

Provincial Training Allowance Learner Handbook 2021-22

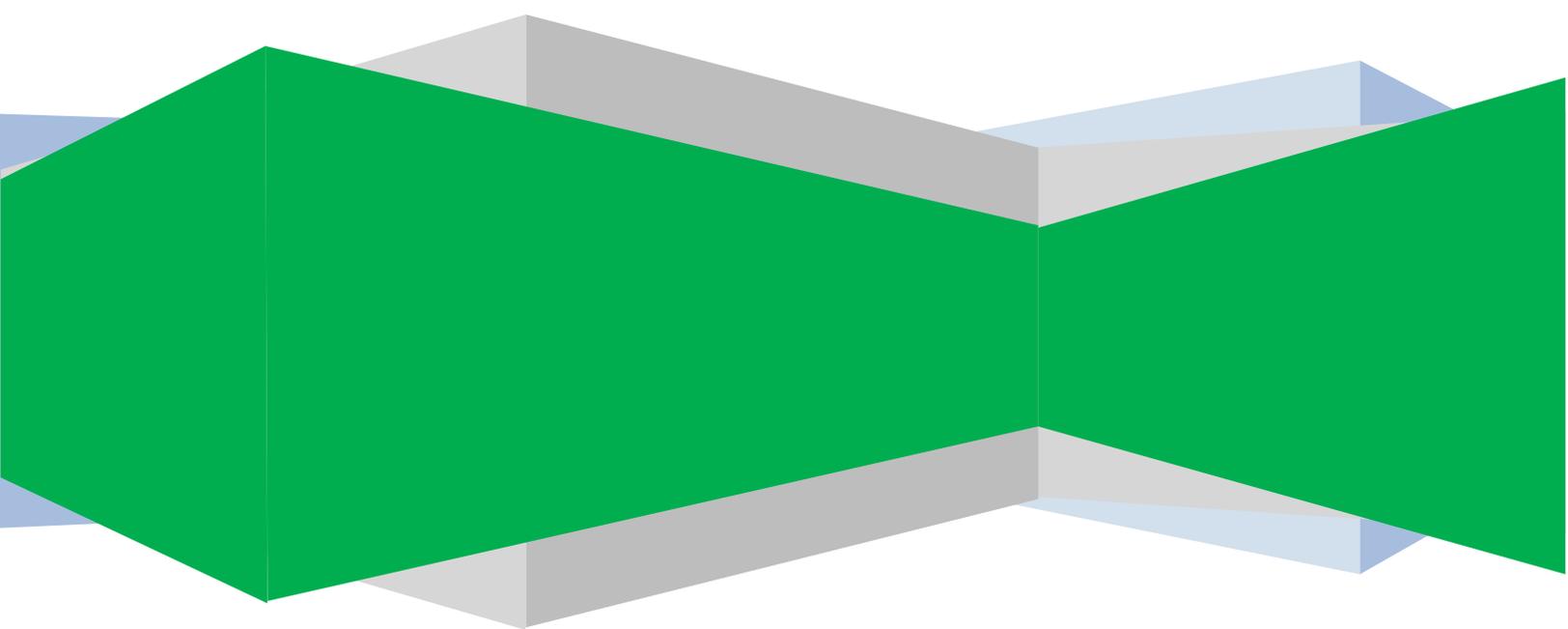


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Introduction

Provincial Training Allowance (PTA) provides funding to assist with the costs of living for low income adult learners enrolled full-time in basic education, workforce development programs or skills training under 12 weeks.

Learners are eligible to apply for PTA after being accepted in an approved training program. Training programs must be approved by the Saskatchewan Ministry of Immigration and Career Training.

Your PTA application will be assessed and if approved, your monthly PTA amount will be determined by your financial need.

It is an offence to knowingly give false or misleading information on your application or other forms. Offences may be punishable under the *Criminal Code of Canada*. All of the information submitted on your application is subject to audit and verification.

Information in this document may be subject to change.

