Repayment Assistance Plan Application

IMPORTANT - See the instructions on Page 4 to complete this form. Please type or print in block letters. All required areas must be completed.

Section 1 - Applicant Information

Last Name	First Name
Mailing address	Social Insurance Number (S.I.N.) (999 999 999)

Primary Telephone Number (999) 999-9999	Alternate Telephone Number (999) 999-9999	Do you reside in Canada? ◯ No ◯ Yes
Marital Status: ◯ Married/Common Law ◯ Single	Number of dependants (maximum 999)	Application Reference Number

Section 2 - Disability

Do you attest that you currently have either a **Permanent Disability** or a **Persistent or Prolonged Disability**? ◯ No ◯ Yes

See the instructions on Page 4 for the definitions of **Permanent Disability** and **Persistent or Prolonged Disability**
To be used in determining eligibility for the Repayment Assistance Plan for Borrowers with Disabilities (RAP-D).

Section 3 - Statement of Monthly Gross Family Income: You may be required to provide proof of your income.

See Section 3, number 6, of the attached Instructions Sheet	**Month 1** Income received during the month you sign and date the application (maximum $9,999.99)	**Month 2** Income received during the month before Month 1 (maximum $9,999.99)
Your Total Gross Income	$	$
Your Total Gross Family Income	$	$

If you indicated $0 as Gross Family Income for either month, indicate below how you are meeting your living expenses:

◯ Supported by parent(s) ◯ Supported by other family member ◯ Supported by a friend ◯ Using personal savings

◯ Other (please describe): _____

Section 4 – Government Student Loan Information

4a) If you have any Federal (Full-Time or Part-Time) or Provincial Student Loans other than loans held by the National Student Loans Service Centre and the Canada Apprentice Loan Service Centre, please provide the outstanding loan balances and payment information below:

Name of Financial institution(s) and/ or Service Provider	Indicate if Federal (Canada) or which Province	Current Balance (maximum $9,999,999.99)	Regular Monthly Payment (maximum $9,999,999.99)
		$	$
		$	$
		$	$

4b) If your spouse or common-law partner has any Federal (Full-Time or Part-Time) or Provincial Student Loans, and/or a Canada Apprentice Loan in repayment, including loans held at the National Student Loans Service Centre and the Canada Apprentice Loan Service Centre, provide their total outstanding loan balances and payment below:

Total outstanding balance of all student and apprentice loans, combined (maximum$9,999,999.99)	$	Total regular monthly payment of all student and apprentice loans, combined maximum ($9,999,999.99)	$

Section 5 - Applicant's Signature

By signing below:

- **I certify** that all information that I have provided in my Repayment Assistance Plan (RAP) application, and in any previous Canada Student Loan and/or Canada Apprentice Loan application, is true and complete, to the best of my knowledge.
- **I acknowledge** that the federal government, the provincial or territorial government(s) and any of their agents or contractors, the National Student Loans Service Centre (NSLSC), the Canada Apprentice Loan Service Centre, consumer credit grantor(s), credit bureau(s), credit reporting agency(ies), any person or business with whom I have or may have had financial dealings and my Financial Institution(s) may directly or indirectly collect, retain, use, disclose, and exchange among themselves any personal information related to this application for the purposes of carrying out their duties under the federal act(s) and regulation(s) or the applicable provincial act(s) and regulation(s) or the provincial programs relating to student financial assistance including for administration, enforcement, debt collection, audit, verification, research and evaluation purposes. Where my consent is required to permit the direct or indirect collection, retention, use or disclosure of personal information required by law, by signing below, **I provide my consent**. In particular, I certify that I consent to the release of the information between Employment and Social Development Canada (ESDC) or NSLSC and Canada Revenue Agency (CRA) as indicated below:

Consent to the Release of Information between the Department of Employment and Social Development Canada and the Canada Revenue Agency:

I hereby consent to the release by the Canada Revenue Agency (CRA) to Employment and Social Development Canada (ESDC) or the National Student Loans Service Center (NSLSC) of the following taxpayer information about me ("Taxpayer information"), whether supplied by me or by a third party, from my tax returns for up to two tax years prior to the date which I signed the RAP application to which this consent relates:

- SIN
- Date of Birth
- First and Last Name
- Income
- Marital status
- Number of dependants

I understand that my Taxpayer information will be relevant to and will be used for the purpose of verifying and determining my eligibility and entitlement for the RAP, and for the general administration of the RAP under the *Canada Student Financial Assistance Act*, the *Canada Student Loans Act*, the *Apprentice Loans Act*, and their respective regulations.

