

QUESTIONS AND ANSWERS

Q1. What is Skills Boost?

A1. Skills Boost provides increased student financial assistance support and makes better use of existing Employment Insurance flexibilities targeted to working or unemployed Canadians looking to return to school or upgrade their skills.

These include: a three-year pilot that provides \$1,600 per school year in top-up grant funding to adult learners and offers flexibility to qualify for Canada Student Grants based on current rather than previous year's family income for applicants whose families' financial circumstances have changed significantly; increased eligibility for Canada Student Grants and Loans for Part-Time Students; expanded access to Canada Student Grants for Students with Dependents; and, better use of Employment Insurance flexibilities.

Skills Boost: Employment Insurance flexibilities

Q2. What are the existing options for Employment Insurance claimants to pursue training while on claim?

A2. Under the existing rules, claimants may:

- choose to undertake training on their own initiative to facilitate their return to work. To keep receiving their benefits, claimants must continue to be capable of and available for work. They must also continue their job search and ensure that attendance at the course has not created obstacles to their work availability; OR
- be referred to training by a designated authority, such as a province, territory or an Aboriginal Skills and Employment Training Strategy (ASETS) agreement holder. The designated authority can refer claimants to training if the authority agrees it is a reasonable part of the claimant's return-to-work action plan. In such cases, availability requirements are considered to be fulfilled and the claimant can continue to receive EI benefits. The training may be funded through provincial and territorial Labour Market Development Agreements (LMDAs) or the ASETS program or claimants may fund their own training.

Q3. What is the new Employment Insurance measure that supports long-tenured workers attending Full-Time training?

A3. Eligible EI claimants who have lost their job after several years in the workforce now have the option to ask Service Canada for permission to attend a self-funded, full-time course or training program of their choice that is provided by an approved educational institution. Starting August 5, 2018, claimants whose request is approved will be able to continue receiving EI benefits while on training.

Note: When a claimant receives permission from Service Canada to take training it is also said that the claimant is referred by Service Canada to training. Both expressions have the same meaning.

Q4. Which eligibility criteria do claimants need to satisfy to be eligible to request permission from Service Canada?

A4. To be eligible, claimants must meet all of the following criteria:

- receive or be eligible to receive Employment Insurance **regular benefits** or **fishing benefits**;
- meet the definition of a **long-tenured worker**;
- choose to pursue a course or a training program in an **approved educational institution** located in Canada; and
- pursue this training on a **full-time** basis.

Q5. What is a long-tenured worker? How can claimants confirm if they are long-tenured workers?

A5. A claimant is considered to be a long-tenured worker if they have received less than 36 weeks of Employment Insurance regular and/or fishing benefits in the last five (5) years and have paid at least 30% of the maximum Employment Insurance annual premium in seven (7) of the last ten (10) years.

After applying for Employment Insurance benefits, claimants can confirm if they meet this definition by communicating with Service Canada at the toll-free number 1-800-206-7218 or by visiting a Service Canada Center.

Q6. What is an approved educational institution and where can claimants find a list of them? What kind of training does Service Canada provide permission for?

A6. An approved educational institution is

- a designated educational institution with programs leading to a degree, diploma, or certificate; or
- a certified educational institution offering programs, courses or specific training that allows students to gain or improve their skills in a specific occupation.

Only institutions in Canada are permitted.

Click [Designated Educational Institutions](#) or [Certified Educational Institutions](#) to see lists of approved institutions, organized by province and territory.

Service Canada may approve permission for an eligible claimant to attend any full-time training provided by an approved educational institution.

Q7. Will Service Canada provide employment counselling services?

A7. Service Canada will not offer employment counselling services.

Q8. How is “full-time” training defined?

A8. Students are regarded as being in full-time training if the approved educational institution providing the training regards them as such.

Q9. How can claimants make a request to Service Canada for permission to take training while on EI? When should claimants request permission?

A9. Claimants can make a request to be referred to full-time training when they apply for benefits or while they are already receiving benefits. Claimants already receiving benefits need to complete the “Course or training program” questionnaire in their [My Service Canada Account](#). Claimants who are unable to use *My Service Canada Account* can make a request by calling Service Canada at the toll-free number 1-800-206-7218 or by visiting a Service Canada Centre.

Requests must be made in advance of the course or training program start date to ensure benefits continue from the onset of the course.

Q10. How will claimants be notified of the decision regarding their request?

