

# [Plan for the Future: Skills Wallet](#)

Working hard should mean secure work and a decent income, but for too many people that's not the case. In an ever changing workplace, people often need to develop new skills, but the cost of courses and qualifications shuts too many people out.

**Neither the Conservatives or Labour have the answers to these challenges.** They are stuck pursuing 20th-century policies that simply won't work in our 21st-century economy. They would take our country backwards.

The Skills Wallet will empower people to develop new skills so that they can thrive in the technologies and industries that are key to the UK's economic future and prosperity.

That's why, as part of our [Plan for the Future](#), the Liberal Democrats have set out our vision for a "new era of learning throughout life" with the creation of an ambitious Skills Wallet. **This will give every adult £10,000 to spend on education and training throughout their lives.**

A Liberal Democrat government will put £4,000 into people's 'Skills Wallet' at 25, £3,000 at 40 and another £3,000 at 55. The grants have been designed to encourage saving towards the costs of education and training throughout adult life.

Individuals, their employers and local government will be able to make additional payments into the wallets. Access to free careers guidance will also be provided.

By stopping Brexit and investing in these Skills Wallets, the Liberal Democrats will empower people to develop new skills so that they can thrive in the technologies and industries that are key to the UK's economic future and prosperity.

Learn more about our Plan for the Future [here](#).

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## [But What Is A Skills Wallet? □□□](#)

A lot of people have noticed something in our online ads... something about "skills wallets".



Ross Colquhoun ✓  
@rosscolquhoun



I have to be honest, I'm totally confused by this @LibDems targeted advert.



Liberal Democrats

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The Liberal Democrats will build a brighter future and a fairer economy.  
Find out more about our plans.



So what is a “Skills Wallet”?

It’s a major, new, innovative policy and a key part of our [Plan for the Future](#).

**A Liberal Democrat government will provide every adult with £10,000 to spend on education and training throughout your lives. This “Skills Wallet” is meant to give every person the opportunity to retrain and upskill for jobs that we can’t even imagine yet.**

It can be prohibitively expensive to develop new skills at various stages of your career. The cost of courses and qualifications shuts too many people out.



*Not everyone has skills like Liam Neeson*

Neither the Conservatives nor Labour have the answers to these challenges. They are stuck pursuing 20<sup>th</sup> or even 19<sup>th</sup> century policies that won't work in our 21<sup>st</sup> century economy.

So as part of our fight to build a fairer economy and a brighter future, **we will create Skills Wallets!**

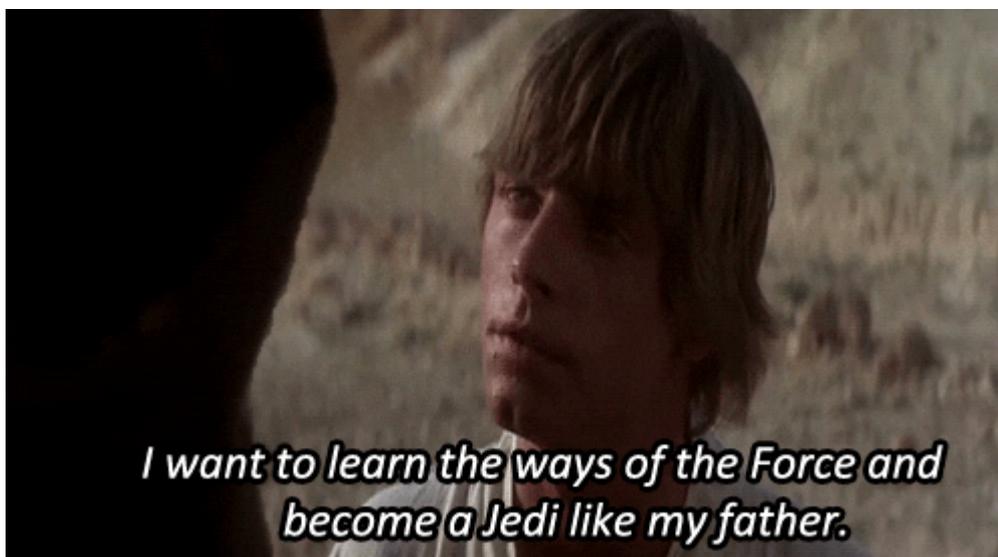
## **How will it work?**

As we said, every adult will be entitled to £10,000 to use over their lifetime on upskilling courses and further education. That'll be divided into £4,000 at 25 years old, £3,000 at 40, and another £3,000 at 55.

On top of this, individuals, employers and local government will be able to pay into the wallets.

