

Appendix I – Recommendations
Alignment of Apprentices and EI Learners with Non-EI Learners

Criteria	Current Policy/Rules			Recommendation	Rationale
	Apprentice	EI Learner	Non-EI Learner		
Eligibility					
1. Residency ISHTB 12 (a) (ii) Act: 6 (2)(a)	Must be a registered apprentice in Alberta (from STIS/ATOMS)	Must have Alberta address	Three months prior to acceptance in training	Recommend retain two thresholds, use existing one for apprentices/EI and non-EI. <ul style="list-style-type: none"> allow exemptions for 'border' communities, like Lloydminster, Onion Lake, where apprentice learner has an Alberta employer & is directed to training by Apprenticeship and Industry Training (AIT) 	Accommodates legislative requirements and Labour Market Development Agreement (LMDA) obligation. Recognizes that a border community resident may be working for an Alberta employer and be directed to training by AIT.
1A. Family residency, spouse out of province ISHTBR 12 IESA 6 (2)(a)	No policy @ present	No policy @ present	No policy @ present	Policy being developed	Policy being developed
2. Age IESA: 6 (2)(b) IESA: 6 (3)(c)(i) ISHTBR 1(1)(b)	There is no minimum age requirement.	Must be at least 16 years old and qualify for EI. If attending self-employment programs must be age 18 or over	18 or older unless: <ul style="list-style-type: none"> with a partner 18 or older single parent living in parental home found to be in need of "special consideration" 	Maintain current thresholds with existing exceptions for non-EI.	Unable to align, different legislation applies
3. Period of Time Out of School IESA 6(3)(c)(i) ISHTBR 13(1)	No requirement	No requirement	Must be out of the regular K-12 school system for 12 consecutive months (some exceptions in place)	Recommend align with two thresholds. No requirement for time out of school for apprentices . Must be out of regular K-12 system for 12 consecutive months for EI and non-EI (retain exceptions in place)	Apprentices may go directly from K-12 to technical training. EI and non-EI learners, as adult, independent learners, should meet the requirement of having 12 consecutive months out of the the K-12 system. This should have a minimal impact on EI learners, whose work history may be reviewed over a two year period by Human Resources & Social Development Canada .

Appendix I – Recommendations
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4. Citizenship	Canadian citizen or permanent resident is eligible. Convention refugees may be eligible if they have a SIN, study permit and work permit.	Canadian citizen or permanent resident is eligible. Convention refugees may be eligible if they have a SIN, study permit and work permit.	Canadian citizen or permanent resident is eligible. Convention refugees may be eligible if they have a SIN, study permit and work permit.	No change	Policy currently aligned.
5. Employment Status	Unemployed or released from employment to attend training	Unemployed or Marginally Employed less than nine hours per week	Unemployed or Working an average of less than 20 hours per weeks over the last 12 weeks and planning to remain employed while in training.	Move to one threshold: align EI with non-EI policy. This increases the EI threshold by 11 hours/week, and retains the non-EI threshold of 20 hours/week. Issue does not apply to apprentices, as they are either directed to attend training or are unemployed.	Goal is to assist Albertans requiring training to be self-sufficient. With changes to program duration, it becomes more important to simplify policy around employed Albertans, by having one threshold for EI and non-EI learner applicants. One common requirement removes the lower threshold for EI clients and levels the playing field for all learners employed on a part-time basis Working more than 20 hours per week is likely to interfere with full-time studies.
6. Sponsorship Status ISHTBR 6(3) 15(1)(c) 18 (b) 18 (c)	Not taken into consideration	Not taken into consideration	Eligible for up to tuition and books if sponsorship agreement still in effect.	Recommend one threshold and require sponsors to meet their legal obligations by continuing to cover living costs for sponsored learners. Provide a maximum award of tuition and book costs for sponsored learners, unless a sponsorship breakdown is established. Note: Part 1 EI benefits are not affected, sponsorship policy would be applicable to additional Part 2 grant funding.	An immigrant's sponsor has a financial obligation to provide support for the period of sponsorship undertaking, meaning until the end of the sponsorship period as specified by Citizenship and Immigration (CIC) Canada.
Income					
7. Employment – Earnings	Currently the first \$200 is exempt with any excess	Currently the first \$200 is exempt with any	\$230 exempt with any earnings in excess of that	One threshold, align with non-EI, allow learner to keep \$230/mo + 25% of any additional earnings	Simplification, allow same earnings exemption to all learners, regardless of funding type.

