

# CSLP OCTOBER 2020 RELEASE

## FEATURES AND FUNCTIONALITY

### An Information Guide for CSLP Staff and Stakeholders

- Enhancements to Virtual Repayment Counsellor (Version 2)
- Updated NSLSC.ca pages and communications

# TRANSFORMATION RELEASE FEATURES:

## Page 3 - Enhancements to the Virtual Repayment Counsellor (VRC)

Version 2 of the Virtual Repayment Counsellor (VRC) will be upgraded to handle more scenarios in order to provide the client with the best options for repaying their loan.

## Page 25 - Updated NSLSC.ca pages and communications

Many NSLSC.ca pages will be upgraded to show the client even more details about their loan(s) compared to what they can currently see. Loan Summary and Loan Details pages in particular will be upgraded to show very detailed information such as amount owing split by federal and provincial portions, weeks of study, interest rates and much more.

The implementation date of Program Increment features 20.1 and 20.2 is planned for October 19, 2020.

# ENHANCEMENTS TO THE VIRTUAL REPAYMENT COUNSELLOR (VERSION 2)

# VIRTUAL REPAYMENT COUNSELLOR (VRC) VERSION 2

The upcoming release will introduce the next iteration of the Virtual Repayment Counsellor to the NSLSC.ca suite of functionality. Initially launched in November 2019, the VRC was introduced as a new tool to engage clients during the critical transition time from the end of their studies to repayment by providing results that included basic information available to them and repayment options. With Version 2, the VRC has been enhanced and expanded to handle more client scenarios as well as provide more targeted results.

As with the first version, the VRC is available for full-time students and will automatically appear for the client upon logging in if the following conditions are met:

- There is an active loan and loan principal balance is greater than \$0.
- A repayment notice has been sent within the last 2 months.
- Period of Study End Date (PSED) is earlier by 4 months and 15 days (For example: if today is 2/11/2020, then PSED should be before 9/30/2019)
- Client has not completed the VRC before.
- No Repayment Assistance Plan (RAP) status is on file.

Once the client completes the VRC, the process can be completed again but the VRC will not appear automatically upon logging in. The client is no longer restricted to going through the VRC only once and can launch the VRC again from the “My Dashboard” landing page.

The following pages builds on what was launched in November 2019 to show how the flows have been updated to outline various VRC scenarios, new questions and results.

# SCENARIO #1: CLIENT IS RETURNING TO SCHOOL

Upon logging in, the client is presented with the VRC pop-up. Here the client has a choice of either clicking on “I’m in school” or “Repayment Options”. Since in this scenario the client is going back to school, the client clicks on “I’m in School” and proceeds to the next step.

This scenario is part of existing functionality and it is demonstrated in this presentation for information consistency.

The screenshot shows the NSLSC website interface. At the top, there are navigation links for 'Government of Canada', 'Gouvernement du Canada', 'Canada.ca', 'Services', 'Departments', and 'Français'. The main header reads 'National Student Loans Service Centre (NSLSC)'. Below this is a navigation bar with 'Plan Your Education', 'Managing Your Money', 'Manage a Loan', and 'Loan Repayment Options'. A 'My Account' dropdown is visible in the top right.

The main content area is titled 'My Dashboard'. A green 'Loan Status Update' pop-up is centered on the screen. The pop-up text reads: 'You are entering repayment soon, let us help you get ready! Your first payment is due on **August 31, 2020**. Learning what your options are can help you repay your loan and set you up for success!'. At the bottom of the pop-up, there are two buttons: 'I'm in school' (highlighted with a red box) and 'Repayment Options'.

Below the pop-up, the 'Notifications' section shows 'Funding Confirmed'. The 'Funding Summary' section contains a table with the following data:

Loan Type and Number	Loan Status	Amount Owing ?
<a href="#">Canada-Newfoundland and Labrador Integrated Student Loan: 1-219848</a>	Non-Repayment	\$9,330.96

An 'Instant Answers' chatbot window is visible in the bottom right corner with the text 'E.g. How can I make payments?' and an 'Ask' button.

# SCENARIO #1: CLIENT IS RETURNING TO SCHOOL

The client is redirected to the Confirmation of Enrolment pages on the NSLSC.ca website.

Here the client can request a confirmation of enrolment from their educational institution in order to keep their loan from going into repayment status.

This VRC scenario is now complete.

The screenshot shows the National Student Loans Service Centre (NSLSC) website. At the top, there is a navigation bar with the Government of Canada logo and the text 'Government of Canada' and 'Gouvernement du Canada'. To the right, it says 'Canada.ca | Services | Departments | Français'. Below this is a blue header with a red maple leaf and the text 'National Student Loans Service Centre (NSLSC)' and the 'Canada' logo. A secondary navigation bar contains links: 'Plan Your Education', 'Managing Your Money', 'Manage a Loan', 'Loan Repayment Options', and 'My Inbox'. Below the navigation is a breadcrumb trail: 'My Dashboard → What Are My Options?' and a 'My Account' button. The main content area is titled 'What Are My Options?' in green. Below the title, there is a paragraph: 'Make sure to update your period of study end date prior to your repayment start date otherwise, you will be responsible for any interest that accumulates if you enter repayment. Select an option below to see what your next steps are.' Underneath is a 'Select' dropdown menu with '-Select-' as the current selection. Below the dropdown is a section titled 'My Confirmation of Enrolment Requests' with the text: 'There is currently no confirmation of enrolment request to display at this time.' At the bottom right of the main content area, it says 'Date modified: 2020-02-29'. The footer contains links for 'Terms and Conditions' and 'Privacy Policy'. There are three columns of links: 'Help' (FAQ, Security, Glossary), 'About' (About NSLSC), and 'Contact Us' (Contact NSLSC). At the very bottom, there is a black bar with a search box labeled 'Instant Answers' containing the text 'E.g. How can I make payments?' and an 'Ask' button. To the right of the search box is the 'ca' logo.

## SCENARIO #2: CLIENT IS ENTERING REPAYMENT AND IS OK WITH THE PAYMENT PLAN

The client has finished their studies and is about to start repaying the loan. Upon logging in, the VRC appears and the client clicks on the “Repayment Options” button.

If the client closes the VRC pop-up, the VRC can be launched again from the “Action(s) Required” banner on the “My Dashboard” page.

In the previous version of the VRC, the specific payment date was not shown in the pop-up box.

The screenshot displays the NSLSC website interface. At the top, there is a navigation bar with the Government of Canada logo and text in both English and French. Below this is the main header for the National Student Loans Service Centre (NSLSC) with a red maple leaf logo and the Canada wordmark. A secondary navigation bar contains menu items: Plan Your Education, Managing Your Money, Manage a Loan, Loan Repayment Options, and My Inbox. A 'My Account' dropdown is visible in the top right.

The main content area is titled 'My Dashboard'. A prominent green banner with a warning icon and the text 'Action(s) Required' is visible. A white pop-up box titled 'Loan Status Update' is overlaid on the dashboard. The pop-up contains the following text: 'You are entering repayment soon, let us help you get ready! Your first payment is due on **August 31, 2020**. Learning what your options are can help you repay your loan and set you up for success!'. Below the text are two buttons: 'I'm in school' and 'Repayment Options', with the latter highlighted by a red rectangular box.

Below the pop-up, the 'Notifications' section shows a 'Funding Confirmed' notification. The 'Funding Summary' section includes a table with the following data:

Loan Type and Number	Loan Status	Amount Owing ?
<a href="#">Canada-Newfoundland and Labrador Integrated Student Loan: 1-219848</a>	Non-Repayment	\$9,330.96

At the bottom right, there is an 'Instant Answers' chatbot interface with a search input field containing the text 'E.g. How can I make payments?' and an 'Ask' button.

# SCENARIO #2: CLIENT IS ENTERING REPAYMENT AND IS OK WITH THE PAYMENT PLAN

The client can review the loan summary information. This screen displays current information about the loan such as the Balance, Repayment Start Date, First Payment Due Date and the Monthly Payment Amount.

Once this page is reviewed, the client can move forward by clicking the “Next” button.

Government of Canada / Gouvernement du Canada | Canada.ca | Services | Departments | Français

## National Student Loans Service Centre (NSLSC)

Canada

Plan Your Education | Managing Your Money | Manage a Loan | Loan Repayment Options | My Inbox

My Dashboard → Loan(s) Summary | My Account

### Loan(s) Summary

Loan Type	Balance	Repayment Start Date	First Payment Due Date	Monthly Payment Amount
Canada-Newfoundland and Labrador Integrated Student Loan	\$9,330.96	August 1, 2020	August 31, 2020	\$96.11

It is important to understand your loan so that you can set up a repayment plan that fits your needs. Keeping your payments up to date is an important part of maintaining and/or improving your credit rating.

**Next**

Date modified: 2020-02-29

Terms and Conditions | Privacy Policy

**Help**  
[FAQ](#)  
 Security  
 Glossary

**About**  
 About NSLSC

**Contact Us**  
 Contact NSLSC

Instant Answers  
 E.g. How can I make payments? Ask

JOBS IMMIGRATION TRAVEL BUSINESS BENEFITS HEALTH TAXES M ca

## SCENARIO #2: CLIENT IS ENTERING REPAYMENT AND IS OK WITH THE PAYMENT PLAN

Once the client clicks the “Next” button, a new pop-up appears asking the client to confirm if they want to keep this payment plan or explore further options.

