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General Information

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

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

Before the ministry can assess your application, you will need an employment assessment from an Employment Ontario (EO) Employment Service (ES) / Integrated Employment Services (IES) provider (known hereafter as Service Providers or SPs). Applicants who apply through IES will complete a Common Assessment (CA) and Employment Action Plan (EAP) identifying skills development or training as the most appropriate course of action.

Your SP will complete the BJO Eligibility and Suitability Assessment Tool as part of your application. To find an EO SP provider in your area, 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 the hearing impaired, Adaptive Technology Services (TTY) is available at 1-866-533-6339.

Important: Your application for BJO must be approved by the ministry **before** you start skills training.

Any costs that you may incur before receiving approval from the ministry will not be eligible for reimbursement. If you have a job and are intending to quit it to attend a skills training 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.

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; 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, due to medical reasons, have left work; or
- who were laid-off and then became self-employed (i.e., gig work).

Individuals who had been laid off from their last job, which they held in another country, may be considered, if they can provide evidence that they had been laid off. Individuals who were laid-off can be considered unemployed if they:

- are working less than an average of 20 hours/week;
- have accepted an interim job (see definitions below), after their initial lay-off.

Whether an individual receives a salary continuance, severance pay, or EI benefits does not impact their eligibility for BJO. However, any income will be taken into consideration in the assessment of household income.

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 the following criteria below:

- Have not been laid off and do not otherwise meet the definition of “laid off and unemployed”.
- Have been unemployed for 12 weeks or longer, defined as meeting one of the criteria below:
 - without work but actively seeking employment and available to start work,
 - not working more than an average of 20 hours per week;
 - engaging in unincorporated or incorporated self-employment with or without a business number for an average of 20 hours per week or less.
- If in receipt of social assistance, the following criteria do not apply:
 - Are part of a household where the combined income of the applicant and their spouse is at or below the BJO low-income threshold outlined in the BJO Application for Financial Assistance.
 - Have had a two-year period where the client did not attend high school (full-time, part-time, or academic upgrading) except if they have left full-time high school and participated in Literacy and Basic Skills (LBS) programming within the last two years.

Definitions

BJO Application for Financial Assistance ([PDF](#) or [online](#)) must be completed by applicants requesting assistance under the BJO program. This form requests information on the applicant’s household income, desired training programs, and financial needs, and identifies the required documentation that must be submitted.

The applicant’s Service Provider must submit this form, and other documentation (i.e., letter of acceptance), in the application package to the Ministry. The date that the completed application package is received by the Ministry is when the client is considered to have requested financial assistance.

Career College (CC) is an educational institution or other institution, agency or entity that provides one or more vocational programs to students for a fee and pursuant to individual contracts with the students, but does not include:

- (a) a College of Applied Arts and Technology established under any Act,
- (b) a university established under any Act,
- (c) a school as defined in subsection 1 (1) of the *Education Act*, or
- (d) a prescribed institution, agency or entity or an institution, agency or entity belonging to a prescribed class; (“collège d’enseignement professionnel”).

College of Applied Arts and Technology (CAAT) offer a range of skills training programs that may be approved under BJO

Employment Insurance (EI) 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.

Fee payer - Fee payers are EI claimants who have requested and received Section 25 approval from the ministry to continue to collect EI benefits for the duration of their BJO entitlement period while attending approved skills training.

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

Indigenous Institutes are publicly assisted, Indigenous-governed and operated community-based educational institutions.

An **interim job** is a job that an individual has taken while seeking better employment after their initial lay-off. An interim job must be a low skill level job which is a National Occupational Classification (NOC) 2021 Training, Education, Experience and Responsibilities (TEER) category 5. These jobs may be full-time, part-time, seasonal, or self-employment, temporary, gig, contract or other forms of non-standard work. In order for a job to be considered interim, the person would generally be employed in it for no longer than 12 months following their lay-off from their previous position.

