



CBTU SMCC

CANADA'S BUILDING TRADES UNIONS
LES SYNDICATS DES MÉTIERS DE LA CONSTRUCTION DU CANADA

GRANTS AND FINANCIAL SUPPORT FOR APPRENTICES

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Federal

Canada Apprenticeship Loan

- For apprenticeships in a designated Red Seal Trade
- Can receive up to \$4,000 in interest-free loans per period of technical training
- Funds may be used to help pay for tuition, tools, equipment, living expenses, cover forgone wages or help support your family

Apprenticeship Incentive Grant (AIG)

- The AIG is a taxable grant worth \$1,000 per level, awarded to registered apprentices.
- To help pay for expenses while training as an apprentice in a designated Red Seal trade:
- You must complete your first year/level (or equivalent) to apply for the AIG.
- You can apply for this grant twice during your training (for a maximum of \$2,000).
- You can apply for your second AIG after completing your second year/level (or equivalent) of training

Apprenticeship Incentive Grant for Women (AIG-W)

- Helps pay for expenses while training as an apprentice in a Red Seal trade where women are underrepresented
- Grant is worth \$3,000 per level
- First year/level must be completed to apply for the AIG-W
- The grant can be applied for twice during training



Federal

Apprenticeship Completion Grant

- A grant of \$2000 for those who successfully complete their apprenticeship training program, and;
- Get their journeyman certification in a designated Red Seal trade

Deduction for Tools for Tradespersons

Claiming capital cost allowance (CCA)

- The CCA deduction you can claim over a period of several years for the cost of depreciable property, that is, property that wears out or becomes obsolete over time such as a building, furniture, or equipment, that you use in your business or professional activities.

Eligible Tuition and Examination Fees

Canada Student Grant for Full-Time Students with Dependents

- This grant is available to low and middle-income students with dependents who are in school full-time
- It is offered in order to help with the costs of caring for dependents

Canada Student Grant for Part-Time Students with Dependents

- This grant is available to low and middle-income students with dependents who are going to school part-time



Provincial

Alberta

Pre-Apprentice Scholarships

- Eleven \$1,000 scholarships are available annually to encourage students completing pre-apprenticeship training to continue in the trades and complete their programs

High School Apprenticeship Scholarships

- Valued at \$1,000 or \$2,000, these scholarships recognize the accomplishments of high school students participating in the Registered Apprenticeship Program and/or Career and Technology Studies apprenticeship pathways

Alberta Apprenticeship and Industry Training (AIT) Scholarships

- There are more than 370 \$1,000 scholarships recognizing the excellence of Alberta apprentices in a trade and trainees in a designated occupation, and encourage recipients to complete their apprenticeship or occupational training programs

Apprentice Training Award

- A \$1,500 financial award for registered apprentices who are unemployed in their trade and attending technical training at an Alberta-approved technical training provider
- This award helps reduce financial barriers and supports apprentices to progress towards journey person certification.



Provincial

British Columbia

B.C. Access Grant for Labour Market Priorities

- The program includes grants for:
 - tools – up to \$500
 - relocation expenses – up to \$4,000
 - loan repayment – up to \$2,000 for individuals or \$5,400 for students with dependents
 - unmet needs – up to \$6,500

Training Tax Credit

- Claim the basic tax credit when you complete the requirements for level 1 or 2 of a B.C. recognized (non-Red Seal) program.
- Claim the completion tax credit for completing level 3 or level 4 for Red Seal or non-Red Seal training programs.
- Claim the enhanced credit for First Nations individuals or people with disabilities.

Manitoba

Access to Apprenticeship Bursary

- For current apprentices who have demonstrated financial need after completing one year of technical training

Tim McLean Memorial Fund Bursary

- Open for an Indigenous apprentice who has completed a year of technical training and has demonstrated financial need

High School Apprenticeship Program (HSAP) Incentive

- For every 220 hours of practical training (max 880) obtained as an HSAP apprentice, eligible apprentices will receive a tuition exemption for one level of training (to a max of four levels).



