

## Operation Clean Money by IT Dept gets overwhelming response. More than 5.27 lakh taxpayers submitted their response till 12th February, 2017. Last date for the submission of online response extended up to 15th February, 2017.

The Income Tax Department (ITD) had initiated 'Operation Clean Money' on 31st January, 2017 for the e-verification of large cash deposits made during the period from 9th November to 30th December, 2016. Email and SMS were sent to 18 lakh taxpayers for submitting online response on the e-filing portal.

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## Press release: Registration open for online apprenticeship service

The Department for Education and the Skills Funding Agency (SFA) are from today (13 February 2017) encouraging large employers to sign up and register for the apprenticeship service, in readiness for the launch of the [apprenticeship levy](#) on 6 April 2017.

The [apprenticeship service](#) is an online digital system (similar to online banking) that has been set up to support the apprenticeship levy.

The levy will require employers, with a wage bill of over £3 million a year, to pay 0.5% of their wage bill into the apprenticeship service, to encourage them to invest into apprentices.

The online service then allows those employers to financially manage their apprenticeship programme and help them to estimate their financial spend and recruit apprentices through their training providers. It will help employers:

- focus on their business priorities
- address skills shortages head on
- invest in the skills and training to help their organisations succeed

Apprenticeships and Skills Minister Robert Halfon said:

Our funding reforms are essential to ensuring that this country works to build a highly skilled workforce for the future.

Nobody understands the skills employers need better than the employers themselves and that is why we are placing them in the driving seat, to ensure they get the talent they need to grow.

I have tried the new service myself and am impressed with how easy to use it is. All you need to do is set up an account, so I encourage employers to do it now so they can be ready for the levy coming later in this year.

Sue Husband, director of the National Apprenticeship Service said:

The apprenticeship levy will come into effect in April 2017 to put apprenticeship funding on a sustainable footing and fund growth in the apprenticeship programme.

Employers have told us that they want to be in control of their apprenticeship programme and funding. They want to manage it quickly and easily, so we have designed the apprenticeship service to do just that.

It's really quick to set up an account, and employers that have already registered during our testing phase have told us how easy they found it.

To register, levy-paying employers should have:

- their [Government Gateway](#) login details for PAYE schemes they want to include
- the details for each organisation that will be making an agreement with a training provider for apprenticeship training, including Companies House or charity number

The [register to manage your apprenticeship funds](#) page provides more guidance.

## **The apprenticeship levy**

Over the last few years the government has embarked on a large-scale programme to reform the way apprenticeships are delivered and funded in England. The reformed apprenticeships are:

- more rigorous
- better structured
- independently assessed
- more clearly aligned to the needs of employers

In spring 2017, the way the government funds apprenticeships in England is changing. Some employers will be required to contribute to a new

apprenticeship levy, and there will be changes to the funding for apprenticeship training for all employers. The apprenticeship levy begins on 6 April 2017.

The levy requires all employers operating in the UK, with a pay bill of over £3 million each year, to invest in apprenticeships.

Employers won't be able to pay for apprenticeships until they have started paying the levy (from May onwards).

Read more at [Apprenticeship funding: how it will work](#).

## **The apprenticeship service**

Through the apprenticeship service, all levy-paying employers can:

All levy-paying and non-levy paying employers can:

- find – '[find apprenticeship training](#)' gives employers easy-to-digest information on the choices available to them – employers can search for and find an appropriate standard or framework, a quality-assured training provider, and compare one provider with another
- recruit – through the [recruit an apprentice](#) service, training providers can post vacancies for apprenticeships and traineeships on behalf of employers – this will be opened up to employers at a later date

## **Skills Funding Agency (SFA)**

The SFA funds skills training for further education (FE) in England. We support over 1,000 colleges, private training organisations, and employers with £3.2 billion of funding each year.

The SFA is an executive agency, sponsored by the Department for Education.

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## **[News story: DExEU Minister visits Welsh companies to discuss Brexit](#)**

The Minister visited AMSS in Bridgend, which produces ground support equipment for the aerospace sector, and Boom Cymru, a production company based in the Glowork facility in Cardiff Bay.

He heard from both companies about the possible opportunities and implications of the UK leaving the European Union for their sectors.

As a priority Britain is now pursuing a bold and ambitious Free Trade Agreement with the European Union, which should allow for the freest possible trade in goods and services between Britain and the EU's member states.

During his visit to the Welsh capital, Minister David Jones also addressed the Welsh Assembly's external affairs committee, where he updated them on the progress of the Department for Exiting the European Union.

Minister David Jones said:

The creative industries and aerospace sector are both hugely important for the Welsh and UK economies, and I was pleased to meet AMSS and Boom to discuss both the implications and opportunities of Brexit.

As we negotiate our exit from the EU, we will get the best possible deal for the whole of the UK – one that will allow Welsh businesses to continue access skilled labour, and trade abroad.

The Minister's visit was the latest in a series of meeting with business leaders from more than 50 sectors, to hear their priorities and concerns before the Prime Minister triggers Article 50 and starts negotiations to leave the EU.

The UK is a world leader in the civil aerospace sector, second only to the US globally, and the industry has an annual turnover of £30bn.

The creative industries sector, meanwhile has expanded by 34% since 2010, accounting for almost 2 million jobs in the UK.

Scott Barber, Managing Director of AMSS, said:

We are proud of our 38 years in this industry and welcomed the opportunity to share our vision for the company as the UK prepares to leave the European Union.

In the aviation sector we have a proven track record in creating bespoke solutions for a range of ground support requirements not just here in Wales, but on a global scale with countries across Europe, Asia and as far afield as New Zealand.

