

EDUCATION MAINTENANCE ALLOWANCE (EMA)

Application Notes

Academic year

2018/19

www.nidirect.gov.uk



**Apply
Now!**

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 allowance of £30 to help 16, 17, 18 and 19 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.

There are also 2 performance based bonuses of £100 normally paid out in January and June.

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

This application form cannot be taken as a promise to pay any sum in respect of EMA. The amount or availability of the allowance is dependent upon satisfying all the eligibility criteria of the scheme and the appropriate government funds being in place. It is not intended to create any legitimate expectation.

Who can get EMA?

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

- you're studying full time at high school or a minimum of 15 hours at a college on an eligible course;
- you're able to meet the nationality and residency requirements;
- you live in a household with an income of either:
 - £20,500 or less;
 - or**
 - £22,500 or less and there's more than one young person who qualifies for Child Benefit in the household;
- you have not already received the maximum allowance for the EMA scheme; and
- you're aged 16, 17, 18 or 19.

Additional help and information

For the most up-to-date information about EMA go to www.nidirect.gov.uk

If you need to speak to someone about applying for EMA you can call **0300 200 7089 (Minicom: 0300 100 0615)**

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 7089** 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

Information Usage Summary

Student Finance ni is the student finance service provided by the Student Loans Company and the Education Authority, funded by the Northern Ireland Executive. The Department for the Economy (DfE) has made arrangements for certain functions relating to student finance applications to be exercised by the The Student Loans Company Limited (SLC).

The information provided on this form will be used for the processing of the Education Maintenance Allowance application by the SLC and any subsequent administration relating to the funding. Each section that asks for your personal data is explained below:

- **Section 2 Student's details** – We will only use the information you provide in this section if we need to contact you or your nominated 3rd party.
- **Section 3 Your payment details** – We will only use the information you provide in this section if we need to make payments to you or your nominated 3rd party.
- **Section 4 Student's school or college details** – We will use the information you provide in this section to work out if you getting any educational funding from other sources and if are studying at a school/ college that is eligible to receive EMA.
- **Section 5 Student's nationality and residency details** – We will use the information you provide in this section to work out if you are eligible to receive EMA and to confirm your identity.
- **Section 6 Student's residence history** – We will only use the information you provide in this section to work out if you are eligible to receive EMA based on your residence history.
- **Section 7 Student's independence details** – We will only use the information you provide in this section to work out if you are dependent or independent. This is important because we will then be able to ask you for the specific financial information and /or evidence we need to work out if you are eligible to receive EMA.
- **Section 8 Financial details** – We will only use the information you and/or your parent(s)/partner provide in this section to work out if you are eligible for EMA based on your household income. This means sharing some of the data with HMRC.
- **Section 9 Student's family details** – We will only use the information you and your family provide in this section to work out if you are eligible for EMA based on your household income.

For further details about the way your information is used, who is responsible for it and the rights you have in connection with it, please refer to our full Privacy Notice/Data Protection Statement available online at www.nidirect.gov.uk/publications/education-maintenance-allowance-application-forms-and-guidance-notes

If you don't have internet access, please call us on **0300 200 7089** and we can send a copy to you.

Sharing your information

If you do not want us to share your information with your parent(s)/guardian(s) or partner, or you don't want us to use your information for market research purposes, you need to call us on **0300 200 7089** and let us know.

Section 1 Agreements

1.1 Authorised third party



By authorised third party we mean someone who is authorised to act and/or receive payments on the student's behalf. Evidence is required such as documentation from a local authority or a Power of Attorney. **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 the Department of Health) 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) on behalf of the student; **or**
- a letter showing you receive a Personal Independence Payment (PIP) on behalf of the student.

Section 2 Student's details

2.2 Personal details



We need proof of your age and identity, provide one of the following:

- your valid UK passport details as requested in section 5 of the application form; **or**
- your original valid ROI/non-UK passport; **or**
- your original birth/adoption certificate; **or**
- your original Biometric Residence Permit. Your permit will only be used to validate your identity, no other data from it will be used or stored.

If you provide your valid UK passport details in section 5 you do not need to send us your passport.

If your UK passport has expired you must send your original UK birth or adoption certificate.

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 Rates letter for the current year; **or**
- your Tax Credit Award Notification.

The proof can be in your parent's name.

Section 4 Student's school or college details

- 4.1  Already receiving/approved for a Further Education (FE) Award from the Department for the Economy **or** a Department of Agriculture, Environment and Rural Affairs (DAERA) Bursary?

You cannot receive EMA payments whilst you are currently in receipt or approved for either of these types of funding. If you are found to be in receipt of EMA and either of these funding sources you will have to repay any EMA payments you've received.

Section 5 Student's 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.



Break in residency

If you have not been ordinarily resident you may still be eligible for funding if you can show the break was temporary and you were planning on returning to the UK. If the break in residency was due to active service in the Armed Forces, you are still considered to be resident in the UK.

