

REPAYMENT ASSISTANCE PLAN

The Repayment Assistance Plan (RAP) and the Repayment Assistance Plan for Borrowers with a Permanent Disability (RAP-PD) help borrowers manage their federal and provincial student loans by allowing them to pay back what they can reasonably afford. If you are eligible for repayment assistance, an affordable payment will be calculated based on your family size, your family income and how much you owe on your student loans. For borrowers with permanent disabilities, additional disability-related expenses are also considered.

You could be eligible for RAP if:

- you reside in Canada (or are on an international internship or are a reservist deployed abroad);
- you are currently repaying a provincial and/or federal loan;
- your loans are in good standing; and
- you meet the income threshold for the program

If you have a permanent disability, you may qualify for RAP-PD if:

- your permanent disability has been assessed and recognized by the Canada Student Loans Program; and
- you are eligible for the Repayment Assistance Plan.

HIGHLIGHTS OF THE PLAN

- Monthly payments are limited to no more than 20 per cent of your gross family income.
- No borrower on RAP will have a repayment period lasting more than 15 years, or 10 years for borrowers with permanent disabilities.
- If borrowers earn very little income, they may not be required to make loan payments until their income increases.

HOW TO APPLY

To apply for repayment assistance, you can complete an online application through your National Student Loans Service Centre (NSLSC) Online Services account (you must register for an online account first if you do not have one already).

If you are applying for RAP-PD and would like your disability-related expenses or exceptional expenses to be considered, you must complete and submit a RAP-PD Expense Form.

RAP/RAP-PD approvals are for six-month periods. If financial difficulties persist, you may re-apply for RAP/RAP-PD every six months.

For more information on RAP or RAP-PD, contact the NSLSC at 1-888-815-4514 or go to the following website:
www.canada.ca/student-financial-assistance.

