



## Repayment Assistance Plan Application

**Important** - Read the instructions on Page 3 to complete this form. Please type or print in block letters. All areas must be completed or your application will be returned.

### Section 1 – Applicant Information

Last Name		First Name	
Mailing address			Social Insurance Number (SIN)
Primary Telephone Number	Alternate Telephone Number		Do you reside in Canada? <input type="radio"/> No <input type="radio"/> Yes
Marital Status: <input type="radio"/> Married/Common Law <input type="radio"/> Single	Family Size		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 3 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 (maximum 9,999.99) Income received during the month you sign and date the application	Month 2 (maximum 9,999.99) Income received during the month before Month 1
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 in repayment held by the National Student Loans Service Centre (NSLSC), you must apply for the Repayment Assistance Plan (RAP) through the NSLSC. You may also provide information for other Federal and/or Provincial loans that are not held at the NSLSC to be considered in determining your eligibility for RAP.**

Loan Description Canada Apprentice Loan or other Federal and/or Provincial	Current Balance (maximum 9,999,999.99)	Regular Monthly Payment (maximum 9,999,999.99)
	\$	\$
	\$	\$
	\$	\$

**4b) If your spouse has any Federal (Full-Time or Part-Time) or Provincial Student Loans and/or a Canada Apprentice Loan in repayment, provide the 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)	\$
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### Section 5 – Applicant's Signature

**By signing below:**

- **You certify** that all information that you have provided in your Repayment Assistance Plan (RAP) application, and to any previous Canada Apprentice Loan (CAL), is true and complete, to the best of your knowledge.
- **You acknowledge** that Canada, and any of its contractors or agents, may collect, use, and retain your personal information directly from you, or indirectly from a third party. Your personal information will only be used for the purpose of administering your Financial Assistance related to this application, and administering and enforcing the *Apprentice Loans Act* (ALA). Your personal information may be exchanged with and disclosed to the Social Insurance Registry, credit bureaus, Technical Training Provider, Province/Territory of Registration, financial institutions, employers, and the Canada Revenue Agency. The collection, use, exchange and disclosure will be undertaken as required and in compliance with the *Privacy Act*, and Part 4 of the *Department of Employment and Social Development Act*. Where your consent is required by law to permit the direct or indirect collection, retention, use or disclosure of personal information, by your signature on this agreement, **you provide your consent**.
- **You acknowledge** that you owe the outstanding loan balance on each debt identified in Section 4a) for the purpose of any applicable limitation legislation.
- **You understand** that if you fail to sign this RAP application, you will not receive any assistance under RAP.

Application Date (YYYY-MM-DD) \_\_\_\_\_ Applicant's Signature \_\_\_\_\_



## Repayment Assistance Plan

### Eligibility Overview

1. Your Canada Apprentice Loan (CAL) must be in repayment status. You may need to submit further documentation related to the repayment of your CAL. To obtain the required forms or agreements, contact the Canada Apprentice Loan Service Centre, 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 2 to determine eligibility for the Repayment Assistance Plan (RAP).
2. 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.
3. You may be ineligible for RAP if you are currently restricted from eligibility for any apprentice or student loan.
4. 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, once for the lifetime of your loan.
5. You may be restricted from future financial assistance if you provide false or misleading information, including by omission.

### Contact Information

<b>Canada Apprentice Loan Service Centre</b> <b>Toll free: 1-855-844-5670 (within North America)</b> <b>TTY: 1-855-844-5671</b>	<b>On-line: <a href="http://www.pca-cal.ca">www.pca-cal.ca</a></b> <b>1-905-283-1766 (call collect outside North America)</b>
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### Fast Facts about the Repayment Assistance Plan

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 RAP programs. More specifically, if you are approved for RAP, your monthly payment amount will be reduced to an affordable payment that will never exceed 10% of your gross family income, 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 until you have fully paid your existing apprentice loan.

**Date and Signature:** You must sign and date your application, and send it to the Canada Apprentice Loan Service Centre (CALSC) once completed. The CALSC 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 Apprentice Loan Act (ALA) and Apprentice Loan Regulations (ALR) for administration of the Canada Apprentice Loan (CAL) program. The Social Insurance Number (SIN) is collected under the authority of the ALR, and in accordance with the Treasury Board Secretariat Directive on the Social Insurance Number, which lists the ALR as an authorized user 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 CAL.

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

The information you provide may be shared with provincial governments, financial institutions, and the National Student Loans Service Centre. It could also be shared with other federal government institutions, and any previous lender for the purpose of the administration and enforcement of the Canada Student Financial Assistance Act (CSFAA), the Canada Student Loans Act (CSLA), or the ALA. Administration and enforcement of the Canada Student Financial Assistance Program and CAL means development and operation of the program, including investigations into allegations of wrongdoing, audits, and policy analysis, research, and evaluation.

Your personal information is administered in accordance with the CSFAA and CSFAR, the 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 Personal Information Banks 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) (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. You have the right to file a complaint with the [Privacy Commissioner of Canada](https://www.priv.gc.ca/faqs/index_e.asp#q005) (https://www.priv.gc.ca/faqs/index\_e.asp#q005) regarding the institution's handling of your personal information.

## Instructions 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 your family size

Identify the number of people in your family residing with you permanently, including yourself, spouse or common-law partner and dependants, as applicable. **Dependants** are children under 21 years of age and living with you or in full-time school attendance. If you are single, with no dependants, enter "1" for your family size.

#### 4. Indicate your marital status.

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

**Spouse** means your partner if you are married or common-law.

### Section 2 – Disability

#### 5. Indicate if you have either a Permanent Disability or a Persistent or Prolonged 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 participate in an apprenticeship program or 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 participate in an apprenticeship program or 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: 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, Universal Child Care Benefit, Supplements for Working Families, Student loan disbursements).
- Deduct the amount of any child support payments or spousal support payments, 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 Canada Apprentice Loan, and other Federal and/or Provincial loans that are not held at the NSLSC, and your spouse's Federal (Full-Time or Part-Time) or Provincial Student Loans and/or Canada Apprentice Loan, that are currently in repayment.

Complete 4a) with your Apprentice and other Federal and/or Provincial loan information, and, if applicable, 4b) with your spouse's Apprentice and/or Student Loan information.

These are the details of your student loans (not a student line of credit).

**Example:**

Financial Institution	Current Balance	Regular Monthly Payment
CIBC	\$ 5200	\$ 325

### Section 5 – Applicant's Signature

#### 9. Sign and date your completed application.

#### 10. a) Mail your application and copies of supporting document(s) to the Canada Apprentice Loan Service Centre (CALSC).

Mailing Address: Canada Apprentice Loan Service Centre, P.O. Box 2061, Mississauga, ON, L5A 4M4

or

- b)** Upload your application and any supporting document(s) by logging into your CALSC online services account and accessing the secure upload feature under the Tool Box page.