

**MANITOBA STUDENT AID
REPAYMENT ASSISTANCE APPLICATION**



ALL AREAS MUST BE COMPLETED OR APPLICATION WILL BE RETURNED FOR CORRECTION. PLEASE PRINT.
See instructions on page 2 to complete this form.

SECTION 1 - TO BE COMPLETED BY APPLICANT

PERSONAL INFORMATION

Account Number		Date of Birth Day Month Year		
Last Name		First Name		
Address		Primary Telephone Number - -		
City		Province	Postal Code	
Email Address		Alternate Telephone Number - -		
Marital Status <input type="checkbox"/> Married/Common-law <input type="checkbox"/> Single <input type="checkbox"/> Other		Are you currently residing in Canada? <input type="checkbox"/> Yes <input type="checkbox"/> No		
Do you have a Permanent Disability? <input type="checkbox"/> Yes <input type="checkbox"/> No		Family size (including applicant, spouse/partner & dependants) _____		
Is your spouse/partner repaying Manitoba Student Loans? <input type="checkbox"/> Yes <input type="checkbox"/> No		If yes, total monthly payment \$ _____		
Are you currently enrolled in post secondary education: <input type="checkbox"/> Yes. Full-time <input type="checkbox"/> Yes. Part-time <input type="checkbox"/> No (If Yes. Full-time, see Instruction 2 on page 2)				

GROSS MONTHLY FAMILY INCOME PRIOR TO DEDUCTIONS (see Instructions and Information)

Income for 3 months from all sources	Column 1 Month application is dated	Column 2 Month before month in Column 1 (PROOF OF INCOME REQUIRED)	Column 3 Month before month in Column 2 (PROOF OF INCOME REQUIRED)
Applicant's Gross Income	\$	\$	\$
Spouse/Partner's Gross Income	\$	\$	\$
Other Income: \$ _____	\$	\$	\$
Total Gross Family Income by Month	\$	\$	\$

If you indicated \$0 as your total gross family income for any month, please see the Instruction and Information section on page 2.

- Supported by family
 Supported by a friend
 Using personal savings
 Employment and Income Assistance
 Employment Insurance / Canada Pension Plan Benefits
 Worker's compensation employment supports
 Other (Please explain) _____

APPLICANT'S DECLARATION AND SIGNATURE

- I declare that the information given on this application is true and complete and I understand it is subject to audit;
- I agree to provide any information or documents as requested by Manitoba Student Aid to verify any statements made in this application, including, but not limited to, past Income Tax returns;
- I agree to start or resume payment of principal and interest on my Manitoba Student Loans upon expiry of an approved Repayment Assistance Plan period;
- I understand that I must either pay or capitalize any outstanding interest prior to the Repayment Assistance Plan period. Unless I advise you otherwise, you may capitalize a maximum of 3 months outstanding interest immediately preceding the approved period. You will notify me in writing of the amount capitalized and the outstanding balance of my Manitoba Student Loan.
- I understand that if I make a false or misleading statement or fail to disclose information as requested, I may not be eligible for the Repayment Assistance Plan;
- I consent to the disclosure and exchange of my personal information and documents by and between Manitoba Student Aid and (a) any consumer credit grantor, credit bureau or credit reporting agency, (b) any person or business with whom I have or may have had financial dealings, (c) any former or current employer(s), and (d) any federal, provincial and municipal government departments, agencies and Crown corporations, for the purpose of verifying the information provided in this application and determining my eligibility for the Repayment Assistance Plan;
- I authorize Manitoba Student Aid to verify income reported on this application, and any prior applications for the Repayment Assistance Plan or the former Interest Relief Program, with the Canada Revenue Agency;
- I consent to the disclosure and exchange of my personal information by and between Manitoba Student Aid and any lending institution where I may have a student loan for the purpose of determining my eligibility for the Repayment Assistance Plan in accordance with the Student Loan Act and to administer the Repayment Assistance Plan.

