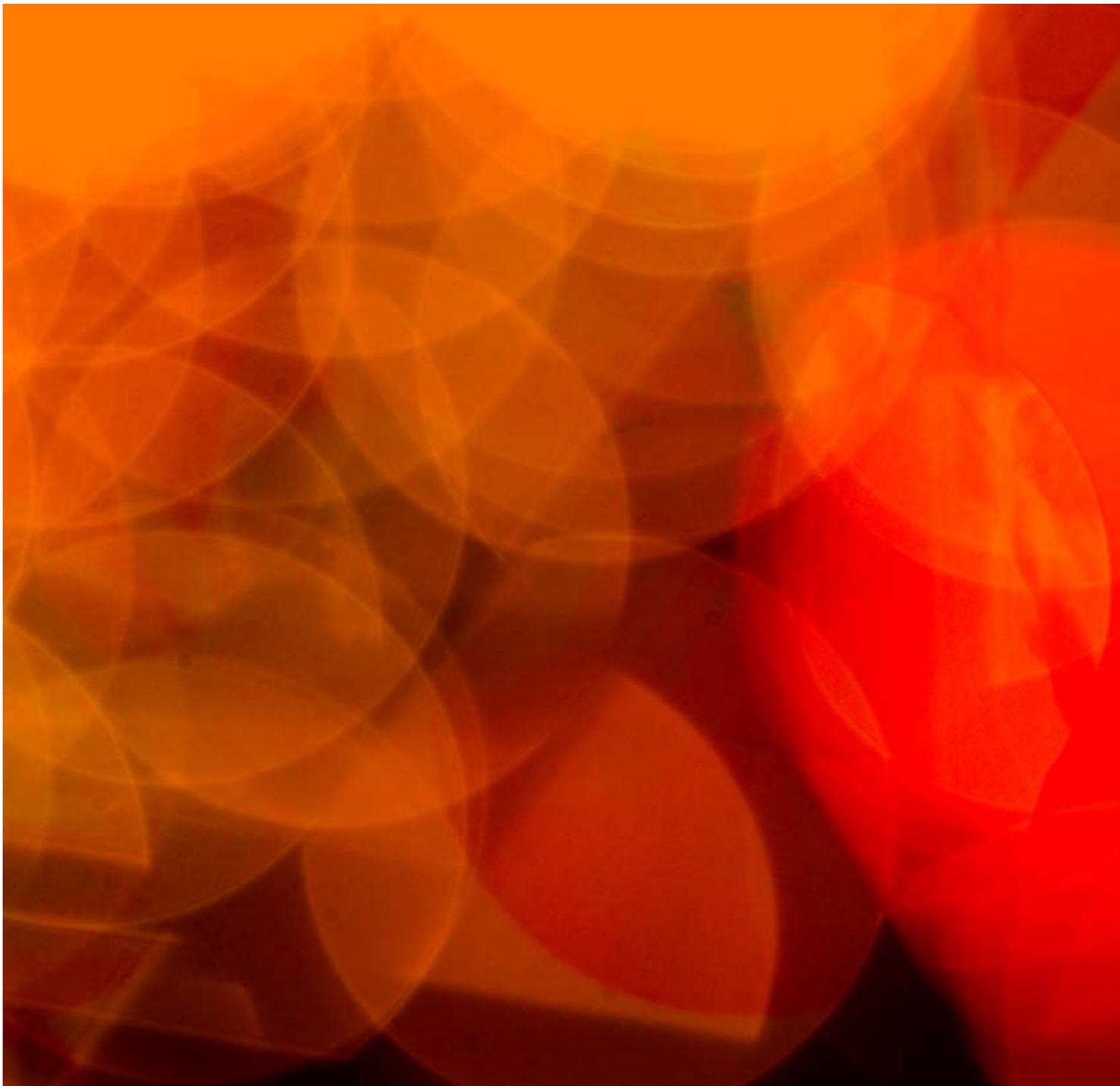


# Apprenticeship Training Agencies (ATA)

A guide to help you to work with and support ATA employed apprentices



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This publication has been produced as the result of early work with the pilot ATA/GTAs that were established by the National Apprenticeship Service (NAS) and work is ongoing as of April 2010.