I understand that my Taxpayer information will not be disclosed to any other person or organization for any purpose other than for the RAP administration without my written consent; except, where authorized or required by law or in a form that does not directly or indirectly reveal my identity.

I understand that my participation in the RAP is voluntary. I understand that failure to provide my signed consent for the release of my Taxpayer information will result in not being assessed for and not receiving any assistance under the RAP.

I understand that my consent is valid for the 6-month term of the RAP application to which this consent relates. I understand that, if I wish to withdraw my consent, I may do so in writing or by telephone as follows:

Mailing Address:
National Student Loans Service Centre
P.O. Box 4030
Mississauga ON L5A 4M4

Toll free telephone:
1-888-815-4514 (within North America)
800 2 225-2501 (outside North America)

I understand that if I withdraw my consent, it will affect my eligibility to receive financial assistance under RAP.

I understand that I cannot withdraw my consent for RAP applications for which I have already received RAP benefits.

I have read and understood all parts of this statement of consent and I give my consent for the release of my Taxpayer information by CRA to ESDC or the NSLSC.

I acknowledge that I owe the outstanding loan balance on each debt identified in Section 4a) for the purpose of any applicable limitation legislation**.**

I understand that if I fail to sign this RAP application, I will not receive any assistance under RAP.

Application Date (YYYY-MM-DD)

Applicant's Signature

Repayment Assistance Plan

Eligibility Overview

1. Your loan(s) must be in repayment status. You may need to submit further documentation related to the repayment of your Integrated Student Loans, Canada Student Loans, Canada Apprentice Loans or Provincial Student Loans, as applicable. To obtain the required forms or agreements, contact the National Student Loans Service Centre or your Financial Institution or complete and sign the documentation that has been provided. You may be required to provide additional supporting documentation as proof of all income reported in Section 3 in order to determine eligibility for the Repayment Assistance Plan (RAP).
2. If you have a spouse or common-law partner, you may be asked to complete a spousal form as part of the eligibility determination process.
3. You must reside in Canada to be eligible for RAP. For the purposes of this application, if you are participating in an international internship program or are a member of the Canadian Armed Forces stationed abroad, you qualify.
4. You may be ineligible for repayment assistance if you are currently restricted from eligibility for any student or apprentice loans.
5. You may need to enter into a new agreement to alter your payment terms. If you have outstanding interest that you have not paid, you can choose to add it to your principal balance (capitalize), if you have not previously used this option. You may only capitalize up to three months of interest to the principal balance of your loan.
6. You could be restricted from future financial assistance if you provide false or misleading information, including by omission.

Contact Information

If you need help completing this application or have other questions concerning your student loans, please contact the National Student Loans Service Centre or your Financial Institution.

National Student Loans Service Centre
Toll Free: 1 888 815-4514 (within North America)
800 2 225-2501 (outside North America, dial the appropriate country code first)
On-line: NSLSC.ca
TTY: 1 888 815-4556

Fast Facts about the Repayment Assistance Plan

If you have student loans from Alberta, British Columbia, Ontario, New Brunswick, Newfoundland and Labrador, Nova Scotia, Manitoba or Saskatchewan, and/or Canada Apprentice Loans, this single application will cover both your Federal and Provincial loans under the applicable Federal and Provincial RAP programs, and Interest Relief for some provincial loans.

If you are approved for the Repayment Assistance Plan (RAP), your loan payment terms will be altered during your approved period of RAP in accordance with the applicable Federal and Provincial RAP programs. More specifically, if you are approved for RAP, your monthly payment amount will be reduced to an affordable payment, and may be reduced to a zero payment amount. During an approved period of RAP, all payments will be applied to your principal first. If you are not approved for RAP, you will remain responsible for making your regular loan payments in accordance with your payment terms.

Periods of Assistance: RAP is available in six month blocks of time (to a maximum of 180 months) at any point during your loan repayment.

