



**Operating Engineers College**

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**Website:** [www.oececollege.ca](http://www.oececollege.ca)

**STUDENT LOAN &  
SCHOLARSHIP  
INFORMATION**

## Student Loan & Scholarship Information

Anyone applying for a student loan should keep track of all information pertaining to their loan. Students should check online on a regular basis to keep themselves updated on the status of their loans. You will need your Social Insurance Number and Date of Birth to access your loan information online. It will show you how much you're receiving for both semesters in loans and grants (if eligible). It will also show any over-awards you may have. Anyone attending a program at OEC will **NOT** receive a student loan to cover the full cost of tuition and books. It is recommended that you apply online at <https://www.gov.nl.ca/education/studentaid/>. Apply early to avoid delay in receiving assistance. You are to include your **Social Insurance Number** on all correspondence and have it available when calling the Student Financial Services Division and the National Student Loans Service Centre.

Please refer to Student Budget Worksheet:

<https://www.gov.nl.ca/isl/files/studentaid-apply-2017-2018-budget-worksheet.pdf>

### Contact Information

The Government of Canada and the Government of Newfoundland and Labrador work together to provide student financial assistance to residents of Newfoundland and Labrador. Both loans and grants are available to help you access and pay for post-secondary education. With one application, StudentAidNL will assess you for both federal and provincial financial assistance.

### Student Financial Services Division

Telephone:	(709) 729-5849	Business Hours:	Monday to Friday
Toll Free:	(888) 657-0800		9:00am to 4:30pm
Fax:	(709) 729-2298		(4pm in summer)
Web Site:	<a href="http://www.gov.nl.ca/education/studentaid/">www.gov.nl.ca/education/studentaid/</a>		
E-mail:	<a href="mailto:studentaidenquiry@gov.nl.ca">studentaidenquiry@gov.nl.ca</a> (for those asking a question)		
E-mail:	<a href="mailto:studentaidmailbox@gov.nl.ca">studentaidmailbox@gov.nl.ca</a> (for documentation submission)		

Office Location: 95 Elizabeth Avenue  
P.O. Box 8700  
St. John's, NL A1B 1R6

## **National Student Loans Service Centre**

Telephone: 1-888-815-4514 Mailing Address: P.O. Box 4030  
Fax: 1-866-656-5639 Mississauga, ON L5A 4M4  
Web Site: <https://www.csnpe-nslsc.canada.ca/>  
[www.canada.ca/en/services/jobs/education/student-financial-aid.html](http://www.canada.ca/en/services/jobs/education/student-financial-aid.html)

## **Student Financial Assistance Officer (SFAO)**

### **Barbara Sheppard**

SFAO/Office Manager

Ph: (709) 229-6464, ext. 203; or

Toll Free: 1-888-229-6468

Fax: (709) 229-6469

Web Site: [www.oecollege.ca](http://www.oecollege.ca)

Email: [barbara@oecollege.ca](mailto:barbara@oecollege.ca)

## **Applying**

To apply for full-time funding, you must create a StudentAidNL account or sign into your current account to complete and submit your application.

StudentAidNL can only process applications if:

- it is fully completed;
- it is received by the deadline date;
- all required forms are signed and submitted;
- all requested information has been submitted; and
- your previous loans are in good standing.

## **Information Required to Complete Your Application**

Before you start the application, you will require:

### **Personal Information**

- Social Insurance Number (SIN)
- Line 15000 of your previous year's Income Tax Return
- Any other financial resources or income information (RESP, investments, scholarships, etc.)
- Complete mailing address and permanent address (if different from mailing address)
- Current and/or cell phone numbers

## Program Information

- Name of Program
- Institution Name (and campus, if applicable)
- Start and End Dates for the current academic year
- Costs (tuition and required fees)

### If you are a Dependent Student, you will also require your:

- Parent(s) or guardian(s) information (i.e., SIN, date of birth, postal code, line 15000 of previous year's Income Tax Return)
- Sibling(s) name and age (and SIN for any sibling attending post-secondary)
- If you are a Married/Common-Law Student, you will also require your:
- Spouse's information (i.e., SIN, line 15000 of previous year's Income Tax Return, date of birth and income)