# Purpose of the guide

This guide provides information and guidance on how you can successfully support an apprentice under the newly developed Apprenticeship Training Agency (ATA) model of delivery. All examples included in this guide have been developed in partnership with the newly appointed ATAs and Group Training Associations (GTAs) supported through the National Apprenticeship Service (NAS).

The guide is intended for organisations, including providers and other sector bodies, that are investigating this delivery model as this is a new way of working that may be unfamiliar to many of these organisations.

Throughout this guide, the symbols < > are used to indicate that your own details need to be inserted. Where figures are suggested, they are simply indicative and you should insert the appropriate numbers in relation to your own organisation.

Further guides are available to specifically address:

- working with host employers;
- managing partners and providers; and
- setting up an ATA model.

## Disclaimer

All information contained in this guide is for reference only and does not constitute definitive guidance. The contents have been developed from initial support work with ATA/GTAs engaged in the LSIS World Class Skills – developing responsive provision (WCS) programme. Each ATA/GTA retains full responsibility for the use, adaptation and adoption of any of the materials contained within this document. All ATA/GTAs should seek advice and guidance from their NAS national or regional links before using, adapting or adopting any of the materials contained in this guide.

## Glossary of terms

There are a wide variety of terms used by ATA/GTAs to describe staff roles and functions. You may use different titles in your organisation but are likely to employ staff to fulfil the roles described below. In this guidance the following terms are used.

**Apprentice Co-ordinator:** staff that recruit, select and match apprentice candidates to job vacancies. They manage the ongoing client relationship with the (host) employer and provide the mentoring support to apprentices.

**Business Development Manager:** staff that market to employers, secure terms and conditions of employer engagement and negotiate all fees related to hiring an apprentice.

**Training Provider:** is the organisation that will take responsibility for initial assessments, NVQs, technical certificates and key skills/functional skills training. They will manage the delivery of the Apprenticeship framework to completion. They are responsible for completing the Individual Learning Plan (ILP) and for working with the (host) employer to provide any assessment and verification of the apprentices' progress, obtaining employer sign off of the periodic reviews towards completion.

**Host Employer(s):** the term used to describe the employer offering the work placement to the apprentice.

**Apprentice:** The young person who is employed by you but is placed with a host employer(s) for the duration of their Apprenticeship programme.

## Background to the guide

NAS has been established to drive forward the Government's ambition to bring significant growth to Apprenticeships. Recognising that innovative approaches need to be adopted to increase employer engagement and up-skill the workforce during the economic downturn, in June 2009, NAS invited applications from interested organizations to either extend the number of GTAs or to establish ATAs in England. The successful pilots were announced in a Department of Business Innovation and Skills (BIS) press release on 21st October 2009. This press release is available at the following link:

<http://www.apprenticeships.org.uk/About-Us/Press-and-Media/~media/Documents/Press%20Releases/GTA-press-release-211009.ashx>

The guide has been developed following consultancy support with the successful NAS ATA/GTA pilots provided through the LSIS WCS programme. NAS have supported these pilots and have been involved throughout the period of the consultancy support.

There are compelling reasons to develop a flexible approach to Apprenticeship delivery and the ATA model offers the potential to develop strong links with employers to benefit apprentices. An explanation of the characteristics of ATAs and GTAs follows.

- **Apprenticeship Training Agencies:** ATAs are apprentice recruitment agencies. They seek out employers to 'hire out' apprentices to. The ATA assumes the responsibilities of an employer and ensures the apprentice gets paid and receives appropriate on-the-job training. The formal training and assessment is delivered by a training provider(s) with an existing Apprenticeship contract.
- **Group Training Associations:** The key characteristics of GTAs are that they are existing groupings of employers. They have strong and integral employer engagement, high quality flexible provision and deliver a wide range of integrated skills solutions in partnership with their member employers. There is an existing network of GTAs represented by GTA England covering a number of industry sectors. NAS will build on this footprint to extend the benefit to a wider range of sectors and geographical areas. Generally GTAs do not directly employ apprentices but provide the organization and support for Apprenticeship delivery.

Under the WCS programme newly appointed ATA/GTAs were offered tailored support to develop further their:

- strategy and planning arrangements;
- governance arrangements and structure;
- communication with learners, employers and delivery partners;
- delivery and monitoring of progress of learners and partners; and
- Quality Assurance arrangements.

