



# Quick Guide to Education Maintenance Allowance (EMA) School Session 2017/18

If you were born between 1 March 1998 and 28 February 2002 you may be eligible for an EMA.

## What is an Education Maintenance Allowance (EMA)?

An EMA is an allowance of up to £30 per week to eligible young people who stay on in full-time education at school after their 16th birthday. It can be paid for a maximum of 3 years, 4 years in the case of vulnerable students. The EMA is only paid for weeks in attendance at school, up to a maximum of 40 weeks in any one academic year. EMA is not paid for school holidays. EMA is paid fortnightly in arrears directly into your bank account.

## Do I qualify for an EMA?

The award is based on household income which is normally assessed on gross taxable income for the period 6 April 2016 to 5 April 2017. You must attend school for a minimum of 21 guided learning hours per week (timetabled hours including study periods). You must satisfy attendance requirements and complete and adhere to the terms of a Learning Agreement - a contract between the young person and their school (this is usually completed with Guidance staff).

The Income Thresholds for 2017-18 are as follows:-

Household income	Number of dependent children in the household	Award
£0 - £24,421	for families with a single child in full-time education	£30
£0 - £26,884	for families with more than 1 child in full-time education	£30

Dependent children are all those up to the age of 16, and those over the age of 16 and up to the age of 25 if they are in full time further or higher education.

If there is a significant change in financial circumstances within the household students may be eligible to apply for an in-year assessment during the current academic year.

If you are receiving education while 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.

## When do I apply?

Application forms are available from schools and from Council Access Points from the middle of June. The form can also be printed from the Moray Council website [www.moray.gov.uk](http://www.moray.gov.uk)

EMA is offered twice yearly. Check the table below to see when you will be eligible to apply:-

Date of birth	Eligible from	Applications accepted	Application received by Moray Council	Award start date
Between 1 March 1998 and 30 September 2001	August 2017	From 12 June 2017	By 30 September 2017	Backdated to the start of the August 2017 term *
			Between 1 October 2017 and 31 March 2018	Date your form is received
Between 1 October 2001 and 28 February 2002	January 2018	From 1 October 2017	By 28 February 2018	Back dated to the start of the January 2018 term *
			Between 1 March 2018 and 31 March 2018	Date your form is received

\* Payments will only be backdated to the start of the term if you have met the terms and conditions of the Award.

NO APPLICATIONS WILL BE PROCESSED AFTER 31 MARCH 2018.

## What happens after I have submitted my completed application form?

If refused, a Refusal Letter is sent to you. If awarded, an Award Letter is sent to you with a payment schedule and the terms and conditions of the Award. Your Award Letter will ask you to arrange to meet with your guidance teacher, who will help you complete your Learning Agreement. No payments can be made until your Learning Agreement has been authorised by your school.



# Guidance for completing the EMA Application Form School Session 2017/18

Please read before submitting your application. Failure to complete form properly could result in a delay to any award being made

## Section 1 (A): STUDENT PERSONAL DETAILS

- Enter your date of birth using DD MM YYYY format. For example if you were born on 12 April 1999, enter 12 04 1999

## Section 1 (B): PERSONAL NATIONALITY AND RESIDENCY DETAILS

- To be eligible for an EMA, students must meet the nationality and residency requirements of the EMA programme. In all cases students should provide evidence depending on their circumstances.
- Students must have been ordinarily resident in Scotland for three years immediately before the qualifying or start date of the course of education they are to participate in.
- If you have not been ordinarily resident in the UK for 3 years, you may still be considered for an EMA.

## Section 2: COURSE/SCHOOL DETAILS

- If you intend to study between two schools or school and college 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).

## Section 3: BANK/BUILDING SOCIETY ACCOUNT

- 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.
- 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.

## Section 4: INDEPENDENT STATUS

- If you receive Income Support or Employment and Support Allowance (ESA) in your own right, please provide your most recent Income Support/ESA Benefits statement or a Tax Credit Award Notice (TCAN) TC602. If unavailable, part C should be completed by the Department for Work and Pensions (DWP).
- 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.

## Section 5: FAMILY DETAILS

- Please tick the appropriate box 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) (section 5).

- 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.
- Please include all children in the household.
- Acceptable documents include:
  - Tax Credit Award Notice (TCAN)
  - Child benefit
  - SAAS or college letter of award
  - School/college or university letter confirming enrolment of other dependent child/ren.

