

General Information

This supplemental document provides additional information on Better Jobs Ontario (BJO) and the terms included in the BJO Application for Financial Assistance form.

You must use the BJO Application for Financial Assistance form to make your request for assistance under the BJO program. The date your completed application is received by the Ministry of Labour, Training and Skills Development (ministry) is when you are considered to have requested assistance for the purpose of determining your eligibility.

Before the ministry can assess an application, you will need to receive an employment assessment from an Employment Ontario (EO) Employment Service (ES) / Integrated Employment Services (IES) provider and develop a mutually agreed upon Employment Service Plan (ESP) / Employment Action Plan (EAP). In addition, the ES/IES provider will complete the BJO Eligibility and Suitability Assessment Tool. Please contact the EO Contact Centre by phone at 1-800-387-5656, by email at contactEO@ontario.ca or visit the EO website at: www.ontario.ca/employmentontario for information on where you can find an EO ES/IES provider in your area. For the hearing impaired, Adaptive Technology Services (TTY) is available at 1-866-533-6339.

An application for BJO must be approved by the ministry before you start skills training.

It is important to note that any costs incurred prior to receiving approval from the ministry are not eligible for reimbursement. If you have a job and are contemplating quitting it to attend a skills training course or program, you should not do so without consulting the ministry beforehand.

Better Jobs Ontario Program and Eligibility

The objective of the Better Jobs Ontario (BJO) program is to support unemployed individuals in need of skills training to help find employment in in-demand occupations with demonstrated labour market prospects in Ontario.

The BJO program is intended for individuals who do not have the financial resources (on their own or with the help of others, such as their parents) to access skills training.

It is important to note that the BJO program is intended to be one option among many EO services and programs.

Individuals interested in becoming certified in a trade are encouraged to explore Apprenticeship programs. The Apprenticeship program combines on-the-job and in-school training for employment in a skilled trade, to enable workers to become certified in their trade of choice.

To be eligible, individuals must:

- have been laid-off and be unemployed, OR
- be from a low-income household and experiencing challenges attaching to the labour market.

In addition to the above criteria, individuals must:

- be a resident of Ontario; and
- be a Canadian citizen or permanent resident or meet the 900-series Social Insurance Number (SIN) policy outlined in Section 2.3.4 of the Better Jobs Ontario Program Guidelines; and
- not be ineligible pursuant to Section 2.3.6 of the Better Jobs Ontario Program Guidelines; and
- demonstrate occupational demand for the skills training request with evidence of good employment prospects locally or within Ontario.

Laid-off and Unemployed

For the purposes of the BJO program, **laid-off** individuals also include those:

- whose fixed-term employment contract has expired;
- who have received Employment Insurance (EI) Part I maternity or parental benefits and are seeking to re- enter the labour force;
- who have left work due to medical reasons; or
- who were laid-off and then became self-employed.

Individuals laid-off from another country with demonstrated evidence of their lay-off may be considered.

Individuals who were laid-off can be considered **unemployed** if they:

- are working less than an average of 20 hours per week;
- have taken an interim job to earn enough income to provide for basic needs after their initial lay-off; or
- are continuing to receive salary via salary continuance or received severance pay.

Low-Income Household with Challenges Attaching to the Labour Market

For the purposes of the BJO program, individuals are considered to be from a low-income household experiencing challenges attaching to the labour market, if they meet **all of the criteria** below:

- Do not have a lay-off event.
- Have been unemployed for 6 months or longer, defined as meeting one of the criteria below:
 - without work but actively seeking employment and currently available to start work, or;
 - not working more than an average of 20 hours per week, or;
 - engaging in unincorporated, self-employment without a business number (e.g., gig work) for an average of 20 hours per week or less.
- Are part of a household where the combined income of the client and their spouse/partner is at or below the BJO Low-Income Thresholds, as specific in the BJO Application for Financial Assistance form. The BJO Low-Income Thresholds are sourced from the Statistics Canada Low Income Cut-Offs (LICOs) before tax. Individuals in receipt of social assistance at the time of applying to BJO are considered below the LICO.
- Have had a two-year period where the client did not attend high school (full-time, part-time or academic upgrading), with the following exceptions:
 - have left full-time high school and participated in Literacy and Basic Skills (LBS) programing within the last two years, and/or
 - are currently in receipt of social assistance.

Definitions

Employment Insurance (EI) Part I maternity or parental benefits are those payable to the biological, adoptive or legally recognized parents while they are caring for their newborn or newly adopted child or children.

