

Better Jobs Ontario

Program Guidelines

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1.0 INTRODUCTION

1.1 Purpose

The Better Jobs Ontario (BJO) program guidelines provide the required information and policy direction needed to deliver BJO (formerly known as Second Career). These guidelines supersede all previous BJO and Second Career related guidelines and are effective as of August 20, 2025.

The BJO guidelines are maintained by the Ministry of Labour, Immigration, Training and Skills Development, hereafter referred to as either MLITSD or the ministry.

This is not a legal document. These guidelines are intended as a resource for information and assistance only and should not be considered legal advice. The guidelines also do not replace, modify, or prevail over any legislation or contractual agreements. In the event of a conflict or inconsistency between the guidelines and the BJO Participant Agreement, the Participant Agreement prevails. If you need help understanding your legal rights or obligations, you may wish to seek legal advice.

1.2 Context

1.2.1 Employment Ontario

Employment Ontario (EO) is the province's one-stop service delivery system for employment, training and labour market programs and services.

The EO service objective is to:

- ensure the highest quality of service and support to help individuals meet career or hiring goals.
- provide opportunities to make it easier for individuals to improve their skills through education and training.
- ensure that no matter which EO office individuals access they will get the help they need.
- work with employers and communities to build the highly skilled and highly educated workforce Ontario needs to be competitive.

BJO is one of many services and programs offered through the integrated EO network.

1.2.2 Funding Source

BJO is funded through the Canada-Ontario Labour Market Development Agreement and the Canada-Ontario Workforce Development Agreement. The partnership between

Canada and Ontario advances workforce development by supporting efforts to build an inclusive, integrated, client-centered, outcomes-driven employment and training system that responds to the evolving needs of individuals, employers, and communities. These agreements also give the province the primary responsibility for the design and delivery of labour market programs and services in Ontario.

1.2.3 Continuous Program Improvement

As with other EO programs, BJO is regularly updated based on the changing needs of the labour market and the results of program evaluations. An example of this commitment to continuous improvement is the periodic adjustment of eligibility and suitability criteria to help the province adapt to changes in economic circumstances.

In 2025, in response to the US-Canada tariffs, changes were made to BJO guidelines to provide enhanced support to Ontario workers and support economic resilience in the face of international trade challenges. The changes are reflected throughout these guidelines but can be summarized as follows:

- All applicants can now qualify for up to 2 years of training supports, increased from 1 year, if the training has favourable labour market prospects.
- All applicants can now qualify for up to \$35K for training that is longer than 1 year, with favourable labour market prospects.
- If an entry-to-practice exam is required to work in a chosen occupation, BJO will only support training that is accredited or approved by the external professional body responsible for establishing and maintaining standards in that field.

2.0 PROGRAM DESCRIPTION

2.1 Objective

The objective of BJO is to help unemployed individuals in need of skills training find employment in in-demand occupations with demonstrated labour market prospects in Ontario. The program is intended for individuals who do not have the financial resources to access training as outlined in [Section 2.7.1.1 \(Household Income\)](#)

The intention of BJO is to help individuals rapidly attach to employment by the most cost-effective path.

It is important to note that BJO is one option among many EO services and programs and is not intended to support all possible employment or training needs. For example, individuals interested in becoming certified in a trade are encouraged to explore Apprenticeships programs which combine on-the-job and in-school training for employment in a skilled trade and enable workers to become certified in their trade of

choice. For more information, please visit the [Employment Ontario Partners' Gateway \(EOPG\)](#).

2.2 Consideration for BJO Approval

There are three distinct and incremental levels of assessment to determine participation in BJO. Applicants must be assessed against the eligibility requirements (see [Section 2.3](#)) and suitability criteria (see [Section 2.5](#)), and would then have their financial need assessed (see [Section 2.7](#)). The purpose of each of these levels of assessment follows:

- Eligibility – Determines whether individuals meet the baseline requirements for BJO in advance of further assessment.
- Suitability (relative need/priority for skills training) – Determines whether individuals deemed eligible are also most appropriate for the program.
- Financial Need – Determines the amount of BJO financial assistance individuals deemed eligible and suitable will receive.

Suitability thresholds may be adjusted periodically based on evolving labour market needs and/or client demand. Feepayers are not eligible for financial assistance and will only be assessed against the eligibility requirements.

Applicants must apply through an Integrated Employment Service (IES) or Employment Services provider (ES) (known hereafter as Service Providers or SPs). Applicants who apply through an IES provider will complete a Common Assessment (CA) and an Employment Action Plan (EAP). In either case, these plans will identify skills development or training as the most appropriate course of action.

Participant eligibility and suitability information will be entered into the Employment Ontario Information System-Case Management System (EOIS-CaMS) by SPs. The ministry is responsible for reviewing eligibility and suitability assessments submitted by SPs as well as for assessing the financial need of individuals. The ministry retains absolute and sole discretion to decide which eligible applications are approved.

All skills training requests under BJO must also comply with the training requirements outlined in [Section 2.4 Eligible Training](#).

2.3 Eligibility

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.
- be a Canadian citizen or permanent resident
- not be ineligible as outlined in [Section 2.3.5 Ineligible Individuals](#).
- demonstrate occupational demand for the skills training they are requesting with evidence of good employment prospects locally or within Ontario.

Notes:

1. Sections 2.3.1 to 2.3.5 should be reviewed in their entirety when considering someone's eligibility for BJO.
2. Decisions about eligibility will be made according to the person's most recent attachment to the labour market.

2.3.1 Laid Off and Unemployed

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

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

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, as defined in the glossary, 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 (see [Section 2.7.1.1](#) for further detail).

2.3.2 Low-Income Household with Challenges Attaching to the Labour Market

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

- a) Have not been laid off and do not otherwise meet the definition of “laid off and unemployed” as outlined in Section 2.3.1.
- b) Have been unemployed for 12 weeks or longer, defined as meeting one of the criteria below:
 - o without work but actively seeking employment and available to start work.
 - o not working more than an average of 20 hours per week.
 - o 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:

- c) 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.
- d) Have had a two-year period where they did not attend high school (full-time, part-time, or academic upgrading), except if they have left full-time high school and participated in Get SET (Skills, Education and Training programming within the last two years).

Note: To be approved for BJO, everyone is required to have been out of school for at least one year, and meet all other eligibility criteria as described in [2.3 \(Eligibility\)](#).

2.3.3 Resident of Ontario and Legally Authorized to Work in Canada

Individuals must be residents of Ontario (i.e., their home address is in Ontario) and must be legally authorized to work in Canada to be eligible for participation in BJO. There is no specific required length of time for having resided in Ontario.