A10. Claimants will be notified by telephone. A letter will also be sent to confirm that their request has been approved.

Q11. Can claimants start attending a course or training program before making a request for permission?

A11. Claimants who start attending a course or a training program before requesting permission to take training are required to be available and actively searching for work in order to be entitled to Employment Insurance benefits. As a result, benefits for the weeks preceding the filing of the request will not be paid if claimants are not available and actively searching for work during those weeks.

Once they submit their request (and provided it is approved), claimants are no longer required to be available and actively searching for work.

Q12. What is the minimum/maximum duration of training that can be approved? What happens when the training duration is shorter than or exceeds the number of weeks of benefits that claimants are entitled to receive?

A12. The duration of training is not part of the eligibility criteria and will not be a factor in the Service Canada approval process. Therefore, claimants can choose the type and duration of training (provided it is full-time) that fits their individual needs.

Claimants may continue to receive benefits after the course or the training program is completed if all the weeks of benefits that they are entitled to have not been

exhausted. At the end of the course or the training program, claimants will need to be available and actively searching for work to maintain their eligibility.

Claimants will not receive additional weeks of benefits if the duration of the course or the training program exceeds the number of weeks of benefits that they are entitled to receive.

Q13. What happens if claimants who received permission to take training quit or are expelled from that training?

A13. Claimants who received permission to take training and then quit or stop attending the training, for good cause, will continue to receive their Employment Insurance benefits. The permission will be terminated and the claimants will need to be available and actively searching for work to maintain their eligibility for EI benefits.

However, claimants who receive permission to take training but quit or fail to attend without good cause, or are expelled from the training, may no longer be eligible to Employment Insurance benefits.

Q14. Who can claimants contact to obtain additional information?

A14. To obtain additional information regarding the new Employment Insurance Skills Boost measure, claimants can communicate with Service Canada at the toll-free number 1-800-206-7218, or visit a Service Canada Centre.

General

Q15. Are individuals allowed to quit their job and still be eligible for Employment Insurance regular benefits?

A15. As a general rule, workers are not eligible to receive Employment Insurance benefits if they quit their jobs.

Employment Insurance (EI) regular benefits provide temporary income support to eligible individuals who lose their job through no fault of their own (for example, due to shortage of work) and are available for and able to work, but can't find a job.

Under the *Employment Insurance Act*, a claimant who voluntarily leaves any employment without just cause or loses any employment because of their own misconduct is disqualified from receiving benefits.

However, some exceptions apply: a designated authority (such as a province, territory or Indigenous organization) may authorize a claimant to quit their job to take a course or training program or to participate in an employment activity. The authorization to quit **must** be received before leaving the employment. Failure to obtain this authorization may result in a disqualification from EI benefits.

Skills Boost: Student Financial Assistance Measures (Canada Student Loans Program)

Q16. What is the Skills Boost pilot project?

A16. The Skills Boost pilot project includes two measures:

- 1) Top-up funding of \$1,600 per school year (\$200 per month) to the Canada Student Grant for Full-Time Students to working or unemployed Canadians pursuing post-secondary education to upgrade their skills.
- 2) Flexibility to assess a student's eligibility for Canada Student Grants based on their current family income rather than their previous year's income, in recognition of a significant change in financial circumstances.

Q17. Who is eligible for the pilot project top-up funding under Skills Boost?

A17. Students who meet eligibility requirements for the Canada Student Grant for Full-Time Students and who have been out of high school for at least ten years will receive the top-up funding of an additional \$1,600 per school year (\$200 per month).

The Canada Student Grant for Full-Time Students (CSG-FT) is available to students from low- and middle-income families who:

- are enrolled in full-time studies that will lead to an undergraduate degree, certificate or diploma in a program of at least two years, at a designated post-secondary institution; and
- have at least \$1 of assessed need (based on a comparison of allowable costs and expected resources).

Q18. Why is the top-up funding only available to Canadians who have been out of high school for at least ten years?

A18. Working or unemployed Canadians returning to school full-time after many years in the workforce face significant financial realities that can put them at a disadvantage, including additional responsibilities of maintaining their home and raising a family.

The top-up funding complements all components of Skills Boost to help all Canadians, no matter their circumstance, contribute to building a stronger, more inclusive, and resilient Canadian workforce.