On a **fixed-term** contract, an employee works under the direction of an employer for a predetermined amount of time to work on specific projects.

Gig work is an example of self-employment. Gig workers have no paid help and no business number. Gig workers are also known “solo-self-employed” or “own account”.

Household includes the applicant, their spouse/partner, and their dependent children under the age of 18.

An **interim job** is a job that an individual has taken while seeking better employment. An interim job must be a low skill level job (i.e., National Occupational Classification (NOC) D of the [Statistics Canada National Occupational Classification \(NOC\) 2016 Version 1.3](#)). These jobs may be full-time, part-time, seasonal, or temporary contract work.

The **Literacy and Basic Skills (LBS) program** helps adults develop and apply communication, numeracy and digital skills to achieve their goals. LBS participants should have a documented learner plan and evidence of learner progress in the Employment Ontario Information System-Case Management System.

Salary continuance is an alternative to a lump sum severance payment whereby laid-off workers receive their salary as per their regular pay schedule for a designated period, during which time they may also receive some or all of their work benefits.

Self-employed persons are defined as persons whose job consists mainly of operating a business, farm or professional practice, alone or in partnership. The business can be incorporated or unincorporated. Self-employed persons include those with and those without paid help. Also included among the self-employed are unpaid family workers.

Severance pay is compensation that is paid to a qualified employee who has their employment 'severed'. It compensates an employee for losses (such as seniority) that occur when a long-term employee loses their job, and for the purposes of the BJO program, may include termination pay in excess of statutory entitlements. Not all laid-off individuals are eligible for severance pay. If an individual is eligible for severance pay and does receive it, the allocation of the severance package will affect the calculation of individual's financial assistance under the BJO program.

Whether an individual receives a salary continuance, severance pay, or EI Part I benefits does not impact their eligibility for the BJO program. However, any income will be taken into consideration by the ministry in the assessment for financial assistance.

An **unincorporated business** is a sole proprietorship that is owned by one individual. The owner of a sole proprietorship has sole responsibility for making decisions, receives all the profits, claims all losses, and does not have separate legal status from the business. An unincorporated business can include gig work through online platforms. An unincorporated business does not have a business number.

Ineligible Individuals

- Individuals are not eligible for BJO financial assistance if they have been restricted from receiving assistance under the Ontario Student Assistance Program (OSAP) pursuant to paragraphs 1 or 2 of section 42.1 of Ontario Regulation 268/01 made under the *Ministry of Training, Colleges and Universities Act, 1990*, because they have:
 - failed to provide all required information and documents relating to OSAP; or
 - provided incorrect information to OSAP* (or other federal or provincial/territorial student financial assistance programs) or failed to promptly update previously provided information.
***See the Ontario Student Assistance Program (OSAP) section for more information**
- Individuals who begin skills training before being approved by the ministry are not eligible for the BJO program.
- Individuals who were laid-off, and who subsequently worked in a full-time job (excluding an interim job) but quit or were terminated from that job, are not eligible for the BJO program.
- Individuals who are working in a full-time job (excluding an interim job) after maternity or parental benefits have ended are not eligible for the BJO program because they are considered to have "re-entered" the work force.
- Individuals who are in a work-sharing program are not eligible for the BJO program. Work-sharing is an Employment and Social Development Canada (ESDC) adjustment program designed to help employers and employees avoid temporary lay-offs when there is a reduction in the normal level of business activity that is beyond the control of the employer. The program provides income support under EI Part I to employees eligible for EI Part I benefits who work a temporarily reduced work week.
- International students and temporary foreign workers with a 900-series Social Insurance Number (SIN) are not eligible for the BJO program.
- Individuals who completed a skills training program in the last two years (24 months) through Ontario government funding are not eligible for the BJO program (including but not limited to SkillsAdvance Ontario (SAO), Better Jobs Ontario, Ontario Student Assistance Program (OSAP), Skills Development Fund (SDF)). This includes funding received directly or indirectly through service providers. In exceptional cases, individuals who cannot pursue employment in the occupation for which they were trained may be considered prior to the end of the two-year period.

- Individuals who are intending to return to school in the upcoming academic year and have not made the transition from school to work (i.e., not worked or been seeking work for a continuous period of 12 months), are not eligible for the BJO program.
- Individuals who are taking part-time post-secondary courses while working or seeking work are considered to have not made the transition from school to work and are therefore not eligible for the BJO program.
- Individuals who return to school after casual employment (e.g. summer employment or Christmas employment) would not be considered to have made the transition from school to work and are therefore not eligible for the BJO program.
- Individuals who have taken a leave of absence from their employment are not eligible for the BJO program, however individuals who had to leave their employment due to serious illness or significant life event may be eligible to participate in the BJO program if they meet the eligibility and suitability criteria.
- Individuals who quit or were terminated from their employment (excluding an interim job) are not eligible for the BJO program.

