

## Second Career Client Information

Please read and ensure you understand all the information in your Second Career (SC) agreement. If you have questions, please contact your Employment and Training Consultant (ETC) at (insert local TCU office name, and telephone number).

Please also read all of this information, and keep a copy of this document as it outlines your legal obligations under your SC Agreement, tax implications of SC funding and where to send the required documentation relating to your training program.

### When will I receive the funding (payments) outlined in my SC Agreement?

You should receive your payments up to 4 weeks following the effective date indicated on page 7 of your SC Agreement. If you have not received payments within this time please contact our office.

### Do I pay tax on the amount of funding (payments) I receive from the Ministry of Training, Colleges and Universities (MTCU)?

**Yes.** SC funding is a taxable benefit under Canada Revenue Agency and you do pay tax on the amount of funding you receive. A T4E will be mailed to you from the Ministry after the end of each calendar year you are in training. Tuition and other funding are taxed differently in your funding received from MTCU as outlined below.

1. **TUITION:** You will receive the full amount of tuition as indicated on your SC agreement. For example, if you have been approved to receive tuition costs of \$3000, you will receive funds for \$3000. This amount is considered income and you will receive a T4E in the next year for that amount. **If eligible**, the training institute will also issue you a corresponding T2202A for income tax purposes.
2. **OTHER INSTRUCTIONAL COSTS AND FINANCIAL SUPPORT:** You will receive the net (gross amount minus applicable tax) amount of the instructional cost or financial support as indicated in your SC Agreement. Tax calculations are based on the CRA guidelines and are annualized each year according to the new tax amounts. Tax is not deducted on books and other instructional costs unless the amount is over \$9,400. **You are responsible for paying the training institute the full amount. You will not be reimbursed for the tax.**

### Can I pay the training institute in cash?

**No**, only pay the training institute by cheque, certified cheque or bank draft. Some training institutes may accept credit card payments. This ensures there is an audit trail should you lose the tuition receipt and need to provide proof of payment to MTCU.

### How can I pay any tuition that is not covered by the SC program?

You can make arrangements with the training institute to pay any additional amount of tuition costs at the beginning or throughout your training program.

You should be aware that training institutes have the **legal ability** to withhold your certificate or diploma until you have completed the skills training program **AND** paid any outstanding financial obligations you have with them. **Without your certificate or diploma, your ability to find work in your field may be compromised.**

### Do I need to notify MTCU if I receive a tuition discount, bursary, scholarship, or refund from the training institute?

**Yes**, you must notify MTCU immediately, if you receive any income, financial discounts, refunds or any other form of payments received throughout the duration of your training program, funded through SC.

### Do I need to notify MTCU of changes in my household income e.g. my spouse has just returned to work after years of being home caring for our children?

**Yes**, you must notify MTCU immediately, if you experience any change in your household income. These changes may include your spouse finding or ending/losing a job, spouse obtains job with higher income, changes to rent, or change in marital status etcetera.

### Who do I call if my training institute changes either the start or end date of my training program?

Contact our office and your Employment Service (ES) provider if the training institute changes either the start or end date of your training program.

### Do I have to send a copy of my tuition, books, dependant care receipts and other instructional cost receipts to MTCU?

**Yes**, you are required to send a copy of your tuition, book(s), dependant care and other instructional costs receipt(s) immediately following receipt of the money and payment to the training institute each time you receive a tuition instalment/payment. Failure to submit your receipts will result in a delay in future payments or an overpayment.

Please remember to write your name and your SC Agreement number on the receipt copies. Keep originals for your records. For Income Tax purposes you must keep your SC agreement with the original receipts for 7 years from the start date of your training program.

### I was given \$1,000 for text books, but instead I bought used books for \$600. Can I keep the remaining \$400?

**No**, only those training costs listed in your SC Agreement that you actually incur and pay for are eligible for the financial assistance provided by the Ministry. Therefore, the \$400 must be returned to the Ministry.

**What do I do if my banking information or mailing address changes?**

Provide this information in writing to (insert local TCU address) at least 4 weeks in advance of any change. Any delay in providing the information to MTCU may delay payments to you. Do not close any bank accounts until MTCU has confirmed a change in your banking information has been processed.

**Can I transfer my agreement to a training institute or course/program other than the one identified on my SC Agreement with MTCU?**

**No**, you are only authorized to attend the training institute and course/program as indicated on your SC Agreement with MTCU. Any changes to your agreement must be approved by MTCU.

**Can I switch from full-time to part-time study during my training program?**

**No**, any program changes must be approved by your Employment and Training Consultant prior to commencing.

**Can I work during my training program?**

**Yes**, individuals are allowed to work part time after they have been deemed eligible for SC so long as it does not jeopardize the success of the training program funded through SC.

You must notify MTCU immediately, if you experience any change in your household income which includes earnings from part-time employment. These earnings may be considered in a recalculation of your SC financial needs assessment and may change the amount of your financial support. If you were already working when you were approved to attend training funded through SC, this would have been factored into your financial needs assessment.

**Who do I contact if I find full-time employment and wish to withdraw from my training program?**

Contact our office immediately as well as your ES service provider if you find full-time employment and wish to quit your training program.

Clients who withdraw from their training program will be required to return any monies/refunds issued by the training institute to the Ministry. Refer to Section 10.4 of your Second Career agreement.

**What happens if I owe funds and I am told I have an overpayment?**

You will be contacted by the Ministry and provided with the details on repayment options.

**I am having difficulty coping with my course/program and am failing some subjects. I am thinking about quitting my training program. Who can I talk to about this?**

If you experience difficulty with your course/program, you should first speak with your instructor at the training institute who may be able to provide you with additional supports to help you succeed. If you are still experiencing difficulties after speaking with your instructor, you should contact your ES service provider to discuss your options.

**My SC training program has just ended and I can't find a job. Who do I contact for job search assistance?**

Please contact your ES service provider for assistance in finding work. Your ES service provider is the person who helped you submit your SC application for funding to MTCU. Your training institute may also provide assistance and support in your efforts to find work.

**Who can I contact for assistance?**

If you have any concerns with your training institute or the quality of your training, please try to resolve the issue directly with them. If the issue still cannot be resolved to your satisfaction, please call: Ministry of Training, Colleges and Universities.

**If you have questions regarding your Second Career Agreement, please call:  
MTCU at (insert local TCU office name, address and telephone number).**

**If you have any questions regarding your Employment Insurance claim, please call:  
SERVICE CANADA at 1-800-206-7218.**

**WISHING YOU A SUCCESSFUL TRAINING EXPERIENCE**