



# EDUCATION AND TRAINING BENEFIT APPLICANT GUIDE



## INTRODUCTION

On April 1, 2018, the Government of Canada introduced the Education and Training Benefit (ETB).

The ETB, administered by Veterans Affairs Canada (VAC), provides eligible Veterans with funding to help them achieve their college, university or technical education goals. Funding is also available for short, informal courses.

The Education and Training Benefit is intended to improve the career potential of Canadian Armed Forces Veterans.



## AM I ELIGIBLE?

You may be eligible for the Education and Training Benefit if you are a Veteran who:

- honourably released from the Canadian Armed Forces (CAF) since April 1, 2006; and
- served in the CAF for 6 or more years (Regular Force and/or Reserve Force service totaling at least 2,191 paid days)

Note that you won't be able to access funds from ETB while you are participating in VAC's Rehabilitation and Vocational Assistance program, or while you're in receipt of VAC's Canadian Forces Income Support Benefit.

## HOW MUCH FUNDING IS AVAILABLE?

Maximum amounts payable are based on length of Canadian Armed Forces service:

- 6 years or more (less than 12 years) = up to \$40,000 (indexed annually)
- 12 years or more = up to \$80,000 (indexed annually)

**Note that these amounts are taxable. You will have to report them on your annual tax return. You may want to consult a financial planner to get personalized advice.**



# HOW DO I GET STARTED?



The first step is to think about your options. Here are some points to consider:

## **Time limit**

- If you released between April 1, 2006 and March 31, 2018, you can access ETB funds until March 31, 2028
- If you released after March 31, 2018, you can access ETB funds until ten years from the date of your release.

## **Choosing a course of study**

- Are you interested in pursuing a university degree? Trade school? A short course?
- Does the school/institution qualify for funding under the ETB ([Master List of designated education institutions](#))?

