

A CENTURY 21 CHOICE REALTY GUIDE

How to Get Your Ontario Real Estate License

The full path, the real numbers, and the honest timeline — from your first Humber course to your first client in Sault Ste. Marie, Wawa, St. Joseph Island, or anywhere across Ontario.

Time to license	6 to 12 months, part-time (4 to 6 months full-time)
Total cost	\$6,500 to \$9,200 (Humber tuition + RECO fees + first-year business setup)
Regulator	Real Estate Council of Ontario (RECO)
Education	Real Estate Salesperson Program (Humber + 3 other RECO providers)
Structure	5 courses + 2 instructor-led simulation sessions + 6 exams

Prepared by CENTURY 21 Choice Realty · Sault Ste. Marie · Northern Ontario

The five-step path

What you actually have to do to get licensed in Ontario

Every RECO-registered real estate salesperson in Ontario follows the same five steps. The order matters — you can't skip ahead, and you can't pay to fast-track it.

1. Meet the eligibility requirements

Be at least 18, have Canadian secondary-school completion (or an approved equivalent), and be legally entitled to work in Canada. English or French language proficiency is required for the exams.¹

2. Complete the Pre-Registration phase of the Real Estate Salesperson Program

Five online courses plus two instructor-led simulation sessions delivered through Humber Polytechnic (or one of three other RECO-approved providers: Algonquin, Fleming, or Career College Group). About 325 total learning hours. All courses have a proctored exam.²

3. Pass all six pre-registration exams

All exams are administered by Meazure Learning through OnVUE remote proctoring or at a test centre. 75% is the passing grade. \$120 per exam. Retake fee \$120. Full pre-registration phase must be completed within 24 months.³

4. Apply to RECO and get sponsored by a brokerage

Within 12 months of finishing the pre-registration phase, apply for registration through RECO. Pay the initial registration fee (~\$590), Errors & Omissions insurance (~\$480/year), and get sponsored by a registered brokerage. Your registration is active the day RECO approves it.⁴

5. Complete the Post-Registration (Articling) phase within 24 months

Three more courses: a mandatory Compliance course plus two electives. You can list, show, and represent clients while you finish these. Registration renews every 2 years.²

The exam rules

What RECO and Meazure Learning actually require — no rumours

There's a lot of misinformation online about how the Ontario real estate exams work. Here's what RECO and Meazure Learning publish today.

Passing grade	75% (all 6 exams)
Exam fee	\$120 per attempt (payable to Meazure Learning)
Number of exams	6 total: Courses 1-4 + Simulation 1 + Simulation 2
Course 5	Getting Started (no exam)
Delivery	OnVUE online remote proctoring or in-person at a Meazure test centre
Retake fee	\$120 per attempt
Program window	24 months from starting Course 1 to finishing Simulation 2
Registration window	12 months to apply to RECO after completing pre-registration

You get your result on the screen the moment you finish. No waiting. If you don't hit 75%, you can rebook and rewrite — there's no fixed cooling-off period between attempts, though Meazure typically requires a short gap for booking availability.³

Real numbers

What it actually costs to get licensed in Ontario

The pre-registration phase itself is standardized across all four RECO-approved providers at \$4,140 in course fees plus \$125 program application. RECO registration and insurance are separate. These are 2026 numbers straight from Humber and RECO.

Line item	Low	High	Note
Program application fee	\$125	\$125	Non-refundable, per provider
Course 1: Real Estate Essentials	\$600	\$600	eLearning
Course 2: Residential Transactions	\$685	\$685	eLearning
Course 3: Additional Residential	\$360	\$360	eLearning
Course 4: Commercial Transactions	\$360	\$360	eLearning
Simulation 1: Residential (instructor-led)	\$740	\$860	Attendance required
Simulation 2: Commercial (instructor-led)	\$575	\$695	Attendance required
Course 5: Getting Started	\$100	\$100	No exam
6 exams x \$120 (Meazure Learning)	\$720	\$720	First attempts
RECO initial registration	\$590	\$590	First registration period
Errors & Omissions insurance	\$450	\$550	Annual, through RECO
Local board membership (Sault Ste. Marie REALTORS)	\$500	\$1,200	First-year dues
Business startup costs	\$300	\$1,500	Cards, photos, signage
TOTAL to start practising	\$6,105	\$8,345	Excludes retakes

Recurring costs after licensing: RECO renewal (~\$390-\$420 every 2 years), E&O insurance (\$450-\$550/year), local board dues, OREA and CREA membership (~\$1,480 combined first year, ~\$1,080/year after), MLS access, brokerage desk fees, marketing, and technology. Plan for \$3,000 to \$5,000/year to keep your registration active after year one.⁵

