cyllid myfyrwyr cymru
student finance wales

Ariennir gan **Lywodraeth Cymru**
Funded by **Welsh Government**

# EMA

Education Maintenance Allowance

# The little book of EMA

## All you need to know about EMA for academic year **2017/18**

sound advice on
**STUDENT FINANCE**

**EMA**
Education Maintenance
Allowance **2017/18**

SFW/EMA/F/1718

# What is EMA?

Education Maintenance Allowance (EMA) is a **weekly payment of £30 to help 16-18 year olds** with the costs of further education. Payments are made every 2 weeks as long as you meet your school or college's attendance, performance and behaviour requirements.

# Who is this little book for?

**For students**

- aged 16-18 years old and are studying at school or college from September 2017.

**For parents**

- we've included a section to help answer questions that parents might have about EMA.

### What if…

**I'm already getting EMA?**

- You won't have to complete another application form.
- We'll contact you about your future EMA.

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# Should I apply?

You could get EMA if all the following apply to you:

- **you live in Wales**
- **you will be aged between 16–18 on 31 August 2017**
  If you're 19 or over you might be eligible for the Welsh Government Learning Grant Further Education. For more information go to **www.studentfinancewales.co.uk/wglgfe**
- **you meet our nationality and residency rules**
  If you are a UK citizen who lives in Wales you should be eligible for EMA.
- **you attend an eligible school or college in the UK**
  This must be full-time at school or a minimum of 12 hours per week at college, and studying an eligible course.
- **your household income is £20,817 or less and you are the only young person studying full-time in your household**
  **or**
  **your household income is £23,077 or less and there are other young people in your household who qualify for Child Benefit.**

Your parents will need to give details of their income as part of your application for EMA.

### What if….

**I'm not a UK citizen?**
You may still be able to get EMA.
Go to
**www.studentfinancewales.co.uk/ema**
to find out more.

### What if….

**I'm already getting a different grant this year?**
You **can't** get EMA if you are getting:
- The Welsh Government Learning Grant Further Education
- Funding from the Welsh Government for a work based learning programme.

### What if….

**I'm not financially dependent on my parents?**
We'll need details of **your** income, and the income of your partner (if applicable).

## How much can I get?

You could get £30 a week, depending on your household income. We'll ask for details of this income when you fill out the form.

| Annual household income | Number of dependants in household (other than you) | Weekly EMA entitlement |
|---|---|---|
| £0 – £20,817 | 0 | £30 |
| £20,818 – £23,077 | 0 | £0 |
| £0 – £23,077 | 1 | £30 |

**If your household income is £23,078 or more you won't be eligible for EMA.**

## How can I apply?

Complete and return an EMA application form. These will be available from Spring 2017.

**You can get an application from:**

- your school or college
- www.studentfinancewales.co.uk/ema
- your local Job Centre
- Careers Wales

## Alternative Formats

You can order forms and guides in Braille, large print or audio by emailing with your name, address, customer reference number along with what form and format you require to: **brailleandlargefonts@slc.co.uk** or you can telephone us on **0141 243 3686**.

Please note, the above email address and telephone number can only deal with requests for alternative formats of forms and guides.

# What happens next?

You need to complete and return your EMA application form with the evidence we need

If you can't send the evidence we need right away, return your form without it. We'll contact you to get the evidence.

We will assess your application and send you an Award Letter

If we need further information or evidence to complete our assessment we will contact you before you get your Award Letter

You need to sign your Learning Agreement with your school or college

**What's a Learning Agreement?**
This is an agreement between you and your school or college. It details the attendance and behavior objectives required to qualify for EMA.

Your school or college need to tell us that you've been in attendance

We will pay your EMA into your bank, building society or credit union account

# How will I be paid?

All EMA payments will be paid directly into a bank, building society or credit union account in your name.
If you haven't already got an account set up, you should do so while you apply for EMA.

Before we can make payments:

- you must agree and sign your Learning Agreement with your school or college; **and**
- your school or college must tell us you have been in attendance.

**We can't pay you until you have signed your Learning Agreement and your school/college has confirmed that you are in attendance.**

## What if…

**I want to change my bank, building society or credit union details?**

You can update your details by calling us on **0300 200 4050**.

If your school confirms to us that you've been in attendance then we may text you to let you know about your EMA payment.

SMS

# What if I need someone to help manage my finances?

If you need the help of a third party we'll ask for details as part of your application. You'll need to send evidence that the person you've nominated is authorised to act or hold funds on your behalf.