## Basic Eligibility Requirements

Students are eligible for financial assistance if they meet all the following eligibility criteria:

- You are a Canadian citizen (as defined in the **Citizenship Act**), permanent resident or have protected person status (as defined in the **Immigration and Refugee Protection Act**), or a person registered as an Indian (under the **Indian Act**).
- You are a resident of Newfoundland and Labrador
- You have a valid Canadian Social Insurance Number
- You have demonstrated financial need
- You are not in default on previous federal and/or provincial student loans
- You are pursuing full-time studies at a designated educational institution
- You are enrolled full-time in a program of study leading to a degree, diploma or certificate that is at least 12 weeks in duration
- Your period of study is at least six weeks in duration

**Note:** Students can only receive funding from one province at a given time.

## Course Load Requirements

The post-secondary educational institution determines the student's course load percentage based on the number of courses a student is taking compared to the standard number of courses for the program of study. If attending university, the school typically considers five courses to be 100% of a full course load. To receive funding for full-time studies, students must register for the following course load percentages:

- **Provincial Funding:** at least 80% of a full course load
- **Federal Funding:** at least 60% of a full course load
- **Students with Disabilities:** at least 40% of a full course load to be eligible for both provincial and federal funding.
- Students without a verified disability completing 60% of a full course load may be eligible to receive provincial funding for full-time studies with a Reduced Course Load Request Form if they are:
  - A single parent who has a child (or children) under 12 years of age and who:
    - are enrolled in at least 60% of a full course load that includes at least one university credit course requiring lab time in addition to regular classroom time; or
    - has a child (or children) with special needs; or
    - has other personal circumstances that merit special consideration.
  - A student who has:
    - a severe medical condition; or
    - recently experienced a trauma that merits special consideration; or
    - other documented extenuating circumstances.

**Note:** There is part-time student financial assistance available for students taking less than 60% of a full course load (less than 40% for students with a verified disability).

## Receiving Student Loans and Grants

### Receiving Your Funds

Once StudentAidNL has assessed your application, you can view your Notice of Assessment by logging into your StudentAidNL account. Your Notice of Assessment details the amount of student financial assistance you are eligible to receive. At any time, if StudentAidNL reassesses your application, you will receive an email advising you to access your account to view your revised Notice of Assessment.

There are a number of federal and provincial loans and grants available through the Canada-Newfoundland and Labrador Student Financial Assistance Program. The steps you must follow to receive your eligible funding will depend on the type of loan(s) and/or grant(s) you are eligible to receive. Please refer to the StudentAid NL website for more information on types of funding and grants available.

## **Receiving a Student Loan**

In order to receive student loan/grant funding, new applicants requiring a Master Student Financial Assistance Agreement (**MSFAA**) will be required to follow an online process to confirm your identify; register your account with the National Student Loans Service Centre (NSLSC); and complete your MSFAA online and accept the Terms and Conditions of the agreement. This process must be completed in order for a student to receive their funding. The **MSFAA** is a legal agreement that outlines a student's responsibilities and the terms and conditions of accepting and repaying your student loans.

There are separate MSFAAs for full-time and part-time students with unique terms and conditions for each. If you receive an email indicating a new MSFAA is required, you must complete the registration process using your new MSFAA number to receive your funds.

**Note:** The terms and conditions of the full-time and the part-time MSFAA are subject to change with each new academic year.

A MSFAA is required if a student:

- Is a first-time loan or grant recipient enrolled in full-time or part-time studies;
- Previously submitted a MSFAA but have left full-time or part-time studies for two years or more; or
- Has previously received student loans and/or grants, but has since established residency in another province/territory.

## **Submitting the MSFAA**

Submitting the MSFAA is an online, electronic process. It will take about 20 minutes to complete.

