

SECOND CAREER Estimate of Financial Support

To make an estimate of what you may receive from the Ministry of Training, Colleges and Universities (MTCU) for the Second Career (SC) program, you will need the following information:

- Your current household income
- Your current household expenses
- The program you are considering
 - Program name
 - Name of Training Institution (e.g. George Brown College, ABC Career College)
 - Length of program (semesters, and if the training institution is not a publicly funded college, the number of weeks and hours of the course)
 - Start and end date for the course

MTCU may provide funding towards your basic living expenses when your basic living expenses (up to the maximum amount approved by MTCU) are greater than your net (after tax) household income. The maximum amount that may be received is \$410/week, minus the amount received from Employment Insurance (EI), if applicable. If you are receiving EI benefits of \$410/week or greater, no additional benefits will be authorized for basic living expenses. SC participants receiving EI in excess of \$410/week will continue to receive their EI benefits until their EI claim ends. Support may be provided when your EI claim ends, if your expenses are greater than your net household income.

MTCU may also provide support for costs associated with your course (such as tuition) and incremental costs (such as books, fees, transportation costs, dependant care costs). Additional funding may be provided to help meet the cost of equipment and supports to accommodate an individual's disability needs, if applicable. If you require equipment and supports to help with disability needs, please discuss these directly with the Assessment Centre and your MTCU representative. The cost of these supports is not included in this estimate process.

The following steps will allow you to do a rough calculation of the financial support that you may receive for your training.

Step 1.

Calculate your total monthly household income from all sources.

1. Your income (e.g. Employment Insurance, part-time income etc.) _____
2. Spousal or equivalent income _____
3. Other anticipated sources of income _____
4. Total Monthly Gross (before tax) Household Income _____
5. Total Monthly Net (after tax) Household Income (#4 above x 0.66) _____

Step 2.

First, calculate your total monthly basic living expenses (only if your EI benefits will end during the program or if you are not receiving EI benefits).

- Only the expenses in the chart below are considered for an application for SC financial support
- Maximum amounts are specified for each expense category
- You may be required to submit proof for the amount requested

Basic Living Expenses (assuming Monthly maximum rates)

Expense Category	Maximum \$	Actual \$
Mortgage or Room and Board	\$1,300/month	
Food (maximum of \$200/person multiplied by # of dependants in the household – includes spouse/partner)		
Phone	\$40	
Internet	\$40	
Hydro and heat	\$200	
Water	\$50	
Monthly TOTAL		
TOTAL for course		

Second, compare your monthly basic living expenses with your monthly net household income

Monthly net household income (after tax income – from Step 1 #5)	_____
Subtract Monthly total of basic living expenses requested (Refer to monthly total, Step #2, first section)	_____
TOTAL difference	_____

***NOTE: If your monthly household expenses are greater than the monthly net household income, an allowance to address the difference may be provided by MTCU to meet your monthly expenses, up to an amount of \$410 (minus the amount received while on EI).

If your monthly net household income is greater than the monthly total of basic living expenses, then you will not be eligible for a basic living allowance from MTCU.

Step 3.

Estimate what you may receive towards the cost of your course and incremental costs. There are maximum amounts in some cost categories. If your costs exceed the maximum amounts, you will need to consider other sources to support the cost of the program. All reimbursable expenses must be approved by MTCU.

Course and Incremental Costs

Expense Category	Cost	Amount Allowed
Tuition <ul style="list-style-type: none"> • College of Applied Arts and Technology – Actual tuition cost. • Private Career Colleges – maximum of \$14/hour and up to a maximum of \$10,000. <ul style="list-style-type: none"> ○ Exceptions – Heavy equipment operator related – maximum of \$55/hour; truck driver related – maximum of \$40/hour; and welding related – maximum of \$25/hour. All exceptions have a \$10,000 maximum for the course. • Other (e.g. School Boards) – Actual tuition cost. 		
Other instructional costs		
Other personal supports and transportation. <ul style="list-style-type: none"> – actual costs for support items. <ul style="list-style-type: none"> ○ (e.g. safety equipment, footwear, uniforms) – most economical rate for transportation <ul style="list-style-type: none"> ○ (public transit rates where applicable, elsewhere \$0.15/km for distances in excess of 24 km each way to a maximum of \$57.55/wk and \$250/month), ○ Parking. 		
Living Away from Home Allowance (Accommodation cost for a temporary residence while maintaining a permanent residence).		
Dependant care – maximum of \$1,000/month for one child – up to a maximum for two or more dependants - \$2,000/month (calculate for the total length of the course).		
TOTAL		

Step 4.

You may be required to contribute towards the total cost of approved course and incremental costs.

- The amount of your contribution is based on your gross (before tax) Annual Household Income (please refer to the client contribution chart).
- The Ministry representative that is responsible for preparing your agreement will discuss your amount of contribution, if applicable.
- If you are required to make a contribution, the amount will be deducted from the agreement total.