# What if my circumstances change?

You need to tell us straight away if any of your details change, for example:

- your household income
- your school or college
- your course
- your contact details
- your bank, building society or credit union details

If your circumstances change you should

call us: **0300 200 4050**

email us: **emawales@slc.co.uk**

and we'll tell you what action you'll need to take.

# Information for parents

To work out if your son or daughter is entitled to EMA we need to know your household income for tax year 2015-16. We've put together some questions and answers about providing your income details.

**Whose income is taken into account?**

We take into account the income of the following people the student normally lives with:

- parent(s)
- step-parent(s)
- guardian(s)
- mother's partner or father's partner

We don't take into account the income of adult brothers or sisters or of parents, step-parents or guardians who don't normally live with the student.

**What kind of financial information will I need to give?**

We'll ask for your National Insurance number and for your income details from tax year 2015-16. We'll confirm what you've given us with HM Revenue and Customs and may contact you to send evidence if we need it.

**What if my income has dropped since tax year 2015-16?**

You can tell us about this as part of your application, you'll need to send evidence to support this and the application will tell you what you need to send.

**If my son/daughter gets EMA will it affect my benefits?**

EMA will not affect any benefits currently paid to your household.

**Can my son/daughter's EMA payments be paid to me?**

EMA is awarded to the student so payments must be made into the student's bank, building society or credit union account. In some exceptional circumstances we would pay EMA into an authorised third party's account, before agreeing to this we'd need to see evidence that this person is authorised to hold funds on the student's behalf. The application form will have more information about this.

**What does my son/daughter need to do?**

They need to:

- send back the completed application form attaching all evidence needed;
- wait for an Award Letter to be received by post;
- sign their Learning Agreement with their school or college;
- follow their school or college's attendance rules;
- check their bank, building society or credit union account for EMA payments being made.

## Key dates

- **June 2017** – To make sure your EMA application is assessed and ready for the start of term send your completed form back to us, with all the appropriate **original** evidence, by **June 2017**.
- **8 weeks after course start date** – To be considered for backdated payments you must apply **within 8 weeks** of the start of your course.
- **31 August 2018** – This is the final date that we can accept any information and evidence from you to be eligible for EMA in 2017/18.

Once you've filled out the form and sent it to us, we will assess your application and write to you to let you know if you are entitled to EMA.

## How can I contact you?

If you need further help you can:

- go to: **www.studentfinancewales.co.uk/ema**
- email: **emawales@slc.co.uk**
- call us on **0300 200 4050**
- contact us by Minicom on **0300 100 1693**

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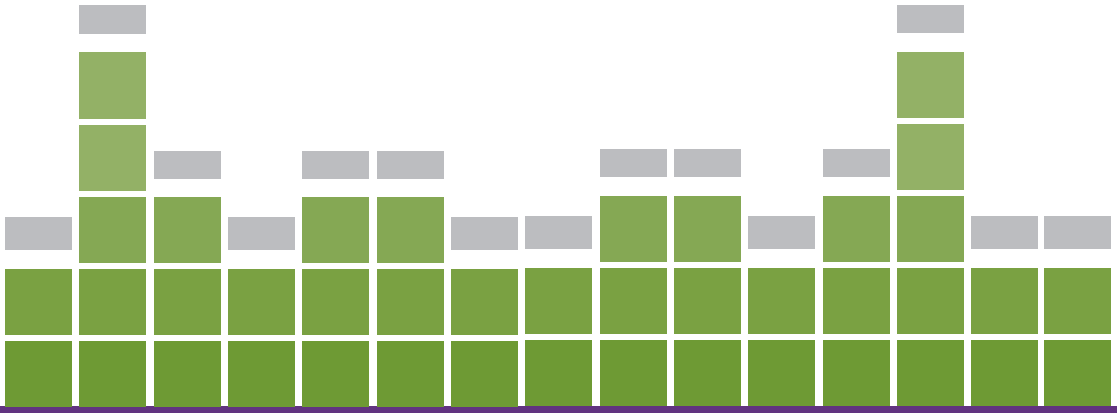
# LCA

Lwfans Cynhaliaeth Addysg

# Llyfr bach LCA

## Popeth y bydd angen i chi ei wybod am LCA ar gyfer blwyddyn academaidd **2017/18**



cyngor doeth am
**GYLLID I FYFYRWYR**

**LCA**
Lwfans Cynhaliaeth
Addysg **2017/18**

SFW/EMA/F/V1718

# Beth yw LCA?

Mae'r Lwfans Cynhaliaeth Addysg (LCA) yn **daliad wythnosol o £30 i helpu rhai 16-18 oed** i helpu gyda chostau addysg bellach. Gwneir taliadau pob pythefnos cyn belled â'ch bod yn bodloni gofynion presenoldeb, perfformiad ac ymddygiad eich ysgol neu coleg.