In this scenario, the client is ok with the payment plan as outlined in the Loan Summary. The client clicks on the “Yes, Keep this Payment Plan” button.

The screenshot displays the NSLSC website interface. At the top, there are navigation links for 'Government of Canada', 'Gouvernement du Canada', 'Canada.ca', 'Services', 'Departments', and 'Français'. The main header includes 'National Student Loans Service Centre (NSLSC)' and the 'Canada' logo. A navigation bar contains 'Plan Your Education', 'Managing Your Money', 'Manage a Loan', 'Loan Repayment Options', and 'My Inbox'. Below this, a breadcrumb trail shows 'My Dashboard -> Loan(s) Summary' and a 'My Account' dropdown.

The main content area is titled 'Loan(s) Summary'. A table lists loan details, including 'Loan Type' (Canada-Newfoundland Integrated Student Loan) and 'Monthly Payment Amount' (\$96.11). A 'Next' button is visible at the bottom right of the table.

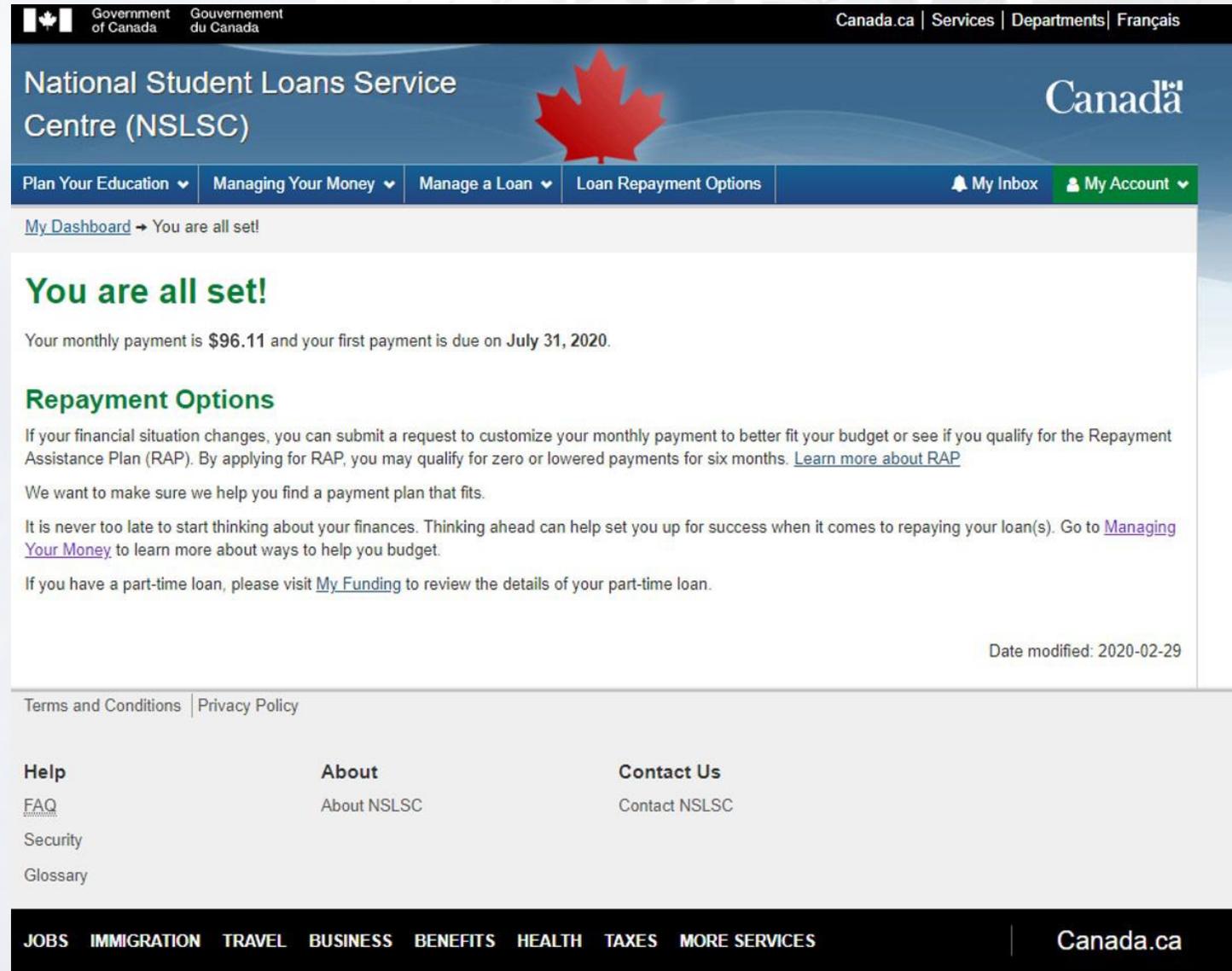
A 'Monthly Payment' pop-up dialog box is overlaid on the page. It contains the text: 'Your monthly payment is \$96.11 and your first payment is due on August 31, 2020. Are you ok with this payment plan?'. Two buttons are present: 'No, What Are My Options?' and 'Yes, Keep this Payment Plan'. The 'Yes, Keep this Payment Plan' button is highlighted with a red border.

At the bottom of the page, there are links for 'Terms and Conditions' and 'Privacy Policy'. A footer section includes 'Help' (FAQ, Security), 'About' (About NSLSC), and 'Contact Us' (Contact NSLSC). An 'Instant Answers' search bar is also visible, with the example query 'E.g. How can I make payments?' and an 'Ask' button.

# SCENARIO #2: CLIENT IS ENTERING REPAYMENT AND IS OK WITH THE PAYMENT PLAN

This VRC scenario is now complete. The client's payment plan is now set and the client is presented with a summary of the payment plan.

Other information is also presented to let the client know about available repayment assistance in case their situation changes.



The screenshot shows the NSLSC website interface. At the top, there is a navigation bar with the Government of Canada logo and the text 'Government of Canada / Gouvernement du Canada'. To the right, it says 'Canada.ca | Services | Departments | Français'. Below this is a blue header with 'National Student Loans Service Centre (NSLSC)' and a red maple leaf logo. On the right side of the header is the 'Canada' logo. A secondary navigation bar contains links: 'Plan Your Education', 'Managing Your Money', 'Manage a Loan', and 'Loan Repayment Options'. On the right of this bar are 'My Inbox' and 'My Account' with dropdown arrows. Below the navigation is a message: 'My Dashboard → You are all set!'. The main content area features a green heading 'You are all set!' followed by the text: 'Your monthly payment is \$96.11 and your first payment is due on July 31, 2020.' Below this is a section titled 'Repayment Options' with a sub-heading. The text explains that if a financial situation changes, a request can be submitted to customize the monthly payment or to see if the user qualifies for the Repayment Assistance Plan (RAP). It also mentions that by applying for RAP, the user may qualify for zero or lowered payments for six months. There is a link 'Learn more about RAP'. Further down, it says 'We want to make sure we help you find a payment plan that fits.' and 'It is never too late to start thinking about your finances. Thinking ahead can help set you up for success when it comes to repaying your loan(s). Go to [Managing Your Money](#) to learn more about ways to help you budget.' There is also a link 'My Funding' for part-time loans. At the bottom right of the main content area, it says 'Date modified: 2020-02-29'. Below the main content is a footer with links for 'Terms and Conditions' and 'Privacy Policy'. There are three columns of links: 'Help' (with sub-links for 'FAQ', 'Security', and 'Glossary'), 'About' (with 'About NSLSC'), and 'Contact Us' (with 'Contact NSLSC'). At the very bottom, there is a dark blue bar with white text: 'JOBS IMMIGRATION TRAVEL BUSINESS BENEFITS HEALTH TAXES MORE SERVICES' and the 'Canada.ca' logo on the right.

# SCENARIO #3: CLIENT IS ENTERING REPAYMENT AND WANTS TO KNOW THEIR REPAYMENT OPTIONS

As demonstrated in the other scenarios, the client is presented with the VRC pop-up upon logging in to NSLSC.ca. Since the client is not going back to school, the client clicks on “Repayment Options”.

The following page displays the loan summary and the current payment plan. Once this information is reviewed by the client, the client clicks on “Next”.

The screenshot shows the National Student Loans Service Centre (NSLSC) dashboard. A green pop-up window titled "Loan Status Update" is displayed in the center. The pop-up text reads: "You are entering repayment soon, let us help you get ready! Your first payment is due on **August 31, 2020**. Learning what your options are can help you repay your loan and set you up for success!". Below the text are two buttons: "I'm in school" and "Repayment Options". The background dashboard shows navigation tabs like "Plan Your Education", "Managing Your Money", "Manage a Loan", and "Loan Repayment Options".

