

Education Maintenance Allowance 2026-2027 Guidance Notes



Please read these notes before applying for Education Maintenance Allowance (EMA) for 2026-27. You can apply for EMA online, visit the Council's website at www.highland.gov.uk/ema. If you would like help to complete an online EMA application, please contact the Council's Welfare Support Team on 0800 090 1004 or by emailing welfare.support@highland.gov.uk.

Evidence

You will be required to submit evidence of your parents/guardians income.

Advice

A new application must be made for each academic year, if we require further information we will contact you.

When completing the application form please answer each section, as best you can, and submit the form.

If we ask you to provide original documents we recommend you do so by registered/secure mail to protect your personal information. Alternatively, you can use our online form to upload photos or scans of your evidence.

Deadlines apply for the submission of the application form, so do not delay in sending this form.

We will not be able to make a final decision until we have all the required documents. If you do send any documents at a later date, please remember to include the applicant's name, learning centre and date of birth so we can match them to the application.

It is the application form that we use to register the date of application and not the submission of documents alone.

If you contact the EMA Unit to discuss your application please note that we use security questions before discussing applications.

Please keep this booklet for your own reference.

EMA Unit, Highland Council, Glenurquhart Road, Inverness IV3 5NX

Tel: 01349 886659

Email: ema@highland.gov.uk

Website: www.highland.gov.uk/ema

Please follow the instructions provided online:

- If you were born between 1 March 2007 and 28 February 2011 you may be eligible for an EMA.
- Autumn Intake: If your date of birth falls between 1 March 2007 and the 30 September 2010 you may be eligible for an EMA from the start of the academic year 2026/27, 17 August 2026.
- Winter Intake: If your date of birth falls between 1 October 2010 and the 28 February 2011 you may be eligible for an EMA from the start of the January term 2026/27, 04 January 2027.
- For those eligible for a full year award, if the application is not submitted by 30 September 2026, the award can only be made from the week it is received by this office.
- For those who are eligible from January 2027, if the application is not submitted by 28 February 2027, the award can only be made from the week it is received by this office.
- The cut-off date for processing application forms and submissions of documented evidence for academic year 2026/27 is 31 March 2027. No applications will be processed after this date.
- Household income is assessed on gross taxable household income for the period April 2025 to March 2026.
- If there is a significant change in financial circumstances within the household, students may be eligible to apply for an in-year reassessment during the current academic year. This is possible where income for the current financial year reduces to the income thresholds. Contact the EMA Unit for more information.
- The income thresholds for the EMA Programme, Academic Year 2026/27 are as follows:

Income	No. of dependent children in the household	Award
£0 - £24,421	1	£30
£0 - £26,884	2+	£30

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

- If you are receiving education whilst 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 or Universal Credit you are eligible for a £30 EMA award without having to provide evidence of household income.
- If successful, you must complete a learning agreement and adhere to the terms of that agreement.
- If successful, you will only receive EMA payments for those weeks where you have maintained 100% attendance (including authorised absences) and acceptable punctuality and conduct.
- S4 and S5 students who have completed a further academic year are eligible to receive EMA payments to the end of the S6 academic year (usually June), providing 100% attendance is recorded each week. After SQA exam period, S6 pupils are not eligible to remain in school.

A new application must be made each academic year and if we request documentation then all original documentation must be provided.

You can submit documents as evidence, by using our online form to upload photos or scans of your evidence. If you are sending documentation by post a first class stamp will **not** be sufficient. Postage charges are now based on weight and size. Please check postage when sending in any documentation. **We advise you to use registered post for original documentation.**

Any documentation must be sent to the following address:

**EMA Unit
Highland Council
Glenurquhart Road
Inverness IV3 5NX**

If you require personal documents to be returned to you please enclose a stamped addressed envelope (9" X 6" in size)

All documents sent to the EMA unit must state the applicant's full name, date of birth and the secondary school/learning centre they will be attending.

How your application will be dealt with by The Highland Council, EMA Unit

Stage 1

Please complete your EMA form fully by using the online application. You must also complete a Learning Agreement (LA). This is dealt with directly with your secondary school/learning centre. If you are still at school your Learning Centre will be your school. For those young adults on an "Learning Agreements" (previously Activity Agreements), you will have a Personal Advisor to assist you in completion of this. Do not send Learning Agreements to the EMA Unit. Please note EMA payments cannot be issued to you until the Learning Agreement has been completed with your Learning Centre.

Stage 2

When your application form is submitted an acknowledgement letter and any original documents will be returned to you by 2nd class mail.

Stage 3

If the EMA form is submitted and we require further information a letter will be sent requesting this information. Until the information requested is sent to the EMA Unit your application form will be put on hold. **Please note final closing date for receipt of all applications and documented evidence is the 31 March 2027 for the Academic year 2026/27.**

Stage 4

If your application has been successful and approved by the EMA Unit an award letter will be sent to you detailing your award and start date as well as attached Terms and Conditions of the scheme. If your application has been unsuccessful then a letter will be issued to you letting you know why.

