



EDUCATION MAINTENANCE ALLOWANCE (E.M.A.) Guidance Notes

These notes have been compiled to accompany the 2012-13 EMA Application form. Please read these notes before completing your application.

Advice

A fresh application must be made each academic year, including all original documents needed to complete the assessment. However, if you consent to share information and have applied for either a clothing grant or free school meals, the information supplied then will be used for the EMA application.

When completing the application form please answer each section, as best you can, and submit the form to the EMA Team with the relevant documentation.

We recommend you send this application and your original documents by **registered/secure mail** as you are sending personal information - this also gives you guarantees of delivery. If you prefer, you can visit Customer Services at Dundee House where they can make certified copies of your documents for sending to us, instead of sending originals.

DEADLINES apply for the submission of the application form, so do not delay in sending your form.

You CAN send the form without the required documents, as long you send them to us when you receive them. However, until we have all the required documents, **we will not** be able to make a final decision. If you do send any documents at a later date, please remember to include the applicant's name, School / Learning Centre and date of birth so we can match them to the application. The date we receive your EMA Application Form, whether or not all the additional documentation required is attached, will be the date of receipt logged by the EMA Team. This is the date (if your application is successful) that the award will be made from.

If you contact the EMA Team to discuss your application please note that we use security questions before discussing applications.

PLEASE KEEP THIS BOOKLET FOR YOUR OWN REFERENCE. DO NOT SEND THIS WHEN SUBMITTING YOUR APPLICATION.

Both Student and Parent/Carer(s) must sign the Application Form on the back page.

- If you were born between 1 March 1993 and 28 February 1997 you may be eligible for an EMA.
- **Autumn Intake** If your date of birth falls between 1 March 1993 and the 30 September 1996 you may be eligible for an EMA from August 2012.
- **Winter Intake** If your date of birth falls between 1 October 1996 and the 28 February 1997 you may be eligible for an EMA from the start of the January 2013.
- **BACK-DATING EMA AWARD TO AUGUST:** For those eligible for the full years award, your application must be received by **30 September 2012** or the award can only be made from the week it was received into the office.
- **BACKDATING EMA AWARD TO JANUARY:** For those who are eligible from January 2012, your application must be submitted by **28 February 2013** or the award can only be made from the week it is received by this office.
- The cut-off date for processing application forms and necessary further information for academic year 2012-13 is **Friday 29th March 2012**. No applications can be accepted past this date.
- **HOUSEHOLD INCOME :** Household Income is assessed on your household's combined gross taxable income for the period April 2011 to March 2012.
- **OVERSCALE APPEALS :** If you total household income has significantly decreased (by more than 15%) of the total shown on your P60 or Tax Credit Award Notice for the 2011/12 income period, you may be eligible for in-year assessment and you should apply for EMA on this basis. Please contact the EMA Team for more information at ema@dundee.gov.uk
- The **INCOME THRESHOLD** for the EMA Programme, Academic Year 2012/13

Income	No. of dependent children in the household	Award
£0 - £20,351	1	£30
£0 - £22,403	2+	£30

- Dependent children are those up to the age of 16 and those over the age of 16 and up to the age 25 if they are in full time further or higher education.
- If you are receiving education whilst living in a foster home or children's home, and are in the care of the local authority or living independently in receipt of Income Support or contributions-based Employment and Support Allowance, you are eligible for a £30 EMA award without having to provide evidence of household income.
- If successful, you must complete a Learning Agreement and adhere to the terms and conditions laid out in your agreement and school.
- If successful, you will only receive EMA payments for those weeks where you have maintained 100% attendance (including authorised absences) and acceptable punctuality and conduct.
- If you return to school for a sixth year, i.e. session 2013/14, you may be eligible for a further year's EMA support.

A FIRST CLASS STAMP WILL NOT BE SUFFICIENT POSTAGE WHEN SENDING IN YOUR COMPLETED APPLICATION FORM. POSTAGE CHARGES ARE NOW BASED ON WEIGHT AND SIZE.