## **Section 6: HOUSEHOLD INCOME**

Please note additional documentation may be required to complete this application form.

- If a student is independent (receiving Income Support or Employment and Support Allowance in their own right) or in the care of the Local Authority, section 6 should not be filled in.
- If your household has a Tax Credit Award Notice (TCAN) TC602 from HM Revenue and Customs (HMRC) for 2017/18, based on household income for 2016/17, the complete finalised form must be submitted along with your application form. Please note that TCAN TC602 must show actual income figures for 2016/17. Estimated income figures are not acceptable. If the TCAN TC602 is not yet available, please still submit your application form with TCAN TC602 to follow.
- If no TCAN for tax year 2016/17 is available, details will have to be entered into the relevant boxes on page 4 of the application form. The following documentation must be provided if applicable.

### **Social Security Benefits**

- If receiving benefits please submit a P60U certificate, or alternatively send Part C attached to the Department of Work and Pensions (DWP) office to be completed. If receiving Universal Credits please submit the most recent award letter.
- Helpline Numbers:
 

○ Carers Allowance (Preston)	0345 608 4321
○ Child Benefit Helpline	0300 200 3100
○ Universal Credit Helpline	0345 600 0723

**Please see TCTMO4402 for further details.**

### **Earnings as an employee**

- A 2017 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), you should deduct the gross amount for year 2016/17 from the total household income. You must provide evidence from the pension fund scheme. If you made contributions through your employer, you do not have to deduct anything.

**Please see TCTM04003 for further details.**

Allowable Expenses Incurred:

Deduct

- Any expenses which you met from your earnings and which arose wholly, exclusively and necessarily in the course of your work (as well as travelling expenses necessarily incurred in the performance of your duties).

- certain payments from your earnings which are deductible for income tax purposes, such as fees and subscriptions to professional bodies and learned societies, employee liabilities and indemnity insurance premiums, and agency fees paid by entertainers.
- Flat-rate expenses agreed by your employer and HM Revenue & Customs, to maintain or renew tools or special clothes (such as a uniform) that are necessary to do your work.

If you paid such expenses and were not reimbursed by your employer, deduct the amount of these from your gross pay. If your employer reimbursed you, do not

- include the reimbursed amount received in your claim, or
- make any deduction from your earnings.

### **Benefits from your employer(s)**

(e.g. company car and fuel, taxable vouchers and payments in kind from all jobs)

You may have received benefits from your employer which were not paid out in wages but which were taxable. These are called benefits in kind. Your employer should have given you information about these by 6 July 2017, usually on a form P9D or P11D. You do not have to work out the amount of each individual benefit – your employer will tell you the taxable values.

If you have not received a form P9D or P11D for the year 6 April 2016 to 5 April 2017 and you think you should have, ask your employer or phone HMRC.

For tax credits purposes HMRC takes into account the value of the following benefits in kind –

- Any goods and assets your employer gave you that you could sell for cash or anything bought for, or paid to you, other than at market value. For example gifts of food, drink, fuel, cigarettes, clothes etc. The amount to include should be found at section A of the P11D or the third or fourth boxes in section A(2) of the P9D.
- Any payments made by your employer which you should have paid. For example, if your employer paid your rent directly to your landlord or paid your gas, telephone or electricity bills or your income tax liability. Again, these amounts are shown on forms in section B of the P11D and section A(2) of the P9D (in the first, second and, if appropriate, fifth boxes).
- Cash and non-cash vouchers and credit tokens, such as company credit cards. The value of these benefits is shown at section C of the P11D and at section B of the P9D (add together all the boxes at section B).
- Expenses payment made to you or on your behalf (shown at section J, M or N on form P11D or P9D section A (1)).

If you earn at a rate of £8,500 or more a year (including any benefits in kind), or you are a company director, the following benefits are also taxable and form part of your income for tax credit purposes –

- Mileage allowance payments, paid to you for using your own car for business, in excess of the tax-free 'approved amount'. The taxable amount is shown at section E of form P11D.
- The cost, where your employer paid someone else for any other running cost (for example, insurance). The taxable amount is included with the other expenses at section N of the P11D.
- Any company car or car fuel benefits provided by your employer. These can be found at boxes 9 and 10 at section F of the P11D.