Individual with Limited Labour Market Attachment is an individual who has had trouble finding and/or keeping a job and accumulating job experience, including an individual who has only been able to find/keep non-standard work (e.g., gig work).

Micro-credentials take less time to complete than degrees or diplomas, may be completed online and may include on-the-job training, are often created with input from business sectors, so the skills being taught match employer needs.

National Occupation Classification (NOC) System is the national reference for occupations in Canada. It provides a systematic classification structure that categorizes the entire range of occupational activity in Canada for collecting, analyzing, and disseminating occupational data for labour market information and employment-related program administration. The NOC 2021 comprises more than 40,000 job titles gathered into 516 unit groups, organized according to six Training, Education, Experience and Responsibilities (TEER) categories and ten broad occupational categories.

Non-Standard Employment refers broadly to work that is neither full-time nor permanent, and includes, for example, part-time work, contract work, self-employment or gig work. See [The Changing Workplaces Review Report](#) for more information.

The Literacy and Basic Skills (LBS) program 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 everyday needs.

Salary continuance and information about other forms of severance pay can be found at [Understanding your severance pay - Canada.ca](#)

Self-employed 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 gig workers.

Service Provider means an Employment Service Provider/Integrated Employment Services provider that has an agreement with the Province to deliver EO programs and services to the public.

Please also refer to the [severance](#) section of the Guide to the *Employment Standards Act, 2000* for further information: <https://www.ontario.ca/document/your-guide-employment-standards-act-0/severance-pay>

Training Institutions Colleges of Applied Arts and Technology (CAATs), Career Colleges (CCs), Indigenous Institutions and School Boards and School Board affiliates.

Unemployed (According to the Organisation for Economic Co-operation and Development) are defined as people without work but who are actively seeking employment and currently available to start work. For the purposes of BJO, there are different considerations for who may meet eligibility criteria related to unemployment (see Eligibility)

Ineligible Individuals

The following individuals are ineligible for participation in BJO:

- individuals participating in a work sharing agreement.
- Individuals (including feepayers) who begin skills training before being approved by the ministry will not be approved to participate in BJO.
- Individuals are not eligible if they quit or were terminated from their job less than 12 months before applying to BJO with the following two exceptions:

- For the “laid-off and unemployed” pathway individuals who quit or were terminated from an interim job within the past year, after being laid off, are eligible for BJO.
- For the “low-income household with challenges attaching to the labour market pathway” individuals who quit or were terminated from a low skilled job (NOC 2021, TEER category 5 occupation) within the past year while seeking better employment are eligible for BJO.
- The following individuals are also ineligible:
 - individuals who are currently enrolled in or have completed a skills training program in the last two years (24 months) with Ontario government funding [including but not limited to, training supported through: SkillsAdvance Ontario (SAO), Ontario Bridge Training Program (OBTP), BJO Canada Ontario Job Grant (COJG), Ontario Student Assistance Program (OSAP), Skills Development Fund (SDF)]. This includes funding received directly or indirectly through SPs.
 - individuals intending to return to school in the upcoming academic year who have not worked or been seeking work for a continuous period of 12 months.
 - individuals who left their employment temporarily to take a leave of absence.

Occupational Demand with Evidence of Good Employment Prospects

To achieve the best results for jobseekers, employers, and communities, the ministry has identified occupations with above average employment prospects. Applicants who select a training program with “good” or “very good” employment prospects (3-year career outlooks) as indicated on the Ontario [Labour Market Information](#) website are not required to provide evidence of good employment prospects as part of their application. Individuals seeking longer training with “good”, or “very good” labour market prospects will also qualify to be ‘fast tracked’ in the suitability matrix to receive faster approval, see sections 2.5 and 2.5.2.

If you are looking to retrain in an area not identified as having good or very good employment prospects (3-year career outlooks) as indicated on the Ontario [Labour Market Information](#) website, the individual will be asked to present evidence of good employment prospects in their Application for Financial Assistance.