Re-Application: At the end of your six-month RAP term, if you wish to continue with repayment assistance, you must re-apply. If not, you are responsible for making your regular loan principal and interest payments in accordance with your regular payment terms. Depending on the impact of RAP on your Outstanding Loan Balance, your payment amount may increase or your amortization period may be extended.

Restrictions: If you are approved for RAP, you may be subject to restrictions, **if** (1) you fail to make all your affordable payments by the end of the month following your six-month RAP period, or (2) you receive "write down" benefits in RAP Stage 2. Restrictions will prevent you from obtaining further loans and grants until you have fully paid your existing student and/or apprentice loans.

Further details on restrictions are available through the National Student Loans Service Centre (NSLSC) or at NSLSC.ca.

Date and Signature: You must sign and date your application, and send it to the NSLSC or your Financial Institution once complete. The NSLSC, the Canada Apprentice Loan Service Centre and/or your Financial Institution will send a letter to you with the result of your application.

Privacy Notice Statement

The information you provide is collected under the authority of the *Canada Student Financial Administration Act* (CSFAA) and *Regulations*, the *Canada Student Loans Act* (CSLA) and *Regulations,* and the *Apprentice Loan Act* (ALA) and *Regulations* for the administration of the Canada Student Financial Assistance Program (CSFA Program) and/or the Canada Apprentice Loan (CAL). The Social Insurance Number (SIN) is collected under the authority of the *Canada Student Financial Assistance Regulations* (CSFAR*), Canada Student Loan Regulations* (CSLR), and *Apprentice Loan Regulations* (ALR) and in accordance with the Treasury Board Secretariat *Directive on the Social Insurance Number*, which lists the CSFAR, CSLR, and ALR as authorized users of the SIN. The SIN will be used as a file identifier, and, along with the other information you provide, will also be used to validate your application, and to administer and enforce the CSFA Program and CAL.

Participation in the Repayment Assistance Plan (RAP) is voluntary. Refusal to provide your personal information will result in you not receiving any assistance under RAP.

The information you provide will be shared with provincial governments, financial institutions, the National Student Loans Service Centre, and the Canada Apprentice Loan Service Centre. The information you provide may be disclosed to Statistics Canada for statistical and research purpose. It could also be shared with other federal government institutions, and any previous lender for the purpose of the administration and enforcement of the CSFAA, CSLA or ALA.

It may also be shared with consumer credit grantor(s), credit bureau(s), credit reporting agency(ies), any person or business with whom you have or may have had financial dealings, and your Financial Institution(s) to directly or indirectly collect, retain, use, and exchange among themselves any personal information related to this application for the purposes of carrying out their duties under the *Federal Act(s) and Regulation(s)* and/or the applicable *Provincial Act(s) and Regulation(s)* relating to student and/or apprentice financial assistance including for administration, enforcement, debt collection, audit, verification, research, and evaluation purposes.

Your personal information is administered in accordance with the CSFAA and CSFAR, CSLA and CSLR, the ALA and ALR, the *Department of Employment and Social Development Act*, the *Privacy Act*, and other applicable laws. You have the right to the protection of, access to, and correction of your personal information, which is described in the Personal Information Bank(s) ESDC PPU 030 and/or ESDC PPU 709.
Instructions for obtaining this information are outlined in the government publication entitled Information about Programs and Information Holdings (https://www.canada.ca/en/employment-social-development/corporate/transparency/access-information/reports/infosource.html). *Information about Programs and Information Holdings* may also be accessed on-line at any Service Canada Centre. If you are not satisfied with ESDC's response to your privacy concerns or if you want to file a complaint about the handling of your personal information, you may wish to contact the Office of the Privacy Commissioner of Canada (www.priv.gc.ca/en/report-a-concern/).