PLEASE CHECK POSTAGE PRIOR TO SENDING IN YOUR FORM.

WE RECOMMEND YOU TO USE REGISTERED POST FOR ORIGINAL DOCUMENTS YOU ARE SENDING OR ALTERNATIVELY PLEASE BRING THESE IN PERSON TO DUNDEE HOUSE WHERE OUR CUSTOMER SERVICES TEAM WILL CHECK, COPY AND RETURN THEM TO YOU IMMEDIATELY.

Please complete the application form and send it to the following address:

**EMA TEAM
Dundee City Council
50 North Lindsay Street
DUNDEE
DD1 1NL**

IF YOU ARE POSTING YOUR APPLICATION YOU MUST ENCLOSE A STAMPED ADDRESSED ENVELOPE (9" X 6" IN SIZE) FOR PERSONAL DOCUMENTS TO BE RETURNED.

- If you do not want to send original documents please bring your documents to Dundee House, Customer Services will be happy to verify and copy your documents before returning them to you.
- All documents sent to the EMA Team must be properly referenced with the name of the EMA applicant and the school they attend.

HOW YOUR APPLICATION WILL BE DEALT WITH BY DUNDEE CITY COUNCIL EMA TEAM

Stage 1

Please complete your EMA form fully, enclose all documentation required and ensure that the form is signed by the applicant and their Carer(s)/Guardian(s). For those young adults on an Activity Agreement, you will have a Personal Advisor/ Key worker to help you complete your application form.

Stage 2

When your application form is received by the EMA Team, the date is recorded and any original documents that accompany the application form are checked, copied and returned immediately.

Stage 3

If the EMA form is submitted without original documents or information has not been fully completed, a letter will be sent requesting this information. Until the information requested is sent to the EMA Team your application form will be put on hold. **Please note final closing date for receipt of all applications and documented evidence is Friday 29th March 2013 for the Academic year 2012-13.**

Stage 4

When your application is finalised, you will receive a Letter of Award with details of terms and conditions, payment dates and a Learning Agreement. The Learning Agreement must be completed, signed by both you and your parents, your school, then returned to the EMA TEAM before payment can be activated.

Stage 5

If you are refused an EMA but think you should be eligible (due to a significant decrease in household income) you may lodge an appeal. Any appeal should be made no later than one month from receipt of your refusal letter, please include documentary evidence as proof of your current income.

DATA PROTECTION ACT

The Council is under obligation to manage public funds properly. Accordingly, the information that you provide will be used to ensure all sums due to the Council are paid timeously, e.g. by identifying persons who are non payers of council tax and to improve the uptake of benefits.

The information may also be used to prevent and detect fraud. It is also possible that this information may be shared for the same purposes with public bodies, including neighbouring councils or other organisations which handle public funds.

- Education Maintenance Allowance (EMA) is a programme funded by the Scottish Government and administered to Local Authority Education Departments for schools throughout Scotland. The Scottish Government and Local Authorities are controllers in relation to your information.
- The information you supply shall be used for the purposes of assessment, award, payment, and where necessary, recovery of the EMA and we will provide information to the Scottish Government, all in accordance with the requirements in the Scottish Government EMA (Scotland) Business Model.
- We may check information provided by you, or information about you provided by a third party, with other information held by us. We may also get information about you from certain third parties, or give information to them, to check the accuracy of information, to prevent or detect crime, or to protect public funds in other ways, for research or statistical purposes, as permitted by law. These third parties include other government departments.
- We will not disclose information about you to anyone outside our Local Authority unless the law permits us to.

