



Financial Assistance For Training

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Internationally Trained Individuals

Fall 2016

Global Experience Ontario

Ministry of Citizenship and Immigration

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1. Apprenticeship Grants and Loans (Skilled Trades)

Apprenticeship grants are designed to reduce financial barriers to training. Eligible apprentices can receive up to \$4,000 to pay for tuition, travel, tools, or other expenses.

Apprenticeship grants are meant to:

- Increase access to apprenticeships in the Red Seal trades by helping apprentices cover expenses such as the purchase of tools and other materials required for learning on-the-job and travel expenses associated with classroom training;
- Encourage progression through the technical and on-the-job training requirements in the early years of their apprenticeship program, and
- Promote interprovincial mobility by increasing the number of apprentices who remain in the Red Seal trades and get their Red Seal.

Two federal grants are available: the Apprenticeship Incentive Grant (AIG) and the Apprenticeship Completion Grant (ACG).

A. Apprenticeship Incentive Grant (AIG)

AIG is a taxable cash grant of \$1,000 per year, up to a maximum of \$2,000 per person, available to registered apprentices once they have successfully finished their first or second year/level of an apprenticeship program in one of the [Red Seal trades](http://www.servicecanada.gc.ca/eng/goc/apprenticeship/grants/redseal.shtml) (www.servicecanada.gc.ca/eng/goc/apprenticeship/grants/redseal.shtml).

Eligibility requirements for the AIG:

- Canadian citizen, permanent resident or protected person;
- Not a high school student;
- Registered apprentice with an employer, training trust fund, union training centre, joint apprenticeship training committee, or apprenticeship authority;
- In a Red Seal trade program that is designated as such in the province or territory where individual is registered as an apprentice;
- Able to show through required supporting documents that individual has successfully completed the first or second year/level (or equivalent) within an eligible apprenticeship program;

- Apply within the application deadline: June 30 of the calendar year following the date the individual has completed the year/level (or equivalent) for which the individual is applying.

For further details, visit the [Service Canada website](http://www.servicecanada.gc.ca/eng/goc/apprenticeship/incentivegrant/program.shtml) (www.servicecanada.gc.ca/eng/goc/apprenticeship/incentivegrant/program.shtml).

B. Apprenticeship Completion Grant (ACG)

ACG is a taxable cash grant of \$2,000. This grant is available to registered apprentices who have completed their training and become a certified journeyman in a designated Red Seal trade and who obtain either the Red Seal endorsement or a provincial or territorial Certificate of Qualification.

Eligibility requirements for the ACG:

- Canadian citizen, permanent resident or protected person;
- Not a high school student;
- Able to show through required supporting documents that the applicant has successfully completed an apprenticeship program as a registered apprentice in a designated Red Seal trade. A [list of supporting documents](http://www.servicecanada.gc.ca/eng/goc/apprenticeship/completiongrant/documents.shtml) (www.servicecanada.gc.ca/eng/goc/apprenticeship/completiongrant/documents.shtml) is available on the Service Canada website;
- Apply within the application deadline: June 30 of the calendar year following the date the individual has completed the apprenticeship program.

For further details, visit the [Service Canada website](http://www.servicecanada.gc.ca/eng/goc/apprenticeship/incentivegrant/program.shtml) (www.servicecanada.gc.ca/eng/goc/apprenticeship/incentivegrant/program.shtml).

C. Loans for Tools

The Loans for Tools program is managed by the Ontario Ministry of Advanced Education and Skills Development (MAESD). This program offers new apprentices a loan to help them buy the tools and equipment they need to perform the trade in which they are registered.

To apply for a loan, apprentices should complete and return the loans agreement contained in the information package sent automatically to each newly registered apprentice.