Notice of collection of personal information (relevant to borrowers with ON student loans)

The personal information provided in connection with this application, including your Social Insurance Number ("SIN"), is necessary for the proper administration of the Ontario Student Assistance Program ("OSAP"). This information is being collected and will be used by the Ministry of Colleges and Universities ("the ministry") to administer and enforce OSAP including: determining eligibility; verifying the application and any Interest Relief granted; maintaining and auditing the applicant's file; and collecting loans, overpayments, and repayments. Your SIN will be used as a general identifier in administering OSAP. The ministry administers and enforces OSAP under the authority of the *Ministry of Training, Colleges and Universities Act*, R.S.O. 1990, c. M.19 (MTCUA), as amended, and R.R.O. 1990, Reg. 774, as amended, O. Reg. 312/10, as amended, O. Reg.70/17, as amended, O. Reg, 82/23, as amended, and O. Reg. 268/01, as amended, made under the MTCUA; and the Ontario *Financial Administration Act*, R.S.O.1990, c. F.12, as amended. If you have any questions about the collection or use of this information, contact the Director, Student Financial Assistance Branch, Ministry of Colleges and Universities, PO Box 4500, 189 Red River Road, 4th Floor, Thunder Bay ON P7B 6G9; (807) 343-7260.

Notice of Collection of Personal Information (relevant to borrowers with British Columbia student loans)

The personal information in relation to this application, or subsequently collected from you relevant to this application, is collected by or on behalf of British Columbia under the authority of section 26(c) of the British Columbia *Freedom of Information and Protection of Privacy Act* ("FOIPPA") for the purposes of assessing your on-going eligibility for and administering repayment assistance, administering and enforcing your British Columbia student loan(s), and administering the British Columbia Student Assistance Program, including verifying and investigating information provided in connection with this application. Questions about the collection and use of your personal information can be directed to the Executive Director, StudentAid BC, Ministry of Advanced Education, PO Box 9173, Stn Prov Govt, Victoria, BC V8W 9H7 (call 778-309-4621 (Victoria), 604-660-2610 (BC Lower Mainland) or 1-800-561-1818 (toll-free in Canada/ USA).

Notice of Collection of Personal Information (relevant to borrowers with New Brunswick student loans)

Personal information in relation to this application is collected and used under the authority of the *Post-Secondary Student Financial Assistance Act* (PSFAA), 2007, c.P-9.315. The Government of New Brunswick collects, accesses, uses, discloses and protects information provided by you in accordance with section 46(1) of the *Right to Information and Protection of Privacy Act* (RTIPPA), SNB 2009, c. R-10.6; and the Document and Record Management Policy for the purposes of administrating programs and services. If you have questions regarding how your personal information is collected or used, you may contact the Program Liaison and Quality Assurance Manager for New Brunswick Student Financial Services at 506-453-2713.

Notice of Collection of Personal Information (relevant to borrowers with Manitoba student loans)

The personal information provided in relation to this application, or subsequently collected from you relevant to this application, is collected by or on behalf of Manitoba under the authority of clauses 36(1)(a) and 36(1)(b) of *The Freedom of Information and Protection of Privacy Act*, CCSM c F175, for the purposes of assessing your ongoing eligibility for financial assistance under the Manitoba Student Aid Program (“MSAP”), administering financial assistance under the MSAP, enforcing your obligations under the MSFAA-MB (including the direct deposit of funds and obtaining repayment of money owed by you to Manitoba under the MSFAA-MB) or the Provincial Loan Agreement, administering the MSAP, and for statistical, research, and evaluation purposes. Questions about the collection and use of this personal information can be directed to the Director, Manitoba Student Aid, 401-1181 Portage Avenue, Winnipeg MB, R3G 0T3, phone: 1-800-204-1685 (toll-free in Canada/US) or 204-945-6321.

Instructions and checklist to complete your Repayment Assistance Plan Application

To ensure that your Repayment Assistance Application is processed as quickly as possible, it is important that you fill it out completely and correctly, and provide all supporting documentation.

Please use the checklist below to ensure you have covered all the steps.

Section 1 – Applicant Information

1. Enter your personal information. ☐

2. Indicate if you are a Canadian resident.
You must reside in Canada to be eligible for repayment assistance.

- If you are a Member of the Canadian Armed Forces who is stationed abroad or if you are participating in an international internship program for a maximum time period of one year, you qualify as a Canadian resident. ☐
- You must provide a letter from the employer/program that outlines the start and end dates of the term.