Appendix I – Recommendations
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Exemption: Learner	used dollar for dollar.	excess used dollar for dollar.	eligible for 25% exemption		
8. Employment – Earnings Exemption: Spouse/partner	Currently the first \$200 is exempt with any excess used dollar for dollar.	Currently the first \$200 is exempt with any excess used dollar for dollar.	\$230 exempt with any earnings in excess of that eligible for 25% exemption	One threshold, align with non-EI, allow learner’s spouse to keep \$230/mo + 25% of any additional earnings	Simplification, allow same earnings exemption to all learners, regardless of funding type.
9. Employment Earnings - dependent child ISHTBR 4 (a)(xxi) 4 (b)(iii)(C)	N/A	N/A	For each child who is not attending school, \$350 per month is exempt plus 25% of remaining net pay. For each child who IS attending school (full-time, part-time or distance learning)., the child’s income is 100% exempt.	Align, recommend one threshold, and fully exempt all earnings for a dependant child under 18, whether or not the child is attending school (K-12).	Exempting income for children in school encourages savings for post-secondary and/or technical training.
10. Self-Employment Income – Learner	Self-employment income is treated the same as employment income, and given a \$200 earnings exemption.	Self-employment income is treated the same as employment income, and given a \$200/month earnings exemption. If a Learner is in an HRE funded self-employment program, all earnings are exempt for the duration of the program.	Net self-employment income is used as a resource; regulations do not allow for an earnings exemption. If a Learner is in an HRE funded self-employment program, all earnings are exempt for the duration of the program.	Align, recommend using one threshold for net self-employment income per ISHTB regulations If a Learner is in an HRE funded self-employment training program, all earnings are exempt for the duration of the program.	Simplification, one self-employment earnings rule for all learners makes program easier to administer for training providers and HRE staff. Learners’ earnings while in an HRE SE program remain exempt to permit the business to succeed.
11. Self-Employment Income – spouse /partner	Self-employment income is treated the same as employment income, and given a \$200 earnings exemption. If a Learner’s spouse is in an HRE funded self-employment program, all earnings are exempt for the	Self-employment income is treated the same as employment income and given a \$200 earnings exemption. If a Learner’s spouse is in an HRE funded self-	Net self-employment income is used as a resource; regulations do not allow for an earnings exemption If a Learner’s spouse is in an HRE funded self-	Recommend using one threshold for spouse’s net self-employment income per ISHTB regulations. Spouse’s earnings while attending an HRE Self-Employment program remain exempt for the duration of the program.	Simplification, one self-employment earnings rule for all learners makes program easier to administer for training providers and HRE staff. Spouse’s earnings while in HRE SE program remain exempt to permit the business to succeed.

Appendix I – Recommendations
Alignment of Apprentices and EI Learners with Non-EI Learners