Apply for PTA

You have two options for applying for PTA:

1. On-line at <http://www.saskatchewan.ca/residents/jobs-working-and-training/job-training-and-financial-support-programs/provincial-training-allowance/apply-for-pta-assistance>
2. Paper Application
<http://publications.saskatchewan.ca/#/categories/1194>

Submit your application as soon as you are enrolled in your program. If you have questions or need help with your application call the Student Service Centre at: 1-800-597-8278, or 306-787-5620 (within Regina).

If applying by Paper Application, please ensure your PTA Coordinator reviews it prior to submission.

Important: Please speak with your PTA Coordinator to ensure that your application or changes to information are submitted on time.

Consent to Release Information

To protect the privacy of the learners, information will not be released to a third party such as parents, spouse, trustee, etc. without written consent of the learner. The “Consent to Release Information” form will be used for this purpose. You may submit this form to the Student Service Centre as well as well as to your Training Centre if you wish to have other individuals make inquiries regarding your PTA. This form is available as part of your application form, or separately at:

<http://publications.saskatchewan.ca/api/v1/products/100739/formats/111274/download>

Eligibility for PTA

You are eligible to apply for financial assistance if:

- You are a Saskatchewan resident (i.e.: You are considered a Saskatchewan resident if you are registered with the Ministry of Health);
- You are a Canadian citizen, Permanent Resident or designated as a Protected Person;
- You are enrolled in an approved program at an approved training Centre;
- You have financial need according to program criteria; and,
- You are not in default on a previous PTA (i.e. you have failed to repay past PTA overpayments).

Permanent residents (formerly known as landed immigrants) who are sponsored by individuals or organizations are not eligible for financial assistance for the term of the sponsorship. Sponsors are responsible for supporting the permanent resident financially when he or she arrives for the term of the sponsorship. You should not apply for PTA during the term of the sponsorship.

Supplementary Health Benefits and Verification of Family Composition

Each learner, spouse and dependent child declared on the PTA application will be nominated for supplementary health benefits through the Ministry of Health. The nomination for supplementary health benefits is made when you qualify for PTA. If your spouse or child(ren) are not included on the PTA application, they will not be eligible for supplementary health benefits.

Assessing Your Financial Need

Financial need is the amount you require to supplement your existing funds to meet your financial commitment while you are at a Training Centre.

Learners who apply for assistance are classified into one of the following four categories which determine how financial need is calculated:

Single Dependent Student – dependent upon parents

These are learners who:

- have never been married; and
- have never been single parents; and
- are pursuing a program within four years (48 months) of leaving elementary or high school; or
- have been in the work force for less than two periods of 12 consecutive months (two years) prior to the first day of class.

Single Independent Student

These are learners who:

- have no parent, guardian, sponsor, or other supporting relative due to death or disappearance;
- have never been married or are separated, divorced or widowed;
- are not single parents;
- have been out of elementary or high school for at least four years (48 months); or
- has been in the work force for at least two periods of 12 consecutive months (two years) prior to the first day of class, or
- are married/common-law but whose spouse does not reside in Saskatchewan.

Learners identified as “Single Independent” are considered to be financially independent of their parents and guardians; only the applicant’s resources are considered.

Married Student:

- is legally married, or in a common-law relationship.

Please note, if your spouse does not reside in Saskatchewan, you must apply as a single independent student.

Single Parent Student:

Learners identified as a single parent student are learners who:

- have never married; or
- who are separated, divorced or widowed from a spouse; and
- who have care, control and financial responsibility for support of child(ren).

The formula to calculate the amount of financial assistance you will receive is:

$$\textit{Your Allowances} - \textit{Your Expected Contributions} = \textit{Your Financial Need}$$

Allowances

Living Allowance:

PTA provides allotments for rent, food, clothing, personal and household items and local public transportation. The amount you receive depends on your specific situation.

