

# British Columbia Loan Forgiveness Program

## Instructions and Application

## Instructions and Information

The Canada Student Loans Act and regulations and/or the Canada Student Financial Assistance Act set 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. Complete the application.
3. Send an **original**, current (within one month) letter confirming employment (full-time, part-time, and/or casual) at a publicly funded facility in a designated vacancy or an underserved community in British Columbia along with your completed application. Electronic versions of employment letters will not be accepted. If you have a practitioner number, you must submit a letter from your health authority confirming your privilege to serve in the community. Those professionals under contract for the Province must ensure their employment letter also includes the contract number and ministry involved. Midwives must also submit a letter from the Association of Midwives confirming their registration.
4. Attach an official sealed transcript confirming graduation requirements have been fulfilled.
5. Read, sign, and date Section 4 of the application and return the completed application to:

Student Support Unit  
StudentAid BC  
Ministry of Science and  
Universities  
PO Box 9173 Stn Prov Govt  
Victoria BC V9W 9H7

7. Keep a copy of this application for your records.

## Conditions of Loan Forgiveness

1. You must have started your final year of study on or after Aug. 1, 2000 (for nurses, nurse practitioners, physicians, midwives and pharmacists), have graduated on or after Dec. 1, 2004 (for speech language pathologists, occupational therapists, physiotherapist, and audiologists) and completed your final year on or after April 1, 2007 (for school psychologists, teachers of the deaf/hard of hearing teachers of the visually impaired, and technology education teachers).
2. You must not be in full-time studies.
3. You must have a British Columbia student loan in good standing.
4. You must have graduated from an accredited post-secondary educational facility.
5. The Province will forgive your outstanding B.C. student loan debt at a rate of 33 1/3 per cent per year for each year you practise at a publicly funded facility in an underserved community or fill a designated vacancy at a publicly funded facility in British Columbia.
6. For each year you are registered in the program and employed in an underserved community or fill a designated vacancy in a publicly funded facility in British Columbia, the Province will pay the interest on your B.C. student loan debt. If you do not complete a full year of practice, the interest that has accrued on your student loan debt will be capitalized into principal, and you will be responsible for payment.
7. At the end of each year of practice, you must submit a letter from your employer, health authority or contractor confirming that you have completed a full year of employment in a publicly funded facility in an underserved community or a designated vacancy in B.C.
8. To maintain your registration in the program, you must submit a loan forgiveness application form at the beginning of each year, including the 3<sup>rd</sup> year you are employed in a publicly funded facility in an underserved community or fill a designated vacancy in British Columbia.
9. Loan forgiveness will be paid on your B.C. student loan principal amount outstanding at the date your complete application is received by StudentAidBC. Interest on your B.C. student loan is paid from your consolidation date or the first day of the month following the date your complete application was received at StudentAid BC, whichever is later.

# B.C. Loan Forgiveness Application

Why did you choose to practice in an underserved community? Please check applicable boxes.

- 1. Always lived in the community in which I am practising.
- 2. Career opportunities/advancement.
- 3. Felt I could make the greatest contribution in an underserved community.
- 4. Other (please provide reasons) \_\_\_\_\_
- 5. The incentive to have my B.C. student loan forgiven under the loan forgiveness program.

## SECTION 1 – Personal Information

(01) Last Name

(03) Social Insurance Number

(02) First Name  Initials

(04) Date of Birth (year/month/day)

(05) Mailing Address (Apartment Number, Street Address, or Post Office Box Number)

(06) City/Town  (07) Prov/State  (08) Postal/Zip Code

(09) Telephone Number (  )  -

(10) Professional Designation (nurse, audiologist, etc.)

(11) Practitioner Number (For physicians and midwives)

## SECTION 2 – To Be Completed by the B.C. Student Loan Lender

LOANS ISSUED	Before Aug. 1, 1995 (guaranteed)	Between Aug. 1, 1995, and July 31, 2000 (risk sharing)	On or after Aug. 1, 2000 (direct lend)*
Type B Date			
B.C. Student Loan Principal Outstanding			
Name of B.C. Student Loan Lender			
Full Transit Number			
Mailing Address			
City or Town, Province and Postal Code			
Phone Number			
Name of Lending Institution Official			
Signature			
Date			

\* If you have a B.C. student loan issued on or after Aug. 1, 2000 (direct lend), StudentAid BC will obtain information about that loan on your behalf.

