

Maintaining Interest Free Status

Per Province Guide:

Loans are interest-free while you're in school and in other special circumstances. There may be steps you need to take to keep your loans in interest-free status.

HOW TO USE THIS GUIDE:

1. Find the Location of your Residence and Province of Funding
2. Determine if your cohort is Part Time or Full Time funding by reviewing the Financial Aid Calendar under Financial Aid Forms here: [General Forms](#)
3. Follow pertinent instructions for Full time or Part Time study
4. Submit your request for confirmation of your enrollment.

Provinces

AB	Full time or Part time
BC	Navigate to Page
MB	Navigate to Page
NB	Navigate to Page
NL	Navigate to Page
NWT	Navigate to Page
NS	Navigate to Page
NU	Email FinAid
ON	Navigate to Page
PE	Navigate to Page
QC	Navigate to Page
SK	Navigate to Page
YT	Navigate to Page

For More Information on Repayment: Take a quick glance and “Explore Your Student Loan Repayment Options” in a video [NSLSC Video](#)
Visit [National Student Loans Service Centre \(NSLSC\)](#)

[How to Maintain Interest Free Status?](#)

[Guide to Submitting a Schedule 2 \(Outside OSAP\)](#)

[Part time or Full time Studies](#)

If you received federal loan funding through any of the following provinces, you must confirm your enrolment with the [National Student Loan Service Centre \(NSLSC\)](#) to receive interest-free status on the federal portion of your loans: **Alberta, British Columbia, Manitoba, New Brunswick, Newfoundland and Labrador, Nova Scotia, Prince Edward Island, Saskatchewan, and Yukon.**

If you have outstanding federal loans, are not applying for additional funding, you can maintain your interest-free status by completing Confirmation of Enrolment through your National Student Loan Service Centre (NSLSC) portal.

Please note, these requests must be made each Term/Year that you are enrolled and can be completed as early as 30 days prior to the start of studies.

1. GAIN ACCESS TO YOUR NSLSC LOGIN

Visit: csnpe-nslsc.canada.ca/en/home

Login/ Or Register with your information either through GC Key or Partner (Financial Institution). If your information is lost please review :

Did you forget the answers to your security questions?

Once you have signed in with GCKey or Sign-In Partner, if you do not remember the answers to the mandatory security questions, you can create a new user profile by clicking on the "Continue with Verified.Me" button. This will allow us to validate your identity against your financial institution information using Verified.Me.

What happens if I get the answers wrong?

You have three attempts. If you are unsuccessful, your account will be locked and you will be provided with a number to contact for assistance.

2. HOW TO APPLY

Review the Financial Aid Calendar for your program, year, and cohort under Forms for Financial Aid: <https://www.cityuniversity.ca/general-forms/>

To complete on online confirmation of enrolment:

1. Visit csnpe-nslsc.canada.ca/en/home
2. Login or create an account
3. Under Manage a loan > Select "Confirm your Enrolment"
4. Complete the required sections
5. Submit your request

Once you have submitted your request, the school will be notified and will confirm your enrolment status and end of period study date.

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The NSLSC can be reached by phone at 1-888-815-4514 for questions.

If you are unable to complete an online request, you can retain a paper Schedule 2 online [HERE](#). Once completed, your Schedule 2 will need to be mailed to the National Student Loan Service Centre for processing.

If you are enrolled part-time and have previously borrowed part-time loans, you can complete an online Confirmation of Enrolment or a Schedule 2 to keep your part-time loans in interest-free status.

Please be advised, previous full-time loans cannot be kept in interest-free status while you study part-time (apart from Alberta provincial loans). In this case we suggest inquiring into for Repayment Assistance through the NSLSC.

Please note that should you drop or change the number of credits after your request is submitted, it will result in change to your loan eligibility and Financial Aid will need to be advised via our email.

We wish you the best of luck while in your studies!

Please feel free to contact the **Financial Aid Office: FinAidCanada@cityu.edu** if you have any questions.

**For More Information on Repayment: Take a quick glance and “Explore Your Student Loan Repayment Options” in a video [NSLSC Video](#)
Visit [National Student Loans Service Centre \(NSLSC\)](#)**

How to Maintain Interest Free Status?

Guide to Submitting a Form B (Alberta) – Part time Studies

If you received federal loan funding through any of the following provinces, you must confirm your enrolment with the [National Student Loan Service Centre \(NSLSC\)](#) to receive interest-free status on the federal portion of your loans: **Alberta, British Columbia, Manitoba, New Brunswick, Newfoundland and Labrador, Nova Scotia, Prince Edward Island, Saskatchewan, and Yukon.**

If you have outstanding federal loans, are not applying for additional funding, you can maintain your interest-free status by completing Confirmation of Enrolment through your National Student Loan Service Centre (NSLSC) portal.

