Veterans Affairs Canada | Anciens Combattants Canada

Education and Training Benefit

Issuing Authority: Senior Director, Financial & Re-establishment Policy Directorate
Effective Date: 30 June 2021
Document ID: 2685

Table of Contents

Guiding Legislation & Regulations
Program Intent
Benefit Amount
Eligibility
Limitations
Duration of Benefit
Application Process
Waiver of Application
Formal Program Education and Training Plan
Formal Program Funding
Consideration for Exceptional Payment Amount
Educational Institutions
Technical Education Programs
Apprenticeships
Monitoring Progress
Completion Bonus
Short Course Program
Criteria for Funding under the Short Course Program
Exceptional Circumstances
Suspension
Cancellation
Effective Date
Payment
General
Changes to the Plan
Payment Examples
Formal Program Funding
Exceptional Payment Amount
Definitions

Guiding Legislation & Regulations

Veterans Well-being Act and *Veterans Well-being Regulations*

Care has been taken to ensure this policy accurately reflects the Act and Regulations. Should any inconsistencies be found, the Act and Regulations will prevail.

Program Intent

To help Veterans successfully transition from military to civilian life; achieve their education and post-military employment goals; better position themselves to be more competitive in the civilian workforce; and pursue activities that give them purpose and satisfaction with their main job or activity.

Benefit Amount

The Education and Training Benefit ("the Benefit") provides up to $80,000 (taxable) to cover mandatory education costs and some incidental and living expenses, for Veterans enrolled in eligible educational programs. A portion of funding may be used for fees and costs associated with one-time courses aimed at self-fulfillment and personal interest and development.

The dollar amounts described reflect the amounts specified during the first calendar year of implementation (2018). With the exception of the Completion Bonus, all dollar amounts are indexed annually and should be considered at the indexed amount.

Eligibility

To be eligible, a Veteran must be honourably released from the Canadian Armed Forces (CAF) Regular or Reserve Force, OR be a member of the Supplementary Reserve, AND meet the length of service requirement:

a. at least 6 years (2191 days) of Canadian Force service may be eligible to receive up to $40,000.
b. at least 12 years (4382 days) of Canadian Force service may be eligible to receive up to $80,000.

Note: For the purpose of this benefit, "Veteran" refers to former members of the CAF and members of the Supplementary Reserve.

Limitations

a. The Education and Training Benefit cannot be paid during a Veteran's participation in the Rehabilitation Service and Vocational Assistance Program or while eligible to receive the Canadian Forces Income Support benefit. However, an eligible Veteran could receive the Education and Training Benefit either before or after his or her participation in the Rehabilitation Services and Vocational Assistance program or is no longer eligible to receive the Canadian Forces Income Support benefit.
b. Incarcerated Veterans are eligible to receive funding for approved courses of study, providing the correctional institution permits participation, and the Veteran is able to participate to the extent needed to progress in the course of study.
c. Funding for education and training from other sources (e.g., bursaries, scholarships, CAF LTD etc.) does not affect entitlement for funding for an approved Education and Training Benefit Plan ("Plan").
d. If a Veteran is approved for funding and then re-enrolls in the CAF, or a member of the Supplementary Reserve is approved for funding and then transfers to another component of CAF, their Plan is completed and no additional payments can be made after the re-enrollment or transfer date. The individual may re-apply for the Benefit upon release or transfer to Supplementary Reserve. Any monies previously paid will be deducted from the entitlement amount, and a new 10-year time limit begins following the latest release

or transfer date.

Duration of Benefit

a. CAF: Honourably released between April 1, 2006 and March 31, 2018, have until April 1, 2028 to receive funding. Honourably released after April 1, 2018, have 10 years from date of release to receive funding. Canadian Force service is calculated as follows:
    i. For Reserve Force service, in accordance with Section 3 and 3.1 of the *Canadian Forces Superannuation Regulations*. Primary Reserves (Class A, Class B and Class C Reservists), Canadian Rangers, COATS and Supplementary Reserves are sub-components of the Reserve Force and therefore these sub-components are included in the overall calculation of Canadian Force Service.
    ii. For Regular Force service, in accordance with Section 3 and 3.1 of the *Canadian Forces Superannuation Regulations* and may also include a period of leave without pay on enrollment.
b. Supplementary Reserve: Honourably released between April 1, 2018 and July 4, 2019, have 10 years from date of release to receive funding. Members on July 5, 2019, have until July 5, 2029. Members who transferred in after July 5, 2019, have 10 years from the date of last transfer.
    i. Date of transfer to Supplementary Reserve is considered to be the last day of service in the previous component or sub-component, i.e. last day of Regular Force or other Reserve Force service.

