

Frequently Asked Questions (FAQs)

OVERVIEW

Q: What is the Massachusetts Workforce Skills Fund?

A: The Massachusetts Workforce Skills Fund supports a training stipend pilot program designed as a pilot program through the Executive Office of Labor and Workforce Development to leverage available federal funds and encourage professional development and skill building through Commonwealth Corporation programming including the Workforce Competitiveness Trust Fund (WCTF) and the Career Technical Initiative (CTI), while funding is available.

ELIGIBILITY

Q: Who is eligible to receive a training stipend payment?

A: Participants must meet the following criteria, subject to the availability of funding:

- The individual is enrolled in an eligible training program
- The individual is enrolled in a cohort with a start date of September 1, 2024, or later
- The individual signs the necessary consent forms
- The individual provides Commonwealth Corporation with their Social Security Number or Individual Tax ID Number through a completed W-9 form.

Q: What programs and pathways are eligible for a training stipend?

A: All pathways available through the Career Technical Initiative (CTI) or the Workforce Competitiveness Trust Fund (WCTF) are eligible, including but not limited to, the following pathways:

- Healthcare
- Finance
- Construction
- Hospitality
- Transportation
- Manufacturing
- Trades
- Information Technology
- Among other pathways

Q: Do participants have to fill out an application to receive a training stipend?

A: No, participants do not need to fill out an application to receive a training stipend payment. However, they are required to sign a consent form confirming their agreement to all training program requirements and understanding of all stipend receipt implications.



Q: Why do participants need to submit their Social Security Number of Individual Tax ID Number to Commonwealth Corporation?

A: This information will be used to populate the W-9 form and issue a 1099-MISC form. The 1099 form will be issued to all program participants who receive funding in January 2025 as these funds are considered income by the Internal Revenue Service (IRS) and are therefore taxable. All participant data will be securely held within contractor data systems. Commonwealth Corporation takes data security seriously and have implemented robust measures to protect participants personal information and identity.

Q: If a participant signs up for multiple training programs, will they receive multiple payments?

A: No, participants may only receive payments for one eligible training program.

PROGRAM INFORMATION

Q: How much funding will participants receive and when?

A: It depends on the overall length of training. Each training will have a pre-determined length. As funding is available, participants will receive:

- \$3,000 total for training programs that are fewer than 3 months (*less than or equal to 90 calendar days*)
- \$5,000 total for training programs that are longer than 3 months (*more than 90 calendar days*)

Q: How many stipend installments will participants receive?

A: Participants will receive the following stipend installments within three (3) intervals as funding is available.

- 50% after completing two weeks of training
- 20% at completion of entire training course; and
- 30% upon employment (post-training). Employment must be retained for at least 30 days.

Note: Once a participant has received their first training stipend installment, the full amount will be reserved for them to ensure full stipend assuming all benchmarks are reached.



Q: If a participant does not complete their training, will they still receive their stipend?

A: No, participants are generally not eligible for the second stipend installment if they do not complete their training program. However, if a participant leaves training early to accept a job related to their training and has earned at least one credential, they may still receive the full training stipend. Exceptions may be considered on a case-by-case basis by MassHire.

Q: How long does a participant have to find a job in their field to remain eligible for the stipend?

A: To receive the third stipend installment, participants must have a verified employment start date within 100 days of program completion date and be retained for at least 30 days. Employment will be verified by either an offer letter or paystub from the employer.

Q: Will participants receive additional stipend money if their training program takes longer than expected to complete?

A: No, stipend amounts are determined based on the required instruction hours and the anticipated duration of the training.

Q: If a CTI or WCTF grant already provides stipend payments for participants, can training providers still qualify for this pilot program?

A: Yes.

Q: Is the stipend prorated if participants miss any class time?

A: No.

Q: Is there a limit on the number of stipends funded per training provider?

A: No. There is no limit on the number of stipends per training provider, but a participant can only receive one stipend.

PAYMENT AND TAX PROCESS

Q: How will participants receive their stipend installments?

A: Two weeks after enrollment in the training program, active participants will be provided with a secure link to a secure online banking portal with an invitation to create an account to the training Stipend Program online portal. The banking portal is operated by J.P Morgan Chase and used by Public Consulting Group (PCG) to process the payments – participants do not need to create an account with J.P. Morgan Chase to receive payments.



Q: When will participants receive their first stipend installment?

A: Most participants will likely receive their first stipend installment approximately one month after their training start date. The cadence of stipend installments is dependent on several factors, including payment portal registration, payment type, and participation data entered by the training grantee.

Q: What payment methods can participants choose from?

A: Active and enrolled participants can choose the following stipend installment payment:

- ACH/Direct Deposit
- Zelle
- Debit Card

Q: What if the participant does not have a bank account?

A: For participants who do not have access to a bank account, they should talk with their training provider for additional support.

Q: What are the tax implications of these stipend installments?

A: Training stipends are considered income, and therefore are taxable. Participants should consult their accountant or tax professional to understand more about their tax situation and how this guidance applies.

Q: What tax documents will participants receive?

A: Participants will need to complete a W-9 form through a secure electronic platform to provide their Social Security Number and/or Tax ID number. At the beginning of the next calendar year, they will receive a 1099-MISC form detailing the total payments disbursed to them in the previous year. *For example, for payments made in the calendar year 2024, participants will receive the 1099-MISC form by January 31, 2025.*

Q: What is a W-9 form?

A: The W-9 form is required by our contractor to obtain your Social Security Number or Tax ID number to report the amount paid to you on the 1099-MISC form. [Sample IRS W-9 Form.](#)

Q: What is a 1099-MISC form?

A: The 1099-MISC form reports miscellaneous income received. To view a sample of the 1099-MISC form, you may visit the IRS's website at: [Sample IRS 1099-MISC Form.](#)

Q: How will participants receive their W-9 form?

A: The W-9 form will be sent with the Participant Consent Form via an electronic link to a secure online system for the participant to complete and sign.

Q: How will participants receive their 1099-MISC form?

A: Participants who receive payments during the longevity of this program will have the option to select between a physical mail copy or email copy of their completed 1099-MISC form. *For example, if you have received payments in the calendar year 2024, you will receive an email to select your preferred method to receive your completed form, which will be sent out by January 31, 2025.*

Q: How do participants claim these stipend installments on their taxes?

A: With the guidance of a tax professional or tax software, participants can report the total amount listed on their completed/issued 1099-MISC form when they are filing their income taxes.

Q: What if my name or address changes?

A: Any name or address changes should be reported either directly to the training program coordinator or to PCG at MAWorkforceSkillsFund@mass.gov. It is important that these updates are reported so that we can accurately report a participants tax information.

Q: Will there be a notification on the amount of funds available or if funds run out?

A: Yes, PCG is tracking this information and will send periodic updates to the training programs.