

Apprenticeship Affordability

Earn As You Learn – Salary Expectations

As an apprentice your wage can vary however most employers pay the NAMW which will stay the same for the first year regardless of age. To find out the NAMW visit, www.gov.uk/become-apprentice/pay-and-conditions.

For those aged 19 and above who have completed the first year of their apprenticeship, the rate you are entitled to is the National Minimum Wage (NMW) for your age.

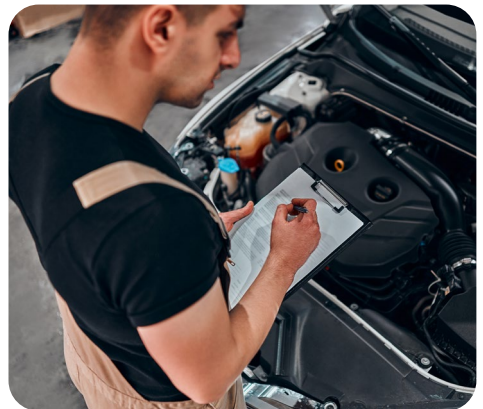
You may be thinking the NAMW is low however, it is regularly reviewed by the

government and any changes that occur typically take place in April each year to align with the financial year. In addition, apprenticeship employers are investing in you whilst you train and take a day away from the business. This is why an apprentice wage may seem low.

As an apprentice, you are entitled to annual leave, benefits and sick leave offered by the business. Some companies also offer travel expenses, health benefits, IT equipment, gym membership, or access to a company vehicle as incentives for staff.

Government Benefits

You may also be able to claim certain benefits whilst you study an apprenticeship depending on your individual circumstances. Speak to your Job Centre Plus advisor if you are currently in receipt of benefits such as Universal Credit or Child Benefits and you are thinking about starting an apprenticeship.



Part of the Education Training Collective.

Additional Support

- You may be eligible to apply for local grants or bursaries while studying an apprenticeship.
- You will be responsible to pay your own transport costs however, your employer may be able to offer you financial assistance with this.
- The government provides support with childcare costs, you can find more about it at www.gov.uk/help-with-childcare-costs
- If you have been in local authority care for a period of 13 weeks or more and you are under 25 years old when you start your apprenticeship, you are entitled to a £1,000 bursary.
- If you are receiving any benefits during your apprenticeship, speak to your JCP advisor for support with clothing costs. Alternatively, there are charities offering this support such as 'SmartWorks', 'Dress for Success' and 'Suited and Booted'.

Tax

The government sets out the rate of tax and the threshold for tax plus, National Insurance (NI) contributions. Therefore, anyone who earns above the minimum threshold will be required to pay tax on their earnings. This includes apprentices.

To find out more about tax and NI, visit www.gov.uk/browse/tax.

Similarly, you will be required to pay council tax as set by the local council. You may be eligible for a discount on the amount of council tax you pay depending on who lives in your household. You will be able to find out more about council tax on your local council's website.



If you have any questions, please contact:
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