In the coming years we want to build on our success and support Wales in becoming a centre of engineering excellence that attracts new talent motivated to develop innovative solutions for what is a highly competitive industry.

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# Press release: New budgeting support for Universal Credit claimants

Money Advice Service's Online Money Manager is an interactive tool that offers personalised advice, on making the most of your money while you're on Universal Credit. It offers help and advice on a range of money topics, including opening a bank account, keeping on top of bills and dealing with debt.

Universal Credit is built to mirror the world of work to make the transition much easier for claimants and so there is always an incentive to work. New claimants receive monthly benefit payments, just like a pay cheque, and some may need extra help to manage this change.

Employment Minister Damian Hinds said:

Universal Credit gives people back control of their own lives and finances, and makes the transition into work much smoother. We know that this can be a big change. Our work coaches offer budgeting support to all new claimants and this new tool will help more people get all the skills they need to manage their money.

Caroline Rookes, Chief Executive for the Money Advice Service, said:

The Online Money Manager is an essential tool that will help people to plan and budget for this new way of receiving their money and paying their bills. They will be able to find personalised information about bank accounts, help with setting up direct payments to landlords, budgeting and saving money on regular bills, as well as where to go for additional support if they are struggling with financial commitments.

We are pleased to be working closely with the Department for Work and Pensions to bring this tool to the people who can benefit the most.

## **Online Money Manager**

The online service includes:

- step by step questions that signpost users to financial guidance and support relevant to their personal circumstances
- hints and tips for managing money and paying bills from a monthly payment.
- signposting to further support, such as advance payments and free debt advice

Universal Credit is a single monthly payment which replaces 6 benefits. It is simpler for claimants, and adjusts automatically when someone moves into work. It is designed to mirror the world of work and the monthly payments reflect the way many people's wages are paid. Money for housing costs also goes to the claimant, rather than direct to a landlord, giving people control over their own finances.

Jobcentre Plus work coaches:

- give people the support they need to prepare for, move into and stay in work – including help with job searching and signposting to relevant training and interview advice
- can provide budgeting advice for those that need it

## **Budgeting tips from the Money Advice Service**

### **List all your income and outgoings**

Keep track of how much money you have coming in and how much you need to spend on essentials. You can use the Online Money Manager to help.

### **Divide your spending into essential and non-essential items**

Take a look at your spending and create 2 lists: one for things you really need, and another for things you could live without.

### **Sort out your rent or mortgage payments**

Make sure you keep your rent or mortgage money separate from your everyday spending money. Think about setting up a direct debit or standing order to pay your landlord or lender directly each month after you get your first Universal Credit payment.

### **Think about how you'll manage a monthly payment**

Universal Credit is paid monthly so if you're used to working out your spending weekly or fortnightly, you'll need to start managing your money across the whole month.

### **Work out how you'll cover your essential outgoings**

These include rent or mortgage, Council Tax, utility bills, and repayments on loans, credit cards or store cards. If there's a risk you'll fall behind with payments, don't bury your head in the sand. Lenders, councils and landlords can work with you to manage repayments if you tell them as soon as there's a problem.

### **Get better deals on regular bills**

With essential bills, like your gas, electricity or phone, you could save up to £200 a year if you switch to a better deal. Even making a single call to your current provider to ask about cheaper tariffs could make you better off.

## **Check for insurance policies and make a claim**

If you've taken out any income or payment protection policies you might find the insurance company will cover loan repayments if you're not working. Check your policy paperwork if you're not sure.

## **Think before you borrow**

If you're tempted to borrow, think carefully about how you will keep up with repayments. Stay away from high-cost borrowing like payday or doorstep lenders. If you must borrow, credit unions can offer cheaper loans and will work with you to set affordable repayments.

## **Prioritise debts – and get help if you're struggling**

Your rent or mortgage, Council Tax and gas or electricity bills are priority bills. If you're struggling to pay them, get free, confidential debt advice as soon as you can. A debt adviser can help you manage your debts even if you think you have no spare money to deal with them. The [Debt Advice Locator Tool](#) will help you find free advice in your area.

## **About the Money Advice Service**

The Money Advice Service is an independent organisation. It gives free, unbiased money guidance online at [moneyadviceservice.org.uk](https://moneyadviceservice.org.uk) or via free phone on 0800 138 7777. Debt advice is also provided through a variety of partners across the UK.

The service was set up by the government and is paid for by a statutory levy on the financial services industry, raised through the Financial Conduct Authority. Its statutory objectives are to enhance the understanding and knowledge of members of the public about financial matters (including the UK financial system) and to enhance the ability of members of the public to manage their own financial affairs.

For more information about the Online Money Manager for Universal Credit claimants contact [pressoffice@moneyadviceservice.org.uk](mailto:pressoffice@moneyadviceservice.org.uk) or call 0207 943 0593.

Media enquiries for this press release – 0203 267 5111

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**[Government must not hide behind talk](#)**

# of a wealthy older generation whilst inequality remains – Abrahams

**Debbie Abrahams**

**MP, Shadow Work and Pensions Secretary**, commenting on the findings of the Intergenerational Commission report, said:

“We welcome the news that pensioners are now much less likely to be in poverty, continuing the trend put in place by the last Labour Government which saw a huge decline in poverty among older people.

“Nevertheless, this report recognises the ‘high level of inequality’ among pensioners. We cannot allow this Government to hide behind talk of a wealthy older generation, while these inequalities remain.

“Unlike the divisive Tories, we will not trade one generation off against the others by claiming that an improved social security settlement for older people must come at the expense of working families.

“That’s why Labour has committed to extending the triple lock and protecting social security for older people until 2025, and reversing cuts to Universal Credit Work Allowances supporting people in low paid work.”

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