# Beth yw diben y llyfr bach hwn?

**I fyfyrwyr**

- 16-18 oed ac y byddant yn astudio mewn ysgol neu goleg o fis Medi 2017.

**I rieni**

- rydym wedi cynnwys adran i helpu ateb cwestiynau posibl gan rieni am LCA.

## Beth os…

**Ydw i'n cael LCA yn barod?**

- Ni fydd yn rhaid i chi lenwi ffurflen gais arall.
- Byddwn yn cysylltu â chi am eich LCA yn y dyfodol.

## Tabl y cynnwys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# A ddylwn i wneud cais?

Gallech gael LCA os bydd y canlynol yn berthnasol i chi:

- **rydych yn byw yng Nghymru**
- **byddwch rhwng 16 a 18 oed ar 31 Awst 2017**
  Os ydych yn 19 oed neu'n hŷn, efallai y byddwch yn gymwys i gael Grant Dysgu Llywodraeth Cymru Addysg Bellach. Am ragor o wybodaeth ewch i **www.cyllidmyfyrwyrcymru.co.uk/gdllcab**
- **rydych yn bodloni ein rheolau ynghylch cenedligrwydd a manylion preswylio**
  Os ydych yn ddinesydd o'r DU sy'n byw yng Nghymru, dylech fod yn gymwys i gael LCA.
- **rydych yn mynychu ysgol neu goleg cymwys yn y DU**
  Rhaid bod hyn dan drefniant amser llawn mewn ysgol neu am o leiaf 12 awr yr wythnos mewn coleg, ac mae'n rhaid eich bod yn astudio cwrs cymwys.
- **mae incwm eich cartref yn £20,817 neu'n is a chi yw'r unig berson sy'n astudio dan drefniant amser llawn yn eich cartref**
  **neu**
  **mae incwm eich cartref yn £23,077 neu'n is ac mae pobl ifanc eraill yn eich cartref sy'n gymwys i gael Budd-dal Plant.**

### Beth os….

**Nad wyf yn ddinesydd o'r DU?**
Efallai y bydd modd i chi gael LCA o hyd. Trowch at **www.cyllidmyfyrwyrcymru.co.uk/lca** i gael gwybod mwy.

### Beth os….

**Rydw i eisoes yn cael grant arall eleni?**
**Ni allwch** gael LCA os ydych yn cael:
- Grant Dysgu Llywodraeth Cymru Addysg Bellach
- Cyllid gan Lywodraeth Cymru ar gyfer rhaglen ddysgu seiliedig ar waith.

### Beth os….

**Nad ydw i'n ddibynnol ar fy rhieni yn ariannol?**
Bydd angen i ni gael manylion eich incwm **chi** ac incwm eich partner (os yw hynny'n berthnasol).

Bydd angen i'ch rhieni roi manylion eu hincwm yn rhan o'ch cais am LCA.

## Faint fydd modd i mi ei gael?

Gallech gael hyd at £30 yr wythnos, yn ddibynnol ar incwm eich cartref. Byddwn yn gofyn am fanylion yr incwm hwn pan fyddwch yn llenwi'r ffurflen.

| Incwm blynyddol y cartref | Nifer dibynyddion yn y cartref (ar wahân i chi) | Hawl LCA wythnosol |
|---|---|---|
| £0 – £20,817 | 0 | £30 |
| £20,818– £23,077 | 0 | £0 |
| £0 – £23,077 | 1 | £30 |

**Os yw incwm eich cartref yn £23,078 neu'n fwy, ni fyddwch yn gymwys i gael LCA.**

## Sut mae modd i chi wneud cais?

Cwblhau a dychwelyd ffurflen gais LCA. Byddant ar gael o'r Gwanwyn 2017.

**Mae modd i chi gael ffurflen gais gan:**

- eich ysgol neu'ch coleg
- www.cyllidmyfyrwyrcymru.co.uk/lca
- eich Canolfan Waith leol
- Gyrfa Cymru

## Ffurfiau Amgen

Mae modd i chi archebu fersiynau Braille, fersiynau print mawr neu fersiynau sain o ffurflenni a chanllawiau, trwy anfon neges e-bost sy'n nodi eich enw, eich cyfeiriad, eich cyfeirnod cwsmer, ynghyd â pha ffurflen a ffurf y byddwch angen, at: **brailleandlargefonts@slc.co.uk** neu gallwch ein ffonio ar **0141 243 3686**.

