

AN INTRODUCTION TO PAY AND ALLOWANCES

Rates of Pay - Apprentices

1. As an apprentice you will receive into your pay account a fixed sum of money every week. This sum will depend on three factors:
  - a. Whether you are a technician, craft or mechanic apprentice.
  - b. The stage of training that you have reached.
  - c. Your age.
  
2. This fixed sum is shown on the table overleaf as your "Weekly Entitlement". Before you receive your pay, however, the Accounts Section will have made the following deductions:
  - a. Accommodation Charges. Whilst you live on camp you will pay for your accommodation at the rate of £1.12 per week. This will include a small amount for heat and light and for other services provided. You will not have to pay for accommodation in the following circumstances:
    - (1) During periods of sickness at home or sick leave spent away from the unit.
    - (2) During periods of terminal leave.
    - (3) When admitted to hospital, Station Medical Centre or a medical rehabilitation unit, when you will have to pay accommodation charges for the first 14 days only.
  - b. Food Charges. You will be charged 36p per day (£2.52 per week) for food eaten in the mess. You will not have to pay food charges during the following periods:
    - (1) Periods of authorised leave.
    - (2) Periods spent in hospital, Station Medical Centre or a medical rehabilitation unit.
    - (3) Periods spent sick at home.
  - c. Tax, GPC, National Insurance. Deductions are made for:
    - (1) Income Tax. Income tax is chargeable on that part of your income which remains after certain allowances have been deducted.
    - (2) Graduated Pension Contribution. Once you have reached your eighteenth birthday, and provided that you earn more than £9.00 per week you are required to contribute to the government's Graduated Pension Scheme.
    - (3) National Insurance. Your National Insurance contribution, which increases as your earnings increase, provides free

treatment and hospitalization for you and your fellow citizens in the event of illness.

Deferred Pay

3. If you now examine the table below you will see that we have dealt with the column "Weekly Entitlement" and the deductions which will be

RATES OF PAY - APPRENTICES											
		Weekly Entitlement	Accommodation Charges	Food Charges	Tax, GPC, NI	Maximum Weekly Pay	Deferred Pay	£		p	
								£	p	£	p
TECHNICIAN APPRENTICES	1st Year	Under 17	9.45	1.12	2.52	0.94	3.00	1.87			
		At age 17	10.50	1.12	2.52	1.29	3.00	2.57			
		At age 18	11.90	1.12	2.52	2.11	6.00	0.15			
	2nd Year	Under 17	12.60	1.12	2.52	1.94	5.50	1.52			
		At age 17	13.65	1.12	2.52	2.29	5.50	2.22			
		At age 18	15.05	1.12	2.52	3.26	8.00	0.15			
	3rd Year	Under 18	16.45	1.12	2.52	3.18	9.00	0.63			
		At age 18	17.85	1.12	2.52	4.26	9.50	0.45			
	CRAFT APPRENTICES	1st Year	Under 17	9.45	1.12	2.52	0.94	3.00	1.87		
At age 17			10.50	1.12	2.52	1.29	3.00	2.57			
At age 18			11.90	1.12	2.52	2.11	6.00	0.15			
2nd Year, Terms 1 & 2		Under 17	11.55	1.12	2.52	1.64	4.50	1.77			
		At age 17	12.60	1.12	2.52	1.94	5.00	2.02			
		At age 18	14.00	1.12	2.52	2.86	7.50	nil			
2nd Year Term 3		Under 17	11.55	1.12	2.52	1.64	6.00	0.27			
		At age 17	12.60	1.12	2.52	1.94	6.50	0.52			
		At age 18	14.00	1.12	2.52	2.86	7.50	nil			
Terms 1 & 2	Under 17	9.45	1.12	2.52	0.94	3.00	1.87				
	At age 17	10.50	1.12	2.52	1.29	3.00	2.57				
Term 3	Under 17	9.45	1.12	2.52	0.94	4.50	0.37				
	At age 17	10.50	1.12	2.52	1.29	5.50	0.07				
<p><b>MECHANIC APPRENTICES</b></p>											
<p><b>NOTE:</b> The increase in pay awarded to Technical and Craft Apprentices at the end of the first year is conditional on satisfactory progress.</p>											

made by the Accounts Section for accommodation, food, income tax, GPC and national insurance. This leaves only two columns to consider, one giving the maximum amount that you will normally be paid at a weekly pay parade, the other giving the amount of "deferred pay". Deferred pay is retained in your account each week and is paid out before you proceed on leave in April, August and December. The amount of pay to be deferred every week is calculated as follows:

a. Technician Apprentices

(1) During your first year you are paid 60% of your entitlement after deductions.

(2) During your second year you are paid 75% of your entitlement after deductions.

(3) During your last year (or on reaching the age of 18 if that is earlier) you are paid very nearly all of your entitlement after deductions.

b. Craft Apprentices

(1) During your first year you are paid 60% of your entitlement after deductions.

(2) During the first and second terms of your second year you are paid 75% of your entitlement after deductions.