Better Jobs Ontario Fast Track Stream and Eligibility

In December 2020, the Fast Track Stream was temporarily added to the BJO program to support individuals most impacted by the COVID-19 pandemic. See the [Addendum to Better Jobs Ontario Guidelines](#) for more information.

To be eligible for the Fast Track Stream, individuals must meet all of the criteria below:

- have been laid off on or after March 1, 2020 from a sector identified as highly impacted by COVID-19; and
- have no more than a high school education **and/or** have been laid off from an occupation that required no more than high school education regardless of the individual's education¹; and
- Are seeking training for identified in-demand occupations in provincial or local community priority area; and
- Are unemployed; and
- Are a resident of Ontario; and
- Are a Canadian citizen or a permanent resident or meet the 900 series Social Insurance Number (SIN) policy set out in Section 2.3.4 of the Better Jobs Ontario Program Guidelines; and
- Not be ineligible pursuant to Section 2.3.6 of the Better Jobs Ontario Program Guidelines.

¹ For the purposes of Better Jobs Ontario, an occupation that requires no more than high school education may be a National Occupational Classification (NOC) level C occupation or a NOC level D occupation.

Labour Market Research

If an individual is not pursuing skills training in an area identified as a priority in the [Addendum to Better Jobs Ontario Guidelines](#), the individual will be asked to present evidence of good employment prospects for discussion with their ES/IES provider.

Evidence of good employment prospects includes one or more of the following:

- the occupation demonstrates occupational demand and has an “above average” outlook at either the [Ontario](#) or [regional](#) level.
- submission of currently advertised job opportunities in the local labour market, or evidence of recent job postings in Ontario, which can include information from resources such as:
 - [Worxica.com](#) – Canada's Curated Job Vacancy Archive
 - [Canadian Online Job Posting Dashboard](#)
 - Local Board job information (e.g., [Workforce Planning Ontario | Champions of Ontario's Local Labour Market Solutions](#))
- submission of attestations from employers that they are hiring for the occupation; or evidence of future job opportunities (e.g., future plant or office expansion, new employer).

For an individual choosing to show good employment prospects through the use of advertised job opportunities or employer attestations, the minimum number of advertised job opportunities or employer attestations required is as follows:

Communities with a population under 100,000	One (1) job opportunity or employer attestation
Communities with a population between 100,000 and 500,000	Two (2) job opportunities or employer attestations
Communities with a population over 500,000	Three (3) job opportunities or employer attestations

Ontario Student Assistance Program (OSAP)

When applying for BJO you are required to state whether you are restricted from receiving OSAP assistance due to compliance issues or income verification. If you are unsure about the details of your OSAP restriction status, you may check this by logging in to your account on the OSAP website through the [OSAP Log-in](#) page.

Alternatively, if you do not recall the password for your OSAP account, you may contact the Student Financial Assistance Branch (SFAB) at 1-877-OSAP-411 (1-877-672-7411) to check your status.

If your OSAP account information indicates that there is no restriction, or that the restriction is not related to compliance issues or income verification, the response to the OSAP question in Section B. Eligibility should be “No”.

Before you are approved by the ministry for BJO financial assistance, ministry staff will confirm whether you are ineligible because you are restricted from eligibility for OSAP assistance.

If you applied for OSAP prior to applying to BJO, you must put your OSAP application on hold while your BJO application for financial assistance is fully assessed.

If you are approved for BJO financial assistance and also receive OSAP assistance, your eligibility for OSAP assistance and type and amount of OSAP assistance may be reassessed and you may be required to repay all or part of your OSAP assistance.

Better Jobs Ontario Suitability (does not apply to the Fast Track Stream)

Individuals must meet the BJO eligibility requirements above to be assessed for BJO suitability. ES/IES providers must use the BJO Eligibility and Suitability Assessment Tool to complete the assessment process. Individuals participating through the Fast Track Stream are not assessed against the suitability criteria and will only be assessed against the eligibility criteria (see the [Addendum to Better Jobs Ontario Guidelines](#) for more information).