Q19. Is the top-up funding available to working Canadians who have been out of high school for at least ten years but have pursued some form of post-secondary education afterwards?

A19. Yes. Eligibility for the top-up funding requires that an adult has been out of high school for at least ten years. Participation in other kinds of education will have no impact on top-up eligibility; this includes students currently enrolled in post-secondary

education and planning to continue in 2018-19, so long as they have been out of high school for at least ten years.

Q20. Why is the \$1,600 only available for working Canadians pursuing two year programs if the idea is to help working Canadians upgrade their skills quickly?

A20. Working or unemployed Canadians have a range of training needs. Those seeking short term training and quick re-entry to the labour market may benefit from other federal and provincial/territorial government supports that are targeted to short duration and labour-market driven programs.

Canada Student Loans Program funding helps meet gaps faced by working or unemployed Canadians pursuing longer-term programs or returning to complete degrees. The top-up grant funding for working or unemployed Canadians is only available to full-time students enrolled in a program of at least two years (60 weeks) in duration.

Those in programs of less than two years may be eligible for Canada Student Grants for students with children and students with permanent disabilities, in addition to Canada Student Loans.

Q21. Are working Canadians who study for four months of the year eligible to receive the top-up funding?

A21. Yes. The top-up funding will be prorated based on the length of the working or unemployed Canadian's study period. Those studying for four months of the year will receive \$800 in top-up funding, so long as they are enrolled full-time in a program of at least two years that will lead to an undergraduate degree, certificate or diploma.

All eligibility requirements of the Canada Student Grant for Full-Time Students will have to be met in order to qualify for the top-up funding.

Q22. Will students in all provinces/territories be eligible for the top-up?

A22. Students in all ten provinces and territories that participate in the Canada Student Loans Program will be eligible for the top-up.

Quebec, Northwest Territories and Nunavut, do not participate in the Canada Student Loans Program. These jurisdictions administer their own student assistance programs and receive alternative payments for program elements that have substantially the same effect. Therefore, working or unemployed Canadians in these jurisdictions should contact their [provincial or territorial student financial assistance office](#) for more information on support available to them.

Q23. How do working Canadians apply for the top-up?

A23. When a student applies and qualifies for student financial assistance, they are automatically assessed for Canada Student Loans and Canada Student Grants.

Students should consult their [provincial or territorial student financial assistance office](#) for specific information about how to apply in their province or territory of residence.

Q24. Is the top-up funding retroactive for students who began their studies prior to August 2018?

A24. No. The top-up funding will not be retroactive prior to August 2018. The top-up funding will be available to working or unemployed Canadians each year they meet the eligibility requirements of the Canada Student Grant for Full-Time Students, between the 2018-2019 and 2020-2021 school years.

Q25. Are those who lose their jobs but receive severance eligible for student financial assistance through the Canada Student Loans Program?

A25. The Canada Student Loans Program uses a student's previous year's gross family income (i.e., Line 150 of their tax return) to calculate both expected contributions (student, spousal) and their eligibility for Canada Student Grants. Severance pay is included in the calculation of gross income, and so could impact eligibility.

However, providing flexibility to use a student's current family income rather than their previous year's income will ensure the program is responsive to the financial realities of students whose circumstances have changed substantially. This will allow the Government to exclude severance pay thereby ensuring it has no impact on Canada Student Grant or Loan funding. This mirrors eligibility for the Government's Repayment Assistance Plan where severance payments are not included in the consideration of gross income.

Q26. How will other changes to the Canada Student Loans Program in Budget 2017 benefit working or unemployed Canadians who return to post-secondary education?

A26. In addition to the Skills Boost pilot project, the Government announced two other changes to the Canada Student Loans Program in Budget 2017 that will benefit working and unemployed Canadians who return to post-secondary education:

- **Eligibility for part-time grants and loans** is being expanded to more students from low- and middle-income families. Starting in 2018-19, more part-time students will be able to benefit from up to \$1,800 per school year in grants they do not have to pay back, and up to \$10,000 in loans.
- **Access to targeted grants for students with children** is being expanded to more students from low- and middle-income families. Starting in 2018-19, more full-time students with children will be eligible for up to \$200 per month per child and more part-time students with children will be eligible for up to \$1,920 per school year in grants.

These changes will make more adult learners eligible for Canada Student Grants and Loans and are expected to benefit Canadian women in particular, who often strive to improve their career prospects while balancing family responsibilities.