2.3.4 Additional Considerations for Eligible Individuals

Additional eligibility considerations include:

- individuals who were laid off but have recall rights as defined in the *Employment Standards Act*, are eligible to participate in BJO.
- individuals who lost their job because of business closure and chose to take early retirement packages are eligible to participate in BJO. This applies to individuals who were laid off and required to take early retirement packages at any time since the implementation of BJO in June 2008.
- individuals who are seasonally unemployed are eligible to participate BJO only if skills training is aimed at one or more of the following outcomes:
 - lengthening the duration of seasonal employment thereby decreasing the lay-off period.
 - providing skills that lead to year-round employment.
 - providing skills necessary to find alternate work in the off-season.
 - preventing job loss in the event that the seasonal job changes, and the employee needs new skills training that the employer does not provide. The potential for job loss and need for skills training must be confirmed with the employer. Skills training would occur during a period of unemployment.
 - is expected to provide skills for an occupation, for which the expected wage would exceed any social assistance funding for which the person is eligible.

2.3.5 Ineligible Individuals

The following individuals are ineligible for participation in BJO:

- individuals participating in a Work Sharing agreement organized by Employment and Social Development Canada (ESDC). See Glossary for more details on Work Sharing.
- 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: BJO, Canada Ontario Job Grant (COJG), Ontario Bridge Training Program (OBTP), Ontario Student Assistance Program (OSAP), Skills Advance Ontario (SAO), Skills Development Fund (SDF)]. This includes funding received directly or indirectly through SPs.
- individuals who have not had a 12-month break from formal education following secondary school.
- individuals who left their employment temporarily to take a leave of absence.
- individuals with a 900 Social Insurance Numbers.

Individuals who are currently enrolled in or have completed skills training (under 40 hours) or assessment under the Adjustment Advisory Program and require skills training longer than 40 hours may be eligible for referral to Better Jobs Ontario, and may qualify for funding, pending the meeting of eligibility and suitability requirements.

2.4 Eligible Training

Individual applicants must demonstrate that the proposed training:

- is vocational in nature.
- leads to a recognized credential.
- delivers all the skills and knowledge required to gain employment in a specific occupation
- is designed for an occupation for which the individual can demonstrate occupational demand and evidence of good employment prospects, locally or within Ontario

For BJO, pre-apprenticeship programs may, or may not, provide all skills and knowledge required to gain employment in specific occupations. The program eligibility assessment would be made by the Service Provider then the Ministry staff who review specific BJO applications. More detail on programs which do not provide all of the skills necessary to pursue employment are outlined in [Section 2.6.1.5 Single Skills, Micro-Credentials or Continuing Education Programs](#).

If an entry-to-practice exam is required to work in a chosen occupation, BJO will only support training that is accredited or approved by the external professional body responsible for establishing and maintaining standards in that field.

2.4.1 Professional Development

Professional development (e.g., First Aid training, WHMIS, Word, Excel, etc.) generally does not qualify for BJO support since most professional development enhances the existing skills of individuals and is not considered vocational skills training. Please refer to [Section 2.6.1.5 Single Skills, Micro-Credentials or Continuing Education Programs](#) for additional clarification on single skills courses.

2.4.2 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” provincial employment prospects as indicated on the Ontario [Labour Market Information](#) (3-year career outlooks) 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 an individual is looking to retrain in an area not identified as having “good” or “very good” provincial employment prospects 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:

- submission of currently advertised job opportunities in the local labour market, or evidence of recent job postings in Ontario, which can include information from on-line resources.
- 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).

The minimum number of advertised job opportunities or employer attestations required is as follows:

Population	Job Opportunities
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

Individuals are encouraged to search for job profiles and job prospects at either the Ontario or regional level to assess whether an occupation has the potential for long-term employment.

Local economic conditions may produce different employment prospects. Ontario or regional-level job search tools are designed to be used as part of an assessment process that also considers economic conditions in the community or labour market in which the BJO applicant will be seeking work.

An occupation with few opportunities for long-term employment is considered a “below average” or “limited” prospect and will not be supported.

2.5 Suitability

Applicants to BJO must be assessed against the eligibility requirements (see [Section 2.3](#)) and suitability criteria (see [Section 2.5](#)). 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.

If someone is planning to pursue training that will lead to work with “good” or “very good” provincial 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.

2.5.1 Better Jobs Ontario Eligibility and Suitability Assessment Tool

In addition to helping determine eligibility, the BJO assessment tool is completed by the SP to determine which individuals are most suitable for BJO by:

- prioritizing individuals based on transparent, consistent, and measurable criteria.

- combining and balancing the needs of jobseekers with the needs of employers in the local economy, demands for labour in emerging and growth sectors, and/or demands for a more highly skilled workforce.

Individuals are assessed against 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.

Individuals who meet or exceed the baseline score will be considered most suitable for BJO. Individuals who score below the baseline may be redirected to other EO and community services and programs. In certain instances, with a strong rationale, these individuals may be recommended for a suitability exception.

2.5.2 Suitability Criteria

The following are the BJO suitability criteria. (Those who are scoring BJO applications should refer to the BJO Eligibility and Suitability Assessment Tool in EOIS-CaMS.)

1. Active Job Search

The following actions illustrate an active job search for applicants: 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. Assessment of a client's active job search duration will be made against the following duration parameters:

- 12 weeks or longer.
- 5 to 11 weeks.
- Less than 4 weeks.

Time spent in an interim job may be included in the calculation of job search time. Appropriate examples of evidence used to illustrate an interim job may include the provision of a Record of Employment, first and last pay cheque stubs, written Notice of Lay Off etc.

Documentation of job search or proof of interim employment should be provided to and supported by the SP.

Note: If someone is planning to pursue training that will lead to work with “good” or “very good” provincial employment prospects (3-year career outlooks) as identified on the [Ontario Labour Market Information](#) website, they will automatically receive the highest possible score in this section.

2. Duration of Unemployment

The number of weeks that an individual has been unemployed:

- More than 12 weeks.
- 5 to 11 weeks.
- Less than 4 weeks.

Time spent in an interim job may be included in calculating the duration of unemployment. For an individual who has been on maternity/paternity leave, the duration of unemployment is calculated from the time the individual began seeking re-entry into the labour market.

For individuals with limited labour market attachment who do not have a lay-off date, duration of unemployment is measured by the number of weeks the individual has met the definition of “unemployed” under [Section 2.3.2 \(Low-Income Household with Challenges Attaching to the Labour Market\)](#).

Note: If someone is planning to pursue training that will lead to work with “good” or “very good” provincial employment prospects (3-year career outlooks) as identified on the [Ontario Labour Market Information](#) website, they will automatically receive the highest possible score in this section.

3. Educational Attainment

An applicant’s highest education level will be assessed according to the categories below:

- high school completion or less (this includes those with an Ontario Secondary School Diploma (OSSD) or equivalent, (e.g., the Canadian Adult Education Credential (CAEC)), or the equivalent in other jurisdictions, or any amount of secondary schooling).
- high school completion with some postsecondary education or some Apprenticeship training.