Within 1-2 business days from the date of receiving the Notice of Assessment, StudentAidNL will send students an email indicating the unique 10-digit MSFAA number required to be used during the online submission process that has been uploaded to their online account. Students simply log into their online account to obtain the MSFAA number. The NSLSC will then send a "Welcome Email" within 1-2 business days with the subject line "Complete your MSFAA/Remplissez votre EMAFE" including a link to begin the online process. Students are then ready to proceed with submitting the MSFAA.

Before proceeding with the online process, please ensure you have the following information readily available:

- Bank account information – including transit number, institution number and account number;
- Social Insurance Number (SIN);
- Unique 10 digit MSFAA number (located in your online StudentAidNL account once assessed); and
- Date of Birth

You must complete the MSFAA registration process in **one session**. The process includes:

- Linking into the NSLSC website and confirming identity;
- Registering for an online NSLSC account; and
- Completing the online MSFAA registration.

If you have questions about the registration process with the NSLSC, please contact the NSLSC, via telephone toll free at 1-888-815-4514 (within North America) or 1-800-225-2501 (outside North America).

**Important:** If you do not require a new MSFAA and your personal banking information has changed, you can update your banking information online by logging into your NSLSC account.

### **Electronic Confirmation of Enrolment (ECE)**

**Electronic Confirmation of Enrolment (ECE)** allows schools to provide confirmation of your full-time enrolment to the National Student Loan Service Centre (NSLSC) online. Since your enrolment needs to be confirmed before funds can be deposited in your account or forwarded to your school, ECE will help you get your financial assistance much quicker.

### **Email Requirement**

An email address will now be **required** when creating an account on the Student Aid Login site. You will need to provide a username and password upon creating an account.

Once full-time enrolment has been confirmed, but no earlier than the first day of classes, eligible financial assistance will be deposited to your bank account. All or a part of your financial assistance may be sent to your school to pay fees owing. You will receive a letter from the NSLSC advising you of the amount of your disbursement that has been issued to you and/or your school.

## **Career & Financial Counselling Services**

### **What is the role of a Career Counseling Specialist within Student Financial Services?**

The Career Counselling Specialist promotes sound career decision making that will lead to graduating post-secondary education in a timely manner with a reasonable student loan debt, through career and financial counseling.

### **Why do Students get referred to a Career Counselling specialist?**

- Switching programs or completing a subsequent program.
- Completing programs of study in a timely manner.
- High unmet need of over \$3000 per semester.

### **Who Refers Students to a Career Counselling Specialist?**

StudentAidNL staff may refer your application to a Career and Financial Counsellor. External referrals can be received from Post-Secondary School Representatives, Secondary School Guidance Counsellors, professionals from the community and self-referrals.

### **What can you expect to discuss with a Career Counselling Specialist?**

During the initial session with a student, the career plan is reviewed which will include discussions on previous and/or current academic endeavors to establish suitability to the new program choice. Additionally, emphasis is placed on reviewing the students' labour market awareness. If it is determined that the student lacks knowledge in this area they will be required to complete a Labour Market Research Questionnaire. This questionnaire requires the student to research a variety of resources to ensure they have a full understanding of the employment and salary potential for this occupation.

As well, there is a review of the student's awareness of their current student loan debt, projected debt and how the accumulated debt will impact the Total Service Debt Ratio depending on salary expectation. The Total Service Debt Ratio is a calculation which provides insight into a student's ability to repay.

Should the student be required to gather subsequent information, additional sessions with a Career Counselling Specialist can be arranged to ensure the information is adequate prior to counselor recommendation. A Career Counselling Summary Report is completed which will include a recommendation on whether additional financial assistance should be provided and the student is notified of the recommendation. The decision will be made by the Senior Assessment Officer or Appeals Officer which is usually the source of the referral.

## **How can I contact a Career Counselling Specialist?**

Contact StudentAidNL to discuss if your circumstances warrant a referral to a Career and Financial Counsellor by emailing [studentaidenquiry@gov.nl.ca](mailto:studentaidenquiry@gov.nl.ca) or calling 1-888-657-0800.

## **Deadlines (as they relate to OEC)**

### **Applications**

Eight weeks after the start of classes.

### **Appeals**

Eight weeks prior to the end of the period of study (semester).