Provincial

Newfoundland & Labrador

Apprenticeship Wage Subsidy (AWS) Program

- The Apprenticeship Wage Subsidy (AWS) program assists apprentices to gain work experience in their skilled trade, and progress to journey person certification by providing a wage subsidy to employers who hire apprentices. The program supports apprentices across all levels – First, Second, Third and Fourth year.
- The program provides a wage subsidy of 75 per cent, to a maximum of \$14 an hour, for all apprentices funded under the program, and is paid directly to the employers who hire the apprentice.

Nova Scotia

Financial Assistance to Cover Miscellaneous Costs

- In addition to EI, there are other benefits that you may qualify for, such as financial assistance to cover costs associated with training, child care, living away from home, travel assistance, commuting allowance and disability allowance.
- Approximately three weeks prior to your scheduled training, the Agency will mail a class acceptance letter to you. Apply for these financial allowances as soon as you receive this class acceptance letter.
 - Apply: Visit [Employment Nova Scotia](#)'s website and download the application package available under the heading "While attending training...". Complete and mail, fax or drop-off at the Employment Nova Scotia Office closest to you.
 - Since the application for additional financial assistance is separate from the application for EI benefits, please ensure that you have an EI claim (existing or new).



\$750 Provincial Apprentice Progression Award

- Apprentices in a designated non-Red Seal trade can apply for a taxable \$750 Provincial Apprentice Progression Award if they successfully complete a level of apprenticeship training.
- Apprentices in a Red Seal trade can apply for a taxable \$750 Provincial Apprentice Progression Award if they successfully complete Level 3 of their apprenticeship program.

\$2,000 Provincial Apprentice Completion Award for non-Red Seal trades

- Apprentices in non-Red Seal apprenticeship programs that have 3, 4 or 5 levels of training are eligible to apply for a taxable \$2,000 Provincial Apprentice Completion Award once they complete all training requirements and receive a Certificate of Apprenticeship.

Ontario

Tools Grants

- A new, non-repayable tools grant
- \$600 for construction sector trades
- To qualify for the grant, you must have:
 - Completed or been exempted from level one in-class training, on or after April 1, 2020
 - A registered training agreement
 - Been registered as an apprentice for at least 12 months



Provincial

Apprenticeship Completion Bonus (non-Red Seal)

- have gotten your Certificate of Apprenticeship in a trade that either:
 - does not have a Certificate of Qualification exam, or
 - has only a provincial (non-Red Seal) Certificate of Qualification exam
- have been issued a Certificate of Apprenticeship or Certificate of Qualification no more than 180 days prior to the date you are applying, examples:
 - if your certificate was issued on August 31, 2016 you must apply by February 27, 2017
 - if your certificate was issued on March 1, 2017 you must apply by August 28, 2017
- Bonus can be applied for year round
- For more information, contact your local apprenticeship office.

Grant for full-time study

Some people can get Employment Insurance (EI) for financial support while studying full-time. If you do not qualify for EI, you can apply for a grant of up to \$3,600.

To qualify for the grant, you must have:

- attended class on a full-time basis
 - passed the level of classroom instruction at an approved facility (ex. college or union training centre)
 - registered as an apprentice with the ministry
- A grant application will be sent to you when you complete one level of your classroom training. You have 180 days from the last day of class for that particular level to apply.



Quebec

Program for in-company training of women

- This program is an expression of the desire of the partners in the construction industry to support women who have recently entered the industry with apprenticeship in their trade or learning their occupation
- The incentives are analyzed and determined individually based on the following:
 - the distance between the worker's home address and the place of training;
 - training schedule: full time, part time, weekend or online;
 - overlap or continuity of training received;
 - the possibility of following the same training in a region closer to the worker's home.

Financial Support for Training and Upgrading

- This includes the waiving of registration fees and travel allowances
- To finance this fund, all construction companies must pay \$0.20 per hour worked into the training fund created under Act R-20.