- postsecondary completion or Apprenticeship completion (Certificate of Apprenticeship or Certificate of Qualification).
- postsecondary credential that is not recognized in Ontario.

Internationally trained immigrants looking for commensurate employment in the field in which they were trained or in a related field without having to duplicate their existing skills and education should be referred to the Ontario Bridge Training Program (OBTP), as appropriate.

4. Work History

This is assessed based on the extent to which an individual's work history (in Canada or abroad) impacts their ability to attach to the labour market. With respect to work history (defined as having had annual earnings of \$5,000 or more over one or more years) the following suitability factors will be considered:

- An applicant who is employed in the same occupation for a longer period of time will be considered more suitable. For example, someone who has worked in their last job for:
 - more than 5 years is most suitable.
 - 3-5 years is less suitable.
 - less than 3 years is least suitable.
- An applicant with a longer duration of poor employment history will be considered more suitable for BJO support. For example, applicants who can demonstrate evidence of poor employment history for:
 - 3 years (or more) are most suitable.
 - 2-3 years are less suitable.
 - less than 2 years are least suitable.
- No previous work history.

Note: "Poor employment history" is defined as having experienced one or a mixture of:

- A period or periods of long-term unemployment (27 weeks or more unemployed).
- Precarious work as defined in [Appendix A](#).

Individuals who have been repeatedly fired/dismissed, or have regularly quit previous jobs, may be experiencing barriers that cannot be addressed through skills training.

Note: If someone is planning to pursue training that will lead to work with “good” or “very good” provincial employment prospects in the province of Ontario (3-year career outlooks) as identified on the [Ontario Labour Market Information](#) website, they will automatically receive the highest possible score in this section.

5. 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 are in place.

Certification requirements are specific to the employment requirements associated with the specific occupation/trade. These prerequisites are stipulated by a provincial or territorial governing/regulatory body that recognizes the credentials and allows the holder to work in the occupation and/or trade.

6. Type of Skills Training

Skills training that leads to a credential and qualifies for financial support under BJO includes:

- occupation specific skills training in NOC TEER category 2, 3 or 4.
- Get SET (Skills, Education and Training or language training that is needed in advance of occupation-specific skills training.

An individual must research at least three Training Institutions (if feasible), including at least one College of Applied Arts and Technology (CAAT) and one Career College (CC), and consider the cost effectiveness of occupation-specific skills training.

An example of a situation where it would not be feasible to research three institutions is if there were less than three institutions offering the proposed training within commuting distance.

7. Occupational Experience

Occupational experience is the extent of skills and experience that an individual possesses that is relevant to the current labour market and available opportunities. The need for retraining is based on:

- No previous work or work experience is in NOC TEER category 5 occupations and there are few opportunities for sustainable, long-term employment; and/or a disability prevents an individual from using existing occupational skills.
- work experience is in NOC TEER category 2, 3 or 4 occupations and there are few opportunities for long-term employment; and/or a disability prevents an individual from using existing occupational skills.
- work experience is in NOC TEER category 1 or 0 occupations and there are few opportunities for long-term employment; and/or a disability prevents an individual from using existing occupational skills.

2.5.3 Suitability Decision

The assessment criteria help ensure equitable and defensible access to training through BJO. Building on the assessment, the decision model provides a baseline for determining BJO suitability.

The baseline BJO suitability score is 16; this represents the minimum scoring needed for consideration for the BJO program.

Individuals who score 16 points or higher on the suitability criteria are considered most suitable for the BJO program. As noted in [Section 2.2](#), suitability thresholds may be adjusted periodically based on evolving Labour Market conditions and/or client demands.

Individuals who do not meet the BJO threshold of 16 may only be considered in exceptional circumstances. Exceptional circumstances are at the discretion of the ministry's Regional Directors or their delegates in line with the Delegation of Financial Management Authority (DOFMA). Individuals allowed under this exception must still meet BJO eligibility requirements and be assessed for financial need.

2.6 Skills Training

Skills training must be vocational in nature (i.e., occupation-specific) to be eligible for BJO consideration. Non-vocational programs, including professional development programs, are only eligible for BJO funding if they meet the criteria outlined in [Section 2.6.1.5 \(Single Skills, Micro-credentials or Continuing Education Programs\)](#).

Allowable skills training for labour market-destined individuals includes skills training for specific occupations and, where required, Get SET training and/or training in 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 itself). A specific employment opportunity is one for which there is 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 date, including breaks/vacation and placement) cannot exceed three years. In all cases a maximum of one calendar year (12 months) for Get SET 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, Get SET, 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 except as outlined in Section [2.6.1.5 \(Single Skills, Micro-credentials or Continuing Education Programs\)](#). 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.

2.6.1 Prerequisites and Types of Skills Training

2.6.1.1 Get SET (Skills, Education and Training)

Get SET 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.

Get SET activity described previously as “academic upgrading” is now described more specifically within the context of BJO as preparing individuals for one of the following paths:

- postsecondary - the learning program is used to prepare individuals for transition to college and other training institutions.

- employment - the learning program is used to prepare individuals who require secondary school credit or secondary school equivalency for a job that they have been offered.

2.6.1.2 English as a Second Language (ESL) or French as a Second Language (FSL)

Individuals who cannot secure employment in their trade or occupation or are unskilled workers and cannot attain employment because of a lack of fluency in one of Canada's two official languages, are eligible for language training (in English or French) through BJO. This language training (in English or French) is specifically designed to remove an employment barrier. The action plan must demonstrate that a lack of fluency in English or French is a barrier to employment.

Upon completion of the language training, individuals should be sufficiently competent in English or French to commence the BJO training identified in their BJO Application for Financial Assistance.

Caution should be exercised when considering funding under BJO for English or French language instruction as this type of training is often available in the community at minimal or no cost.

2.6.1.3 Continuing Education and Other Part-Time Skills

Continuing education and part-time education programs may be defined differently depending on the educational institution. Part-time skills training requests should be assessed closely, to ensure they can be completed within the amount of time allowable under BJO. Recommendations for these types of programs may be approved under extenuating circumstances but must be based on a thorough assessment and designed to lead to employment. Basic Living Allowance and other supports may be allowable but will not be provided during part-time training. Based on an individual's financial needs assessment, exceptions can be made for people with disabilities who cannot attend full-time skills training because of their disabilities.

2.6.1.4 Correspondence/Online/Distance Skills Training

Skills training delivered through distance learning (e.g., correspondence or online) may be permitted through BJO. It must be carefully assessed on a case-by-case basis. This type of skills training must not be wholly self-paced; it must have established start/end dates and identified breaks in training. This type of skills training must take place in a structured and interactive environment where benchmarks and timelines for completion exist. These parameters should be established before the beginning of the training and appear in the acceptance letter from the training provider. The following should be considered before a recommendation is made:

- availability and accessibility of other training institutions and training methods.

