



APPLICANT GUIDE

Education and Training Benefit

The Education and Training Benefit (ETB) recognizes a Veteran's military service and can provide you with funding to help you achieve education and post-military employment goals.

To qualify

Before you can apply for funding to support your education plan, we must first determine that you qualify for the benefit. You should apply for the ETB if:

- you have been honourably released from the Canadian Armed Forces on or after 1 April 2006, or are a member of the Supplementary Reserve; and
- you have at least 2,191 paid days of service.

You have 10 years from the date of your release (or transfer date to the Supplementary Reserve) to apply for this funding.

If you released between 1 April 2006 and 31 March 2018, you can access ETB funding up to 1 April 2028.

Funding amounts

The maximum amount of ETB funding you are entitled to depends on your paid days of service.

- At least 6 years (or the equivalent of 2,191 paid days) of service = \$40,000 (indexed annually by Consumer Price Index)
- At least 12 years (or the equivalent of 4,382 paid days) of service = \$80,000 (indexed annually by Consumer Price Index)
- Please see current Education and Training Benefit [rates](#), including the amount available for Short Course funding.

ETB funding is **taxable**, and you will need to report it on your annual tax return. You may want to consult a financial planner to get personalized advice

Types of funding

ETB can help you pay for:

- Formal Programs that result in a diploma, degree, certificate, or training that leads to a certification or designation; and/or
- Short Courses for career and personal development.

Formal Program funding

All of your maximum amount of ETB funding can be used towards approved full-length programs that lead to a diploma, degree, certificate, or certification.

Short Course funding

A smaller amount of your maximum ETB funding can be used for Short Courses, such as those aimed at career and personal development, including business boot camps, workshops, and seminars.

Get advice

Prior to applying for ETB, you should consider applying for [Career Transition Services \(CTS\)](#). A career coach can provide you one-on-one support to help you:

- choose the field of study that is right for you;
- plan your studies to suit your circumstances;
- complete your forms;
- support your search for a job when you have completed your courses.

There is no requirement to apply for Career Transition Services.

Application process

ETB has a two-step application process. To access funding, you must:

Step 1: Apply for and qualify by submitting an [Education and Training Benefit Application \(VAC 1537\)](#).

and

Step 2: Apply for and have an Education and Training plan approved (Formal Program or Short Course) by submitting either:

- an [Education and Training Benefit Formal Program Application \(VAC 1547\)](#); or
- an [Education and Training Benefit Short Course Application \(VAC 1549\)](#); and
- a proof of enrolment/registration in the program/course.

You can expect a decision within four weeks of submitting a completed application. If you submit both an Education and Training Benefit application and an Education and Training plan at the same time, you can expect both decisions within eight weeks.

Apply online

You can apply online right now using My VAC Account. Applying through My VAC Account is faster and easier. Sign in now or register for [My VAC Account](#).

By mail

Download the application form and mail your completed application directly to the address listed on the form.

Need help filling out the form?

Send us a secure message using [My VAC Account](#) or call us at **1-866-522-2122**.

Your application must include your signature and a copy of your proof of identity, if we do not already have it on file.

Build your education and training plan

Once you qualify for the benefit, you will need to submit your Education and Training plan (Formal Program/Short Course) for approval to receive funding. The first step is to think about your options. Here are some things to consider:

- Are you interested in pursuing a university degree? A trade-school? A few workshops?
- How long does it usually take to complete the program?
- Will you need to work while going to school?
- Do you have other commitments which might limit the time you can dedicate to your studies?

Your answers to these and other questions will help you build your plan.

Submit your education plan – Formal Program

Formal Program funding is designed to assist you in pursuing training and education at a post-secondary level, such as a degree, diploma, or certificate program.

To be approved for **Formal Program** funding, a program must:

- Be offered by an institution found on the [Employment and Social Development Canada's Master List of Designated Institutions](#).
- Lead to a degree, diploma, certificate, or certification.
- Run at least 12 weeks within a 15-week period or full-time equivalent.

Courses and certifications offered by **trade and specialized technical skill training schools** would also qualify for funding as a Formal Program, even if they run less than 12 weeks in a 15-week period. For example, trucking courses, firefighter courses, etc.

For graduate level training, **full-time** is defined by the granting institution.

You must submit proof of enrolment/registration with your Formal Program application. Your proof of enrolment/registration must include your name, as well as the program provider's name, dates, and cost. If proof of enrolment/registration cannot be obtained until payment for the program is made, proof of intent to enroll/register can be accepted. This can be an invoice, a letter, or an email from the course provider confirming that you will be enrolled in the program only once payment is received. Your name and the date must be shown on this document.

Your Formal Program plan requires information such as number of courses, cost of the program, as well as start and end dates. This helps us calculate your payment plan to ensure you have enough funding to complete the program. If we need more information from you, we will contact you.

Submit your education plan – Short Course

Short Course funding is designed to support your career and personal development, such as enrolling in boot camps, business development

workshops, and instructor certifications (e.g., life coach and fitness trainer). To be approved for **Short Course** funding, a course must be:

- Provided by an organization, community-based group, or individual.
- Available to the broad Veteran population, members of the Supplementary Reserve and/or the Canadian public.
- Publicly advertised.
- Provided online or in a public forum.

You must submit proof of enrolment/registration with your Short Course application. Your proof of enrolment/registration must include your name, as well as the course provider's name, dates, and cost. If proof of enrolment/registration cannot be obtained until payment for the course is made, proof of intent to enroll/register can be accepted. This can be an invoice, a letter, or an email from the course provider confirming that you will be enrolled in the course only once payment is received. Your name and the date must be shown on this document.

The amount of a Short Course funding payment will be aligned with the actual course costs charged by the educational institution.

Know your deadlines

Your ETB applications **must** be received by VAC **before** the start date of your chosen program/course, or the beginning of an upcoming period of study. Only periods of study that begin **after** your completed ETB applications are received by VAC will be considered for funding. We recommend submitting your applications at least four weeks before the start of your desired program.

We do not have the authority to make retroactive payments.

We can only issue payments **within 60 days** of the start date of your study period.

Once your education plan is approved, you will receive a letter detailing the total amount you will receive and your payment schedule.

Formal Program funding requirements

If you are approved for Formal Program funding, you will be responsible for certain administrative tasks in order to receive future period of study payments.

Monitor your progress

When you finish a period of study (e.g., semester), you will complete and submit the [Education and Training Benefit – Monitoring Form](#). This form is required before VAC can send the next payment in your schedule. When you submit the Monitoring Form, you will also need to include:

- Proof of completion of the recently finished period of study (e.g., transcript), and
- Proof of enrolment in the upcoming period of study (e.g., confirmation of registration).

To ensure that these documents reach VAC quickly, we recommend uploading the monitoring form through [My VAC Account](#). Once VAC receives your completed form, your next payment will be issued.

Change or amend your education plan

After your education plan has been approved, circumstances may arise that may make you want to change your plan. For example, the course load is too heavy, or you have experienced a disruption in your personal life.

If you want to make a change to your education plan, you must advise VAC immediately by completing and submitting the [Education and Training Benefit - Plan Amendment Form](#). If you change programs or institutions, a new plan will need to be submitted for approval.

We will evaluate your updated plan, and if approved, will recalculate your payment schedule for the remaining periods of study.

Completion Bonus

After you complete your Formal Program plan and obtain your diploma, degree, or certification, you can apply for the Completion Bonus. All you need to do is submit the [Education and Training Benefit - Completion Bonus Form](#), along with proof of your achievement, and you will receive a taxable \$1,000. This bonus does not reduce your total entitlement amount.

