

## **New Electronic Identity Verification and Master Student Financial Assistance Agreement (MSFAA) Process**

### **Loans for applicants requiring an MSFAA**

Effective April 3, 2018, in order to receive student loan/grant funding, new applicants requiring a Master Student Financial Assistance Agreement (MSFAA) will be required to follow a two-step online process. The MSFAA is a legal agreement between you, your province/territory and the Canada Student Loans Program about borrowing and repaying your provincial/territorial and federal student loans.

**Step 1:** The first step to registering your account with the NSLSC is to confirm your identity via GCKey or Sign-In Partner. You will also be required to input your 10-digit MSFAA number as part of the identity verification process.

***SecureKey*** Sign-In Partners are private sector companies and organizations that have partnered with SecureKey Technologies to enable their customers to use their online credentials (e.g. card numbers or user names and passwords) to access Government of Canada services. Financial Institutions participating in this service are:

- Affinity Credit Union
- Alberta Treasury Branches
- BMO Financial Group
- CHOICE REWARDS MasterCard
- CIBC Canadian Imperial Bank of Commerce
- Desjardins Group
- National Bank of Canada
- RBC Royal Bank
- Scotiabank
- Tangerine
- TD Bank Group

***GCKey*** is a Government of Canada service that issues credentials (username and password) that are used to access (log in to) federal government services online. The GCKey service can be used by clients who do not have, or choose not to use, a credential they may already have with one of the Sign-In Partners.

**Step 2:** Next, applicant will be asked to complete their MSFAA. This step includes:

1. Confirming personal and contact information
2. Completing communication preferences
3. Entering banking information
4. Accepting the terms and conditions

A new MSFAA will be issued to applicants if the applicant is:

- A first time loan or grant recipient enrolled in full-time studies
- An existing loan or grant recipient who has experienced a break in studies of more than two years
- An existing loan or grant recipient who has established residency in another province/territory

### How will I receive my MSFAA number?

The Province of New Brunswick, Student Financial Services Branch will provide you with a 10-digit MSFAA number when you receive your Notice of Assessment.

**NOTE:** Within two to three business days of receiving this Notice of Assessment that includes your 10-digit MSFAA number, you will receive a “Welcome Email” from the National Student Loans Service Centre (NSLSC). It will invite you to register for your online account with the NSLSC and complete your MSFAA.

You’ll receive a “Welcome Email” from [info@msfaa-emafe.cibletudes-canlearn.ca](mailto:info@msfaa-emafe.cibletudes-canlearn.ca), with a subject line of “Register now to set up your online account”.

Use the URL in the “Welcome Email” to register an account with the NSLSC so you can complete your MSFAA online. You will need to copy and paste this URL into a new browser window to start the NSLSC registration process.

### Welcome Email Example:

**Register now to access your student funding**

*Hi Jane,*

Great news, once you register for your online account with the National Student Loans Service Centre (NSLSC) and complete your Master Student Financial Assistance Agreement (MSFAA), you will be able to:

- Set up your account to receive funds
- Track your student loan and grant status
- Receive important updates and alerts
- Update your profile page and contact information

You will also find many helpful tools, tips, and other resources on the NSLSC site to make it easier for you to access and manage your student funding.

**Please note: Registration and the MSFAA must be completed in order to receive your funding.**

You may have also received a paper copy of your MSFAA in the mail. To avoid duplication, please complete your MSFAA online.

To complete your MSFAA online, please copy and paste this URL into your browser:

<https://msfaa-emafe.cibletudes-canlearn.ca/en/welcome>

*Thanks,*  
*The National Student Loans Service Centre*

Once you have successfully completed your MSFAA, the NSLSC will send an email from [info@csnpenslsc.ca](mailto:info@csnpenslsc.ca) with a subject line of “Important Update: Check your Mailbox” when the student loan/grant funds are disbursed.

## **Loans for returning students**

The MSFAA is a multi-year agreement. If you have already signed a paper MSFAA before April 3, 2018, you do not need to sign a new agreement unless you leave full-time studies for two years or establish residency in a new province or territory. If you need to complete a new MSFAA, you will be required to register your online account with the NSLSC and complete a new MSFAA using the new online process.

If you are a returning student, the NSLSC will send an email from [info@csnpenslsc.ca](mailto:info@csnpenslsc.ca) with a subject line of “Important Update: Check your Mailbox” when the student loan/grant funds are disbursed. If your banking information has changed, please contact the NSLSC to update your account at:

### **Toll Free Telephone:**

1 888 815-4514 (within North America)

800 2 225-2501 (outside North America)

### **TTY:**

1 888 815-4556

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## **Frequently Asked Questions**

### **1. WHAT IS A MASTER STUDENT FINANCIAL ASSISTANCE AGREEMENT (MSFAA)?**

The MSFAA is a legal agreement that outlines your responsibilities and the terms and conditions of accepting and repaying your student loans.

Your MSFAA will not show you how much you are getting in federal and provincial loans and/or grants. You will receive a separate Notice of Assessment from your province or territory that tells you how much student financial assistance you will receive.

### **2. HOW DO I KNOW IF I REQUIRE A NEW MSFAA?**

You are considered a ‘new applicant’ who will require a new Master Student Financial Assistance Agreement (MSFAA) if you are:

- A first time loan or grant recipient enrolled in full-time studies.
- An existing loan or grant recipient who has experienced a break in studies of more than two years.
- An existing loan or grant recipient who has established residency in another province/territory.