The screenshot shows the "Loan(s) Summary" page on the NSLSC.ca website. The page features a table with the following data:

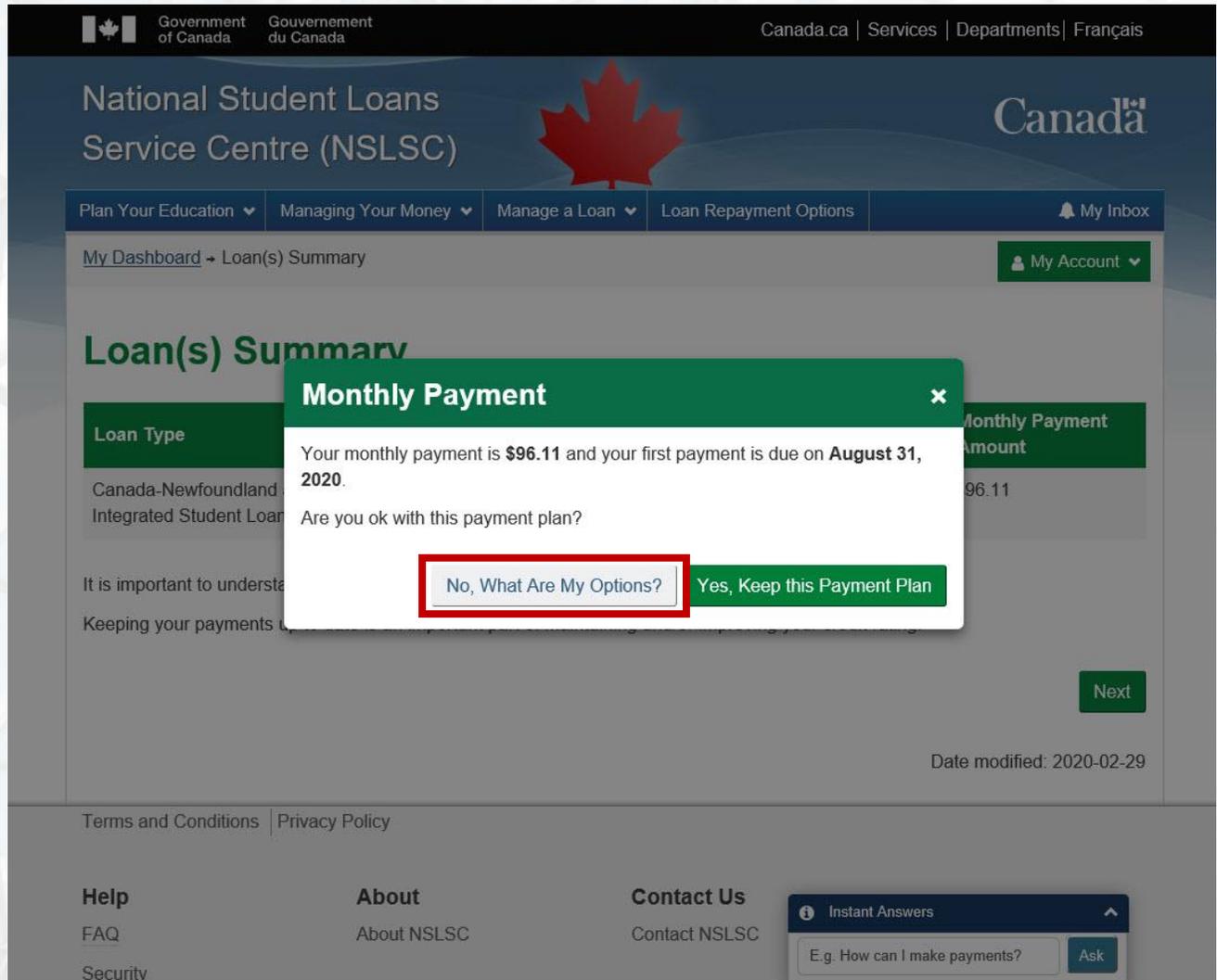
Loan Type	Balance	Repayment Start Date	First Payment Due Date	Monthly Payment Amount
Canada-Newfoundland and Labrador Integrated Student Loan	\$9,330.96	August 1, 2020	August 31, 2020	\$96.11

Below the table, there is a paragraph of text: "It is important to understand your loan so that you can set up a repayment plan that fits your needs. Keeping your payments up to date is an important part of maintaining and/or improving your credit rating." A green "Next" button is located at the bottom right of the main content area. The footer includes links for "Terms and Conditions", "Privacy Policy", "Help", "About", and "Contact Us".

# SCENARIO #3: CLIENT IS ENTERING REPAYMENT AND WANTS TO KNOW THEIR REPAYMENT OPTIONS

The new VRC pop-up asks the client if they are ok with the current payment plan of if they would like to see other repayment options.

In this scenario, the client wants to know about other repayment options so the client clicks on “No, What Are My Options?”.



# SCENARIO #3: CLIENT IS ENTERING REPAYMENT AND WANTS TO KNOW THEIR REPAYMENT OPTIONS

The client arrives at the “What is the right repayment plan for me” page.

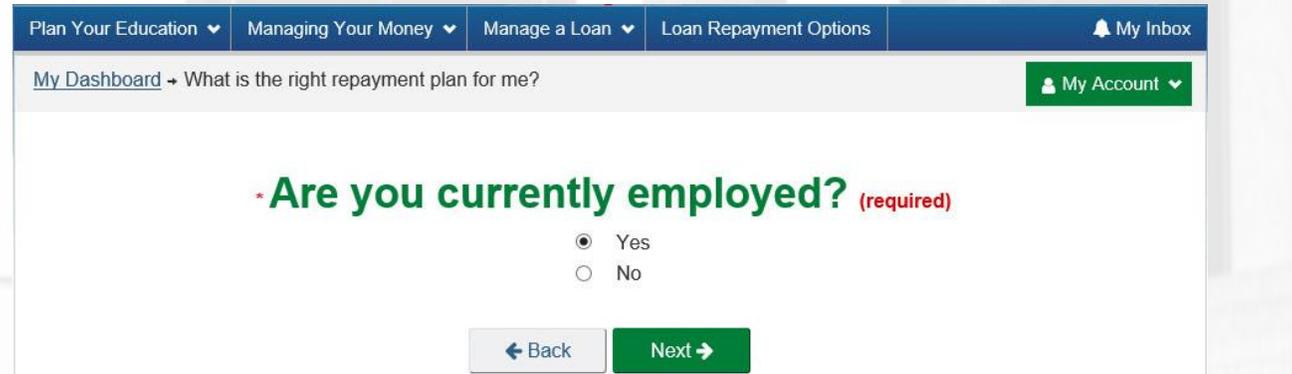
This page serves as a launch page for specific questions that the VRC uses to provide a tailored repayment solution for the client. Based on how the client answers the VRC questions, there may be different scenarios and results.

The screenshot shows the National Student Loans Service Centre (NSLSC) website. At the top, there is a navigation bar with the Government of Canada logo and the text "Government of Canada" and "Gouvernement du Canada". To the right, it says "Canada.ca | Services | Departments | Français". Below this is the NSLSC logo and a red maple leaf. The main navigation menu includes "Plan Your Education", "Managing Your Money", "Manage a Loan", "Loan Repayment Options", and "My Inbox". The current page title is "My Dashboard -> What is the right repayment plan for me?". A green button labeled "My Account" is visible in the top right. The main content area features the heading "What is the right repayment plan for me?" in green. Below the heading, there is a paragraph: "Learn more about other options that might fit your needs by completing a short questionnaire. It should take about 3-5 minutes to complete." Another paragraph follows: "During the questionnaire, you will be asked to confirm or update your banking information. You may choose to skip this step and update or confirm your banking information at a later time." A green button labeled "Let's get started!" is centered below the text. A disclaimer paragraph states: "Please be advised that the assessment done by this tool based on the information you provide is intended to assist you in determining whether you may qualify for repayment assistance should you choose to apply. Completion is voluntary. Employment and Social Development Canada (ESDC) will not be collecting the personal information that you provide in the tool, but will retain the result of the assessment and keep a note of it in your file. Saving your results will allow you and/or the National Student Loans Service Centre (NSLSC) to reference this result if needed in the future interactions you may have with the NSLSC. This will help ESDC improve the services offered to clients. The results you obtain will not affect your eligibility to apply for repayment assistance." A link for "Privacy notice page" is provided. The date "Date modified: 2020-02-29" is at the bottom right. The footer contains "Terms and Conditions" and "Privacy Policy". A "Help" section lists "FAQ", "Security", and "Glossary". An "About" section lists "About NSLSC". A "Contact Us" section lists "Contact NSLSC". At the bottom, there is a navigation bar with links for "JOBS", "IMMIGRATION", "TRAVEL", "BUSINESS", "BENEFITS", "HEALTH", "TAXES", and "M". An "Instant Answers" widget is visible in the bottom right corner with the text "E.g. How can I make payments?" and an "Ask" button.

## SCENARIO #3-A: CLIENT IS ABLE TO MAKE A LOWER PAYMENT

The VRC questionnaire now starts off by asking the client if they are currently employed. In this scenario the client is employed and selects “Yes” for this question.

The following question asks the client if they can make the current payment (as listed on the loan summary page). The client selects “No” which brings them to the last question in this scenario which asks if the client can make a lower payment. The client selects “Yes”.



