

Up to \$30,000 of student debt relief

Teachers in Canada eligible for the National Student Loan Forgiveness Program starting Fall 2025.



CTF/FCE Members,

We are pleased to share further details regarding the federal Budget 2024 commitment to introduce student loan forgiveness for teachers working in rural and remote communities.

In early 2024, the CTF/FCE was invited to meet with the Minister of Finance to talk about policies to improve affordability in Canada. At that meeting, one of our specific asks was to obtain federal loan forgiveness for teachers to help alleviate their costs and attract and keep more teachers in the profession. We are thrilled that the federal government has made this policy change that we know will benefit many of our members and communities that have been historically underserved in Canada.

In the [February 15, 2025, edition of the Canada Gazette](#), the Government of Canada newspaper, the federal government announced further details on the program. The main highlights of the program are:

- **Teachers who work in communities of 30,000 people or less (according to census figures) will be eligible for portions of their federal student loan to be forgiven.** The definition of an eligible rural or remote community for the loan forgiveness benefit was changed by regulations that came into force on November 6, 2024. An eligible community is now defined as a “population centre with a population of no more than 30,000, or a rural area”. The CTF/FCE anticipates that closer to the implementation date, people will be able to confirm eligibility by putting in their postal code to a Government of Canada website.
- **Teachers who qualify would be eligible for up to \$30,000 in loan forgiveness over 5 years.** The annual forgiveness amount will be \$4,000 in year 1, \$5,000 in year 2, \$6,000 in year 3, \$7,000 in year 4, and \$8,000 in year 5.
- **Loan forgiveness will begin on November 1, 2025.**

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