

IMPORTANT Information regarding Apprentice Training Payments & Allowances while undertaking Off-the-Job training (Phases 2; 4 or 6):

Outlined below is important information that you, the Apprentice, should note concerning your Training Payments and Allowances while you undertake Off-the-Job training (on Phases 2; 4 or 6). ***This information only applies to pre-2016 Craft Apprenticeships and does not apply to the New Apprenticeships.***

Please note the following in relation to Off-the-Job payments:-

- The payments that you get while you are on Phase 2, 4 or 6 off-the-job training are the rates that are set by the employers and other partners in your industry. This is called the gross wage norm. Further detail is provided on this in answer to Question 18.
- You will be paid every two weeks when you are on off-the-job training.
- Income Tax; PRSI and Universal Social Charge (USC) will be deducted from your payment and sent to Revenue automatically. The rate of tax that you pay is set by Revenue and will depend on your own personal circumstances.
- Off-the-Job training is registered as a separate Dept of Education employment with Revenue. This is therefore a separate employment to that of your sponsoring Employer for Revenue purposes only;
- You will receive more detailed information through the Scheduling Letter issued by SOLAS and on your first day of training;
- **It is important to note that Apprentices bring correct Bank Account details (BIC & IBAN) on first arrival to the training/educational venue. Failure to do this may result in Apprentices missing out on payment for a fortnight.**

FREQUENTLY ASKED QUESTIONS (FAQs):

Question 1: When will I be paid my first off-the-job payment?

Answer: You will work a back week and will be paid on a fortnightly basis. Payment is made every second Friday in-line with the Payments Calendar (available on the SOLAS Generation

Apprenticeship website. Also available to ETBs via Knowledge Base section of A&L Ops Helpdesk).

Question 2: How do I access my Payslips during Off-the-Job training?

Answer: You need a CoreHR Coreportal account to access your Payslips. CoreHR is the system that administers Off-the-Job payments to you. You will be able to view your payslip online on the payroll portal. You will receive an email from donotreply@corehr.com providing the link to create an account once your registration process is complete. A user manual to create your Coreportal account will be provided to you on your first day of training.

Question 3: What occurs in relation to my first off-the-job payment?

Answer:

- Once you are registered, SOLAS will update their registration system with your Off-the-Job training details
- This information is then given to the payroll team so that you can be set up for payment
- Revenue are then notified that you have started Off-the-job training under the Dept of Education Revenue Employer number
- Once Revenue have processed this information, you will be able to see the Dept of Education as one of your employers in your Revenue **myAccount**
- It is the responsibility of each apprentice to register for MYACCOUNT and allocate credits/rate bands to the Dept of Education employment if they wish to avoid their salary being subject to Emergency Tax
- **Any required changes to Tax Credits and/or Tax Rate Bands need to be made at the appropriate time. It is therefore essential that you strictly follow the processes outlined in Questions 4 to 10 below to avoid issues**
- The Revenue Video linked to in Q4 will help guide you through how to do this

Question 4: How do I divide my Tax Credits and/or Rate Bands between multiple employments?

Answer: You can make any required changes to your Tax Credits and/or Rate Bands between multiple employments through Revenue **myAccount**. The process is as follows:-

- Firstly, click [here](#) to access Revenue video which provides guidance on registering/logging into **myAccount** and dividing Tax Credits and/or rate bands between multiple employments
- Click [here](#) to access Revenue **myAccount** and follow through with the process as outlined in the video provided by Revenue

Question 5: When can I make my required changes to my Tax Credits and/or Rate Bands so that they are reflected in my next payment?

Answer: It is essential that you wait until the Dept of Education Employment appears on your Revenue **myAccount** on page titled 'divide tax credits'. The process for doing this is demonstrated in the Revenue video, which is provided [here](#) and comes after 1 minute 23 seconds into the video. The Dept of Education Employment ID will only appear on this screen once the process outlined in Question 3 has been completed.