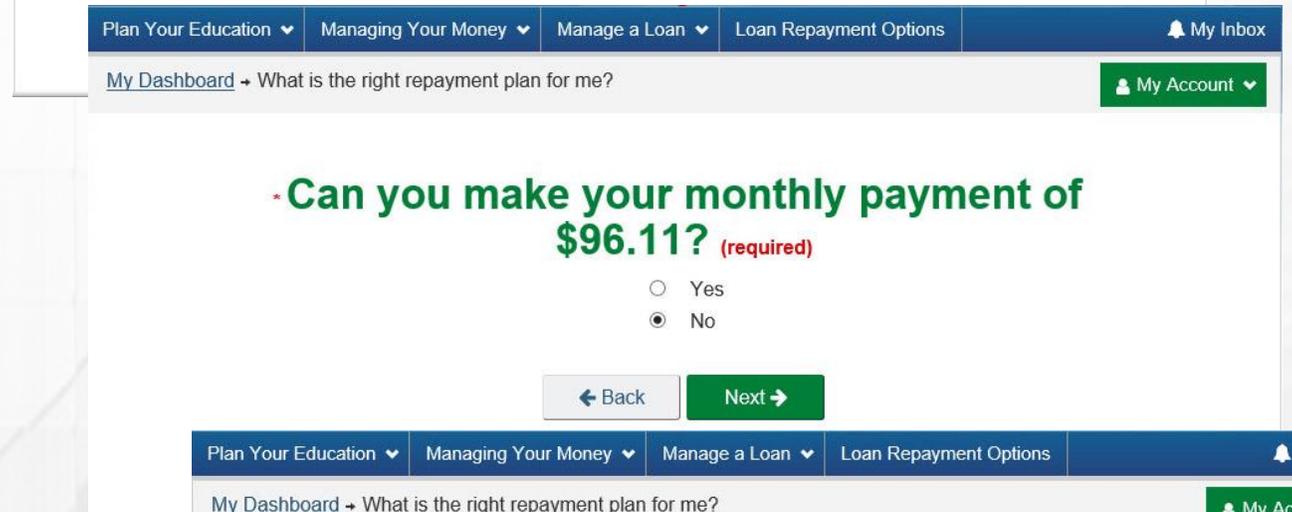
Plan Your Education ▾ Managing Your Money ▾ Manage a Loan ▾ Loan Repayment Options My Inbox

[My Dashboard](#) → What is the right repayment plan for me? My Account ▾

**\* Are you currently employed? (required)**

Yes  
 No

[← Back](#) [Next →](#)



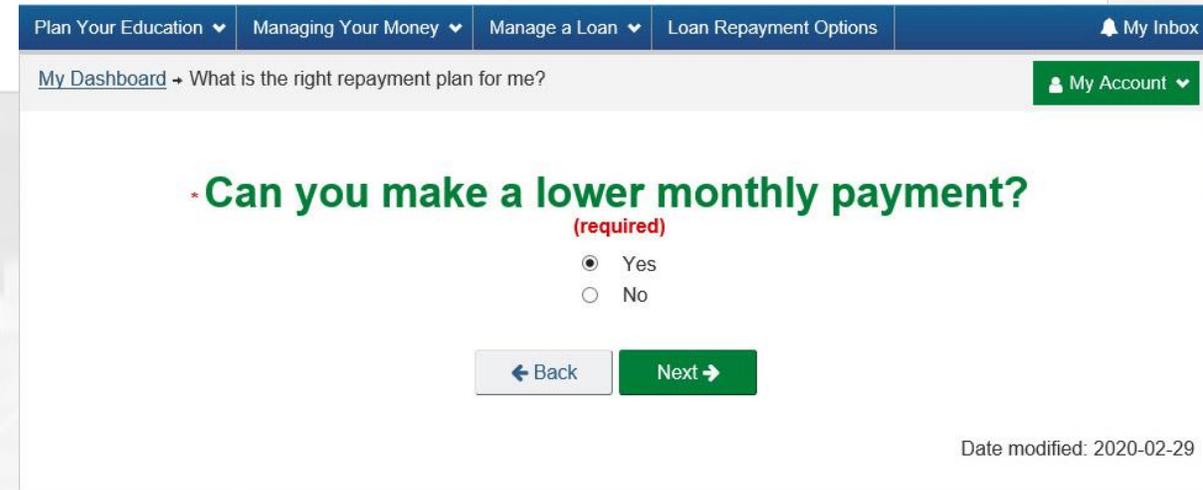
Plan Your Education ▾ Managing Your Money ▾ Manage a Loan ▾ Loan Repayment Options My Inbox

[My Dashboard](#) → What is the right repayment plan for me? My Account ▾

**\* Can you make your monthly payment of \$96.11? (required)**

Yes  
 No

[← Back](#) [Next →](#)



Plan Your Education ▾ Managing Your Money ▾ Manage a Loan ▾ Loan Repayment Options My Inbox

[My Dashboard](#) → What is the right repayment plan for me? My Account ▾

**\* Can you make a lower monthly payment? (required)**

Yes  
 No

[← Back](#) [Next →](#)

# SCENARIO #3-A: CLIENT IS ABLE TO MAKE A LOWER PAYMENT

The Repayment Options Results page has been updated to clearly display the most recommended repayment solution based on the client's answers to the VRC questionnaire.

The recommended solution is now displayed on the top (outlined in the green box). Other options are also displayed below the recommended solution.

In this scenario, the client is employed and indicates that they cannot make the current payments but can make lower payments. The VRC results show that the client can customize the payment terms by adjusting the term length and lowering the monthly payment amount.

If the client clicks on the "Customize My Payment Terms" button, this will take them to an existing page for customizing payments.

The client can also click on the "Start Over" button to re-initiate the VRC.

The screenshot displays the NSLSC website interface. At the top, there are navigation links for 'Government of Canada', 'Gouvernement du Canada', 'Canada.ca', 'Services', 'Departments', and 'Français'. The main header includes 'National Student Loans Service Centre (NSLSC)' and the 'Canada' logo. A navigation bar contains 'Plan Your Education', 'Managing Your Money', 'Manage a Loan', 'Loan Repayment Options', and 'My Inbox'. Below this, a breadcrumb trail shows 'My Dashboard' and 'Repayment Options Results', with a 'My Account' link. The main content area is titled 'Repayment Options Results' and features a prominent green box with the heading 'Lower My Monthly Payment'. The text inside this box explains that based on the client's information, a customized monthly payment is recommended. It also includes a link to 'My Funding' for part-time loans and a 'Customize My Payment Terms' button. Below this, the 'Other Options' section is introduced, listing 'Repayment Assistance Plan (RAP)' and 'Keep My Current Payment Plan'. The RAP section includes an 'Apply for RAP' button, and the 'Keep My Current Payment Plan' section includes a 'Start over' button. At the bottom right of the main content area, it says 'Date modified: 2020-02-29'. The footer contains 'Terms and Conditions' and 'Privacy Policy' links, along with 'Help', 'About', and 'Contact Us' sections. A search bar at the bottom right contains the text 'Instant Answers' and 'E.g. How can I make payments?' with an 'Ask' button.

# SCENARIO #3-B: CLIENT IS EMPLOYED, CANNOT MAKE PAYMENTS AND LIVES IN CANADA

In this scenario the client is employed but cannot make monthly payments at all.

The VRC asks the client:

- Are you currently employed? Client answers “Yes”.
- Can you make your monthly payment? Client answers “No”.
- Can you make a lower monthly payment? Client answers “No”.
- Are you currently residing in Canada? Client answers “Yes”.

Plan Your Education ▾ Managing Your Money ▾ Manage a Loan ▾ Loan Repayment Options ▾ My Inbox

My Dashboard → What is the right repayment plan for me? My Account ▾

**Are you currently employed?** (required)

Yes  
 No

← Back Next →

Plan Your Education ▾ Managing Your Money ▾ Manage a Loan ▾ Loan Repayment Options ▾ My Inbox

My Dashboard → What is the right repayment plan for me? My Account ▾

**Can you make your monthly payment of \$96.11?** (required)

Yes  
 No

← Back Next →

Plan Your Education ▾ Managing Your Money ▾ Manage a Loan ▾ Loan Repayment Options ▾ My Inbox

My Dashboard → What is the right repayment plan for me? My Account ▾

**Can you make a lower monthly payment?** (required)

Yes  
 No

← Back Next →

Plan Your Education ▾ Managing Your Money ▾ Manage a Loan ▾ Loan Repayment Options ▾ My Inbox My Account ▾

My Dashboard → What is the right repayment plan for me?

**Are you currently residing in Canada?** (required)

Yes  
 No

← Back Next →

# SCENARIO #3-B: CLIENT IS EMPLOYED, CANNOT MAKE PAYMENTS AND LIVES IN CANADA

Based on the client's answers to previous questions, the VRC continues its assessment with the following questions:

- What is your Family Size? Client answers 1.
- What is your monthly gross family income? Client answers \$800.
- Do you (or your spouse or common law partner, if applicable) have any other government student loans currently in repayment? Client answers "No".

The image displays three sequential screenshots of a web-based assessment form. Each screenshot features a top navigation bar with links: 'Plan Your Education', 'Managing Your Money', 'Manage a Loan', 'Loan Repayment Options', and 'My Inbox'. Below the navigation bar is a breadcrumb trail: 'My Dashboard → What is the right repayment plan for me?' and a 'My Account' dropdown menu.

**First Screenshot:** The main heading is '\* What is your family size? (required)'. Below it, a sub-heading reads 'This includes you, your spouse or common law partner (if applicable) and any dependants.' A text input field contains the number '1'. At the bottom are 'Back' and 'Next' buttons.

**Second Screenshot:** The main heading is '\* What is your monthly gross family income? (required)'. Below it, a text input field shows '\$ 800'. At the bottom are 'Back' and 'Next' buttons.

**Third Screenshot:** The main heading is '\* Do you (or your spouse or common law partner, if applicable) have any other government student loans currently in repayment? (required)'. Below it are two radio button options: 'Yes' (unselected) and 'No' (selected). At the bottom are 'Back' and 'Next' buttons.

