



Guidance for completing the  
EMA application form  
Academic Year 2025/26

Please read carefully

Failure to complete form properly could result in a  
delay to any award being made.

**Please note in 2024/25 the following changes were made to the process and these remain in place for 2025/26:**

- We no longer require Birth certificates/passports
- If pupils are in receipt of Free School Meals in session 2025/2026 you do not need to submit household income evidence. However we may contact you for further information.

### **Section 1 (A): STUDENT PERSONAL DETAILS**

- Enter your date of birth using DD MM YYYY format. For example if you were born on 12 April 1994, enter 12 04 1994
- If you have not been ordinarily resident in the UK for 3 years, you may still be considered for an EMA.

### **Section 1 (B): PERSONAL NATIONALITY AND RESIDENCY DETAILS**

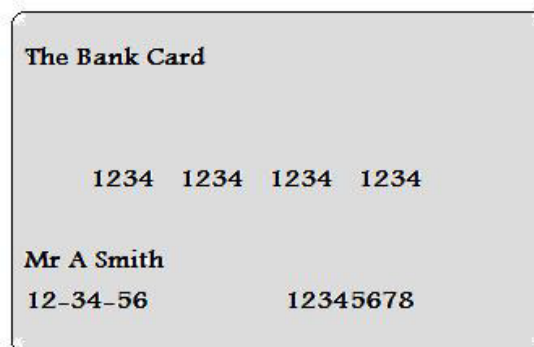
- To be eligible for an EMA, students must meet the nationality and residency requirements of the programme. In all cases students should provide evidence depending on their circumstances.
- More information about nationality and residency could be found in the EMA Guidance Document on the EMA website [www.emascotland.com](http://www.emascotland.com)
- If you have not been resident in the UK for 3 years you must provide evidence of your residency status.

### **Section 2: COURSE/SCHOOL DETAILS**

- The school details relate to the school 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 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.
- 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.



## **Section 4: INDEPENDENT STATUS**

- If you receive income support in your own right, please provide your most recent Income Support Benefits statement or a Universal Credit Monthly Statement. If unavailable, part C should be completed by the Department for Work and Pensions (DWP).
- 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 and include an official stamp.

## **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).
- Enter correct address details in boxes provided if you have ticked that you do not live with a parent/carers.
- 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. Universal Credit, Council Tax Notice.
- Please include all other dependent children in within the household.
- Acceptable documents include:
  - Universal Credit
  - Child benefit
  - SAAS or college letter of award
  - School/college or university letter confirming enrolment of other dependent children.

## **Section 6 (A): HOUSEHOLD INCOME**

**Please note if you have indicated your child will be entitled to free school meals for session 2025/2026 you do not need to send any documentation relating to household income. However we may contact you if we require any further information.**

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

- If a student is independent (receiving income support in their own right) or in the care of the Local Authority, section 6 should not be filled in.
- If you are in receipt of Universal Credit, please tick the relevant box. You will need to print the most recent Online Journal Statement to include with the application.

## **Section 6(B): HOUSEHOLD INCOME**

### **Social Security Benefits**

- If receiving benefits please submit a P60U certificate, or alternatively take Part C attached to the Department of Work and Pensions (DWP) or Jobcentre Plus office to be completed.

### **Earnings as an employee**

- A 2025 P60 confirming earnings from employment, or a valid week 52/month 12 payslip, providing these show year to date income.
- If you made pension contributions to an HM Revenue & Customs-approved pension scheme (other than through your employer), you should deduct the gross amount for year 2024/25 from the total household income. You must provide evidence from the pension fund scheme. If you made contributions through your employer, you do not have to deduct anything.

## **Allowable Expenses Incurred:**

### **Deduct**

- 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.
- 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.

If you paid such 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.

### **If you are in self-employment**

- 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.

Enter your total profits

### **minus**

- 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 £8,345.65, 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.

If your business received other income or profits, for example, rental income include the profits here.

If you are now self-employed but had no income from self-employment in 2024/25 leave blank.

## **Working out your profits if you have not sent HMRC your tax return**

Your business profits is the difference between

- your turnover – all the money your business earned for work you have done or goods you have sold, and
- your allowable business expenses.

Do you have a yearly date on which you make up your books? If so, that is your accounting date. The profit to enter is your months' profit up to your accounting date in the year to 5 April 2024, please round down this total to the nearest pound before entering it. For example, if your profits were £8,345.65, enter £8,345.

**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 2024/25 you deduct the loss from

- any other income you may have for that year, or

- in a 2 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 2023/24 and there is some loss remaining after the deduction from total income for 2024/25, the unused part of the 2023/24 loss may be brought forward and deducted from the profits of the same business in the tax year 2024/25.

### **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 which were taxable. These are called benefits in kind. Your employer should have given you information about these by 6 July 2025, usually on a form P9D or P11D. You do not have to work out the amount of each individual benefit – your employer will tell you the taxable values.

If you have not received a form P9D or P11D for the year 6 April 2024 to 5 April 2025 and you think you should have, ask your employer or phone HMRC.

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 or the third or fourth boxes in section A (2) of the P9D.
- 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 and section A (2) of the P9D (in the first, second and, if appropriate, fifth boxes).
- 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 and at section B of the P9D (add together all the boxes at section B),



If you earn at a rate of £8,500 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.
- Expenses payment made to you or on your behalf (shown at section N on form P11D).

If you have had benefits from more than one employer, add the figures together to show the amounts received from all employments.

Enter the total of these benefits for the year to 5 April 2025 rounded down to the nearest pound. For example, if your 2024/25 benefits in kind were £254.36 enter £254.

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).

## **Income from self-employment**

### **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 2024 to 5 April 2025.

Enter the income you (and/or your partner) received. Then round down the total to the nearest pound. For example, if your total was £134.76, then enter £134.

**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.

## **Notional income**

Income that you are treated as having received

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.

Please provide appropriate evidence.

## **UK Pensions**

Enter the amount 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, TESSAs, PEPs, Index Linked and Fixed Interest National Savings Certificates and Children's Bonus 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).**

## **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 £4,250 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.

**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).

**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 pound, not the foreign currency).

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

**Please provide appropriate evidence.**

## **Deduction from income**

The sum total income under the sections:

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

are 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.

**Original documents will be returned as soon as possible. NB – if documents are not yet available, please still submit your application form with relevant documents to follow**

## **Withholding future payments**

If you have received EMA payments through a provisional award and it is found that you were not eligible, these funds will be recovered by withholding the equivalent amount from any future claim.