

Education Maintenance Allowance  
(EMA) 2026/27

# The little book of EMA

All you need to  
know about EMA  
for academic year  
**2026/27**



We welcome applications in Welsh.  
This won't lead to a delay in our response.



Keep an eye on  
[www.studentfinancewales.co.uk/ema](http://www.studentfinancewales.co.uk/ema)  
for updates

# What is EMA?

Education Maintenance Allowance (EMA) is a **weekly payment of £40 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 criteria.

# Who is this little book for?

## For students

- aged 16-18 years old and are studying at school or college from September 2026.

## 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 2026**  
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](http://www.studentfinancewales.co.uk)
- **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 college, for at least 12 hours per week, and studying an eligible course. Courses include Independent Living Skills or, if studying in England, Preparation for Adulthood. Your course must last at least 10 weeks.
- **your household income is £24,570 or less**  
or  
**your household income is £27,273 or less and there are other young people in your household who qualify for Child Benefit**  
Your parents/guardians 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.

To find out more go to:

[www.studentfinancewales.co.uk/ema](http://www.studentfinancewales.co.uk/ema)

## 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).

## What if...

- I'm a care leaver?
- I live under local authority care or with foster parents?
- I receive Income Support, income related Employment Support Allowance or Universal Credit?
- I'm responsible for a child?
- I'm a young person in custody?

You won't need to give us any financial details.

## What if...

### I became eligible after my course has started?

You need to complete an application form and we'll assess your entitlement.

## How much can I get?

You could get £40 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 – £24,570	0	£40
£0 – £27,273	1+	£40
£24,571 and above	0	£0

**If your household income is £27,274 or more you won't be eligible for EMA.**

## How and when can I apply?

Check our website for all the latest updates about applying for EMA at: **[www.studentfinancewales.co.uk/ema](http://www.studentfinancewales.co.uk/ema)**

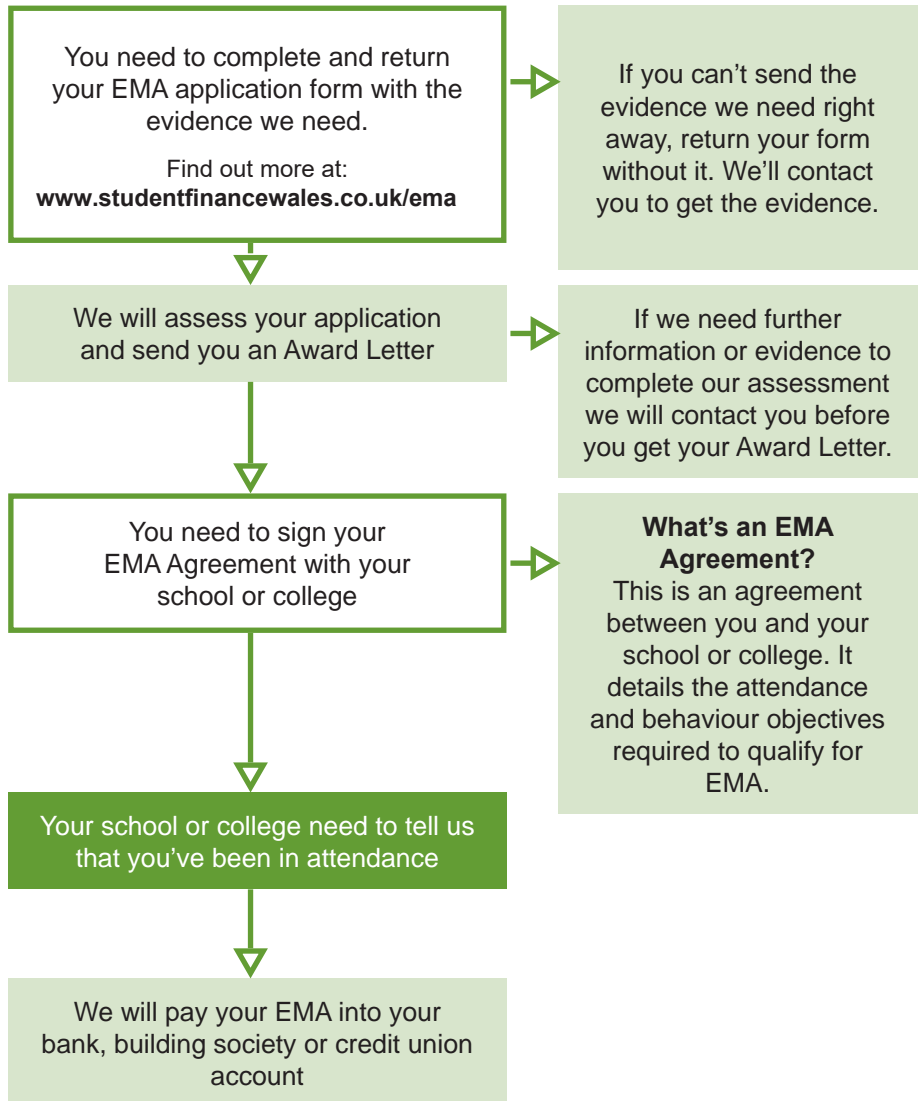
You can apply before you get your GCSE results or before you've decided where you'll study.

## 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](mailto: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?



## 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 EMA 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 EMA 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**

# 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 2024-25. 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 2024-25. 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 2024-25?**

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 EMA 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 2026** – 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 evidence, by **June 2026**.
- **13 weeks after course start date** – to be considered for backdated payments you must apply **within 13 weeks** of the start of your course.
- **31 August 2027** – this is the final date that we can accept an application from you to be eligible for EMA in 2026/27.

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](http://www.studentfinancewales.co.uk/ema)
- call us on **0300 200 4050**