Category	Maximum Monthly
Single Independent or Dependent Student living at home with parents	\$442
Single Independent or Dependent Student living away from parents	\$903
Married Student (no children)	\$1,251
Married Both Students receiving PTA (divided equally)	\$1,476
Single Parent living away from parents or with parents	\$1,178
Allowance for each dependent child	\$145*

*If you do not receive the full Canada Child Benefit, the child allowance may be increased up to \$270 per month. Dependent Students are expected to live at home with their parents if the training is taking place in the same community where the parents reside. You will be provided with the “away from home allowance” if you are required to move away (more than 25 km) from your home to go to training centre.

If you are a married/common-law learner you are expected to live with your spouse in Saskatchewan. If you are required to move away (more than 25 km) from your spouse to go to school, you will be provided with an additional allowance of \$432 per month for rent and utilities at your second residence.

Daycare Allowance:

Daycare expenses for the study period are based on average subsidized or unsubsidized amounts for children 11 years of age and under.

Monthly Daycare Allowances			
Number of Children	Subsidized	Unsubsidized	Incidental
1	\$85	\$400	\$200
2	\$170	\$540	\$270
3	\$255	\$680	\$340
4 or more	\$340	\$820	\$410

Incidental and/or full-time daycare is available only for children who live with you full-time. A \$20 per day incidental daily rate (up to maximums outlined above) may be allowed for the following reasons:

- Regular incidental daycare (e.g. two full days per week or two after school days per week);
- Daycare for school age children for professional development days and school breaks of less than two weeks;
- Daycare for school age children who are ill and cannot attend classes;
- Daycare for pre-school age children who are ill and cannot attend their regular daycare facility; or,
- Daycare for children while unemployed spouse is looking for work.

Northern Allowance:

An additional \$50 per month per person in the family (learner, spouse, each dependent child) is provided if you attend a Training Centre in one of the following northern communities:

Air Ronge	Dipper Lake	Loon Lake	Sandy Bay
Barthel	Dore Lake	Makwa	Sled Lake
Beauval	Dorintosh	McLennan Lake	Southend
Beaver Lake	Elak Dase	Meadow Lake	St. George's Hill
Black Lake	Eldorado	Michel	Stanley Mission
Black Point	Fond Du Lac	Missinipe	Stoney Lake
Brabant Lake	Garson Lake	Molanosa	Stony Rapids
Buffalo Narrows	Goodsoil	Montreal Lake	Sturgeon Landing
Camsell Portage	Grandmother Bay	Neeb	Sucker River
Canoe Narrows	Green Lake	North Landing	Timber Bay
Cluff Lake Mine	Ile a la Crosse	Patuanak	Turnor Lake
Cole Bay	Jan Lake	Peerless	Uranium City
Collins Bay	Jans Bay	Pelican Narrows	Waterhen Lake
Cree Lake	Key Lake	Pemmican Portage	Waterloo Lake
Creighton	Key Lake Mine	Pierceland	Weyakwin
Cumberland House	Kinoosao Point	Primeau Lake	Whelan
Denare Beach	La Loche	Pinehouse Lake	Wollaston Lake
Deschambault	Lake La Ronge	Rabbit Lake Mine	
Descharme	Lake Landing	Rapidview	

Eligibility for this allowance is based on the location of the Training Centre.

Other Allowances:

Learners may be eligible for certain additional benefits through the Ministry of Social Services, including:

- An Employment and Training Benefit once per calendar year to assist with purchasing school supplies (note that only learners who are not on income assistance when they apply for PTA and learners who transition from Saskatchewan Income Support (SIS) are eligible; learners who transition from SAP are not eligible as this benefit is not offered through SAP;

Learners may contact the Ministry of Social Services at 1-866-221-5200 to determine eligible for any of the above additional benefits.

Expected Contributions

You and your family are expected to contribute to the cost of your education, with contributions coming from both assets and income.