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	duration of the program.	employment program, all earnings are exempt for the duration of the program.	employment program, all earnings are exempt for the duration of the program		
12. Government income (includes EI income)	Used dollar for dollar	Used dollar for dollar	Used dollar for dollar	No change to current policy	Policy currently aligned
13. Spousal/Child Support	Used dollar for dollar	Used dollar for dollar	Used dollar for dollar	No change to current policy	Policy currently aligned
14. Parental contribution (under age 22) ISHTBR: 16(2)(b)	Not required	Not required	Used dollar for dollar -Transitional Vocational Program is an exception	Maintain status quo	Unable to align; based on their work history and attachment to the labour force, apprentices and EI learners are considered to be independent from their parents
15. Mandatory Contribution	N/A	\$100 per month excludes single parent and self-employed.	N/A	Align, no contribution required for any learner household.	Aligns policy for all learners, simplification of eligibility requirements, removal of a financial barrier to training for EI learners
16. Scholarships (awards)	First \$1800 exempt	First \$1800 exempt	First \$1800 exempt	No change to current policy. Threshold is moving to \$3500 for 2006-2007	Policy currently aligned.
17. Rental Income	Used dollar for dollar	Used dollar for dollar	75 per cent room and board exempt, 50 per cent rental in own home exempt, other rental property no exemption	Recommend one threshold, align with non-EI model, rental income to reflect non-EI exemptions.	Simplification and alignment of policy. Allows all learners to retain some rental income, and recognizes there are costs involved.
18. Windfall	Is part of “Other income” and deducted dollar for dollar	Is part of “Other income” and deducted dollar for dollar	Deducted dollar for dollar	No change to current policy	Policy currently aligned.
19. Gifts	Cash gifts deducted dollar for dollar	Cash gifts deducted dollar for dollar	\$900/year exempt, balance deducted dollar for dollar. ‘Gifts in kind’ exempt	Recommend one threshold, with \$900/year exemption, ‘gifts in kind’ exempt	Simplification and alignment of policy. Allows learners to retain some gift monies.
20. Other – e.g.	Used dollar for dollar	Used dollar for dollar	Used dollar for dollar	No change to current policy	Policy currently aligned.

Appendix I – Recommendations
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WCB, CPP					
21. Aboriginal funds	Used dollar for dollar	Used dollar for dollar	Varies depending on type of payment	Recommend one threshold, aligning with non-EI model.	Aligns funding programs. More equitable to apprentice and EI learners.
22. NCBS Supplement	N/A	N/A	Where a learner is not eligible for or not receiving part or all of the National Child Benefit Supplement, HRE may provide a replacement allowance to the learner.	Recommend not aligning apprentices and EI with non-EI.	Non-EI core rates were reduced when the NCBS benefit was implemented. We do not want to reduce the rates for apprentices and EI learners to accommodate the NCBS benefit.
23. AISH Income	Used dollar for dollar	Used dollar for dollar	Client must indicate a decision to remain on AISH and receive funding for tuition, mandatory fees, and books and supplies through Alberta Works, or to receive monthly income support as a learner instead of receiving AISH	Recommend moving to one threshold. Decision must be made by the client to receive AISH or to receive learner funding. If single AISH learner chooses to remain on AISH, will normally be processed for 'tuition and books' only.	.AISH program has changed since original recommendation was developed. AISH recipients now have access to some continuous and non-continuous benefits. However, some AISH households may still be better off on Learner benefits, and should have the right to choose. <i>Consulted with AISH program planner March 14, 2006</i>
Liquid Assets					
24. RRSPs Learner and Spouse ISHTB 5(2)(1)	Not requested	Not currently requested.	\$5000 in RRSPs is allowed for each adult in the household	Recommend aligning with one threshold of \$100,000 per household.	Learners do not always have pension plans and may rely on RRSP contributions for retirement. Unemployed workers should not be forced to liquidate retirement savings to attend training for work.
25. Savings	Not requested.	All savings are used, but savings are not defined. Savings does not include stocks, bonds etc.	2 times the core benefits plus tuition and prescribed fees are allowed in liquid assets (See # 37)	Align and use savings in calculation of award, however, applicants will be able to keep a certain amount of assets. See # 37, liquid asset test.	Learners are expected to contribute financially where possible. Alignment and simplification, allow all learner to retain some savings/liquid assets.
26. Stocks/Bonds	Stocks/ bonds are not requested and are not used in the assessment.	Stocks/ bonds are not used in determination of financial need.	2 times the core benefits plus tuition and prescribed fees are allowed (See # 37)	Align and use savings in calculation of award, however, applicants will be able to keep a certain amount of their liquid assets. See # 37, liquid asset test.	Same as # 25

Appendix I – Recommendations
Alignment of Apprentices and EI Learners with Non-EI Learners