Application Process

Veterans must apply for and be determined to be eligible the Benefit. To access funding, an Education and Training Plan must be submitted by the Veteran and approved by VAC: Formal Program Plan or Short Course.

Waiver of Application

VAC may waive the requirement for an application. See policy on Waiver for Requirement of Application for additional information.

Formal Program Education and Training Plan

Funding for Formal Education and Training Programs is provided to eligible Veterans to pursue further training and education at a post-secondary level.

a. An Education and Training Plan must be developed and submitted by each Veteran prior to the beginning of the educational program. This may be done in consultation with or with the assistance of the national Career Transition Services provider. The program must:
    i. lead to a degree, diploma, certificate or certification;
    ii. be offered from a designated educational institution; and
    iii. run at least 12 weeks within a 15-week period or full-time equivalent.
    iv. for graduate level training, full-time is defined by the granting institution.

    Note: Terminology may vary, but the credential awarded must be based on an assessment of a minimum standard of knowledge, skill and/or competencies, in a specific field of study or occupation. As an example, a certificate of completion is provided following participation in educational or training program

that may not require an assessed minimum standard of knowledge, skill and/or competencies.

b. The Plan will set out: the objective/purpose of the education and training; the credentials that will result from the program; and the schedule or timetable used to determine the associated payments for the period of study. The Plan must include:
    i. enrolment, registration, or proof of acceptance at the educational institution for an upcoming period of study;
    ii. name, official start and end date of the program, and standard duration of the program as identified by the institution;
    iii. document from institution that identifies the tuition fees and/or mandatory education costs, and anticipated dates and number of courses for each period of study;
    iv. Veteran's anticipated start and end date of the program; and
    v. program value: the cost of full-time program studies as determined by the institution.

Formal Program Funding

a. The amount payable is determined according to the period of study, and is calculated using the following information: payment amount; eligible amount; duration of program as determined by the education institution; and the Veteran's anticipated periods of study to meet program requirements.
b. The intent is not to provide the full amount of the entitlement amount if the cost and duration of the program does not require it. Non-standard programs requiring increased payment amounts will be assessed on a case-by-case basis (see section 11).
c. The eligible amount will be evenly distributed over the program duration, usually payable each semester or term, to a maximum of $20,000 per standard academic year, e.g., September-April for university, or September-May/June for college.
d. Extended or compressed periods of study will be prorated according to the Veteran's anticipated period of study.
e. Any co-operative period that is a mandatory course requirement will be included in the calculation of payment amounts.

Consideration for Exceptional Payment Amount

a. While the payment model described above applies to typical university or college programs which operate on a September to April/May basis, non-standard programs involving higher mandatory education costs may be considered for more than the $20,000 maximum per standard academic year. In order to be considered, all other criteria for approval of an education or training program must be met and the mandatory education and training costs must exceed $20,000 per standard academic year.
b. To calculate the payment amounts, the amount must allow for the inclusion of the total amount of all mandatory education-related costs that are necessary for participation in the education or training program, as charged by the educational institution for the academic year in addition to extra funding up to a next increment of $5,000.

Educational Institutions

The educational institutions must be listed on Employment and Social Development Canada (ESDC) Master List of designated educational institutions. Exceptional consideration may be given to a public or private post-secondary institution not on the list that has been given authority to grant degrees, diplomas, and other

credentials by the relevant government authority.

Technical Education Programs

a. Technical Education programs includes trade schools, vocational schools, and specialized technical skill training schools which offer programs that are career-focused and intensive. Many involve a combination of classroom and hands-on learning that, when training is completed, qualify the individual to work in a specific field of employment.
b. To be eligible for full technical education program funding, the training has to meet all criteria applicable to formal program funding with the exception of duration (12 weeks within a 15 week period). If the program does not meet the criteria for formal program funding, it may qualify for short course funding of up to a maximum of $5000.
c. The payment amount must include the total amount of all mandatory education-related costs that are necessary for participation in the education or training program, as charged by the educational institution for the academic year, in addition to extra funding up to a next increment of $5,000.

Apprenticeships

The initial education and training for a vocational or trade program may be eligible for Education and Training Benefit funding. Once a Veteran has completed the initial pre-employment program requirements, and is enrolled in a provincial apprenticeship program, any subsequent short periods of block study training under the apprenticeship program are not funded under the Education and Training Benefit formal program funding, but may be eligible for short course funding of up to a maximum of $5000.

Monitoring Progress

Veterans must complete and submit the Benefit Monitoring Form after completing a period of study (e.g. semester). Along with the form, Veterans must include proof of: completion of the recently finished period of study (e.g. transcript), and enrollment in the upcoming period of study (e.g. confirmation of registration).