### **External Appeals Board**

Six weeks prior to the end of the period of study (semester).

### **Income Confirmation Form**

Deadline is eight weeks after the start of classes. **Note:** If you submitted your StudentAidNL application after the start of classes for your academic year, an ICF is not required.

## **Service Standards**

StudentAidNL will endeavor to review all applications within 15 business days upon receipt. All subsequent documents and information submitted as part of the application will be reviewed within five business days of receipt. StudentAidNL will respond to all email correspondence within three business days.

### **Pre-Study Information**

If you have earnings immediately preceding the start date of your study period, you are expected to save a portion of these earnings. You will need your income information from line 15000 of the Income Tax Notice of Assessment. Your pre-study period is the time between the end of your last period of full-time studies (post-secondary or highschool), and your first day of classes for the current academic year, for a **minimum of 4 weeks** and a **maximum of 17 weeks**.

### **Study Period Information**

All earnings during the study period must be reported. Your financial resources will be used to calculate the amount you will be expected to contribute to your education. These include, but not limited to, earned income, EI benefits, training allowances, pension, investments, and scholarships.

## Forms

### **Program Cost Form**

Must be filled out by an official at the Operating Engineers College and must be included with your application for financial assistance. It is used to verify associated costs and other relevant information.

### **Income Confirmation Form (ICF)**

The **Income Confirmation Form** is not to be submitted with your application form. The ICF is a **critical** part of the application process for the second semester. Failure to submit the form by the deadline date will result in the forfeiture of student loans and/or grants.

If the gross income amount on the ICF is less than the amount you reported on your application, please include an explanation on the reverse side of the form to account for the difference. Deadline is **8-weeks** after the period of studies start date.

### **Parent's Declaration, Consent and Signature Form**

Required for dependent students.

### **Spouses'/Common-Law Partner's Declaration, Consent and Signature Form**

This form is required if you are married or in a common-law relationship.

### **Student's Consent to Release Personal Information Form**

Privacy legislation limits whom we can discuss your file. This form is required if you would like to give your consent to have your personal and financial information shared with a particular individual. This form is required each academic year.

### **Reduced Course Load Request Form**

Required for students requesting an exemption from the requirement to enroll in at least 80% of a full course load.

### **Application for Grants for Services and Equipment for Students with Disabilities**

Students with disabilities who have exceptional education-related costs associated with their disability (such as costs for hiring tutors, note-takers or interpreters; or costs for braille-related expenses or technical aids), may receive up to \$20,000 per academic year through the Canada Student Grant for Services and Equipment for Students with Disabilities.

Additional funding is available through the Provincial Grant for High Need Students with Disabilities if required. Once the application is processed, the student will receive written notification of their eligibility. Students applying for this grant must also submit the Verification of Eligibility Form when applying for financial assistance.

### **Verification of Eligibility for Students with Disabilities Form**

Required for students applying as a student with a disability. The student must sign the consent portion of the form and have a qualified medical or educational assessor complete and sign the verification portion of the form.

### **Student Appeal Form**

This is to be completed if you request a review of your assessment. The application and assessment for student financial assistance may not capture all student situations or exceptional circumstances. The purpose of the appeal process is to assist students whose standard student financial assistance application does not accurately capture their individual circumstances. If you do not believe that your assessment results reflect your true financial need, or you have exceptional circumstances, you may request a review of your application through the appeal process.

### **Medical Appeal Form**

The student and a medical professional must complete this form if the student is requesting the removal of an over-award from their file due to a medical withdrawal.

## **Additional Documentation**

Documentation requirements depend on your situation. Some forms may not be applicable to you.

### **Birth or Baptismal Certificate**

Students with dependents are required to submit a birth certificate for each dependent child, which indicates both parents' names where applicable. A baptismal certificate indicating both parents' names may also be accepted.

### **Canada Child Benefit**

Single parents are required to submit confirmation of receiving Canada Child Tax Benefits. Confirmation can be obtained by calling 1-800-387-1193.

### **Childcare Confirmation**

If you have a child aged 11 years or under listed as a dependent on your application and you are requesting reimbursement of childcare costs, you must submit a letter from the appropriate government department verifying that you are not receiving a child-care subsidy.