CONSENT TO SHARE INFORMATION

Dundee City Council will only use the information you provide to administer EMA, free school meal and school clothing entitlement application. We may wish to share your personal details with departments and agencies of the Council, other Scottish Councils, the Scottish Executive and its agencies and the Registrar General. This will ultimately benefit you and us by:

- Ensure that your personal details are correct and kept up-to-date wherever these bodies hold them
- Helping us identify other public services that you may be eligible for now
- Allowing us to contact you automatically if you become eligible for new services in the future
- Allowing us to pass your basic information to other departments to make it simpler and quicker for you to apply for their services
- Avoiding us all repeatedly asking you for the same information when you apply for new services
- Avoiding you having to provide us with the same documents to prove you are eligible for new services

In particular, we may in future be able to use these details to automatically assess entitlement to Education Maintenance Allowance, free school meals and / or school clothing grants and provide this without requiring you to provide any documentation. We need your permission to share your details to do this. If you wish to share your data, please tick the Consent to Share Data statement on the relevant application form.

FILLING OUT YOUR APPLICATION FORM - STUDENTS PERSONAL DETAILS

- Please provide your original birth certificate - unfortunately we are unable to accept medical cards, baptism certificates or photocopies. If no birth certificate is available other forms of documentation may be required, i.e. passport. If your name is different from that shown on your documents, please submit information relating to your change of name.
- Enter your date of birth using DD MM YYYY format. For example if you were born on 12 April 1993, enter 12 04 1993
- If you have not been ordinarily resident in the UK for 3 years, you may still be considered for an EMA.
- Students who are non UK residents please submit ORIGINAL passport and other documents for evidence of residency.
- If the above is not available at the time of completing the EMA application, then please submit the EMA form as it is.
- Remember to indicate on the form that the documents are not available at this time, and that these will be forwarded to the EMA Team when they are available.
- All documents sent to the EMA Team must state son/daughter's full name, date of birth and the School / Learning Centre they will be attending.
- **No assessment of award can be made until the relevant documents are submitted. Please note final closing date for receipt of all applications and documented evidence is the 29th March 2013 for the Academic year 2012-13**
- Original documents will be returned as soon as possible.
- To be eligible for an EMA, students must meet the nationality and residency requirements of the programme. In all cases students should provide evidence depending on their circumstances.
- More information about nationality and residency could be found in the EMA Guidance Document on the EMA website www.emascotland.com
- If you have not been resident in the UK for 3 years you must provide evidence of your residency status.

SCHOOL / LEARNING CENTRE

- The School / Learning Centre details relate to the School / Learning Centre at which you intend to study from the start of the next school year, during the period which you would receive any EMA payment(s) if eligible.
- If you intend to study between two School / Learning Centres over the same period, enter details of the place at which you will spend the most time.
- To be eligible for an EMA you must be attending school and/or college for a minimum of 21 guided learning hours (timetabled hours including study periods).
- Please note that vulnerable students may have flexible arrangements in regards to the guided 21 hours.

BANK ACCOUNT DETAILS

- The name of the person holding the account must be the EMA student only, except where the applicant has additional needs which makes this impractical.
- To receive an EMA payment you must hold a bank/building society account which accepts payments by Bank Automated Credit System (BACS) Transfer. If unsure, please check with your bank/building society.
- Payments will normally be paid directly into your bank/building society account on a fortnightly cycle in arrears.
- Sort code - this is a 6 digit number.
- Account number - this is an 8 digit number.
- **Please do not use the 16 digit number which appears across the card.**

INDEPENDENT STATUS

- If you receive income support in your own right, please provide your most recent Income Support, Benefits statement, a Tax Credit Award Notice (TCAN) TC602, Council Tax letter or Housing Letter
- If you are living under the care of the Local Authority, please include a letter from the Local Authority confirming your address and circumstances. This should be signed by an official from the Local Authority and include an official stamp.

