

# Repayment Assistance Plan for Micro-credentials Application

**IMPORTANT** - See the instructions on Page 3 to complete this form. Please type or print in block letters. All areas must be completed or your application will be returned.

<b>Section 1 - Applicant Information</b>			
Last Name		First Name	
Mailing address			Social Insurance Number (S.I.N.)
			Do you reside in Canada? <input type="checkbox"/> No <input type="checkbox"/> Yes
Primary Telephone Number		Alternate Telephone Number	Reference #: (Internal Use Only)
Marital Status: <input type="checkbox"/> Married/Common Law <input type="checkbox"/> Single	Family Size	Do you have a Permanent Disability? To be used for consideration for Repayment Assistance Plan for Micro-credentials for Borrowers with a Permanent Disability (RAP-MCs-PD). <input type="checkbox"/> No <input type="checkbox"/> Yes	

<b>Section 2 - Statement of Monthly Gross Family Income: You may be required to provide proof of your income.</b>		
See Section 2, number 6, of the attached Instructions Sheet	Month 1	Month 2
	Income received during the month you sign and date the application	Income received during the month before Month 1
Your Total Gross Family Income	\$	\$

**If you indicated \$0 as Gross Family Income for either month, indicate below how you are meeting your living expenses:**

☐ Supported by parent(s)   ☐ Supported by other family member   ☐ Supported by a friend   ☐ Using personal savings

☐ Other (please describe): \_\_\_\_\_

<b>Section 3 – Government Student Loan Information</b>			
<b>3a) If you have any Federal (Full-Time or Part-Time) or Provincial Student Loans and/or a Canada Apprentice Loan in repayment, please provide the outstanding loan balances and payment below.</b>			
If you have more than three federal or provincial student loans to list, please list them on a separate sheet of paper and attach to your application.			
Name of Financial Institution(s) and/or Service Provider	Indicate if Federal (Canada) or which Province	Current Balance	Regular Monthly Payment
		\$	\$
		\$	\$
		\$	\$

<b>3b) If your spouse has any Federal (Full-Time or Part-Time) or Provincial Student Loans and/or a Canada Apprentice Loan in repayment provide the outstanding loan balances and payment below:</b>			
Total outstanding balance of all federal and provincial student and apprentice loans, combined.	\$	Total regular monthly payment of all federal and provincial student and apprentice loans, combined.	\$

<b>Section 4 - Applicant's Signature</b>	
By signing below:	
<ul style="list-style-type: none"> <li>- <b>You certify</b> that all information that you have provided in your Repayment Assistance Plan for Micro-credentials (RAP-MCs) Application, is true and complete, to the best of your knowledge.</li> <li>- <b>You acknowledge</b> that the federal government, the provincial or territorial government(s) (including the Student Loan Corporation of NL) and any of their agents or contractors, the National Student Loans Service Centre, the Canada Apprentice Loan Service Centre, consumer credit grantor(s), credit bureau(s), credit reporting agency(ies), any person or business with whom you have or may have had financial dealings and your Financial Institution(s) may directly or indirectly collect, retain, use, disclose, and exchange among themselves any personal information related to this application for the purposes of carrying out their duties under the federal act(s) and regulation(s) or the applicable provincial act(s) and regulation(s) or the provincial programs relating to student financial assistance including for administration, enforcement, debt collection, audit, verification, research and evaluation purposes. Where your consent is required to permit the direct or indirect collection, retention, use or disclosure of personal information required by law, by signing below, you provide your consent.</li> <li>- <b>You acknowledge</b> that you owe the outstanding loan balance on each debt identified in Section 3a) for the purpose of any applicable limitation legislation.</li> <li>- <b>You understand</b> that if you fail to sign this RAP-MCs Application, you will not receive any assistance under RAP-MCs.</li> </ul>	
Application Date (YYYY-MM-DD)	Applicant's Signature

## Eligibility Overview

1. Your Ontario micro-credential student loan(s) must be in repayment status. You may be required to provide additional supporting documentation as proof of all income reported in Section 2 in order to determine eligibility for Repayment Assistance Plan for Micro-credentials (RAP-MCs).
2. You must reside in Canada to be eligible for RAP-MCs. For the purposes of this application, if you are participating in an international internship program or are a member of the Canadian Armed Forces stationed abroad, you qualify.
3. You may be ineligible for repayment assistance if you are currently restricted from eligibility for any student or apprentice loans.
4. If you have outstanding interest that you have not paid, you can choose to add it to your principal balance (capitalize), if you have not previously used this option. You may only capitalize up to three months of interest to the principal balance of your loan. Any new payment terms will need to be agreed upon with the National Student Loans Service Centre for OSAP Micro-credentials Program.
5. You may be restricted from future financial assistance if you provide false or misleading information, including by omission.

## Contact Information

If you need help completing this application or have other questions concerning your student loans, please contact the National Student Loans Service Centre for OSAP Micro-credentials Program.

If you have any questions, we would be happy to help you Monday to Friday 8:30 am to 4:30 pm, Eastern Time.