There is no single model of delivery. Each ATA/GTA will need to consider various options depending on geographical location, sectors covered and whether they use partner organizations to deliver learning.

## Some examples of current models

This is not an exhaustive list and other models are emerging.

**Example A** – A large regional college has established a regional offer of selected Apprenticeship programmes. Identification, recruitment, employment and delivery of learning will be undertaken by the ATA. No partners are required in this model.

**Example B** – A national organization is offering specific sector programmes across all LSC regions. Twelve delivery partners have been identified and have supported the ATA in developing pastoral processes for the apprentice. Employers and learners will be engaged through the ATA and details forwarded to the delivery partner, who will undertake recruitment and host employer selection on behalf of the ATA.

**Example C** – A large regional college has established a provider network with its partner delivery providers; collectively they establish, deliver and monitor learning. Providers are engaged when suitable learners and host employers are identified. The lead organization has information on their provider network in terms of what can be delivered.

**Example D** – A national provider has joined up with a partner organization and together they form the ATA. Initially, they will operate regionally as they establish their processes and build momentum – eventually making the offer and delivery national.

**Example E** – An existing GTA wishes to develop its range of services and has set up an ATA. Apprentices' training requirements will be met by training providers who are members of the GTA. The GTA will focus on employers who are members of the GTA. Later they will seek to expand the numbers of employers and training providers who are part of the GTA.

## Marketing to potential apprentices

### What does an ATA model offer to a young person?

Marketing should promote the benefits of the ATA model to potential employers and apprentices.

It will need to address and provide assurances to young people and their parents that engaging with this model of delivery is not a return to the days of government initiatives which enabled employers to 'use' young people (often perceived as cheap labour) and then discard them at the end of their programme.

Marketing the benefits of a contract of employment with enhanced support from all parties (host employer, ATA and training provider) should further secure the image of making a positive employment choice by taking up an Apprenticeship under the ATA model. When marketing the services of your ATA some broad themes can be promoted, for example, your ATA will:

- find high quality employment opportunities for a young person;
- offer them advice and guidance on their options;
- provide valuable counselling and support; and
- organise training with approved providers.

Within these themes there are some specific benefits and messages that could be highlighted. These will vary according to your delivery model, but could include the following:

- you will determine the learner's readiness for an Apprenticeship;
- you will support and prepare learners before interviews;

- you can provide a safety net that learners can fall back on should an employer be unable to continue to support their programme;
- you can give an opportunity to the learner to develop their skills across a variety of work placements;
- you can provide an additional level of support to help with any grievance issues;
- you will deliver continued support and guidance to complete the programme;
- you can ensure that all the usual support and guarantees which come with an Apprenticeship programme (holidays, working hours etc) are in place; and
- you can provide a job with training and a wage.

### **Where should we market our offer?**

You should ensure that your information (or information flyer) and literature is available to learners through their usual Information Advice and Guidance (IAG) routes, in particular:

- you should consider developing strong relationships with your local Connexions service in order that they can promote this offer on your behalf;
- if you produce an annual prospectus, then the details of this offer should be included;
- working with the local press, you should try to celebrate your successes publicly to attract young people and parents or guardians;
- place adverts of job vacancies in the local press and through the Apprenticeship Vacancies OnLine (AVOL) system.. <https://apprenticeshipvacancymatchingservice.lsc.gov.uk/navms/forms/candidate/Apprenticeships.aspx>;
- promote your offer to other providers in the regions in which you work, particularly seeking to support learners which have commenced a programme but have been unable to complete due to redundancy;
- engage with education/business partnerships;
- make use of social networking sites;
- talk to Entry to Employment (E2E) providers; and
- consider marketing directly to parents of 16-18 year old learners.

## Sample messaging to apprentices

The following examples in figures 1, 2, 3 and 4 are taken from a variety of existing and emerging ATAs and credited to them against each extract. The examples provide a few suggestions for describing the Apprenticeship ATA offer in an attractive, clear and concise way.

