

## FINANCIAL RESOURCE LIST FOR APPRENTICES & TRADESPERSONS

Resources for Apprentices and Tradespersons	Source	Who is Eligible?	Details	How to Apply?
<b>Apprenticeship Incentive Grant (AIG)</b>	Service Canada	<b>Red Seal Trades only</b>	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. <a href="https://www.canada.ca/en/employment-social-development/services/funding/apprenticeship-incentive-overview.html">https://www.canada.ca/en/employment-social-development/services/funding/apprenticeship-incentive-overview.html</a>  <b>*Note:</b> There is an application deadline period.
<b>Apprenticeship Completion Grant (ACG)</b>	Service Canada	<b>Red Seal Trades only</b>	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. <a href="https://www.canada.ca/en/employment-social-development/services/funding/apprenticeship-completion-overview.html">https://www.canada.ca/en/employment-social-development/services/funding/apprenticeship-completion-overview.html</a>  <b>*Note:</b> There is an application deadline period
<b>Apprenticeship Completion Bonus in Non-Red Seal Trades</b>	Ministry of Advanced Education and Skills Development (MAESD)	<b>Non-Red Seal Trades only</b>	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.  <b>*Note:</b> 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. <a href="https://www.ontario.ca/data/apprenticeship-completion-bonus-non-red-seal-trades">https://www.ontario.ca/data/apprenticeship-completion-bonus-non-red-seal-trades</a>
<b>Grant for fulltime study / Support to Non EI eligible Apprentices</b>	Ministry of Advanced Education and Skills Development (MAESD)	<b>All trades</b>  <b>Apprentice is NOT eligible for Employment Insurance (EI)</b>	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"> <li>• have gone to class on a full-time basis</li> <li>• have passed the level of classroom instruction at an approved facility (e.g. college, union training centre)</li> <li>• have registered as an apprentice with the ministry</li> </ul> Contact: <a href="https://www.ontario.ca/page/start-apprenticeship">https://www.ontario.ca/page/start-apprenticeship</a>

Resources for Apprentices and Tradespersons	Source	Who is Eligible?	Details	How to Apply?
<b>Loans for Tools</b>	<b>Ministry of Advanced Education and Skills Development (MAESD)</b>	<b>All Trades</b>  <b>Newly registered apprentices</b>	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"> <li>• \$300 for service trades</li> <li>• \$400 for industrial trades</li> <li>• \$400 for construction trades</li> <li>• \$800 for motive power trades</li> </ul> The Ministry will respond within 60 days of receiving the signed loans agreement.  Contact: 1-800-313-1746 or <a href="https://www.ontario.ca/page/start-apprenticeship">https://www.ontario.ca/page/start-apprenticeship</a>
<b>Tradesperson's Tools Deduction</b>		<b>Employed tradespersons and apprentice mechanics</b>  <b>See list of eligible tools</b>	Deduction for the cost of eligible tools.	Key forms for reference: <ul style="list-style-type: none"> <li>• Form T2200, Declaration of Conditions of Employment,</li> <li>• Form T777, Statement of Employment Expenses,</li> <li>• Guide T4044, Employment Expenses</li> </ul> Contact: <a href="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">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</a>
<b>Canada Apprentice Loan</b>	<b>Employment and Social Development Canada (ESDC)</b>	<b>Red Seal Trades only</b>	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: <a href="https://www.canada.ca/en/employment-social-development/services/apprentices/loan.html">https://www.canada.ca/en/employment-social-development/services/apprentices/loan.html</a>  Access the Canada Apprentice Loan Online Service: <a href="https://www.pca-cal.ca/en/Home">https://www.pca-cal.ca/en/Home</a>