Applicant's Signature _____

Date _____

SPOUSE/PARTNER'S DECLARATION AND SIGNATURE

- I declare that the information given on this application is true and complete and I understand it is subject to audit;
- I agree to provide any information or documents as requested by Manitoba Student Aid to verify any statements made in this application, including, but not limited to, past Income Tax returns;
- I understand that if I make a false or misleading statement or fail to disclose information as requested, my spouse/partner may be denied Repayment Assistance;
- I authorize Manitoba Student Aid to verify income reported on this application, and any prior applications for the Repayment Assistance Plan or the former Interest Relief Program, with the Canada Revenue Agency;

Spouse/Partner's Signature _____

Spouse/Partner's Name and Social Insurance Number _____

Date _____

MANITOBA STUDENT AID REPAYMENT ASSISTANCE PLAN

SECTION 2 - TO BE COMPLETED BY MANITOBA STUDENT AID

MANITOBA STUDENT LOANS HELD WITH MANITOBA STUDENT AID									
Date accrued interest is owing from	Day	Month	Year	Period of study end date	Day	Month	Year	Capitalize Interest?	<input type="checkbox"/> Y <input type="checkbox"/> N
Outstanding Principal Balance \$				Monthly Payments \$					
Comments:									
Recommendation:								Date:	
<input type="checkbox"/> APPROVED	Day	Month	Year	to	Day	Month	Year	<input type="checkbox"/> DECLINED	<input type="checkbox"/> REASON CODE
Signature of Authorized Officer:						Date:		1. Income exceeds limit. 2. Loans are not in good standing. 3. Non-resident.	

Notice of Collection of Personal Information

We are collecting the personal information on this form under the authority of the Freedom of Information and Protection of Privacy Act, as being directly related to and necessary for determining your eligibility for the Repayment Assistance Plan in accordance with The Student Aid Act and Manitoba Regulation and to administer the Repayment Assistance Plan.

Information on the Repayment Assistance Plan (RAP)

Applications that are approved for RAP will reduce your monthly payment amount to an affordable payment that will never exceed 20% of your family income or in some cases reduce it to a zero payment amount. Any payments made during an approved period of RAP will be applied to your principal first. If your application is declined you will remain responsible for making your regular principal and interest loan payments.

The RAP is available for periods of 6 months up to a maximum of 180 months at any point during the repayment of your loan. If you are approved for RAP with a monthly affordable payment, you must ensure that you make all your affordable payments during your 6 month approval period. If you do not successfully make the affordable payments, your loan will go into arrears, will go through the regular collection process and you may be restricted from future RAP periods.

Restrictions will be applied if you have received RAP Stage 2 "write down" benefits or if you are on RAP-PD and five years or more from your completion of study date. Such restrictions will prevent you from obtaining further loans and grants until you have paid off your loan.

An application is required every six months. You are responsible for making your regular loan principal and interest payments when your period of assistance expires; however, you may re-apply for assistance.

Eligibility Requirements for the Repayment Assistance Plan

- You must reside in Canada.
- Your Manitoba Student Loan must be in repayment status.
- Your right to Repayment Assistance must not have been revoked in accordance with The Student Aid Act and Manitoba Regulation 143/2003.

Instructions and Information

The Student Aid Act and Manitoba Regulation 143/2003 set forth the definitive legal rights and obligations of a student with respect to this loan and should be referred to in case of uncertainty or dispute.

1. Read the Eligibility Requirements and Instructions carefully.
2. You are not required to make student loan payments during your full-time post-secondary studies. If you are enrolled in full-time post-secondary education, please submit a completed Confirmation of Return to School (CRS) form to Manitoba Student Aid. The form is located here: www.edu.gov.mb.ca/msa/pdfs/return_to_school.pdf
3. Complete the form in full and return to Manitoba Student Aid. Mail, or email your application and copies of supporting documents. Please allow 4-6 weeks for processing complete applications.
4. Family size includes the number of people in your family residing with you permanently in Canada, including yourself, spouse or common-law partner and dependents. Dependents are children under 21 years of age and living with you or in full-time school attendance. If you are single, with no dependents, select "1" for family size.
5. Indicate your gross family income for a three month period. Column 1 is your anticipated income for the current month, Column 2 is your actual gross income for the month prior and Column 3 is your actual gross income for the month prior to the month in Column 2.
6. Attach proof of gross family income for the amount in Columns 2 and 3 (income prior to deductions, such as employment earnings, investment earnings, payments received through social programs, support payments and monetary gifts) for yourself and, if applicable, your spouse/partner. If you are self-employed, a statement of your monthly income and expenses is acceptable, please be aware that you may be required to provide additional information such as prior Income Tax Returns. Do not include Social Insurance Numbers (SINs) in email correspondence.
7. If you and, if applicable, your spouse/partner indicated \$0 as your total income for any of the months on the application, you must submit a personal statement explaining how you are meeting your living expenses.
8. Ensure that you and your spouse/partner, if applicable, sign and date the application form.

Manitoba Student Aid, 401-1181 Portage Avenue, Winnipeg, MB, R3G 0T3
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 Telephone number: (204) 945-6321
 Email address: msaloans@gov.mb.ca