



Evaluation of the Canada Apprentice Loan



ABOUT THE PROGRAM

The Canada Apprentice Loan offers interest-free loans of up to \$4,000 per period of technical training (minimum request of \$500). The lifetime maximum loan amount is \$20,000 and/or a maximum of five periods of technical training. The program was designed to help registered Red Seal apprentices cover the costs related to their apprenticeship.



KEY FINDINGS



The evaluation shows that the loan contributes to the completion of the training.



A higher than average proportion of women, Indigenous recipients, persons with disabilities and older recipients indicated that the loans were important or very important in covering their expenses.

Over a period of 2015 to 2017, approximately



1/3
of the eligible population used the loan, with approximately the same take-up for men and women. During the same period, only **4.0%** of Canada Apprentice Loan recipients were using the loan as their only source of financial support offered by the Government of Canada.



However, most apprentices continue to have difficulty making ends meet during technical training.



RECOMMENDATION

The program should focus on increasing awareness of the loans among underrepresented groups both in terms of promotion of the program and in terms of providing clarity about its principal features so more apprentices that are in need can benefit.

The full Evaluation of the Canada Apprentice Loan is available at:

<https://www.canada.ca/en/employment-social-development/corporate/reports/evaluations/canada-apprentice-loan-phase2.html>

