



CANADA STUDENT LOANS PROGRAM APPLICATION FOR SPECIAL INTEREST FREE PERIOD (INTEREST RELIEF)

PLEASE TYPE OR PRINT IN BLOCK LETTERS

IMPORTANT- Read the instructions overleaf before completing.

SECTION 1 - TO BE COMPLETED BY APPLICANT

ALL AREAS MUST BE COMPLETED OR APPLICATION WILL BE RETURNED FOR CORRECTION.			Birth Date (dd/mm/yy)	S.I.N.
Surname		Given Name		
Mailing Address (street number and name)				Apt. No.
City			Province	Postal Code
Home Phone No.	Work Phone No.	Employer Name and Address		
Marital Status <input type="checkbox"/> Married <input type="checkbox"/> Single <input type="checkbox"/> Other	Does the applicant reside in Canada or participate in the International Internship Program? <input type="checkbox"/> Yes <input type="checkbox"/> No	Number of persons in family (include: applicant, spouse & their dependants only)		

SECTION 2 - FAMILY INCOME Income Prior to Deductions (Gross Income)

	Column 1	Column 2	Column 3
Source	Month in which application is signed (actual/expected)	Month prior to Column 1	Month prior to Column 2
Applicant's gross income	\$	\$	\$
Spouse's gross income (if applicable)	\$	\$	\$
Monetary gifts and income from investments	\$	\$	\$
Total family gross income by month	\$	\$	\$

Spouse is repaying Canada Student Loans (full or part time) Yes No ➔

If Yes, Monthly Payment

Total of all Monthly Payments

SPOUSE'S DECLARATION AND SIGNATURE

I have given complete and true information on this form. I also understand that all personal information provided in connection with this application is subject to audit and verification.

Social Insurance Number

SPOUSE'S SIGNATURE ▶ _____

APPLICATION AND CERTIFICATION

I hereby apply for a special interest free period ("Interest Relief") on the outstanding principal of my Canada Student Loan(s). I swear that all information contained in this form is correct and that I meet the conditions for eligibility listed. I understand that I must either pay or capitalize any outstanding interest prior to the special interest-free period. Unless I advise you otherwise, you may capitalize a maximum 3 months outstanding interest immediately preceding the approved period. You will notify me in writing of the amount capitalized and the outstanding balance of my Canada Student Loan(s). If I have entered into any CSL Agreements while a minor, I hereby ratify those agreements. I understand that every person who, in respect of a Canada Student Loan knowingly makes a false statement or misrepresentation in an application or other document or wilfully furnishes any false or misleading information is guilty of an offence under the CSLA or CSPAA.

Application Date

D	M	Y
<input type="text"/>	<input type="text"/>	<input type="text"/>

APPLICANT'S SIGNATURE ▶ _____

CANADA STUDENT LOAN INTEREST RELIEF

INSTRUCTIONS AND INFORMATION

The **CSLA and Regulations** and or the **CSFAA and Regulations** set forth the legal rights and obligations of a student and should be referred to in the case of uncertainty or dispute.

1. Read these instructions and conditions carefully.
2. Fill out the form and take all copies to your lender.
3. Attach a copy of proof of gross income (income prior to deductions) (for example: pay stubs, employment insurance, social assistance, or letter from employer) for yourself and your spouse, if applicable. This is required for each column that is completed in Section 2.
4. Ensure that you sign and date the application form.
5. The lender will verify your income and will then send a letter confirming the status of your application.
6. If you are granted a special interest-free period, and you have no unpaid interest as of the start of that period:
 - (a) you are not required to make principal or interest payments during that period; and
 - (b) the agreed repayment terms of any guaranteed student loan agreement or student loan agreement will be extended by the length of any approved special interest-free period.

CONDITIONS OF INTEREST RELIEF

1. All of your student loans must be held by the same lender.
2. Your right to a special interest-free period must not have been revoked in accordance with the Canada Student Loan Regulations or the Canada Student Financial Assistance Regulations.
3. You must reside in Canada or participate in the International Internship Program.
4. - If you have full-time student loans, you must have arranged a consolidated student loan agreement to begin repayment.
- If you have a part-time student loan, you must have arranged a student loan agreement to begin repayment.
5. Your gross family income must be equal to or less than the amount set out in the Table taking into consideration your family size and the total amount of all payments you and your spouse, if applicable, are required to make on your CSL.

