



Repayment Assistance Plan

The Repayment Assistance Plan (RAP) and RAP for Borrowers with a Permanent Disability (RAP-PD) can help if you have difficulty making your student loan payments. The loan repayment thresholds ensure that no single borrower will have to repay their student loan until they are earning at least \$25,000 per year. The NSLSC administers the RAP and RAP-PD on behalf of the Governments of Canada and New Brunswick. If you face financial difficulty after completing your studies, call the NSLSC (1-888-815-4514) before you begin missing payments.



Timely Completion Benefit

This provincial program is available to help post-secondary graduates by addressing accumulated student loan debt and to encourage the successful completion of studies in a timely manner. You must apply for this benefit within seven months of your graduation date. Additional program details and the application form are posted on the Student Financial Services website at studentaid.gnb.ca.

Repayment Assistance and Benefits



Reservist Benefit

As a Reservist, if you have been deployed on designated operations, are about to be deployed or are away from your studies receiving training specific to an upcoming deployment, you may be eligible for the reservist benefit. The NSLSC administers this benefit on behalf of the Governments of Canada and New Brunswick. Contact the NSLSC to apply.



Canada Student Loan Forgiveness for Family Doctors and Nurses

Family doctors, residents in family medicine, nurse practitioners, and nurses that practice in under-served rural or remote communities may be eligible to have a portion of their Canada Student Loans (CSL) forgiven. The NSLSC administers this benefit on behalf of the Government of Canada. Contact the NSLSC to apply.