Income that must be declared for the learner and spouse:

- employment earnings for the spouse, including full-time or part-time employment, commissions and bonuses, tips and gratuities
- self-employment earnings (i.e. business, farming, fishing) for the spouse
- investment earnings (i.e. interest, dividends)
- severance packages
- income received from insurance settlements
- pension, superannuation and insurance benefits
- cashed in RRSPs
- spousal support, alimony or child support payments received
- income received as an inheritance
- income received as a foster care provider (for children declared as dependents)
- income from rental property/room & board income
- Resettlement Assistance/Immigration Funding
- Survivor/Old Age/Retirement/Disabled benefits (CPP)
- Emergency funding provided under the *COVID-19 Response Measures Act, Canada Emergency Response Benefit Act, Canada Emergency Student Benefit Act, or any other emergency response funding related to COVID-19.*
- other income, which is not received as a result of the learner's enrolment in training.

Targeted Resources

Targeted Resources, which are received specifically for education purposes, do not have the income exemption and you are expected to contribute 100% of this income. Targeted Resources include:

- Employment Insurance (EI) Income
- Workers' Compensation
- Orphan's Benefits/Disabled Contributor's Child Benefit
- Aboriginal Affairs and Northern Development Funding
- First Nations Funding (formerly Indian Band Funding)
- Scholarship trust fund income, RESPs, other educational savings plans (which is not considered part of parental contribution for dependent learners)

- Other funding received specifically for education

Assets

Your financial assets (and those of your spouse, if applicable) are considered in determining your financial need if they are in your possession at the start of your study period or they are obtained during the study period. The full value of these assets is considered an expected contribution, after the exemptions are applied. Parental assets are not considered.

Expected Parental Contribution

If you are a Dependent Student, your parents are expected to contribute towards your education, based on their discretionary income. Under the program criteria, their discretionary income is their combined income in the last complete taxation year, after deductions for income tax, Canada Pension Plan, Employment Insurance and a moderate standard of living, based on family size. Parents, their dependent children (including the learner applying for assistance) and any dependent people living in the household are all included to determine family size.

The assessment will be calculated in this manner even if you don't want your parents to contribute or your parents don't want to contribute. However, if there are extenuating circumstances and you can provide documentation from a third-party professional of a family breakdown, the expected parental contribution in your assessment may be waived.

If your parents have two or more dependent children studying in full-time post-secondary or adult basic education, the parental contribution is divided accordingly.

If your parents set up a Registered Education Savings Plan (RESP) or a scholarship trust fund for you, the parental contribution is the greater of the assessed parental contribution or the annual amount available to you from the RESP or trust fund.

To determine the parental contribution, see the tables and example.

The Moderate Standard of Living (MSOL) used by the program is based on Statistics Canada's Family Expenditure Survey.

Family Size	MSoL
2	\$43,659
3	\$54,683
4	\$62,500
5	\$68,565
6	\$73,524
7	\$77,712
8	\$81,340
9	\$84,541
10	\$87,405

The discretionary income is then applied to the Weekly Parental Contribution Table:

Weekly Parental Contribution Table

Annual discretionary income	Weekly parental contribution	Annual discretionary income	Weekly parental contribution	Annual discretionary income	Weekly parental contribution
0.01- 500.00	\$1	8,500.01- 9,000.00	\$28	17,000.01-17,500.00	\$74
500.01-1,000.00	\$3	9,000.01- 9,500.00	\$30	17,500.01-18,000.00	\$78
1,000.01-	\$4	9,500.01- 10,000.00	\$32	18,000.01-18,500.00	\$82
1,500.01-	\$6	10,000.01-10,500.00	\$34	18,500.01-19,000.00	\$86
2,000.01-	\$7	10,500.01-11,000.00	\$36	19,000.01-19,500.00	\$89
2,500.01-	\$9	11,000.01-11,500.00	\$38	19,500.01-20,000.00	\$93
3,000.01-	\$10	11,500.01-12,000.00	\$39	20,000.01-20,500.00	\$97
3,500.01-	\$12	12,000.01-12,500.00	\$41	20,500.01-21,000.00	\$101
4,000.01-	\$13	12,500.01-13,000.00	\$43	21,000.01-21,500.00	\$105
4,500.01-	\$14	13,000.01-13,500.00	\$45	21,500.01-22,000.00	\$109
5,000.01-	\$16	13,500.01-14,000.00	\$47	22,000.01-22,500.00	\$113
5,500.01-	\$17	14,000.01-14,500.00	\$51	22,500.01-23,000.00	\$116
6,000.01-	\$19	14,500.01-15,000.00	\$55	23,000.01-23,500.00	\$120
6,500.01-	\$20	15,000.01-15,500.00	\$59	23,500.01-24,000.00	\$124
7,000.01-	\$22	15,500.01-16,000.00	\$63	24,000.01-24,500.00	\$128
7,500.01-	\$24	16,000.01-16,500.00	\$66	24,500.01-25,000.00	\$132
8,000.01-	\$26	16,500.01-17,000.00	\$70	25,000.01-25,500.00	\$136

