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# **Provincial Training Allowance Handbook 2016-2017**

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Government  
of  
Saskatchewan

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## ***Introduction***

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

PTA needs-assessment rules determine who is financially needy based on income levels and family size. Students are eligible to apply for PTA after being accepted in an approved training program.

To be approved, training programs must meet certain criteria and must be approved by the Saskatchewan Ministry of the Economy - Apprenticeship and Workforce Skills, or Labour Market Services Branch.

## ***Assistance and Benefits***

The amount of financial assistance you receive depends on your specific situation.

<b>Student Group</b>	<b>Maximum Monthly Assistance</b>
Single Student living at home with parents	\$ 442
Single Student living away from home	\$ 744
Married Student and Spouse	\$1,251
Married Both Students	\$1,304
Single Parent living at home or away	\$1,037
Allowance for each dependent child	\$ 145

Daycare allowances may also be provided (see page 5.)

## ***Supplementary Health Benefits and Verification of Family Composition***

Each student, 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.

## ***Applying for Provincial Training Allowance***

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)

### **Mail Address:**

Student Service Centre

1120 - 2010 12th Avenue

Regina SK S4P 0M3Fax:

306-787-1608

**Important Deadline:** Applications and any changes to information must be received 14 business days before your program end date to allow time for processing.

<b>Before Classes Begin</b>	
Prior to program start date	<p>Complete your application as soon as you are enrolled in your program.</p> <p>Submit the program information form completed by the PTA Co-ordinator at your training center and any other documents requested in the application process to the Student Service Centre.</p> <p>Your PTA Coordinator may be able to submit the forms for you.</p>
<b>Classes Begin</b>	
Start of classes	PTA funds are released on a monthly basis.
While in school	<p>Provide your PTA Co-ordinator with documentation to verify your income, and your spouse's income, if you are married/common-law.</p> <p>Inform your PTA Co-ordinator immediately of any changes, including changes to income, banking information or other information.</p>
<b>Classes End</b>	
The month following the end of classes if you have an overpayment	If you have an overpayment, a Consolidation Letter will be sent to you by the Ministry of the Economy, Audits and Collections. Contact us immediately if you cannot meet your repayment obligations.
First day of second month following the end of your classes	If you have an overpayment, this is the due date of your first payment.

**Important deadline:** Applications and any changes to information must be received 14 business days before your program end date to allow time for processing.

### ***Eligibility for Provincial Training Allowance***

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.**

### **Student Categories**

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

**Single dependent Student:**

- has no children; and
- has been out of elementary or high school for less than four years prior to the first day of class; or
- has 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:**

- has no children; and
- has been out of elementary or high school for four years or more prior to the first day of class; 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
- a student who is married/common-law, but whose spouse does not reside in Saskatchewan.

**Married Student:**

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

**Single Parent Student:**

- has one child or more, and is not married or common-law.

## ***Assessing your Financial Need***

Financial need is the amount you require to supplement your existing funds to meet your financial commitment while you are in school.

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

$$\text{Your Allowable Expenses} - \text{Your Expected Contributions} = \text{Your Financial Need}$$

## ***Allowable Expenses***

### **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.

<b>Student Group</b>	<b>Maximum Monthly Assistance</b>
Single Student living at home with parents	\$ 442
Single Student living away from home	\$ 744
Married Student	\$1,251
Married Both Students	\$1,304
Single Parent living at home or away	\$1,037
Allowance for each dependent child	\$ 145*

\*If you do not receive full child benefits, 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 as 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 school.

If you are a married/common-law student you are expected to live with your spouse. 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.

<b>Monthly daycare Allowances</b>			
Number of Children	Subsidized	Unsubsidized	Incidental Maximum
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 (student, spouse, each dependent child) is provided if you are in school 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**

PTA does not provide any other allowances. If you require additional funding for a one-time expense (i.e. travel costs for funerals, etc.), or ongoing top-up, you must call the Ministry of Social Services, Contact Centre at 1-866-221-5200.

You may require ongoing top-up from the Ministry of Social Services if you have the following circumstances:

- Higher than average monthly utility bills
- Large families with four or more children
- Other exceptional circumstances

## ***Expected Contributions***

### **Income Exemptions**

Student's employment and self-employment income are exempt.

For married students, where both are full-time students 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 clients are instudy.

Exemptions for other types of student and spousal income are as follows:

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

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

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

- Employment Insurance (EI) Income
- Workers' Compensation
- Orphan's Benefits
- 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 students)
- Other funding received specifically for education

## **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 student 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.