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27. Life Insurance ISHTB: 5(2)(m)	Not requested	Not requested	Any value over \$1,500	Align with one threshold, using the non-EI policy.	It is expected that few learner applicants have whole life insurance with a cash value.
28. RESPs for the benefit of the Learner ISHTB 5 (2) (j)	Not requested	Not requested	Not requested	Learners attending occupational or apprenticeship training should use their RESPs. Learners attending Work Foundations or Integrated Training programs would have their RESP exempted. Children’s RESPs remain exempt (see # 34)	RESPs are intended to be used for post-secondary training. AIT considers apprenticeship training to be post-secondary. Occupational training is also post-secondary training. Adult learners should be accessing RESP resources for occupation-based training leading directly to employment.
One Time Exempt Assets					
29. Real Estate (not principal residence) ISHTB: 5(2)(i)	Not requested	Not requested	The property may be exempt for one funded period of training.	Real estate (not principal residence) used in the assessment of eligibility. Allow for an exemption in certain situations to be defined in policy.	Real estate assets should be used in determining eligibility unless there are circumstances that prevent the learner from accessing the equity.
30. Farm Assets ISHTB: 5(2)(i)	Not requested	Not requested	Exemption may be allowed for one time only.	Recommend exemption for length of training plan for learners (up to 30/40 months).	Net income from the farm is considered under self-employment income. If farm assets are sold, proceeds are used. Do not want to force learner to withdraw mid-point from an approved training program by allowing partial exemptions.
31. Business Assets ISHTB: 5(2)(i)	Not requested	Not requested	Exemption may be allowed for one time only.	Recommend exemption for length of training plan for learners (up to 30/40 months).	Net income from the business is considered under self-employment earnings. If business assets are sold, proceeds are used. Do not want to create any additional barriers to training, or delays in processing applications. Do not want to force learner to withdraw mid-point from an approved training program by allowing partial exemptions.
Exempt Assets					
32. Principal Residence	Not requested.	Not requested.	A home of reasonable value is exempt. There is	Recommend exempting the principal residence for apprentice and EI learners.	Apprentices and EI Learners are more likely to own homes above the ‘community average’. In

Appendix I – Recommendations
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ISHTB 5(2)(a)			no question around the value of the home on the learner application.		the interest of simplification, automatically exempt principal residence for EI learners and apprentices. Property values vary greatly and if non-EI policy is used it would be extremely difficult to administer. We are not aware that any non-EI learner has been rendered ineligible based on the value of their principal residence.
33. Vehicle ISHTB 5(2) (e) & 5(2)(f) fulltime & ISHTB 34(1)(2)(a) part-time	Not requested.	Not requested.	All vehicles adapted for a disability of a household member are exempt. Equity up to \$5000 is allowed for all household vehicles. A vehicle with equity of \$5,001 or more renders a learner applicant ineligible for funding.	Recommend move to one threshold: vehicles are exempted for all learners	Goal is to assist Albertans requiring training to be self-sufficient, and not create financial barriers to training for learners. Most apprentices, EI and non-EI learners will require a reliable vehicle to get to school, for employment or for childcare. Vehicles needed for work, either before, during or after training should not prevent a learner household from accessing needed training. This would help to eliminate the lack of reliable transportation as an obstacle to training and employment.
34. RESP-for dependants	Not requested	Not requested	Exempt	One threshold, retain exemption of dependants' RESPs for all learners	Children's RESPs are for their post-secondary education, and should remain exempt.
35. Money in trust	Not requested	Not requested	Exempt if it is inaccessible	Inaccessible money in trust exempt for all learners	Aligns funding programs.
36. Assets held by trustee in bankruptcy	Not requested	Not requested	Exempt while in trust	Recommend move to one threshold: Assets held by bankruptcy trustee exempt for all learners	Aligns funding programs.