Sylwer, dim ond gyda cheisiadau am fersiynau o ffurflenni a chanllawiau mewn ffurfiau amgen y bydd modd i'r cyfeiriad e-bost a'r rhif ffôn uchod ddelio gyda nhw.

# Beth fydd yn digwydd nesaf?

Bydd angen i chi lenwi a dychwelyd eich ffurflen gais LCA gyda'r dystiolaeth y bydd angen i ni ei chael

Os na fydd modd i chi anfon y dystiolaeth y bydd angen i ni ei chael yn syth, dylech ddychwelyd eich ffurflen hebddi. Byddwn yn cysylltu â chi i gael y dystiolaeth.

Byddwn yn asesu eich cais ac yn anfon Llythyr Dyfarniad atoch

Os bydd angen gwybodaeth neu dystiolaeth bellach arnom i gwblhau ein hasesiad, byddwn yn cysylltu â chi cyn i chi gael eich Llythyr Dyfarniad

Bydd angen i chi lofnodi'ch Cytundeb Dysgu gyda'ch ysgol neu'ch coleg

**Beth yw Cytundeb Dysgu?**
Cytundeb yw hwn rhyngoch chi a'ch ysgol neu'ch coleg. Mae'n nodi manylion yr amcanion ymddygiad a phresenoldeb angenrheidiol er mwyn bod yn gymwys i gael LCA.

Bydd angen i'ch ysgol neu'ch coleg ddweud wrthym eich bod wedi bod yn mynychu

Byddwn yn talu eich LCA i mewn i'ch cyfrif banc, cymdeithas adeiladu neu undeb credyd

## Sut fyddaf yn cael fy nhalu?

Bydd yr holl daliadau LCA yn cael eu talu'n uniongyrchol i gyfrif banc, cymdeithas adeiladu neu undeb credyd yn eich enw.
Os nad oes gennych gyfrif wedi ei sefydlu'n barod, dylech wneud hynny tra byddwch yn ymgeisio am LCA.

Cyn y bydd modd i ni dalu taliadau:

- rhaid i chi gytuno a llofnodi'ch Cytundeb Dysgu gyda'ch ysgol neu'ch coleg; **ac**
- mae'n rhaid i'ch ysgol neu'ch coleg ddweud wrthym eich bod wedi bod yn mynychu.

**Ni fydd modd i ni dalu nes byddwch wedi llofnodi eich Cytundeb Dysgu ac mae'ch ysgol/ coleg wedi cadarnhau eich bod yn mynychu.**

**Beth os…**
**Dwi eisiau newid fy manylion cyfrif banc, cymdeithas adeiladu neu undeb credyd?**
Mae modd i chi ddiweddaru eich manylion trwy'n ffonio ar **0300 200 4050**.

Os bydd eich ysgol yn cadarnhau i ni eich bod wedi bod yn mynychu, yna gallwn anfon neges destun atoch er mwyn rhoi gwybod i chi am eich taliad LCA.

SMS

## Beth os bydd angen rhywun arnaf i'm helpu i reoli fy sefyllfa ariannol?

Os bydd angen help trydydd parti arnoch, byddwn yn gofyn am fanylion fel rhan o'ch cais. Bydd angen i chi anfon tystiolaeth o'r ffaith bod yr unigolyn a enwebwyd gennych wedi cael ei awdurdodi i weithredu ar eich rhan neu i ddal cronfeydd ar eich rhan.

## Beth os bydd fy amgylchiadau yn newid?

Bydd angen i chi ddweud wrthym ar unwaith os bydd unrhyw rai o'ch manylion yn newid, er enghraifft:

- incwm eich cartref
- eich ysgol neu'ch coleg
- eich cwrs
- eich manylion cyswllt
- manylion eich cyfrif banc, cymdeithas adeiladu neu undeb credyd

Os bydd eich amgylchiadau yn newid, dylech

ein ffonio: **0300 200 4050**

anfon e-bost atom: **emawales@slc.co.uk**

a byddwn yn dweud wrthych pa gamau y bydd angen i chi eu cymryd.

# Gwybodaeth i rieni

Er mwyn darganfod a yw'ch mab neu'ch merch yn gymwys i gael LCA, bydd angen i ni gael gwybod incwm eich cartref ar gyfer blwyddyn dreth 2015-16. Rydym wedi paratoi rhai cwestiynau ac atebion ynghylch darparu manylion am eich incwm.

