J of the EMA application form.

TABLE C - DEDUCTIONS

Deduction Type	Description	Original Evidence Required 
Private pension contributions	This is a personal policy you take out yourself, not through your place of employment, from an insurance company or financial institution and into which you pay contributions. This is not a pension you pay through your work.	Letter from pension company. P60 pension statement or, for personal pensions, the annual statement of contributions made.
Additional Voluntary Contributions (AVCs)	AVCs are additional contributions that you pay into a pension plan to bring your pension savings up to the maximum amount that the government will allow.	Letter from pension company. P60 pension statement.
Wages for domestic help because of incapacity	This is money you received to pay out for domestic help.	Benefit statement/letters.
Any other expenses connected with employment (if allowed for tax purposes)	This is any other expenses incurred as part of your job for which you claim tax exemption.	P2 HMRC statements

Data Protection Act 1998

The information provided on this form will be used for the processing of the EMA application and any subsequent administration. To enable the application to be processed and administered, your information will be shared with the Department for Education in Northern Ireland (DE) and the Department for Employment and Learning Northern Ireland (DEL), with the school or college that you attend and with the Student Loans Company (SLC) who administers the EMA scheme. These organisations are under a duty to protect public funds, and may also use this information to detect and prevent fraud. 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.