The MAESD will respond within 60 days of receiving the signed loans agreement. For more information, contact:

Ontario MAESD Loans for Tools program

Toll-free: 1-800-313-1746

Website: www.ontario.ca/page/start-apprenticeship#section-9

D. Apprenticeship Training

Financial assistance may be provided to individuals who are registering as apprentice in the skilled trades in Ontario. MAESD funds approximately 80% of the cost of the in-school training for eligible apprentices registered in an apprenticeship program in Ontario.

Interested individuals need to contact a local MAESD Apprenticeship office for details on the in-school booking/apprenticeship training agreement specific to each trade. A [list of apprenticeship offices](#) (www.ontario.ca/page/employment-ontario-apprenticeship-offices) is available on the [MAESD website](#) (www.ontario.ca/page/ministry-advanced-education-and-skills-development).

2. Employment Ontario

MAESD manages several programs through Employment Ontario which may provide financial assistance for career development and/or training (Second Career and the Targeted Initiative for Older Workers). Internationally trained immigrants can access this assistance if they meet the eligibility criteria.

A. Second Career

Second Career provides laid-off workers with training to help find jobs in fields with demonstrated labour market prospects in Ontario. The program may provide up to \$28,000 for tuition, books, travel, and other expenses.

The Ministry may provide financial assistance for up to 2 years of training at a community college or private career college.

Eligibility and Application

Interested individuals need to apply for Second Career through a local Employment Ontario Service Provider. To find Employment Ontario offices in your community, please visit the [Find Employment and Training Services](#) section (<http://feats.findhelp.ca/eng/search.html>) of the [Employment Ontario](#) website (www.ontario.ca/page/employment-ontario).

Please note that requirements and guidelines may change. For more information, please refer to the [MAESD website](http://www.ontario.ca/page/ministry-advanced-education-and-skills-development) (www.ontario.ca/page/ministry-advanced-education-and-skills-development).

B. Targeted Initiative for Older Workers

The Targeted Initiative for Older Workers (TIFOW) helps unemployed older workers, including the internationally trained, increase their ability to find and keep a job while the local economy changes.

Employment Ontario delivers the Targeted Initiative for Older Workers to communities affected by recession and economic change. It offers career counselling, résumé workshops, job finding help and wage subsidy programs.

Eligibility Requirements for TIFOW

- Aged 55 to 64
- Unemployed
- Legally entitled to work in Canada
- Lack skills needed to find a new job, and
- Live in a vulnerable community - one with high unemployment, largely dependent on a single employer or industry and has a population of 250,000 or less.

For more information, visit the [MAESD website](http://www.ontario.ca/page/ministry-advanced-education-and-skills-development) (www.ontario.ca/page/ministry-advanced-education-and-skills-development).

3. Ontario Works and the Ontario Disability Support Program (ODSP)

Ontario Works and the Ontario Disability Support Program (ODSP) are managed by the Ontario Ministry of Community and Social Services (MCSS).

A. Ontario Works

Ontario Works helps people who are in financial need. It offers two types of assistance:

- **Financial assistance**, including:

- income support to help with the costs of basic needs, like food, clothing and shelter
- health benefits for clients and their families
- **Employment assistance** to help clients find, prepare for and keep a job. This assistance may include:
 - workshops on resume writing and interviewing
 - job counselling
 - job-specific training
 - access to basic education, so clients can finish high school or improve their language skills

In most cases, a client must agree to participate in employment assistance activities in order to receive financial assistance.

Emergency assistance is also available to people who are in a crisis or an emergency situation (e.g. people who have lost their homes, are leaving an abusive relationship and/or are worried about their safety).

In some situations, Ontario Works may cover expenses such as a World Education Services (WES) academic credential assessment.

For the closest Ontario Works contact/office in Ontario, call the Ministry of Community and Social Services at 1-888-789-4199 or use the [Ontario Social Assistance Office Finder tool on the MCSS website](#) (www.officelocator.mcass.gov.on.ca/Index.aspx?lang=en).

B. Ontario Disability Support Program (ODSP)

The Ontario Disability Support Program (ODSP) provides assistance to disabled individuals and their family.