**Incwm pwy fydd yn cael ei ystyried?**
Byddwn yn ystyried incwm y bobl ganlynol y mae'r myfyriwr yn byw gyda nhw fel arfer:

- hiant neu rieni
- llys-riant neu lys-rieni
- gwarcheidwad neu warcheidwaid
- partner y fam neu bartner y tad

Ni fyddwn yn ystyried incwm brodyr neu chwiorydd sy'n oedolion neu rieni, llys-rieni neu warcheidwaid nad ydynt yn byw gyda'r myfyriwr fel arfer.

**Pa fath o wybodaeth ariannol fydd angen i mi ei rhoi?**
Byddwn yn gofyn am eich rhif Yswiriant Gwladol ac am fanylion eich incwm ar gyfer blwyddyn dreth 2015-16. Byddwn yn cadarnhau'r wybodaeth y byddwch yn ei rhoi i ni gyda Chyllid a Thollau EM ac efallai y byddwn yn cysylltu â chi i ofyn i chi anfon tystiolaeth atom os bydd ei hangen arnom.

**Beth os bydd fy incwm wedi gostwng ers blwyddyn dreth 2015-16?**
Gallwch ddweud wrthym am hyn fel rhan o'ch cais. Bydd angen i chi anfon tystiolaeth i gefnogi hyn a bydd y cais yn dweud wrthych beth sydd angen i chi ei anfon.

**Os yw fy mab/merch yn cael LCA, a fydd hyn yn effeithio ar fy mudddaliadau?**
Ni fydd LCA yn effeithio ar unrhyw fudd-daliadau a delir i'ch cartref ar hyn o bryd.

**A ellir talu taliadau LCA fy mab/merch i mi?**
Dyfarnir LCA i'r myfyriwr, felly rhaid talu'r taliadau i gyfrif banc, cymdeithas adeiladu neu undeb credyd y myfyriwr. Mewn rhai amgylchiadau arbennig, byddem yn talu LCA i gyfrif trydydd parti awdurdodedig, cyn cytuno i hyn, byddai angen i ni weld tystiolaeth bod yr unigolyn hwn wedi cael ei awdurdodi i ddal cronfeydd ar ran y myfyriwr. Bydd y ffurflen gais yn cynnwys mwy o wybodaeth am hyn.

**Beth mae angen i'm mab/merch ei wneud?**
Mae angen:

- dychwelyd y ffurflen gais ar ôl ei llenwi, gan gynnwys yr holl dystiolaeth; angenrheidiol;
- aros am Lythyr Dyfarniad a fydd yn cyrraedd yn y post;
- llofnodi Cytundeb Dysgu gyda'i ysgol neu goleg;
- dilyn rheolau ei ysgol neu goleg ynghylch presenoldeb;
- gwirio bod taliadau LCA yn cyrraedd ei gyfrif banc, cymdeithas adeiladu neu undeb credyd.

## Dyddiadau allweddol

- **Mehefin 2017** – Er mwyn sicrhau bod eich cais am LCA yn cael ei asesu a'i fod yn barod ar gyfer dechrau'r tymor, dylech anfon eich ffurflen yn ôl atom ni, ar ôl i chi ei llenwi, a chynnwys yr holl dystiolaeth **wreiddiol** briodol, erbyn **Mehefin 2017**.
- **8 wythnos ar ôl y dyddiad pan fydd y cwrs yn cychwyn** – Er mwyn cael eich ystyried am daliadau ôl-ddyddiedig, rhaid eich bod yn gwneud cais **cyn pen 8 wythnos** o'r dyddiad pan fydd eich cwrs yn cychwyn.
- **31 Awst 2018** – Hwn yw'r dyddiad olaf pan fydd modd i ni dderbyn unrhyw wybodaeth a thystiolaeth gennych chi er mwyn bod yn gymwys i gael LCA yn ystod 2017/18.

Ar ôl i chi lenwi'r ffurflen a'i hanfon atom, byddwn yn asesu'ch cais ac yn ysgrifennu atoch i roi gwybod i chi a ydych yn gymwys i gael LCA.

## Sut mae modd i mi gysylltu â chi?

Os bydd angen help pellach arnoch, gallwch:

- droi at: **www.cyllidmyfyrwyrcymru.co.uk/lca**
- anfon e-bost at: **emawales@slc.co.uk**
- ffonio ni ar **0300 200 4050**
- trwy ffôn testun **0300 100 1693**