THE SKILLED TRADES

OFFER A WIDE RANGE OF EXCITING CAREER OPPORTUNITIES.

Completing your apprenticeship training, which combines on-the-job and in-class learning, gives you access to in-demand and well-paying jobs. You get to earn while you learn when training with your employer.

And now, to help you financially during your technical training, the Government of Canada offers the new interest-free **Canada Apprentice Loan**.

Find out about the Canada Apprentice Loan as well as other financial supports like grants and tax credits available from the Government of Canada to help you complete your apprenticeship training and obtain your journeyperson certification.

NEW! CANADA APPRENTICE LOAN

What is available?

With the new interest-free Canada Apprentice Loan, you can get up to **\$4,000** interest-free per period of Red Seal technical training. You can use the money to pay for tuition, tools, equipment and living expenses, cover forgone wages or help support your family.

To help you complete your apprenticeship, the Canada Apprentice Loan remains interest-free until after you complete or leave your apprenticeship training program, for a maximum of six years.

Who is eligible?

Registered apprentices in designated Red Seal trades are eligible for the Canada Apprentice Loan. (This loan is not based on your income and will not affect your eligibility for Employment Insurance (EI) benefits.)

How do I apply for the Canada Apprentice Loan?

You can apply online or download a paper application by visiting **Canada.ca/apprentice**. It's an easy and secure way to get your money faster.

WHAT OTHER SUPPORTS ARE AVAILABLE?

Apprenticeship grants

Get up to **\$4,000** additionally through the **Apprenticeship Incentive Grant** and the **Apprenticeship Completion Grant**. A grant is money that you don't have to pay back!

The **Apprenticeship Incentive Grant** is a taxable cash grant of \$1,000 per year or per level, up to a maximum of \$2,000 per apprentice in a designated Red Seal trade.

The **Apprenticeship Completion Grant** is a taxable cash grant of \$2,000 for apprentices who complete their apprenticeship training and obtain their journeyperson certification in a designated Red Seal trade.

Where do I apply for the apprenticeship grants?

For both grants, you must send your application to Service Canada. You can also apply online at **Canada.ca/apprentice**. The process is easy and secure.

To be eligible to receive the **Apprenticeship Incentive Grant**, you must apply by **June 30** of the year after you complete the first and/or second year or level. For the **Apprenticeship Completion Grant**, you must apply by **June 30** of the year after you complete your apprenticeship and receive your journeyperson certification in a designated Red Seal trade. Visit **Canada.ca/apprentice** today for more information.

Get Employment Insurance support during technical training

If you are an eligible apprentice, you can receive up to 55 percent of your weekly average insurable earnings in **El benefits** while attending full-time technical training.

Applying is easy. Just make sure that:

- your province, territory or training institution issues you a 16-digit reference code when you are approved to attend full-time apprentice training; and
- you get all Records of Employment (ROEs) issued to you in paper format over the past 52 weeks. If your employer submits ROEs electronically to Service Canada, you do not need to provide copies to Service Canada.

Then, apply for EI benefits up to seven days before your last day of work using the EI online application.

Where do I apply for Employment Insurance benefits?

For more information and to apply for El benefits, visit **Canada.ca/apprentice**.

Tax credits – What you can get

- Tradesperson's Tools Deduction
- Tuition Tax Credit and Licensing Examination Fees
- Education Amount Deduction
- Textbook Tax Credit

These tax credits and deductions are available through the Canada Revenue Agency. It is important to keep receipts for your credits and deductions when you file your income tax return.

RED SEAL PROGRAM

Apprentices must be registered in a
Red Seal trade to access most Government
of Canada supports. The Red Seal is the
Canadian standard of excellence for skilled trades.
Visit red-seal.ca to learn about the Red Seal Program.

Where can I get more information?

For more information on the various supports for apprentices and their employers, visit:

Canada.ca/apprentice

Call 1 800 0-Canada (622-6232)

(TTY: 1-800-926-9105)

Visit a Service Canada Centre



You can download this publication by going online: publicentre.esdc.gc.ca. This document is available on demand in multiple formats by contacting 1 800 0-Canada (1-800-622-6232), teletypewriter (TTY), 1-800-926-9105.

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