

## Financing adult learning database

<b>Name of the instrument - Local language</b>	Pożyczka szkoleniowa z Funduszu Pracy
<b>Name of the instrument - English translation</b>	Training loan from the Labour Fund
<b>Scheme ID</b>	175
<b>Country</b>	 Poland
<b>Reporting year</b>	2015
<b>Type of instrument</b>	Loan
<b>Type of entry</b>	Single instrument

<b>Short description</b>	This training loan is available to the unemployed, job seekers and employees aged 45+ registered in the district job centre. The job centre grants a loan (maximum amount up to 400% of the average monthly salary) with no interest rate aimed to cover training expenses. Repayment is negotiated individually with the district job centre, starts immediately after training completion and should not exceed 18 months.
<b>Short description of the related instruments</b>	nap

<b>Level of operation</b>	National
<b>Name of a part of the country</b>	nap
<b>Name of the region (for regional instruments)</b>	nap
<b>Name of the sector (for sectoral instruments)</b>	nap
<b>Relevance</b>	Marginal scheme
<b>Legal basis</b>	Act on employment promotion and labour market institutions, Art 42
<b>Objective(s) and target(s)</b>	To provide funds to finance training which may help the unemployed, job seekers and employees 45+ to acquire skills and knowledge needed on the labour market in order to find or maintain employment.

<b>Year of implementation</b>	1997
<b>Year of latest amendment</b>	2014
<b>Operation/management</b>	District job centres collect applications forms, grant loans, sign the contract with the learner, transfer money to the learner.
<b>Eligible group(s)</b>	Unemployed persons, job seekers and employees aged 45+ registered in the district job centre.
<b>Group(s) with preferential treatment</b>	None
<b>Education and training eligible</b>	Education and training leading to skills/competences/knowledge needed on the labour market (specific and transferable)
<b>Source of financing and collection mechanism</b>	The Labour Fund (current financing - providing loans) (NB. The Labour Fund is a State fund, governed by the Ministry of Labour and Social Policy; the main sources are: obligatory levies from companies (2.45% of total monthly payroll), State budget subsidies, Labour Fund's loans and investments interests, EU funds) individuals (repayment from future income)
<b>Financing formula and allocation mechanisms</b>	<p>District job centre grants loans up to 400% of the average monthly salary, with 0% interest rate (interest rate applies only in case of not completing the training or spending loan resources on other training activities than these listed in the application form).</p> <p>Repayment is negotiated individually with the district job centre; starts immediately after training completion, maximum period of repayment: 18 months.</p> <p>Allocation: The eligible person submits an application to the district job centre which assesses the application (taking into account the training content in connection to local labour market needs, the probability of finding employment after completing training, the probability of repaying the loan). If the assessment is positive, the contract between district job centre and a learner is signed (learner is obliged to complete training course listed in the application form - if not, the payback clause applies). District job centre transfers money to the learner.</p>
<b>Eligible costs</b>	Tuition fees and othe costs related to training (insurance, travel, accommodation, physician and/or psychological test, if necessary).
<b>Frequency of the use</b>	No specific rules for re-use
<b>Volumes of funding</b>	na
<b>Beneficiaries/take up</b>	In 2014, training activities of 12 individuals were funded, all of them were male. In 2010, 45 individuals, 2011 17, 2012 11 and 2013 17 individuals were funded.

<b>Organisation responsible for monitoring/evaluation</b>	District job centres.
<b>Monitoring/evaluation reports available</b>	Szkolenia, staże i inne formy wspierania podnoszenia kwalifikacji bezrobotnych, Ministerstwo Pracy i Polityki Społecznej, Department Rynku Pracy, Warszawa 2014 - the report presents only basic data about take-up of different instruments, it's not an evaluation report.
<b>Most relevant webpage - in English</b>	na
<b>Most relevant webpage - local language</b>	<a href="http://psz.praca.gov.pl/-/14193-pozyczka-szkoleniowa">http://psz.praca.gov.pl/-/14193-pozyczka-szkoleniowa</a>
<b>Recent changes</b>	Recent change is connected with the introduction of profiling of unemployed persons (three profiles of support). As a result, only the unemployed classified to the profile II may apply for training loan.
<b>Sources</b>	Act on employment promotion and labour market institutions; <a href="http://isap.sejm.gov.pl/Download?id=WDU20040991001&amp;type=3">http://isap.sejm.gov.pl/Download?id=WDU20040991001&amp;type=3</a>
	Website of PES: <a href="http://psz.praca.gov.pl/-/14193-pozyczka-szkoleniowa">http://psz.praca.gov.pl/-/14193-pozyczka-szkoleniowa</a>
	Website of District job centre in Wroclaw <a href="http://www.pup-wroclaw.pl/artukul/398,pozyczka-szkoleniowa.html">http://www.pup-wroclaw.pl/artukul/398,pozyczka-szkoleniowa.html</a>
	Application form for training loan: <a href="http://www.pup-wroclaw.pl/pobieranie.html?id=499&amp;downloadName=wniosek-o...">http://www.pup-wroclaw.pl/pobieranie.html?id=499&amp;downloadName=wniosek-o...</a>
	Szkolenia, staże i inne formy wspierania podnoszenia kwalifikacji bezrobotnych, Ministerstwo Pracy i Polityki Społecznej, Department Rynku Pracy, Warszawa 2014; <a href="http://psz.praca.gov.pl/-/1025668-szkolenia-staze-i-inne-formy-wspieran...">http://psz.praca.gov.pl/-/1025668-szkolenia-staze-i-inne-formy-wspieran...</a>