

Dollars & Sense

Your guide to grants, loans, and tax benefits for apprentices and employers in northwestern Ontario



North Superior
Workforce Planning Board

The information contained in this guide is accurate as of the date of publication. There may be other supports available which are not listed here.

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North Superior Workforce Planning Board (NSWPB)

107B Johnson Ave.
Thunder Bay, ON | P7B 2V9

Phone: (807) 346-2947

Fax: (807) 344-5464

www.nswpb.ca

The Dollars & Sense guide is available online at www.nswpb.ca. To request physical copies of the guide for your organization contact us at admin@nswpb.ca.

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The views expressed in this document do not necessarily reflect those of Employment Ontario.

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Looking for more information on
Apprenticeship?

Visit the

THUNDER BAY APPRENTICESHIP HUB



The THUNDER BAY APPRENTICESHIP HUB connects employers, apprentices, and those considering a career in the trades with useful information and resources.

Visit us today at **nswpb.ca/apprenticeship**

Making Apprenticeship Work

Apprenticeship is the pathway to a rewarding career in Canada's skilled trades. Apprentices earn while they learn: in contrast to the debt accumulated by many university and college graduates, apprentices save money while building the skills and experience necessary to enter the workforce.

Apprenticeship benefits businesses, too. Workplaces that employ apprentices report higher productivity from their existing journeypersons, improved health and safety, an increased ability to keep up with technological change, and overall receive a 150% return on their investment in their apprentice.¹

In this booklet, learn about financial supports available to help apprentices successfully complete their programs, and to assist businesses to train their next generation of workers.

WHO SHOULD USE THIS GUIDE?

- **Anyone considering a career in the trades**
- **Employers considering sponsoring apprentices**
- **Those already registered as apprentices**
- **School guidance counsellors**
- **Parents**
- **Employment Service Providers**

¹ Canadian Apprenticeship Forum (CAF), *It Pays to Hire an Apprentice: Calculating the Return on Training Investment for Skilled Trades Employers in Canada* (2009).

Supports for Apprentices



Photo courtesy of Flickr Creative Commons, U.S. Department of Labor

Grants

Apprenticeship Incentive Grant

Value	\$2,000 (over 2 years)
Who's Eligible?	Apprentices working in Red Seal Trades
Details	Grants of \$1,000 are available to Red Seal apprentices in each of the first two levels of an apprenticeship
Granter	Government of Canada
Website	http://www.esdc.gc.ca/en/support_apprentices/grants.page

Apprenticeship Completion Bonus

Value	\$2,000
Who's Eligible?	Apprentices in non-Red Seal trades
Details	Available upon registration as a journeyperson in your trade
Granter	Government of Ontario
Website	http://www.tcu.gov.on.ca/eng/employmentontario/employers/apprenticeship_bonus.html

Apprenticeship Completion Grant

Value	\$2,000
Who's Eligible?	Apprentices working in Red Seal trades (Not in a Red Seal trade? You can access the "Apprenticeship Completion Bonus" – see below)
Details	<ul style="list-style-type: none"> Available upon registration as a journeyperson in your trade Apply by June 30 of the year after receiving journeyperson status
Granter	Government of Canada
Website	http://www.servicecanada.gc.ca/eng/goc/apprenticeship/completiongrant/program.shtml

Apprenticeship Scholarship

Value	\$1,000
Who's Eligible?	Individuals who require academic upgrading before apprenticeship
Details	Scholarship paid out in two segments: one upon registration for upgrading, one upon registration as an apprentice
Granter	Government of Ontario
Website	http://www.tcu.gov.on.ca/eng/apprentices/app_schol.html

Métis Apprenticeship Program (MAP)

Value	Varies
Who's Eligible?	Métis clients who are unemployed, underemployed, or whose employment is at risk due to labour market changes, insufficient employment skills or certification.
Details	<ul style="list-style-type: none"> Covers costs for registered apprentices or exploration training to gain knowledge about skilled trades, including pre-apprenticeship training School fees, books, transportation, cost of living, equipment, MTCU apprenticeship registration fees and more covered
Granter	Métis Nation of Ontario
Website	http://www.metisnation.org/programs/education--training/employment-and-training/et-programs/metis-apprenticeship-program-(map)



Support to Non-EI Eligible Apprentices

Value	Up to \$1,500
Who's Eligible?	Apprentices who are not paid by their employer during in-school training and are not eligible for Employment Insurance (EI)
Details	<ul style="list-style-type: none"> Available to apprentices who are ineligible for federal Employment Insurance (EI) while attending full-time in-school training Apprentices paid by their employer during training are not eligible
Granter	Government of Ontario
Website	http://www.tcu.gov.on.ca/eng/apprentices/nonEI.html

Loans

Canada Apprenticeship Loan

Value	Up to \$20,000 (over 5 training periods)
Who's Eligible?	Apprentices in Red Seal trades
Details	<ul style="list-style-type: none"> Up to \$4,000 in interest-free loans per training period (max. of 5 periods) No payments and no interest charged during apprenticeship, plus 6 months interest-free after completion of apprenticeship
Granter	Government of Canada
Website	https://www.pca-cal.ca/en/Home

Loans for Tools

Value	Up to \$1,500
Who's Eligible?	All newly-registered apprentices
Details	<ul style="list-style-type: none"> Available to help new apprentices purchase tools & equipment Apprentices receive application form in info package from the Ontario Ministry of Training, Colleges and Universities (MTCU) The MTCU will respond to applications within 60 days
Granter	Government of Ontario
Website	http://www.tcu.gov.on.ca/eng/training/apprenticeship/loantool.html