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,

Ontario Student Assistance Program (OSAP)

Individuals that have applied for OSAP prior to applying to BJO must put their OSAP application on hold while the ministry assesses the BJO application.

Individuals approved for BJO financial assistance may then choose to continue with their OSAP application, however, they must declare their BJO income on their OSAP application, so that their OSAP payments can be adjusted accordingly.

Better Jobs Ontario Suitability

Applicants to BJO must be assessed against the eligibility requirements and suitability criteria. Service providers must use the BJO Eligibility and Suitability Assessment Tool in EOIS-CaMS to complete the assessment process. Suitability thresholds may be adjusted periodically based on evolving labour market needs and/or client demand.

Individuals are assessed against the following seven criteria each having two or three measurable indicators of suitability. The criteria (set out in greater detail below) are based on the needs of individuals and the economy. The criteria reflect characteristics, experiences, and barriers that demonstrate the degree to which skills training is appropriate for individuals:

For scoring information, refer to the BJO Eligibility and Suitability Assessment Template.

Active Job Search	Creation or use of job search tools (e.g., resume and cover letters, interview practice, compilation of references, etc.), research (e.g., review of job postings, utilization of job-finding clubs, attendance at job fairs, etc.) and pursuit of employment (e.g., cold calling known and/or hiring employers, etc.) in fields related to an individual's work experience, skills, education and training.
Duration of Unemployment	The number of weeks that an individual has been unemployed. 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	An individual is deemed most suitable for training under the program if the chosen training will lead to certification in an occupation regulated by an external body and/or where entry to practice requirements is in place.
Type of Skills Training	Skills training that leads to a credential and qualifies for financial support under BJO.
Occupational Experience	Extent of skills and experience that an individual possesses that is relevant to the current labour market and available opportunities.

If someone is planning to pursue training that will lead to work with "good" or "very good" employment prospects (3-year career outlooks) as identified on the [Ontario Labour Market Information](#) website, they will automatically receive the highest possible score in the following sections: Active Job Search, Duration of Unemployment and Work History.

Skills Training

Skills training must be vocational in nature (i.e. occupationally specific) to be eligible for BJO. Non-vocational programs, including professional development programs, are only eligible for BJO funding if they address a particular skill gap within the broader suite of skills that an individual already possesses or, that is required for employment in a given occupation or profession.

Where required, skills training includes LBS training and/or language upgrade training. If it is a prerequisite for the chosen occupational skills training or for a specific employment opportunity (i.e. 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 TEER category 2, 3 or 4 occupations and equivalent with good employment prospects in Ontario.

The training period (time between the start and end dates, including breaks/ vacation and placement) cannot exceed two years. In all cases a maximum of one calendar year (12 months) for LBS training or language training is allowable prior to the skills training if it is necessary in order for the applicant to be able to participate in the skills training.

The maximum duration of skills training, LBS training, and language training may be extended to meet the needs of persons with disabilities. If required, the maximum amount of funding can also be exceeded for such persons at the discretion of Regional Directors or their delegate in accordance with the DOFMA.

- Skills training must lead to a credential. Recognized credentials can include micro-credentials, certificates, or diplomas, as long as they can be attained within two years.
 - A certificate or diploma must signify that all of the skills and knowledge required for employment in a specific occupation have been attained.

- A micro-credential must either provide a skill or set of skills that is in demand and expected to lead to employment without the need for further credentials or fill a skills gap for the participant who has the other skills relevant to the target occupation.
- If the skills training occurs in a vocation where a licence is an “entry to practice” requirement, the training must be accepted by the licensing body/professional association as providing sufficient preparation for any licensing or entry to practice exams.

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. BJO is intended to assist those who do not have the financial resources (on their own or with the help of others) to access training.

The BJO financial needs assessment considers income level, and household size to determine the amount of financial assistance that may be required for individuals to attend skills training. As assistance is based on individual need, amounts may differ from individual to individual.

