Apprentice money checklist: federal, tax, EI and provincial

A tear-off list of what to look at and apply for as an apprentice: the Canada Apprentice Loan, EI during technical training, tax deductions and your province's grants.

NAME _____ DATE _____

TO LOOK AT

- [ ] Canada Apprentice Loan for each technical training period
- [ ] EI regular benefits during full-time technical training
- [ ] Tradesperson's Tools deduction on my tax return
- [ ] Exam fees for my certification exam claimed as tuition
- [ ] My province's or territory's grants and bonuses
- [ ] Employer tuition or tools reimbursement (ask before you buy)

Item	Applied on	Amount or status	Next step

SOURCES (CHECKED 2026-11-27)

The Canada Apprentice Loan, on the Government of Canada’s page, offers up to $4,000 in interest-free loans per period of technical training, for use on costs such as tuition, tools, equipment and living expenses. https://www.canada.ca/en/services/jobs/training/support-skilled-trades-apprentices/loan.html (checked 2026-11-27)
Service Canada’s page on Employment Insurance for apprentices says apprentices referred to full-time technical training (block-release training) may be able to receive EI regular benefits while on the course. Service Canada decides.
https://www.canada.ca/en/services/jobs/training/support-skilled-trades-apprentices/ei-apprentices.html (checked 2026-11-27)
Service Canada's EI page for apprentices says you only need to serve the 1-week waiting period once for the same apprenticeship program, and that you need a new 16-digit reference code from your province or territory for each block of full-time technical training.
https://www.canada.ca/en/services/jobs/training/support-skilled-trades-apprentices/ei-apprentices.html (checked 2026-11-27)
The same page lists the Tradesperson's Tools deduction (eligible tools bought to earn employment income as a tradesperson or apprentice, including GST, PST or HST paid) and a separate apprentice mechanic tools deduction.
https://www.canada.ca/en/services/jobs/training/support-skilled-trades-apprentices/tax-deductions-apprentices.html (checked 2026-11-27)
CRA's eligible tuition fees page says examination fees for an occupational, trade or professional examination required to be licensed or certified as a tradesperson, so that you can practise the trade in Canada, may be eligible for the tuition tax credit. Keep the receipt.
https://www.canada.ca/en/revenue-agency/services/tax/individuals/topics/about-your-tax-return/tax-return/completing-a-tax-return/deductions-credits-expenses/line-3
(checked 2026-11-27)