

# 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.

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 journeyman certification.

### CANADA APPRENTICE LOAN

#### What is available?

With the 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.

If you have difficulty repaying your Canada Apprentice Loan, repayment assistance is available. Through the Repayment Assistance Plan, you may qualify for a reduced monthly payment or no monthly payment at all. For example, a single CAL borrower would make no payments towards their loan until they earn at least \$25,000 per year. (This threshold increases with family size.)

#### Who is eligible?

Registered apprentices in designated Red Seal trades who are enrolled in a period of technical training 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](http://Canada.ca/apprentice). Applying online is an easy and secure way to get your money faster.

The earliest you can apply for a Canada Apprentice Loan is three months before your technical training starts. The latest you can apply is the last day of your technical training.

The Canada Apprentice Loan is available in all provinces and territories except Quebec, where alternate support is available. For more information, visit [www.mesrs.gouv.qc.ca/en/aide-financiere-aux-etudes](http://www.mesrs.gouv.qc.ca/en/aide-financiere-aux-etudes).

### 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 journeyman 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](http://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 journeyman certification in a designated Red Seal trade. Visit [Canada.ca/apprentice](http://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 **EI 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.

EI support during technical training is available to apprentices in all provinces and territories. However, in Quebec, technical training largely takes place before workplace on-the-job training and, as a result, apprentices in Quebec often do not receive EI benefits during their technical training.

#### Where do I apply for Employment Insurance benefits?

For more information and to apply for EI benefits, visit [Canada.ca/apprentice](http://Canada.ca/apprentice).

### Tax credits – What you can get

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

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](http://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

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# Support FOR

# apprentices