SECOND CAREER - Client Contribution Chart - Based on Total of Annual Gross (before tax) Household Income

Contribution Percentage (Household Size)	Base Amount	3%			6%			9%			12%			15%			20%			25%		
1	\$22,171	\$24,000	to	\$25,857	\$25,858	to	\$27,714	\$27,715	to	\$36,029	\$36,030	to	\$44,342	\$44,343	to	\$49,886	\$49,887	to	\$55,428	\$55,429	to	\$65,000
2	\$27,601	\$30,000	to	\$32,251	\$32,252	to	\$34,501	\$34,502	to	\$44,852	\$44,853	to	\$55,202	\$55,203	to	\$62,103	\$62,104	to	\$69,003	\$69,004	to	\$79,000
3	\$33,933	\$38,000	to	\$40,208	\$40,209	to	\$42,416	\$42,417	to	\$55,142	\$55,143	to	\$67,866	\$67,867	to	\$76,350	\$76,351	to	\$84,833	\$84,834	to	\$95,000
4	\$41,198	\$46,000	to	\$48,749	\$48,750	to	\$51,498	\$51,499	to	\$66,948	\$66,949	to	\$82,396	\$82,397	to	\$92,696	\$92,697	to	\$102,995	\$102,996	to	\$113,000
5	\$46,198	\$54,000	to	\$56,204	\$56,205	to	\$58,409	\$58,410	to	\$75,932	\$75,933	to	\$93,454	\$93,455	to	\$105,137	\$105,138	to	\$116,818	\$116,819	to	\$127,000
6+	\$52,699	\$61,000	to	\$63,437	\$63,438	to	\$65,874	\$65,875	to	\$85,628	\$85,629	to	\$105,398	\$105,399	to	\$118,574	\$118,575	to	\$131,748	\$131,749	to	\$142,000

Contribution Percentage (Household Size)	30%			35%			40%			45%			50%			55%			60%			65%		
1	\$65,001	to	\$70,000	\$70,001	to	\$75,000	\$75,001	to	\$80,000	\$80,001	to	\$85,000	\$85,001	to	\$90,000	\$90,001	to	\$95,000	\$95,001	to	\$100,000	\$100,001	to	\$105,000
2	\$79,001	to	\$84,000	\$84,001	to	\$89,000	\$89,001	to	\$94,000	\$94,001	to	\$99,000	\$99,001	to	\$104,000	\$104,001	to	\$109,000	\$109,001	to	\$114,000	\$114,001	to	\$119,000
3	\$95,001	to	\$100,000	\$101,001	to	\$106,000	\$106,001	to	\$111,000	\$111,001	to	\$116,000	\$116,001	to	\$121,000	\$121,001	to	\$126,000	\$126,001	to	\$131,000	\$131,001	to	\$136,000
4	\$113,001	to	\$118,000	\$118,001	to	\$123,000	\$123,001	to	\$128,000	\$128,001	to	\$133,000	\$133,001	to	\$138,000	\$138,001	to	\$143,000	\$143,001	to	\$148,000	\$148,001	to	\$153,000
5	\$127,001	to	\$132,000	\$132,001	to	\$137,000	\$137,001	to	\$142,000	\$142,001	to	\$147,000	\$147,001	to	\$152,000	\$152,001	to	\$157,000	\$157,001	to	\$162,000	\$162,001	to	\$167,000
6+	\$142,001	to	\$147,000	\$147,001	to	\$152,000	\$152,001	to	\$157,000	\$157,001	to	\$162,000	\$162,001	to	\$167,000	\$167,001	to	\$172,000	\$172,001	to	\$177,000	\$177,001	to	\$182,000

Contribution Percentage (Household Size)	70%			75%			80%			85%			90%			95%		
1	\$105,001	to	\$110,000	\$110,001	to	\$115,000	\$115,001	to	\$120,000	\$120,001	to	\$125,000	\$125,001	to	\$130,000	\$130,001	to	\$999,999
2	\$119,001	to	\$124,000	\$124,001	to	\$129,000	\$129,001	to	\$134,000	\$134,001	to	\$139,000	\$139,001	to	\$144,000	\$144,001	to	\$999,999
3	\$136,001	to	\$141,000	\$141,001	to	\$146,000	\$146,001	to	\$151,000	\$151,001	to	\$156,000	\$156,001	to	\$161,000	\$161,001	to	\$999,999
4	\$153,001	to	\$158,000	\$158,001	to	\$163,000	\$163,001	to	\$168,000	\$168,001	to	\$173,000	\$173,001	to	\$178,000	\$178,001	to	\$999,999
5	\$167,001	to	\$172,000	\$172,001	to	\$177,000	\$177,001	to	\$182,000	\$182,001	to	\$187,000	\$187,001	to	\$192,000	\$192,001	to	\$999,999
6+	\$182,001	to	\$187,000	\$187,001	to	\$192,000	\$192,001	to	\$197,000	\$197,001	to	\$202,000	\$202,001	to	\$207,000	\$207,001	to	\$999,999