

Canada Student Loan Forgiveness Programs.

Nova Scotia Student Loan Forgiveness for Undergraduate Programs (Provincial)

Reference: <https://novascotia.ca/student-loan-forgiveness/>

As of 1 August 2019, the Nova Scotia Loan Forgiveness Program can eliminate all Nova Scotia Student Loan debt for eligible borrowers who study at Nova Scotia universities.

Nova Scotia Loans issued on or after 1 August, 2015 may be eligible for Loan Forgiveness.

Eligibility Criteria

- You must graduate from an undergraduate, non-professional degree program at a Nova Scotia university.
- It must be your first undergraduate degree eligible for the Loan Forgiveness Program.
- The entire degree must be completed within eight years of starting it.
- In most cases, the qualifying degree can include credit transfers that are made under inter-institutional agreements (sometimes known as a Letter of Permission).
- Must have eligible Nova Scotia student loans (Canada Student Loans are not eligible for the Nova Scotia Loan Forgiveness Program).

Eligible Amounts

- If you graduated before 1 August, 2017, and took five or more years to complete your degree, you will be assessed for Loan Forgiveness for your first four years of study toward that degree.
- If you graduated after 1 August, 2017, and took five or more years to complete your degree, you will be assessed for Loan Forgiveness for your first five years of study toward that degree.
- If you graduate (d) before 1 August, 2019, you must have a total combined government student loan debt (CSL and NSSL) greater than **\$28,560**.
- If you graduate after 1 August, 2019, your entire Nova Scotia Student Loan could be forgiven (up to the five year maximum)

How to Apply

There is no application required for Loan Forgiveness. Student Assistance will not request any information from applicant by phone or in writing.

“We automatically review the Nova Scotia Student Loan account of all new graduates after their schools tell us that they’ve graduated. If you’re eligible, you’ll receive a letter in the mail. The letter includes the amount of your loan that will be forgiven.

Those who are not eligible, will not be contacted. If you think you should have received Loan Forgiveness but didn’t get a letter, please contact us using the “Ask Us a Question” feature in MyPATH to request a review.”

How long it takes

If you are eligible, you will receive a letter about your assessment for the Nova Scotia Student Loan Forgiveness Program about 3-6 weeks from the date we receive graduation information from your school.

It may take up to 30 days for your school to provide us with your graduation information.

Nova Scotia Student Loan Forgiveness for Certificates and Diplomas

(Provincial)

There is loan forgiveness for certificates and diplomas:

Reference: <https://novascotia.ca/student-loan-forgiveness-program-certificates-diplomas/>

Nova Scotia students **graduating from Nova Scotia certificate and diploma programs** may no longer have to repay the provincial portion of their student loans.

Nova Scotia Loans issued for certificate and diploma programs on or after 1 August 2020 may be eligible for this program

Eligibility Criteria

- You must graduate from a non-professional certificate or diploma program at Nova Scotia Community College or a Nova Scotia university.
- It must be your first certificate or diploma eligible for the Loan Forgiveness Program.
- You must complete the entire certificate or diploma within 4 years of starting it.
- In most cases, the qualifying program can include credit transfers that are made under inter-institutional agreements (sometimes known as a Letter of Permission).
- Must have eligible Nova Scotia student loans (Canada Student Loans are not eligible for the Nova Scotia Loan Forgiveness Program).

Eligible Amount

- For a **39-week** study period, up to **\$4,680** of loan could be forgiven per study period (year of study).
- For a **52-week** study period, up to **\$6,240** of loan could be forgiven per study period (year of study).

How to apply for loan forgiveness

There is no application required for Loan Forgiveness. Student Assistance will not request any information from you by phone or in writing.

“We automatically review the Nova Scotia Student Loan account of all new graduates after their schools tell us that they’ve graduated. If you’re eligible, you’ll receive a letter in the mail. The letter includes the amount of your loan that will be forgiven.

If you’re not eligible, we won’t contact you. If you think you should have received Loan Forgiveness but didn’t get a letter, please contact us using the “Ask Us a Question” feature in [MyPATH](#) to request a review.

We assess Loan Forgiveness on any Nova Scotia Student Loans you have received since August 2015, based on the program criteria listed above. At the same time, we'll also check to see whether you may qualify for Debt Cap benefit for any Nova Scotia Student Loans you received during the August 2011-July 2015 academic years.

If you owe any amount on your Nova Scotia Student Loan, the program will pay up to 100% of any outstanding Nova Scotia Student Loan amounts.

If you owe less on your Nova Scotia Student Loan than you receive in Loan Forgiveness (for example, if you have already paid back some of your loan) the difference will be paid toward your Canada Student Loan, if you have one. Any remaining amount will be mailed to you as a cheque.”