Examples of acceptable temporary breaks are:

- gap year
- voluntary work overseas
- parents working abroad on a temporary contract of employment

You need to send us evidence which can include but is not limited to:

- a letter from your learning provider confirming your gap year
- a letter from the employer on headed paper confirming your temporary employment and the dates worked
- a letter from the Armed Forces if applicable
- temporary visas or work permits in addition to the above

You must also be resident in the UK on the first day of your course to be able to get EMA. If you need to send us your biometric residence permit as evidence for any question in this section, be assured that we will only use it to validate your identity, no other data from it will be used or stored.

5.1 UK or ROI national



If you hold a valid UK passport enter these details. This means you **don't need to send your passport to us**. If you don't hold a valid UK passport, alternative evidence is required.

You need to send us:

- your original valid ROI passport; **or**
- your original birth certificate.

We are unable to accept an expired passport as proof of your identity.

5.2 EU National



You need to send us:

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

You need to send original evidence to show you have been resident in the UK for the past 3 years.

Evidence can be but not limited to:

- a letter from your school or college
- utility bills
- your household's Tax Credit Award Notification that lists each young person.
- original paper bank statements
- Council Tax bills

Section 5 Student's nationality and residency details (continued)

5.3 'Settled status' in the UK



You need to send us:

- your Biometric Residence Permit; **or**
- your Home Office letter **and** your immigration status document.

5.4 'Leave to Enter or Remain for Humanitarian Protection' or 'Discretionary Leave'



You can apply for funding as long as you or your family member's status does not expire before 1st September 2018.

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 'Refugee status' in the UK or 'EU temporary protection status' in the UK



You can apply for funding as long as you or your family member's status does not expire before 1st September 2018.

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.

5.6 'Leave to remain' as a stateless person



You can apply for funding as long as you or your family member's status does not expire before 1st September 2018.

You need to send us:

- the Home Office letter and Biometric Residence Permit of the person who has been granted Stateless Person status.
- evidence of your relationship to the person who has been granted Stateless Person status if it is not you.

If you are claiming student finance as the child or step-child of a person granted Stateless Person status, you will only be considered a 'child' if you were under the age of 18 at the time of your parent's application to the UK Home Office.

If you are claiming student finance as the husband, wife or civil partner of someone who has been granted Stateless Person status, you must have been their husband, wife or civil partner at the time of their application.

Section 5 Student's nationality and residency details (continued)

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

5.8 Child of a Swiss national



You need to send us:

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

We also need proof that your parent/step parent is a Swiss national, send us:

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

and proof of their UK residency, send us:

- a signed letter to confirm your Swiss national parent is/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**
 - utility bill (dated within last 3 months); **or**
 - Local Authority correspondence (on headed paper); **or**
 - Government Department correspondence.

Section 5 Student's nationality and residency details (continued)

5.9



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 contact us on **0300 200 7089** 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 one of the following:

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

5.10



Ineligible based on your nationality and residency situation.

You need 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 7089**.

Section 7 Student's independence details

7.2 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 7089** to discuss your situation.

7.3 Living under the care of the Department of Health or foster parent(s)



For any three-month period ending on or after the date on which you reached the age of 16 and before the 1 September 2018, you have lived under the care of the Department of Health or foster parents, but you have not been under the legal care of your parents.

You need to send us:

A letter on headed paper from the Department of Health 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 the Department of Health and include an official stamp.

Receiving Income Support or income-related Employment and Support Allowance in your own name



You need to send us:

- your current benefits statement for 6 April 2017 to 5 April 2018; **or**
- your Tax Credit Award Notification for 6 April 2017 to 5 April 2018.

Responsible for a child



You need to send us:

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

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.nidirect.gov.uk or if you would like a copy to be sent to you call us on **0300 200 7089**.



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 applicable data protection legislation.

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 2016-17



If your household income has permanently dropped since 2016-17

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

- £20,500 or less; **or**
- £22,500 or less and there's more than one young person who qualifies for Child Benefit in the household.

If in tax year 2016-17 you earned over this threshold, but since then your income has permanently dropped below it, you can be considered for EMA using your current household income.

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

- 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)

8.2 Income from salary or wages



If as part of your salary or wages for tax year 2016-17 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
- Jobseeker's Allowance
- Statutory Adoption Pay
- Statutory Maternity Pay
- Statutory Paternity Pay
- Statutory Sick Pay
- Widowed Parent's Allowance

8.4 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 2016-17, 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 which 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)

8.5 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

8.7 Income from self-employment



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

Total taxable profit from businesses

This includes:

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

Total taxable profit from partnerships

This includes:

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

8.8 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)

8.9 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

8.10 Income from property lettings



This includes:

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

8.11 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

8.12 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)

8.13 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)

8.14 Other overseas income and gains



This includes:

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

Part D

Income deductions

8.17 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 Student's 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:

- £20,500 or less; **or**
- £22,500 or less **and** there's more than one young person who qualifies for Child Benefit in the household.

If your household income is £22,501 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 7089**.

- 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 2018, 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 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 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 both parts of 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.

Bonus payments are normally made in January and June.

How do I make a complaint?

Problems can usually be settled quickly and easily by simply telephoning the department you've been dealing with, explaining your problem and asking to have it resolved. If this doesn't 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:

**Customer Relations 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**

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

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