

Educational Maintenance Allowance (EMA)

You may be able to claim an educational maintenance allowance (EMA) of £30 a week during term time if you are staying on at school (or college) full time and you're a 16 to 19-year-old from a family with a low income. You can only get an EMA if you've reached your school leaving age.

You must normally have been living in the UK for at least 3 years before you apply, and be living in Scotland when you apply. Children of asylum-seekers are eligible, whether or not they have the right of permanent residence within the UK.

For first time applicants to be eligible for an EMA from the school year starting August 2009, your family income must be £20,351 a year or less. If your family has more than one child in full-time education, you will be eligible if the family income is £22,403 or less. (Note that if you are already receiving an EMA, you will continue to qualify under the previous rules.)

The money goes directly into your own bank account every two weeks.

You must normally sign up to a learning agreement which states that you will go to school (or college) regularly. If your attendance falls below a certain level, you lose the allowance.

You may also get two bonuses of £150 (paid in January or February and June or July) if you make the progress set out in your learning agreement.

Ask your school (or college) for an EMA application form. Also visit the EMA website at <http://www.emascotland.com/> for more information.