

Guide to Financial Support for Australian Apprentices

Supporting your career goals!

Starting your Australian Apprenticeship is a big move towards a rewarding career. But let's face it, sorting out the finances can be overwhelming.

That's why BUSY At Work has you covered, outlining all the financial support options available for Apprentices to help you achieve your goals.

Scan a QR code to find out more about each payment.



Apprentice Training Support Payment

Are you seeking an apprenticeship at a Certificate III or higher level that is listed on the Australian Priority List? Good news!

You may be eligible for the Apprentice Training Support Payment providing up to 2 years of financial support when commencing in a priority occupation experiencing a skills shortage.



APPRENTICE TRAINING SUPPORT PAYMENT		
ROLE	PAYMENT SCHEDULE	TOTAL MAX. PAYMENT
Full time	\$625 paid at 6, 12, 18 and 24 months	\$2,500
Part time/ school-based	\$315 paid at 6 and 12 months \$310 paid at 18 and 24 months	\$1,250

Not sure if your qualification or job is on the Priority List? Scan the QR code above to check.



Key Apprenticeship Program (KAP)

The Key Apprenticeship Program (KAP) supports Australian Apprentices in two critical sectors through dedicated streams: New Energy and Housing Construction apprenticeships.

To qualify, apprenticeships must be linked to occupations listed on the government's Priority List, and employers must demonstrate they can provide meaningful exposure, hands-on experience, and relevant work opportunities within the clean energy or housing construction industries.

KAP provides financial support of up to \$10,000 for a full-time apprenticeship and up to \$5,000 for a part-time apprenticeship over the life of the Australian Apprenticeship Journey.



KEY APPRENTICESHIP PROGRAM		
ROLE	PAYMENT SCHEDULE	TOTAL MAX. PAYMENT
Full time	\$2,000 paid at 6, 12, 24 and 36 months and on completion.	\$10,000
Part time/ school-based	\$1,000 paid at 6, 12, 24 and 36 months and on completion.	\$5,000

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Australian Apprenticeship Support Loans (AASL)

Are you currently an Australian Apprentice in a Priority Occupation including non-trade fields?

If so, you might qualify for the Australian Apprenticeship Support Loan. These loans can provide you with up to \$25,983 throughout your apprenticeship to help cover living costs, educational expenses and other apprenticeship-related costs. Plus, whether you're a full-time, part-time, or school-based apprentice, payments are made at the same rate.

APPRENTICES CAN RECEIVE UP TO:		
YEAR OF TRAINING	AMOUNT	INCREMENTS
First	\$10,394	12 monthly payments of \$866.17
Second	\$7,795	12 monthly payments of \$649.58
Third	\$5,197	12 monthly payments of \$433.08
Fourth	\$2,598	12 monthly payments of \$216.50

Not sure if your apprenticeship is on the Priority List? Scan the QR code to check.

Repayment Threshold

Payments made to an apprentice through the AASL program are repayable through the taxation system when the minimum income threshold has been reached.

Under the minimum Higher Education Loan Program (HELP) repayment threshold (since 1 July 2025), AASL recipients will need to start repayments when they earn more than \$67,000.

The HELP Thresholds can be found at studyassist.gov.au



Scan a QR code to find out more about each payment.



Living Away from Home Allowance

Are you an apprentice or trainee pursuing a Certificate II or higher qualification? You may qualify for the Living Away From Home Allowance.

This benefit is available if you're moving away from your parental or guardian home for the first time to start or continue an Australian Apprenticeship, or if you're experiencing homelessness.

Payments range from \$120 p/w for your first year, \$90 p/w for your second year and \$45 p/w for your third year.



Travel and Accommodation Subsidy

Are you facing lengthy journeys to attend your training? Don't let travel expenses hold you back from pursuing your career goals.

You may qualify for the Travel and Accommodation Subsidy, designed to ease the financial burden of travel and accommodation costs. Take advantage of this opportunity to focus on your training without worrying about the logistics of long-distance travel.

Apprentices and Trainees eligible for the Travel and Accommodation Subsidy can receive payments from the State Government to cover the cost of accommodation, road and rail travel or flights.

Need more info? Visit your relevant state website for further information including eligibility requirements.