### **3. WHY DO I NEED TO PROVIDE MY BANKING INFORMATION AS PART OF MY MSFAA?**

Your student loan and/or grant will be deposited directly into your bank account. Please be sure your bank account information is correct to avoid delay in receiving your funds. This bank account will also be used when your loan enters repayment.

### **4. WHY DO I HAVE TO REGISTER FOR AN NSLSC ACCOUNT?**

Effective April 3, 2018, in order to receive student loan/grant funding, students requiring a Master Student Financial Assistance Agreement (MSFAA) will be required to follow a two-step online process. Step 1 is to confirm their identity via GCKey **or** Secure Key Sign-In Partner and register their account with the National Student Loans Service Centre. Step 2 is to complete their MSFAA online and accept the Terms and Conditions of the agreement.

### **5. WHAT WILL I NEED IN ORDER TO REGISTER MY ACCOUNT WITH THE NSLSC?**

You will need to have the following information to complete your registration:

- Your bank account information (Transit, Institution and Account number, which can be found through online banking account, cheque or at your financial institution)
- Your Social Insurance Number (SIN)
- Your 10-digit MSFAA #
- Date of Birth

### **6. ARE THERE ANY TECHNICAL OR WEBSITE RELATED REQUIREMENTS I NEED TO KNOW OF BEFORE REGISTERING MY ONLINE ACCOUNT WITH THE NSLSC?**

- **You must protect your personal information.**  
We recommend that you sign out, clear your browser's cache, and close down your browser after you finish your online session.
- **You must have cookies enabled in your browser.**  
If cookies are disabled in your browser's security settings, you'll have trouble signing in and you won't be able to use the National Student Loans Service Centre (NSLSC) Account.
- To use the NSLSC Account you must have access to a modern Web browser. This could include such browsers as Internet Explorer (Version 11 or newer), Edge, Chrome, Firefox, Safari (Version 5 or newer). In addition, you must ensure that JavaScript is enabled to load the application. Please make sure to update your browser and/or settings before using the NSLSC Account.
- The NSLSC also supports browsers for most mobile operating systems.
- The NSLSC Account does not use **pop-ups** to request personal information such as Social Insurance Numbers, bank account or credit card numbers.

## **7. HOW LONG WILL IT TAKE ME TO COMPLETE MY ACCOUNT REGISTRATION WITH THE NSLSC?**

It will take you approximately 20 minutes to complete your GCKey or Secure Sign-In Partner and MSFAA registration. Note: You must complete the registration process **in its entirety**, as you will not be able to save in progress.

## **8. I TIMED OUT OR LEFT MIDWAY AND DID NOT FINISH MY MSFAA ONLINE – WHAT SHOULD I DO NOW?**

If you completed your GCKey or Secure Sign-In Partner authentication, you will only need to start the MSFAA process again. It will take approximately 5-10 minutes to complete.

## **9. WHAT WILL MY NSLSC ACCOUNT PROVIDE?**

Once registered with the NSLSC online account, you will have access to:

- Receive important emails in your secure mailbox when there is an update for you to review
- Check your student loan(s) and grant(s) status and balance(s)
- Submit a confirmation of enrolment request if you are still in school and not receiving new loan funding
- Review loan payment and transaction history
- Update your contact information
- Customize your repayment to either increase or lower your monthly payment amount
- Apply for the Repayment Assistance Plan

## **10. WHAT IS A SECUREKEY SIGN-IN PARTNER?**

**SecureKey** Sign-In Partners are private sector companies and organizations that have partnered with SecureKey Technologies to enable their customers to use their online credentials (e.g. card numbers or user names and passwords) to access Government of Canada services.

This is one of the two options available to verify the user's identity in order to register an account with the National Student Loans Service Centre.

A SecureKey Sign-In Partner login allows users to log on to their NSLSC Online Account using login information they may already have with a participating bank such as a card number and password.

Registering for an NSLSC account using a SecureKey Sign-In Partner will also ensure that your personal information is protected and that you have secure access to online loan information and services.

Financial Institutions participating in this service:

- Affinity Credit Union
- Alberta Treasury Branches
- BMO Financial Group
- CHOICE REWARDS MasterCard
- CIBC (Canadian Imperial Bank of Commerce)
- Desjardins Group
- National Bank of Canada
- RBC Royal Bank
- Scotiabank
- Tangerine
- TD Bank Group

Note that none of your online banking information will be shared with the NSLSC or the Government of Canada.

## **11. WHAT IS GCKEY?**

**GCKey** is a Government of Canada service that issues you a username and password required for online federal government services.

This is one of the two options available to verify the user's identity in order to register an account with the National Student Loans Service Centre.

Registering for an NSLSC account using a SecureKey Sign-In Partner will also ensure that your personal information is protected and that you have secure access to online loan information and services.

## **12. I DID NOT RECEIVE A WELCOME EMAIL, HOW DO I REGISTER?**

If you provided your email address and did not receive a welcome email from the National Student Loans Service Centre (NSLSC) within two to three business days of receiving your 10-digit Master Student Financial Assistance Agreement number from your province/territory, visit the NSLSC website at <https://msfaa-emafe.cibletudes-canlearn.ca/en/help> to register.