**“It’s more expensive than I thought it would be.”**

As a self-employed teacher, the cost of a lesson takes into account many factors including:

\*National Insurance

\*Tax

\*Insurance

\*I.T. resources

\*Lesson resources

\*Sick and holiday pay

\*Pension

\*Preparation time - actually two or three times longer than the lesson itself (lessons are planned around learners’ needs)

\*Administration and emails

\*Website costs

\*Electronic booking system

\*Advertising

\*Marketing

\*Financial costs such as bank charges