### Figure 1: Apprentice Messaging – Creative and Cultural Skills

#### Creative and Cultural Skills:

[www.ccskills.org.uk/Apprenticeships/Apprentices/tabid/747/Default.aspx](http://www.ccskills.org.uk/Apprenticeships/Apprentices/tabid/747/Default.aspx)

#### Earn a wage while you learn

Apprentices are employed and paid a wage. This gives young people the opportunity to earn a living and avoid student debts. An apprentice is entitled to a minimum payment of £95 per week. Employers may pay more in line with their own pay structures but this is not guaranteed, employers will determine this.

Relevant Training and Support

### Figure 2: Apprentice Messaging – South East Apprenticeship Company

#### South East Apprenticeship Company:

<http://se-apprenticeship.co.uk/apprentices.php>

- a real job with a real salary and real prospects;
- one point of contact for all your training needs;
- assessment of your existing skills and careers guidance to point you in the right direction;
- preparation for interviews with businesses;
- an agreed job description, pay rates and contract of employment with SEAC;
- a variety of work experiences - the chance to try different things with different companies;
- a dedicated training programme;
- access to high quality, nationally recognised qualifications;
- a safety net – if things don't work out with one business, we will help place you with another as quickly as possible;
- continued support and guidance throughout your Apprenticeship.

**Figure 3: Apprentice Messaging – The London Apprenticeship Company**

**The London Apprenticeship Company:**  
[www.londonapprenticeship.co.uk/apprentices](http://www.londonapprenticeship.co.uk/apprentices)

### **Career Profiling**

In an initial diagnostic interview we identify your existing skills, attributes and ambitions and help you decide the best career route to follow.

### **Job and Salary – to match your skills and ambitions**

When you are ready to apply for a job, our experienced staff work directly with you and the employer to ensure a perfect match and appropriate salary. We also have live vacancies on our website for you to choose from.

### **Training and Qualifications**

We combine the best and most appropriate vocational training to go with your job. The certification and accreditation you achieve will enhance your career prospects and make you more employable in the future.

### **Support**

Your dedicated LAC Advisor will coach and support you throughout your Apprenticeship. If you have any issues with your employer or training provider your advisor will help work things out.

### **The Safety Net**

If things don't work out for you with one employer we will help you to find another as quickly as possible.

### **A Wider Choice**

If you have not decided what career path to take, you get a unique opportunity to work for more than one company within a sector; this offers you wider exposure to training and work experiences.

*"...thank you to the London Apprenticeship Company and Helen. Without both of your hard work I know none of this would have happened!" – Louisa*

**Figure 4: Apprentice Messaging – Essex Apprenticeships**

### **Essex Apprenticeships**

Essex apprentices will benefit from:

- a real job with a real salary and real prospects;
- assessment of existing skills and careers guidance to ensure “the right fit”;
- a dedicated training programme tailored to you and your employer;
- access to high quality, nationally recognised qualifications;
- a safety net – if things don't work out we will work with you to find an alternative as quickly as possible;
- continued support and guidance; and
- a “pre-apprenticeship” programme for those who need a bit of extra help before starting.

## Health and Safety and safeguarding

As an employer you are responsible for the health and safety of your employees. You must provide a safe environment for your workforce, and this applies equally to an apprentice.

Your ATA is responsible for ensuring that the apprentices' work environment complies with all relevant health and safety, employment, workplace, industrial legislation, by-laws, codes of practice and legal requirements to which you are ordinarily subject in respect of your own staff.

It would be good practice for the ATA to have a safeguarding policy as you may be dealing with 16 and 17 year olds. You should seek further legal advice on the requirements of the ATA and host employers in regard to safeguarding of young people. Further information can be found from the Independent Safeguarding Authority: [www.isa.gov.org.uk](http://www.isa.gov.org.uk). The Learning and Skills Improvement Service also has a support programme on Safeguarding and Safer Recruitment: <http://www.lsis.org.uk/Services/ProgrammesServices/Pages/Safeguarding-and-Safer-Recruitment.aspx>.

## Contract of Employment

A formal contract of employment ensures that all parties understand their own and each other's obligations. Therefore, it is essential that your contract of employment is as clear and concise as possible, given the potential confusion of a third party involvement (the host employer) on a day to day basis.

Under employment law, you will need to provide a 'principle statement' to your apprentice.

