



# Education and Training Benefit

Effective Date: July 5, 2019

## Purpose

This policy provides a description of the components of the Education and Training Benefit, including key legislation and regulatory requirements to administer and provide education and training funding.

## Policy

The *Veterans Well-being Act* and the *Veterans Well-being Regulations* sets out the authority, eligibility and other requirements for the Education and Training Benefit.

## Definitions

1. **Certificate** - a qualification offered by a university, college or other educational institution that is shorter in duration than a degree or diploma.
2. **Confirmation of enrollment** - a 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.
3. **Designated educational institution** - an institution of learning identified by Employment and Social Development Canada (ESDC) to be included on the Master List of designated education institutions.
4. **Disbursement amount** – amount payable to a Veteran for the period of study.
5. **Disbursement date** - the earliest day that an Education and Training Benefit grant payment may be issued.
6. **Eligible amount** – the 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 .
7. **Entitlement amount** - for the purposes of this policy, the maximum cumulative amount is referred to as the entitlement amount.
8. **Full academic year**– standard academic year that also includes spring/summer academic sessions.
9. **Honourable Release** - A Canadian Armed Forces member can be released from military service for various reasons. VAC has defined honourable release to include:
  - a. voluntary reasons - members can request to release from their military service based upon a variety of reasons, such as personal reasons, at the end of their “contract” time and do not wish to continue with further military service.; or
  - b. medical reasons - the state of the member's health does not permit continued service in CAF; or
  - c. completion of service – members are released from service that may include situations such as retirement, planned reduction in CAF, irregular enrolment.
10. **In Receipt of** - individual meets all eligibility requirements, eligibility has been determined by Minister, has been paid by Minister and received by the individual.
11. **Mandatory education costs** - expenses that are necessary for participation in the education or training program, as identified by the education institution, including but not limited to tuition, books, supplies and other student fees.



12. **Maximum cumulative amount** – the highest amount of funding that a Veteran is entitled to receive based upon years of service in CAF.
13. **Payable** - individual meets all eligibility requirements, eligibility has been determined by Minister, the education and training plan has been approved and there is a legal obligation to pay but has not yet been paid by Minister.
14. **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.
15. **Standard academic year** – fall and winter terms in university (September to April) or established year-long study period for college (September to May/June).
16. **Technical education** - professional programs that are career-oriented, meeting the needs of businesses, industries, adult education, and secondary school graduates. Program curriculum changes according to the economic and social needs of the community. Many trades are considered to be part of a technical education.
17. **Withdrawal** - for the purposes of the Education and Training Benefit, withdrawal is when a student ceases to participate in a program of study or attend classes.

## General

18. The intent of the Education and Training Benefit is to help Veterans successfully transition from military to civilian life, achieve their education and post-military employment goals, and better position them to be more competitive in the civilian workforce. It also permits Veterans to pursue activities that give them purpose and result in them feeling satisfied with their main job or activity.
19. Education and Training Benefit is a taxable benefit that will provide up to \$80,000 in funding to cover tuition, fees, supplies, and some incidental and living expenses for participants for most types of formalized educational programs, while they are attending school. In addition, participants may use a portion of the funding to contribute to the fees and costs associated with one-time courses aimed at self-fulfillment and personal interest and development.
20. The *Veterans Well-being Act* and *Veterans Well-being Regulations* set out the eligibility criteria for Veterans to access funding from the Education and Training Benefit. The Regulations also stipulate the requirements for an education and training plan and the Act and Regulations identify the information necessary to approve education or training and the associated funding.
21. An education and training plan must be developed and submitted by each Veteran prior to the beginning of the education or training program. This may be done in consultation with or with the assistance of the national Career Transition Services provider. The plan must include the costs for tuition, books and other fees as outlined by the educational institution and the projected period of study. Disbursement amounts will be determined according to the period of study. The disbursement amount that is over and above the actual education and training costs can be used by the Veteran, at their discretion, for additional expenses and other living expenses.
22. 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 disbursement amounts will be assessed on a case-by-case basis. (see paragraph 40)
23. Up to \$5,000 of the total funding earned would be available for career and personal development courses. This could include small business boot camps, continuing education, workshops, etc.
24. On application, Veterans may be eligible to receive a \$1,000 completion bonus upon verification from the educational institution that student has completed the requirements for the formal education program.
25. For the purposes of the Education and Training Benefit policies, the dollar amounts that are described



within these policies are referenced in the specific amounts during the first calendar year of implementation. With the exception of the Completion Bonus, all these dollar amounts are indexed annually and should be considered at the indexed amount.