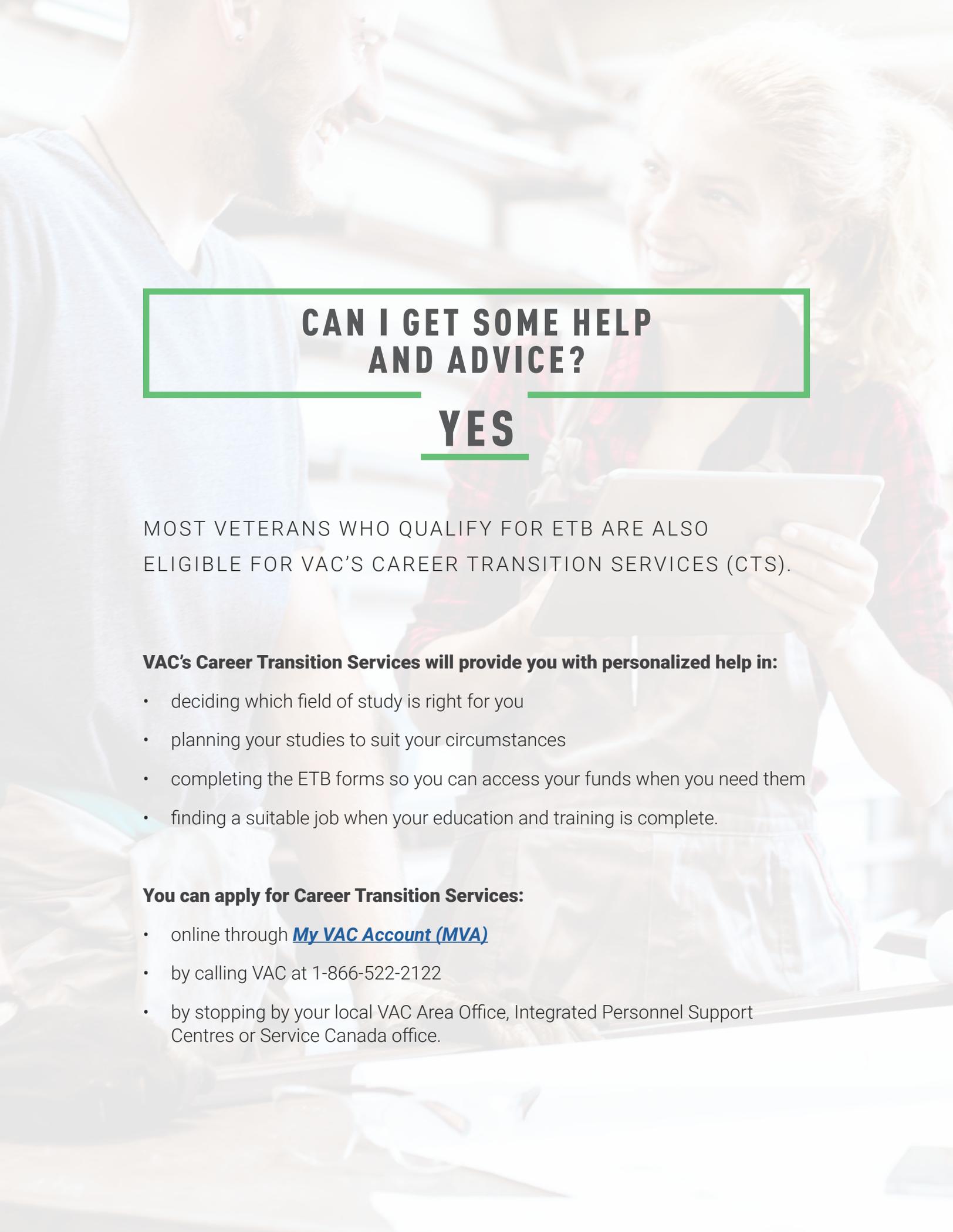
## **Thinking about the future**

- How many years does it usually take to complete the program?
- Will you need to work while going to school? If so, how much?
- Do you have other commitments which might limit the time you can dedicate to studies?
- Considering these factors, how long do you realistically expect it will take you to complete the program?

Your answers to these questions will help you build your formal education plan for how you'll access funds under the ETB.

There are a lot of factors to consider and it can sometimes be difficult to do on your own.

It's important to note that you won't be able to receive funding until you submit the necessary application(s) and prove that you are enrolled or registered.



## CAN I GET SOME HELP AND ADVICE?

# YES

MOST VETERANS WHO QUALIFY FOR ETB ARE ALSO ELIGIBLE FOR VAC'S CAREER TRANSITION SERVICES (CTS).

**VAC's Career Transition Services will provide you with personalized help in:**

- deciding which field of study is right for you
- planning your studies to suit your circumstances
- completing the ETB forms so you can access your funds when you need them
- finding a suitable job when your education and training is complete.

**You can apply for Career Transition Services:**

- online through [My VAC Account \(MVA\)](#)
- by calling VAC at 1-866-522-2122
- by stopping by your local VAC Area Office, Integrated Personnel Support Centres or Service Canada office.

# I WANT TO APPLY FOR EDUCATION AND TRAINING BENEFIT WITHOUT THE ASSISTANCE OF CAREER TRANSITION SERVICES.

You may have decided to apply without the assistance of Career Transition Services for one of the following reasons:

- you know what you want to do and don't need any help with planning or applications.
- you only want to access funds for a short course (up to \$5,000) and don't need any help or guidance
- you're not a Canadian resident and therefore don't qualify for CTS

In order to access ETB funding without using CTS , please review the following steps carefully. Make sure you understand them completely before moving ahead. You'll also want to review the steps below regularly to make sure you're on the right track. Please contact VAC at **1-866-522-2122** if you have any questions about this program.

## Terms you need to know

**Formal plan of study:** This means a long-form course or program of study that typically leads to a degree, diploma or certificate. For example, a college or university certificate, diploma or degree. In order to qualify, the program must be offered by a designated post-secondary school that runs for at least 12 weeks within a 15-week period.

**Designated educational institution** - an institution of learning identified by Employment and Social Development Canada (ESDC) which is included on the [Master List](#) of designated education institutions

**Short course:** A course, usually of short duration, that is aimed at career and personal development. This could include (but is not limited to) small business boot camps, continuing education seminars, self-improvement workshops and motivational seminars. You can take as many short courses as you like, but you will only receive a maximum of \$5,000 in total. Amounts you spend on short courses will reduce your overall entitlement.

**Period of study:** the length of time that a student is enrolled, either full time or part time, in a designated educational institution throughout a school year (e.g., semester).

**Proof of enrollment or registration:** a form, letter or other document provided by the educational institution that confirms that you are enrolled or registered and provides details of the upcoming period of study.

**Taxable:** This means that all amounts you receive under this program will be reported to the Canada Revenue Agency. VAC will not withhold any taxes on your behalf. You will have to plan for the potential effect this may have on your finances.

## HOW TO SUBMIT FORMS AND APPLICATIONS

You can obtain and submit forms and applications:

- online through [My VAC Account \(MVA\)](#)
- by calling VAC at **1-866-522-2122**
- by stopping by your local VAC Area Office, Integrated Personnel Support Centre or Service Canada office.

If you're not already registered for MVA, you can do so at [veterans.gc.ca](http://veterans.gc.ca). MVA has useful tools (including a guided application form) that allow you to apply quickly and easily. You can also upload supporting documents that will reach VAC quickly.

### Step one - Apply for Education and Training Benefit

**Timing: VAC must receive this before your course, education or training begins.**

If you don't choose to take advantage of Career Transition Services for help in planning your education and training, it will be up to you decide on a course of study, choose a suitable school, and submit your enrolment application(s).

