



# Getting Canada Student Loans and Grants



## Instructions to Help You Apply & Obtain Student Financial Assistance

When you qualify for a student loan, you are automatically assessed for most Canada Student Grants that you may be eligible to receive. Grants do not need to be paid back.

If you have any questions, contact your educational institution's student financial assistance office or visit [CanLearn.ca](http://CanLearn.ca).

### Step 1: Apply for loans and grants

- » Follow the instructions on the application form, and submit the completed application to your province or territory of permanent residence.

*All provinces and territories offer online applications. Paper forms may be available at your provincial or territorial student financial assistance office, or at your high school.*

### Step 2: Find out if you qualify for loans and grants

- » A letter of assessment will be mailed to you. It will indicate if you have qualified for loans and/or grants.
- » If you qualify but your letter of assessment did not include a *Certificate of Eligibility*, contact your provincial or territorial student financial assistance office. The certificate indicates how much money you will receive.

*A Certificate of Eligibility may be sent separately by mail, or provided directly to your post-secondary educational institution.*

### Step 3: Have your school sign the documents

- » Review your *Certificate of Eligibility* and if the institution, program, or contact information indicated on the *Certificate of Eligibility* is not up to date, contact your provincial or territorial student financial assistance office to make changes.
- » Take your *Certificate of Eligibility* to your post-secondary educational institution's student financial assistance office to obtain confirmation of enrolment.
- » If you wish to receive your money through direct bank deposit, include your banking information and a void cheque.
- » You have the option to negotiate the amount of financial assistance that will be provided to your educational institution. Ask your educational institution's student financial assistance office.
- » Contact your institution's student financial assistance office for more information.

### Step 4: Review and sign the documents

- » Read your loan and grant documents and sign the *Certificate of Eligibility*.
- » Part-time students: If you are receiving Canada Student Loans and Grants for part-time studies, you'll need to sign two separate documents: the *Certificate of Eligibility for Part-Time Student Loans* and the *Canada Student Loan Agreement for Part-Time Students*.

*Your loan agreement is a legal document. When you sign the Certificate of Eligibility, you agree to be bound by its terms and conditions. Some of your important obligations include:*

- *You agree to repay your loan beginning six months after you have completed your studies or left school.*
- *You agree to advise the National Student Loans Service Centre (NSLSC) (for federal loans) of any changes.*
- *You acknowledge that for six months after you have completed your studies or left school, you will not be required to make payments on your student loan. However, interest will accumulate on your loans during this time.*

### Step 5: Submit the completed and signed Certificate of Eligibility

- » Notify the NSLSC of any change of address, course load, program of study, or school of study.
- » Submit the loan and grant documents to a designated Canada Post outlet (see [CanLearn.ca](http://CanLearn.ca) for a list of locations), to an on-campus NSLSC kiosk, or mail directly to the NSLSC.
- » A copy of the *Certificate of Eligibility* will be returned to you. Keep it for your records.

*You will be asked for a valid photo identification and a document that shows your SIN at the NSLSC kiosk or at the Canada Post outlet. Read more about the identification required on [CanLearn.ca](http://CanLearn.ca).*

**Important:** You must return your application form, completed in full, to your province or territory of permanent residence. You will not receive loan or grant money if information is missing. The NSLSC may contact you if your application is incomplete.

Once the documents are processed, your financial assistance will be sent to you by cheque or deposited directly in your bank account.

Visit [CanLearn.ca](http://CanLearn.ca), or call  
1-888-815-4514