Tax Benefits

Tuition Tax Credit

Value	Varies
Who's Eligible?	Apprentices taking licensing and certification exams
Details	Applies to trade licensing & certification exam fees of over \$100
Granter	Government of Canada
Website	http://actionplan.gc.ca/en/initiative/tuition-tax-credit-certification-examination-fees

Tradesperson's Tools Deduction

Value	Up to \$500
Who's Eligible?	All apprentices & tradespersons
Details	Tradespersons & apprentices are eligible for tax deduction of up to \$500 based on purchase of eligible tools for work purposes
Granter	Government of Canada
Website	http://www.cra-arc.gc.ca/trades/

"Education Amount" Deduction

Value	Varies
Who's Eligible?	Apprentices paying for their own in-school training
Details	Apprentices whose employers do not cover the cost of in-school training can claim a tax deduction based on their tuition fees
Granter	Government of Canada
Website	http://www.cra-arc.gc.ca/tx/ndvdl/tpcs/ncm-tx/rtrn/cmpltng/ddctns/Ins300-350/323/dctn-eng.html



“Textbook Amount” Deduction

Value	Varies
Who’s Eligible?	Apprentices eligible for “Education Amount” deduction (see above)
Details	Based on the mandatory textbook costs for your program
Granter	Government of Canada
Website	http://www.cra-arc.gc.ca/tx/ndvdl/tpcs/ncm-tx/rtrn/cmpltng/ddctns/lns300-350/323/dctn-eng.html

Programs

Pre-Apprenticeship Training Program

Organization	Various
Who’s Eligible?	Wide range of eligibility
Details	<ul style="list-style-type: none"> • Provides foundation for entrance into apprenticeship (academic upgrading, safety training, work placements, etc.) • Free! Costs for text books, safety equipment & tools included. • Programs are offered by colleges and community agencies.
Website	http://www.tcu.gov.on.ca/eng/apprentices/pre_apprent.html

Ontario Youth Apprenticeship Program (OYAP)

Organization	OYAP
Who’s Eligible?	High school students, 16 and older
Details	<ul style="list-style-type: none"> • Gain experience and work toward certification in a trade, while obtaining credit toward your secondary school diploma • Students are placed with an employer, who provides training • Get a head start by fulfilling training & competency requirements • Membership in Ontario College of Trades available free to OYAP students
Website	http://oyap.com/

LIVE THE SKILLED LIFE



Image courtesy of Lakehead Public Schools

Shawna Miller of Superior C.V.I. performs a brake inspection in her Transportation Technology class

Learn how the Ontario Youth Apprenticeship Program works for high school students & employers at **oyap.com**



THUNDER BAY DISTRICT

Apprenticeship Focus Group



Building a better future
for the trades in Northwestern Ontario,
together.

The Apprenticeship Focus Group brings together employers, labour unions, educators, government, and other apprenticeship stakeholders in our region.

Together, we are working to build an evidence-based understanding of apprenticeship issues and develop strategies to tackle problems like skills gaps, groups underrepresented in trades employment, and policies that aren't working for northern Ontario.

Visit our website to learn more about our initiatives and how to get involved!



nswpb.ca/apprenticeship_focus_group

Supports for Employers



Photo courtesy of Flickr Creative Commons, U.S. Department of Labor

Grants

Apprenticeship Signing Bonus

Value	\$2,000
Details	<ul style="list-style-type: none"> • Available in trades with high demand for skilled workers • Delivered in two equal installments over 6 months • Employer must retain apprentice for at least 6 months
Granter	Government of Ontario
Website	https://www.tcu.gov.on.ca/eng/employers/emp_bonus.html



Apprenticeship Completion Bonus

Value	\$1,000
Details	<ul style="list-style-type: none"> Awarded to employer upon successful completion of apprenticeship (must include Certificate of Apprenticeship, and Certificate of Qualification where applicable) Eligible employers receive application from province Employers must apply for the bonus within 180-day time limit
Granter	Government of Ontario
Website	http://www.tcu.gov.on.ca/eng/employmentontario/employers/appr_completion.html

Tax Benefits

Apprenticeship Training Tax Credit

Value	Up to \$15,000 (over 3 years)
Details	<ul style="list-style-type: none"> Qualifying businesses can claim 25% of expenditures (30% for small businesses) for first 36 months of eligible programs (over 120 skilled trades are eligible – see the list here). The maximum credit for each apprenticeship is \$5,000 per year.
Granter	Government of Ontario
Website	http://www.fin.gov.on.ca/en/credit/atcc/

Apprenticeship Job Creation Tax Credit

Value	Up to \$4,000 (over 2 years)
Details	<ul style="list-style-type: none"> Employers can claim 10% of expenditures during the first 2 years of apprenticeship, up to a maximum of \$2,000 per year Unused credit may be carried back 3 years and forward 20 years
Granter	Government of Canada
Website	http://www.cra-arc.gc.ca/tx/ndvdl/tpcs/ncm-tx/rtrn/cmpltng/ddctns/Ins409-485/412/jctc-eng.html

Co-operative Education Tax Credit

Value	Up to \$3,000 per work placement
Details	<ul style="list-style-type: none"> • Available to employers who hire students enrolled in a co-operative education program at an Ontario university or college • Businesses can claim 25% of eligible expenditures (30% for small businesses) up to a maximum of \$3,000 per work placement
Granter	Government of Ontario
Website	http://www.fin.gov.on.ca/en/credit/cetc/

Programs

Ontario Youth Apprenticeship Program (OYAP)

Organization	OYAP
Details	<ul style="list-style-type: none"> • OYAP allows high school students to gain apprenticeship experience for credit, while working toward certification • Employers can take on OYAP students without impacting ratios • Students 16 and older are eligible • Paying OYAP students for their work is optional • WSIB paid by Ministry of Education for unpaid OYAP students
Website	http://oyap.com/en/employers/how_oyap_works/





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