



Quick Guide to Education Maintenance Allowance (EMA) School Session 2025/26

If you were born between 1 March 2006 and 28 February 2010 you may be eligible for an EMA.

What is an Education Maintenance Allowance (EMA)?

An EMA is an allowance of up to £30 per week to eligible young people who stay on in full-time education at school after their 16th birthday. It can be paid for a maximum of 3 years, 4 years in the case of vulnerable students. The EMA is only paid for weeks in attendance at school, up to a maximum of 40 weeks in any one academic year. EMA is not paid for school holidays. EMA is paid fortnightly in arrears directly into your bank account.

Do I qualify for an EMA?

The award is based on household income which is normally assessed on gross taxable income for the period 6 April 2024 to 5 April 2025. You must attend school for a minimum of 21 guided learning hours per week (timetabled hours including study periods). You must satisfy attendance requirements and complete and adhere to the terms of a Learning Agreement - a contract between the young person and their school (this is usually completed with Guidance staff).

The income thresholds for 2025-26 applicants are as follows:-

Household income	Number of dependent children in the household	Award
£0 - £24,421	for families with a single child in full-time education	£30
£0 - £26,884	for families with more than 1 child in full-time education	£30

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

If there is a significant change in financial circumstances within the household students may be eligible to apply for an in-year assessment during the current academic year.

If you are receiving education while living in a foster home or children's home, and are in the care of the local authority or living independently in receipt of Universal Credit, you are eligible for a £30 EMA award without having to provide evidence of household income.

When do I apply?

Application forms are available from secondary schools from the end of June. The form can also be printed from the Moray Council website or you can apply via our electronic form at www.moray.gov.uk

EMA is offered twice yearly. Check the table below to see when you will be eligible to apply:-

Date of birth	Eligible from	Applications accepted	Application received by Moray Council	Award start date
Between 1 March 2006 and 30 September 2009	August 2025	From 30 June 2025	By 30 September 2025	Backdated to the start of the August 2025 term *
			Between 1 October 2025 and 31 March 2026	Date your form is received
Between 1 October 2009 and 28 February 2010	January 2026	From 1 October 2025	By 28 February 2026	Back dated to the start of the January 2026 term *
			Between 1 March 2026 and 31 March 2026	Date your form is received

* Payments will only be backdated to the start of the term if you have met the terms and conditions of the Award.

NO APPLICATIONS WILL BE PROCESSED AFTER 31 MARCH 2026.

What happens after I have submitted my completed application form?

If refused, a Refusal Letter is sent to you. If awarded, an Award Letter is sent to you with a payment schedule and the terms and conditions of the Award. Your Award Letter will ask you to arrange to meet with your guidance teacher, who will help you complete your Learning Agreement. No payments can be made until your Learning Agreement has been authorised by your school.



Guidance for completing the EMA Application Form School Session 2025/26

Please read before submitting your application. Failure to complete form properly could result in a delay to any award being made

Section 1 (A): STUDENT PERSONAL DETAILS

- Complete the form in block capitals using a black or blue pen.
- Enter your date of birth using DD MM YYYY format.

Section 1 (B): PERSONAL NATIONALITY AND RESIDENCY DETAILS

- To be eligible for an EMA, students must meet the nationality and residency requirements of the EMA programme. In all cases students should provide evidence depending on their circumstances.
- Students must have been ordinarily resident in Scotland for three years immediately before the qualifying or start date of the course of education they are to participate in.
- If you have not been ordinarily resident in the UK for 3 years, you may still be considered for an EMA.

Section 2: COURSE/SCHOOL DETAILS

- If you intend to study between two schools or school and college 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).

Section 3: BANK/BUILDING SOCIETY ACCOUNT

- 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.
- 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 your bank card.

Section 4: INDEPENDENT STATUS

- If you are living under the care of the Local Authority, please include a letter from the Local Authority confirming your address and circumstances. This should be signed by an official from the Local Authority.

Section 5: FAMILY DETAILS

- Please tick the appropriate box 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) (section 5).
- 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 all children in the household.

APPLICATION CONTACT ADDRESS

Postage charges are based on weight and size. Moray Council will not accept forms with insufficient postage. Post your completed application form to The Revenues Section, Moray Council, High Street, Elgin, IV30 1BX

You can also hand deliver your application to the Information Hubs within all Moray Council Libraries.

If you have any queries please email revenues@moray.gov.uk, or telephone 01343 563456



Information for parents / carers

Education Maintenance Allowance School Session 2025/26

How can my child apply for Education Maintenance Allowance?

Your child can apply online at https://online.moray.gov.uk/site/wss/request/ss_ema or complete an EMA application form, which is available from secondary schools from the end of June.

The award is based on household income which is normally assessed on gross taxable income for the period 6 April 2024 to 5 April 2025.

How is our household income assessed?

The income thresholds for 2025-26 applicants are as follows:-

Household income	Number of dependent children in the household
£0 - £24,421	for families with a single child in full-time education
£0 - £26,884	for families with more than 1 child in full-time education

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

- **If you currently claim for Free School Meals and a Clothing Grant, Housing Benefit or Council Tax Reduction, and *your personal circumstances have not changed*, you do not need to do anything.** EMA will automatically be awarded to your child and they will receive a letter to confirm the award after they have submitted their EMA application form.
- **If you currently claim Free School Meals and a Clothing Grant, Housing Benefit or Council Tax Reduction, and *your personal circumstances have recently changed* then you need to inform the Benefits Service** using the contact details listed below. If you are then assessed as being eligible for Education Maintenance Allowance your child you will receive a letter to confirm the award after they have submitted their EMA application form.
- **If you do not currently claim Free School Meals and a Clothing Grant, Housing Benefit or Council Tax Reduction then you need to complete a benefits claim form.**

How to contact the benefits service?

You can contact the Benefits Service by telephoning 01343 563456, writing to the Benefits Service, Moray Council, Council Office, High Street, Elgin, IV30 1BX, or emailing revenues@moray.gov.uk.