- Toll free: 1-888-869-2896
- TTY: 1-866-669-6785
- GTA: 647-943-5789

## Fast Facts about the Repayment Assistance Plan for Micro-credentials

If you are approved for RAP-MCs, your loan payment terms will be altered during your approved period of RAP-MCs in accordance with the RAP-MCs program. More specifically, if you are approved for RAP-MCs, your monthly payment amount will be reduced to an affordable payment that will never exceed 20% of your gross family income, and may be reduced to a zero payment amount. During an approved period of RAP-MCs, all payments will be applied to your principal first. If you are not approved for RAP-MCs, you will remain responsible for making your regular loan payments in accordance with your payment terms.

**Periods of Assistance:** RAP-MCs is available in six-month blocks of time (to a maximum of 180 months) at any point during your loan repayment.

**Re-Application:** At the end of your six-month RAP-MCs term, if you wish to continue to receive repayment assistance, you must re-apply and your eligibility will be re-assessed. If you do not re-apply, you are responsible for making your regular loan principal and interest payments in accordance with your regular payment terms. Depending on the impact of RAP-MCs on your Outstanding Loan Balance, your payment amount may increase or your amortization period may be extended.

**Restrictions:** If you are approved for RAP-MCs, you may be restricted from obtaining further micro-credential student loans and grants from the province of Ontario until you have fully paid your existing micro-credential student loans. These restrictions are applicable if:

1. You receive debt reduction benefits in RAP-MCs Stage 2 (these benefits may be available after you have received a total of 60 months of RAP-MCs Stage 1, or when 10 years have passed since you were last a qualifying student as defined under section 31.1 of O. Reg. 768/20 made under the *Ministry of Training, Colleges and Universities Act* (MTCUA));
2. You receive debt reduction benefits in Repayment Assistance Plan (RAP) Stage 2 (these benefits may be available after you have received a total of 60 months of RAP Stage 1, or when 10 years have passed since you were last a qualifying student as defined under section 36 of O. Reg. 70/17 made under the MTCUA);
3. You have received at least one month of Repayment Assistance Plan for Micro-credentials for Borrowers with a Permanent Disability (RAP-MCs-PD) and it has been more than five years since were last a qualifying student as defined under section 2 of O. Reg. 768/20; or
4. You have received at least one month of Repayment Assistance Plan for Borrowers with a Permanent Disability (RAP-PD) and it has been more than five years since you were last a qualifying student as defined under section 36 of O. Reg. 70/17.

Further details on restrictions are available through the National Student Loans Service Centre for OSAP Micro-credentials Program.

**Date and Signature:** You must sign and date your application and ensure that the National Student Loans Service Centre for OSAP Micro-credentials Program receives your application within 40 days of your signature date. The National Student Loans Service Centre for OSAP Micro-credentials Program will send a letter to you with the result of your application.

## Privacy Notice Statement

The information you provide is collected under the authority of the *Canada Student Financial Administration Act* (CSFAA) and *Regulations*, the *Canada Student Loans Act* (CSLA) and *Regulations*, and the *Apprentice Loan Act* (ALA) and *Regulations* for the administration of the Canada Student Loans Program (CSLP) and/or the Canada Apprentice Loan (CAL). The Social Insurance Number (SIN) is collected under the authority of the *Canada Student Financial Assistance Regulations* (CSFAR), *Canada Student Loan Regulations* (CSLR), and *Apprentice Loan Regulations* (ALR) and in accordance with the Treasury Board Secretariat Directive on the Social Insurance Number, which lists the CSFAR, CSLR, and ALR as authorized users of the SIN. The SIN will be used as a file identifier, and, along with the other information you provide, will also be used to validate your application, and to administer and enforce the CSLP and CAL.

Participation in the Repayment Assistance Plan for Micro-credentials (RAP-MCs) is voluntary. Refusal to provide your personal information will result in you not receiving any assistance under RAP-MCs.

The information you provide will be shared with provincial governments, financial institutions, the National Student Loans Service Centre, and the Canada Apprentice Loan Service Centre. It could also be shared with other federal government institutions, the Student Loan Corporation of NL and its agents, and any previous lender for the purpose of the administration and enforcement of the CSFAA, CSLA or ALA.

It may also be shared with consumer credit grantor(s), credit bureau(s), credit reporting agency(ies), any person or business with whom you have or may have had financial dealings, and your Financial Institution(s) to directly or indirectly collect, retain, use, and exchange among themselves any personal information related to this application for the purposes of carrying out their duties under the Federal Act(s) and Regulation(s) and/or the applicable Provincial Act(s) and Regulation(s) relating to student and/or apprentice financial assistance including for administration, enforcement, debt collection, audit, verification, research, and evaluation purposes.

Your personal information is administered in accordance with the CSFAA and CSFAR, CSLA and CSLR, the ALA and ALR, the *Department of Employment and Social Development Act*, the *Privacy Act*, and other applicable laws. You have the right to the protection of, access to, and correction of your personal information.

You have the right to file a complaint with the Privacy Commissioner of Canada regarding the institution's handling of your personal information at: [https://www.priv.gc.ca/faqs/index\\_e.asp#q005](https://www.priv.gc.ca/faqs/index_e.asp#q005).