Saskatchewan

Graduate Retention Program

- Provides a rebate up to \$20,000 of tuition fees paid by eligible graduates who live in Saskatchewan and who file a Saskatchewan income tax return

The Indigenous Apprenticeship Initiatives (IAI)

- Promotes access to apprenticeship training and an understanding of the trades as a career choice
- Includes apprenticeship courses with First Nations and Indigenous partners, mentoring projects, career exploration and other opportunities



Grants and Supports for Employers

FEDERAL

Apprenticeship Job Creation Tax Credit (for Employers)

- a non-refundable investment tax credit (ITC) equal to 10% of the eligible salaries and wages payable to eligible apprentices in respect of employment after May 1, 2006
- the maximum credit an employer can claim is \$2,000 per year for each eligible apprentice

PROVINCIAL

British Columbia

Training Tax Credit

- The training tax credit provides refundable income tax credits for businesses that employ apprentices. Sole proprietors, partnerships and corporations can claim the employer's tax credit.
- You claim the credit based on the salary and wages you pay to an employee enrolled in an apprenticeship program administered through the Industry Training Authority (ITA).
- There are three main elements to the training tax credit:
 - Basic credit – up to \$4,000 for the first 24 months of non-Red Seal training programs
 - Completion credit – up to \$2,500 for level 3 or up to \$3,000 for higher levels for Red Seal or non-Red Seal training programs
 - Enhanced credit – up to \$2,000 for First Nations individuals and people with disabilities



Shipbuilding and Ship Repair Industry Tax Credit

- Employers in the shipbuilding and ship repair industry may qualify for an apprenticeship credit higher than the standard training tax credit
- The credit covers salary and wages for apprentices who are registered with the Industry Training Authority (ITA) and enrolled in an eligible apprenticeship program

B.C. Employer Training Grant

- The goal of the Employer Training Grant is to help unemployed and employed British Columbians access the skills training they need to adapt to the changing requirements of jobs and the labour market
- The grant encourages employer involvement in skills training of new or current employees.
- The program assists employers in providing employees with training to develop skills and certification, upgrade skills needed due to automation, and enhance productivity

Manitoba

Manitoba Paid Work Experience Tax Credit

- You can claim this credit if you are an employer who hires high-school and post-secondary apprentices in Manitoba.
- The maximum amount of the credit is \$5,000 per apprentice per year. The rate of salary and wages is:
 - 15%
 - 20% for employers of apprentices who normally reside outside of Winnipeg and whose work is performed outside of Winnipeg
 - 25% for employers of high school apprentices for tax years ending after 2015
- This component of the credit also covers employers eligible for the federal apprenticeship job creation tax credit (AJCTC), who will receive a top-up that is equal to the difference between this provincial credit and the federal credit.



Newfoundland & Labrador

Apprenticeship Wage Subsidy (AWS) Program

- The Apprenticeship Wage Subsidy (AWS) program assists apprentices to gain work experience in their skilled trade, and progress to journeyperson certification by providing a wage subsidy to employers who hire apprentices. The program supports apprentices across all levels – First, Second, Third and Fourth year.
- The program provides a wage subsidy of 75 percent, to a maximum of \$14 an hour, for all apprentices funded under the program, and is paid directly to the employers who hire the apprentice.

Nova Scotia

Start Program

- For small and medium sized with 10 apprentices or less
- Funding for each employer over the course of their apprentice's program may be up to \$25,000
- An employer of a diverse apprentice may be eligible for up to \$30,000, as the hiring and completion incentives are doubled to \$5,000.

Ontario

Group Sponsorship Grant

- The Group Sponsorship Grant gives up to \$1,000,000 annually to encourage employers to come together using a group sponsorship arrangement to hire and train apprentices

Supports for Training Delivery Agents

PROVINCIAL

Ontario

Apprenticeship Capital Grant (ACG)

- The Apprenticeship Capital Grant provides capital funding for Training Delivery Agents (TDAs) to upgrade their equipment and training facilities in order to keep up with evolving technology and to train apprentices on equipment that is relevant to employers.