- industry recognition of certification and training provider.
- whether training institutions will offer ongoing assistance to individuals and monitor progress.

2.6.1.5 Single Skills, Micro-Credentials or Continuing Education Programs

A single skill course, micro-credential, or a continuing education program may be eligible for BJO funding if it addresses 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.

As outlined in [Section 2.6 \(Skills Training\)](#), micro-credentials should provide a skill or set of skills that are in demand and lead to employment without having to attain further credentials or fill a gap for a participant who has other skills relevant to the target occupation.

Any recommendation regarding BJO support must be based on a thorough assessment and must move the participant forward on their path to employment by the most cost-effective route.

It is expected that these courses plus an individual's existing knowledge/credentials will lead them to employment. For example, a laid off experienced technician wanting to improve employability can learn the skills required to use a new green technology that is in demand in their industry.

Successful completion of a single skill course, micro-credential or continuing education program must provide individuals with documentation upon completion. This does not mean that the applicant must produce a job offer from an employer. Rather, it means that the applicant must show that there are good labour market prospects for the occupation in which training is being requested, during their assessment.

2.6.1.6 Combination Skills Training

Combination courses provide training in skills and knowledge in more than one area needed for an occupation. Such courses (including micro-credentials) are only eligible for BJO funding at the discretion of the ministry, considering the local labour market and employment requirements.

For example, in some areas, skills training on one piece of heavy equipment may suffice, whereas in another area skills training on one or more additional pieces may be required.

BJO funded training must always be the most cost-effective route to employment. Costs should not jeopardize the client's ability to complete training.

2.6.1.7 Bundled Programs

Bundled or dual credential programs allow students to earn two credentials (including micro-credentials) within a compressed timeframe. These programs are the result of collaboration either within or between postsecondary institutions. Requests for BJO support for participants undertaking bundled or dual credential programs should be carefully assessed on a case-by-case basis to ensure the training choice aligns with the intention of BJO to return individuals to employment by the most cost-effective path.

2.6.1.8 Clinical Placement/Work Placement/Practicum

A clinical placement is part of a skills training program in a real-life setting (e.g., hospital, clinic, laboratory) where individuals perform actual clinical procedures under the direction of an instructor. This type of placement moves the classroom to a hands-on facility with individuals and instructors remaining together. To be approved, a clinical placement must be a requirement for graduation, and it may be up to 15% of the total program duration. It must not be approved if it is a stand-alone activity.

A work placement or practicum is a period of supervised practical application of learned theory that is a mandatory part of the skills training curriculum. This component is necessary to graduate. It is often an unpaid activity that is supervised and evaluated by the training institution. It is the responsibility of the training institution to arrange the work placement or practicum.

Individuals participating in a work placement or practicum component that is part of the established curriculum are eligible to continue receiving financial assistance during this period; however, any income received must be declared to the ministry.

Generally, a work placement or practicum may entail up to 15% of the program. A longer work placement may be acceptable if it is a requirement for certification in a particular field of study, such as in the health care or education sectors. For any other exceptions to the 15% maximum, individuals must demonstrate that a longer work placement is an integral and mandatory part of the skills training program.

Training institutions must provide supervision throughout the work placement.

Generally, a work placement or practicum should be followed by at least one week of in-school or online training. In the exceptional cases where the program does not end with at least one week of in-school or online training, individuals must demonstrate that some form of supervision and evaluation by the training institution will take place after the work placement for final program assessment and completion.

The ministry must ensure that the placement is not solely a benefit to employers. The primary objective of the placement is to have the individual gain experience.

Work placements/practicums which are scheduled to take place outside of Canada cannot be supported through BJO unless they are a mandatory requirement of the curriculum. This requirement must be identified and approved by the ministry prior to commencement of the program. An example is a truck driving program where driving routes often require entering the USA.

If the work placement does not develop into an employment opportunity after graduation and lack of work experience has been identified in the action plan, individuals should work with their SP to explore the potential for other employment service options.

2.6.1.9 Certification Exams

Certification is the issuing of a formal document attesting to a set of skills, knowledge and abilities gained through completion of set education/skills training requirements. Certification exams may be required by a regulatory body that governs the practice of the occupation (e.g., registered nurses, journeypersons). Individuals cannot be supported through BJO for the sole purpose of writing a certification exam as no skills training is involved.

If individuals attend skills training for an occupation where licensing or certification is required for employment:

- the individual must provide documentation to the ministry that the completion of the training program is recognized by the licensing body as one that will adequately prepare the applicant to take any required entry to practice examination; and,
- any cost related to taking the certification exam may be considered an eligible expense, only if the option to take the certification exam is offered as part of the skills training program.

2.6.1.10 Examination/Test Preparation Courses

Examination/test preparation courses that have the sole purpose of preparing individuals for an examination/test, which do not provide any Get SET training or skills training, are not eligible for BJO. Examples of courses that do not include Get SET training or skills training include:

- Canadian Adult Education Credential (CAEC) preparation classes for individuals wanting to receive their high school equivalency certificate.
- Test of English as a Foreign Language (TOEFL), which may be a requirement for admission into colleges and universities where instruction is in English, and English is not the individual's first language.

However, examination/test preparation courses may be considered for support through BJO if it is evident that they are part of a skills training program.

2.6.1.11 Licensing Fees

Supporting registration costs so that individuals can be registered or licensed with an association or regulatory body is only permitted through BJO if the associated exam is offered as part of the skills training program. Being registered or licensed with an association or regulatory body is not required for individuals to receive their credential.

2.6.2 Additional Skills Training Considerations

2.6.2.1 Skills Training Outside of Ontario

Individuals should make every effort to select training with an Ontario-based institution, as the ministry will generally not support skills training outside of Ontario. The skills training approved must be recognized in Ontario and applicable to the Ontario labour market.

However, in exceptional circumstances, skills training outside of Ontario can be supported, if one of the following conditions are met:

- the skills training is not offered in Ontario but is offered in another Canadian province or territory.
- the skills training is fully remote and a more cost-effective method than in-person classes. Cost effectiveness involves several considerations such as the cost of tuition, duration of skills training (e.g., a longer duration would require more basic living allowance), location of skills training and most direct route (e.g., direct participation in skills training versus Get SET training as a prerequisite to occupation-specific skills training).
- an essential work placement/practicum portion of the training requires individuals to be outside of Ontario.
- the skills training is more cost effective for the ministry than if taken in Ontario.

The reason for accessing an institution outside of Ontario cannot be based solely on the fact that the individual could start training at an earlier or more convenient time than at an institution in Ontario.

2.6.2.2 Short Breaks in Skills Training

Individuals may continue to receive financial assistance under BJO during short scheduled breaks in skills training such as March break or the closure of training institutions during the summer for up to 3 weeks.