### **Common-law Documentation**

If you are living in a common-law arrangement, you must submit a letter from an unbiased, unrelated third party who has personal knowledge of your living arrangements and who can confirm the date of cohabitation; confirmation from your landlord is not acceptable. The third party must submit their contact information, occupation and their relationship to you; affidavits are not acceptable.

### **Employment Insurance Information**

Confirmation of Employment Insurance Benefits is required. Students can obtain confirmation from "My Service Canada Account".

### **Scholarship Verification**

Students in receipt of a scholarship must submit confirmation of the amount and disbursement schedule from the source of the scholarship.

## Grants

### **Provincial Grant**

There is no separate application for the grant; eligibility is determined when you apply for a student loan for full-time studies. This grant will be deposited directly into your bank account by the NSLSC after it has been confirmed that you are still registered as a full-time student, and you have submitted a properly completed Income Confirmation Form.

### **Canada Student Grants**

When you apply and qualify for a Canada Student Loan, you are automatically assessed for Canada Student Grants. A separate application is only required for the grant for services and equipment for students with a permanent disability. This grant is non-repayable funding to help pay for post-secondary education. All Canada Student Grants are disbursed in two portions: one at the beginning of the school year and one at the middle of the school year. The amount will be disbursed into your account by the **NSLSC**.

### **Grant for Full-Time Students with Dependents**

Provides up to a maximum of \$280.00 per month of full-time studies per child who is under 12 years of age (or a dependent with a permanent disability who is 12 or older) at the beginning of the study period.

### **Canada Student Grant for Students with Disabilities**

Students with disabilities can receive \$2800.00 per academic year to help cover the costs of accommodation, tuition, and books. To be considered for this grant, you must submit a *Verification of Eligibility Form for Students with Disabilities* when you apply for full-time assistance.

### **Canada Student Grant for Services and Equipment for Students with Disabilities**

Students with disabilities who have exceptional education related costs associated with their disability (such as costs for hiring tutors, note-takers or interpreters, braille-related expenses or technical aids), may receive up to \$20,000 per academic year. This application is completed by your school. You will meet with an official to discuss accommodations, services, and/or equipment that you may need to successfully complete your studies. A separate application is required for this grant. The application is available at [www.gov.nl.ca/education/studentaid/disabilities/](http://www.gov.nl.ca/education/studentaid/disabilities/).

## **Studentawards.com**

[www.studentawards.com](http://www.studentawards.com) is a **FREE** scholarship search service devoted to helping high school seniors, university and college students find information on scholarships, bursaries, grants and other forms of financial assistance.

By becoming a StudentAwards member, you'll have access to millions of dollars in bursaries, scholarships and awards that could help you pay for school. Spend just 10 minutes to build your profile and you will be matched to awards applicable to you.

## **Apprenticeship Incentive Grant (AIG)**

The **Apprenticeship Incentive Grant (AIG)** is a taxable cash grant of **\$1000** per year, up to a maximum of **\$2000** per person, available to registered apprentices once they have successfully finished their first or second year/level (or equivalent) of an apprenticeship program in one of the Red Seal trades. See [www.servicecanada.gc.ca](http://www.servicecanada.gc.ca) for more information.

**Deadline:**     **12 months** following your date of progression in your apprenticeship program.

## **Apprenticeship Completion Grant (ACG)**

The **Apprenticeship Completion Grant (ACG)** is a taxable cash grant of **\$2000** maximum available to registered apprentices who have successfully completed their apprenticeship training and obtained their journeyman certification in a designated Red Seal trade. See [www.servicecanada.gc.ca](http://www.servicecanada.gc.ca) for more information.

**Deadline:**     If you completed your program on or after January 1, 2021, your deadline to submit an application is **12 months** following your date of progression.

## Duration of Assistance

You are eligible to receive assistance for the normal length of your program, as defined by your school, plus a grace period of up to a maximum of one academic year. If you reach the maximum number of weeks of eligible assistance and are still attending full-time studies, no payments are required until **6 months** after you complete or withdraw from studies. There is a lifetime limit of 340 weeks of student financial assistance.