Stage 5

If you are refused an EMA or you are dissatisfied on how your application was dealt with, then you may lodge an appeal. An appeal must be made in writing within 14 days of the date of the successful or unsuccessful letter, and mailed to the EMA Administrator at the above address.

Data Protection Act

The Council is under obligation to manage public funds properly. Accordingly, the information that you provide will be used to ensure all sums due to the Council are paid timeously, for example by identifying persons who are non-payers of Council Tax and to improve the uptake of benefits.

The information may also be used to prevent and detect fraud. It is also possible that this information may be shared for the same purposes with public bodies, including neighbouring councils or other organisations which handle public funds.

- EMA is a programme funded by the Scottish Government and administered to Local Authorities for schools throughout Scotland. The Scottish Government and Local Authorities are controllers in relation to your information.
- The information you supply shall be used for the purposes of assessment, award, payment, and where necessary, recovery of the EMA and we will provide information to the Scottish Government, all in accordance with the requirements in the Scottish Government EMA (Scotland) Business Model.
- We may check information provided by you, or information about you provided by a third party, with other information held by us. We may also get information about you from certain third parties, or give information to them, to check the accuracy of information, to prevent or detect crime, or to protect public funds in other ways, for research or statistical purposes, as permitted by law. These third parties include other government departments.
- We will not disclose information about you to anyone outside our Local Authority unless the law permits us to.

Completing your online application form

Student Personal Details

- If requested please provide your original birth certificate, unfortunately we are unable to accept medical cards, baptism certificates or photocopies. If no birth certificate is available other forms of documentation may be required, i.e. passport. If your name is different from that shown on your documents, please submit information relating to your change of name.
- Enter your date of birth using the format detailed on the application form.
- If you have not been ordinarily resident in the UK for 3 years, you may still be considered for an EMA.
- To be considered eligible in terms of residency you must meet the residency criteria set out in EMA legislation.
- Students who are non-UK residents please submit **original** passport and other documents for evidence of residency.
- If the above is not available at the time of completing the EMA application, then please submit the EMA form as it is.
- Remember to indicate on the form that the documents are not available at this time, and that these will be forwarded to the EMA Unit when they are available.
- All documents sent to the EMA unit must state applicant's full name, date of birth and the learning centre they will be attending. *A Scottish Candidate Number (SCN) number will be required for security purposes when telephoning the EMA Unit.*
- **No assessment of award can be made until the relevant documents are submitted. Please note final closing date for receipt of all applications and documented evidence is the 31 March 2027 for the Academic year 2026/27.**
- Original documents will be returned as soon as possible, normally within 2 working days, and are mailed back by 2nd class mail.
- To be eligible for an EMA, students must meet the nationality and residency requirements of the programme. In all cases students should provide evidence depending on their circumstances.

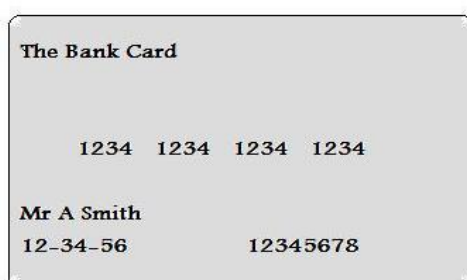
- More information about nationality and residency could be found in the EMA Guidance Document on the EMA website www.mygov.scot/ema/
- If you have not been resident in the UK for 3 years you must provide evidence of your residency status.

Learning Centre

- The secondary school/learning centre details relate to the learning centre at which you intend to study from the start of the next school year, during the period which you would receive any EMA payment(s) if eligible.
- If you intend to study between two secondary schools/learning centres 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).
- Please note that vulnerable students may have flexible arrangements in regards to the guided 21 hours.

Bank Account Details

- 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.
- Payments will normally be paid directly into your bank/building society account on a fortnightly cycle in arrears.
- 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.



Independent Status

- If you receive Income Support or Employment and Support Allowance (Contribution Based) or Universal Credit in your own right, please provide your most recent Income Support Award Letter or your Employment and Support Allowance (ESA) Award Letter or Universal Credit Award Letter, a Tax Credit Award Notice (TCAN) TC602, current Council Tax Bill or written confirmation of your tenancy.
- If you are living under the care of the Local Authority, please include a letter from The Highland Council confirming your address and circumstances. This should be signed by an official from The Highland Council and include an official stamp.

Young Carers/Vulnerable Students

- Flexibility and additional support is extended to vulnerable young people, for example homeless young people, those with probation orders, teenage parents, young carers, those in rehabilitation from illness and those classed with Additional Support needs. Written confirmation to support the young person's circumstances is required from Learning Centre and/or Support Worker. Applicants identified will be entitled to 4 years' EMA support rather than 3.
- **Attendance:** appropriate flexibility will be offered when assessing attendance and this should be recorded in the student's Learning Agreement
- **Learning Agreement:** Vulnerable young people, including carers, may not be able to obtain the essential parent/guardian signatures and will be supported in these circumstances.
- **Absence:** Consideration to be given to vulnerable young people's circumstances for example caring responsibilities
- **EMA support:** vulnerable young people and young carers may require extra support in the application process and in developing their Learning Agreement as well as throughout the year with coursework and attendance

Family Details

- Please select the appropriate option 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) in this section.
- Enter correct address details in boxes provided if you have ticked that you do not live with a parent/carer.