# SCENARIO #3-B: CLIENT IS EMPLOYED, CANNOT MAKE PAYMENTS AND LIVES IN CANADA

The Repayment Options Results page displays the most recommended repayment solution based on the client's answers to the VRC questionnaire.

In this scenario, the client is employed and indicates that they cannot make the current payments and cannot make lower payments. The VRC continues its assessment with other qualifying questions. Based on the client's answers, the VRC recommends the Repayment Assistance Plan (RAP).

If the client clicks on the "Apply for RAP" button, this will take them to an existing page for RAP application.

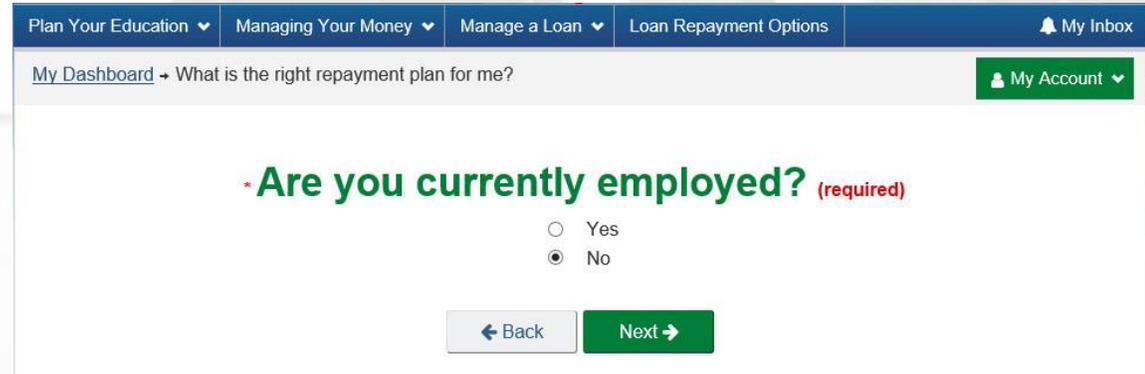
The client can click on the "Start Over" button to re-initiate the VRC.

The screenshot shows the NSLSC website interface. At the top, there are navigation links for "Government of Canada" and "Gouvernement du Canada", along with "Canada.ca | Services | Departments | Français". The main header includes "National Student Loans Service Centre (NSLSC)" and the "Canada" logo. A navigation bar contains "Plan Your Education", "Managing Your Money", "Manage a Loan", "Loan Repayment Options", and "My Inbox". Below this, a breadcrumb trail shows "My Dashboard" and "Repayment Options Results", with a "My Account" button. The main content area is titled "Repayment Options Results" and includes a message: "Looks like you may qualify for the Repayment Assistance Plan (RAP)! If you have a part-time loan, please visit [My Funding](#) to review the details of your part-time loan." A highlighted box for "Repayment Assistance Plan (RAP)" contains the text: "By applying for RAP, you may qualify for lowered or zero payments for six months. [Learn more about the Repayment Assistance Plan](#)" and an "Apply for RAP" button. Below this, a section titled "Other Options" states: "If RAP is not for you, here are some other options to consider." Two options are presented: "Change My Monthly Payment" (with a "Customize My Payment Terms" button) and "Keep My Current Payment Plan" (with a "Start over" button). At the bottom right, it says "Date modified: 2020-02-29". The footer includes "Terms and Conditions" and "Privacy Policy", and a "Help" section with links for "FAQ", "Security", and "Glossary". There is also an "About" section with "About NSLSC" and a "Contact Us" section with "Contact NSLSC". At the very bottom, there is a search bar with "Instant Answers" and a query "E.g. How can I make payments?" with an "Ask" button.

## SCENARIO #3-C: CLIENT IS NOT EMPLOYED AND IS NOT LIVING IN CANADA

In this scenario the client is not currently employed and is not currently living in Canada.

The first question is “Are you currently employed?”, the client answers “No”. This answer triggers another VRC scenario path where the VRC asks if the client is currently residing in Canada. In this scenario the client answers “No”.



Plan Your Education ▾ Managing Your Money ▾ Manage a Loan ▾ Loan Repayment Options My Inbox

[My Dashboard](#) → What is the right repayment plan for me? [My Account](#) ▾

**Are you currently employed?** (required)

Yes  
 No

[← Back](#) [Next →](#)



Plan Your Education ▾ Managing Your Money ▾ Manage a Loan ▾ Loan Repayment Options My Inbox [My Account](#) ▾

[My Dashboard](#) → What is the right repayment plan for me?

**Are you currently residing in Canada?** (required)

Yes  
 No

[← Back](#) [Next →](#)

Date modified: 2020-02-29

# SCENARIO #3-C: CLIENT IS NOT EMPLOYED AND IS NOT LIVING IN CANADA

Since the client is not employed and does not currently reside in Canada, the VRC presents the “Lower My Monthly Payment” result as the most recommended option.

As is always the case, the VRC also shows the client other repayment options.

The screenshot displays the NSLSC website interface. At the top, there are navigation links for 'Government of Canada', 'Gouvernement du Canada', 'Canada.ca', 'Services', 'Departments', and 'Français'. The main header includes 'National Student Loans Service Centre (NSLSC)' and the 'Canada' logo. A navigation bar contains 'Plan Your Education', 'Managing Your Money', 'Manage a Loan', 'Loan Repayment Options', and 'My Inbox'. Below this, a breadcrumb trail shows 'My Dashboard' and 'Repayment Options Results', with a 'My Account' link. The main content area is titled 'Repayment Options Results' and features a prominent green box for 'Lower My Monthly Payment'. This box contains text explaining that based on the user's information, they may want to customize their monthly payment. It also includes a link to 'My Funding' for part-time loans and a 'Customize My Payment Terms' button. Below this, there is a section for 'Other Options' with the text 'Here are some other options that may be available to you.' This section contains two cards: 'Repayment Assistance Plan (RAP)' and 'Keep My Current Payment Plan'. The RAP card explains that users may qualify for lowered or zero payments for six months and includes an 'Apply for RAP' button. The 'Keep My Current Payment Plan' card explains that users can explore options again if their financial situation changes and includes a 'Start over' button. At the bottom right of the main content area, it says 'Date modified: 2020-02-29'. The footer contains links for 'Terms and Conditions' and 'Privacy Policy', and a navigation menu with 'Help', 'About', and 'Contact Us'. A search bar at the bottom right is labeled 'Instant Answers' and contains the text 'E.g. How can I make payments?' and an 'Ask' button.

# SCENARIO #3-D: CLIENT IS NOT EMPLOYED AND IS LIVING IN CANADA

The client in this scenario is not currently employed and is living in Canada. Because the client resides in Canada, the VRC continues to assess the client with further questions to pre-qualify the client for the Repayment Assistance Plan.

The client indicates that the family size is 1, they have \$0 gross family income and do not have any other government student loans.

Plan Your Education | Managing Your Money | Manage a Loan | Loan Repayment Options | My Inbox

My Dashboard - What is the right repayment plan for me? My Account

**- Are you currently employed? (required)**

Yes  
 No

Back Next

Plan Your Education | Managing Your Money | Manage a Loan | Loan Repayment Options | My Inbox | My Account

My Dashboard - What is the right repayment plan for me?

**- Are you currently residing in Canada? (required)**

Yes  
 No

Back Next

Plan Your Education | Managing Your Money | Manage a Loan | Loan Repayment Options | My Inbox | My Account

My Dashboard - What is the right repayment plan for me? Date modified: 2020-02-29

**- What is your family size? (required)**

This includes you, your spouse or common law partner (if applicable) and any dependants.

1

Back Next

Plan Your Education | Managing Your Money | Manage a Loan | Loan Repayment Options | My Inbox | My Account

My Dashboard - What is the right repayment plan for me?

**- What is your monthly gross family income? (required)**

\$ 0

Back Next

Plan Your Education | Managing Your Money | Manage a Loan | Loan Repayment Options | My Inbox | My Account

My Dashboard - What is the right repayment plan for me? Date modified: 2020-02-29

**- Do you (or your spouse or common law partner, if applicable) have any other government student loans currently in repayment? (required)**

Yes  
 No

Back Next

# SCENARIO #3-D: CLIENT IS NOT EMPLOYED AND IS LIVING IN CANADA

Based on the client's responses to previous questions, the VRC recommends the Repayment Assistance Plan (RAP) application.

If the client clicks on the "Apply for RAP" button, this will take them to an existing page for RAP application.

The client can click on the "Start Over" button to re-initiate the VRC.

Government of Canada / Gouvernement du Canada | Canada.ca | Services | Departments | Français

## National Student Loans Service Centre (NSLSC)

Plan Your Education | Managing Your Money | Manage a Loan | Loan Repayment Options | My Inbox

My Dashboard → Repayment Options Results | My Account

### Repayment Options Results

Looks like you may qualify for the Repayment Assistance Plan (RAP)!  
If you have a part-time loan, please visit [My Funding](#) to review the details of your part-time loan.

#### Repayment Assistance Plan (RAP)

By applying for RAP, you may qualify for lowered or zero payments for six months. [Learn more about the Repayment Assistance Plan](#)

[Apply for RAP](#)

### Other Options

If RAP is not for you, here are some other options to consider.

#### Change My Monthly Payment

You can increase or decrease your payments to better suit your budget by customizing your payment terms. Don't forget that keeping your loan up to date and making your payments on time is important to avoid negatively affecting your credit.