Appendix I – Recommendations
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37. Liquid Asset Test (determines amount learner may retain from all assets) ISHTB 15(1)(a) & 30(1)(a)	None	None Note: Self-employment program recipients are exempt from use of savings in determining part 2 award	2 times the core benefits plus tuition and prescribed fees Note: not applicable to Transitional Vocational Program (TVP) learners: ISHTB 15 (2)	Recommend two different thresholds for learners. Retain TVP and SE savings exemption for all learners. Same formula, using: 10 times core benefits for apprentices, 2 times core for EI, 2 times core for non-EI The formula for contracted training may need to be reviewed, given that there is no tuition or prescribed fees for those learners.	Aligns funding programs with two different thresholds. Given that apprentices have very low tuition rates, providing '10 times core' gives them approximately the same level of liquid assets as an EI or non-EI learner. SE participants: savings are exempt, required to succeed at self-employment; TVP learners are developmentally delayed, any savings to remain exempt.
Other Considerations					
38. Reporting Requirements	Apprentices report changes via a Change in Circumstance form as soon as possible after the change occurs.	EI learners report changes via a Change in Circumstance form as soon as possible after the change occurs.	Non-EI learners report changes via a Change in Circumstance form as soon as possible after the change occurs.	No change to current policy.	Policy currently aligned
39. Period of Financial Eligibility	Financial eligibility is based on the period of technical training. Technical training periods vary by trade from 1-15 weeks.	Financial eligibility is based on a period of study that does not exceed 12 months and with no break in training greater than three weeks.	Financial eligibility is based on a period of study that does not exceed 12 months and with no break in training greater than three weeks.	No change to current policy.	Policy currently aligned.
40. Duration of Training	Each period of technical training varies by trade, 1-15 weeks long. Years of apprenticeship indenture vary by trade, from 1-4 years. Formal training not necessarily done over 4 consecutive years.	Prior to August, 2006: Generally training plans do not exceed 12 months but may be up to 24 months.	Prior to August 2006: Maximum training plans are for 40 months of which no more than 12 months can be ESL	New program duration policy was implemented effective August 1, 2006. As a result, duration of training policies are aligned.	Policy aligned effective August 1, 2006.
41. Financial Support:	Monthly living allowance provided based on marital status and family size	Monthly living allowance provided based on marital status	Monthly core benefits provided based on marital status, family size and	Recommend continue funding apprentice and EI learners based on current maximums for social housing and private housing (as set on the EI rate	Apprentice and EI learners would continue to receive the maximum housing rates currently in place.

Appendix I – Recommendations
Alignment of Apprentices and EI Learners with Non-EI Learners

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Core benefits ISHTBR Schedule 1, Part 1, Part 2		and family size	household type.	sheet). Non-EI Learners have different core benefit rates based on their housing.	
42. Child Support Payments & Spousal Support Payments	Actual costs, provided learner has been making payments for past 3 months.	Actual child support costs, provided learner has been making payments for past 3 months. Spousal support payments not allowed.	Not allowed	Child Support Payments: Recommend two thresholds: Allow child support payments as a continuous supplemental benefit for apprentices who have a history of meeting their child support obligations. Payment history over most recent 12 months, or since legal agreement (if less than 12 months old) will be used; Child support payments not be allowed for EI and non-EI learners. Spousal Support: Recommend one threshold, not allowing spousal support payments for learners	Historically, AHRE does not cover debts such as child or spousal support. The Child Support benefit was only recently returned to EI learners, and has always been allowed for apprentices. Alimony/child support was provided to 94 LMDA learners in 2005/06 fiscal year. Long-term learners may apply to have their support reduced (Court of Queen’s Bench or Family Court), or they can (register their orders with Maintenance Enforcement Program [MEP] and) request a temporary MEP reduction while attending training. Spousal Support: Given the short periods of training, apprentices may be able to negotiate and make financial arrangements prior to course start date.
43. Supplementary benefits See Appendix II for listing of eligible benefits	A list of exceptional expenses is used	A list of exceptional expenses is used	A list of continuous and non-continuous supplementary benefits is used	See Appendix II	See Appendix II
44. Persons Living On-Reserve ISHTB 18 (a)	Eligible for tuition, books, prescribed fees and learner core benefits	Eligible for tuition, books, prescribed fees and learner core benefits	Eligible for up to tuition, books and prescribed fees based on financial assessment	Maintain status quo.	Unable to align. Eligibility for apprentices and EI learners is based on the LMDA.
45. Regulated Funding Maximums	Previously regulated under the Grants, Donations and Loans Regulations and	Previously regulated under the Grants, Donations and Loans	Learner receives their assessed financial need under IESA. There is no	Recommend use one threshold and remove regulated funding maximums from apprentices and EI Learners.	Alignment with non-EI, simplification for learners. Removal of a significant barrier to training for EI clients.