You are encouraged to enroll in, and successfully complete a **100%** full course load for each period of study that you receive student loans.

## Reassessments

A reassessment is the result of StudentAidNL receiving new information related to a past, current, or future semester for which a student was previously assessed for student financial assistance. A reassessment may mean that a student is entitled to receive the same, more, or less financial assistance than the initial assessment indicated.

## Over-Awards

An **over-award (overpayment)** is financial assistance that you receive but are not eligible for. The amount of the over-award will be deducted from future loan and/or grant entitlements. The over-award recovery process depends on the type of funding over-awarded.

## Defaulting On Your Loan

It is important to ask for help as soon as you feel you are having difficulty meeting your repayment obligations as you may qualify for repayment assistance.

Missing payments could damage your credit rating and your student loan could go into default. If you are having difficulty making your loan payments, contact the **NSLSC**. There are programs and services available to help you manage your payments and avoid defaulting on your loan.

A student loan is in default when a student is behind on their payments for 270 days (nine months). Students who default on a student loan should contact StudentAidNL to determine if their Canada Student Loan and/or their NL Student loan is in default.

## Repaying Student Loans

A **Loan Repayment Estimator** can be found on <https://tools.canlearn.ca/cslgs-scpsc/clin-clip/crp-lrc/af.nlindex-eng.do>. The Loan Repayment Estimator can help you estimate the monthly payments you'll need to make to repay your Canada Student Loan or other government student loans. All you need to do is type in the settings for your loan.

### The Repayment Process

**You** are responsible for repaying **all** the loans you borrow to fund your education as per the terms and conditions detailed on your Master Student Financial Assistance Agreement (**MSFAA**). Both Newfoundland & Labrador and Canada Student Loans are interest free.

Repayment of a student loan begins on the first day of the seventh month following the student's period of study end date. If the student returns to full-time studies prior to the seventh month, their previous loans will revert to payment-free status as long as the National Student Loan Service Centre is aware of their status.

Students completing their studies and entering repayment should visit the NSLSC website for more information. The **NSLSC** manages the repayment of your student loans on behalf of the Government of Canada and the Government of Newfoundland and Labrador. Students can review their loan balance and more through their NSLSC Online Services Account.

It is your responsibility to contact the NSLSC (1-888-815-4514) to set up a repayment schedule. It is important that you advise the NSLSC of any changes to your address or other contact information.

## Newfoundland and Labrador Debt Reduction Grants

StudentAidNL may convert up to the full amount of provincial student loans into non-repayable grants for students graduating from eligible programs through the Newfoundland and Labrador Debt Reduction Grant Program.

Responsibility for finalizing eligibility for the Newfoundland and Labrador Debt Reduction Grant Program rests with graduating students. There is no separate or designated application form. StudentAidNL **does not** know when or if students graduate and therefore, it is the explicit and direct responsibility of students to notify StudentAidNL when graduation occurs.

Graduating students are required to provide proof of graduation to StudentAidNL (email; mail; in-person), within two years of graduating from eligible programs of study. Failure to do so will result in the student no longer being eligible for the Newfoundland and Labrador Debt Reduction Grant Program.

**You are eligible for a Debt Reduction Grant if:**

- you successfully complete at least **80%** of a full course load each semester or academic year as determined by the educational institution;
- apply for and be considered eligible to receive financial assistance for at least 50% of the required length of their program of study. Does not include work terms;
- you borrow in excess of **\$165** per week of study during a semester; and
- within 10 years after the program start date, you graduate from a post-secondary program within the province that is at least **80** weeks in duration.

**Programs Less Than 80 Weeks in Duration**

Borrowers may be eligible to receive **Debt Reduction Grants** for programs that are less than 80 weeks in duration if the program(s):

- Students with eligible disabilities enrolled in at least 40% of a full course load.
- Single parents enrolled in 80% of a full course load with a child under the age of 12.
- Single parents enrolled in 60% of a full course load with at least one university credit course which includes laboratory time in addition to classroom time.
- Single parents enrolled in 60% of a full course load with a child who has special needs and is under the age of 12.

