

Navigating apprenticeship funding

A guide on making informed
decisions about funding and
training for employers



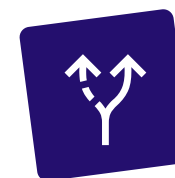
Understanding apprenticeship funding

In 2025, the apprenticeship funding landscape underwent major changes, prompting many employers to reassess how they support the training of both new and existing employees in the accounting profession.

At Kaplan, we're committed to helping your people succeed – equipping them with the skills and confidence to thrive in their roles and drive meaningful results for your organisation.

This guide is here to help you make informed decisions about funding and training, providing clear, practical advice tailored to your current needs and future ambitions.

Recent government funding changes will significantly reduce the number of individuals eligible for the Level 7 apprenticeship. Historically, we have offered Level 4 apprenticeships, including ACA, ACCA, and CIMA foundation levels. Leveraging these qualifications, we have developed new solutions for employers committed to providing apprenticeship training programmes for their employees.



Navigating apprenticeship pathways for accounting professionals

Selecting the right learning pathway is crucial for both your organisation's and your employees' success. We understand this is a complex decision, and while this guide can't cover every unique situation, it will help you find the delicate balance between your organisational goals and ensuring the best possible learning journey for your team.



School leaver (GCSEs)

For individuals, 16 years and over, completing their GCSE exams. No industry knowledge or experience is required.

Why choose a Level 2 apprenticeship?

Starting a Level 2 Accounts or Finance Assistant apprenticeship at 16 can be the right starting point because it allows young people to **gradually build a strong foundation of essential skills, technical knowledge** and gain confidence in a supportive work environment immediately after completing their GCSEs. This programme is designed for learners with minimal or no accounting knowledge ensuring we set the individual up for success.

Further guidance

This apprenticeship offers an **accessible entry point with clear progression opportunities to more advanced levels**, ensuring readiness for future career growth. Crucially, being only 16 years old means these learners will be able to progress and access every level of funding right through to Level 7, presuming they complete the prior apprenticeships in a timely manner, providing a clear and comprehensive career path.

Pathways to progression:

- Level 3 Assistant Accountant
- Level 4 Professional Accountancy Technician
- Level 7 Professional Accountant



Level 2 apprenticeship details

Duration: 15 months

Cost: £7,000, fully funded by the government and incentives available. Includes membership fee and first attempt on technical exams.

Benefits for employers: Employer's NI savings, no financial investment at the outset.



School leaver (A-Levels)

For individuals completing their A-level exams

Why choose a Level 3 or 4 apprenticeship?

For college leavers with prior knowledge or qualifications, starting at a Level 3 or 4 apprenticeship can be more appropriate because it offers advanced training and skill development that is directly aligned with their existing academic background. This allows them to **engage in more complex tasks** and responsibilities, accelerating their career progression and providing a deeper understanding of their chosen field.

To support this transition, Kaplan provides a **two-day bookkeeping course**, specifically designed to allow these individuals to embed the core technical content from the Level 2 apprenticeship and prepare them for this elevated starting point.

Further guidance

While we generally advise learners to commence at Level 3 to ensure success, individuals who have demonstrated strong academics and a solid understanding of basic accounting principles could choose a more accelerated pathway by starting directly with the Level 4 Professional Accounting Technician apprenticeship. Crucially, being only 18 years old means these learners will be able to **progress and access every level of funding right through to Level 7**, presuming they complete the prior apprenticeships in a timely manner.

Pathways to progression:

- [Level 3 Assistant Accountant](#)
- [Level 4 Professional Accountancy Technician](#)
- [Level 7 Professional Accountant](#)



Level 3 apprenticeship details

Duration: 18 months

Cost: £12,000, non-levy employer 5% contribution (£600), includes membership fees and first attempt on technical exams.

Benefits for employers: Employer's NI savings, very small financial investment at the outset.

Level 4 apprenticeship details

Duration: 18 months

Cost: £12,000, non-employer 5% contribution (£600).

Benefits for employers: Employer's NI savings, very small financial investment at the outset.



Graduate and ≤ 21 years old

For individuals aged 21 or younger who have completed any degree.

Why choose a Level 7 apprenticeship?

For graduate learners aged 21 or younger, a Level 7 apprenticeship can be the right starting point because it directly aligns with their higher education achievements, providing an ideal progression for their advanced academic skills.

Further guidance

This level of apprenticeship offers a significant advantage by providing the opportunity to gain specialised, advanced skills and leadership training in their chosen field. It can also fast-track their career by offering practical, hands-on experience while simultaneously working towards a qualification equivalent to a Master's degree.