The cut off time for making amendments to Tax Credits is Monday @1pm for a payment date on Friday that week. This means that any amendments you make to your Tax Credits after Monday @1pm will not be reflected in your salary on that Friday but will instead be included in the following payroll.

Please note that Revenue Payroll Notifications (RPN) calls are undertaken on a daily basis except for the Tuesday & Wednesday of each payment week to Apprentices. RPN calls are a way of ensuring that the most up-to-date Revenue information is applied to payments at all times.

Question 6: Is there any way I can avoid being subject to Emergency Tax on my first pay date?

Answer: Yes. However, you **must wait until the Dept of Education Employment ID has appeared on your Revenue myAccount** before attempting to make your required changes to

your Tax Credits and/or Tax Rate bands. These changes can be made on your Revenue myAccount up to **1pm on the Monday of the week your payment is due.**

Question 7: Can you provide worked examples of exactly when I can make my required changes to my Tax Credits and/or Tax Rate bands?

(a) Below is a worked example of when you can enter required changes prior to your 1st payment:-

- Start date of training Monday 5th April 2021;
- Payment is due Friday 16th April 2021 as per Payments Calendar;
- You must wait for the Dept of Education Employment ID to appear on your Revenue myAccount. In this example, this would usually appear between Wednesday 7th April and Friday 9th April depending on when your registration details transfer across to the Core payments system from SOLAS registration;
- Once the Dept of Education Employment ID has appeared, you can then make the required changes to your Tax Credits and/or Tax Bands from then and **up to 1pm Monday 12th April** to ensure that they are reflected in your payment on Friday 16th April 2021.

Any changes requested to your Tax Credits and/or Rate bands after 12th April will be reflected in subsequent payrolls.

Please Note that in some cases, Apprentice Tax Credits and/or Rate Bands may have already transferred across from the main sponsoring Employer to the Dept of Education Employment ID in time for the 1st Off-the-Job payment.

(b) Below is a worked example of when you can enter required changes after receiving your 1st payment:-

- You have already been paid on Friday 16th Apr 2021;
- Next payment is due on Friday 30th Apr 2021 as per Payments Calendar;
- You can make your required changes to your Tax Credits and/or Tax Bands between Monday 19th April and **up to 1pm Monday 26th April.**

Any changes requested to your Tax Credits and/or Rate bands after 26th April will be reflected in subsequent payrolls.

Question 8: How can I ensure that I do not remain on emergency tax during Off-the-Job training?

Answer: In line with the information provided above, it is the responsibility of each Apprentice to ensure that the necessary changes to Tax Credits and/or Rate Bands have been made at the appropriate time to ensure that payments are not subject to Emergency Tax on an ongoing basis. Please refer to the timing contained in the examples outlined in Question 7 above for further information.

Question 9: How do I determine the changes I need to make in the allocation of my Tax Credits and/or Rate Bands?

Answer: The matter for the allocation of Tax Credits and/or Rate Bands is a personal matter for each Apprentice as it is based on individual circumstances. It should be noted that your Revenue MyAccount system will auto allocate credits based on the information about income that you have provided. If you are not happy with this, you can reject the auto allocation which will then give you a text box in which you can tell Revenue the exact way you want your Tax Credits and/or Rate Bands allocated. Once submitted, your request will then create a work item to be manually looked at by the PAYE team in Revenue. As this requires intervention by a caseworker this will not be dealt with in real time by Revenue

Question 10: What happens to my Tax Credits and/or Rate Bands once I have received all of my Off-the-Job payments?

Answer: When you have received all of your payments, your Off-the-Job employment will be end-dated and your Tax Credits and/or Rate Bands will then be picked up automatically by your main sponsoring Employer when they go to pay you again for the first time.

It is essential that you do not make any manual changes to your Tax Credits and/or Rate Bands in the final weeks leading up to receiving your final Off-the-Job payment as doing this may result in reduced or Zero payment to you due to your updated circumstances.

