

YOUR FINANCIAL ENTITLEMENTS

For NSW apprentices and trainees

This list indicates the value of the incentives and benefits you may be eligible for as an apprentice or trainee. It is a guide only. Payment of incentives and benefits will be subject to employers and their apprentices or trainees satisfying the **eligibility criteria**. Details of each incentive and benefit should be discussed with your Industry Training Consultant.

Incentives and Benefits from 01/01/2026 for new and recommencing Australian Apprentices

| Australian Apprentice Training Support Payment <small>Direct financial assistance for Australian Apprentices undertaking a Certificate III or higher qualification in a Priority Occupation on the Australian Apprenticeships Priority List to support them to complete their training.</small> | Payment Rates | Fulltime | Part-time |
|--|---|--------------------|------------------------|
| | 6 months | \$625 | \$315 |
| | 12 months | \$625 | \$315 |
| | 18 months | \$625 | \$310 |
| | 24 months | \$625 | \$310 |
| Key Apprenticeship Program <small>Direct financial assistance for Australian Apprentices who commence or recommence on or after 1 July 2025 are undertaking a Certificate III or above qualification and occupation that is listed on the Priority List identified as being new energy or housing construction.</small> | Payment Rates | Fulltime | Part-time |
| | 6 months | \$2000 | \$1000 |
| | 12 months | \$2000 | \$1000 |
| | 24 months | \$2000 | \$1000 |
| | 36 months | \$2000 | \$1000 |
| | Completion | \$2000 | \$1000 |
| The Australian Apprenticeship Support Loans <small>An Australian Apprenticeship Support Loan (AASL) is an interest free loan to help you purchase trade tools and supplies whilst you are undertaking your Australian Apprenticeship. You can apply for an AASL if you are completing an Australian Apprenticeship in a qualification listed on the Australian Apprenticeship Priority List. Once approved, 6 months of monthly instalments become payable. You must opt in for another 6 months of payments to continue the loan. You can opt out at any time and to avoid any overpayment you must advise Apprenticeship Support Australia within 14 days if you leave or are suspended from your apprenticeship/traineeship. Repayments of the loan are made through the tax system and start when you are earning the Compulsory Payment Threshold. For Information on when you must repay your loan visit: ato.gov.au/individuals-and-families/study-and-training-support-loans/when-must-you-repay-your-loan Not applicable for NZ Citizens and Non-permanent Visa Holders</small> | Time Completed | Yearly Rate | Instalment Rate |
| | 1- 12 completed calendar months (1st year) | \$10,394.00 | \$866.17 |
| | 13- 24 completed calendar months (2nd year) | \$7,795.00 | \$649.58 |
| | 25 – 36 completed calendar months (3rd year) | \$5,197.00 | \$433.08 |
| | 37+ completed calendar months (4th year) | \$2,598.00 | \$216.50 |
| Lifetime Limit | \$25,983 | | |
| Discount | A 20% discount applies to the loan on successful completion of your apprenticeship or traineeship. | | |
| Compulsory Payment threshold | 2025-26 income year is \$67,000.00 | | |
| Australian Apprenticeship Priority List Resource | https://www.dewr.gov.au/australian-apprenticeships/apprenticeship-support#toc-australian-apprenticeship-priority-list | | |

*Key Apprenticeship Program Occupations are identified on Australian Apprenticeships priority list.

Incentives and Benefits from 01/01/2026 for new and recommencing Australian Apprentices

| Living Away From Home Allowance (LAFHA) You may be eligible for LAFHA if you have to move away from your parental/guardian home for the first time to commence or remain in an apprenticeship or traineeship. | Time Completed | Weekly Rate |
|---|---|--------------------|
| | 1- 12 completed calendar months (1st year) | \$120.00 |
| | 13- 24 completed calendar months (2nd Year) | \$90.00 |
| | 25 – 36 completed calendar months (3rd Year) | \$45.00 |
| Centrelink - Income Support (in lieu of LAFHA) 13 36 33 servicesaustralia.gov.au | <p>ABSTUDY – help with costs if you are an Aboriginal Australian or Torres Strait Islander undertaking an apprenticeship or traineeship or studying and not getting another payment to study or train.</p> <p>Austudy – provides financial support if you are aged 25 years of age or older and a full-time student, apprentice or trainee; and under the income and assets test limits.</p> <p>Youth Allowance – financial help if you are 16 to 24 years of age and undertaking a full-time apprenticeship or traineeship.</p> | |
| Low Income Health Care Card | Contact Services Australia to check if you are eligible to apply for a Low Income Health Care Card. The card may provide other benefits such as concessions and discounts for training courses (contact your RTO to ask about this). | |
| Fee-free Apprenticeship and Traineeship Training | <p>Apprentice and New Entrant Trainee (including School-based arrangements) student fees funded under the NSW Government's Smart and Skilled Program. Conditions apply.</p> <p>For more information visit: education.nsw.gov.au/skills-nsw/apprentices-and-trainees/low-cost-and-free-training-options</p> | |
| Transport Concession Entitlement Card and Opal Concession Card | <p>Concession card for transport and wherever concessions are accepted. Apply for Opal Concession Card after Transport Concession Entitlement Card has been issued. Both cards must be carried.</p> <p>Visit: service.nsw.gov.au/services/transport-concessions-cards-and-passes</p> | |
| Travel and Accommodation Allowance | <p>Vocational Training Assistance Scheme – travel and accommodation support.</p> <p>Visit: service.nsw.gov.au/transaction/apply-for-the-vtas-travel-and-accommodation-allowance</p> | |
| Vehicle Registration Rebate | <p>A rebate may be available to assist with the cost of registering your vehicle in the 1st and 2nd year of your apprenticeship. Note: 3rd and 4th year apprentices and trainees are not eligible for the rebate.</p> <p>Call Roads and Maritime Services on 132 213 or visit: service.nsw.gov.au/transaction/apply-for-an-apprentice-vehicle-registration-rebate</p> | |

The information contained in this PDF is current as at January 2026. Benefits and services are subject to change at any time without notice. Australian Apprentices commencing or recommencing prior to 01/07/2022 will be eligible for payments under the Australian Apprenticeships Incentive Program (AAIP). Please check with Apprenticeship Support Australia, 1300 363 831 or apprenticeshipsupport.com.au for the latest information.