## Eligibility

26. The eligibility for the Education and Training Benefit is set out in the *Veterans Well-being Act*. To be eligible, an applicant must be:
- a. honourably released from the Canadian Armed Forces or a member of the Supplementary Reserve; and
  - b. have at least 6 years (2191 days) of Canadian Force service to be eligible to receive up to \$40,000, or
  - c. have at least 12 years (4382 days) of Canadian Force service to be eligible to receive up to \$80,000.

## Duration of Benefit

27. All eligible Veterans and members of the Supplementary Reserve will have the following duration to receive funding:
- a. Eligible Veterans who released between April 1, 2006 and March 31, 2018 will have until April 1, 2028 to receive funding.
  - b. Eligible Veterans who release after April 1, 2018 will have 10 years from the date of their release to receive funding.
  - c. Individuals who are members of the Supplementary Reserve on July 5, 2019 will have until July 5, 2029 to receive funding.
  - d. Eligible members who transferred to the Supplementary Reserve after July 5, 2019 will have 10 years from the date of their transfer to receive funding.
  - e. Eligible Veterans who honourably released from the Supplementary Reserve during the period between April 1, 2018 and July 4, 2019 will have 10 years from the date of their release to receive funding.
28. 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.
29. Canadian Force service is calculated as follows:
- a. 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.
  - b. 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.

## Waiver of Application

30. Subsection 78.1 of the Act provides that VAC may waive the requirement for an application. (see policy on Waivers for additional information)



## Post-secondary Education

31. A post-secondary education institution develops and delivers post-secondary education programs. This may include the award of academic credentials such as degrees, diplomas, or certificates. Post-secondary education refers to:
- a. trades program;
  - b. college programs;
  - c. CÉGEP or other non-university certificate or diploma programs; and
  - d. university degrees, which includes university certificates or diplomas; bachelor's degrees; degrees in medicine, dentistry, veterinary medicine, etc.; master's degrees; and doctorates.
32. A degree is provided upon successful completion of a program of study which is usually 3 to 4 years for an undergraduate degree and 1 to 5 years at the graduate level. Terminology may vary, but most commonly includes a bachelor's degree, master's degree, and doctorate.

## Education and Training Plan

33. In order for a Veteran to access funding under the Education and Training Benefit, the Veteran must submit an education and training plan. The plan will set out:
- a. the objective/purpose of the education and training,
  - b. the credentials that will result from the course of study, and
  - c. the schedule or timetable so that VAC can determine the associated payments for the period of study.
34. The following information must be included in the plan and can be included in one or more documents:
- a. proof of acceptance, enrolment or registration at the educational institution for an upcoming period of study;
  - b. name and description of the course of study;
  - c. document from institution that identifies the tuition fees and any other mandatory related fees;
  - d. standard duration of the course of study as identified by the institution, i.e., four year undergraduate program, or two year college program;
  - e. Veteran's anticipated duration of the course of study; and
  - f. program start date.
35. In the absence of exceptional circumstances, VAC is not authorized to make payments beyond the 10 year time limit. Therefore, consideration should be given to complete the course of study within the time limit to ensure access to all available education and training benefit funding.

## Educational Institutions

36. The education institution must be listed on Employment and Social Development Canada (ESDC) Master List of designated educational institutions. The list can be accessed at:

<https://www.canada.ca/en/employment-social-development/programs/post-secondary/designated-schools.html>

Note: the Master List also includes international educational institutions.



37. The Master List of designated educational institutions is updated regularly. If there is an education institution that a Veteran has requested but is not listed, consideration may be given to the request.

## Degree, Diploma or Certificate Programs

38. In order to meet the requirements for funding under the Education and Training Benefit, a degree, diploma or certificate program must be offered by a [designated post-secondary school](#) that runs for at least 12 weeks within a 15-week period.
39. Terminology may vary, but the list below identifies the common credentials that result from graduation in a course of study:
- college-level certificate
  - college-level diploma
  - college degree
  - university certificate
  - university diploma
  - university degree
  - certificate in [name of discipline]
  - post-secondary certificate with a focus in [area of concentration]

## Apprenticeships

40. The initial education and training for a vocational or trade program would be eligible for Education and Training Benefit funding. Once a Veteran has completed the initial 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.