Assistance may be provided to cover all or a portion of the cost of tuition and expenses. Assistance may also be provided to cover all or part of the incremental costs of participation in skills training, such as expenses relating to dependent care, disability needs, transportation, and accommodation. The eligible costs for any of these categories include taxes that would normally be charged, such as the Harmonized Sales Tax (HST). Eligible costs under BJO are ultimately governed by the terms of the Participant Agreement.

The Government of Ontario will not reimburse any cost incurred by any applicant whose BJO application is not approved, or who fails to enter into a BJO Participant Agreement for any reason.

The BJO financial needs assessment considers the following:

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

Household income will be considered to determine the financial need for:

- basic living allowance
- transportation allowance
- training access payment

Household income will not affect the financial supports for:

- Living Away from Home Allowance
- Other Instructional Costs
- Tuition
- Dependent Care
- Disability-related costs

Note: The Province may withhold any payments of Financial Assistance if the applicant does not comply with any of the terms or obligations under the Participant Agreement.

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), are considered household income. This includes any material monetary gifts such as scholarships, bursaries, and inheritances. A common law partner means an individual with whom the participant has lived 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.

The following sources of income are not to be included in the calculation of household income for BJO:

- Dedicated financial support for persons with disabilities such as Assistance for Children with Severe Disabilities (ACSD), Special Services at Home (SSAH) and other disability supports for children, and the Canada Disability Benefit.
- Supports dedicated to the care of children such as Canada Child Benefit, Ontario Child Benefit; child support payments (however, spousal support/alimony is to be included in calculation of household income), Ontario Child Benefit Equivalent (OCBE) savings program, compensation from the First Nations Child and Family Services, Jordan's Principle and Trout Class Settlement Agreements and continued care and support for youth provided by a Children's Aid Society such as Ready Set Go.
- Tax benefits/credits such as the Ontario Sales Tax Credit, Ontario Energy and Property Tax Credit and the Northern Ontario Energy Credit.

Social assistance payments (such as Ontario Works and Ontario Disability Support Program) are not included in the calculation of household income or during financial needs assessment. It is the participant's responsibility to notify their caseworker to determine how participation in BJO may affect benefits received through Ontario Works or Ontario Disability Support Program (ODSP) (i.e., income support and/or health benefits). Ontario Works / ODSP health benefits may continue to be available to participants and their family if they exit Ontario Works or ODSP due to income from BJO. Income received by any other individual living in the household that is not the participant and/or their spouse/common law partner is not to be included in the calculation of household income for BJO.

Income received by any other individual living in the household that is **not** the participant and/or their spouse/partner is not to be included in the calculation of household income for BJO.

Financial Assistance Cost Categories

Transportation and Basic Living Allowance (BLA)

Transportation and Basic Living Allowance (BLA) is intended to improve a participant's ability to access and complete training. The intention behind Transportation and Basic Living Allowance (BLA) funding is to support a participant'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. BJO will provide a weekly flat rate of \$45/week, adjusted based on the BJO Income Adjustment Thresholds. Transportation costs may also be incurred for participants who must move to their temporary residence at the beginning of training and move back to their primary residence at the end of training.

Basic Living Allowance is a weekly flat rate that is adjusted based on the participant's household income. For BJO participants who are not receiving EI benefits during their skills training, the flat BLA rate before income adjustment is \$500/week. For BJO participants receiving EI benefits during their skills training, the flat BLA rate before income adjustment is \$500/week minus their EI income. If a participant's EI income is equal to or greater than \$500/week, then the flat BLA rate is \$0. Spousal/partner EI income will reduce BLA only by any amounts over the BJO Income Adjustment Thresholds

The \$500/week BLA and \$45/week transportation allowance combine to \$545/week. This support will only be provided at an amount that brings household income to no higher than the following before-tax weekly income thresholds:

Household Size	BJO Income Adjustment Thresholds
1 person	\$1,294
2-person family	\$1,473
3-person family	\$1,829
4 or more-person family	\$2,081

The determination of household size for the purposes of BJO financial needs assessment includes the participant, their spouse/common law partner, and their dependent children under the age of 18.

