Repayment is the process of returning the money you have borrowed to the lenders, which includes the principal amount of the loan plus interest.

**What if I have trouble or need help making my student loan payments?**

If you are experiencing financial difficulty or are unemployed, there is assistance available. Programs such as Repayment Assistance Plan, Interest Only Payments and Revision of Terms are available. These programs can help you to defer or reduce your required monthly payment.

**When does repayment begin?**

Repayment begins when you graduate or leave school for more than six months or are no longer a full-time student.

After you leave school, a six-month non-repayment period starts. During this period, you are not required to make any payments but interest can accrue depending on your loan program. You can, however, choose to make payments during this period.

**What am I responsible for?**

You are responsible for:

- Repaying your loan and associated interest according to the terms of your loan agreement.
- Notifying your student loan provider if you:
  - Change your name, address or phone number
  - Change from full-time to part-time studies or vice versa
  - Leave or transfer to another school

**Who do I repay?**

If your student loan was provided by the Government of British Columbia, Saskatchewan, Ontario, New Brunswick or Newfoundland and Labrador, then your payments need to be submitted to the NSLSC. Please visit your Provincial student loan website for further information on how to repay your loan.

Please visit www.nslsc.ca for more information about how to make a payment on your student loan.