

FINANCIAL RESOURCE LIST FOR APPRENTICES & TRADESPERSONS

Resources for Apprentices and Tradespersons	Source	Who is Eligible?	Details	How to Apply?
Apprenticeship Incentive Grant (AIG)	Service Canada	Red Seal Trades only	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 (or equivalent) of an apprenticeship program.	You can apply for the AIG online or download a paper application. https://www.canada.ca/en/employment-social-development/services/funding/apprenticeship-incentive-overview.html *Note: There is an application deadline period.
Apprenticeship Completion Grant (ACG)	Service Canada	Red Seal Trades only	Taxable cash grant of \$2,000 maximum available to registered apprentices who have successfully completed their apprenticeship training and obtained their journey person certification in a designated trade on or after January 1, 2009.	You can apply for the ACG online or download a paper application. https://www.canada.ca/en/employment-social-development/services/funding/apprenticeship-completion-overview.html *Note: There is an application deadline period
Apprenticeship Completion Bonus in Non-Red Seal Trades	Ministry of Advanced Education and Skills Development (MAESD)	Non-Red Seal Trades only	Taxable cash grant of \$2,000 available to registered apprentices after they successfully complete their apprenticeship training and obtain their Certificate of Apprenticeship and, where available, their Certificate of Qualification in any Ontario non-Red Seal trade, on or after April 1, 2009.	MAESD will send out an application for completion to eligible apprentices. *Note: There is an application deadline period (Any application received following the 180 day time limit will not be eligible for the Bonus.) Contact the Coordinator, Bonus to Apprentices Program 1-800-448-9656 or the toll-free Employment Ontario Hotline at 1-800-387-5656. https://www.ontario.ca/data/apprenticeship-completion-bonus-non-red-seal-trades
Grant for fulltime study / Support to Non EI eligible Apprentices	Ministry of Advanced Education and Skills Development (MAESD)	All trades Apprentice is NOT eligible for Employment Insurance (EI)	Provides up to \$1500 of taxable financial supports for apprentices who are not eligible for federal Employment Insurance (EI) who attend full time in-school training at a Delivery Agency approved by the Ministry of Advanced Education and Skills Development (MAESD).	MAESD will mail eligible apprentices an application form to complete indicating their eligibility for the bonus. You have 180 days from the last day of class for that particular level to apply To qualify for the grant, you must: <ul style="list-style-type: none"> • have gone to class on a full-time basis • have passed the level of classroom instruction at an approved facility (e.g. college, union training centre) • have registered as an apprentice with the ministry Contact: https://www.ontario.ca/page/start-apprenticeship

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Loans for Tools	Ministry of Advanced Education and Skills Development (MAESD)	All Trades Newly registered apprentices	An interest free loan for new apprentices to help buy the tools and equipment needed to perform the trade in which they are registered. Loan amounts vary depending on sector.	Application is sent automatically to the apprentice following registration. The applicant should complete and return the loan agreement sent to them in the information package by MAESD. Amounts vary depending on sector. <ul style="list-style-type: none"> • \$300 for service trades • \$400 for industrial trades • \$400 for construction trades • \$800 for motive power trades The Ministry will respond within 60 days of receiving the signed loans agreement. Contact: 1-800-313-1746 or https://www.ontario.ca/page/start-apprenticeship
Tradesperson's Tools Deduction		Employed tradespersons and apprentice mechanics See list of eligible tools	Deduction for the cost of eligible tools.	Key forms for reference: <ul style="list-style-type: none"> • Form T2200, Declaration of Conditions of Employment, • Form T777, Statement of Employment Expenses, • Guide T4044, Employment Expenses Contact: https://www.canada.ca/en/revenue-agency/services/tax/individuals/topics/about-your-tax-return/tax-return/completing-a-tax-return/deductions-credits-expenses/line-229-other-employment-expenses/employed-tradespersons-including-apprentice-mechanics/deduction-tools-tradespersons.html
Canada Apprentice Loan	Employment and Social Development Canada (ESDC)	Red Seal Trades only	Up to \$4,000 in interest-free loans per period of technical training. The money will be available to you to help pay for tuition, tools, equipment and living expenses, to cover forgone wages or to help support your family.	Information: https://www.canada.ca/en/employment-social-development/services/apprentices/loan.html Access the Canada Apprentice Loan Online Service: https://www.pca-cal.ca/en/Home

FINANCIAL RESOURCE LIST FOR EMPLOYERS / SPONSORS

Resources for Employers / Sponsors	Source	Who is Eligible?	Details	How to Apply?
Apprenticeship Job Creation Tax Credit (AJCTC)		Red Seal trades only	Non-refundable tax credit 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.	Credit is claimed on your Individual Income Tax Return - line 412 - Investment tax credit by filing Form T2038(IND), Investment Tax Credit (Individuals) Contact: https://www.canada.ca/en/revenue-agency/services/tax/individuals/topics/about-your-tax-return/tax-return/completing-a-tax-return/deductions-credits-expenses/line-412-investment-tax-credit/apprenticeship-job-creation-tax-credit.html
Apprenticeship Completion Employer Bonus	Ministry of Advanced Education and Skills Development (MAESD)	27 trades not eligible for the Graduated Apprenticeship Grant for Employers	\$1000 taxable cash grant for employers for each apprentice employed and trained who completes their apprenticeship, receives a Certificate of Apprenticeship and where, applicable, a Certificate of Qualification.	Eligible employers will receive letter and application from MAESD You have 180 days from the date of the letter to fill out and return the application to us Contact: https://www.ontario.ca/page/hire-apprentice
Employer Signing Bonus	Ministry of Advanced Education and Skills Development (MAESD)	All trades Employer has hired an Apprenticeship Scholarship candidate as an apprentice	\$2,000 Bonus for employers who register new apprentices in sectors where there is a high demand for skilled workers. Assists employers to hire and register apprentices who have left school and require upgrading to meet the registration standards for apprenticeship training.	Access through your local Employment Ontario agency Issued in two installments over 6 month period. Contact: Employment Ontario Hotline at 1-800-387-5656 http://www.tcu.gov.on.ca/eng/employers/emp_bonus.html



Resource	Details	Where to Go?
<p>Employment Ontario Employment Services</p>	<p>There are local Employment Ontario Employment Service providers across the province. Supports and resources exist for employers and job seekers, including apprentices.</p> <p>Employers may be eligible for <u>financial incentives</u> to offset some of the costs of providing on-the-job training and work experience.</p>	<p>Find your local Employment Ontario Employment Service provider.</p> <p>https://www.ontario.ca/page/employment-ontario</p>
<p>Canada Ontario Job Grant</p>	<p>The Job Grant will provide direct financial support to individual employers who wish to purchase training for their employees. It will be available to small, medium and large businesses with a plan to deliver short-term training to existing and new employees, and will:</p> <p>Provide up to \$10,000 in government support per person for training costs.</p> <p>Require employers to contribute one-third of the total costs. There will be additional flexibility for small businesses to provide an in-kind contribution towards their share of the costs.</p> <p>Require training to be delivered by an eligible, third-party trainer.</p> <ul style="list-style-type: none"> • Eligible training costs are as follows: <ul style="list-style-type: none"> ○ Tuition or other training provider fees ○ Textbooks, software and other required materials (e.g., training clothing, tools, equipment, disability supports [as noted below], etc.) ○ Mandatory student fees ○ Examination fees 	<p>FAQs and general information:</p> <p>http://www.tcu.gov.on.ca/eng/eopg/cojg/</p>