**Required Documentation for Debt Reduction**

A separate application is not required; however, StudentAidNL requires the following information to determine a student's eligibility:

- Official transcript of marks;
- Percentage of a full course load the student attempted and passed in each study period; and,
- Confirmation of graduation and the date of graduation (this can be a copy of the relevant degree, certificate, or diploma).

## Programs to Help If You Have Difficulty Repaying Your Loan

Contact the **NSLSC** before you miss a payment. There are repayment options available to help you manage your payments and avoid defaulting on your loan.

### **Repayment Assistance Plan**

You are responsible for repaying all the money you borrow to fund your education. The **Repayment Assistance Plan (RAP)** can help if you have difficulty making your student loan payments. You can view the Repayment Assistance Estimator at the follow link:

<http://tools.canlearn.ca/cslgs-scpse/cln-cln/rae-ear/rae-ear-1-eng.do>

The RAP makes it easier for you to manage your debt by requiring you to pay back what you can reasonably afford, based on your family income and family size. Depending on your income, you may qualify for reduced payments or no payments at all.

The NSLSC administers the RAP on behalf of the Governments of Canada. If you face financial difficulty after completing your studies, call the **NSLSC (1-888-815-4514)** before you begin missing payments. **NSLSC Online Services** enable you to review your student loan accounts and to view and change your contact information.

### **Am I Eligible?**

To be eligible for the Repayment Assistance Plan you must:

- be a resident of Canada;
- your loans are in repayment, that is at least 6 months have passed since your graduated or left school; and
- you are up-to-date on your loan payments.

### **How Do I Apply?**

You *need to apply* for the RAP; enrolment is not automatic. You must re-apply every **6 months** to stay eligible.

- Call the **NSLSC at 1-888-815-4514** to request an application form or to get more information about the plan.
- Complete the application form and submit it, along with all required supporting documentation, to the NSLSC. Application can be filled out online.
- Applications are also available through your NSLSC Online Services account.

### **Repayment Assistance Plan for Borrowers with a Disability**

The **Repayment Assistance Plan for Borrowers with a Disability (RAP-D)** helps borrowers with a disability who are having difficulty paying their student loans. The RAP-D makes it easier for borrowers to manage their debt by paying back what they can reasonably afford.

#### **Am I Eligible?**

To be eligible for the Repayment Assistance Plan you must:

- be a resident of Canada;
- loans are in repayment;
- are up-to-date on your loan payments;
- fall within the income thresholds; and
- have a disability that is recognized by the Canada Student Financial Assistance Program

#### **How Do I Apply?**

You *need to apply* for the RAP-D; enrolment is not automatic. You must reapply every **6 months** if you want to continue the plan.

- Apply online through the National Student Loans Service Centre (NSLSC), or
- Submit a Repayment Assistance Plan Application, and
- Complete a Disability Related Expense Form, if you have disability related expenses.

### **Bankruptcy**

Student loan debts are eligible for discharge along with other debts if the student has been out of studies for more than seven years as of the date of filing for bankruptcy. A discharge from bankruptcy releases the student from their obligation to repay their student loans. Students not meeting this rule are obligated to repay their student loan.

**Scenario of Actual Costs of doing a Program at the  
 Operating Engineers College**

**Elizabeth** is accepted for the *Heavy Equipment Operator 22-Week Program*. The cost of this program is **\$18,482.00**, including books. Her program is due to begin **November 20, 2026**. She has been approved for a full student loan, including Canada and Provincial grants, totaling **\$9000.00**. At the moment she has no other means set up for funding. She has no vouchers or scholarships available to her. Elizabeth is renting a 3-bedroom home in Carbonear. She is married with two children, ages 9 and 11. Her husband works all day; therefore, she must pay a babysitter for 5 days a week from 9am to 5:30pm. She must pay rent, utilities, food for the family and for school lunches, and gas to and from Carbonear to Holyrood (**120 km's** combined). Luckily, the car is paid in full, but she has to allow for normal maintenance every 2-3 months, as well as purchase proper clothing for the field portion of the program and a **\$130.00** fee payable to Motor Vehicle for her license. Will Elizabeth have enough money to pay for her program, as well as other expenses with just her student loan?