A Parental Contribution Example:

Parent 1		Parent 2
\$32,628	Gross income (line 150 of tax return)	\$47,879
\$1,442	Less CPP (line 308 of tax return)	\$2,197
\$613	Less EI (line 312 of tax return)	\$900
\$4,317	Less taxes payable (line 435 of tax return)	\$8,174
\$26,256	Net Income	\$36,608
Combined net income		\$62,864
Less Moderate Standard of Living (Family size of 3)		\$54,683
Discretionary income		\$8,181
Parental contribution per week of study.		\$26
For an 8-month (34 week) course, the parental contribution would be \$884		

Income

The learner's employment and self-employment income are exempt.

For married learners, where both are full-time learners applying for assistance, employment and self-employment income during the study period does not have to be declared in the spousal section of the application during the time that both are in-study.

Exemptions for other types of learner's and spousal income are as follows:

- Learners with dependants will have a flat rate income exemption of \$125 per family per month on net income. One hundred percent (100 per cent) of income in excess of \$125 will be used as a resource and you are expected to contribute towards your costs.
- Learners without dependants will receive a flat exemption of \$125 per family (learner and spouse income) per month on net income. Eighty percent (80 per cent) of income in excess of

\$125 will be used as a resource and you are expected to contribute towards your costs.

Exemptions

Cash and Financial Investments

An exemption of \$1,500 is allowed for you and your spouse with an additional \$500 exemption for each dependant.

Registered Retirement Savings Plans (RRSPs) and Registered Disability Savings Plans (RDSPs)

- A \$2,000 RRSP exemption is allowed for each year you and your spouse have been out of secondary school.
- RDSPs are exempt and do not need to be declared.

Scholarships and Bursaries

Receiving Your Funds

Scholarships and bursaries up to \$1,800 are exempt.

Once your application has been assessed, you will receive a letter which outlines the costs and contributions used to determine your allowance. Your PTA Coordinator will also be provided with the information and will be able to help you understand your assessment.

PTA is paid on the last business day of each month to allow you to pay for your living expenses for each upcoming month. Funds are electronically transferred directly to your bank account. You will have to pay your bills (i.e. rent, utilities, food, daycare, etc.) using this monthly payment along with your expected contributions (if any). You must budget your funding appropriately for the entire month.

If you are transitioning from social assistance benefits, the PTA will begin following the last month these benefits are paid.

Maintaining Your Eligibility

There are certain things you must do in order to remain eligible for funding:

- You must maintain regular attendance at all times. Your attendance cannot drop below 90 per cent of your full-time course load, in any two calendar months;
- You must be making satisfactory progress in your studies;
- You must continue to be enrolled full-time in your program; and
- Provide your PTA Coordinator with documentation to verify your income (if applicable), and your spouse's income, if you are married/common-law.

Please inform your PTA Coordinator immediately of any changes in your personal situation (eg. marital status, children in your care, changes in day care), as well as changes to income and banking information.