**This will make the skills wallet a valuable resource for every adult for their whole life!**

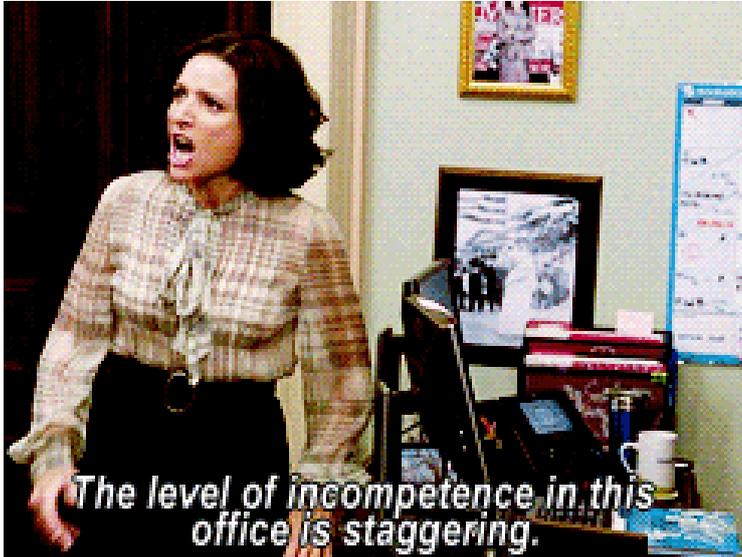
You'll get to choose how and when to spend the money yourself – as long as it's a course from an approved provider.



*Sorry Luke, you probably won't be able to do that with your Skills Wallet*

And of course, everyone will be able to access free guidance to help them to decide how to use their Skills Wallet.

That's how we know our investment will help people to gain the skills they will find invaluable in the world of work.



*This will never be a problem again with Skills Wallets.*

## **How will we pay for it?**

A very reasonable question.

We expect this to cost £1.9 billion a year in total by 2024-25.

To pay for this, we will reverse the Conservatives' unnecessary and expensive cuts to Corporation Tax. We'll return the rate to 20%, where it stood in 2016.

This will raise £10 billion a year by 2024-25. That's more than enough to pay for the Skills Wallets, with plenty left over to part-fund our [expansion of free, high-quality childcare](#).

**So there you have it. Skills Wallets are a bold new initiative to give adults £10,000 to spend on education and training throughout their lives.**



*We think so too!*

**Think that's a great idea? Why not be a part of our plan for a brighter future, and join the Liberal Democrats:**

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## [The Tories' plan for a shameful Nurse Tax](#)

Hard-working doctors and nurses from the EU are fundamental to the NHS. We all have loved ones whose lives have been saved through their skill and dedication.

**But today, the full extent of the Tories' contempt for our dedicated doctors and nurses was revealed.**

Even though the NHS is critically understaffed, the Tories have revealed that part of their nightmarish Brexit plan is to charge EU nurses and doctors £464 to come to the UK to save lives.

If this isn't bad enough, the Tories also want EU workers to pay what they euphemistically call a 'health immigration surcharge'.

What does this actually mean?

It's a £400-a-year tax they will charge all EU workers – including NHS nurses and doctors – to access basic health services.

**And if hard-working, low-paid NHS staff can't afford the Nurse Tax, the Tories will take it out of their wages.**

To recap:

1. The NHS is critically under-funded and under-staffed due to chronic under-investment by the Tories.
2. In response, the Tories want to *charge* the EU nurses and doctors to come to the UK, then make them pay a huge tax to access the same services they deliver.

**We cannot let this happen.**

The Tories' plans couldn't be further from the fair and welcoming society that the Liberal Democrats are fighting to build.

On Day 1 of a Liberal Democrat government, we will stop Brexit and use the funds from the £50 billion Remain Bonus to invest in the critical frontline services the NHS desperately needs.

Our hard-working nurses and doctors should be celebrated, not charged to save lives. And what kind of government would charge sick nurses to use the same hospitals they work in round the clock?

**We must stop the Nurse Tax. To do so, help us to stop Brexit and build a better future.**

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## **[Free childcare and a fairer economy](#)**

For too many people, things are not working as they should.

Families are working harder than ever, but far too many are struggling to get by.

The Conservatives and Labour are taking our country backwards. Their plans don't meet the demands of modern life.

But the Liberal Democrats have a bold plan to build a brighter future. We want to create a fairer economy where it's easier to be a parent, have a career, and provide for your family.

**That's why a Liberal Democrat government will provide free childcare for all children of working parents from 9 months old.**

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## **Part Four of our Plan for the Future**

Today's high cost of childcare means that too many parents are unable to return to work without risking real financial hardship. With the average cost of 25 hours nursery care for a child under two running to more than £6500 per year, many parents are effectively excluded from work due to the burden of childcare costs.

**A Liberal Democrat government will build a fairer economy by providing free, high-quality childcare for every child aged two to four, for 35 hours a week, 48 weeks a year. The offer is extended to children aged between 9 and 24 months where their parents are in work.**

“The choice for parents now is simply not good enough. That is why Liberal Democrats are proposing a transformational change to our economy, by providing working parents with free childcare from when their child is 9 months old.”

The Liberal Democrats will make sure that childcare providers are adequately funded, increasing the rates paid by government to match the actual cost of nursery provision. This will be funded by fair tax changes, ensuring that big businesses pay their share, and aligning the tax treatment of income from wealth with income from work.

We recognise that laws need to change so that parents have the chance to work with greater flexibility. As part of these proposals, employers will be required to advertise jobs flexibly, unless there are clear business reasons why they cannot.

**The Liberal Democrat plans to transform the provision of early years support are at the heart of the our commitment to build a brighter future for the next generation.**

Learn more about our Plan for the Future [here](#).

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