2.6.2.3 Breaks between Skills Training

During a break or gap between programs, such as the break between Get SET training completion and the start of skills training, individuals will not receive BJO financial assistance. Where applicable, this must be discussed before an applicant submits their BJO application package to the ministry to ensure that they have the financial ability to support themselves during this period.

2.6.2.4 Interruption of Skills Training

In the event of the closure of a skills training institution (or classes) due to circumstances beyond the control of the individual (i.e. strike), financial assistance may continue to be paid until the original end date of the skills training program. If the duration of the interruption is unduly long, the ministry may suspend financial assistance or may discuss alternate solutions.

2.6.2.5 Withdrawal from Skills Training Due to Illness or Significant Life Event

In situations where a client had to leave their skills training due to illness or a significant life event, the ministry will consider permitting re-entry into skills training (on a case-by-case basis). These situations may include:

- experiencing discrimination based on any of the protected grounds under the Ontario Human Rights Code.
- The need to care for dependents, including ailing parents who required care.
- parental leave by either parent at the time of pregnancy, birth, or adoption.
- health concerns or issues related to accessibility or disability.
- a death in the immediate family (i.e., parent/guardian, sibling, spouse, child).

This list is not meant to be exhaustive but is meant to provide guidance for consistent decision-making in granting approval for applicants to complete previously started training.

2.6.2.6 No Government Support for Training in the Last Two Years

In exceptional cases, individuals who have completed a skills training program with Ontario Government funding in the last two years (24 months) may be granted an exception to participate in BJO prior to the end of the two-year period if they cannot pursue employment in the occupation for which they were trained, including:

- individuals who received skills training in an occupation with low occupational outlook to retrain in marketable, in-demand occupations based on provincial priority areas as identified in Section 2.4.2

- vulnerable youth (15-29 years old) such as justice-involved youth, youth with disabilities and youth in Extended Society Care.

These cases must be well-documented and be approved by ministry Regional Directors or their delegates in line with the DOFMA.

2.6.2.7 Training Institute Closure

For situations which result in temporary and/or permanent training institute closure (e.g., an investigation or a bankruptcy), financial assistance may continue to be paid until the original end date of the skills training program. If the duration of the interruption is unduly long, the ministry may suspend financial assistance or may discuss alternate solutions.

For permanent training institute closures, the Training Completion Assurance Fund (TCAF) protects individuals at registered CCs. TCAF is an industry insurance fund. Individuals will be provided with an alternative CC that can provide the remaining training. Where it is not possible to provide alternate solutions for BJO participants, refunds are issued and must be returned to the ministry.

2.6.2.8 Commercial and Helicopter Pilot Skills Training

Individuals who request assistance to take skills training to obtain a commercial pilot or helicopter pilot's license can only be approved if they already have their private licence.

2.7 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.

2.7.1 Overview of Financial Assessment Calculation

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.

2.7.1.1 Household Income

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.

Income from all sources, subject to the exceptions identified in this section, must be included. This includes spousal support, part-time employment income, self-employment income, income derived from gig-work, EI benefits, pension, allocation of earnings, severance pay, income from a rental property and income from investments received by the individual and/or their spouse/partner during BJO participation.

The following categories of financial support 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.
- Some housing benefit payments provided to eligible households designed to make rental housing more affordable, such as the Canada Ontario Housing Benefit (COHB).
- Indigenous land claim settlement and treaty annuity payments that result from an agreement between Indigenous persons and Canada and/or Ontario are fully exempt as income and assets for the purposes of BJO. This is a general exemption that applies to all payments made pursuant to a land claim settlement agreement with Canada and/or Ontario. The Ministry may request associated information or documentation at its discretion.

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.

If household income changes, individuals must notify the ministry immediately.

Two categories of household income that are considered in the financial assessment calculation are Monthly Gross Household Income and Monthly Net Household Income.

2.7.2 Transportation and Basic Living Allowance

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 participants 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.

BLA is a weekly flat rate that is adjusted based on the participant's household income (see [Section 2.7.2.1 BJO Income Adjustment Thresholds](#)). 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.

2.7.2.1 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	Income Threshold
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.

Potential reductions in BLA and transportation coverage are as follows:

- if the participant is receiving BLA and transportation, the reduction = [(Base BLA + transportation + participant gross EI and non-EI income + gross spousal income)] – income threshold.
- if the participant is receiving BLA only, the reduction = [(Base BLA + participant gross EI and non-EI income + gross spousal income)] – income threshold.

2.7.3 Skills Training and Incremental Costs

Eligible skills training and incremental costs include tuition, other instructional costs, training access payment, transportation costs, living away from home allowance, and dependent care.

2.7.3.1 Other Instructional Costs

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.

- 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.

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.

To qualify for funding for mobile computing devices or other electronic equipment, the participant must:

- Demonstrate that the institution requires the mobile computing device (or other electronic equipment) for the client to fully participate in the program.
 - Acceptable evidence of the institution's requirements should be included in the acceptance letter. Alternatively, the participant can provide a printout from the school's website stating that the equipment is required for that program.
- Prior to approval, applicants must provide one quote indicating the cost of the item that will be purchased to comply with the training institution's BYOD policy.

Clients will be required to provide receipts that demonstrate that the device, or upgrading of the device, was paid for after the participant was approved for BJO.

All instructional costs must be reviewed to determine appropriateness of the amounts being requested.

Tutoring costs may be considered if tutoring services are necessary for successful completion of a program in the following circumstances:

- tutoring must be skills training-related, and the tutor must be recommended by the training institution.
- individual must be attending all training unless absent for an acceptable reason (e.g., short term illness).
- training institution must confirm a need for tutoring.

Other Instructional Costs do not include fees for licensing, medical and driver abstracts, which are considered requirements for employment.

There are instances in which individuals must pass a medical examination prior to completing a program (e.g., truck drivers). This is an eligible cost under BJO.

Training institutions must provide the laboratory equipment, tools or other capital items required for learning the curriculum, except as provided under "Other Instructional Costs". Additionally, "tools of the trade" should be either supplied by the employer at the time of hiring or purchased by the workers themselves (for the employed or self-employed).

2.7.3.2 Training Access Payment

Participants with household income 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.

2.7.3.3 Living Away from Home

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/week in Living Away from Home costs.

2.7.3.4 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.

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

2.7.4 Disability Need

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.

2.7.5 Financial Hardship

The ministry has some capacity to address financial barriers which may prevent individuals from otherwise participating in BJO. Consideration of financial hardship includes all aspects of the financial needs assessment. For BJO, the ministry adopts the Canada Revenue Agency's definition of "Financial Hardship" as "financial suffering or lack of what is needed for basic living requirements such as food, shelter, clothing and reasonable non-essentials". Only in exceptional circumstances, individuals experiencing financial hardship may be considered for additional funding at the discretion of ministry Regional Directors or their delegates in line with the ministry's DOFMA.