How long it takes

If you are eligible, you will receive a letter about your assessment for the Nova Scotia Student Loan Forgiveness Program about 3-6 weeks from the date we receive graduation information from your school.

It may take up to 30 days for your school to provide us with your graduation information.

Other repayment programs

If you graduated before 1 August 2019 there are repayment programs to help you with your student loans.

Canada Student Loan Forgiveness (Federal)

The Government of Canada offers Canada Student Loan forgiveness to eligible family doctors, residents in family medicine, nurse practitioners, and nurses who work in under-served rural or remote communities that lack the primary health care they need.

Loan forgiveness can only be applied to outstanding Canada Student Loan balances. Canada Student Loans that have been converted to a line of credit, private loan, or an Ontario Medical Resident Loan, are not eligible for loan forgiveness.

Canada Students Loan forgiveness applies only to the federal portion of a student loan. It does not apply to the provincial or territorial portion of a student loan.

Reference: <https://www.canada.ca/en/services/benefits/education/student-aid/grants-loans/repay/assistance/doctors-nurses.html>

Under-served rural or remote community

An under-served rural or remote community is a municipality (as determined by Statistics Canada) that is located outside of:

- census metropolitan areas;
- census agglomerations (geographic units) with an urban core population of 50 000 or more; and
- Provincial capitals.

Eligible medical professionals

If you practice as one of the medical professionals listed below, you could be eligible for Canada Student Loan forgiveness:

- family doctor
- family medicine resident in training with an accredited medical school in Canada
- registered nurse (RN)
- registered psychiatric nurse
- registered practical nurse
- licensed practical nurse, or (LPN)
- nurse practitioner

Eligibility

To be eligible for Canada Student Loan forgiveness you must have:

- Started your current employment (full-time, part-time, or casual) as an eligible medical professional (family doctor, resident in family medicine, nurse practitioner, or nurse) in an under-served rural or remote community on or after July 1, 2011.

- Been employed for a full year (12 consecutive months) in an under-served rural or remote community (this does not apply to residents in family medicine)
- Provided in-person services for a minimum of 400 hours in that community.
- a Canada Student Loan that is in good standing.

Note: You can apply for Canada Student Loan forgiveness for family doctors and nurses if you are enrolled in full-time or part-time studies, are currently repaying your student loan, or are in your 6-month non-repayment period. If your Canada Student Loan is in repayment, you must continue to make your regular monthly payments.

How much could you receive?

As a family doctor or resident in family medicine, you could receive up to **\$40,000** in Canada Student Loan forgiveness over a maximum of five years (**\$8,000** per year).

If you are a nurse or nurse practitioner and you qualify, you could receive up to **\$20,000** in Canada Student Loan forgiveness over a maximum of five years (**\$4,000** per year).

Note: Loan forgiveness will apply to your outstanding loan principal balance after the end of your 12 months of service. You will be required to keep making regular interest payments.

Your five years of service in an under-served rural or remote community do not have to be consecutive. Provided you have a Canada Student Loan balance at the end of each year of service in an under-served rural or remote community, you will qualify for loan forgiveness for five years.

Loan forgiveness period.

A loan forgiveness period is a period of 12 consecutive months during which you have been employed or in practice and have provided in-person services for a minimum of 400 hours in an under-served rural or remote community.

You must complete a full 12-month loan forgiveness period before applying for this benefit and a subsequent loan forgiveness period may only begin after an approved period has ended.

The first loan forgiveness period cannot have started before July 1st, 2011. It is up to you to indicate in your application a loan forgiveness period that conforms to these criteria. Once you have completed your loan forgiveness period, you have 90 days to apply for this benefit. Your loan balance will then be reduced as of the day after the end of your loan forgiveness period.

Exemptions

Residents in family medicine are exempt from the requirement of being employed in an under-served rural or remote community for 12 consecutive months. However, your loan forgiveness period must still be a period of 12 consecutive months during which you have provided 400 hours of in-person service in an under-served rural or remote community.

You must indicate the start of the loan forgiveness period on the application, and your application can be accepted only once a full year has passed since that start date. Once you have completed your loan forgiveness period, you have 90 days to apply for this benefit.

Sick leave and parental leave

If you take a leave during the 12 months of service for less than one month and you are able to complete 400 hours of in-person service, you will still be eligible for loan forgiveness. If your leave is longer than one month and/or it prevents you from completing 400 hours of in-person service, you will be expected to provide documentation to show that you received one or more of the following Employment Insurance benefits:

- [Maternity and Parental Benefits](#)
- [Sickness Benefits](#)
- [Compassionate Care Benefits](#)
- [Family Caregiver Benefits](#)

How to apply?