## FINANCIAL RESOURCE LIST FOR EMPLOYERS / SPONSORS

Resources for Employers / Sponsors	Source	Who is Eligible?	Details	How to Apply?																								
<b>Graduated Apprenticeship Grant for Employers (GAGE)</b>		<p><b>See list of eligible trades in Ontario (not all trades are eligible)</b></p> <p><a href="https://www.ontario.ca/page/graduated-apprenticeship-grant-employers">https://www.ontario.ca/page/graduated-apprenticeship-grant-employers</a></p>	<p>The Graduated Apprenticeship Grant for Employers (GAGE) is a grant that has been designed to better align the goal of improving Apprenticeship completion rates and improving participation rates for traditionally underrepresented groups.</p> <p>Apprenticeship sponsors could receive up to \$16,700 to train an apprentice in more than 100 eligible trades.</p> <p>Sponsors could receive bonuses of up to \$2,500 if the apprentice is from an underrepresented group – women, Indigenous peoples, Francophones, people with disabilities, newcomers or racialized people.</p>	<p><b>Important Notice – GAGE replaces the Apprenticeship Training Tax Credit (ATTC):</b> Ontario passed legislation after the 2017 Fall Economic Statement, to transform the Apprenticeship Training Tax Credit (ATTC) into a new Graduated Apprenticeship Grant for Employers (GAGE).</p> <p>The GAGE is effective immediately for apprentices registered on or after November 15, 2017. Employers with apprentices already registered in an eligible apprenticeship program on or before November 14, 2017 continue to be eligible to receive the ATTC for up to 3 years (the maximum years an employer can get the ATTC).</p> <p>Employers that are eligible for GAGE will no longer be eligible for the Employer Completion Bonus (ECB). However, employers with apprentices in the trades that would not be eligible for GAGE will continue to be eligible for the ECB.</p> <p><b>GAGE Funding Disbursements for Eligible Employers</b></p> <table border="1" style="width: 100%; border-collapse: collapse; text-align: center;"> <thead> <tr> <th></th> <th>Level 1</th> <th>Level 2</th> <th>Level 3</th> <th>Level 4</th> <th>C of A/Q</th> </tr> </thead> <tbody> <tr> <td><b>Amount per completed level</b></td> <td>\$2,500</td> <td>\$2,500</td> <td>\$3,500</td> <td>\$3,500</td> <td>\$4,700</td> </tr> <tr> <td><b>Under-represented bonus</b></td> <td>\$500</td> <td>\$500</td> <td>\$500</td> <td>\$500</td> <td>\$500</td> </tr> <tr> <td><b>Total/level</b></td> <td>\$3,000</td> <td>\$3,000</td> <td>\$4,000</td> <td>\$4,000</td> <td>\$5,200</td> </tr> </tbody> </table>		Level 1	Level 2	Level 3	Level 4	C of A/Q	<b>Amount per completed level</b>	\$2,500	\$2,500	\$3,500	\$3,500	\$4,700	<b>Under-represented bonus</b>	\$500	\$500	\$500	\$500	\$500	<b>Total/level</b>	\$3,000	\$3,000	\$4,000	\$4,000	\$5,200
	Level 1	Level 2	Level 3	Level 4	C of A/Q																							
<b>Amount per completed level</b>	\$2,500	\$2,500	\$3,500	\$3,500	\$4,700																							
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<b>Total/level</b>	\$3,000	\$3,000	\$4,000	\$4,000	\$5,200																							
<b>Apprenticeship Job Creation Tax Credit (AJCTC)</b>		<b>Red Seal trades only</b>	<p>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.</p>	<p>Credit is claimed on your Individual Income Tax Return - line 412 - Investment tax credit by filing Form T2038(IND), Investment Tax Credit (Individuals)</p> <p>Contact: <a href="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">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</a></p>																								

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<b>Apprenticeship Completion Employer Bonus</b>	<b>Ministry of Advanced Education and Skills Development (MAESD)</b>	<b>27 trades not eligible for the Graduated Apprenticeship Grant for Employers</b>	\$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 <b>180 days from the date of the letter</b> to fill out and return the application to us Contact: <a href="https://www.ontario.ca/page/hire-apprentice">https://www.ontario.ca/page/hire-apprentice</a>
<b>Employer Signing Bonus</b>	<b>Ministry of Advanced Education and Skills Development (MAESD)</b>	<b>All trades  Employer has hired an Apprenticeship Scholarship candidate as an apprentice</b>	\$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 <a href="http://www.tcu.gov.on.ca/eng/employers/emp_bonus.html">http://www.tcu.gov.on.ca/eng/employers/emp_bonus.html</a>

Resource	Details	Where to Go?
<b>Employment Ontario Employment Services</b>	<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><a href="https://www.ontario.ca/page/employment-ontario">https://www.ontario.ca/page/employment-ontario</a></p>
<b>Canada Ontario Job Grant</b>	<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"> <li>• Eligible training costs are as follows: <ul style="list-style-type: none"> <li>○ Tuition or other training provider fees</li> <li>○ Textbooks, software and other required materials (e.g., training clothing, tools, equipment, disability supports [as noted below], etc.)</li> <li>○ Mandatory student fees</li> <li>○ <b>Examination fees</b></li> </ul> </li> </ul>	<p>FAQs and general information:</p> <p><a href="http://www.tcu.gov.on.ca/eng/eopg/cojg/">http://www.tcu.gov.on.ca/eng/eopg/cojg/</a></p>