Appendix I – Recommendations
Alignment of Apprentices and EI Learners with Non-EI Learners

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	based on training program duration- Four months or less: \$10,000 5-9 months: \$20,000 10- 12 months: \$30,000 Rare for apprentices to have needs that exceed the limits.	Regulations and based program duration- Four months or less: \$10,000 5-9 months: \$20,000 10- 12 months: \$30,000 Clients with large families or high tuition costs have needs that exceed the limit.	regulated funding maximum.	<i>Note: A change to the Grants, Donations and Loans Regulations is not required.</i>	
46. Tuition limits	The AIT Board sets tuition fees.	Maximum of \$15,000 per academic year (August 1 – July 31)	Maximum of \$15,000 per academic year (August 1- July 31)	No change to current policy.	Policy currently aligned.
47. Repayments & Recoveries	Debts of less than \$500 are not collected. Any debt over \$500 is amortized over the period of study and collected in total if possible. Debts not fully recovered by the end of training are due within 30 days or are transferred to Restructuring & Government Efficiency (RGE) for collection	Debts of less than \$500 are not collected. Any debt over \$500 is amortized over the period of study and collected in total if possible. Debts not fully recovered by the end of training are due within 30 days or are transferred to RGE for collection	Debts of less than \$500 are not collected. Client repays learner debts from monthly income at a maximum of \$65 per month. Outstanding debt at end of training period transferred to RGE for collection.	Recommend one threshold and using the repayment/ recovery process of the non-EI model for all learner debt. Debts of less than \$500 are not collected. Outstanding debt at end of training period transferred to RGE for collection.	Present policy for EI and apprentices can cause financial hardship to the point where they are unable to complete training. Overpayments are recouped from future benefits payable, & no repayment plan can be put in place. Moving to the non-EI model will allow learners to complete their training programs, while repaying their overpayment.
48. Payment Method	One cheque for all costs (tuition, prescribed fees, books and supplies and income support) sent to the apprentice prior to the start of technical training.	Cheques for tuition and prescribed fees are sent directly to the training provider for full time studies. Cheques for income support are sent monthly to the home address of	Cheques for tuition and prescribed fees are sent directly to the training provider for full time studies. Cheques for income support are sent monthly to training provider for	Recommend payment method not be dependent on client type. Maintain status quo until the new learner payment system is in place. Allow for the implementation of Electronic Funds Transfer (EFT) and debit cards subject to the evaluation of pilots.	With the implementation of a new payment system, it is expected that a variety of payment methods will be available to meet the needs of an individual based on their situation (cheque, debit card, electronic transfer, etc.). Alignment and simplification, equal treatment of all learners regardless of funding source (LMDA or HRE).

Appendix I – Recommendations
Alignment of Apprentices and EI Learners with Non-EI Learners

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		the learner for the upcoming month. Books and supplies allowance is included in cheque at the beginning of each semester and is paid to the Learner.	distribution prior to attendance at training. Books and supplies allowance is included in cheque at the beginning of each semester and paid to the Learner.		
49. Health Benefits	No automatic coverage. Apprentices can request expenses for medical needs (including Blue Cross and AHC premiums) plus expenses while attending approved training	No automatic coverage. EI learners can request expenses for medical needs (including Blue Cross and AHC premiums) plus expenses while attending approved training.	Coverage for learner and spouse is provided through a Health Benefits Card and dependants (including 18 & 19 year olds if attending school) are covered by the Alberta Child Health Benefit. Persons eligible for health benefits are enrolled into the Alberta Health Care Insurance premium-free group. Health Benefit Card cannot be used outside Alberta.	Align with the non-EI model. Current exclusions for First Nations and sponsored immigrants will be retained.	Extend health care benefits to eligible learners, regardless of 'type'. Simplification for learners and training providers. Reduce administrative costs for processing applications and Change In Circumstance forms (EI and apprentices). Learner households will be able to obtain medication and emergency dental care without lengthy delays in processing of CICs or creating emergency requests for medical costs and prescriptions.
50. Child Support Services (CSS) IESA Div. 4 Section 28(a)	CSS form not required with application	CSS form not required with application	Child Support Services form (Schedule 7) is mandatory for all learners where the parent of one or more dependant children does not reside in the household.	Recommend a voluntary offer of CSS services to all learners, in accordance with current policy.	Alignment and simplification, equal treatment of all learners. Offering CSS Services to all learners is beneficial to all affected households.