Honest timeline

How long it really takes

When	Milestone	What happens
Weeks 1-2	Program application to Humber (or Algonquin, Fleming, CCG)	Submit application. Provide proof of Canadian secondary-school completion. \$125 application fee.
Months 1-3	Course 1: Real Estate Essentials + Course 2: Residential Transactions	Online, self-paced eLearning. Full-time study: 1-2 months. Part-time (5-10 hrs/week): 3 months.
Months 4-6	Course 3, Course 4, then Simulation 1 (Residential)	Simulation 1 is 5 days instructor-led with 100% attendance required. Book several weeks ahead.
Months 7-8	Simulation 2 (Commercial) + Course 5	Simulation 2 is 3-4 days instructor-led. Course 5 is a short orientation. Exams throughout with Meazure.
Month 9	RECO registration application	Submit through myWeb portal. Processing typically 2-4 weeks. Get sponsored by a registered brokerage.
Month 9-10	Brokerage interview + sponsorship	Talk to CENTURY 21 Choice Realty. Sign the sponsoring broker agreement. Your registration activates.
Month 10+	First day as a registered salesperson	You can list, show, and represent buyers and sellers legally in Ontario. Start your 24-month post-registration phase.

The honest answer: most Ontario candidates who study part-time around a full-time job finish the pre-registration phase in 8 to 14 months. Full-time students can compress it to 4 to 6 months. RECO does not fast-track anyone, and the simulation sessions are the main scheduling bottleneck.⁶

Where to study

RECO-approved education providers

All Ontario pre-registration education is delivered through four RECO-approved providers. RECO doesn't run the courses — the providers do. Fees are essentially standardized: \$4,140 for the pre-registration phase plus a \$125 application fee.

Humber Polytechnic. The largest and most established provider. Online eLearning courses plus in-person simulations at Humber's Toronto campuses. Simulation sessions also offered in regional locations.

Algonquin College. Ottawa-based, RECO-approved since the 2019 program relaunch. Online delivery matches Humber. Regional simulation locations available.

Fleming College. Peterborough-based. Same online course structure. Offers optional facilitated review sessions for Courses 2, 3, and 4.

Career College Group (CCG). The newest RECO-approved provider (October 2025). Primarily online with optional in-person workshops.

For the current, complete list of RECO-approved providers, see the RECO website. CENTURY 21 Choice Realty does not receive referral fees from any course provider.

After you pass

Choosing a brokerage — why CENTURY 21 Choice Realty

You cannot practise real estate in Ontario without brokerage sponsorship. Every RECO-registered salesperson works under a brokerage's broker of record. The brokerage you pick will shape your first year more than anything else.

Sault Ste. Marie's CENTURY 21 team

Choice Realty is the CENTURY 21 brokerage for the Sault Ste. Marie market, serving Sault Ste. Marie, St. Joseph Island, Wawa, and the surrounding Algoma District. Local expertise in a market that rewards it.

Support built for Northern Ontario

New-agent onboarding, mentorship from experienced local REALTORS, and ongoing coaching. We understand the practical differences between selling residential in Sault Ste. Marie, farm properties around the Algoma District, and cottage / recreational listings on St. Joseph Island.

A global brand, locally owned

The CENTURY 21 name gets you referral traffic and buyer trust that independent brokerages can't offer. But Choice Realty is independently owned and operated right here in Sault Ste. Marie — every decision is made locally.

Always Going Above and Beyond

It's our tagline for a reason. We work with driven professionals who share our ambition to raise the bar. That means real support during hard deals, not just training slides.

Come see it in person. We host regular **Career Cafe** info nights — coffee, an honest conversation, and answers to every question you have. Free and no pressure.

Next steps

Talk to CENTURY 21 Choice Realty

Ready to start? Not sure yet? Either way, we'll answer your specific questions about the process and the brokerage. No pitch.

Call our office (705) 942-2100 121 Brock Street, Sault Ste. Marie, ON	Join a Career Cafe Free info night in Sault Ste. Marie c21.careers/c21-choice-career-cafe
Email us choicerealty@century21.ca We reply within one business day	Explore CENTURY 21 Choice Realty Full brokerage profile online choicerealty.c21.ca

Sources

¹ RECO — Becoming a registered real estate salesperson. reco.on.ca/registrants/becoming-a-registrant

² Humber Polytechnic — Real Estate Salesperson Program fees. humber.ca/realstate/become-a-salesperson/program-fees

³ Measure Learning — RECO-approved exam provider. meazurelearning.com

⁴ RECO — Fees schedule (registration \$590, renewal \$350). reco.on.ca

⁵ 2026 Ontario cost breakdown — examace.ca real estate license cost. examace.ca/blog/real-estate-license-cost-ontario

⁶ 2026 Ontario timeline — passorea.ca full guide. passorea.ca/guides/how-to-become-a-realtor-in-ontario