- 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 Bill for April 2026 - March 2027.
- Please include any children in the household. Acceptable documents include:
 - Tax Credits Award Letter (TCAN) 2026/27
 - Child benefit letter for 2026/27 (showing names of all children)
 - SAAS or college letter of award for academic year 2026/27
 - School/college or university letter confirming enrolment of other dependant child/ren for 2026/27.

Income Details For Parent/Carer(s)

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

- If a student is independent (receiving Income Support, Employment and Support Allowance or Universal Credit in their own right) or in the care of the Local Authority, this section should not be filled in.
- If your household has a Tax Credit Award Notice (TCAN) TC602 from HM Revenue and Customs (HMRC) for 2026/27, based on household income for 2025/26, you must submit the original complete finalised form if we request this. If you are submitting the correct TCAN you do not need to fill in any further household income details in this section.

Please note that TCAN must be for 2026/27 and show actual income figures for 2025/26. We cannot accept estimated income figures, Provisional award notices, TCAN Review notices or Final TCAN for 2025/26.

If TCAN TC602 is not yet available, please still submit your application form with a note that your TCAN is to follow and then send us your TCAN when you receive it.

Please Note – The Department for Work and Pensions is implementing significant changes to the benefits system which includes the roll out of Universal Credit. Universal Credit will replace the current suite of benefits.

Social Security Benefits

- If receiving benefits please request a P60U certificate from the DWP
- Helpline Numbers: Carers Allowance (Preston) 0800 031 0297
- Child Benefit Helpline 0300 200 3100
- Universal Credit Helpline 0800 328 5644

Earnings as an employee

- Proof by providing a 2026 P60 or valid week 52 or month 12 payslip.
- For pension contributions to a HM Revenue and Customs approved scheme (other than through employer), the grossed up¹ amount should be deducted for 2025/26 from the total household income. Contributions through employer should be ignored.

Allowable Expenses Incurred:

Please give evidence of 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. Please provide evidence
- 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. Please provide evidence

If you paid these 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.

¹ For Tax credit purposes the amount deducted is 'grossed up'. This is to convert the contribution to the amount before tax, e.g. customer pays £100 into scheme – grossed up amount is £125 (£100*(100/80)), the '80' representing the 100 minus the basic rate of income tax.

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 these benefits were taxable. These are called benefits in kind. Your employer should give you information about these by 3 July 2026, usually on a form **P11D**. You do not have to work out the amount of each individual benefit – your employer will tell you the taxable values.

If this applies to you, please provide your P11D for this EMA application.

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

- Any goods and assets our 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.
- 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.
- 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.
- Expenses payment made to you or on your behalf (shown at section J, M or N on form P11D).

If you earn at a rate of £11,849 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, please provide your P11D from each employer.

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).

If you have not received a form P11D for the year 6 April 2026 to 5 April 2027 and you think you should have, ask your employer or phone HMRC.

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) 2024/25 should be submitted. Alternatively, a completed Accountants Certificate should be submitted (see Part B) until a SA302 form is available. In this case, a provisional award will be made to allow time to obtain the SA302 form required.

Please also provide evidence of any of the following:

- The gross amount of any contributions you made to a pension scheme or retirement annuity contracts;
- 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 £8345.65 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 evidence of this.

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 2025/26 you deduct the loss from:

- any other income you may have for that year; or
- in a two 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 2024/25 and there is some loss remaining after the deduction from total income for 2025/26, the unused part of the 2024/25 loss may be brought forward and deducted from the profits of the same business in the tax year 2025/26.

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 2025 to 5 April 2026.

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.
- 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.

If requested, please provide appropriate evidence.

Notional income

Notional income also 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) in 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.

If requested, please provide appropriate evidence.

UK Pensions

Please provide evidence 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, Index Linked and Fixed Interest National Savings Certificates and Children's 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).

If requested, please provide appropriate evidence.

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 £7,500 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.

If requested, 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).

If requested 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 pounds, not the foreign currency)**.

You may deduct any banking charge or commission paid when converting foreign currency to British pounds.

If requested, please provide appropriate evidence.

Deduction from income

The sum total income under the following sections is 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:

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

For more information on EMA please refer to our website:

www.highland.gov.uk/ema

Please note that The Highland Council only administers the EMA scheme on behalf of the Scottish Government – we are not responsible for Policy decisions.

If you have any queries regarding policy, please contact Scottish Government directly.

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Enterprise & Employability for Young People Division
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6th Floor
150 Broomielaw
Glasgow, G2 8LU
www.emascotland.

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