## Notice of Collection, Use and Disclosure of Personal Information

The personal information provided in connection with this application, including your Social Insurance Number ("SIN"), is necessary for the proper administration of the Ontario Student Assistance Program for Micro-credentials ("OSAP for MCs"). This information is being collected, used, and disclosed by the Ministry of Colleges and Universities ("the ministry") and its contractors, agents or other authorized third-party administrators to administer and enforce OSAP for MCs including: determining eligibility; verifying the application and any interest relief and debt reduction benefits granted; maintaining and auditing your file; and collecting loans, overpayments, and repayments. The personal information you provide may also be exchanged with other ministries of the Ontario Government, the Canada Student Financial Assistance Program, Canada Revenue Agency, the National Student Loans Service Centre, educational institutions, credit bureaus, collection agencies operated or retained by the provincial government, consumer reporting agencies, financial institutions and lenders. Your SIN will be used as a general identifier in administering OSAP for MCs. The ministry administers and enforces OSAP for MCs under the authority of the Ministry of Training, Colleges and Universities Act, R.S.O. 1990, c. M.19, as amended, and O. Reg. 768/20, as amended; and the Ontario Financial Administration Act, R.S.O. 1990, c. F.12, as amended. If you have any questions about the collection or use of this information, contact the Director, Student Financial Assistance Branch, Ministry of Colleges and Universities, PO Box 4500, 189 Red River Road, 4th Floor, Thunder Bay ON P7B 6G9: (807) 343-7260.

## Instructions to complete your Repayment Assistance Plan for Micro-credentials Application

To ensure that your Repayment Assistance for Micro-credentials Application is processed as quickly as possible, it is important that you fill it out completely and correctly and provide all supporting documentation.  
Please use the checklist below to ensure you have covered all the steps.

### Section 1 – Applicant Information

1. Enter your personal information. ☐

2. Indicate if you are a Canadian resident.

**You must reside in Canada to be eligible for repayment assistance.**

- If you are a Member of the Canadian Armed Forces who is stationed abroad or if you are participating in an international internship program for a maximum time period of one year, you qualify as a Canadian resident. ☐
- You must provide a letter from the employer/program that outlines the start and end dates of the term.

3. Indicate your family size

Identify the number of people in your family residing with you permanently, including yourself, spouse or common-law partner and dependants, as applicable. Dependants are children under 21 years of age and living with you or in full-time school attendance. If you are single, with no dependants, enter "1" for your family size. ☐

4. Indicate your marital status.

**Single** includes the following: separated, widowed, divorced, single parent and not living common-law. ☐

**Spouse** means your partner if you are married or common-law.

5. Indicate if you have a permanent disability.

This information is necessary if you wish to be assessed for the Repayment Assistance Plan for Micro-credentials for Borrowers with a Permanent Disability. ☐

### Section 2 – Statement of Monthly Gross Family Income Prior to Deductions: You may be required to provide proof of your income.

6. Calculate your monthly gross family income. Gross family income is before taxes and deductions.

- Family Income is you and your spouse's combined income, if you are married or living common-law.
- Examples of income include: employment earnings, investment earnings (cashed in Registered Retirement Savings Plan), payments received through Federal or Provincial social programs (Employment Insurance, Worker's Compensation, Canada or Quebec Pension Plan and superannuation), support payments (child and/or spousal support), monetary gifts or lottery winnings, or other income such as awards, scholarships, fellowships, bursaries and grants.
- The following items are **not** considered as income: income tax refunds, GST/HST credits, Federal and Provincial Child Tax benefits, refundable tax credits (Provincial sales tax, Property Tax Credits, Universal Child Care Benefit, Supplements for Working Families, Student loan disbursements).
- Deduct the amount of any child support payments or spousal support payments, from your gross monthly income.
- Proof of Income: If you are requested to provide proof of income, please provide photocopies and keep the originals for your files. If you are self-employed, a monthly business bank statement, a letter from your Financial Institution, or a letter signed by an accountant is acceptable proof of income. ☐

7. Zero Gross Family Income

If you and, if applicable, your spouse/partner had no income for any of the months on the application, you must describe on the **Repayment Assistance Plan for Micro-credentials Application** how you live or lived on no income. ☐

### Section 3 - Government Student Loan Information

8. Information about your and your spouse's Federal (Full-Time or Part-Time) or Provincial Student Loans and/or Canada Apprentice Loans that are currently in repayment. If you have more than three federal or provincial student loans to list, please list them on a separate sheet of paper and attach to your application.

Complete 3a) with your Student Loan information and if applicable 3b) with your spouse's Student Loan information

These are the details of your student loans (not a student line of credit). Example: ☐

Name of Financial Institution(s) and/or Service Provider	Indicate if Federal (Canada) or which Province	Current Balance	Regular Monthly Payment
CIBC	Ontario	\$5200	\$325

### Section 4 – Applicant's Signature

9. Sign and date your completed application. ☐

10. Mail your application and copies of supporting document(s) to the following address:

National Student Loans Service Centre for OSAP Micro-credentials Program  
P.O. Box 2080, STN B  
Mississauga ON L4Y 0G9 ☐