ODSP offers two types of support:

- **Income support** - Financial assistance provided each month to help with the costs of basic needs, like food, clothing and shelter. Income support also includes benefits, like drug coverage and vision care, for clients and their eligible family members.

- **Employment supports** - Services and supports to help clients with disabilities find and keep a job, and advance their careers.

Each type of support has its own eligibility requirements and process.

For the closest ODSP contact/office in Ontario, call the Ministry of Community and Social Services at 1-888-789-4199 or visit the [ODSP section of the MCSS site](http://www.mcscs.gov.on.ca/en/mcscs/programs/social/odsp/) (www.mcscs.gov.on.ca/en/mcscs/programs/social/odsp/).

4. Other Loans and Bursaries

A. Ontario Bridging Participant Assistance Program (OBPAP)

The Ontario Bridging Participant Assistance Program (OBPAP) provides bursaries of up to \$5,000 to cover direct education costs (tuition, books and equipment) for internationally trained professionals with financial need attending bridge training programs offered by postsecondary institutions that have been approved by the Ministry of Citizenship and Immigration (MCI) and are not approved for the purposes of the Ontario Student Assistance Program (OSAP).

Eligibility:

Internationally trained professionals with financial need are eligible to apply for an OBPAP bursary if they are enrolled in MCI- approved bridge training programs that are:

- non-OSAP approved;
- currently or formerly MCI-funded (directly or indirectly);
- starting between April 1, 2016 and March 31, 2017;
- offered at an approved postsecondary institution.

Applicants must be:

- Canadian citizen, Permanent Resident or Protected Person living in Ontario
- **Not** in default of a student loan, restricted from OSAP eligibility or be in receipt of Second Career or OSAP funding.

Application:

Applications for an OBPAP bursary can be made through the Financial Aid Office of the approved postsecondary institution that is delivering the specific bridge training program.

For more information on bridge training programs approved for funding and eligibility, please visit the Ontario Bridging Participant Assistance Program's Frequently Asked Questions section of the [MAESD website](http://www.tcu.gov.on.ca/pepg/programs/adultlearning/faqs.html) (www.tcu.gov.on.ca/pepg/programs/adultlearning/faqs.html).

B. Ontario Student Assistance Program (OSAP)

OSAP is the main source of financial aid for post-secondary education in Ontario. The following website includes information on loans and listing of eligible institutions. It also has an [online application form](http://osap.gov.on.ca/) (http://osap.gov.on.ca/) and allows students to check the status of their application online.

C. Other Financial Assistance

Immigrant Access Fund

The Immigrant Access Fund is a program that offers microloans of up to \$10,000 for newcomers who are looking to return to their field or a related field. Funds can be used for a range of expenses such as exam/licensing fees, tuition/books and retraining cost. This program is open to permanent residents, Canadian citizens, protected persons, provincial nominees. For more information, please visit the [Immigrant Access Fund website](http://www.iafcanada.org) (www.iafcanada.org).

Immigrant Access Fund - Microloans for refugees

The Immigrant Access Fund provides new microloans for refugees at no interest cost to them, with the interest funded through donations from the community. The new loans are based on IAF's current micro loan product and will offer up to \$10,000 for licensing and/or training in their field. Refugees and protected persons from anywhere in the world are eligible as long as they apply within three years of entering Canada. For more information on microloans for refugees, please read the related news article on the [Immigrant Access Fund website](http://www.iafcanada.org/news/iaf-announces-new-loan-product-for-refugees/) (www.iafcanada.org/news/iaf-announces-new-loan-product-for-refugees/).

Government of Canada

For information on loans, grants, bursaries, financial planning tools and links to financial assistance offices, please visit the [Government of Canada website](http://www.canlearn.ca) (www.canlearn.ca).

ScholarshipsCanada.com

Visit the ScholarshipCanada.com website to view an extensive database of scholarships, student awards, bursaries and grants available to students in Canada.