[Customize My Payment Terms](#)

#### Keep My Current Payment Plan

If your financial situation changes, you can come back to explore these options again.

It is never too late to start thinking about your finances. For more information on paying back your student loan or to learn more about ways to help you budget, visit [Managing Your Money](#).

[Start over](#)

Date modified: 2020-02-29

[Terms and Conditions](#) | [Privacy Policy](#)

<b>Help</b> <a href="#">FAQ</a> <a href="#">Security</a> <a href="#">Glossary</a>	<b>About</b> <a href="#">About NSLSC</a>	<b>Contact Us</b> <a href="#">Contact NSLSC</a>
--	---	--

Instant Answers  
E.g. How can I make payments? [Ask](#)

JOBS IMMIGRATION TRAVEL BUSINESS BENEFITS HEALTH TAXES M [CA](#)

# ONE LAST STEP!

As in the previous version of the VRC, in all scenarios, prior to showing the results page, the client will be asked to confirm or update their financial institution information and email address on file with the NSLSC.

If the client does not have any financial institution information on file, the client will be asked to add this information while on this page.

Government of Canada / Gouvernement du Canada | Canada.ca | Services | Departments | Français

## National Student Loans Service Centre (NSLSC)

Plan Your Education | Managing Your Money | Manage a Loan | Loan Repayment Options | My Inbox

My Dashboard → One Last Step! | My Account

### One Last Step!

#### Financial Institution (Banking) Information

Please review the details below to make sure your information is accurate. This step is very important, as this account, or a new account if you chose to update your banking information, will be used for payments in accordance with your repayment schedule. By updating your banking information, you are not agreeing to anything presented in the results of the Virtual Repayment Counsellor.

**Financial Institution Number**  
002

**Transit Number**  
41483

**Account Number**  
\*\*\*\*085

Update My Information

**Email**  
CIALACIMK01@KNAIR.GON | Edit Email

Finish

Date modified: 2020-02-29

Terms and Conditions | Privacy Policy

**Help**  
FAQ  
Security  
Glossary

**About**  
About NSLSC

**Contact Us**  
Contact NSLSC

JOBS | IMMIGRATION | TRAVEL | BUSINESS | BENEFITS | HEALTH | TAXES | M

Instant Answers  
E.g. How can I make payments? | Ask

# RE-LAUNCHING THE VRC

The Virtual Repayment Counsellor can now be launched multiple times if the client chooses.

The client can now launch the VRC directly from the “My Dashboard” page. This link will be displayed based on the same logic as the automatic VRC pop-up.

Government of Canada / Gouvernement du Canada | Canada.ca | Services | Departments | Français

## National Student Loans Service Centre (NSLSC)

Plan Your Education | Managing Your Money | Manage a Loan | Loan Repayment Options | My Inbox

### My Dashboard

My Account

#### Notifications

[Funding Confirmed](#) September 19, 2019

#### Funding Summary

To view the details of your loan(s), click on the loan type and loan number in the table below:

Loan Type and Number	Loan Status	Amount Owing
<a href="#">Canada-Newfoundland and Labrador Integrated Student Loan: 1-219848</a>	Non-Repayment	\$9,330.96

**\$9,330.96**  
Total amount owing

#### More Information

##### Update Your Profile

Easily update your contact information including your email address, telephone number(s) and address(es).

[Update Your Profile](#)

##### Virtual Repayment Counsellor

Complete a short questionnaire to learn more about the different options that can help you repay your student loan(s).

[Launch Questionnaire](#)

##### Repayment Assistance Plan

If you are having difficulty making your payments, you have options such as applying for the Repayment Assistance Plan.

[Learn more about RAP](#)

Date modified: 2020-02-29

Terms and Conditions | Privacy Policy

**Help**  
FAQ  
Security  
Glossary

**About**  
About NSLSC

**Contact Us**  
Contact NSLSC

Instant Answers  
E.g. How can I make payments? [Ask](#)

JOBS IMMIGRATION TRAVEL BUSINESS BENEFITS HEALTH TAXES M

# UPDATED NSLSC.ca PAGES AND COMMUNICATIONS

# MY DASHBOARD

The “My Dashboard” page is the main landing page for a client upon logging in to NSLSC.ca. This page has been upgraded to show the “Funding Summary” section.

In the Funding Summary section the client will be able to quickly see how many loans they have along with the loan status and amount owing. Total Amount Owing calculates the amount owing for all active loans.

Government of Canada / Gouvernement du Canada | Canada.ca | Services | Departments | Français

## National Student Loans Service Centre (NSLSC)

Plan Your Education | Managing Your Money | Manage a Loan | Loan Repayment Options | My Inbox

### My Dashboard

My Account

#### Notifications

[Funding Confirmed](#) September 19, 2019

#### Funding Summary

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**\$9,330.96**  
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#### More Information

**Update Your Profile**  
Easily update your contact information including your email address, telephone number(s) and address(es).  
[Update Your Profile](#)

**Virtual Repayment Counsellor**  
Complete a short questionnaire to learn more about the different options that can help you repay your student loan(s).  
[Launch Questionnaire](#)

**Repayment Assistance Plan**  
If you are having difficulty making your payments, you have options such as applying for the Repayment Assistance Plan.  
[Learn more about RAP](#)

Date modified: 2020-02-29

Terms and Conditions | Privacy Policy

**Help**  
FAQ  
Security  
Glossary

**About**  
About NSLSC

**Contact Us**  
Contact NSLSC

Instant Answers  
E.g. How can I make payments? [Ask](#)

JOBS IMMIGRATION TRAVEL BUSINESS BENEFITS HEALTH TAXES M

# LOAN SUMMARY

The Loan summary page has been upgraded to clearly display information about the loan(s).

This page is read-only and provides information such as:

- Total Amount Owing
- Weeks of Study information
- Loan Status (In Study, In Non-Repayment, In Repayment, Canceled or Paid in Full)
- Amount Owing, split by CSLP and Provincial portions of the loan (where applicable)
- Date of when the loan has been Paid in Full (where applicable)
- Date of when the loan has been Canceled (where applicable)
- Date of when the loan has been Returned to Government (where applicable)
- Amount that has been Returned to Government (where applicable)

The client can get more details on each loan by clicking on the loan name.

Government of Canada / Gouvernement du Canada | Canada.ca | Services | Departments | Français

## National Student Loans Service Centre (NSLSC)

Plan Your Education | Managing Your Money | Manage a Loan | Loan Repayment Options | My Inbox

My Dashboard → Loan Summary | My Account

### Loan Summary

<b>Total amount owing</b> ⓘ \$9,330.96	<b>Weeks of study</b> ⓘ Weeks Eligible: 340 Weeks Used: 21 Weeks Remaining: 319
---	--

### Your Loan(s) Summary

To view the details of your loan(s), click on the loan type and loan number below:

[Canada-Newfoundland and Labrador Integrated Student Loan: 1-219848](#)

Loan Status	Canada Student Loan Amount Owing	Newfoundland and Labrador Loan Amount Owing	Amount Owing ⓘ
<b>Non-Repayment</b>	<b>\$5,470.18</b>	<b>\$3,860.78</b>	<b>\$9,330.96</b>

Date modified: 2020-02-29

Terms and Conditions | Privacy Policy

<b>Help</b> FAQ Security Glossary	<b>About</b> About NSLSC	<b>Contact Us</b> Contact NSLSC
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Instant Answers  
E.g. How can I make payments? Ask

JOB'S IMMIGRATION TRAVEL BUSINESS BENEFITS HEALTH TAXES M | ca

# LOAN DETAILS

The Loan Details page is receiving a layout and visual update with this release.

The Loan Details page displays specific information based on the selected loan. This information can be different depending on the status of the loan.

In this example the client can see Loan Information such as the CSLP and Provincial amounts owing, CSLP and Provincial loan interest rates, and Daily Interest charges.

Government of Canada / Gouvernement du Canada | Canada.ca | Services | Departments | Français

## National Student Loans Service Centre (NSLSC)

Plan Your Education | Managing Your Money | Manage a Loan | Loan Repayment Options | My Inbox

My Dashboard → Loan Summary → Loan Details | My Account

### Loan Details

Loan Type: **Canada-Newfoundland and Labrador Integrated Student Loan**  
Loan Number: **1-219848**  
Loan Status: **In Non-Repayment**

Amount Owing	Non-Repayment Start Date
<b>\$9,330.96</b>	<b>February 1, 2020</b>

#### Loan Information

Canada Student Loan Amount Owing <b>\$5,470.18</b>	Period of Study End Date <b>January 31, 2020</b>
Newfoundland and Labrador Loan Amount Owing <b>\$3,860.78</b>	Planned Repayment Period Start Date <b>August 1, 2020</b>
Canada Student Loan Interest Rate <b>0%</b>	Estimated Non-Repayment Period Interest <b>\$0.00</b>
Newfoundland and Labrador Interest Rate <b>0%</b>	Daily Interest Charge <b>\$0.00</b>

[View Loan Statement](#) | [View Disbursement Summary](#)

#### Payment Information

Estimated First Payment Amount <b>\$91.83</b>	Estimated First Payment Date
Payment Frequency <b>Monthly</b>	

[Make a Payment](#)

This information is correct as of August 4, 2020. If you believe the information above is incorrect, please [Contact Us](#).

