

Training loan

Data publikacji: 29.09.2019 Data modyfikacji: 29.09.2019 Departament Rynku Pracy MRPiPS

What is the training loan and who can apply for it?

A training loan is an interest-free loan granted by the Poviats Labour Office (starost) under the Labour Fund to pay the training costs to an unemployed person and jobseeker, improving the chances for commencing or retaining employment, other paid work or business activity. The amount of the granted loan cannot exceed 4 times of the average remuneration in force on the day when the Agreement is signed.

The following people registered in the Labour Office can benefit from the training loan:

- an unemployed person,
- a jobseeker:
 - in the period of notice related to employment relationship or service relationship for the employer's fault,
 - working for an employer in the state of insolvency or liquidation,
 - a person receiving social allowance payable during the miner's leave or the miner's social benefit,
 - a person participating in an individual integration programme or classes of the Social Integration Centre,
 - a reservist,
 - a person receiving a training pension,
 - a person receiving a training allowance paid by the employer,
 - living in the household with a farmer or a farmer's spouse, looking for a job outside agriculture and subject to social insurance,
 - a foreigner, e.g. a national of a European Union member state or a state which executed relevant agreements with the European Community, a refugee, a person holding a permanent residence permit or a settlement permit,
- an employed person aged 45 years and more.

The decision to grant the training loan is made by the starost (Labour Office) based on the provisions of the individual action plan.

How long can you repay the training loan?

The training loan repayment period cannot exceed 18 months after the training completion date agreed in the agreement.

What to do to get the training loan?

To obtain the training loan, the unemployed/jobseeker should submit the following documents to the competent Poviats Labour Office:

- The application for the training loan with grounds;
- Other documents required by the Labour Office, including the statement that the training paid for under the loan will enable to commence or retain employment, other paid work or business activity.