FAMILY DETAILS

- Please circle the appropriate option which refers to your household.
- If you have ticked the box which states that you live on your own, you do not need to fill in address details of parent(s)/carer(s) in this section.
- Enter correct address details in boxes provided if you have ticked that you do not live with a parent/carer.
- The term 'parent' as it appears can refer to your father, mother, carer, step-parent or parent's partner who lives in your home.
- The term 'partner' as it appears can refer to your spouse, civil partner or live-in partner.
- Please include proof of guardianship, e.g. child benefit letter, if living with someone other than your mother or father.
- Please include proof of Lone Parent status, e.g. current council tax notice for April 2011-March 2012
- Please include details of any dependant children in the household. Acceptable documents include:
 - o Tax Credit Award Notice showing your 2011/12 income.
 - o Recent child benefit letter (showing names of all children)
 - o SAAS or college letter of award for academic year 2011/12

HOUSEHOLD INCOME DETAILS

- If a student is independent (receiving income support in their own right) or in the care of the Local Authority, they do not need to supply any details of income and this section of the form does not need completed.
- If you are in receipt of Tax Credits, please indicate this on the application and include your original Tax Credit Award Notice (TCAN). This MUST show your income during the 2011/12 financial year.

Please note that TCAN must be for 2012/13 and show actual income figures for 202011/12. We cannot accept estimated income figures, Provisional award notices, TCAN Review notices or Final TCAN 2011/12.

NB - If TCAN TC602 is not yet available, please still submit your application form with a note that your TCAN is to follow and then send us your TCAN when you receive it.

Benefit information

- If receiving benefits please submit a P60U certificate
- Helpline Numbers: Carers Allowance (Preston) 0845 608 4321
- Disability Living Allowance (Blackpool) 0845 712 3456
- Child Benefit Helpline 0845 302 1444

Earnings as an employee - suitable evidence of income:

- A 2011/12 P60 confirming earnings from employment, or a valid week 52/month 12 payslip, providing these show year to date income.
- If you made pension contributions to an HM Revenue & Customs-approved pension scheme (other than through your employer), please provide evidence from the pension fund scheme. If you made contributions through your employer, we do not need anything further than your P60.

INCOME FROM SELF EMPLOYMENT

If self-employed, a Self-Assessment Tax Calculation (SA302) should be submitted. This must show your profit for 2011/12.

Please also provide evidence of any of the following:

- The gross amount of any contributions you made to a pension scheme or retirement annuity contracts;
- The gross amount of any payments made to charity via gift aid;
- Any amount you added on for averaging perhaps because you are a farmer or market gardener with fluctuating profits. (Averaging is not allowed in tax credits claims).

plus

- Any amount you deducted for averaging on the Self-employment pages of the full Tax Return.

If your business received other income or profits, for example, rental income includes evidence of this.

If you have only just started working for yourself or need help working this out, call the HMRC Self Assessment Helpline on 0845 9000 444.

OTHER INCOME

In addition to social security benefits and earning from your work, we also take into account any miscellaneous income within the 2011/12 tax year.

Do not include the following:

- maintenance received from a former partner
- Working Tax Credit and Child Tax Credit
- Student loans. You should also not deduct student loan repayments from your income
- Other student grants such as those to meet the cost of tuition fees, child care, etc.
- War pensions, or pensions or annuities payable under German or Austrian law to victims of Nazi persecution.
- Income your children may have had, unless it is taxable in your name or your partner's name.

Notional income

Income that you are treated as having received. Notional income also includes income that you are treated as having received, even though you may not have. It may include:

- Income that you have deprived yourself of to get tax credits or more tax credits.
- Income that you were entitled to but did not apply for. For example, a social security benefit or allowances paid to local government councillors or civic dignitaries. This does not apply to
 - a deferred state pension (although when it is paid, a social security pension lump sum or an enhanced state pension will count as 'pension income' for tax credits purposes)
 - a deferred personal pension
 - a deferred retirement annuity or
 - compensation for personal injury
- Income that you lost out on because you worked for less than the going rate (or for nothing) as the person you working for, or to whom you are providing a service, has means to pay you. This does not apply to
 - voluntary work (for example, helping out in a charity shop or Citizens Advice Bureau), or
 - employment or training programmes.