This statement must contain the following:

- the legal name of the employer company (it is also advised to include any trading name if different);
- the legal name of the employee;
- the date the current employment began;
- the employee's pay, how it is calculated and the intervals at which it will be paid;
- the employee's hours of work;
- entitlement to holidays – including public holidays and holiday pay. The information must be clear enough to allow employees to calculate their own accrual;
- job title or a brief description of the work; and
- the address of the employee's place of work (If they will be working in more than one place then you should indicate this along with the employers address).

The contract of employment can refer to conditions laid out in an apprentice handbook written in plain English (see Section 6). You should seek legal advice before issuing any contract of employment under the ATA model.

Business Link has further guidance on principle statements of employment which can be viewed at: [www.businesslink.gov.uk/bdotg/action/detail?type=RESOURCES&itemId=1073791868](http://www.businesslink.gov.uk/bdotg/action/detail?type=RESOURCES&itemId=1073791868).

# Apprenticeship Handbook (Terms and Conditions of Employment)

In addition to a formal contract (covered in section 5 above) you must also explain the terms and conditions of employment. This can be covered in a separate document to the contract of employment. Guidance should be sought from your HR department.

Under employment law, this is referred to as a 'written statement of employment' (referred to as the handbook from this point forward). Although this is not a contract in itself, the written statement can be used as evidence of terms and conditions of employment. As an output from the ATA/GTA support under WCS, the preference was overwhelmingly to offer terms and conditions to apprentices as part of a learner handbook.

An example of a learner handbook can be found at appendix A.

As a minimum, the handbook must cover:

- sickness, injury and sick pay;
- period of employment (where the employment is temporary);
- notice periods;
- collective agreements (e.g. trade unions);
- pensions; and
- dismissal, disciplinary and grievance procedures, including:
  - the name or job role of the person to be contacted in the case of a grievance, it should also include information on how the application is to be made e.g. grievance form;
  - the name of the person or job role that should be contacted if the employee is dissatisfied with the outcome of a grievance procedure;
  - any disciplinary rules that you have;
  - your disciplinary and dismissal procedures; and
  - any further steps which should be taken if the employee is dissatisfied with a disciplinary or dismissal decision.

As an employer you should seek legal advice before issuing contracts of employment.

It will be useful to the apprentice to have clear and concise information which may not be covered by a standard contract of employment. Additional areas could include:

- probationary period;
- expenses policy;
- suspension of contract and pay;
- disclosure of information;
- data protection;
- protection of intellectual property rights; and
- health and safety.

In addition, the sample handbook also contains encouragement and advice on how the apprentice can make the most of their time and opportunity while under the ATA contract of employment.

## Further Information on ATAs

The following ATA guides can be accessed at

<http://wcs.excellencegateway.org.uk/resources#ATA%20Guides>:

- working with host employers;
- managing partners and providers; and
- setting up an ATA model.

For further information on ATAs not covered by these guides and the NAS ATA/GTA pilot projects, please contact [martin.ward@apprenticeships.gov.uk](mailto:martin.ward@apprenticeships.gov.uk).

## Appendix A – an example of a Learner Handbook

To assist apprentices you may find it useful to compile an apprentice handbook which details the main issues for them through the Apprenticeship. Below is an example of a handbook.

You can adapt it or add to it freely to encompass your own specific terms and conditions.

<p><b><u>&lt;Organisation name&gt; Apprentice Handbook</u></b></p> <p><b><u>Contents</u></b></p> <ul style="list-style-type: none"><li>• <b><u>Welcome</u></b></li><li>• <b><u>Your contract and work arrangements (terms of employment)</u></b></li><li>• <b><u>Advice on making the most of your Apprenticeship</u></b></li><li>• <b><u>Useful information</u></b></li></ul> <p>Date last updated&lt;date __&gt;</p>
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### Welcome

Congratulations on securing your Apprenticeship.

This is the first step to the start of your new career which gives you the opportunity to gain nationally recognised qualifications, develop new skills, earn money and build a relationship with an employer.

Your Apprenticeship has two parts:

- practical “on the job” work experience with your employer; and
- structured training through our official training providers.

We are committed to your success and would like to work with you to achieve your goals.

Please keep in touch with us throughout your Apprenticeship – we are here to help you and make sure that everything is in place for you to be successful.

The information in this handbook will help you to understand how your Apprenticeship will work and how to gain the maximum results from your training.