Individuals are assessed against seven criteria. Those individuals who meet or exceed the baseline score will be considered suitable for the BJO program. Individuals who score below the baseline may be redirected to other Employment Ontario (EO) and community services and programs.

The following are the BJO suitability criteria. (For scoring information, refer to the BJO Eligibility and Suitability Assessment Tool.)

Active Job Search	Duration of job search and the dedication of time and effort to preparing (e.g., creation of resume and cover letters, interview practice, compilation of references, etc.), researching (e.g., review of job postings, utilization of job-finding clubs, attendance at job fairs, etc.) and pursuing work (e.g., cold calling known and/or hiring employers, etc.) in fields related to an individual's work experience, skills, education and training. An individual's participation at an Action Centre is considered evidence of an active job search.
Duration of Unemployment	The number of weeks that an individual has been out of work based on lay-off date. For individuals with limited labour market attachment that do not have a lay-off date, duration of unemployment is the number of weeks an individual has met the definition of "unemployed".
Educational Attainment	The highest education level an individual has completed.

Work History	The extent to which an individual's work history (in Canada or abroad) impacts their ability to attach to the labour market.
In-Demand Occupational Requirements	A credential/license may or may not be required to be employed in the chosen occupation; however, an individual is deemed more suitable if the chosen training will lead to a credential/license.
Type of Skills Training	Skills training that leads to a credential and qualifies for additional BJO skills training considerations.
Occupational Experience	Extent of skills and experience that an individual possesses that is relevant to the current labour market and available opportunities; need for retraining.

Better Jobs Ontario Skills Training

Skills training must be vocational in nature (i.e. occupationally specific) to be eligible for BJO consideration. Non-vocational programs, including professional development programs, are not eligible for BJO funding.

Allowable skills training for labour-market destined individuals includes skills training for specific occupations, and, where required, LBS training and/or English or French as a Second Language (i.e., if it is a prerequisite for the chosen occupational skills training or for a specific employment opportunity and is not an end in and of itself). A specific employment opportunity would be a documented and verifiable offer of employment.

Skills training is allowable for NOC level B and C (of the Statistics Canada NOC Skills Matrix 2016) occupations and equivalent with good employment prospects in Ontario. This skills training includes programs provided by universities. Individuals (in both the regular and Fast Track Streams) may be eligible for skills training in a NOC level A if it is for one of the identified in-scope occupations (see the [Addendum to Better Jobs Ontario Guidelines](#) for further details).

The **Literacy and Basic Skills (LBS)** program serves individuals who need literacy and basic skills to find and keep a job, to successfully participate in further education, to succeed in the apprenticeship program or other skills training, or to meet every day needs. The training period (time between the start and end dates, including breaks/vacation and placement) cannot exceed 52 weeks, excluding a maximum of one calendar year (12 months) for LBS training or language upgrade training.

The maximum duration of skills training, LBS training, and language upgrade training may be extended to meet the special needs of persons with disabilities (PWDs). If required, the maximum amount of funding – \$28,000 – can also be exceeded to meet the special needs of these individuals.

Skills training must lead to a credential, such as a micro-credential, certificate, or diploma, as long as it can be attained within one year or less.

Financial Needs Assessment

Financial assistance during skills training may be provided to individuals who are determined to be eligible and most suitable for skills training to cover all or a portion of the cost of tuition, expenses and costs of participating in skills training such as expenses relating to dependent care, disability needs, transportation and basic living expenses.

The BJO financial needs assessment considers income level and basic living expenses to determine the amount of financial assistance that may be required for individuals to attend skills training. As assistance is based on individual need, rates may differ from individual to individual. The BJO program is intended for individuals who do not have the financial resources (on their own or with the help of others, such as their parents) to access skills training.

The BJO program has a **\$28,000 maximum** for all costs, excluding disability needs, dependent care, living away from home allowance and all costs related to LBS and/or language upgrade training. Where financial assistance requested for skills training is greater than \$28,000, the ministry will adjust the funding amount so that it does not exceed the maximum. The final financial needs assessment is at the discretion of the ministry.

The BJO financial needs assessment considers the following:

- participant and spousal/partner income and potential resulting financial need for a living allowance, transportation allowance, and training access payment to support up-front costs;
- skills training and incremental costs (including tuition costs and other instructional costs, and dependent care costs); and
- costs associated with disability needs.

Household income includes any monies that are or will be received by the participant and/or their spouse/common law partner during the skills training period, from an employer or any other person (including a trustee in bankruptcy). A common law partner means living together as a couple for a continuous period of at least one year.

