

Financial support for your teenager

Education Maintenance Allowance (EMA)

If your son or daughter stays in full-time education after 16, they could be entitled to an **Education Maintenance Allowance (EMA)**. EMA is a weekly payment of £10, £20 or £30 a week depending on your household income. The money is intended to help with the day-to-day costs when a young person stays on at school or college, such as travel, books and equipment.

It's paid directly into your teenager's bank account, so they'll need to set one up if they don't already have one. They'll receive their EMA payment every week of their course, as long as they attend regularly and work hard on their course.

They could also receive cash bonuses if they do well and meet the targets set by their teacher, tutor or learning provider. However, their money could be stopped if they fail to attend their course. EMA does not affect other benefits paid to parents, carers or students, for example it does not affect child benefit.

Your teenager is entitled to an EMA if:

- Your household income is £30,810 a year or less.
- Their course is at a school sixth form, a sixth form college or further education college or programme **or**
- They're on an LSC-funded e2e programme **or**
- They're on a course that leads to an Apprenticeship **or**
- They're on an LSC-funded Diploma (where available)

There are some other criteria that you may need to check out. For more information, visit the EMA website at www.ema.direct.gov.uk or ring the EMA helpline on 0800 121 8989.

Discretionary Support Fund

If you or your teenager is experiencing financial difficulty, the Discretionary Support Fund can help them stay in full-time education. Students aged 16 and over can get help with travel costs, books, equipment, field trips and study visits. Schools and colleges set their own criteria and manage their own procedures, so the funding available may differ between establishments. Speak to the student support or welfare officer at your teenager's college, or their year tutor or student awards/support officer in their school sixth form.

Transport to school or college

Any help your son or daughter is able to receive towards transport costs depends on their individual circumstances. For further advice contact:

Education Transport and Awards, PO Box 4261, County Hall, Chelmsford CM1 1GS.
Tel: 0845 603 2200 Email: educationaward@essex.gov.uk

Care to Learn

If your teenager is also a parent, they may benefit from a scheme called Care to Learn. They could claim funding for childcare from the scheme if they are aged under

20 and are in, or considering starting, learning that has some public funding. This could include:

- Courses in a school, sixth form college or FE college.
- Apprenticeships (non-employed status)
- e2e programmes.

They must also be:

- Caring for their own children – fathers are also eligible if they are the main carer.
- Living in England.
- Using a registered childcare provider.

For more information, look on the website **www.direct.gov.uk**, call the Care to Learn helpline on 0800 121 8989 or speak to a Connexions Personal Adviser.

For more information on all the financial aspects of learning, go to **<http://moneytolearn.direct.gov.uk>**

Additional needs

If your son or daughter has additional needs their Connexions Personal Adviser can help you identify the extra financial support they may be entitled to after age 16. Further information, including a booklet for parents and carers of teenagers with additional needs, is available in our Connexions Centres/One Stop Shops.

Going into higher education

If your son or daughter is thinking about higher education, they need to give careful consideration to the financial implications of their decision. Although they will undoubtedly benefit both financially and professionally in the long run, they do need to give some thought to how they may be affected in the short term. The main points to bear in mind are:

- For the academic year 2009/10, universities and colleges will be able to charge new students tuition fees of up to £3,225 a year.
- Your teenager will automatically qualify for a loan to meet these fees, so they won't pay anything up front.
- They'll start to repay the loan when they are working and earning £15,000 a year or more. Interest on the loan is linked to inflation.
- Also for 2009/10, non-repayable maintenance grants of up to £2,906 are available.
- How much your teenager gets will depend on their own income and their household's income.
- Your son or daughter can also apply for a repayable student loan to help cover their basic living costs while at university or college. They start repaying the loan after leaving university and when they are earning over £15,000. Interest is linked to the rate of inflation.
- If your teenager incurs extra costs as a direct result of a disability, they may be entitled to a Disabled Student's Allowance.

Student Finance England provides full-time higher education students from England with a secure system to apply for finance online, and parents and carers can support an online application. To register and apply for student finance, go to **www.direct.gov.uk** and follow the links to student finance.

The regulations around financial support for students are complex and subject to frequent updates. Your teenager should seek advice from their school, college or Connexions Personal Adviser if they are uncertain on any point, and obtain the current versions of the following booklets for further information and advice:

- A guide to financial support for higher education students
- Student loans: a guide to terms and conditions
- Bridging the Gap – a guide to the Disabled Students' Allowances (DSAs) in higher education
- How to get financial help as a student

These booklets are available from schools, colleges, local authorities, Connexions Centres/One Stop Shops, on the website **www.direct.gov.uk** or from the Publication Line on **0800 731 9133**.

Other benefits

- The benefits system is very complex and if your son or daughter is under 18 their rights to benefits are limited.
- Before your teenager applies to Jobcentre Plus (see below for contact details) for any benefits they **MUST** contact their local Connexions Centre/One Stop Shop or speak to their Connexions Personal Adviser about their entitlement.

Jobcentre Plus - Telephone number			
Basildon	01268 365400	Colchester	01206 288900
Braintree	01376 303132	Harlow	01279 693000
Brentwood	01277 306300	Harwich	01255 206700
Canvey Island	01268 365333	Loughton	020 8258 4799
Chelmsford	01245 545000	Rayleigh	01268 362000
Clacton	01255 233200	Witham	01376 303030