

1. National Training Fund

www.gov.pl/web/rodzina/krajowy-fundusz-szkoleniowy

The program is supported by powiat (county) Employment Offices (powiatowe Urzędy Pracy) competent for the location of the employer.

The National Training Fund (Krajowy Fundusz Szkoleniowy, KFS) is a separate part of the Labor Fund, which is intended to define the lifelong education of employees and employers, undertaken on the initiative or with the consent of the employer.

Each employer employing at least one employee may apply for co-financing of his own training or training of his employee.

An employer applying for funding support of the costs of lifelong learning, must make a contribution of 20% of the costs, while 80% of the costs of lifelong learning will be financed by KFS. The total co-financing with KFS funds cannot exceed the amount of 300% of the average remuneration in a given year per one participant (in 2020 it was about PLN 15,000).

2. The Poland-wide Program of National Education (OPEN)

www.open.frp.pl

A loan fund granted for training and postgraduate studies for people who want to improve their professional competences. Loans are interest-free, and participants are not charged any fees or commissions for having them granted. The loan must be returned within a maximum of 60 months from the date it was taken out.

An additional benefit is the guaranteed forgiveness of 15% of the loan value upon completion of education. However, after the Borrower meets additional conditions, the forgiveness level may increase even up to 25%.

3. "Loans for education"

www.inwestujwzroziej.pl

Education loans are a pilot tool of the Ministry of Development, financed under the Knowledge Education Development Operational Program.

It is an interest-free repayable aid (i.e. a loan with the possibility of partial forgiveness) for a Project Participant, amounting to not less than PLN 600 and not more than PLN 100,000, it is possible to finance the entire cost of studies. Repayable assistance is transferred by the Operator to the educational institution to finance the form of education chosen by the Participant.

The borrower is entitled to a partial forgiveness of the loan, which in total cannot exceed 25% of its value.

4. Local Regional Development Agencies (e.g. MARR, TARR)

<https://www.marr.pl/dotacje-na-doradztwo-i-szkolenia/>

Institutions working for the development and increase of competitiveness of companies, providing financial, investment, advisory and training assistance.

They strengthen the competences of entrepreneurs and business staff by offering specialized training and funding for training services or postgraduate studies.

5. Voivodship / Powiat Employment Offices

Co-financing for training services and postgraduate studies. Due to the cyclical changes in the program guidelines, it is not possible to clearly define the criteria that a candidate must meet and the amount of support received.

Enlisted funds are available for persons living in Poland or companies with headquarters or branch in Poland.