## Disbursement Criteria

41. To calculate the disbursement amounts for the duration of the course of study, the following information is required:
- entitlement amount;
  - eligible amount;
  - duration of program as determined by the education institution; and
  - Veteran's anticipated periods of study to meet requirements of the program.
42. The eligible amount will be calculated to be evenly distributed over the program duration, usually payable each semester or term, to a maximum of \$20,000 per standard academic year. Extended or compressed periods of study will be prorated according to the Veteran's anticipated period of study.
43. The disbursement amount cannot exceed the maximum of \$20,000 per standard academic year in accordance with the education institution's program duration, except in exceptional circumstances (see paragraph 45).
44. As the entitlement amount is indexed annually, the disbursement amounts will be adjusted to reflect the re-calculated amount.

Examples:



Veteran A has \$80,000 entitlement amount. He wishes to pursue a two year college program. The disbursement amounts will be calculated as \$20,000 per year as this is the maximum. The remaining \$40,000 will be available for the Veteran to access for any future education or training, including the \$5,000 for short courses.

Veteran B has \$40,000 entitlement amount. He wishes to pursue a four year university program. The disbursement amounts are calculated to be evenly distributed over the duration of the program; therefore, the Veteran would receive \$10,000 per year and payable at \$5,000 per semester.

Veteran C has \$80,000 entitlement amount. She already has 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 she already has the equivalent to one year of the program, she will receive \$60,000 equally distributed over the remaining three years of her studies. The remaining \$20,000 will be available for the Veteran to access for any future education or training, including the \$5,000 for short courses.

Veteran D has \$80,000 entitlement amount. He wishes to pursue a four year university program but will attend with a reduced course load and extend the time to complete the program to six years. The disbursement amounts will be divided equally over the number of semesters, including planned summer sessions. The disbursement amounts are calculated to be \$4,444 per semester for 18 semesters over the six year period.

45. Any co-operative period that is a mandatory requirement, as part and during, the course of study will be included as an eligible period in the calculation of disbursement amounts.

## Exceptional Consideration for Disbursement Amount

46. While the disbursement model described above applies to typical university or college programs which operate on a September to April/May basis, non-standard programs involving higher 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.
47. To calculate the disbursement amounts, the amount must allow for the inclusion of the total amount of all mandatory education-related costs (e.g. tuition, equipment/tools, and books) for the academic year in addition to extra funding up to a next increment of \$5,000.

Example:

Veteran E has \$80,000 entitlement amount. She is enrolled in a master's level university program. The mandatory program costs are \$47,800 for the 16 month program. The total disbursement 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 disbursement 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 for any future education or training, including the \$5,000 for short courses.

## Effective Date

48. 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

49. The Veteran's proposed education or training must be pre-approved by VAC. Retroactive payments for education or training that have already been completed cannot be made.
50. The Education and Training Benefit is paid directly to the Veteran, not paid to the education institution. The Veteran will be responsible for paying the tuition and other education costs to the institution. Any remaining funds after all educational expenses have been paid are intended to be used, at the Veteran's discretion, to cover other costs, including education supplies and living expenses, during the period of study.
51. The Education and Training Benefit will be paid in advance for each period of study on the condition that the Veteran will:
  - a. remain registered or enrolled for the duration the period of study,
  - b. participate in the courses required during the period of study; and
  - c. complete the courses during that period of study.
52. The Veteran must notify VAC as soon as practicable if he/she has withdrawn or ceases 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 requirement for the Veteran to repay the Government of Canada an amount equivalent to the last payment received (see Overpayment Policy for additional information).
53. For subsequent payments, the Veteran must also include proof of enrollment in the upcoming period of study. This could be demonstrated by an invoice for upcoming tuition and fees; a student account statement with the upcoming courses outlined and/or fees due; or other document from the institution that outlines that the Veteran is registered for the next period of study.
54. Payment for an upcoming period of study cannot be made more than 60 days before the day the program fees are due or, if no due date is identified, will be paid on the day that the program starts.
55. All payments will be made in Canadian funds regardless of the location of the education institution.

## Changes to the Plan

56. If a Veteran wishes to revise any aspect of the plan, the plan must be reviewed in its entirety to ensure the disbursement amounts are reflected appropriately.

For example, if a Veteran begins university to pursue a Bachelor of Science but after the first semester, decides to change to Bachelor of Business Administration, the Plan must be updated to reflect the change and also reviewed to determine any changes in duration and/or costs. This change in the Plan must be documented. Any changes in duration would affect the previous disbursement calculation and would need to be re-calculated.

57. The education and training plan can be updated to reflect changes to the course of study, education institution, costs, disbursements and duration. However, if the Veteran pursues a different course of study, 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 education and training plan developed with the new information and associated period of study.

## Completion Bonus

58. On application, Veterans may be eligible to receive a \$1,000 completion bonus upon verification from educational institution that the Veteran has completed the requirements for the program that was basis of the Veteran's education and training plan. A completion bonus is only available following formal education programs and is not applicable to short courses.