Tuition	Assistance may be provided to cover all or a portion of the cost of tuition.
Training Access Payment	Participants with household income is at or below the BJO Income Threshold will receive an additional Training Access Payment. This is a one-time payment of \$350 will be provided regardless of skill training duration to assist with up-front training-related costs (examples include, but are not limited to, uniforms, footwear, and safety equipment not already covered under other instructional costs). Personal supports not covered in other cost categories (i.e., Other Instructional Costs or Disability-related costs) will not be supported outside of the \$350 flat rate. Applicants for part-time training who meet the BJO Income Threshold are entitled to receive the Training Access Payment.
Living Away from Home Allowance	Individuals are eligible for financial assistance 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	People with disabilities must discuss their need for support services or equipment with their training institution. The ministry expects training institutions to provide support services and/or equipment to people with disabilities who are enrolled in skills training at the institution.
Dependent care costs	In determining the incremental dependent care costs, the ministry will consider how dependents were cared for prior to participants entering BJO and how they will be cared for when participants have completed the program.
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	<p>These are costs imposed by the skills training institution, excluding regular tuition costs, which are associated with and considered essential for participation in skills training.</p> <ul style="list-style-type: none">• Costs identified by the training institution as non-essential (i.e., optional) are ineligible under BJO.• 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 fees, and photocopying charges.

Disability Needs

People with disabilities must discuss their need for support services or equipment with their training institution. The ministry expects training institutions to provide support services and/or equipment to people with disabilities who are enrolled in skills training at the institution.

Services and equipment provided by training institutions to people with disabilities may include:

- assessments or advice on learning strategies

- academic materials in alternative formats including digitized text, Braille, large print, voice activated software, assisted hearing devices.
- sign language interpreters or real time captioning for persons who are deaf, deafened, or hard of hearing.
- adaptive technology and training on it
- in-class assistance from specialized professionals
- in-class supports (e.g., tutors, interpreters)

Note: 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.

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

If people 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.

Dependent Care

Financial assistance may be considered for dependent care provided by household members if this arrangement had previously been in place, acceptable proof is presented and if the need is incremental. For example, a grandparent cared for a child one day a week but must now care for the child five days a week to allow a participant to attend skills training (i.e., the four additional days may be considered for financial assistance).

BJO will provide financial support based on actual expenses incurred by participants, up to the following maximums:

Care Types	Weekly Maximum
Infant (younger than 18 months)	\$341
Toddler (between 18 months and 2.5 years)	\$279
Preschool (2.5 years to school age)	\$235
School Age (school age to 14)	\$210
Other Types of Care (e.g. person with a disability)	\$341

BJO applicants who request dependent care are required to fill out and submit the “Request for Financial Assistance for Dependent Care Costs” and the “Dependent Care Declaration – Dependent Care Provider” form. Service Providers are required to submit these forms in the applicant’s application package and confirm that proof of current dependent care payments and dependents dates of birth have been verified.

Taxation

For the purpose of determining eligible tuition and other instructional costs, the ministry uses the Canada Revenue Agency’s definition of eligible tuition fees which is described in further detail at [Eligible tuition fees - Canada.ca](https://www.cra.gc.ca/eligible-tuition-fees)

Under the [Income Tax Act](#), all financial assistance provided from the ministry to participants is to be included as income for income tax purposes with the exception of Adult Basic Education (i.e., LBS) tuition assistance and other skills training courses or programs that do not qualify for the existing tuition tax credit. Using additional ministry funds to make up any shortfall due to income tax deductions at source is not permitted.

To claim tuition amounts, the student must have received 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 postsecondary institution, such as a college or university, or at an institution certified by Employment and Social Development Canada.

BJO participants requiring information on taxation should be directed to the Canada Revenue Agency at 1-800-959-8281 or <https://www.canada.ca/en/services/taxes.html>.