Application for Canada Student Loan Forgiveness for Family Doctors and Nurses

Important

Your completed application must be signed and completed after the last day of your 12 months loan forgiveness period and no later than 90 days after the last day of your 12 month loan forgiveness period.

Make sure you complete the entire application. If any information is missing, you might have to complete a new application and send it back to the National Student Loans Service Centre (NSLSC).

About loan forgiveness

The Government of Canada offers Canada Student Loan forgiveness to eligible family doctors, residents in family medicine, nurse practitioners, and nurses who work in under-served rural or remote communities that lack the primary health care they need. This benefit will help more Canadians get the health care they deserve.

Loan forgiveness can only be applied to outstanding Canada Student Loan balances. Canada Student Loans that have been converted to a line of credit, private loan, or an Ontario Medical Resident Loan, are not eligible for loan forgiveness.

Canada Student Loan forgiveness applies only to the federal portion of a student loan. It does not apply to the provincial or territorial portion of a student loan.

You can verify if your place of work is in an under-served rural or remote community by using the Forgiveness for Family Doctors and Nurses Postal Code Lookup tool (http://tools.canlearn.ca/cslgs-scpse/cln-cln/lfnd-erpm/1-eng.do).

Eligibility

You can apply for loan forgiveness while you are in study. You can also apply if you are in repayment or in your six month non-repayment period.

To be eligible for Canada Student Loan forgiveness you must:

- have started your employment as a medical professional (full-time, part-time or casual) in an eligible community, on or after July 1, 2011;
- have been employed for a full year and provided in-person services for a minimum of 400 hours in an eligible community (does not apply to residents in family medicine); and
- have a Canada Student Loan that is in good standing.

Note: The 12 months of your loan forgiveness period are considered consecutive when you do not have a break in service of more than one month (31 days). (See **Section C – Employment Insurance** for the exceptions to this rule.)

For the purpose of determining eligibility for the current employment start date criterion, a change of employment status (e.g., casual, part-time or full-time) or job position that results in the signing of a new job contract by the applicant on or after July 2011 is considered acceptable, provided that the information is affirmed by the attestant.

Licensing requirements

You must have a valid licence from a province or territory to practice one of the following professions:

Nurses or nurse practitioners:

- Registered Nurse
- Licensed Practical Nurse
- Nurse Practitioner
- Registered Psychiatric Nurse
- Registered Practical Nurse

Family doctors:

- Family doctor
- Family medicine resident (exempt from Licensing – although will be verified with Province)

How much you could receive in Canada Student Loan forgiveness

As a **nurse or nurse practitioner**, you could receive **up to $30,000** in Canada Student Loan forgiveness over a **maximum of 5 years**, allocated as follows:

- Year 1: $4,000
- Year 2: $5,000
- Year 3: $6,000
- Year 4: $7,000
- Year 5: $8,000

As a **family doctor or resident in family medicine**, you could receive **up to $60,000** in Canada Student Loan forgiveness over a **maximum of 5 years**, allocated as follows:

- Year 1: $8,000
- Year 2: $10,000
- Year 3: $12,000
- Year 4: $14,000
- Year 5: $16,000

In total, you can receive up to five periods of Canada Student Loan forgiveness. These periods do not need to be consecutive; however, they cannot overlap.

Under-served rural or remote communities

An under-served rural or remote community is a municipality (as determined by Statistics Canada) that is located outside of:

- census metropolitan areas;
- census agglomerations (geographic units) with an urban core population of 50 000 or more; and
- provincial capitals.

You can verify if your place of work is in an under-served rural or remote community by using the Forgiveness for Family Doctors and Nurses Postal Code Lookup tool (http://tools.canlearn.ca/cslgs-scpse/cln-cln/lfnd-erpm/1-eng.do). The name of your under-served rural or remote community is required to complete your Employment Attestation(s) and must match the postal code exactly to be accepted.

Loan forgiveness period

You select 12 consecutive months as your loan forgiveness period, during which you were employed or in practice in an under-served rural or remote community **and** you provided in person services for a minimum of 400 hours.

Note: You must complete a full 12-month loan forgiveness period before you can apply for this benefit. The next loan forgiveness period you wish to apply for must begin after your previous loan forgiveness period has ended.

If you worked in more than one under-served rural or remote community during your loan forgiveness period to accumulate a minimum of 400 hours (or 50 days) of in-person services, complete a copy of the Employment Attestation for each designated rural or remote community to list the additional employment in chronological order. List your employment history during the loan forgiveness period, starting with your most current employment situation and working back. The number of months that you identify for each employment period on your Employment Attestation(s) must total 12 months to reflect a 12-month loan forgiveness period.

HOW TO COMPLETE THE APPLICATION FORM

Sections A to E

Make sure you answer all questions in these sections.