Whether you decide to pursue a formal program (e.g., degree, diploma), or you just want to take a short course (e.g., career boot camp), you'll need to complete and submit the Education and Training Benefit Application (VAC 1537).

If we do not receive your application before your course or period of study begins, you will not be eligible to receive funds for that course or period of study (e.g., semester). There are no retroactive payments. In other words, VAC will not reimburse you for courses taken before

We will make a decision within 4 weeks of receiving your completed application.

## **Step two – Submit your formal plan and/or your short course application**

**Timing: VAC must receive this before your course, education or training begins.**

Form for formal plan

***Education and Training Benefit – Formal Program Plan – [VAC 1547](#)***

Form for Short course

***Education and Training Benefit –Short Course – [VAC 1549](#)***

The formal program plan application asks for information such as number of courses, cost of the program and start/end dates of the program. All of this information is needed to help us determine your payment plan to make sure you have enough funding to last you for the duration of your program of study.

VAC will advise you if any further information is needed to approve your plan. Upon approval, you will receive a letter detailing the amount(s) you will receive and when you will receive them.

Remember that if we do not receive your completed plan before your course or period of study begins, you will not be eligible to receive funds for that course or period of study (e.g., semester). There are no retroactive payments.

If you only applied for a short course, this is your last step. You should expect to have a decision within 4 weeks of submitting your application.

You can submit your application and Formal Program Plan at the same time. This will help speed up the application process.

## **Step three – Submit your monitoring form**

**Timing: Before your next period of study begins.**

As each period of study (e.g., semester) comes to an end, keep in mind that you'll have to complete and submit the ***Education and Training Benefit – Monitoring Form ([VAC 1550](#))*** before you can receive your next ETB payment.

The monitoring form asks how many courses you completed, and asks you to explain why you may not have completed a course. If it looks like you might need help, VAC may reach out to you.

Along with your completed form, remember to include:

- Proof of completion of the recently finished period of study (e.g., transcript); and
- Proof of enrollment in the upcoming period of study (e.g., confirmation of registration)

To ensure that these documents reach VAC as quickly as possible, consider uploading them using My VAC Account.

Once VAC receives your completed monitoring form (and proof of completion and enrollment), your next payment will be released. Note that payments will not be issued sooner than 60 days before your education and training fees are due.

## **Step four (optional) – Make changes to your ETB plan**

**Timing: As soon as you decide to change anything in your approved ETB plan.**

After your ETB plan has been approved, circumstances may arise that cause you to want to change your plan. For example, you may find the course load too heavy, or you may have experienced a disruption in your personal life.

What you need to do will depend upon the type of change you want to make:

### **Change to the length of time to complete your plan**

If you decide to change the length of time it will take you to complete your studies from what is contained in your approved ETB plan, you must advise VAC **immediately** by completing and submitting the ***Education and Training Benefit - Plan Amendment (VAC 1573)***.

VAC will review your amended plan, and if approved, will recalculate your amounts in the upcoming periods of study to account for the change.

Timely submission of this form will help ensure that you will not be required to repay any amounts already issued.

### **EXAMPLE**

- You have an approved plan with an \$80,000 entitlement amount spread over 4 years (8 semesters)
- You received \$10,000 for your first semester.
- Prior to the start of your second semester, you decide to reduce your course load.
- You submit a Plan Amendment which now has you attending school for a total

of 6 years, which means you will need 11 semesters instead of 7 to complete your degree.

- Since you already received \$10,000, VAC will reallocate the remaining \$70,000 over the 11 semesters in your amended plan.
- The new amount will be \$6,364 per semester.

### **Change in program of study or educational institution**

You must advise VAC immediately if you decide to:

- change your program of study (e.g., Business Administration to Accounting)
- change your educational institution (e.g., change universities, colleges or trade schools, even if remaining in the same type of program)

These types of changes require that you complete and submit a new **Education and Training Benefit – Formal Program Plan – [VAC 1547](#)** (see step two).

Timely submission of this form will help ensure that you will not be required to repay any amounts already issued.

## **Step five (optional) – Apply for your Completion Bonus**

### **Timing: When you've successfully completed your ETB formal plan.**

Upon successfully completing your ETB plan and achieving your diploma, degree or certification, you can apply for the ETB completion bonus.

Just complete and submit form the **Education and Training Benefit - Completion Bonus ([VAC 1572](#))**, along with proof of your achievement, and you will receive an additional \$1,000.





## RESOURCES

[Education and Training Benefit – Frequently Asked Questions](#)

[Education and Training Benefit – fact sheet](#)

[Education and Training Benefit Policy](#)

[ESDC Master List of Designated Institutions](#)

### **Contact VAC**

- Online: [My VAC Account](#)
- By telephone: 1-866-522-2122 (Monday to Friday 8:30 to 4:30, local time)
- In person: local Area Office, Integrated Personnel Support Centre.