If household income changes, individuals must notify the ministry immediately in writing to request a review of their financial assistance.

Please review Section 2.7.1.1 of the Better Jobs Ontario Program Guidelines for a list of sources of income that are not to be included in the calculation of household income for the BJO program.

Financial Assistance Cost Categories

Transportation and Basic Living Allowance

Transportation and Basic Living Allowance funding is intended to support an individual's basic living expenses, such as rent/mortgage, food, utilities, and transportation while they attend skills training.

Transportation costs are available for individuals required to attend in-person training and/or in-person practicums/placements. Eligible individuals will receive a weekly flat rate of \$45/week, adjusted based on the BJO Income Adjustment Thresholds.

Basic Living Allowance is a weekly flat rate that is adjusted by the individual's household income. For eligible individuals who are not receiving EI Part I benefits during their skills training, the flat Basic Living Allowance rate before income adjustment is \$500/week.

Tuition

Assistance may be provided to cover all or a portion of the cost of tuition.

Training Access Payment

Individuals with household income at or below the BJO Income Adjustment Thresholds (during study period receiving EI and/or not receiving EI) will receive an additional one-time payment of \$350, regardless of skills training duration, to assist with up-front training-related costs (e.g., uniforms, footwear, and safety equipment not already covered under other instructional costs).

Living Away from Home Allowance

Individuals are eligible for living away from home costs when the training institution and/or placement is located at such a distance from the place of residence that individuals need to maintain (i.e., own or rent) both a primary residence and a temporary second residence near the institution. Eligible individuals can receive a flat rate of \$240 per week in living away from home costs.

Disability needs

The ministry expects training institutions to provide support services and/or equipment to PWDs who are enrolled in skills training at the institution. PWDs must discuss their need for support services or equipment with their training institution. If the training institution cannot provide an individual with disability-related support services or equipment, the ministry may, in those exceptional circumstances, provide financial assistance for these disability-related costs to the individual. See below for additional details about disability needs.

Dependent care

Financial assistance for incremental dependent care costs may be provided if they are incurred by an individual while they are participating in the BJO program. These are incremental costs incurred for the care of a child under 14 years of age or person with a disability who is dependent upon the participant for care while they participate in skills training. A dependent must reside with the participant or be under their care and be wholly or partially dependent on them for support.

Mobile computing device or other electronic equipment

An institution may have a Bring Your Own Device (BYOD) policy in place, in which case the purchase of a mobile computing device or other electronic equipment can be supported under BJO. If it is more cost effective, participant-owned equipment can be upgraded, in lieu of the purchase of new equipment. In either case the maximum amount that can be reimbursed is \$500 per participant.

Other instructional costs

Other instructional costs can include application fees (if the CAAT has not waived this fee), charges for the credential, certification exams that are part of skills training, student fees, obtaining a student card, mandatory skills training-related books, software, mobile computing devices or other electronic equipment, supplies, library and laboratory, and photocopying charges.

Disability Needs

If required to accommodate participants with disabilities, the ministry may extend the duration of their participation in the BJO program. Each request for an extension will be assessed by the ministry on an individual basis. If the duration of the participation in the BJO program is extended, the ministry will continue to provide Basic Living Allowance and financial assistance for all applicable costs during the extended period.

If persons with disabilities seek support for disability-related transportation costs from the ministry, they should be encouraged to first explore alternate sources of funding. If alternate funding cannot be obtained, individuals are required to provide supporting documentation to the ministry about their disability-related transportation costs.

If the ministry provides financial assistance for disability-related transportation costs, there is no maximum contribution amount in this category.

Income Tax

Financial assistance paid to BJO participants is included as income for tax purposes. Tax will be deducted at source from financial assistance payable to participants with the exception of dependent care costs, disability costs and tuition, including tuition for Adult Basic Education, which is no longer subject to tax.

To claim tuition amounts, students must receive a Form T2202A – Tuition and Enrolment Certificate from their skills training provider. The Tuition and Enrolment Certificate is issued to a student who was enrolled during the calendar year in a qualifying educational program or a specified educational program at a post-secondary institution, such as a college or university, or at an institution certified by Employment and Social Development Canada (ESDC).

It is your responsibility to check with the Canada Revenue Agency at 1-800-959-8281 or www.canada.ca/en/services/taxes.html or any potential training institution to make sure it is eligible to issue these receipts. If the institution is not eligible, you should know that you will not be able to reduce the income tax you have to pay on the money you receive for tuition costs by means of the tuition tax credit.