

Education Maintenance Allowance (EMA) 2026/27



Financial Details Notes



www.studentfinancewales.co.uk/ema

How to use these notes

These notes are split into sections in the same way as the Financial Details Form, so you can find the information you need faster.



Where you see this icon in the application form, there's extra **information** in these notes to help you.



Where you see this icon in the application form, it means that you need to send **supporting evidence**. These notes will tell you exactly what we need from you. We will accept **photocopies** of your evidence.

Additional help and information

- For the most up to date information go to www.studentfinancewales.co.uk/ema
 - If you need to speak to someone about EMA you can call us on **0300 200 4050**.
 - You can get copies of any of our forms or guides in Braille, large print format or audio. If you need this, you can request these by emailing your name, address and details of the format you need to brailleandlargefonts@slc.co.uk or call **0141 243 3686**.
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Where do I send my completed form and documents?

Make sure you've fully completed the form, signed and dated the agreements and attached all the documents we need and send it to:

EMA Customer Services
PO Box 5596
Glasgow
G52 9BR

Anything else?

If any of your circumstances change during the academic year, you need to call us on **0300 200 4050** and let us know.

Section 2 Financial details

Part B

Data sharing



We will check your National Insurance (NI) number with HM Revenue & Customs. This information will be kept securely and held strictly under the provisions of the applicable data protection legislation in the UK.

If you don't have an NI number you must provide copies of your financial documents. If you didn't have any income for the tax year 2024-25, you need to provide:

- a letter from you confirming that you had no income for the tax year 2024-25; or
- a letter from any third parties who were supporting you during the tax year (such as a partner)

The letter must be signed and dated in order for it to be accepted.

Financial information for tax year 2024-25



If your household income has permanently dropped since 2024-25



To be eligible to get EMA payments your total household income amount must be either:

- £24,570 or less; **or**
- £27,273 or less **and** there's more than one young person who qualifies for Child Benefit in the household.

If in tax year 2024-25 you earned over this threshold, but since, your income has permanently dropped below it you can be considered for EMA using your current household income.

We need proof of your current household income; you need to send us:

- your latest Universal Credit Award letter; **or**
- your latest Income Support letter; **or**
- your pay slips for last 3 months; **or**
- **If self assessed** - a letter from your accountant on headed paper that states your last three months income. This letter must be signed and dated.

If your Universal Credit Award Notice shows any income from taxable benefits or employment, you must also send evidence of this income.

And proof to show that your household income has permanently dropped; send us:

- your P45; **or**
- your redundancy letter; **or**
- a letter from your employer on headed paper that explains the permanent drop in income. This letter must be signed and dated.

If there are two parents/guardians in your household

If the income has dropped for one parent/guardian, the other must also provide evidence of their earnings.



Section 2 Financial details (continued)

Part C

Other income for tax year 2024-25

2.8  Income in the UK that HMRC doesn't know about


Please give financial information for tax year 2024-25. Normally, this is the year ending 5 April 2025, but may differ if your employer or business has a tax year which does not end in April.

For any income paid in a foreign currency, please state the equivalent in pounds sterling.

You may have earned under the threshold to declare this income to HMRC, but this will still be used to calculate the student's entitlement.

Part D

Overseas income for tax year 2024-25

2.10  Income from overseas

You only have to tell us about any income earned overseas that you have not already disclosed to HMRC as part of your self-assessment.

a Total income from salary/wages/self-employment

You'll need to provide copies of your tax documents from the relevant country confirming the income amount for the 2024-25 tax year.

b Total income from state benefits

You'll need to provide copies of your benefits documents, from the relevant country, confirming the total taxable benefit(s) you received for the 2024-25 tax year.

c Total income from occupational, private or state pension(s)

You'll need to provide copies of your pension documents, from the relevant country, confirming the total taxable pension(s) amount you received for the 2024-25 tax year.

Part E



Income deductions

If you did not pay any private pension contributions or additional voluntary contributions.

You don't need to provide evidence of this.

If you paid any private pension contributions or additional voluntary contributions.

The evidence you need to provide can be found in the table below.

Deduction type	Evidence required
Private pension	Tax Return (all pages) or Statement from Pension Provider
Additional voluntary contributions	Confirmation from DWP of Amount of Pension Paid, Tax Return (all pages) or a P60

Section 3 Agreements



Information Usage Summary

Student Finance Wales is the student finance service provided by the Student Loans Company Limited (SLC), funded by the Welsh Government. The Welsh Ministers have transferred certain functions relating to student finance applications to SLC.

For further details about the way your information is used, who is responsible for it and the rights you have in connection with it, please refer to our Privacy Notice available online at **www.studentfinancewales.co.uk/fe/privacy-notice**

If you don't have internet access, please call us on **0300 200 4050** and we can send a copy to you.