

Canada Apprentice Loan Service Centre

P.O. Box 2061

Mississauga, Ontario L5A 4M4

Canada Apprentice Loan Number:

I UNDERSTAND AND ACKNOWLEDGE in providing my CONSENT below that:

- I am requesting to receive Repayment Assistance Plan (RAP) benefits under RAP Stage 1 and not under the Repayment Assistance Plan for Borrowers with a Permanent Disability (RAP-PD).
- By opting to receive RAP in place of RAP-PD, all of my future applications for repayment assistance will be processed under RAP, and my loans will be re-paid within 15 years from my last confirmed Apprenticeship End Date (AED); whereas, under the RAP-PD, qualifying borrowers will have their loans re-paid within 10 years from their last confirmed AED. As well, under RAP-PD, borrowers may submit their permanent disability related expenses, which may lower or eliminate their affordable payment. These expenses are not considered in calculating the affordable payment under RAP.
- I may only opt for RAP in place of RAP-PD **once** in the repayment lifetime of my current apprentice loans. This means that while it is possible to opt back into RAP-PD, it is not possible to then request RAP in place of RAP-PD for a second time.
- Opting to receive RAP in place of RAP-PD does not change my historical or current status as a borrower with a permanent disability, nor my future eligibility for financial assistance (e.g., loans, repayment assistance) available to a borrower with a permanent disability.
- If I wish to later apply for the RAP-PD benefits, I must contact the Canada Apprentice Loan Service Centre (CALSC) to opt back into RAP-PD.

Borrower's Name: First Name _____ **Last Name** _____

Borrower's Signature _____ **Date (dd/mm/yyyy)** _____