Date modified: 2020-02-29

Terms and Conditions | Privacy Policy

<b>Help</b> FAQ Security Glossary	<b>About</b> About NSLSC	<b>Contact Us</b> Contact NSLSC
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Instant Answers  
E.g. How can I make payments? Ask

JOBS IMMIGRATION TRAVEL BUSINESS BENEFITS HEALTH TAXES M

# LOAN STATEMENT

The Loan Statement Page provides users detailed information about the transactions posted against the loan in a particular time period. With this release, the Loan Statement is receiving a layout and visual update.

Loan Statement page is read-only and provides information such as:

- Transaction Date
- Transaction Type
- Transaction Amount
- Principal Amount
- Interest Amount
- Principal Balance

The transactions for the past 18 months posted in the loan will be displayed by default on the loan statement page.

The client will then be able to filter the transactions based on the date range (date range must be within 18 months). Note: To date must be current or before.

The client will also be able to download the loan statement in the PDF and CSV formats.

The screenshot shows the NSLSC website interface. At the top, there are navigation links for 'Plan Your Education', 'Managing Your Money', 'Manage a Loan', and 'Loan Repayment Options'. The main heading is 'Loan Statement' for a 'Canada-Newfoundland and Labrador Integrated Student Loan' with loan number '1-219848'. There are download links for 'CSV/PDF' and a note about downloading on public computers. A filter section allows users to filter by date (up to 18 months) with 'From' and 'To' date pickers and search/clear buttons. Below the filter is a table of transactions with columns for Date, Transaction Type, Transaction Amount, Principal Amount, Interest Amount, and Principal Balance. The table shows several transactions from 2019 to 2020, including disbursements, grants, and interest. At the bottom, there are links for 'Terms and Conditions', 'Privacy Policy', 'Help', 'About', and 'Contact Us'. A footer contains a search bar and navigation links for 'JOBS', 'IMMIGRATION', 'TRAVEL', 'BUSINESS', 'BENEFITS', 'HEALTH', 'TAXES', and 'M'. The page is modified as of 2020-02-29.

Date	Transaction Type	Transaction Amount	Principal Amount	Interest Amount	Principal Balance
August 4, 2020	Interest Outstanding at Statement End Date	\$0.00	\$0.00	\$0.00	\$0.00
August 4, 2020	Closing Balance	\$0.00	\$0.00	\$0.00	\$9,330.96
February 25, 2020	Tuition refund	-\$398.04	-\$398.04	\$0.00	\$9,330.96
January 31, 2020	Overaward - Grant Converted to Loan	\$0.00	\$1,479.00	\$0.00	\$9,729.00
January 20, 2020	Provincial Grant	\$0.00	-\$338.00	\$0.00	\$8,250.00
January 20, 2020	Loan Disbursed	\$0.00	\$1,018.00	\$0.00	\$8,588.00
January 17, 2020	Loan Disbursed	\$0.00	\$3,570.00	\$0.00	\$7,570.00
September 18, 2019	Provincial Grant	\$0.00	-\$232.00	\$0.00	\$4,000.00
September 18, 2019	Loan Disbursed	\$0.00	\$872.00	\$0.00	\$4,232.00
September 17, 2019	Loan Disbursed	\$0.00	\$3,360.00	\$0.00	\$3,360.00

# CONFIRMATION OF ENROLMENT

The Confirmation of Enrolment (COE) landing page has been updated to help the client navigate to the proper path for confirming enrolment. The client has to select their scenario which will lead to a different outcome based on the selection. The process of confirming enrolment has not been changed with this release.

The COE feature on NSLSC.ca cannot be used by clients with an Ontario loan. These clients have to provide a confirmation of enrolment by filling out and mailing an appropriate form (referred to as the “Continuation of Interest-Free Status Application”). This process is unchanged by this release.

The landing page has also been updated to display previous COE requests. The client can see when the previous COE has been submitted and its status.

The screenshot shows the 'What Are My Options?' page on NSLSC.ca. The page title is 'National Student Loans Service Centre (NSLSC)'. The navigation menu includes 'Plan Your Education', 'Managing Your Money', 'Manage a Loan', and 'Loan Repayment Options'. The main heading is 'What Are My Options?' with a sub-heading 'My Dashboard - What Are My Options?'. Below the heading, there is a message: 'Make sure to update your period of study end date prior to your repayment start date otherwise, you will be responsible for any interest that accumulates if you enter repayment. Select an option below to see what your next steps are.' A 'Select' dropdown menu is open, showing options: 'I am receiving new funding', 'I am not receiving new funding', 'I have loans issued by Ontario', and 'I have loans issued by a province other than Ontario'. Below the dropdown, a table lists previously requested confirmation of enrolments:

Date Submitted	Status	School Name	Study Start Date	Study End Date	Type of Enrolment
August 4, 2020	Pending	LANGARA COLLEGE	September 8, 2020	May 28, 2021	Full-Time

The table has a pagination control showing '1'. The footer includes 'Terms and Conditions', 'Privacy Policy', 'Help', 'About', and 'Contact Us' sections.

The screenshot shows the 'Confirm My Enrolment' page on NSLSC.ca. The page title is 'National Student Loans Service Centre (NSLSC)'. The navigation menu is the same as the previous page. The main heading is 'Confirm My Enrolment' with a sub-heading 'My Dashboard - Confirm My Enrolment'. Below the heading, there is a message: 'Complete the following questions to request confirmation of enrolment from your school:'. The form contains several required questions:

- 'What is the first day of school of the period of study for which you would like to request confirmation of enrolment? (required)'. The answer is '2020-09-08'.
- 'What is the last day of school of the period of study for which you would like to request confirmation of enrolment? (required)'. The answer is '2021-05-28'.
- 'What school will you be attending during this period? (required)'. The answer is 'LANGARA COLLEGE'.
- 'What is the name of your Program of Study? (required)'. The answer is 'Example Program'.
- 'Is your period of study Full-Time or Part-Time? (required)'. The answer is 'Full-Time'.
- 'Enter your student ID (required)'. The answer is '555555'.

The form has 'Cancel' and 'Submit' buttons. The footer includes 'Terms and Conditions', 'Privacy Policy', 'Help', 'About', and 'Contact Us' sections.

# MANAGING YOUR MONEY

The Managing Your Money page is a one-stop resource page available to everyone through the NSLSC.ca website.

With this release, this page is receiving a layout update which makes it more accessible and readable for the client.

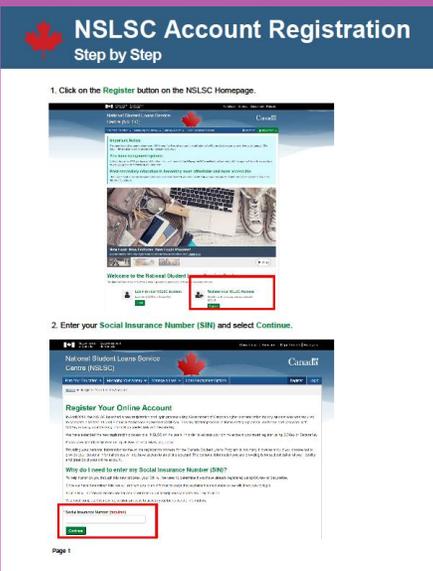
The landing page provides the client with financial literacy tools and information. Links to the Canada.ca Financial Consumer Agency of Canada (FCAC) pages as well as budgeting tools are provided as part of this page.

The screenshot shows the NSLSC website interface. At the top, there are navigation links for 'Government of Canada', 'Gouvernement du Canada', 'Canada.ca', 'Services', 'Departments', and 'Français'. The main header includes 'National Student Loans Service Centre (NSLSC)' and the 'Canada' logo. A navigation bar contains 'Plan Your Education', 'Managing Your Money', 'Manage a Loan', 'Loan Repayment Options', and 'My Inbox'. Below this is a breadcrumb trail 'My Dashboard > Managing Your Money' and a 'My Account' button. The main content area is titled 'Managing Your Money' and features a large image of a person's hands typing on a laptop. Below the image is a call-to-action: 'Learn how to budget!' with the text 'It is always the right time to start thinking about your finances. Thinking ahead can help set you up for success when it comes to repaying your loan(s). Learn more.' Below this are four columns of content, each with an icon and a title: 1. 'Budgeting for Student Life' with a calculator icon, text: 'Check out Budgeting for Student Life for some tips to help you create or stick to a budget. This will help set you up for success when it comes time to repay your student loan(s).' 2. 'Paying for Your Education' with a graduation cap icon, text: 'There are a variety of funding options available to help you reach your post-secondary education goals.' 3. 'Understanding Your Loan' with a dollar sign icon, text: 'Learn the benefits of managing a debt, how credit cards work, the importance of credit scores, and more.' 4. 'Money Tips and Tools' with a money icon, text: 'There are a variety of tools available to help you reach your financial goals.' At the bottom right of the content area, it says 'Date modified: 2020-03-06'. The footer contains 'Terms and Conditions' and 'Privacy Policy'. Below that are three columns: 'Help' (FAQ, Security, Glossary), 'About' (About NSLSC), and 'Contact Us' (Contact NSLSC). At the very bottom, there is a search bar with 'Instant Answers' and a query 'E.g. How can I make payments?' with an 'Ask' button and 'ca'.

# ADDITIONAL RESOURCES

The Additional Resources page provides the client with resources and information on how to use the various features of the NSLSC.ca website.

The client can download and view documents (in PDF format) that show step-by-step feature navigation and usage instructions. Click the image below to see an example.



