

# The Personal Training Account

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# Preamble

The Personal Training Account (Compte personnel de formation, "CPF" in French) allows anyone from the moment they enter the job market until they retire to follow a training course to develop professionally.

Thus, these acquired rights will allow you to personally benefit from a training course chosen by the person and according to his or her needs. However, a mandatory financial contribution to the financing of training eligible for the CPF has just been introduced.

## **1. How the Personal Training Account works**

### **1.1. Who are the beneficiaries?**

The Personal Training Account is open to **anyone aged 16 and over who has a job or is looking for a job.**

*NB: Apprentices and employees on professionalization contracts benefit from the Personal Training Account.*

### **1.2. The principle of Personal Training Account portability**

The principle of the Personal Training Account is to allow you to accumulate training hours as soon as you enter the job market. These hours of training are **fully portable** for the person concerned **throughout his or her professional life and until the payment of his or her pension.**

For example, in the event of a change in professional situation or loss of employment, the hours recorded on the Personal Training Account remain acquired.

### **1.3. Rights Management**

The "**Caisse des dépôts et des consignations**" is the manager of the scheme, so **the employer will not have to calculate the rights acquired under the Personal Training Account.** However, the rights will be calculated from the employer's declarations in the nominative social declaration (Déclaration Sociale Nominative, DSN, in French).

### **1.4. Assignment of rights**

The Personal Training Account is **accounted for in euros** and is funded each year, within the limit of a certain ceiling, and this, no later than April of year N+1.

For employees with a working time equal to or greater than **50%** of the legal or contractual working time, the Personal Training Account will be funded by **€500 per year**, up to a **total ceiling of €5,000**.

For employees working **less than 50%** of the legal or contractual working time, the amount paid is calculated **according to the working time**. For example, for an employee working at 30% of the legal or contractual working time, the amount paid will be equal to 150 euros per year.

Increases may occur, for example, for low-skilled employees or disabled workers (800 euros/year; maximum ceiling of 8,000 euros).

## **1.5. The Personal Training Account top-up**

The Personal Training Account may be subject to contributions that will not be taken into account for the assessment of the maximum ceiling of €5,000, as a result the ceiling may be exceeded in certain cases, in particular:

- **The corrective contribution: it targets companies with more than 50 employees that have not complied with the obligations related to the professional interview. It is paid if the company has not received its employee at least every two years for a professional interview and has not allowed the employee to benefit from non-compulsory training for six years.**

The amount of the corrective contribution linked to the professional interview is set at EUR 3,000. There is no difference between full-time and part-time employees.

- **Matching contributions by branch or company collective agreement:** a collective agreement may provide for additional contributions.

- **The additional contribution** to ensure the financing of the training when **the cost is higher than the amount of the rights recorded on the Personal Training Account**.

- **Special contributions:** For example, for victims of an accident at work or an occupational disease, in the context of dismissals after refusal of a modification of the employment contract resulting from the application of a collective performance agreement, etc.

## **2. Use of the Personal Training Account**

### **2.1. Which training courses are eligible under the Personal Training Account?**

The training courses that can be followed within the framework of the Personal Training Account are strictly limited by law:

- **Training courses registered in the National Directory of Professional Certifications** (répertoire national des certifications professionnelles in French), those sanctioned by the certificates of validation of blocks of skills and those sanctioned by the certifications and authorizations registered in the specific directory including in particular the certification relating to the base of professional knowledge and skills (CléA certification);
- Skills **assessments**;
- The training provided to business creators or buyers;
- Actions to validate prior experiential learning (valider les acquis de l'expérience, or VAE, in French);
- The **preparation of the theory test of the Highway Code and the practical test of the driving licence** for vehicles in the light group (B license) and the heavy group and since January 2024, the motorcycle license (A1 and A2), the cart license (B1) and the licenses authorizing B license holders to tow heavier trailers;
- Training actions intended to enable volunteers and civic service volunteers to acquire the skills necessary to carry out their missions. Only the hours acquired under the citizen engagement account can finance these actions.

## **2.2. When does the training take place?**

The training can take place **outside working hours**, in which case the employee does not need the employer's agreement or information.

The training can take place **in whole or in part during working hours**, the employee must seek the employer's agreement on the content and schedule of the training.

## **3. Financing of the Personal Training Account**

The educational costs and the costs related to the validation of the skills and knowledge related to the training are covered by the "**Caisse des dépôts et des consignations**".

From now on, **a remainder to be paid** has been introduced for employees using their Personal Training Account. This contribution may be proportional to the cost of the training, within the limit of a ceiling, or set at a lump sum.

As such, following the entry into force of the decree of 29 April 2024, a mandatory financial contribution of **100 euros** will be applied for 2024, and since **2 May 2024**. This amount will be revalued each year by decree.

The decree provides that the financial participation may be paid by the employer or by a Skills Operator (Opérateur de compétence or OPCO in French) either at the request of the employee, or at the request of the employer if the training is during working hours (unless there is an agreement on the management of the funds). On the other hand, this contribution to the financing of the training will not be due for:

- Job seekers
- Holders who receive funding from their employer, for funding paid from 2 May 2024
- Holders who benefit from funding from their OPCO, a branch agreement, a group agreement, etc.
- Holders who use their rights within the framework of their Professional Prevention Account
- Beneficiaries who benefit from a "work accident or occupational disease" contribution
- CPF holders benefiting from contributions or endowments for any other case will not be exempt (citizen engagement account, training insurance fund for self-employed workers, etc.).

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*This sheet contains summarized information. Please contact us for advice tailored to your situation. We cannot be held responsible for misinterpretation.*

## Contact

**Claire APPELGHEM**

*Head of the HR/Employment Law Department*

Claire.appelghem@groupe-aplitec.com

01 40 40 38 38



4-14, rue Ferrus 75014 Paris  
contact@groupe-aplitec.com | 01 40 40 38 38  
www.groupe-aplitec.com