

# APPRENTICESHIP FINANCES

What financial support am I entitled to?

**One of the benefits of being an apprentice is that you are paid, but how does this work and how could it affect your household?**

## SALARY

### How much will I be paid?

There are different rates of minimum pay for apprentices depending on your age and year of your apprenticeship. As a minimum, you must be paid the National Minimum Wage for Apprentices (NMWA). If you are 19 or over and have completed your first year, you're entitled to the National Minimum Wage (NMW) or National Living Wage (NLW) rate for your age.

### Who sets the national minimum rates?

The rates are set by the government and will usually increase each year too. The new rates will typically come into effect from April each year to coincide with the new financial year and can be found on [gov.uk](https://www.gov.uk).

### What is the current hourly rate for apprentices?

The current National Minimum Wage for Apprentices (NMWA) is £5.28 per hour, which was set in April 2023. This is set to increase to £6.40 in April 2024.

### Why does the National Minimum Wage for Apprentices (NMWA) seem low?

It might sound low, but it is higher than it has ever been. The employer is investing in training costs and releasing the apprentice with paid time to undertake off-the-job learning, which is reflected in the wage.

### Can apprentices be paid more than the National Minimum Wage for Apprentices?

Yes. Lots of employers will pay more than the minimum rate and are offering increasingly more competitive pay.

### Do employers offer any other benefits?

Your contract of employment will set out your entitlement to holiday pay, sickness and any other benefits, such as travel expenses, company car, laptop or IT equipment, mobile phone, gym membership or other incentives.

## BENEFITS

### Can apprentices claim benefits?

Potentially, yes. The benefits you may be able to claim will depend on your individual circumstances. If you are claiming benefits and you want to discuss how your apprenticeship will affect Universal Credit or Child Benefit, we recommend you have a discussion with your Jobcentre Plus work coach.



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## FINANCIAL SUPPORT

### What financial assistance is available?

An apprenticeship is a paid job, so you will earn a salary. From this, you will need to cover your day-to-day expenses like lunch, travel and living costs in most cases. However, there may be local grants or bursaries that you can apply for.

### Who can I speak to if I am concerned?

If you require assistance, you should start by speaking to your training provider who will advise you about any local funding that you may be able to apply for. They will also be able to connect you with any local support services and help you to discuss your needs with your employer too.

### What support can I get if I am a care leaver?

If you are under 25 years old when you start an apprenticeship and have previously been in the care of the local authority (for at least 13 weeks since the age of 14), you could be eligible for a £3,000 bursary payment.

Check out our Care Leavers Guide to Apprenticeships for more information.



## WORK RELATED EXPENSES

### Can I get help with travel costs?

It is your responsibility to cover travel costs, but your employer or training provider may be able to support you. Many local areas offer discounts on public transport for apprentices, like the [Apprentice Oyster Card](#) in London, or the [Workwise scheme](#) in West Midlands. Speak to your training provider or check with your local public transport operator to see what they offer.

### Can I get help with any childcare expenses?

There are many different types of childcare support. You may qualify for help from the government towards childcare costs. Have a look at: [Childcare you can get help paying for](#).

### Can I get help with clothing and other expenses associated with working?

Support with clothing and other expenses is not widely available, however, if you claim Universal Credit or any other benefit, you should talk to your work coach about any support available. There are sometimes local schemes and charities like [Dress for Success](#) that offer support with clothing and advice on presenting yourself.



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## TAX

### Do apprentices pay tax?

If you earn over a certain amount a year, you have to pay tax. The salary threshold is set by the government and is subject to change. Find out more on [GOV.uk](https://www.gov.uk). National Insurance contributions also depend on a salary threshold set by the government. Find out more on [GOV.uk](https://www.gov.uk)

### Do I have to pay council tax while doing an apprenticeship?

Potentially, yes, but it will depend on who is living in your household, their occupation and age. You could be eligible for a discount on council tax and will need to check with your local Council or visit their website for further guidance.

## DISCOUNTS

### Are there any discounts for apprentices?

You can buy the TOTUM Apprentice card, which is £24.99 per year (your employer or training provider may pay for it) and offers a huge range of discounts. Find out more here: [TOTUM Apprentice](https://www.gov.uk/totum-apprentice).

## RELOCATION

### Is there any funding if I live away from home?

Some employers may offer a relocation allowance (money to help you move), but you would need to discuss this before you take a position. Each scheme will be different, but you may be able to claim expenses for certain travel costs or items you require for your position.

## FIND OUT MORE



Citizens Advice give impartial, independent advice on managing finances and benefits.

The [third episode of The Parent Perspective Podcast](#) is all about finances.



GOV.uk has information about all aspects of benefits, tax and other important issues.