PTA payments will be discontinued if:

- You are unable to maintain a minimum of 90 per cent attendance.
- You are unable to attend the Training Centre for more than three consecutive weeks (21 calendar days) even if due to medical reasons.
- You withdraw on your own accord.
- Your Training Centre expels you before the end of your study period.

For 2020-21, training centres may consider additional forms of engagement when determining satisfactory

attendance given special circumstances relating to COVID-19 and off-site learning.

Overpayments

An overpayment is created when it is identified that you received financial assistance for which you are not eligible. An overpayment can occur if your application is reassessed due to a change in your circumstances. For example, if your income changes, or if an audit of your application uncovers inaccurate information, the Student Service Centre may determine that you have been overpaid.

Overpayments are recovered from monthly payments at a recovery rate of 10 percent of the monthly entitlement or the total overpayment, whichever is less, if you are currently in receipt of PTA. When you are finished your training, you will be expected to repay all overpayments which have not been recovered from your monthly allowance. You will be contacted via letter to the student portal by the Ministry of Immigration and Career Training, Financial Services, to make repayment arrangements.

Repaying your Overpayment

One month after you have completed study, whether you have graduated, transferred to part-time studies, withdrawn, or if you are taking time off, you will need to begin repaying your overpayment. Prior to your overpayments entering the repayment phase, the Ministry of Immigration and Career Training will send you a Repayment Letter and Schedule, outlining the total amount owing, your repayment terms, your first payment due date, and your minimum monthly payment. If you are unable to remit your monthly payment, you have the ability to renegotiate your monthly payment amounts with the Ministry of Immigration and Career Training, pay a lump sum or defer your payments.

If you have not received your repayment information after the end of your program, please call 1-833-279-5393.

Remember these three rules:

- Stay in touch - Keep your personal information up to date.
- Make your monthly payments to avoid default.
- Ask for Help - Contact us (at the numbers above) for help as soon as you feel you are having difficulty repaying your overpayment.

Defaulting on Your Overpayment

It is important to ask for help as soon as you feel you are having difficulty meeting your repayment obligations. Missing payments could result in the default of your account. Defaulting on your overpayment can affect your income tax refunds and GST payments as your account will be referred to the Canada Revenue Agency Set-off program.

Reporting False or Misleading Information

The PTA program is dedicated to providing financial assistance to support learners seeking education or skills training under the terms of provincial legislation and policy.

If you know of someone providing false information while receiving a financial benefit, please contact Financial Services. Allegations are serious and all contacts will be investigated. We assure you that you will remain anonymous.

Thank you for helping to maintain the integrity of the program.

Ministry of Immigration and Career Training
Financial Services
1000, 2103 11th Avenue Regina
SK S4P 3Z8

Toll Free: 1-833-279-5393
Phone – in Regina: 306-787-3859
Fax: 306-787-8702
E-mail: CorpServ.pta.stb@gov.sk.ca

Contact Information

It is important to keep your file up to date with your Training Center and the Student Service Centre. Provide them with any changes to your personal information, including address changes, while you are in the program.

For questions about eligibility or to apply for PTA, your Training Centre is the first point of contact. However, there may be times when you will contact either the Student Service Centre or the Ministry of Immigration and Career Training:

Student Service Centre for application status and assessment information:

Student Service Centre
1120 - 2010 12th Avenue
Regina, SK S4P 0M3
Business hours: Monday to Friday
8:00 a.m. to 5:00 p.m. (SK time)

Telephone: 1-800-597-8278
In Regina: 306-787-5620
Fax: 306-787-0760
Email: studentservices@gov.sk.ca
Website: [PTA webpage](#)

Repayment of Overpayment Information:

Ministry of Immigration and Career Training
Financial Services
1000 - 2103 11th Avenue
Regina, SK S4P 3Z8

Telephone: 1-833-279-5393
In Regina: 306-787-3859
Fax: 306-787-8702
Email: CorpServ.pta.stb@gov.sk.ca

For security reasons, do not include your SIN if you contact us by email.