



# British Columbia Loan Forgiveness Application

***Application and registration for the BC Loan Forgiveness Program must be completed one year prior to reception of program benefits.***

## **Instructions and Information:**

1. Review the information available on the BC Loan Forgiveness Program at [www.StudentAidBC.ca](http://www.StudentAidBC.ca).
2. Complete the application and submit prior to the beginning of your eligible employment period. The BC Loan Forgiveness Program is not retroactive.
3. You must have a StudentAid BC online account to receive notifications. If you are a new user of StudentAid BC, create an online account at [www.StudentAidBC.ca](http://www.StudentAidBC.ca).
4. Your application must include a copy of an original letter confirming employment in an eligible occupation at a publicly funded facility in British Columbia either;
  - in an eligible underserved community; or,
  - working with children.
5. Your employment letter must contain all of the following:
  - a. Company letterhead;
  - b. Dated within one month of the date of application;
  - c. Signed and dated;
  - d. Name and occupation;
  - e. Employment status (full-time/part-time/casual on-call);
  - f. Hired/start date;
  - g. Name of publicly funded facility;
  - h. Community; and,
  - i. Whether working with children (if/when required for specific occupations).
6. Read and complete the Application Package Checklist prior to submitting your application.
7. Read, sign and date **SECTION 2 – Declaration**, and return the completed package to StudentAid BC via the document upload option on your [StudentAid BC Dashboard](#).

## Program Requirements and Process

1. You must not be in full-time studies.
2. You must be in repayment of your BC student loan.
3. Both your British Columbia and Canada (if applicable) student loans must not be restricted, in default, delinquent or impacted by bankruptcy.
4. If you do not achieve the minimum of 100 hours of service, you will be removed from the program and you will be responsible for payment.
5. The Province will forgive the outstanding B.C. portion of your Canada-B.C. integrated student loan debt at a rate of 20% per year for up to five years if you are employed in an eligible occupation at a publicly funded facility in British Columbia either in an eligible underserved community or working with children, and providing equal to or greater than 400 hours of in-person service. If you provide between 100 and 399 hours of in-person service in a given year, the outstanding portion of your loan will be forgiven at the prorated rate indicated below:

Hours of In-Person Service	Percentage Debt Forgiveness
0 to 99	0
100 to 249	10
250 to 399	15
400+	20

6. You may leave and re-enter the program if you still have B.C. Student Loan debt and meet all the program requirements. Upon re-entry the program restarts the 5 year program length and you will receive up to 20% of any remaining B.C. Student Loan debt per year.
7. One year after your initial program registration date (your “anniversary date”), you will be required to submit a signed employment letter from your employer, health authority or contractor documenting your hours of in-person service at a publicly funded facility in British Columbia either in an eligible underserved community or working with children. You will receive notification requesting your employment letter one month prior to your anniversary date, and you will have 45 days after your anniversary date to submit. Failure to submit a signed employment letter after 45 days will result in your removal from the program.
8. Loan forgiveness will be paid on the B.C. portion of your Canada-B.C. integrated student loan principal amount for the one year period beginning the date you were approved and registered in the program by StudentAid BC. The amount will vary depending on the number of in-person service hours delivered as indicated above.

## British Columbia Loan Forgiveness Program – Application Package Checklist

Prior to submitting your B.C. Loan Forgiveness Program application package, please ensure that you have met all pre-screening requirements. Your application must include the following:

- A fully completed and signed B.C. Loan Forgiveness Application form.
- A current employment letter written and signed by your employer. The employment letter must be dated within 30 days of your application. An incomplete B.C. Loan Forgiveness Program Application package cannot be processed.

**Please allow four to six weeks for processing of your application.**

# British Columbia Loan Forgiveness Application

## 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)														
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## SECTION 2 – Declaration

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 Post-Secondary Education and Future Skills (or its agent) and the following: 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; Employment and Social Development Canada; financial institutions; educational institutions and their financial aid offices; credit agencies; WorkSafe BC; Superintendent of Bankruptcy; National Student Loans 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)
	Email address	

**Collection and use of personal information.** The information included in this form and authorized above is collected under Sections 26(c) and 26(e) 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. The information provided will be used to determine eligibility for a benefit through StudentAid BC and for statistical and evaluation purposes. If you have any questions about the collection and use of this information, contact the Director, StudentAid BC, Ministry of Post-Secondary Education and Future Skills, PO Box 9173, Stn Prov Govt, Victoria, BC V8W 9H7, telephone 1-800-561-1818 (toll-free in Canada/U.S.) or +1-778-309-4621 from outside North America.