

## Financial FAQ's

### Do Apprentices get paid?

All employed apprentices must receive a wage of no less than £80 per week and this will rise to £95 from August 2009. Check out [www.apprenticeships.org.uk](http://www.apprenticeships.org.uk) for further information.

### Can I claim Education Maintenance Allowance (EMA) as an Apprentice?

Employed Apprentices are not eligible to claim EMA. If you start a Programme-led Apprenticeship you may be eligible to claim up to £30 a week until you become employed. For further information on EMA please visit [www.direct.gov.uk/en/EducationAndLearning/index.htm](http://www.direct.gov.uk/en/EducationAndLearning/index.htm)

### I have a child, can I get any extra financial help while on my Apprenticeship?

If you're under 20 and have children, you could get help with childcare costs through the Care to Learn scheme. Please visit [www.direct.gov.uk/en/EducationAndLearning/14To19/MoneyToLearn/Caretolearn/index.htm](http://www.direct.gov.uk/en/EducationAndLearning/14To19/MoneyToLearn/Caretolearn/index.htm) for further information.



### Will I have to pay Tax while on my Apprenticeship?

As an employed Apprentice it will depend on the wage you receive from your employer. Further information on Tax and National Insurance including the payment thresholds can be found at [http://www.direct.gov.uk/en/MoneyTaxAndBenefits/Taxes/WorkingAndPayingTax/DG\\_10016783](http://www.direct.gov.uk/en/MoneyTaxAndBenefits/Taxes/WorkingAndPayingTax/DG_10016783)

### **Can my parents/careers still claim child benefit while I'm on an Apprenticeship?**

They may be entitled to claim, but it will depend on whether you are on a Programme-led Apprenticeship or an Employed Apprenticeship. Detail of eligibility can be found at

<http://www.hmrc.gov.uk/childbenefit/further-ed-train.htm>

### **Will I or my parents/careers be eligible for a Council Tax reduction while on an Apprenticeship?**

All of the four local authorities in the Humber sub-region offer discounts for Apprentices and eligibility is assessed depending on the Apprentices gross wage. Further information can be found in the council tax discounts section of your local authority.

[http://www.hullcc.gov.uk/portal/page?\\_pageid=221,99534&\\_dad=portal&\\_schema=PORTAL](http://www.hullcc.gov.uk/portal/page?_pageid=221,99534&_dad=portal&_schema=PORTAL)

<http://www.eastriding.gov.uk/aspirelinks/pdf/Students.pdf>

<http://www.nelincs.gov.uk/NR/rdonlyres/399B78AF-7221-4597-9262-FA0CF1CD7372/0/ApplicationfordiscountApprentice.pdf>

<http://www.northlincs.gov.uk/NorthLincs/CouncilandDemocracy/counciltax/CouncilTaxDiscounts.htm>



Want to know more about Apprenticeships? Visit [www.cflhumber.org.uk](http://www.cflhumber.org.uk) or call 0800 393 744