Completion Bonus

Veterans may apply for and receive a $1,000 completion bonus with verification from their educational institution of the completion of the program that was the basis of the education and training plan**.** A completion bonus is only available following a formal education program and is not applicable to short courses.

Short Course Program

Funding for Short Courses is aimed at career or personal development in support of a Veteran's meaningful activity and purpose.

a. An application for short course funding must be submitted prior to the beginning of the course(s) and include:
    i. the course cost;
    ii. who is providing the course;
    iii. where it is being offered; and

iv. how it is being delivered.

b. Up to a maximum of $5,000 may be used to participate in upcoming courses aimed at certification, professional designations, and personal/professional development, such as: professional development and executive leadership courses; entrepreneurial boot camps; community school courses such as photography, woodworking, art classes; business development workshops and seminars; and instructor certification such as life coach, dance, or fitness instructor courses.
c. These courses are usually of shorter duration and do not meet formal program funding criteria.
d. Applicants may receive funding for more than one short course, up to the maximum amount.
e. Payments will be made for actual costs charged directly by the institution or provider.

Criteria for Funding under the Short Course Program

Course(s) must be:

a. provided by an organization, community-based group or individual;
b. offered and available to a broad population of Veterans, Supplementary Reserve members, and/or the general Canadian public;
c. provided either on-line or in a public forum; and
d. publicly advertised and/or information about the course is accessible by the general public.

Exceptional Circumstances

There are exceptional circumstances such as serious illness, serious illness of an immediate family member requiring the Veteran to be the primary caregiver, or the death of an immediate family member, may prevent the Veteran from continuing with their Plan or require additional time for them to complete. Funds may be payable beyond the time limit, as long as the Veteran has notified VAC as soon as possible, they had an approved Plan is in effect prior to the time limit, and circumstances have arisen that are beyond the control of the Veteran. The request would need to indicate that the situation would render the Veteran incapable of continuing with the established education and training plan and would require exceeding the time limit to complete the plan within a reasonable period.

Suspension

Future benefit payments may be suspended for Veterans not meeting their Plan goals, or not maintaining a satisfactory academic performance at their educational institution. When the circumstances have been examined and the education and training plan has been reviewed and updated, if applicable, the plan and associated payment of the benefit may resume. VAC must notify the Veteran when the suspension is lifted, if the Plan has been updated or a new Plan developed, and when the course of study may be resumed. If the Veteran continues with the course of study while under suspension, the costs associated for that period will not be reimbursed.

Cancellation

The Benefit may be cancelled in the following scenarios:

a. Following suspension, if education and training goals continue to be unmet, or the Veteran continues to perform unsatisfactorily at their educational institution.

b. If after six months from the date VAC requests information the Veteran has not provided this information, the eligibility to the Benefit may be cancelled. After eligibility to the Benefit is cancelled, the Veteran may re-apply and after the review period, the application can be assessed and the Veteran may be eligible for the Benefit provided they meet the eligibility requirements.
c. If it is found that a Veteran's eligibility was based upon a misrepresentation or the concealment of a material fact, the Benefit may be cancelled. Refer to the Overpayment Policy for further information.

Effective Date

Funding may be provided for periods of study that have begun on or after the date that a completed education and training plan has been received by VAC.

Payment

General

a. A completed ETB application and VAC pre-approval for the requested education or training is required prior to payments being issued. Retroactive payments for education or training already begun or completed cannot be made.
b. The Benefit is paid directly to the Veteran, not the educational institution. The Veteran is responsible for paying tuition and/or mandatory education costs to the institution. Any remaining funds after all educational expenses have been paid are to be used, at the Veteran's discretion, to cover other costs, including education supplies and living expenses, during the period of study.
c. Funding is provided on the condition that the Veteran will remain registered or enrolled for the duration the period of study, and participate in and complete the courses during the period of study. Veterans must notify VAC as soon as possible if they have withdrawn or cease to participate in the program of study. Failure to do so, or failure to provide confirmation of completion of the most recent period of study, may result in the Veteran having to repay the Government of Canada an amount equivalent to the last payment received (see Overpayment Policy).
d. Payment will be made no more than 60 days before the day the program fees are due. If no due date is identified, payments will be paid on the day that the program starts. For subsequent payments, the Veteran must include proof of enrollment in the upcoming period of study, such as: an invoice for upcoming tuition and fees; a student account statement with the upcoming courses outlined and/or fees due; or another document from the institution that shows the Veteran is registered for the next period of study.
e. Verification from the educational institution of the completion of the final period of study is required.
f. All payments will be made in Canadian funds regardless of the location of the educational institution.
g. The full entitlement amount will not be provided if the cost and duration of the program does not require it.