3. Indicate how many dependants you have.

Identify the number of dependants in your family residing with you permanently, including dependants or wholly dependent persons, as applicable. **Dependants** are children under 21 years of age and living with you or in full-time school attendance. **Wholly dependent** person is someone aged 18 and over, who resides in Canada either with you or is in a health care facility and is wholly dependent on you or your spouse or common-law partner by reason of a mental or physical infirmity. You or your spouse/common-law partner must have claimed the wholly dependent person for tax purposes and Canada Revenue Agency (CRA) must have accepted the person as being wholly dependent upon the borrower or their spouse or common-law partner. If you are single, with no dependants, enter "0" for your number of dependants. ☐

4. Indicate your marital status.

Single includes the following: separated, widowed, divorced, single parent and not living common-law. ☐

Married/common-law means you are either legally married; or you have been living in a conjugal relationship for at least one year.

Section 2 – Disability

5. Indicate if you have a disability.

This information is necessary if you wish to be assessed for the Repayment Assistance Plan for Borrowers with Disabilities.

Definitions

"Permanent Disability" means any impairment, including a physical, mental, intellectual, cognitive, learning, communication or sensory impairment – or a functional limitation – that restricts the ability of a person to perform the daily activities necessary to pursue studies at a post-secondary school level or to participate in the labour force and that is expected to remain with the person for the person's expected life. ☐

"Persistent or Prolonged Disability" means any impairment, including a physical, mental, intellectual, cognitive, learning, communication or sensory impairment - or a functional limitation - that restricts the ability of a person to perform the daily activities necessary to pursue studies at a post-secondary school level or to participate in the labour force and has lasted, or is expected to last, for a period of at least 12 months but is not expected to remain with the person for the person's expected life.

Section 3 – Statement of Monthly Gross Family Income Prior to Deductions: You may be required to provide proof of your income

6. Calculate your monthly gross family income. Gross family income is before taxes and deductions.

- Family Income is you and your spouse's combined income, if you are married or living common-law.
- Examples of income include: employment earnings, investment earnings (cashed in Registered Retirement Savings Plan), payments received through Federal or Provincial social programs (Employment Insurance, Worker's Compensation, Canada or Quebec Pension Plan and superannuation), support payments (child and/or spousal support), monetary gifts or lottery winnings, or other income such as awards, scholarships, fellowships, bursaries and grants.
- The following items are **not** considered as income: income tax refunds, GST/HST credits, Federal and Provincial Child Tax benefits, refundable tax credits, Provincial sales tax, Property Tax Credits, Canada Child Benefit, Supplements for Working Families, Student loan disbursements, funding provided by the Post-Secondary Student Support Program (PSSSP) to eligible First Nation, Métis and Inuit students, as well as the funding provided by the Métis Nation and Inuit PSE strategies. ☐
- Deduct the amount of any child support payments or spousal support payments that you or your spouse/common-law partner have paid from your gross monthly income.
- Proof of Income: If you are requested to provide proof of income, please provide photocopies and keep the originals for your files. If you are self-employed, a monthly business bank statement, a letter from your Financial Institution, or a letter signed by an accountant is acceptable proof of income.

7. Zero Gross Family Income

If you and, if applicable, your spouse/partner had no income for any of the months on the application, you must **describe on the Repayment Assistance Application** how you live or lived on no income. ☐

Section 4 - Government Student Loan Information

8. Information about your and your spouse's Federal (Full-Time or Part-Time) or Provincial Student Loans and/or Canada Apprentice Loans that are currently in repayment.

Complete 4a) with your Student Loan information, other than loans held by the National Student Loans Service Centre and the Canada Apprentice Loan Service Centre, and if applicable 4b) with your spouse's Student Loan information, including loans held by the National Student Loans Service Centre and the Canada Apprentice Loan Service Centre.

These are the details of your student loans (not a student line of credit). Example (e.g.):

Financial Institution (e.g. CIBC)	Province of Issue (e.g. Ontario)	Current Balance (e.g. $5200)	Regular Monthly Payment (e.g. $325)

Section 5 – Applicant's Signature

9. Sign and date your completed application.

10. Mail your application and copies of supporting document(s) to the National Student Loans Service Centre.

Mailing Address: National Student Loans Service Centre, P.O. Box 4030, Mississauga, ON, L5A 4M4

Note: If you have student loans with a Financial Institution, and you do not have any loans administered by the National Student Loans Service Centre, you must submit your application and copies of supporting document(s) directly to your Financial Institution.