Once you have completed a year of service in an [eligible community](#), you have **90 days to apply** for loan forgiveness.

Link to application: [Apply for Canada Student Loan forgiveness for Family Doctors and Nurses \(PDF format, 686 KB\)](#).

Note: To stay eligible, **you must re-apply every year**. A reminder letter will be sent to you each year as long as the Canada Student Financial Assistance Program records show that you may be eligible.

Once your application is approved, your Canada Student Loan balance will be reduced. Your monthly payments will also be reduced unless you opt out on your application form.

(You can make changes to your monthly payments at any time. For more information, please see what [payment options](#) you may have.)

How to check the eligibility of location as being an under-served rural or a remote community.

You can verify if a community is a designated rural or remote community by using the [Postal Code Lookup tool](#). (Hyperlink)

Step 1. Go to the Postal Code Lookup tool link: <http://tools.canlearn.ca/cslgs-scpse/clin-cln/lfnd-erpm/1-eng.do>

The link above will lead you to this page:

The screenshot shows the top navigation bar of the Government of Canada website. It includes the Canadian flag, the text "Government of Canada" and "Gouvernement du Canada", a search bar with "Search Canada.ca" and a magnifying glass icon, and a "Français" link. Below the navigation bar is a "MENU" dropdown. The main content area features a breadcrumb trail: "Home > Jobs > Training > Student Financial Assistance > Student loans > Canada Student Loans > Pay back Canada Student Loans > Repayment assistance > Canada Student Loans forgiveness for family doctors and nurses > Apply for Canada Student Loan forgiveness for family doctors and nurses - Eligibility > Doctors and Nurses Student Loan Forgiveness". The main heading is "Doctors and Nurses Student Loan Forgiveness". Below this is the "Postal Code Lookup" section, which includes a red asterisk and the text "* Enter the postal code associated with your place of work (X#X#X#) (required)". There is an empty text input field, a "Submit" button, a "Report a problem on this page" button, and a "Share this page" button. At the bottom, it says "Date modified: 2019-11-18".

Step 2. Input postal code for the place of work, and click submit.

*For example: Using Chester, Nova Scotia. Postal code (B0J1J0)

This screenshot is identical to the previous one, but the text input field in the "Postal Code Lookup" section now contains the postal code "B0J1J0". The "Submit" button is still visible below the input field. The rest of the page content, including the navigation bar, breadcrumb trail, and main heading, remains the same.

Step 3. Select the community from the list.

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Doctors and Nurses Student Loan Forgiveness

Postal Code Lookup

Communities with Postal Code: B0J1J0

Select the community where your work is located.

Community Name	Community Type
Chester, NS	Municipal district
Halifax, NS	Regional municipality

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Date modified: 2019-11-18

Step 4. Retrieval of Results / Explanation of Eligibility.

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Doctors and Nurses Student Loan Forgiveness

Postal Code Lookup

Communities with Postal Code: B0J1J0

Community Name
Chester

Province
NS

Eligibility explanation
The place of work is in a community designated for Canada Student Loan forgiveness. You may be eligible for Canada Student Loan forgiveness if you meet other eligibility requirements.

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Examples:

Locations checked for eligibility of student loan forgiveness.

1. Chester, NS

- Postal Code: B0J1J0

Doctors and Nurses Student Loan Forgiveness

Postal Code Lookup

Communities with Postal Code: B0J1J0

Community Name

Chester

Province

NS

Eligibility explanation

The place of work is in a community designated for Canada Student Loan forgiveness. You may be eligible for Canada Student Loan forgiveness if you meet other eligibility requirements.

2. Mahone Bay, NS

- Postal Code: B0J2E0

Doctors and Nurses Student Loan Forgiveness

Postal Code Lookup

Communities with Postal Code: B0J2E0

Community Name

Mahone Bay

Province

NS

Eligibility explanation

The place of work is in a community designated for Canada Student Loan forgiveness. You may be eligible for Canada Student Loan forgiveness if you meet other eligibility requirements.

3. Lunenburg, NS

- Postal Code: B0J2C0

Doctors and Nurses Student Loan Forgiveness

Postal Code Lookup

Communities with Postal Code: B0J2C0

Community Name

Lunenburg

Province

NS

Eligibility explanation

The place of work is in a community designated for Canada Student Loan forgiveness. You may be eligible for Canada Student Loan forgiveness if you meet other eligibility requirements.

4. Blandford, NS

- Postal Code: B0J1T0

Postal Code Lookup

Communities with Postal Code: B0J1T0

Community Name

Chester

Province

NS

Eligibility explanation

The place of work is in a community designated for Canada Student Loan forgiveness. You may be eligible for Canada Student Loan forgiveness if you meet other eligibility requirements. .