Section F - Signature

Sign and date this section to certify that the information you have provided in your application for this benefit is valid.

Apply by mail

Mail your completed, signed, and dated Employment Attestation(s) along with your application to:

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

If you have any questions concerning your eligibility for Canada Student Loan forgiveness for Family Doctors and Nurses, please contact the National Student Loans Service Centre (NSLSC) Toll free at 1-888-815-4514 (within North America).

Privacy notice statement

The information you provide is collected under the authority of the *Canada Student Financial Administration Act* (CSFAA) and Regulations and the *Canada Student Loans Act* (CSLA) and Regulations, for the administration of the Canada Student Financial Assistance Program (CSFA Program). The Social Insurance Number (SIN) is collected under the authority of the Canada Student Financial Assistance Regulations (CSFAR), and the Canada Student Loans Regulations (CSLR), and in accordance with the Treasury Board Secretariat Directive on the Social Insurance Number, which lists the CSFAR and CSLR 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.
Participation in the Forgiveness for Family Doctors and Nurses is voluntary. Refusal to provide your personal information will result in you not being considered for the Forgiveness for Family Doctors and Nurses.

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

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 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 *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 Personal Information Bank(s) Student Financial Assistance ESDC PPU 030 and/or Canada Apprentice Loans ESDC PPU 709. Instructions for obtaining this information are outlined in the government publication entitled Info Source (www.canada.ca/en/employment-social-development/corporate/transparency/access-information/reports/infosource.html). Info Source may also be accessed on-line at any Service Canada Centre.

If you are not satisfied how ESDC is handling your personal information you have the right to file a complaint with the Privacy Commissioner of Canada (https://www.priv.gc.ca/en/) regarding the institution's handling of your personal information.

Application for Canada Student Loan Forgiveness for Family Doctors and Nurses

You must send your application and all Employment Attestations together.
If they are sent separately, your application will be rejected.

A. Applicant information

Family Name	Given Name

Address	Social Insurance Number (SIN) (999 999 999)

City	Province	Telephone Number	Postal Code

B. Employment information

Occupation

- ◯ Registered Nurse
- ◯ Licensed Practical Nurse
- ◯ Nurse Practitioner
- ◯ Registered Psychiatric Nurse
- ◯ Registered Practical Nurse
- ◯ Family Medicine Resident
- ◯ Family Doctor

Applicant's Valid Registration Number	Loan forgiveness period start date (YYYY-MM-DD)	**Note**: Your loan forgiveness period ends exactly one year after your loan forgiveness period start date.

C. Employment insurance

If you had a break in service of more than one month in the loan forgiveness period during which you were receiving any of the following Employment Insurance benefits, the private insurance equivalent, or unpaid medical leave of a similar type, you remain eligible to receive Canada Student Loan forgiveness:

- Maternity benefits
- Parental benefits
- Sickness benefits
- Compassionate care benefits
- Benefit for parents of critically ill children

Did you receive any of these Employment Insurance benefits? ◯ Yes ◯ No

☐ I consent for the Canada Student Financial Assistance Program to contact the Canada Employment Insurance Commission to verify that I was in fact on Employment Insurance related leave during my loan forgiveness period identified on my Employment Attestation (s), if required, for the purpose of continued eligibility.

Did you receive the private insurance equivalent of any of the benefits listed above, or an unpaid medical leave of a similar type? ◯ Yes ◯ No

- If yes, please attach the supporting documentation indicating that you have received the private insurance equivalent of any of these benefits, or that you were on unpaid medical leave of a similar type.

D. Automatic revision of payment terms

If you are approved for loan forgiveness, once your loan balance has been reduced, your monthly loan payments will also automatically be reduced.
If you do not want to have your monthly loan payments reduced, initial the blank space and your monthly payments will remain the same. _____
applicant initials

E. Other Canada Student Loan balances with financial institutions

Identify the name(s) of the financial institution(s) where you have outstanding Canada Student Loan balances. If you do not have any outstanding student loans with a financial institution, check the “Not Applicable” box.

Name of Institution(s) ☐ Not Applicable

1. _____
2. _____

F. Signature

By signing below:

- I acknowledge that I am making an application to determine whether I qualify to receive loan forgiveness for doctors, residents in family medicine, nurse practitioners and nurses practicing in under-served rural or remote communities on my Canada Student Loan(s).
- I certify that the information I provide in this application is accurate and complete, to the best of my knowledge. I understand that it is an offence to make a false or misleading statement, and that such a statement may result in legal action being taken against me.
- I understand that administrative measures may be taken in respect of my student loan(s) if such a statement is made.
- I acknowledge that the federal government and any of its agents or contractors, the National Student 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) 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.

Applicant's Signature

Date (YYYY-MM-DD)

Important: Please note that electronic signatures are not accepted.

You must send your application and all Employment Attestations together.
If they are sent separately, your application will be rejected