

# Canada Apprentice Loan Service Centre

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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-D).
- By opting to receive RAP in place of RAP-D, 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-D, qualifying borrowers will have their loans re-paid within 10 years from their last confirmed AED. As well, under RAP-D, 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-D **once** in the repayment lifetime of my current apprentice loans. This means that while it is possible to opt back into RAP-D, it is not possible to then request RAP in place of RAP-D for a second time.
- Opting to receive RAP in place of RAP-D does not change my historical or current status as a borrower with a disability, nor my future eligibility for financial assistance (e.g., loans, repayment assistance) available to a borrower with a disability.
- If I wish to later apply for the RAP-D benefits, I must contact the Canada Apprentice Loan Service Centre (CALSC) to opt back into RAP-D.

**Borrower's Name:** First Name \_\_\_\_\_ Last Name \_\_\_\_\_

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