59. A Veteran can receive a completion bonus for each degree, diploma, designation or certification for which Education and Training Benefit funding was provided.

## Short Courses

60. Up to a maximum of \$5,000 of the entitlement amount may be used to participate in courses aimed at certification, professional designations, and personal development. These may include small business/entrepreneurial courses, workshops, certifications, etc. The courses are usually of shorter duration and do not result in a college or university certificate, diploma or degree. Veterans may receive funding for more than one short course up to the maximum amount.

61. To be eligible for funding, short courses must meet all of the following criteria:

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

Some examples would be:

- i. entrepreneurial boot camps
- ii. community school courses such as photography, woodworking, art classes, etc.
- iii. business development workshops and seminars
- iv. instructor certification such as life coach, dance, fitness or yoga instructor courses

62. Requests for funding must include information that indicates the course cost, who is providing the course, where it is being offered and how it is being delivered, and other relevant information. Payments will be made for actual costs.

## Plan Completion

63. The education and training plan is finite in cost and duration. The reasons for plan completion include:

- a. Veteran has successfully completed the course of study that is outlined in the plan;
- b. Veteran is no longer pursuing the course of study that is outlined in the plan;
- c. Veteran re-enlists in CAF;
- d. no further funding is available; and/or
- e. time limit has been reached.

## Limitation

64. 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.





65. If a Veteran is eligible to receive funding for education and training from other sources, i.e. bursaries, scholarships, SISIP, etc. this would not affect a Veteran's entitlement for funding for an approved education and training plan.

## Re-enrollment

66. With the exception of members of the Supplementary Reserve, serving members cannot receive Education and Training Benefit funding. Therefore, if a Veteran is approved for funding and subsequently re-enrolls, or a member of the Supplementary Reserve is approved for funding and transfers to another component of CAF, his or her education and training plan is completed and no additional payments can be made after the re-enrollment or transfer date.
67. In the instances of:
- a. A Veteran who was approved for funding and subsequently re-enrolls in CAF, or
  - b. a member of Supplementary Reserve, who was approved for funding, transfers to another component in CAF,

the individual may apply for Education and Training Benefit again 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 Veteran's most recent release from CAF or transfer to the Supplementary Reserve.

## Indexation

68. The entitlement amount will be indexed annually.
69. The \$5,000 permitted for short courses will be indexed annually as part of the overall entitlement amount.
70. The \$1,000 completion bonus is not indexed.

## Incarceration

71. Veterans are eligible to receive funding for approved courses of study while incarcerated, providing that participation is permitted by the correctional institution and that the Veteran is able to participate to the extent needed to progress in the course of study.

## Duration and Exceptional Circumstances

72. Veterans who release from CAF on or after April 1, 2006 are able to access education and training funding up to April 1, 2028 or 10 years following the Veteran's last release from CAF, whichever is later. There are exceptional circumstances where funds may be payable to the Veteran that exceed the time limit. The following criteria must be met for the consideration of payment following the time limit:
- a. an approved education and training plan must be in effect prior to the time limit; and
  - b. circumstances have arisen that are beyond the control of the Veteran; and
  - c. Veteran has notified VAC as soon as is practicable.
73. Circumstances would include such situations as serious illness of the Veteran, serious illness of immediate family member that requires the Veteran to be the primary caregiver, or the death of an immediate family member. 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

74. Where the Veteran is not meeting the goals set out in their education and training plan, or the Veteran is not maintaining a satisfactory academic performance at their educational institution, the Regulations provide that future payments of the benefit may be suspended.
75. 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. If the Veteran continues with the course of study while under suspension, the costs associated for that period would not be eligible for payment. VAC must notify the Veteran when the suspension is lifted, the plan updated or a new plan developed, if necessary, and the course of study may be resumed.

## Cancellation

76. The benefit may be cancelled, following suspension, if the Veteran's goals in their plan continue to be unmet, or the Veteran continues to perform unsatisfactorily at the educational institution.
77. If, after six months from the date VAC requests information, the Veteran has not provided this information, the benefit may be cancelled. The Veteran may re-apply for the Education and Training Benefit.
78. If it is found that a Veteran's eligibility for the benefit was based upon a misrepresentation or the concealment of a material fact, the benefit may be cancelled. Refer to the Education and Training Benefit Overpayment Policy for further information.

## References

[Veterans Well-being Act](#)

[Veterans Well-being Regulations](#)

[Education and Training Benefit Overpayment Policy](#)

[Review of Part 1, Part 1.1 and Part 2 Policy](#)