Please provide appropriate evidence.

UK Pension

- Please provide evidence of any State Pension you received, including
- The basic (or old age) pension
- The social security pension lump sum
- State earnings related pensions (SERPS)
- Graduated pension (graduated retirement benefit)
- Industrial Death Benefit
- Widow's Pension
- Widowed Mother's Allowance, Widowed Parent's Allowance
- Any increase for a dependent child
- Any incapacity addition or addition for a dependent adult
- Any increases paid by the Department for Work and Pensions or Department for Social Development to up rate a guaranteed minimum pension.

Do not include the Christmas Bonus and the Winter Fuel payment.

Other UK pensions

If you received a pension other than a State Pension, include the full amount before any tax was taken off. Your pension provider should provide you with a P60 (or similar certificate) by the end of May each year showing the amount of pension paid and tax deducted.

Also include any annuity payments from a pension scheme. If your pension includes an extra amount because you were disabled by injury on duty, or by a work-related illness (compared to what would have been paid had you retired at the same time on ordinary ill health grounds), exclude that extra amount.

If you receive a pension from outside of the UK it should be included as foreign income (see below).

Income from savings and investments

Include interest from any personal or joint bank or building society accounts. This is the interest before tax was taken off (the gross interest). Your passbook or statement will help you work out this figure. If you received company dividends from any UK company (including dividends from a company of which you or your partner, or both of you are directors), add the tax credit shown on the voucher supplied by the company, to the dividend.

Ignore tax-free savings (for example, ISAs, TESSAs, PEPs, Index Linked and Fixed Interest National Savings Certificates and Children's Bonus Bonds).

Also include here a 'chargeable event' gain from a life insurance policy. Include the full amount before 'top slicing' relief for income tax. Please provide appropriate evidence (income statement/tax voucher). **Please provide appropriate evidence.**

Property Income

Include income from property or land in the UK that you owned or leased out. If this was part of your business income (if you were self-employed), include it here. Ignore any income covered by the 'Rent a Room' scheme (briefly, if you let furnished accommodation in your own home for up to £4,250 a year).

If your rental property made a loss, relief for this loss (for tax credits purposes) is generally given in the same way as for income tax. Normally, the loss should be carried forward and set-off against profits from the same source in the following tax year.

If, however, part of the loss arises from capital allowances or from agricultural land, that part of the loss may be set against other income which you (but not your spouse or partner) may have, either in the tax year in which the loss was made or in the following tax year. In such cases, the amount of loss relief available for tax credits purposes is based on your tax calculations. **Please provide appropriate evidence.**

Trust income

If you received income from a trust, settlement or a deceased person's estate, the trustees or administrators will have given you a certificate telling you what income was paid to you. Include the gross income (that is, the amount before any tax was taken off). **Please provide appropriate evidence.**

Foreign income

For example, income from investments and property overseas, non-UK pensions and social security payments from overseas governments.

Include the full amount, whether or not it was remitted to the UK, in British pounds not the foreign currency. Also, include the gross income (the amount before any foreign tax was taken off) even if it is not taxable in the UK because of a double taxation agreement.

If you receive a foreign pension, whether or not it was remitted to the UK, you should include 90% of the full amount received (**in British pound, not the foreign currency**).

You may deduct any banking charge or commission paid when converting foreign currency to British pounds. **Please provide appropriate evidence.**

Deduction from income

The sum total income under the following sections are subject to a £300 disregard. If the sum total is £300 or less, it is treated as nil. If the sum total is more than £300, only the excess is taken into account:

- Notional income
- UK pensions
- Other UK pensions
- income from savings and investments
- property income
- trust income
- foreign income

For more information on EMA please refer to our website for more information or call us on 01382 433749

www.dundecity.gov.uk/education/ema

Please note that Dundee City Council only administer the EMA scheme on behalf of Scottish Government - we are not responsible for Policy decisions.