If you have had benefits from more than one employer, add the figures together to show the amounts received from all employment. Enter the total of these benefits for the year to 5 April 2017 rounded down to the nearest pound. For example, if your 2016/17 benefits in kind were £254.36 enter £254.

If you

- Are not paid any mileage allowance for using your own car for business, or
- Receive less than the 'approved amount' of these allowances you can deduct the difference between the 'approved amount' and what you receive from your employer, from your earnings as an employee (see previous section).

### **Income from self-employment**

If you are in self-employment (either on your own or in partnership), enter your profit:

- If you completed a Tax Return form SA200, your profit is the figure in box 3.10
- If you completed a Tax Return form SA100, your profit is the figure in box 25 of the short return or box 71 of the full return.
- If you have more than one business, work out your total profit by adding together box 25 of the short return or box 71 of the full return from each of your tax returns.

If self-employed, a Self-Assessment Tax Calculation (SA302) 2016/17 should be submitted. Alternatively, a completed Accountants Certificate should be submitted (see Part B) until an SA302 form is available. In this case, a provisional award will be made to allow time to obtain the SA302 form required.

Enter your total profits

- minus**
- The gross amount of any contributions you made to a pension scheme or retirement annuity contracts, unless you have already deducted these from any employment income;
  - 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.

Please round down this total to the nearest pound before entering. For example, if your profits are £8,345.65, enter £8,345. Please note, if you carry on a trade outside the UK, you should enter your profit in British pounds, not in the foreign currency. **Please see <http://www.hmrc.gov.uk/exrate/>** If your business received other income or profits, for example, rental income, include the profits here. If you are now self-employed but had no income from self-employment in 2016/17, enter nil.

### **Working out your profits if you have not sent HMRC your tax return**

Your business profits is the difference between

- your turnover – all the money your business earned for work you have done or goods you have sold, and
- your allowable business expenses.

Do you have a yearly date on which you make up your books? If so, that is your accounting date. The profit to enter is your 12 months' profit up to your accounting date in the year to 5 April 2017. Please round down this total to the nearest pound before entering it. For example, if your profits were £8,345.65, enter £8,345.

If you have only just started working for yourself or need help working this out, call the HMRC Self Assessment Helpline on 0300 200 3310.

### **Losses**

If your business made a loss in the tax year 2016/17 you deduct the loss from

- any other income you may have for that year, or
- in a 2 parent application, any other income which you and your spouse or personal partner may have for that year.

If this does not use up the entire loss, the balance (that is, the unused part of the loss after deducting the amounts set against other income in the year) may be carried forward to be set against the profits of the same business in a future tax year.

For example, if you had a loss in 2015/16 and there is some loss remaining after the deduction from total income for 2016/17, the unused part of the 2015/16 loss may be brought forward and deducted from the profits of the same business in the tax year 2016/17.

### **OTHER INCOME**

In addition to social security benefits and earning from your work, we also take into account any miscellaneous income in the year 6 April 2016 to 5 April 2017.

Enter the income you (and/or your partner) received in the additional information box on page 4 of the application form and provide details and evidence. Then round down the total to the nearest pound. For example, if your total was £134.76, then enter £134.

**Please see TCTM04008 for further details.**

**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. **Please see TCTM04005 for further details.**
- 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**

Notional income 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 you lost out on because you worked for less than the going rate (or for nothing) if the person you are working for, or to whom you are providing a service, has the means to pay. 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 Pensions**

Enter the amount 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).**

## 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 sections:

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

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.

## **APPLICATION CONTACT ADDRESS**

If you are posting your application you MUST enclose a stamped address envelope for personal documents to be returned. A first class stamp will not be sufficient postage when sending your completed application form. Postage charges are based on weight and size. Moray Council will not accept forms with insufficient postage. It is advisable to obtain a proof of postage receipt.

Post your completed application form to the following address:  
Education & Social Care, Moray Council, High Street, Elgin, IV30 1BX

You can also hand deliver your application to any of the following offices:-

- BUCKIE - 13 Cluny Square, Buckie, AB56 1AJ
- ELGIN - Council Office, High Street, Elgin, IV30 1BX
- FORRES - Auchernack, High Street, Forres, IV36 1DX
- KEITH - The Resource Centre, 26 Mid Street, Keith, AB55 5AH

If you have any queries please contact:  
Email: EMAMoray@moray.gov.uk, or 01343 563338