(3) During your final term (or on reaching the age of 18 if that is earlier) you are paid very nearly all of your entitlement after deductions.

c. Mechanic Apprentices

(1) During your first and second terms you are paid 60% of your entitlement after deductions.

(2) During your final term you are paid very nearly all of your entitlement after deductions.

NCO Apprentice Pay

4. NCO apprentices are awarded extra pay at the following rates:

- a. Leading Apprentice - an extra 21p per week above the basic rate.
- b. Corporal Apprentice - an extra 28p per week above the basic rate.
- c. Sergeant Apprentice - an extra 42p per week above the basic rate.
- d. Flight Sergeant Apprentice - an extra 53p per week above the basic rate.

Lodging Allowance

5. Lodging allowance is a non-taxable allowance, paid at the rate of £1.13 per day for periods spent on sick leave.

## Voluntary Allotments

6. You may make a voluntary allotment from your pay to a parent, guardian or other relative by filling in a form at the Accounts Section. The money that you allot will be paid to the person you nominate on presentation of an order book at the post office named by you in your application form.
7. Voluntary allotments may be stopped, increased or decreased on completion of a further application form, but changes may be made only once in any period of four months.
8. This type of allotment is recommended if you wish to help out with your family's finances.

## National Savings Allotments

9. We have seen, in para 3, that part of your pay entitlement is retained in your account. You will appreciate, therefore, that this accumulated credit can become a very large sum of money. If you decide to open a savings account you may have most of this deferred pay credited regularly to your savings account, and thus earn interest on it. The savings book will be forwarded to you or to a person nominated by you.
10. Should you wish to alter the amount that you are saving (for example, after a birthday or successful completion of a years training) you must complete another application form at the Accounts Section. You may only alter your savings allotment once in every period of four months.
11. It should be realised that a large savings allotment will mean that less will be retained in deferred pay, and consequently, less will be available from deferred pay prior to proceeding on leave. It should also be realised that if you make a large savings allotment and then draw your money out of your savings account you will proceed on leave without deferred pay and without money in your savings account.
12. The following rules regarding Post Office savings books should be noted by apprentices with savings accounts:
  - a. Instructions for the withdrawal of money are printed in the back of the bank book. When withdrawing money you will be requested, as a security measure, to produce your Fl250 as proof of identity.
  - b. If you make withdrawals of more than £5 but less than £20 on two occasions within any 7 days the bank book will be retained by the post office and forwarded to Savings Bank Headquarters in London for examination. It will then be returned to you, usually within 2 or 3 days.
  - c. You may send the bank book to Harrogate at the end of each month to be brought up to date. Envelopes for this purpose can be obtained free of charge from the Camp Post Office, but first check with your flight NCO who may hold a small stock of envelopes.
  - d. If you require money urgently, and money has been credited to your savings account, but not entered in your bank book, you may use the procedure for emergency withdrawals by telegraph. Full details of this procedure may be obtained from the Camp Post Office. The telegram of advice will normally be received back at the 'named' post office within 24 hours, and you should enquire there, taking

your bank book and F1250. A fee of 25p is charged for the telegram of advice, payable after the money required is withdrawn. You will not need to make use of this troublesome and expensive procedure if you send your savings book to Harrogate at regular intervals.

#### Insurance Allotments

13. A voluntary savings allotment may be made to cover payment of insurance premiums arranged through the RAF Benevolent Fund insurance advisory service. For details of this scheme you should contact the accounts staff during the queries session (see para 18 below).

#### Mortgage Savings Allotments

14. You may make a voluntary savings allotment to a building society for the purpose of investment or future house purchase. For details of this scheme you should contact the accounts staff during the queries session (see para 18 below).

#### RAF Benevolent Fund

15. The RAF Benevolent Fund exists for the relief of distress among past and present members of Her Majesty's Air Forces and their dependants. Its primary object is to help the disabled and incapacitated, and the families and dependants of all casualties, but assistance is also available to other needy Service and ex-Service personnel. The fund is very largely maintained by voluntary subscriptions from serving members of the RAF. Should you wish to contribute, you may complete a form which will authorize the deduction of one half of a day's pay per year from your account. For ease of payment this sum is taken from your account at the rate of one sixth of a day's pay every four months.

#### RAF Dependants Fund

16. Whilst you are a regular serving member of the Royal Air Force you may join the RAF Dependants Fund. This will cost you 10p per month no matter what rank you attain. For this sum (which is automatically deducted from your pay account) you can be insured against death during your service career. In the event of your death your parents, guardians or any other dependant nominated by you on your application form will receive within 48 hours, a sum of money. The fund was established in 1967 when the sum available to bereaved dependants was started at £400. The sum currently available to dependants is £700, and it is possible that this amount may increase further. If you wish to join the fund, or would like further advice about it, see your flight commander.

#### Pay Parades

17. Pay parades are held weekly, usually on a Thursday. Your flight commander will advise you of the place and time that these are held. If you are unavoidably absent from a pay parade report to your flight commander who will make arrangements for you to be paid at a casual pay parade. Accounts Flight will inform you of the time to attend.