**Costs Attributed to Program (6-Months)**

<b>Tuition/Books</b> (Total) .....	\$18,482.00
<b>Rent</b> (\$900.00/month).....	\$5400.00
<b>Heat &amp; Lights</b> (\$185/month) .....	\$1110.00
<b>Cable, Phone &amp; Internet</b> (\$150.00/month).....	\$900.00
<b>Food</b> (\$600.00/month) .....	\$3600.00
<b>Gas</b> (\$120.00/week for 6-months).....	\$2880.00
<b>Maintenance</b> (\$75 every 3-months).....	\$150.00
<b>Clothing</b> (Boots, rain gear, coveralls and safety gear).....	\$300.00
<b>Motor Vehicle Licencing Fee</b> .....	\$130.00
<b>Babysitter</b> (\$40.00/day).....	\$4800.00
<b>Total Cost to Elizabeth (for 6-months)</b> .....	<b><u>\$37,752.00</u></b>

**Answer:** No.

**Elizabeth** will have to come up with additional means of funding her program than just a Student Loan. The total of her loan, including grants will not cover all her expenses. Elizabeth has to go to HRLE to ask for funding help, to family/friends or to the bank to get a personal loan. She can also check on studentawards.com to see if any additional grants are applicable to her.

**Elizabeth** is EI (employment insurance) eligible, therefore, she decided to go to HRLE and speak to a counsellor regarding funding help for the Heavy Equipment Program. Elizabeth got the additional funding she needed. They paid for her tuition and books, covered clothing needed, gave \$50/week for gas, and are going to cover the full expense of babysitting to upgrade her for the employment industry. Without the help of HRLE, Elizabeth would have to drop out of the Heavy Equipment Operator Program.

**Operating Engineers College**  
**Student Loan Information Session Form**

I, \_\_\_\_\_ attended the **Student Loan Information Session**  
Full Name (Print)

offered at the **Operating Engineers College**. The session took place on

\_\_\_\_\_  
mm/dd/year

I understand the meaning and implications of not repaying my student loan and going into default. I am also aware that if I have any questions in regards to repayment of my student loan, that I can contact the **National Student Loan Service Centre (NSLSC)** at **1-888-815-4514** or at [www.csnpe-nslsc.canada.ca](http://www.csnpe-nslsc.canada.ca).

\_\_\_\_\_  
**Student's Name (\*Please Print)**

\_\_\_\_\_  
**Student's Signature**

\_\_\_\_\_  
**Student Financial Assistance  
Officers (SFAO) Signature**

\_\_\_\_\_  
**Training Director's Signature**

\_\_\_\_\_  
**Date (mm/dd/year)**

To be filled out **ONLY** when information session is completed  
This form is **ONLY** applicable if you are receiving or previously received a student loan.

**Operating Engineers College**  
**Student Loan Repayment Session Form**

I, \_\_\_\_\_ attended the **Student Loan Repayment Session**  
Full Name (Print)

offered at the **Operating Engineers College**. The session took place on

\_\_\_\_\_  
mm/dd/year

I understand the meaning and implications of not repaying my student loan and going into default. I am also aware that if I have any questions in regards to repayment of my student loan, that I can contact the **National Student Loan Service Centre (NSLSC)** at **1-888-815-4514** or at [www.csnpe-nslsc.canada.ca](http://www.csnpe-nslsc.canada.ca)

\_\_\_\_\_  
**Student's Name (\*Please Print)**

\_\_\_\_\_  
**Student's Signature**

\_\_\_\_\_  
**Student Financial Assistance  
Officers (SFAO) Signature**

\_\_\_\_\_  
**Training Director's Signature**

\_\_\_\_\_  
**Date (mm/dd/year)**

To be filled out **ONLY** when repayment session is completed  
This form is **ONLY** applicable if you are receiving or previously received a student loan.