National Student Loans Service Centre (NSLSC) Canada

Plan Your Education ▾ | Managing Your Money ▾ | Managing Your Loan ▾ | Repaying Your Loan

🔔 My Inbox | 👤 My Account ▾

[My Dashboard](#) → Additional Resources

## Additional Resources

Below are resources available to help you register and navigate through the various features available in your secure NSLSC.ca account.

**How to register**  
 In April 2018, the NSLSC launched a new registration and login process using the Government of Canada's cyber-authentication. This registration process includes setting up a new username and password with GCKey or using your online banking credentials with SecureKey.  
 Download the instructions on [How to register on the NSLSC website \(PDF, 2.50 MB\)](#)

**Make a Payment**  
 You can make payments on your student loan anytime using the banking information on your secure NSLSC account.  
 Download the instructions on [How to make a payment \(PDF, 2.30 MB\)](#)

**Customize Payment Terms**  
 You can adjust your payment amount and term to better suit your budget by customizing your payment terms online through your secure NSLSC account.  
 Download the instructions on [How to customize your payments \(PDF, 1.68 MB\)](#)

**Set up Pre-Authorized Debit**  
 You can make your student loan payments virtually effortless by setting up Pre-Authorized Debit through your secure NSLSC account.  
 Download the instructions on [How to set up Pre-Authorized Debit \(PDF, 1.25 MB\)](#)

**Change your Banking Information**  
 If you need to update your banking information, you can do so by logging in to your secure NSLSC account.  
 Download the instructions on [How to update your Banking Information \(PDF, 2.22 MB\)](#)

Date modified: 2020-05-28

[Terms and Conditions](#) | [Privacy Policy](#)

<b>Help</b>	<b>About</b>	<b>Contact Us</b>
<a href="#">FAQ</a>	<a href="#">About NSLSC</a>	<a href="#">Contact NSLSC</a>
<a href="#">Security</a>		
<a href="#">Glossary</a>		

# OUTSTANDING INTEREST (OSI) COMMUNICATION

Outstanding interest (OSI) for pending disbursements is a major driver of exceptions on the client's account and causes an inability or delay for the NSLSC to disburse funds to that client. Traditionally the NSLSC would handle this exception through voice channels which involves getting in contact with the client using the telephone.

This process is now going to be streamlined and the NSLSC correspondence with the client will be predominantly digital.

If the client owes outstanding interest on a previous loan and is expecting a new disbursement, the client will be notified via email to log in to NSLSC.ca and check their secure inbox. The message in the secure inbox advises the client of the situation and how to resolve it. If the client does not have a valid email address on file with the NSLSC, the process will be handled via telephone.

The screenshot shows an email from the National Student Loans Service Centre (NSLSC). The header includes the Government of Canada logo and navigation links for Canada.ca, Services, Departments, and Français. The main heading is "National Student Loans Service Centre (NSLSC)" with a red maple leaf logo. Below the heading is a navigation bar with links for "Plan Your Education", "Managing Your Money", "Manage a Loan", and "Loan Repayment Options", along with "My Inbox" and "My Account". The email body starts with a breadcrumb trail: "My Dashboard → My Inbox → Complete this step to receive your student funding!". The main subject is "Complete this step to receive your student funding!". The date is "May 29, 2020" and the certificate number is "01234567". The recipient is "Hi Bordie,". The message states: "There is outstanding interest on your student loan(s). This interest must be paid to issue your new student funding and update your loan(s) to interest-free status. Please review the details below:". A table follows with the following data:

Loan Type	Loan Number	Outstanding Interest Amount
Canada-Ontario Integrated Student Loan	3-431157	\$345.43

Below the table is a "Make a Payment" button. The text continues: "If you are not able to make the payment, you can add the outstanding interest to your student loan(s) balance. If you choose this option, you must provide a letter authorizing the interest to be added to your balance. Please include your loan number(s) in the letter:". The mailing address is provided: "Mail the letter to: National Student Loans Service Centre, P.O. Box 4030, Mississauga, Ontario L5A 4M4". A warning states: "If you do not make arrangements to pay the outstanding interest, your student funding will not be issued and your loan(s) will not be updated to interest-free status." The email ends with "Thanks, The National Student Loans Service Centre". The footer indicates "Date modified: 2020-02-29".

# A PAYMENT PLAN THAT FITS

NSLSC is introducing a new digital communication named “A Payment Plan that Fits”. This communication is a new addition to existing repayment readiness communications.

“A Payment Plan that Fits” advises the client that they are entering repayment and provides the client with an overview of repayment options as well as tools to help manage their loan(s).

This communication is sent by email advising them to log in to their secure online account to view a new message in their inbox on the NSLSC.ca website. The client receives this communication in the 4<sup>th</sup> month of their non-repayment period.

The screenshot shows the NSLSC website interface. At the top, there is a navigation bar with the Government of Canada logo and the text 'Government of Canada' and 'Gouvernement du Canada'. To the right, it says 'Canada.ca | Services | Departments | Français'. Below this is a blue header with the NSLSC logo and a red maple leaf. The main navigation menu includes 'Plan Your Education', 'Managing Your Money', 'Manage a Loan', and 'Loan Repayment Options'. There are also links for 'My Inbox' and 'My Account'. The breadcrumb trail reads 'My Dashboard > My Inbox > A Payment Plan that Fits'. The main content area features the title 'A Payment Plan that Fits' in green, followed by the date 'June 11, 2020' and the loan identifier 'Canada-New Brunswick Integrated Student Loan: 9-362906'. The body of the email starts with 'Hi Cimjamka,' and provides information about the repayment start date (May 1, 2020) and first payment (due May 31, 2020). It includes links for 'payment plan that fits your budget', 'Loan Repayment Options', and 'Budget Planner'. A section titled 'Are you thinking about revising your student loan payments?' offers options to 'Customize My Payment Terms' or the 'Repayment Assistance Plan'. It also mentions 'credit rating' and provides a link to 'Managing Your Money'. The email concludes with 'Thanks, The National Student Loans Service Centre' and a 'Date modified: 2020-02-29' footer. The website footer contains links for 'Terms and Conditions' and 'Privacy Policy', and a grid of links for 'Help' (FAQ, Security, Glossary), 'About' (About NSLSC), and 'Contact Us' (Contact NSLSC). At the very bottom, there is a dark blue bar with links for 'JOBS', 'IMMIGRATION', 'TRAVEL', 'BUSINESS', 'BENEFITS', 'HEALTH', 'TAXES', and 'MORE SERVICES', along with the 'Canada.ca' logo.

# OTHER CHANGES

The Master Student Financial Assistance Agreement (MSFAA) PDF document (which can be downloaded by the client once the electronic MSFAA is submitted) will be upgraded to include additional dynamic information fields. The PDF document will now include the client's personal information such as their name, address and financial institution details that the client entered and validated at the time of MSFAA submission. Click the image below to see an example of the MSFAA PDF document.

Canada Master Student Financial Assistance Agreement for Post-Secondary Students

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**MSFAA Details and Submission Date**

MSFAA Number: 0775428225 Province/Territory of Issue: SK  
 Date MSFAA Submitted Online: 2020-09-29

**Your Information**

Name: Isabella White Date of Birth: 2002-04-02  
 Social Insurance Number: \*\*\*\*-\*\*-231 Email Address: isrlng@gmail.com  
 Mailing Address and Telephone Number Permanent Address  
 1 KINGSTON ROAD WOODSTOCK ON L4A0T6 1 KINGSTON ROAD WOODSTOCK ON L4A0T6  
 CANADA CANADA  
 000000004438819407

**Financial Institution Details**

Transit Number: 09912 Financial Institution ID: 010  
 Account Number: 12345678 Date Electronic Funds Information Provided:  
 2020-09-29

**Notice of collection of personal information**

The personal information is collected and used for the administration of the Canada Student Loans Program (CSLP) under the authority of the Canada Student Financial Assistance Act (CSFAA) and the Canada Student Loans Act (CSLA), and in accordance with the Privacy Act and Part 4 of the Department of Employment and Social Development Act.

Administration and enforcement of the CSLP means development and operation of the program, including investigations into allegations of wrongdoing, audits, policy analysis, research and evaluation. The information you provide may also be disclosed to Statistics Canada for statistical and research purposes. These activities may involve the matching of various sources of data that are under the control of the Government of Canada.

Your Social Insurance Number (SIN) is collected by the Minister of Employment and Social Development under the express authority of the CSFAA and in accordance with the Treasury Board Secretariat's Directive on Social Insurance Number. The SIN will be used for the administration of the CSLP under the CSFAA. The SIN will be used as a for identifier and, along with the other information you provide, it will also be used to validate your application and to administer and enforce the CSLP. You must provide your SIN and the other personal information requested on this agreement to be considered for the CSLP.

You have the right to the protection of and access to your personal information. It will be retained in Personal Information Bank (PIB) PPU 000. Instructions for obtaining this information are outlined in the government publication entitled [PIB 0000](#). This Source may also be accessed on-line at any Service Canada Centre.

You have the right to file a complaint with the Privacy Commissioner of Canada regarding the institution's handling of your personal information at: [File a formal privacy complaint](#)

Version 4 November 2019

Currently the digital Repayment Notice email communication is typically sent to their secure inbox between 6 to 8 weeks before the repayment start date. With this release, the timing of sending the digital Repayment Notice communication will be adjusted to be 4 weeks prior, making it closer to the actual repayment start date.