2.7.6 Agreement Value

The overall participant agreement value, however, cannot exceed the maximum allowable under BJO. The maximum allowable is:

- \$28,000 for training of 1 year or less
- \$35,000 for training that is more than 1 year and up to 2 years in duration.

The following costs can be supported by the ministry in addition to the maximums noted above: disability needs, dependent care, living away from home allowance and all costs related to Get SET and/or language training.

2.8 Additional Considerations

2.8.1 Employment Insurance Act and Section 25 Approval

Individuals are required to be capable of, and available for, work and must demonstrate that they are actively seeking employment in order to be entitled to EI benefits. If an active EI claimant is approved for BJO program funding, an approval from the ministry under Section 25 of the [*Employment Insurance Act*](#) will release them from their obligation to actively look for work while they are pursuing their BJO training. The ministry provides Section 25 approval on behalf of Service Canada; careful consideration is required in these cases.

Requests for backdating Section 25 approval may be considered in cases where individuals who had initially been disqualified by Service Canada from receiving EI benefits appeal the case and win, resulting in their EI claims being established and backdated.

2.8.2 Feepayer

Feepayers, like all other individuals who receive BJO financial assistance, must be case managed. Through the Common Assessment process, an Employment Action Plan (action plan) will be collaboratively developed by the client and case worker. A lack of skills should be identified as a barrier to employment, in order to support a request for Section 25 approval under the [*Employment Insurance Act*](#).

Feepayer approval must only be used when individuals are able to pay for their skills training but require their EI benefits for the entire duration of their entitlement period while attending approved skills training. Feepayer approval **must not be used** if individuals will require BJO funding in order to complete skills training.

Feepayers must sign an attestation form that states that they will not request financial assistance from the ministry to support them with their training plan.

While feepayers can pay their own tuition and training costs, they must meet the eligibility requirements of the program. Feepayers are not required to have a suitability assessment conducted ([Section 2.5 Suitability](#)), and are not required to select an identified priority area or demonstrate good employment prospects ([Section 2.4.2 Occupational Demand with Evidence of Good Employment Prospects](#)).

Skills training for feepayers is allowable for NOC TEER category 1, 2, 3 or 4 occupations and equivalent with good employment prospects in Ontario. The training duration for a feepayer must be what is allowable for BJO. This skills training includes programs provided by universities. Only feepayers are able to participate in NOC TEER category 1 training with BJO support – all others may participate only in NOC TEER category 2-4 training with BJO support.

FeePAYERS are not required to undergo a financial needs assessment (described in [Section 2.7](#)).

2.8.3 Individuals with an Existing Support Order or Agreement

Individuals must disclose the existence of a support order or agreement as early in their case management process as possible, and in any event before approval of their BJO applications.

The Family Responsibility Office (FRO) receives every support order made by Ontario courts and enforces the payments of the amounts owed under the support order. FRO also administers private written agreements that have been registered with it and court orders made in other jurisdictions that have reciprocal arrangements with Ontario. FRO has the legal authority to collect support payments and arrears of support and can take enforcement actions including garnishment for support orders and agreements that are filed with FRO.

2.8.4 Existing Overpayments

If an application is determined to be eligible by ministry staff, the existence of an overpayment or penalty owing to the province, whether or not a repayment plan is in place, should not affect BJO approval.

It is particularly important to discuss with individuals the circumstances which lead to the establishment of any outstanding overpayments and/or penalties. The ministry would not increase the amount of Part II financial assistance to help individuals repay amounts owing to the Province. Individuals approved under BJO can request a deferral of overpayment or penalty recovery until after the end of the skills training plan.

3.0 PROGRAM DELIVERY

3.1 Roles and Responsibilities

3.1.1 Employment Service (ES) Providers and Integrated Employment Services (IES) Providers

Individuals interested in skills training must meet with SP staff to complete thorough employment service needs assessment and explore EO and other community employment programs and services. It is important to note that BJO is one of many EO options; referral to BJO should be carefully considered.

Through the assessment process, individuals will develop an Employment Action Plan (EAP) collaboratively with a case worker. If skills training is identified as the most appropriate way to address individuals' employment needs, it must be specified in the Application and Recommendation Checklist (ARC) form. The ARC form must also include a confirmation that an individual has demonstrated that they have completed a thorough job search, and it has proved unsuccessful before the individual can be referred to BJO.

SPs are also responsible for assessing individuals against the BJO eligibility and suitability requirements. This includes responsibility for completing the BJO Eligibility and Suitability Assessment Tool. By signing the template, SPs attest to having assessed the applicant's BJO eligibility and suitability. If the individual is a feepayer, the SP will need to ensure the completion of the BJO Feepayer Application and Email Attestation form.

Although the assessment is conducted by SPs, the decision to approve individuals for BJO is made by the ministry. If there is inconsistency in the information provided by SPs, the ministry may request further information and documentation.

3.1.2 Ministry of Labour, Immigration, Training and Skills Development

The ministry is responsible for:

- providing general information and advice to individuals about BJO and directing individuals to a Service Provider.
- confirming individuals' EI status if applicable and approving Section 25 Referrals for active EI recipients.
- approving or denying individuals based on a review of their BJO application packages.
- advising individuals in writing that their BJO application has been denied. The denial letter must include reasons for the denial and information on how

individuals can request a review of the decision. Where possible, the denial letter must offer alternate options.

- administering the BJO Application Decision Review (BJO-ADR).
- assessing financial need and specifying the amount of BJO financial assistance for approved individuals.
- signing a BJO Participant Agreement, in its discretion.
- ensuring participants understand their responsibilities.
- issuing financial assistance payments.
- administering BJO Participant Agreements including monitoring individuals' progress and financial activity.

3.1.3 BJO Participants

BJO participants are responsible for:

- Working with a case worker to complete the assessment process and collaboratively develop an Employment Action Plan (action plan).
- if they have applied for OSAP, putting their OSAP application on hold while their BJO Application for Financial Assistance is fully assessed.
- submitting the BJO Application for Financial Assistance or Feepayer Application and Email Attestation form and required accompanying documentation.
- providing evidence of the need for financial assistance.
- signing a BJO Participant Agreement.
- using the financial assistance as outlined in the BJO Participant Agreement.
- pursuing skills training diligently and making their best efforts to complete it successfully.
- providing the ministry with proof of payment to the training institution of each instalment of their tuition immediately after payment of the instalment.
- keeping detailed receipts, vouchers, or other documentary proof of all their skills training costs for up to seven years after completing BJO and submitting them as requested.