Changes to the Plan

h. The Plan can be amended to reflect changes to the tuition and/or mandatory education costs, payment schedule and duration. Updated plans must be reviewed to ensure the payment amounts are reflected appropriately.
i. If the Veteran pursues a different course of study at the same or a different institution, or there are delays in pursuing the course of study that result in gaps in the periods of study of the initial Plan, the Plan shall be deemed completed and a new Plan developed with the new information and associated period of study.

In the absence of exceptional circumstances (see section 11), VAC is not authorized to make payments beyond the 10-year time limit. Applicants should consider completing the course of study within the time limit to ensure access to available funding.

j. The Plan is deemed completed when: the Veteran has successfully completed the course of study outlined in the plan; the Veteran is no longer pursuing the course of study outlined in the plan; the Veteran re-enrolls in CAF; no further funding is available; and/or time limit has been reached.

Payment Examples

Formal Program Funding

a. Veteran A has $80,000 entitlement amount. They wish to pursue a two year college program. The payment amounts will be calculated as $20,000 per year (maximum amount). The remaining $40,000 will be available for the Veteran to access future education or training, including the $5,000 for short courses.
b. Veteran B has $40,000 entitlement amount. They wish to pursue a four year university program. The payment amounts will be calculated to be equally distributed over the duration of the program. The Veteran would receive $10,000 per year, payable at $5,000 per semester.
c. Veteran C has $80,000 entitlement amount. They already have some undergraduate courses, so will only need to pursue three years to meet university bachelor program requirements. The $80,000 entitlement amount for four year program is the equivalent to $20,000 per standard academic year. As they already have the equivalent to one year of the program, they will receive $60,000 equally distributed over the remaining three years of their studies. The remaining $20,000 will be available for the Veteran to access future education or training, including the $5,000 for short courses.
d. Veteran D has $80,000 entitlement amount. They wish to pursue a four year university full time program but will attend with a reduced course load and extend the time to complete the program to six years. The payment amounts will be divided equally over the number of semesters, including planned summer sessions. The payment amounts are calculated to be $4,444 per semester for 18 semesters over the six year period.

Exceptional Payment Amount

e. Veteran E has $80,000 entitlement amount. They are enrolled in a master's level university program. The mandatory program costs are $47,800 for the 16 month program. The total payment amount for the program will be $50,000. This $50,000 reflects the program costs plus additional funding to the next $5,000 increment. The fee payment schedule is set by the university over the 16 months, with first installment of $22,000 due when the program begins and the remaining costs due in two equal installments later in the program. The payment amounts will be calculated to reflect the larger installment amount plus the extra funding ($22,000 + $2,200 = $24,200) and the two remaining installments will be $12,900 each. The remaining $30,000 will be available for the Veteran to access future education or training, including the $5,000 for short courses.

Definitions

Certificate – provided upon successful completion of an educational or training program that has assessed a minimum level of knowledge, skill and/or competencies in a specific occupational field or field of study.

Certification or designation - credential provided by an authorizing body following a formal process of assessment of the knowledge of, and competency in, a specific occupation/profession through education, experience and professional development.

Confirmation of enrollment or registration - form, letter or other document provided by the educational institution that outlines the student's biographical/tombstone data, confirms the course/program of study and the upcoming period of study.

Payment amount – amount payable to a Veteran for the period of study.

Payment date - earliest day that a Benefit grant payment may be issued.

Eligible amount – amount of funding that is available for a Veteran to access. This amount reflects any funding that has been disbursed, includes indexing and is applicable to the type of program that is being referenced, i.e. formalized program or short courses.

Entitlement amount - for the purposes of this Benefit, the maximum cumulative amount is referred to as the entitlement amount.

Full academic year – standard academic year that also includes spring/summer academic sessions.

Honourable Release – Honourable release includes: voluntary reasons - members can request to release either prior to or upon completion of their term of service; medical reasons - the state of the member's health does not permit continued service in CAF; or completion of service - members are released from service that may include situations such as reaching retirement age, planned reduction in CAF, irregular enrolment, or suitability for service.

Mandatory education costs - expenses that are necessary for participation in the education or training program, including tuition and/or other mandatory fees as charged by the educational institution.

Maximum cumulative amount – highest amount of funding that a Veteran is entitled to receive based upon years of service.

Period of study - length of time a student is enrolled, full time or part time, in a designated educational institution during a school year.

Withdrawal - for the purposes of the Benefit, withdrawal is when a student ceases to participate in a program of study or attend classes.

Veterans Well-being Act

Veterans Well-being Regulations

Education and Training Benefit – Overpayments: Recovery, Remission and Write Off

Review of Part 1, Part 1.1, Part 2 and Part 3.1 Decisions under the Veterans Well-being Act