If you have any questions, please contact <your Apprenticeship Co-ordinator name and telephone number>.

Good luck!

## Your contract and work arrangements (terms of employment)

### Your Apprenticeship programme and contract of employment

You have signed a contract of employment with <Insert Organisation> which covers your period of employment for a maximum <insert timeframe> or until your Apprenticeship framework is completed (which ever is the soonest).

Company Address:	
Company Telephone number:	
Company website	<Optional>
Company email address	<Optional>
Your first day of work will be	
You will be paid (per week)	
You will receive your first wage on	
There after, you will be paid	<insert frequency>

Your contract of employment can be terminated by giving a minimum of <insert timeframe>. Either party can terminate the contract by giving the other party notice.

Your training will be delivered by <insert provider name>.

You will be visited by your training co-ordinator within <number of weeks> to discuss your programme.

### Probation

It is usual for all new employees to have a period of probation when they start a new job. Your probation will last for <insert time>. You will be informed when you have successfully passed your probationary period.

Although you hold a contract of employment with us, your main place of work will be < insert Company Name/ Contact person>.

### Expenses policy

Travel costs (public transport, parking etc.) to and from work cannot be claimed under expenses.

If, in the course of your work, your employer asks you to go somewhere which means that it will cost you money (taxi, public transport) or you are asked to buy something on behalf of the employer, you MUST keep all receipts and give them to your employer who will arrange to pay you back.

## Disclosure of information

You must not disclose any sensitive or personal information, nor must you remove any data or information from your host employer without prior consent. Breach of this rule could be considered as **gross misconduct** and could lead to instant **dismissal**.

## Sickness, injury and sick pay

If you are unable to attend work through illness or injury you must inform your supervisor/manager at your employer's office **and** your apprentice co-ordinator. Each different company will have their own reporting procedure so make sure you know how to report that you will not be attending work.

You will not be paid if you are recorded as sick, unless your host employer agrees to pay you during this period. This will be confirmed by your employer through the completion of your timesheet, where it is indicated that you will be paid.

If you are injured while in work, or while performing work duties, you should report this immediately to your host employer and it should be recorded in an accident book. If your injury is serious and is likely to lead to time off work, you **must** contact your <Apprenticeship Co-ordinator> as soon as possible.

## Dismissal, disciplinary and grievance procedures

If you have a **grievance** (a serious complaint) about your work place, work colleagues, <training co-ordinator> or <Apprenticeship co-ordinator> you should contact <insert name, job role and email address> who will <issue you a grievance form/arrange an interview> within <set timeframe>.

If, when you raise a grievance procedure you feel that it wasn't dealt with fairly, you should then contact <insert name, job role and email address> who will <issue you a grievance form/arrange an interview> within <set timeframe>.

We want to assist you to successfully complete your Apprenticeship and gain your qualifications. In return we expect your performance at work and in training to be professional.

You may be **disciplined** or **dismissed** from work for the following behaviour:

- arriving at work under the influence of drugs or alcohol or consuming alcohol or illegal drugs during work hours;
- are abusive at work or disobey any reasonable instruction of your host employer;
- are absent from work without explanation or you are regularly late for work;
- disclose confidential information and if you are involved in unlawful or criminal activities.

All of the above rules also apply while you are attending training activities.

## Pensions

You will not be eligible for a company pension under the terms of this contract of employment.

## Annual and bank holidays

You are entitled to be paid for 4 weeks holiday per year (accrued as 1.5 days per month worked). You must let your employer know of your planned holiday dates and then record this on your timesheet as holiday. You will not be paid for any holidays taken from work before they have been accrued (you will need to work approximately 12 weeks to have accrued 5 days holiday).

In addition to paid holidays, you are entitled to eight public bank holidays.

## Overtime

If you are asked to work more hours than you normally do, you will be entitled to be paid for this additional work. Overtime will be paid <through your employer recording the time as payable on your timesheet / directly by your employer... as appropriate>

## Advice on making the most of your Apprenticeship

### Think about what YOU want to get out of your Apprenticeship

It is important to build your job specific skills, but it is also very important to develop skills that all employers are interested in:

- communication skills – that contribute to productive and harmonious relations between employees and customers;
- teamwork skills – that contribute to productive working relationships and outcomes;
- problem-solving skills – that contribute to productive outcomes;
- initiative and enterprise skills – that contribute to innovative outcomes;
- planning and organising skills – that contribute to long-term and short-term strategic planning;
- self-management skills – that contribute to employee satisfaction and growth;
- learning skills – that contribute to ongoing improvement and expansion in employee and company operations and outcomes;
- technology skills – that contribute to effective execution of tasks.