This apprenticeship builds upon the individual's degree and allows them to continue developing their skills and behaviours along with advancing their technical knowledge via a chartered qualification.



Level 7 apprenticeship details

Duration: 36 months

Cost: £21,000, with a non-employer 5% contribution (£1,050)*

Benefits for employers: Employer's NI savings, very small financial investment at the outset.

*subject to change because the standard and funding band are under review.



Graduate 22 years + (with non-relevant degree)

For individuals aged 22 or older who have completed a non-relevant accounting and finance degree.

Why choose a Level 4 apprenticeship?

For graduate learners aged 22 or over with non-relevant degrees, a Level 4 pathway can be the right starting point **because recent funding rule changes have unfortunately made them ineligible for Level 7 apprenticeships**, which would otherwise be a logical progression.

Further guidance

A Level 4 programme still offers a compelling alternative. It **enables individuals to develop essential professional skills and behaviours** and allows them to complete a significant portion of a professional qualification.

The remainder of the Professional Qualification can be funded via the Level 7 fee paying apprenticeship or our enhanced commercial courses.



Level 4 apprenticeship details

Duration: 15 months

Cost: £12,000, with a non-employer 5% contribution (£1,050).

Benefits for employers: Employer's NI savings, very small financial investment at the outset.



Graduate 22 years + (with relevant degree)

For individuals aged 22 years or older who have completed a relevant accounting and finance degree there are two possible pathways. Employers could opt for the Level 7 Fee Paying Apprenticeship of our Enhanced Commercial pathway.

Why choose a non-government funded apprenticeship pathway?

For graduate learners aged 22 or over, with a relevant accounting and finance degree, a Fee Paying apprenticeship or our Enhanced Commercial pathway can be the right starting point **because there are currently no government apprenticeship schemes available for this group.**

Further guidance

Despite the lack of government schemes, Kaplan still offers a strong solution by providing **all our Professional Qualifications through commercial routes or fee paying apprenticeships.** To further support these learners, Kaplan will also offer **Skills and Behaviour OnDemand modules.** This ensures they still have the opportunity to **develop their professional skills in line with their peers on formal apprenticeship programmes.**

With a commercial pathway, a Kaplan staff member will be able to **advise on the cost based on your chosen qualification and any exemptions you may have.**

Alternatively, a member of our Client Solutions team will discuss further detail with you regarding the **benefits** of the fee paying apprenticeship route versus enhanced commercial pathway based on your needs.



Why should you consider fee-paying apprenticeships?

One of the key financial advantages of the Fee-Paying Apprenticeship Route is the potential saving on Employer's National Insurance Contributions (NICs) for eligible learners.

Under current HMRC rules, employers do not pay Employer's NIC for apprentices under the age of 25, up to the Upper Secondary Threshold (£50,270 per year). This provides a valuable cost-saving opportunity when supporting younger employees through a Level 7 apprenticeship.

Example:

- **Employee salary:** £25,000 per annum
- **Employer's NIC rate:** 15%
- **Level 7 apprenticeship duration:** 3 years
- **Employee age:** Under 25 throughout the programme

If the employee were not on an apprenticeship, the employer would typically pay 15% NIC on earnings above the secondary threshold (£5,000 per year). Based on an apprenticeship earning £30,000 per annum, this would equate to an annual saving of £3,750.

Over the three-year apprenticeship, this equates to a total saving of approximately £11,250 in Employer's NIC contributions for that individual.

How we support organisations just like yours

A Kaplan apprenticeship is anything but standard. We pride ourselves on going above and beyond, supporting both our learners and partners to ensure everyone is engaged and knows exactly what they need to do to succeed.

Boost your accountancy talent pipeline

Strengthen your accountancy team with Kaplan apprenticeships.

We help you build your talent pipeline through free recruitment and boost employee commitment with development opportunities for your entire team. Plus, government funding makes it more affordable than you think.

Elevate your team's performance

Elevate your accountancy team's performance with Kaplan apprenticeships. We develop well-rounded finance professionals who combine technical expertise with crucial workplace skills, empowering them to deliver real results and boost your business success.

Unrivalled support

Your employees are in safe hands with our dedicated learner support. Our 360° network - including tutors, talent coaches, and wellbeing specialists - is designed to help them reach their full potential.

Get tangible improvements from day one with applied learning. Our programmes focus on projects specific to your organisation, ensuring immediate relevance and boosting your team's output.





To help you make an informed decision, an experienced member of the Kaplan team is ready to provide personalised guidance to select the best programmes for your organisation.

clientsolutions@kaplan.co.uk
kaplan.co.uk/apprenticeships/employers