In respect of your full-time student loans and guaranteed student loans, you cannot receive a special interest free period that starts before the first day of the seventh month following your last period of study end date and you cannot apply for a special interest-free period after sixty-six months from your last period of study end date.
6. You have not received the maximum interest relief benefits of 54 months since your last period of study end date. (Note: Monthly payments will be calculated using a 15 year amortization to determine eligibility for interest relief in excess of 30 months.)

Your right to a special interest-free period may be revoked if, by reason of your conduct in obtaining or repaying a CSL, you are found guilty of an offence under any federal statute.

ABBREVIATIONS:	CSFAA Canada Student Financial Assistance Act CSFAL Canada Student Financial Assistance Loan CSFAR Canada Student Financial Assistance Regulations CSLA Canada Student Loans Act	CSL Canada Student Loan CSLP Canada Student Loans Program CSLR Canada Student Loans Regulations
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In this schedule, educational institution means:

- (i) in respect of your CSLs, a "specified educational institution" as defined by the CSLA, and
- (ii) in respect of your CSFALs, a "designated educational institution" as defined by the CSFAA.

SPECIAL INTEREST-FREE PERIOD INCOME TABLE

Total Monthly Instalments required from borrower and borrower's spouse or common-law partner in accordance with their loan agreement and guaranteed student loan agreement (\$).	Where the borrower has obtained student financial assistance in a province that has entered into an Integration Agreement for the Harmonization and Administration of Federal and Provincial Student Loans Programs, total monthly instalments (\$) required from a borrower and a borrower's spouse or common-law partner in accordance with their loan agreements, guaranteed student loan agreements, and any agreements entered into with the provincial authority for the purpose of receiving student financial assistance	Monthly Family Income in Relation to Family Size (\$)										
		Number of Persons Comprising Borrower, Borrower's Spouse or Common-law Partner and Their Dependants										
		1	2	3	4	5	6	7	8	9	10	
0 - 25.00	0 - 35.00	1,684	2,631	3,399	4,009	4,569	5,084	5,545	5,934	6,252	6,493	
25.01 - 50.00	35.01 - 70.00	1,717	2,678	3,441	4,053	4,615	5,132	5,595	5,985	6,306	6,549	
50.01 - 75.00	70.01 - 105.00	1,755	2,723	3,482	4,096	4,662	5,180	5,647	6,036	6,360	6,605	
75.01 - 100.00	105.01 - 140.00	1,792	2,770	3,523	4,140	4,707	5,229	5,697	6,090	6,413	6,661	
100.01 - 125.00	140.01 - 175.00	1,830	2,806	3,565	4,183	4,753	5,278	5,749	6,144	6,470	6,718	
125.01 - 150.00	175.01 - 210.00	1,871	2,840	3,608	4,226	4,800	5,328	5,801	6,197	6,526	6,776	
150.01 - 175.00	210.01 - 245.00	1,912	2,877	3,648	4,270	4,847	5,377	5,853	6,262	6,582	6,832	
175.01 - 200.00	245.01 - 280.00	1,951	2,917	3,691	4,314	4,894	5,426	5,904	6,317	6,638	6,891	
200.01 - 225.00	280.01 - 315.00	1,993	2,958	3,735	4,360	4,941	5,476	5,956	6,369	6,696	6,949	
225.01 - 250.00	315.01 - 350.00	2,034	2,998	3,777	4,405	4,988	5,524	6,007	6,423	6,753	7,008	
250.01 - 275.00	350.01 - 385.00	2,075	3,039	3,822	4,451	5,036	5,573	6,061	6,475	6,810	7,067	
275.01 - 300.00	385.01 - 420.00	2,116	3,079	3,867	4,497	5,084	5,624	6,114	6,529	6,867	7,124	
300.01 - 325.00	420.01 - 455.00	2,158	3,119	3,912	4,542	5,132	5,674	6,168	6,584	6,925	7,184	
325.01 - 350.00	455.01 - 490.00	2,201	3,159	3,956	4,589	5,179	5,725	6,223	6,638	6,981	7,244	
350.01 - 375.00	490.01 - 525.00	2,246	3,200	4,002	4,634	5,227	5,775	6,278	6,696	7,040	7,303	
375.01 - 400.00	525.01 - 560.00	2,289	3,240	4,047	4,681	5,276	5,826	6,333	6,753	7,098	7,363	
400.01 - 425.00	560.01 - 595.00	2,334	3,280	4,092	4,727	5,326	5,878	6,386	6,810	7,157	7,424	
425.01 - 450.00	595.01 - 630.00	2,378	3,319	4,136	4,772	5,375	5,930	6,442	6,867	7,215	7,484	
450.01 - 475.00	630.01 - 665.00	2,423	3,360	4,182	4,818	5,425	5,982	6,496	6,925	7,274	7,544	
475.01 - 500.00	665.01 - 700.00	2,469	3,401	4,226	4,866	5,474	6,035	6,552	6,981	7,334	7,606	
500.01 - 525.00	700.01 - 735.00	2,515	3,443	4,271	4,912	5,524	6,088	6,609	7,040	7,393	7,668	
525.01 - 550.00	735.01 - 770.00	2,563	3,484	4,316	4,959	5,574	6,140	6,664	7,098	7,454	7,730	
550.01 - 575.00	770.01 - 805.00	2,610	3,525	4,362	5,006	5,625	6,194	6,720	7,157	7,515	7,792	
575.01 - 600.00	805.01 - 840.00	2,660	3,566	4,407	5,054	5,675	6,248	6,777	7,215	7,576	7,855	
600.01 - 625.00	840.01 - 875.00	2,709	3,608	4,451	5,102	5,726	6,303	6,832	7,273	7,636	7,918	
625.01 - 650.00	875.01 - 910.00	2,759	3,649	4,497	5,150	5,777	6,357	6,890	7,333	7,698	7,981	
650.01 - 675.00	910.01 - 945.00	2,794	3,691	4,541	5,199	5,829	6,411	6,947	7,392	7,760	8,044	
675.01 - 700.00	945.01 - 980.00	2,827	3,734	4,586	5,248	5,880	6,468	7,005	7,452	7,821	8,108	
700.01 - 725.00	980.01 - 1015.00	2,861	3,777	4,631	5,295	5,934	6,524	7,061	7,512	7,883	8,172	
725.01 - 750.00	1015.01 - 1050.00	2,901	3,819	4,677	5,345	5,986	6,581	7,120	7,571	7,946	8,236	

