

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

Teachers and early childhood educators (ECE) who **worked in a rural or remote area** during the 2025-2026 school year and meet the eligibility requirements have **90 days to apply** for 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 in-person teaching during the 2025-2026 school year;
- Provide a **minimum of 400 hours** of in-person services during the 2025-2026 school year;
- Have a **federal** student loan in good standing (must be up to date on your payments) and;
- Be **certified** or registered in your profession.

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.

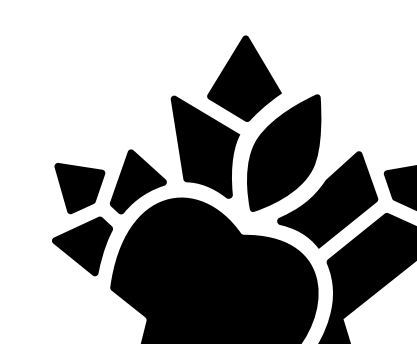
Once you have worked in an eligible occupation and meet all other eligibility criteria, you have **90 days to apply** for the benefit. For the 2025–2026 school year, we recommend that you apply between **July to the end of September 2026**.

Eligible educators can apply online through their National Student Loans Service Centre accounts or by mail.

Why is loan forgiveness being implemented in rural and remote areas?

Loan forgiveness has long served as an incentive for eligible occupations, such as doctors and nurses, to relocate to areas of the country that are typically underserved. At a time when rural and remote communities in Canada need more resources and economic development, this program aims to attract and retain qualified educators in rural areas.

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