You should try to nurture and develop these skills in yourself. These skills are what employers are looking for when hiring new staff. Take notice of the work habits of successful employees around you and learn from them. If you recognise what further skills you need and can improve them, it will have a positive effect on your future employment prospects.

## During your Apprenticeship

### Motivation tips

- Set yourself daily, weekly and monthly tasks – write them down and tick them off when completed;
- be on time – every time;
- never stand around with your hands in your pockets with nothing to do – always be keen to ask what you can do next; and
- keep in touch with your apprentice co-ordinator.

## What can I do to make on-the-job training work for me?

You are the driving force behind your own training programme and you are ultimately responsible for making it work. Take responsibility: it's up to you to apply yourself to your job and your training to the best of your ability. Apprenticeships are a learning exercise – you need to seek out information:

- learn about your employer's work or 'sector' – it's your sector now too!;
- consult your apprentice co-ordinator, work with your training provider and learn from your employer;
- accept that experience pays off in the long run – don't expect high wages to start with;
- keep busy, show initiative and recognise that everyday you're building up experience to take you further in your career;
- ask questions and keep asking until you have the answers; and
- don't get stressed out.

During your placement, especially at the start, you might feel under pressure. This is completely normal and everyone will go through stressful times at work. It is important not to panic. The best thing to do is take a step back and give your Apprenticeship co-ordinator a call.

There is usually an easy solution, and we will work with you to sort it out.

### At work

- arrive on time;
- be prepared for the job and make positive suggestions;
- maintain an interest in your work;
- comply with your employers workplace policy and procedures;
- follow instructions and accept suggestions constructively;
- ask for help if needed;
- behave in a way that reflects well on you and <Insert Organisation name>;
- adhere to safe working practices; and
- dress suitably for the job.

### Get in touch

We want to support and assist you in successfully completing your Apprenticeship. Don't be afraid to ask for help – contact your Apprenticeship co-ordinator if you are experiencing difficulties that are affecting your work or study.

## Action that makes the difference

### Training

Your off-the-job training is extremely important to the Apprenticeship scheme. It is vital that you schedule enough time, so you can achieve the formal qualifications. This will make your employer happy and will give you a head start in progressing within the third sector.

## Get along with others

Be courteous to your employer and fellow colleagues at all times. You will have to work with a variety of personalities. Don't be afraid to ask questions and keep asking until you have the answers. Good communication can prevent and solve most problems.

## Get involved

To get the most out of your Apprenticeship, make sure you get involved in as many events as possible that occur in your third sector employer. Just ask your colleagues.

## Stay away from trouble

Your training/employment may be in jeopardy and may be terminated if you:

- arrive at work under the influence of drugs or alcohol;
- consume alcohol or take illegal drugs during work hours;
- are involved in a fight or engaged in dangerous behaviour;
- abuse your superiors or workmates;
- disobey any reasonable instruction from your employer;
- are absent from work without explanation;
- disclose confidential information;
- are constantly late for work;
- lose your driver's licence;
- are involved in unlawful or criminal activities.

## Be Safe

Always think safety first. You are not only responsible for your own safety, but also for the safety of others around you. You must comply with your employer's health and safety policy and procedures. Don't take unnecessary risks and always wear protective clothing where necessary.

If you are injured or have a near miss at work, immediately notify your supervisor. Follow the procedures of your employer and remember to report the incident to your Apprenticeship co-ordinator as soon as you can.

## Get your entitled leave

You are entitled to 20 days holiday on top of the 8 public holidays already set. Make sure you plan when you want to take time off because you will need to get approval from your employer and will need to give adequate notice.

You are expected to keep your Apprenticeship co-ordinator informed about planned leave, so they know when you are away from work.

## Get smart with your £!

You are now earning a wage, which means you'll have to take care of your own finances. Your wage will increase as you get more qualified. However, it can be easy to get into difficulty if you don't spend wisely.