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Alignment of Apprentices and EI Learners with Non-EI Learners

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51. Work Expectations – Learner	Apprentices are expected to devote their time to the technical training. No expectation or encouragement of part-time work.	Learners are expected to devote time to studies. Part-time work is encouraged provided it does not interfere with studies.	Learners are expected to devote time to studies. Part-time work is encouraged provided it does not interfere with studies.	No change to current policy.	Policy currently aligned.
52. Work Expectations Spouse/ Partner ISHTBR 1 (2)(5) ISHTBR 14(1)(a)	No expectation to work.	No expectation to work.	Spouse/partner is expected to work unless there are children under the age of one. A spouse working fewer than 30 hours per week is expected to participate in an Employability Assessment with AHRE.	Recommend move to one threshold and offer Career and Employment Services to all learners' unemployed spouses (active offer, voluntary uptake).	Collaborative relationship known to be more effective than a forced intervention. More to be gained by an active offer of service. Forcing a learner to abandon an approved investment plan due to the actions of their spouse/partner would be counter-productive.
53. Taxation treatment	No withholdings at source. Tax slip (T4E) issued, training provider may issue T2202A.	No withholdings at source. Tax slip (T4E) issued, training provider may issue T2202A	No withholdings at source. Training provider may issue taxation slip.	Recommend two thresholds; Taxation at source for Labour Market Development Agreement (LMDA)-funded learners, to avoid learners having to abandon a training plan due to income tax debt. Non-EI learners do not receive taxable funds from HRE, therefore, they have no need for income tax deductions at source.	With the changes to program duration, an EI learner in a longer training plan (over two years) may experience financial hardship due to taxation of LMDA Part 2 funds. To reduce the taxation burden, HRE will need to tax Part 2 dollars at source, without reducing the learners' net funds.
54. End date of income support for program	Learner is funded for entire month if the course ends after the seventh day. If the course ends on the seventh day or prior no income support is paid for that month.	Learner is funded for entire month if the course ends after the seventh day. If the course ends on the seventh day or prior no income support is paid for that month.	Learner is funded for entire month if any portion of the course extends into the month	Align with one threshold, so Learner is funded for entire month if any portion of the course extends into the month.	Allows apprentices and EI learners to meet living costs for last month of training, regardless of the actual end date.

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Criteria	Current Policy/Rules			Recommendation	Rationale
	Apprentice	EI Learner	Non-EI Learner		
55. Appeals	<p>Appeals are heard by the Student Financial Assistance Appeal Committee (SFAAC).</p> <p>In the absence of legislation the Helper's Guide - Skills Investments Programs (EI) is used by SFAAC members for interpretation of policy guidelines.</p>	<p>Appeals are heard by the SFAAC.</p> <p>In the absence of legislation, the Helper's Guide - Skills Investments Programs (EI) is used by SFAAC members for interpretation of policy guidelines.</p>	<p>Appeals are heard by the Citizens Appeal Panel (CAP).</p> <p>Powers given to the Minister under the Income and Employment Supports Act (IESA) and Regulations are not subject to appeal to a Citizens Appeal Panel. Only decisions of the Director, with the exceptions identified in the IESA and Recovery, Administrative Penalties and Appeals Regulation (RAPAR), are subject to appeal.</p>	<p>Recommend align with non-EI learners, move to one threshold, that learner appeals be submitted to CAP.</p> <p>It is noted that not all actions/decisions are subject to appeal by CAP. One appeal policy would apply to all learners, regardless of client category.</p>	<p>Presently, there is no legislation guiding SFAAC in making their decisions. SFAAC was originally established for appeals regarding Advanced Education's post-secondary student loan program.</p> <p>Learners should be treated in a consistent manner with regard to what is and is not appealable, and how those decisions are made.</p>