



What if I need help repaying my student loan?

The Repayment Assistance Plan (RAP) makes it easier for you to manage your student loans. RAP is available for both Alberta and Canada student loans. You can apply anytime during your repayment term.

What is RAP?

The repayment assistance plan gives you flexible options for staying on track with your student loans. You could benefit from:

- A reduced monthly payment based on your personal income and family size.
- No payments at all for six months if your income is low.
Note: Enrollment is not automatic and you will have to re-apply for this plan every six months.

If you are a student with a permanent disability, you may qualify for RAP-PD. You may be asked to provide documentation of your permanent disability.

Eligibility for RAP

You could be eligible for RAP, if:

- You are currently repaying your Alberta and/or Canada student loans.
- Your monthly payment amount does not match your current income or family size.
Use the **Repayment Assistance Plan Estimator** on canada.ca to see if you are eligible for assistance.
Note: For Canada student loans, you must also be living in Canada.

Already missed a payment? Ask about how to have a reduced payment back dated for up to six months. You may also ask to capitalize your interest charges by three months in order to keep your loans in good standing.

How to Apply

Complete just one application to be considered for RAP benefits on both your Alberta and Canada student loans. If you would like to apply:

- Visit **NSLSC Online Services**
- Call Student Aid Alberta Service Centre (SAASC) at: 1-855-606-2096
Note: This option applies to students who only have Alberta student loans.
- Access the **Repayment Assistance Plan Application** on studentaid.alberta.ca