Once you have received your first payment from your main sponsoring Employer, you can make any required changes to your Tax Credits and/or Rate Bands via your Revenue myAccount.

Question 11: I can see that I have been taken off Emergency Tax but who do I contact if I have a query on the basis of tax that I have now been placed on e.g. Week 1, cumulative basis?

Answer: You should contact the Revenue Helpline 01-7383636 to discuss this matter. The basis of tax is determined by Revenue on a case-by-case basis.

Question 12: What is the position in relation to my training payments and allowances being subject to statutory deductions?

Answer: All Off-the-Job Training payments are subject to statutory deductions (Income Tax; PRSI and Universal Social Charge (USC)). All Off-the-Job training allowances are not subject to statutory deductions e.g. you do not have to pay tax on accommodation or travel allowances etc.

Question 13: What do you mean by a Tax Credit?

Answer: Tax is calculated as a percentage of your income. Your Tax Credits are deducted from this to give the amount of tax that you have to pay. A Tax Credit will reduce your tax by the amount of the credit. For more information about Tax Credits see [Revenue.ie](https://www.revenue.ie). If you choose not to allocate any Tax Credits to the Dept of Education employment, you will pay full tax on all income from the Dept of Education.

Question 14: What do you mean by a Standard Rate Band?

Answer: A tax rate band is the amount of income, which will be taxed at a particular percentage (tax rate).

- The current tax rates are 20% and 40%. A portion of your income will be taxed at 20% and the remainder will be taxed at 40%.
- Your income up to a certain limit is taxed at the 'standard rate' of Income Tax, which is currently 20%. This is known as the Standard Rate Band.

- Any income above your Standard Rate Band is taxed at the higher rate of Income Tax, which is currently 40%.
- If you choose not to allocate any Standard Rate band to the Dept of Education employment, you will be taxed at 40%.

Question 15: I set up my Revenue online account previously but I cannot remember the password?

Answer: You can request a new password at the sign-in screen on Revenue **myAccount** <https://www.ros.ie/myaccount-web/home.html>

Question 16: Why do my Off-the-Job payments need to be registered as a separate employment – I am with same Employer?

Answer: When you are in Off-the-Job training phases of your Apprenticeship, your allowances are paid through a payroll system managed by the Dept of Education on behalf of the Education and Training Boards (ETBs). As your payment is coming from a different source, it needs to be registered as a separate employment for taxation purposes only.

Question 17: Am I now employed by the ETB/Dept of Education?

Answer: No – you are still employed by your main sponsoring Employer. The Apprenticeship Code of Practice for Employers and Apprentices still applies. The Dept of Education / ETB is listed as a second Employer with Revenue so that Off-the-job training payments can be paid through the central payroll system.

Question 18: I am on one of the new Apprenticeships and do not receive Off-the-Job training payments or allowances – does this apply to me?

Answer: No, this applies to apprentices on pre-2016 Craft Apprenticeships only.

Question 19: Can my employer refuse to take me back after my Phase 2/4/6?

Answer: You remain as an employee of your original employer. There is no change to the conditions on the Apprenticeship Code of Practice for Employers and Apprentices. The Dept of Education is listed on your Revenue record for the purposes of providing Off-the-Job training payments only.

Question 20: Will my annual leave change?

Answer: No – there is no change to your annual leave entitlements. The Apprenticeship Code of Practice for Employers and Apprentices continues to apply. Your statutory holiday entitlements continue to accrue during off-the-job training but must be taken during the on-the-job phases at times agreed with your employer.

Question 21: I am concerned that I will not be able to afford to go to my off-the-job training?

Answer: If you have concerns about the cost of attending training, you should speak with your apprenticeship advisor in the ETB where you are registered. You are registered in the County where your Employer is based. For contact details [click here](#) (available on the SOLAS Generation Apprenticeship website).

Question 22: What are Gross Wage Norms?

Answer: Gross Wage Norms are detailed below (available on the SOLAS Generation Apprenticeship website).