<b>Family Size</b>	<b>MSoL</b>
2	\$41,796
3	\$52,350
4	\$59,833
5	\$65,640
6	\$70,387
7	\$74,397
8	\$77,870
9	\$80,934
10	\$83,676



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

<b>weekly Parental Contribution Table</b>					
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
1,000.01-1,500.00	\$4	9,500.01- 10,000.00	\$32	18,000.01-18,500.00	\$82
1,500.01-2,000.00	\$6	10,000.01-10,500.00	\$34	18,500.01-19,000.00	\$86
2,000.01-2,500.00	\$7	10,500.01-11,000.00	\$36	19,000.01-19,500.00	\$89
2,500.01-3,000.00	\$9	11,000.01-11,500.00	\$38	19,500.01-20,000.00	\$93
3,000.01-3,500.00	\$10	11,500.01-12,000.00	\$39	20,000.01-20,500.00	\$97
3,500.01-4,000.00	\$12	12,000.01-12,500.00	\$41	20,500.01-21,000.00	\$101
4,000.01-4,500.00	\$13	12,500.01-13,000.00	\$43	21,000.01-21,500.00	\$105
4,500.01-5,000.00	\$14	13,000.01-13,500.00	\$45	21,500.01-22,000.00	\$109
5,000.01-5,500.00	\$16	13,500.01-14,000.00	\$47	22,000.01-22,500.00	\$113
5,500.01-6,000.00	\$17	14,000.01-14,500.00	\$51	22,500.01-23,000.00	\$116
6,000.01-6,500.00	\$19	14,500.01-15,000.00	\$55	23,000.01-23,500.00	\$120
6,500.01-7,000.00	\$20	15,000.01-15,500.00	\$59	23,500.01-24,000.00	\$124
7,000.01-7,500.00	\$22	15,500.01-16,000.00	\$63	24,000.01-24,500.00	\$128
7,500.01-8,000.00	\$24	16,000.01-16,500.00	\$66	24,500.01-25,000.00	\$132
8,000.01-8,500.00	\$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 4) . . . . .		\$59,833
Discretionary income . . . . .		\$3,031
Parental contribution per week of study. . . . .		\$10
For an 8-month (34 week) course, the parental contribution would be \$340		

## **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.

**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 Plan (RRSP)** - A \$2,000 exemption is allowed for each year you and your spouse have been out of secondary school.

## ***Receiving your Funds***

Once your application has been assessed, you will receive a letter which outlines the costs and contributions used to determine your allowance. Your PTA Co-ordinator 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 (SAP) or Transitional Employment Allowance (TEA), the PTA will begin following the last month these benefits are paid.

## ***Maintaining your Eligibility while in School***

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

- You must continue to be enrolled full-time in your program;
- You must maintain regular attendance at all times; your attendance cannot drop below 90% of your full-time course load, in any two calendar months;
- You must be making satisfactory progress your studies. The expectation is that you will complete your training within 36 months.

PTA payments will be discontinued if:

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

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## **OVERPAYMENTS**

An overpayment is financial assistance you received 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% of the monthly entitlement or the total overpayment, whichever is less.

When you are finished school, you will be expected to repay all overpayments which have not been recovered from your monthly allowance. If this is the case, you will be contacted by the Ministry of the Economy, Audit and Collections, 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 the Economy 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 the Economy, pay a lump sum or defer your payments.

If you have not received your repayment information after the end of your program, please call 1 844 213-1030.

Remember these three simple 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.

## 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 the Economy:

<p><b>For Program and Application Information: Student Service Centre</b></p> <p>1120 - 2010 12th Avenue Regina, SK S4P 0M3</p> <p>Phone: 1-800-597-8278, or  (306) 787-5620 Regina area or from outside of Canada</p> <p>Business hours are Monday to Friday 8:00a.m. to 5:00p.m. (Saskatchewan time)</p> <p>Fax: (306) 787-0760</p> <p>Email: <a href="mailto:studentservicecentre@gov.sk.ca">studentservicecentre@gov.sk.ca</a></p> <p>For security reasons, do not include your SIN if you contact us by email.</p> <p>Website: <a href="http://www.economy.gov.sk.ca/PTA">www.economy.gov.sk.ca/PTA</a></p>	<p><b>For Repayment of Overpayment Information: Ministry of the Economy</b></p> <p>1000-2103 11<sup>th</sup> Avenue Regina, SK S4P 3Z8</p> <p>Phone: 1-844-213-1030</p> <p>Fax: 306-798-0796</p> <p>Email: <a href="mailto:er.support@gov.sk.ca">er.support@gov.sk.ca</a></p> <p>Website : <a href="http://www.economy.gov.sk.ca/PTA">www.economy.gov.sk.ca/PTA</a></p>
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### **Falsified Information**

PTA is dedicated to providing financial assistance to support students seeking education under the terms of provincial legislation and policy. Audit Services is responsible for investigating allegations of improper funding.

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

Ministry of the Economy  
Audit and Collections  
1000, 2103 - 11th Avenue  
Regina SK S4P 3Z8

Toll Free: 1-800-597-8278  
Phone: (306) 787-5917  
Fax: (306) 798-2158  
E-mail: [audit.services@gov.sk.ca](mailto:audit.services@gov.sk.ca)

## Need more information?

Contact:

Student Service Centre

Outside Regina call toll-free: 1  
800 597-8278

In the Regina area (or outside

Canada) call: (306) 787-5620

[www.economy.gov.sk.ca/PTA](http://www.economy.gov.sk.ca/PTA)

