# APPRENTICESHIP FINANCES

Amazing Apprenticeships

## What financial support am I entitled to?

## SALARY

### How much will I be paid?

Apprentices are paid a wage by their employer and the amount can depend on the sector, location and level of responsibility. As a legal minimum, all apprentices must be paid the National Minimum Wage for Apprentices (NMWA), which varies depending on their age and how far along they are in their apprenticeship. Apprentices who have completed their first year are paid the National Minimum Wage (NMW) if they are 19/20 and the National Living Wage (NLW) if they are 21 and over.

| Apprentice status | Minimum hourly wage |
|---|---|
| Aged 16-18 | £8.00* (NMWA) |
| Aged 19+ (and in first year) | £8.00* (NMWA) |
| Aged 19-20 (after first year) | £10.85* (NMW) |
| Aged 21+ (after first year) | £12.71* (NLW) |

### Can apprentices be paid more than the NMWA/NMW/NLW?

Yes. The above shows the legal minimums and many employers choose to pay more, offering increasingly competitive wages.

### 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 the Government website.

### 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 training (OTJT), which is reflected in the wage.

### Do employers offer any other benefits to apprentices?

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 that you have a discussion with your Jobcentre Plus work coach.

*correct as of April 2026

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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 care experienced?

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.

### Linked resource

Find out more about apprenticeships in this guide for care experienced young people (see link below).

Click here to view or scan the QR code

## 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 the 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. See link below.

Click here to view or scan the QR code

### 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, Suited and Booted or Smart Works 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. See link below.

Click here to view or scan the QR code

National Insurance contributions also depend on a salary threshold set by the government. See link below.

Click here to view or scan the QR code

### 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?

There is the TOTUM Apprentice card, which employers or training providers may pay for. Find out more here: 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.

### Linked resource

Find out more about relocating in this Rapid Read on relocating for an apprenticeship (see link below).

Click here to view or scan the QR code

## USEFUL LINKS

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

The Government website has information about all aspects of benefits, tax and other important issues. gov.uk

Learn more about apprenticeships and technical education
amazingapprenticeships.com