

Complete this form if you are only applying for repayment assistance for your Alberta student loan. If you have government-sponsored student loans with a financial institution, or you have Canada student loans, complete the application at nslsc.ca.

All fields must be completed. See the instructions on Page 3.

Section 1 - Applicant Information

Last Name (current legal name)		Apt/Box Number	
<input type="text"/>		<input type="text"/>	
First Name (current legal name)	Middle Initial	Street Address	
<input type="text"/>	<input type="text"/>	<input type="text"/>	
Social Insurance Number	Family Size:	City/Town	
<input type="text"/>	<input type="text"/>	<input type="text"/>	
Do you have a Permanent Disability? <input type="checkbox"/> Yes <input type="checkbox"/> No	Prov/State	Country	Postal/Zip Code
Marital Status: <input type="checkbox"/> Married/Common law <input type="checkbox"/> Single	<input type="text"/>	<input type="text"/>	<input type="text"/>
Telephone Number (format: 999-999-9999)	<input type="text"/>		

Section 2 - Statement of Monthly Gross Income: You may be required to provide proof of your income.

Gross Family Income during the month you sign and date this application	\$
Gross Family Income during the month before you sign and date this application	\$

If you indicated \$0 as Gross Family Income for either month (above), tell us 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 3 - Government Student Loan Information

3a) If you have any Alberta student loan, Canada (Full-Time or Part-Time) loans, a Canada Apprentice Loan or a student loan from another province in repayment, provide the current balance and payment amount below:

Name of Financial Institution or Loan Service Provider	Indicate Canada or the Province	Current Balance	Monthly Payments
		\$	\$
		\$	\$
		\$	\$
		\$	\$

3b) If your spouse/partner has any Alberta student loan, Federal (Full-Time or Part-Time) loans, a Canada Apprentice Loan, or a student loan from another province in repayment, provide the current balance and payment amount below:

Current balance of student and apprentice loans combined	\$
Total regular monthly payment of all student and apprentice loan combined	\$

Section 4 - Applicant's Signature

By signing below:

- You declare that all information that you have provided in your Repayment Assistance Plan application, and to any previous Alberta student loan application, is true and complete, to the best of your knowledge.
- You acknowledge that in accordance with the provisions of the MSFAA (Alberta), Alberta Student Aid may disclose and exchange your personal information related to this Application with other entities, including with any federal, provincial, or territorial government department or agency, any lending institution where you may have a student loan, any consumer credit grantor(s),

credit bureau(s), credit reporting agency(ies), or any person or business with whom you have or have had financial dealings for the purposes of carrying out duties under the *Student Financial Assistance Act (Alberta)* and regulations including for administration, enforcement, debt collection, audit, verification, research and evaluation purposes. You consent to permit the direct or indirect collection, retention, use or disclosure of personal information required by law.

- You understand that if you fail to sign this application, you will not receive any assistance under the Repayment Assistance Plan.

Signature of Applicant

Application Date

X SIGN HERE	Day	Month	Year
	<input type="text"/>	<input type="text"/>	<input type="text"/>

Repayment Assistance Plan

Eligibility Requirements

1. Your Alberta student loan must be in repayment status. 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.
2. If you have outstanding interest that you have not paid, you can choose to add it to your principal (capitalize), if you have not previously used this option. You may only capitalize up to 3 months of interest to the principal of your loan.
3. You may 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, call:

Alberta Student Aid Service Centre

Toll Free in North America: 1-855-606-2096

Toll Free outside of North America: Dial the international access code + 800-2-529-9242

TTY for the Hearing Impaired: 1-855-306-2240

This Repayment Assistance Plan application is for your Alberta student loan only. If you are approved for the Repayment Assistance Plan, your loan payment terms will be altered during your approved period. Your monthly payment amount will be reduced to an affordable payment that will never exceed 20% of your gross family income, and may be reduced to a zero payment amount. During an approved period of the Repayment Assistance Plan, all payments will be applied to your principal first. If you are not approved, you will remain responsible for making your regular loan payments in accordance with your payment terms.

Periods of Assistance: The Repayment Assistance Plan is available in 6 month blocks of time (to a maximum of 180 months) at any point during your loan repayment period.

Re-Application: At the end of your 6 month term, if you wish to continue with the Repayment Assistance Plan, you must re-apply. If not, you are responsible for making your regular payments in accordance with your payment terms. At the end of your approval period, you will return to your regular payment schedule, but your amortization period may be extended.

Restrictions: If you are approved for the Repayment Assistance Plan, you may be subject to restrictions if you fail to make all your affordable payments by the end of the month following your 6 month approved period. A restriction 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 in the Alberta Student Aid Operational Policy Manual on the Student Aid website:

- studentaid.alberta.ca/student-aid-policy

Date and Signature: You must sign and date your application and ensure that Alberta Student Aid receives it within 40 days of your signature date. You will receive the result of your application by mail.

Privacy Notice: Advanced Education is collecting this personal information under the authority of sections 33(a) and (c) of the *Freedom of Information and Protection of Privacy Act* (Alberta) to determine and verify your eligibility for financial assistance and to administer and enforce student financial assistance programs in accordance with the *Student Financial Assistance Act* (Alberta), as may be amended from time to time. The use and disclosure of your personal information is managed in accordance with the *Freedom of Information and Protection of Privacy Act* (Alberta).

If you have any questions about the collection of this information, call:

Alberta Student Aid Service Centre

Toll Free in North America: 1-855-606-2096

Toll Free outside of North America: Dial the international access code + 800-2-529-9242

TTY for the Hearing Impaired: 1-855-306-2240

Or, mail your questions to:

Alberta Student Aid Service Centre, Executive Customer Assistance Department

PO Box 4050, Mississauga Stn A

Mississauga ON L5A 4M9.

Participation in the Repayment Assistance Plan is voluntary. Refusal to provide your personal information will make you ineligible for any assistance under the Repayment Assistance Plan.

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.

Section 1 - Applicant Information

Enter your personal information.

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.

Section 2 - Statement of Monthly Gross Income: You may be required to provide proof of your income.

Marital Status:

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

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

Indicate if you have a permanent disability:

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

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, Canada and Alberta child benefits, refundable tax credits (Provincial sales tax, Property Tax Credits, 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.

Section 3 - Government Student Loan Information

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.

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 3a) with your student loan information and if applicable 3b) with your spouse's student loan information.

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

Section 4 - Applicant's Signature

Sign and date your completed application.

Mail your application and copies of supporting document(s) to the Alberta Student Aid Service Centre.

Alberta Student Aid Service Centre
P.O. Box 4050, Mississauga STN A
Mississauga, ON L5A 4M9