

Education Maintenance Allowance (EMA) 2020/21

Application Notes



We welcome applications in Welsh.
This won't lead to a delay in our response.



www.studentfinancewales.co.uk/ema

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 **evidence**. These notes will tell you exactly what we need from you. You should send **photocopies** of your evidence unless otherwise stated. We will return any original documents.

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. Courses include Independent Living Skills or, if studying in England, Preparation for Adulthood.
- 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 brailleandlargefonts@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 and consent

Information Usage Summary

Student Finance Wales is the student finance service provided by the Student Loans Company Limited (SLC), funded by the Welsh Government. The Welsh Ministers have transferred certain functions relating to student finance applications to the 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 third 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 third party.
- **Section 4 Student's school or college details** – we will use the information you provide in this section to work out if you 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 Privacy Notice available online at

www.studentfinancewales.co.uk/fe/privacy-notice

If you don't have internet access, please call us on **0300 200 4050** and we can send a copy to you.

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 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 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 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.

All evidence items you send must be **originals**.

2.4 Contact details



We need photocopied 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/guardian's/partner's name.

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

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

All evidence items you send must be **originals**.

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

Photocopied evidence can be but not limited to:

- a letter from your school or college on headed paper confirming your name, address(es) and date the letter was issued;
- utility bills (these can be printed from your online account if you do not get paper bills);
- Child Tax Credits letter - if you are named on it;
- bank statements (these can be printed from your online account if you do not get paper statements);
- Council Tax bills;
- a letter from your local council or housing association.

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

5.3 'Settled status' in the UK

e

You need to send us:

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

All evidence items you send must be **originals**.

5.4 Leave to enter or remain; discretionary leave; leave to remain on the grounds of family life; leave to remain on the grounds of private life; leave to remain outside the immigration rules; or humanitarian protection

e

If you have leave to remain on the grounds of family life **or** on the grounds of private life, this must be as a result of a failed application for asylum.

If you have leave to remain outside the immigration rules, this must be as a result of a failed application for leave to remain, either on the grounds of family life or private life.

You can apply for funding as long as you or your eligible family member's status does not expire before 1st September 2020.

If the status expires before you finish your course, we will ask for evidence of the updated status.

If any of these statuses apply to you or your eligible family member, you need to send us:

- the Biometric Residence Permit; **or**
- the Home Office letter **and** the immigration status document of the person who has been granted the leave to remain.

If any of these statuses apply to your family member, you also need to send us:

- proof that your relationship to the family member existed at the time of their application to the Home Office.

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

If you're claiming student finance as the husband, wife or civil partner of someone who has been granted this status, you must have been their husband, wife or civil partner at the time of their application for asylum.

All evidence items you send must be **originals**.

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

- 5.5** 'Refugee status' in the UK or 'EU
e temporary protection status' in the UK

You can apply for funding as long as you or your eligible family member's status does not expire before 1st September 2020.

If the status expires before you finish your course, we will ask for evidence of the updated status.

If this status applies to you or your eligible family member, you need to send us:

- the Biometric Residence Permit; **or**
- the Home Office letter **and** the immigration status document of the person who has been granted the leave to remain.

If this status applies to your family member, you also need to send us:

- proof that your relationship to the family member existed at the time of their application to the Home Office.

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

If you're claiming student finance as the husband, wife or civil partner of someone who has been granted this status, you must have been their husband, wife or civil partner at the time of their application for asylum.

All evidence items you send must be **originals**.

- 5.6** 'Leave to remain' as a
e stateless person

You can apply for funding as long as you or your eligible family member's status does not expire before 1st September 2020.

If the status expires before you finish your course, we will ask for evidence of the updated status.

If this status applies to you or your eligible family member you need to send us:

- the Home Office letter **and** Biometric Residence Permit of the person who has been granted stateless person status.

If this status applies to your family member, you also need to send us:

- proof that your relationship to the family member existed at the time of their application to the Home Office.

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 or step-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.

All evidence items you send must be **originals**.

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

5.7
e 'Leave to remain' under section 67 of the Immigration Act 2016

You can apply for funding as long as you or your eligible family member's status does not expire before 1st September 2020.

If the status expires before you finish your course, we will ask for evidence of the updated status.

If this status applies to you or your eligible family member, you need to send us:

- the Biometric Residence Permit; **or**
- the Home Office letter **and** the immigration status document of the person who has been granted the leave to remain.

If this status applies to your family member, you also need to send us:

- proof that your relationship to the family member existed at the time of their application to the Home Office.

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

All evidence items you send must be **originals**.

5.8
e 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 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.

All of the above evidence items you send must be **originals**.

We also need photocopied 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 Student's nationality and residency details (continued)

5.9 Child of a Swiss national



You need to send us:

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

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

- your Swiss national parent's valid passport; **or**
- their National Identity card **and** proof of your relationship.

All of the above evidence items you send must be **originals**.

We also need photocopied 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; **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 Student's nationality and residency details (continued)

5.10 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).

Any of the above evidence items you send must be **originals**.

We also need photocopied 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.

Any of the above evidence items you send must be **originals**.

We also need photocopied 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.

5.11 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 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) but still consider yourself an independent student – call us on **0300 200 4050** to discuss your situation.

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



If at any point from the age of 14 to the first day of the first academic year of your course you:

- have not been under the legal care of your parents for a combined total of at least 13 weeks; **or**
- were under a special guardianship order, in the custody or legal care of, or have been given accommodation by a Local Authority for at least 13 weeks.

If you returned to the legal care of your parents between the ages of 14 and 16 (before the start of your course), you may still be considered a care leaver.

You need to send us:

A letter from your Local Authority confirming your current address and whether you are, or have been, in care.

This letter must be on headed paper. It needs to be signed and dated by an authorised official from your Local Authority, with 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 2019 to 5 April 2020; **or**
- your Tax Credit Award Notification for 6 April 2019 to 5 April 2020; **or**
- your Universal Credit Award Notification for 6 April 2019 to 5 April 2020.

e Responsible for a child



You need to send us:

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

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 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 2018-19



If your household income has permanently dropped since 2018-19



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 2018-19 you earned over this threshold, but since, 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 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.

If there are two parents/guardians in your household

If the income has dropped for one parent/guardian, the other must also provide evidence of their earnings.

Section 8 Financial details (continued)

8.3 Income from salary or wages



If as part of your salary or wages for tax year 2018-19 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

8.5 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 2018-19, 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
- Interest and other income from overseas savings
- Dividends from foreign companies
- Dividend income received by a person overseas

Section 8 Financial details (continued)

8.6 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

8.8 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

8.9 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)

8.10 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

8.11 Income from property lettings



This includes:

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

8.12 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

8.13 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)

8.14 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)

8.15 Other overseas income and gains



This includes:

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

Part D

Income deductions

8.18 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:

- £20,817 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 2020, 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 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 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 EMA 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.