- notifying the ministry immediately in writing of:
 - any income they receive during their skills training that was not included in the Application for Financial Assistance.
 - any other sources of funding (including non-OSAP student grants, scholarships and bursaries) they receive during their skills training that was not included in the Application for Financial Assistance.
 - any other changes in their financial situation.
 - any employment while in skills training.
 - any change in or cancellation of skills training content.
 - their intention to withdraw from the skills training.
 - their absence from skills training for any reason.
 - any suspension, expulsion, or withdrawal and the reasons for same.
 - any change of address(es).
- following BJO direction and/or advice provided by the Service Provider and/or the ministry. (Clients are required to follow the instructions of the Province and/or their Service Provider, including but not limited to, any instructions to provide reports of their absences from skills training, their progress in skills training and proof of completion of Skills Training, as indicated in the BJO Participant Agreement, 6 (1)(k)).
- generally, adhering to all terms and conditions set out in the BJO Participant Agreement.

3.1.4 Training Institutions

Quality skills training is provided by Colleges of Applied Arts and Technology (CAATs), Career Colleges (CCs), universities, Indigenous Institutes (IIs) and school boards. Numerous factors are taken into consideration in the identification of a suitable training institution, such as location and duration of the skills training, skills training content, and date of availability of the skills training.

Service Providers and the ministry must not encourage individuals to select public or private institutions on the basis of personal bias. Individuals' preferences should be fully

considered with emphasis placed on skills training that provides the most cost-effective path to employment.

3.1.4.1 College of Applied Arts and Technology (CAAT)

Publicly assisted CAATs offer a range of skills training programs that may be approved under BJO. To find more information on the colleges and the programs offered at each college, refer to [Colleges Ontario](#).

3.1.4.2 Career College (CC)

A CC is an independent business. CCs operating in Ontario must be registered and must have their programs approved by the Superintendent of Career Colleges in the ministry of Colleges and Universities (unless they are exempt). CCs must comply with the registration requirements in keeping with the provincial regulations and standards under the *Ontario Career Colleges Act* (OCCA). A decision to support individuals through BJO should be made with consideration of existing policies and legislation.

The primary goals of the OCCA are to protect students, improve quality and strengthen the accountability of all institutions that make up the PCC sector. Individuals enrolled in skills training that is exempt from approval under the OCCA must be made aware that they are not entitled to student protection measures under the OCCA.

The primary goals of the OCCA are to protect students, improve quality and strengthen the accountability of all institutions that make up the PCC sector.

To determine if a skills training program is approved and offered at a registered institution, refer to the Career Colleges section of Ontario.ca.

3.1.4.3 Partnership between a CAAT and CC

When a CAAT enters into a partnership or other arrangement with a CC to deliver skills training programs, the CAAT shall not pay, transfer or otherwise remunerate the PCC greater amounts than applicable through BJO.

For individuals registered with a CAAT, the conditions for providing BJO funding to them when a CAAT/CC partnership exists are:

- the CAAT must identify in the individuals' letter of acceptance that it is partnering with a CC to deliver the skills training program.
- the credential must be granted by the CAAT.
- they must meet all other BJO program requirements.

Example: An individual applies to a CC for a skills training program for which the tuition fee is \$8,000. If the conditions outlined above have been met, then the individual may

be eligible for up to \$8,000 in BJO program funding for tuition fees (as determined by the BJO financial assessment), assuming a similar program at a CAAT also charges \$8,000 in tuition.

Other Instructional Costs not covered under the tuition definition may also be paid according to existing guidelines.

3.1.5 Indigenous Institutes (IIs)

Indigenous Institutes are publicly assisted, Indigenous-governed and operated community-based educational institutions. [The Indigenous Institutes Act](#) recognizes Indigenous Institutes as a unique pillar of Ontario's postsecondary education system.

3.1.5.1 Partnership between a CAAT and Indigenous Institutes (IIs)

Indigenous Institutes may offer some credentials independently or may choose to offer some credentials through partnership with a CAAT.

3.1.6 Other Training Deliverers

3.1.6.1 School Boards

School Boards and School Board affiliates are also eligible skills training providers for Get SET training and skills training.

3.2 Additional Considerations

3.2.1 Employment While Attending Skills Training

Participants may work while attending skills training if they can still fulfill the terms of their BJO Participant Agreement. The intention is to ensure that individuals devote enough time to their studies for successful completion.

Participants must advise the ministry of any change in financial circumstances as it may have an impact on their ministry financial assistance. Individuals receiving EI benefits must contact Service Canada regarding their reporting requirements prior to starting employment.

4.0 ACCOUNTABILITY

4.1 Expected Outcome

The expected outcome for BJO is skills training completion that will lead directly to employment.

4.2 Participant Agreement

The BJO Participant Agreement, entered into between the ministry and an approved participant, sets out the legal terms and conditions of financial assistance. The Participant Agreement is subject to audit.

Note: Feepayers will sign the Referral to Skills Training under Section 25 of the [*Employment Insurance Act*](#) rather than the BJO Participant Agreement.

4.2.1 Changes in Financial Circumstances

BJO participants must advise the ministry of any changes to their financial circumstances during skills training. Changes in financial circumstances may necessitate the re-assessment of the amount of financial assistance that was originally determined. Feepayers are not required to notify the ministry of changes to their financial circumstances.

4.2.2 Leave of Absence or Termination of Participant Agreement

There are no provisions in BJO for leave (extending beyond three weeks). However, there may be exceptional and unforeseeable situations which warrant special consideration on a case-by-case basis (e.g., short-term injury or illness).

The ministry can terminate the Participant Agreement if the participants:

- does not adhere to the Participant Agreement terms and conditions.
- withdraws from skills training.
- is expelled from skills training.
- is suspended from skills training.
- completes skills training early.
- provides information in their applications that is untrue, inaccurate, or incomplete.

The Participant Agreement may also be terminated if the skills training is cancelled.

The ministry must notify a participant in writing of the termination of the BJO Participant Agreement. The letter should clearly state how the participant failed to fulfill their obligations, including following advice provided by the ministry, and should also include details of final payments or overpayments, if applicable.

4.2.3 Refunds

BJO participants should be advised of any financial implications that may result from their withdrawal, suspension or expulsion from skills training as outlined in the BJO Participant Agreement.

If a BJO program participant terminates their skills training and, as a result, a refund from the skills training institution is payable, the ministry would be entitled to the

proportionate amount paid by BJO. For example, if BJO pays for \$2500 of an individual's \$5000 tuition (50%), and the training institution refunds \$3000, the individual must pay \$1500 (50%) of the refund to the ministry. An overpayment must be established for all reimbursements.

4.3 Monitoring, Reporting and Evaluation

All BJO Participant Agreements are subject to monitoring, reporting and evaluation of activities, expenditures, and results. The principal purpose of BJO monitoring, reporting and evaluation is to ensure that participants are complying with their BJO Participant Agreement and that the funds are spent as specified. Through monitoring, reporting and evaluation the ministry collects data on the ongoing success of participants, mitigates any potential risks of inappropriate use of funds, and ensures that any monies owing or in debt to Ontario are identified in a timely manner.