## SECTION 3 – Ministry Use Only

Principal Payment	Study End Date (year/month/day)	Date Stamp of StudentAid BC
Payment Date (year/month/day)		
Entered by		
Date (year/month/day)	Recommended Date (year/month/day)	Approved Date (year/month/day)

**\*\* IMPORTANT DOCUMENT ON NEXT PAGE \*\* PLEASE READ AND SIGN**

# B.C. Loan Forgiveness Application

## SECTION 4 – Declaration

Must be completed in ink

All Information is subject to Verification and Audit

I understand that by signing below it means:

I wish to be considered for the B.C. Loan Forgiveness program of StudentAid BC and my signature means that all of the information provided in this application is complete, correct and accurate in every detail.

I understand that withholding relevant data or providing false or misleading data in this application or otherwise in support of this application shall be grounds for the Government of British Columbia to revoke my eligibility for this program. The Government of British Columbia may in that case request immediate payment in full of the B.C. student loan principal and accrued interest, and if necessary, proceed to legal enforcement of payment

I understand that all information provided in this application is subject to audit and verification. If my file is under audit, it may delay or prevent processing of the application.

If I have entered into any agreements under StudentAid BC or the B.C. Student Assistance Program, or signed any promissory notes while I was a minor, I hereby ratify those agreement and notes.

For the purpose of verifying and/or investigating information pertaining to this application, related documents and the eventual repayment of my loan awards, whether defaulted or not, and any other money repayable, I consent to the exchange of information between the Ministry of Science and Universities (or its agent) and following agencies: Canada Revenue Agency; Land Title and Survey Authority of B.C.; B.C. Registries; Citizenship and Immigration Canada; Drivers Services; Insurance Corp. of B.C.; B.C. Assessment; Human Resources and Skills Development Canada; financial institutions; educational institutions and their financial aid offices; credit agencies; WorkSafe BC; Superintendent of Bankruptcy; B.C. Student Loan Service Bureau; National Student Loan Service Centre; native bands; Crown corporations; and federal, provincial and municipal ministries, departments and agencies.

Signature of Applicant

Print Name

Date Signed (year /month /day)

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**Collection and use of personal information.** The information included in this form is collected and managed in accordance with Section 26 of the *Freedom of Information and Protection of Privacy Act* and under the authority of the *Canada Student Financial Assistance Act*, R.S.C 1994, Chapter C-28 and StudentAid BC. If you have any questions about the collection and use of this information, contact the Executive Director, StudentAid BC, Ministry of Science and Universities, PO Box 9173, Stn Prov Govt, Victoria, BC V8W 9H7, call 250-387-6100, 604-660-2610 (in the B.C. Lower Mainland), or 1-800-561-1818 (toll-free in Canada/U.S.).

## StudentAid BC Contact Information

Address for completed applications:

**Mailing Address:**

Student Support Unit  
StudentAid BC  
Ministry of Science and Universities  
PO Box 9173 Stn Prov Govt  
Victoria BC V9W 9H7

**Courier Address:**

Student Support Unit  
StudentAid BC  
1<sup>st</sup> flr, 835 Humboldt St  
Victoria BC V8V 4W8

**Phone:**

387-6100 in Victoria  
604-660-2610 in Lower Mainland  
1-800-561-1818 from the rest of Canada

## Lender Contact Information

**Bank of Nova Scotia**

Government Student Loan  
Administration Centre  
PO Box 9 STN U  
Etobicoke ON M8Z 5M4  
Telephone: 1-888-284-3044

**Royal Bank of Canada**

Western Canada Student Loan Centre  
PO Box 200  
Regina SK S4P 2Z6  
Telephone: 1-888-359-4770

**Canadian Imperial Bank of Commerce**

CIBC National Student Centre  
PO Box 5055  
Burlington ON L7R 4P3  
Telephone: 1-800-5632422