

Money



Money is the top worry for young people, according to a recent survey.

Support while you learn

Education Maintenance Allowance (EMA)

If you decide to stay on at school or college you may be eligible for a Education Maintenance Allowance. EMA is a weekly allowance of up to £30. You can get an EMA if:

- You are 16-18 years old
- Your household income is £30,810 or below
- You are on a further education course at school or college
- You're doing a LSC funded e2e course, or a course leading to an apprenticeship with a training provider

You may also receive bonuses if you continue to do well and meet targets set by your teacher, tutor or provider.

You can get an application pack for EMA from your school, college or your local Connexions Centre.

To find out more go to: www.ema.dfes.gov.uk

Learner Support Fund

Some 16+ students will be able to claim this for books, equipment, field trips, exam fees, special needs costs and financial hardship. You can claim learner support funding even if you are receiving an EMA, Care to Learn funding or Disability Living Allowance.

If you are in the sixth form speak to your tutor or student awards officer. If you're at college speak to your student support or welfare officer.

Bank accounts

You will need a bank account if you are to get an Education Maintenance Allowance (EMA).

You can call into any bank to open an account. Most banks now have a website so you can apply on-line or by phone. They will ask you a series of questions and you will need to take in a couple of pieces of identification with you, i.e. a passport and an official letter with your name and address on it.

Tax and National Insurance

Income Tax

The Income Tax we pay is used to pay for things like education, health, social security, police and defence. If you earn over £104.51 each week you will have to pay income tax.

The more you earn, the more tax you pay. Your employer will work this out and take it out of your wages. To find out more look at the Inland Revenue website:
www.inlandrevenue.gov.uk

National Insurance (NI)

If you earn over £105 each week you will have to pay National Insurance, which will be taken out of your wages by your employer. These contributions go towards your benefits and pension in the future.

You will be sent your National Insurance number and card when you are 16. Keep it safe. You will

be asked for the number when you start a new job or training place.

If you do not receive your NI card before you leave school telephone: **0845 302 1479**.

National Minimum Wage

This sets out in law how much most workers must be paid. From October 2008 the rate for 16–17 year olds is £3.53 per hour; for 18–21 year olds it is £4.77 per hour. The minimum wage does not apply to apprentices aged under 19.

Benefits

If you are under 18 you cannot claim many benefits. Young people are expected to be supported by parents and carers, in education, in full time employment or in some form of training. However, it may be possible to claim for some benefits.

Income Support (IS)

This is paid to people who for personal reasons are unable to work. Some people who may be able to claim are lone parents, someone who is unable to look after themselves, a person who is ill or disabled, or a deaf or disabled student.

Young people who are earning a low wage may be able to get income support if they are a lone parent supporting a child, or living independently on a low wage.

For further information visit your local Jobcentre Plus.

Young Person's Bridging Allowance (YPBA)

If you are 16/17 and lose your job or training placement you may be able to claim Young Person's Bridging Allowance. This is £15.00 per week for a maximum of eight weeks. To claim you must visit your local Connexions Centre.

Job Seekers Allowance (JSA)

18 year olds who are unemployed and available for work can claim Job Seekers Allowance. The rate paid to 18-25 year olds is less than that for over 25s. In certain circumstances under 18s may be able to claim, such as those leaving care or custody. Information on benefits is available from your local Connexions Centre or the Benefits Agency – ask for the leaflet: Young People's Guide to Social Security.

Connexions Centres in the West of England

Bath and North East Somerset

28 Southgate, Bath BA1 1TP
T: 01225 461 501

Bristol

4 Colston Avenue, Bristol BS1 4ST
T: 0117 987 3700 Minicom: 0117 907 4514

North Somerset

45 Boulevard, Weston-super-Mare BS23 1PG
T: 01934 644443

South Gloucestershire

21-23 High Street, Kingswood,
South Gloucestershire BS15 4AA
T: 0117 961 2760

28-30 Gloucester Road North, Filton,
South Gloucestershire BS7 0SJ
T: 0117 969 8101

Connexions Centres are open Monday – Friday.
Please contact for opening times.

enquiries@connexionswest.org.uk
www.connexionswest.org.uk

- **1Big Database** – www.1bigdatabase.org.uk
Online directory of services, organisations and groups for people in Bath & North East Somerset, Bristol and South Gloucestershire.
- **MyPlan4Life** – www.myplan4life.org
Provides young people with information they can use to make informed decisions about where they are now and where they want to go.

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WEST OF ENGLAND



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Support while you learn, bank accounts, tax, minimum wage and benefits