The ministry should reinforce with BJO participants the importance of submitting timely receipts to avoid unnecessary overpayments and to ensure funds are reconciled in required cost categories.

All participant files must contain evidence of ongoing monitoring along with additional supporting documentation as required. Documented evidence of all monitoring in whatever form must be put on file.

The ministry will review BJO on an ongoing basis and evaluate the program as required to determine if participants are meeting expected outcomes.

5.0 ADMINISTRATION

5.1 Protection of Privacy

In order to comply with its obligations under the [*Freedom of Information and Protection of Privacy Act*](#) (FIPPA), the ministry will obtain the consent of the affected individuals to the indirect collection of their limited personal information via the BJO Application for Financial Assistance and BJO Participant Agreement. In addition, the ministry will give these individuals notice of the uses it proposes to make of their personal information, as well as notice that the ministry may disclose the personal information to external third parties such as other Service Providers and other government departments.

5.2 BJO Forms

BJO forms for ES/IES providers are posted on the [Employment Ontario Partners' Gateway](#) (EOPG) website.

5.3 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 captures:

- admission fees
- charges for use of library or laboratory facilities
- exemption fees
- examination fees (including re-reading charges) that are integral to a program of study
- application fees (but only if the student subsequently enrolls in the institution)
- confirmation fees
- charges for a certificate, diploma or degree
- membership or seminar fees that are specifically related to an academic program and its administration
- mandatory computer service fees
- academic 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., Get SET) 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](#) or 1-800-959-8281

APPENDIX A – Glossary of Terms

The following terms are used commonly to support decision-making and assess applicants for eligibility and suitability for BJO. All definitions are meant to provide consistency, clarity and specificity for use in the Better Jobs Ontario program.

Term	Definition
Application and Recommendation Checklist (ARC) Form	Service Providers must submit this form to the ministry to confirm that they have included all the required documents within the applicant's BJO application package. The form also requests information that helps the ministry verify the applicant's eligibility (that is not included in the Application for Financial Assistance) and requires Service Providers to confirm if they recommend the applicant for training through BJO.
Application for Financial Assistance Form	<p>The 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.</p> <p>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.</p>
Career College (CC)	<p>A Career College 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:</p> <ul style="list-style-type: none"><li data-bbox="670 1691 1428 1769">(a) a College of Applied Arts and Technology established under any Act,<li data-bbox="670 1790 1428 1833">(b) a university established under any Act,

Term	Definition
	<p>(c) a school as defined in subsection 1 (1) of the Education Act, or</p> <p>(d) a prescribed institution, agency or entity or an institution, agency or entity belonging to a prescribed class; (“collège d’enseignement professionnel”)</p>
College of Applied Arts and Technology (CAAT)	Publicly assisted CAATs offer a range of skills training programs that may be approved under BJO.
Employment Ontario Information System-Case Management System (EOIS-CaMS).	EOIS-CaMS is a combination of computer systems to support the administration and delivery of EO programs and services.
Employment Action Plan (EAP)	Through the assessment process an Employment Action Plan (action plan) will be collaboratively developed by the client and caseworker. The plan may include information about the client’s education, work history, employment barriers and needs, and occupational goal.
FeePAYERS	FeePAYERS 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.
Financial Hardship	Financial suffering or lack of what is needed for basic living requirements such as food, shelter, clothing and reasonable non-essentials (per the Canada Revenue Agency’s definition of the term).
Indigenous Institutes	Indigenous Institutes are publicly assisted, Indigenous-governed and operated community-based educational institutions.
Interim Job	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

Term	Definition
	(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 be employed in it for no longer than 12 months following their lay-off from their previous position.
Individual with Limited Labour Market Attachment	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	<p>Micro-credentials:</p> <ul style="list-style-type: none"> • take less time to complete than degrees or diplomas. • may be completed online and may include on-the-job training. <p>are often created with input from business sectors, so the skills being taught match employer needs</p>
National Occupation Classification (NOC) System	NOC 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	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.

Term	Definition
Participant Agreement	The BJO Participant Agreement sets out the terms and conditions of financial assistance under BJO. The Participant Agreement is subject to audit.
Precarious Work	Precarious work is defined as work that is low-income (at or below LICO for one individual per each year of precarious Work History) and lacks continuity (e.g. non-permanent positions, part time positions, short-term contracts, unreliable shift work, gig work or self-employment where earnings fluctuate, or NOC TEER category 5 work which an individual has quit due to low pay).
Self-Employed Persons	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	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.
Severance Pay	“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 an employee loses their job and, for the purposes of BJO, may include termination pay in excess of statutory entitlements. Not all laid off individuals are eligible for severance pay. If the individual is eligible for severance pay and does receive it, the allocation of the severance package will affect the calculation of the individual’s financial assistance under BJO.

Term	Definition
	Please also refer to the severance section of the Guide to the <i>Employment Standards Act</i> for further information
Standard Employment (or Traditional Employment)	According to the Labour Market Information Council (LMIC), Standard Employment (also called Traditional Employment) refers to a work arrangement between an employer and employee that is both full-time and permanent.
Training Institutions	Universities, Colleges of Applied Arts and Technology (CAATs), Career Colleges (CCs), Indigenous Institutions and School Boards and School Board affiliates.
Unemployed	<p>According to the Organisation for Economic Co-operation and Development (OECD), the unemployed are defined as people without work but who are actively seeking employment and currently available to start work.</p> <p>For the purposes of BJO, there are different considerations for who may meet eligibility criteria related to unemployment (see Section 2.3 Eligibility).</p>
Vulnerable Youth	<p>Young people (15-29 years old) who are more exposed to risks than their peers and face significant barriers to achieving and maintaining well-being. Risk factors and indicators of vulnerability in young people can be related to health-related factors, social factors and family problems contributing to vulnerability. Vulnerability is a relative state that may range from resilience to total helplessness.</p> <p>Vulnerable youth can include:</p> <ul style="list-style-type: none"> • Youth in government care • Street-involved youth • Youth who are homeless or at risk of being homeless • Indigenous youth • Immigrant and racialized youth

Term	Definition
	<ul style="list-style-type: none"> • Youth with addictions • Youth involved in the criminal justice system. • Youth with mental or physical disabilities • Youth who have experienced physical, emotional, or sexual abuse and trauma
Work History	<p>For the purposes of BJO, an individual has work history if they have had at least one year where \$5000 or more in employment income was earned.</p>
Work Sharing	<p>Individuals who are in a work sharing program are still employed and not in need of BJO. Work sharing is an Employment and Social Development Canada (ESDC) program designed to help employers and employees avoid temporary layoffs 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 to employees eligible for EI benefits who work a temporarily reduced work week.</p>