Total Monthly Instalments required from borrower and borrower's spouse or common-law partner in accordance with their loan agreement and guaranteed student loan agreement (\$).	Where the borrower has obtained student financial assistance in a province that has entered into an Integration Agreement for the Harmonization and Administration of Federal and Provincial Student Loans Programs, total monthly instalments (\$) required from a borrower and a borrower's spouse or common-law partner in accordance with their loan agreements, guaranteed student loan agreements, and any agreements entered into with the provincial authority for the purpose of receiving student financial assistance	Monthly Family Income in Relation to Family Size (\$)									
		Number of Persons Comprising Borrower, Borrower's Spouse or Common-law Partner and Their Dependants									
		1	2	3	4	5	6	7	8	9	10
750.01 - 775.00	1050.01 - 1085.00	2,941	3,863	4,721	5,393	6,038	6,638	7,178	7,631	8,009	8,301
775.01 - 800.00	1085.01 - 1120.00	2,981	3,906	4,766	5,443	6,090	6,696	7,237	7,692	8,072	8,366
800.01 - 825.00	1120.01 - 1155.00	3,022	3,951	4,811	5,494	6,144	6,753	7,295	7,754	8,136	8,432
825.01 - 850.00	1155.01 - 1190.00	3,062	3,995	4,856	5,544	6,197	6,810	7,353	7,816	8,201	8,508
850.01 - 875.00	1190.01 - 1225.00	3,102	4,039	4,900	5,594	6,252	6,867	7,412	7,877	8,265	8,573
875.01 - 900.00	1225.01 - 1260.00	3,142	4,080	4,946	5,645	6,306	6,926	7,470	7,940	8,329	8,639
900.01 - 925.00	1260.01 - 1295.00	3,182	4,121	4,991	5,695	6,361	6,984	7,530	8,003	8,393	8,707
925.01 - 950.00	1295.01 - 1330.00	3,222	4,165	5,036	5,746	6,417	7,042	7,589	8,066	8,458	8,773
950.01 - 975.00	1330.01 - 1365.00	3,264	4,209	5,081	5,796	6,471	7,101	7,648	8,129	8,523	8,840
975.01 or more	1365.01 - 1400.00	3,305	4,255	5,126	5,846	6,526	7,161	7,708	8,192	8,588	8,907