



Thinking about an apprenticeship in a Red Seal trade?

There's no better way to get hands-on experience than learning on the job through an apprenticeship. Earning while you're learning is great, but **grants and programs** offering support can help when you need a boost.

Here are a few programs that can help you during your apprenticeship.

Grants

Up to **\$4,000** in total is available to apprentices in Red Seal Trades through grants.

The funds are available through two individual grants:

- A cash grant of \$1,000 per year in a Red Seal Trade or per technical training level with a **maximum lifetime amount of \$2000** per applicant. You'll need to complete at least one year or one level in a Red Seal Trade to qualify. [Apprenticeship Incentive Grant](#)
- A **one-time grant of \$2,000** for apprentices who complete their apprenticeship training and earn their journeyperson certification. [Apprenticeship Completion Grant](#)

Tax credits

There are opportunities for apprentices to save around tax time as well.

Tool credits: Claim up to **\$500 of purchased tools** as a tradesperson employment expense through the [Tradesperson's Tool Deduction](#) tax credit.

Apprentice mechanics are also eligible to **claim additional tool costs** through the [Employed Apprentice Mechanic Deduction](#) tax credit.

Tuition credits: If you paid over \$100 to take an exam that gives you a professional status, a certification or license needed to practice a trade in Canada, the licensing exam fees could be eligible for the [Tuition Tax Credit](#).



Support through training periods

Apprentices in the Red Seal trades occasionally need to be away from work while attending technical training courses. There's support available for this time as well.

Loans: There's **\$4,000 available** to help Red Seal apprentices cover the cost of in-class technical training periods where they're temporarily not working. According to Employment Canada, almost 54,000 Canada Apprentice Loans were approved between 2015 and 2018 totaling \$207 million.

These loans are available **for up to five training periods** and are **interest-free** provided you're registered in a Red Seal Trade apprenticeship program. [Canada Apprentice Loan](#)

The Canada Apprentice Loan **is not available in Quebec**, where other options exist for apprentices. More information on financial aid available in Quebec can be found [here](#).

Employment insurance for apprentices: Apprentices can also **receive 55% of their average weekly earnings** by claiming employment insurance (EI) for an off-work training period. [Employment Insurance](#)

Your employer can help too

Though these are all great resources to help you complete your apprenticeship, your employer can help as well.

Boosted Employment Insurance through Supplemental Unemployment Benefit Plans: Apprentices already receiving EI who are attending training periods can **earn up to a 95% of their normal weekly earnings** if their employer participates in the Boosted Employment Insurance through Supplemental Unemployment Benefit Plans (SUBP). Through the SUBP, employers have the option of 'topping up' payments to the apprentice's EI payments to equal 95% of their regular earnings.

See a collection of links to provincially-available apprenticeship programs at red-seal.ca/financial/s.5pp.4rt-eng.html.

