

Frequently Asked Questions about the Canada Student Loan Forgiveness Program for Educators

As of December 31, 2025, teachers and early childhood educators (ECE) **in rural and remote areas** are officially included in the Canada Student Loan Forgiveness program. Learn more about the eligibility requirements and application process.



Who is eligible?

In addition to being a teacher or an ECE working in an eligible community, to qualify you need to:

- Complete **10 consecutive months** of employment;
- Provide a **minimum of 400 hours** of in-person services;
- Have a **federal** student loan in good standing (must be up to date on your payments) and;
- Be **certified** or registered in your profession.

Teachers who have **worked 10 consecutive months as of December 31, 2025*** (or later) and meet all other eligibility criteria can apply by mail using the following form: [Application for Canada Student Loan Forgiveness](#). Paper applications will be processed after March 16, 2026. It is expected that by mid-March 2026, educators will be able to apply online.

Once you have worked in an eligible occupation for 10 consecutive months, you have 90 days to apply for the benefit.

*Currently, due to the requirement for 10 months of prior consecutive work, educators may not be eligible to apply **until June 2026**. Despite this regulatory challenge, we recommend that members apply for loan forgiveness at their earliest convenience. Please note that applications may be rejected given the current work period regulations. Members who receive rejections are encouraged to email the CTF/FCE at cslf-erpec@ctf-fce.ca so that we may track this issue and continue to advocate for regulatory improvements.

How much of my loan could be forgiven?

Eligible teachers could receive **up to \$30,000** and **ECEs** could receive **up to \$15,000**, over five years.

The annual loan forgiveness amount for eligible teachers 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 can only be applied to the outstanding part of your **federal** student loan.

What is considered a rural or remote community?

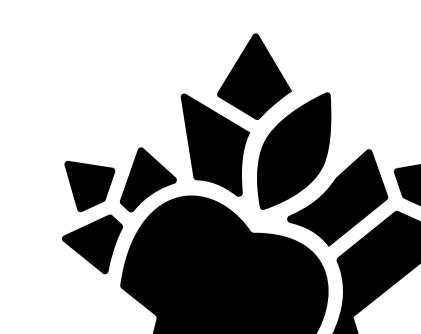
For the purposes of loan forgiveness, the definition of an eligible community is a **rural area** or a **population centre with no more than 30,000 people living in it** (according to census figures).

To find out if a community may be eligible, use the [postal code lookup tool](#) on the Government of Canada's website.

I have an outstanding Canada Student Loan. When can I start applying for loan forgiveness?

You can apply for Canada Student Loan Forgiveness while you are in repayment, which includes your 6-month non-repayment period. You can also apply while you are pursuing further studies.

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Canadian Teachers' Federation