Please note, these requests must be made each Term/Year that you are enrolled and can be completed as early as 30 days prior to the start of studies.

In addition a **Form B** must be completed for Alberta Student Aid.

Watch a video about Applying for Continuation of Interest-Free Status in AB

<https://studentaid.alberta.ca/while-you-study/keep-your-loans-interest-free/>

1. GAIN ACCESS TO YOUR NSLSC LOGIN

Visit: csnpe-nslsc.canada.ca/en/home

Login/ Or Register with your information either through GC Key or Partner (Financial Institution). If your information is lost please review :

Did you forget the answers to your security questions?

Once you have signed in with GCKey or Sign-In Partner, if you do not remember the answers to the mandatory security questions, you can create a new user profile by clicking on the “Continue with Verified.Me” button. This will allow us to validate your identity against your financial institution information using Verified.Me.

What happens if I get the answers wrong?

You have three attempts. If you are unsuccessful, your account will be locked and you will be provided with a number to contact for assistance.

2. HOW TO APPLY

Review the Financial Aid Calendar for your Program, Year and Cohort under Forms for Financial Aid: <https://www.cityuniversity.ca/general-forms/>

To complete on online NSLSC confirmation of enrolment:

1. Visit csnpe-nslsc.canada.ca/en/home
2. Login or create an account
3. Under Manage a loan > Select "Confirm your Enrolment"
4. Complete the required sections
5. Submit your request

Form B Instructions:

Download Form B through the '[Applications and Forms](#)' page Alberta Student Aid's website

1. Review the instructions on the form and complete Section 1 of the form.
2. Email Financial Aid with the full form for review and completion of the Schools section. We will return the form via email.
3. **Submit form via air mail to Alberta Student Aid. Follow up with Alberta Student Aid within 7-10 business days of mailing your form. Please note, if your Form B is not received within 30 days of the signing date it will expire and you will need to complete a new form.**

Please note that should you drop or change the number of credits after your request is submitted, it will result in change to your loan eligibility and Financial Aid will need to be advised via our email.

We wish you the best of luck while in your studies!

Please feel free to contact the [Financial Aid Office : FinAidCanada@cityu.edu](mailto:FinAidCanada@cityu.edu) if you have any questions.

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How to Maintain Interest Free Status?

Guide to Submitting a CRS Form (Manitoba) – Full and Part time Studies

If you received federal loan funding through any of the following provinces, you must confirm your enrolment with the [National Student Loan Service Centre \(NSLSC\)](#) to receive interest-free status on the federal portion of your loans: **Alberta, British Columbia, Manitoba, New Brunswick, Newfoundland and Labrador, Nova Scotia, Prince Edward Island, Saskatchewan, and Yukon.**

If you have outstanding federal loans, are not applying for additional funding, you can maintain your interest-free status by completing Confirmation of Enrolment through your National Student Loan Service Centre (NSLSC) portal.

Please note, these requests must be made each Term/Year that you are enrolled and can be completed as early as 30 days prior to the start of studies.

In addition a **CRS Form must be completed for Manitoba Student Aid.**

1. GAIN ACCESS TO YOUR NSLSC LOGIN

Visit: csnpe-nslsc.canada.ca/en/home

Login/ Or Register with your information either through GC Key or Partner (Financial Institution). If your information is lost please review :

Did you forget the answers to your security questions?

Once you have signed in with GCKey or Sign-In Partner, if you do not remember the answers to the mandatory security questions, you can create a new user profile by clicking on the "Continue with Verified.Me" button. This will allow us to validate your identity against your financial institution information using Verified.Me.

What happens if I get the answers wrong?

You have three attempts. If you are unsuccessful, your account will be locked and you will be provided with a number to contact for assistance.

1. HOW TO APPLY

Review the Financial Aid Calendar for your program, year and cohort under Forms for Financial Aid: <https://www.cityuniversity.ca/general-forms/>

To complete on online NSLSC confirmation of enrolment:

1. Visit csnpe-nslsc.canada.ca/en/home
2. Login or create an account
3. Under Manage a loan > Select "Confirm your Enrolment"
4. Complete the required sections
5. Submit your request

If you have previously applied for funding through the province of Manitoba, are not applying for additional funding, you can follow the instructions to complete a Confirmation of Return to School (CRS) Form. These requests can only be complete once your study period has already begun.

1. Download a Confirmation of Return to School Form from the '[Forms](#)' for Manitoba Student Aid.
2. Complete the top section of the form and email form to Financial Aid to have the school section completed We will return the form to you to via email
3. Mail the completed form to the address provided on the form. Follow up with Manitoba Student Aid within 7-10 business days of mailing your form to confirm it has been received and processed by your lender. Please note, if your Confirmation of Return to School Form is not received within 30 days of the signing date it will expire and you will need to complete a new form.

Please be advised, previous full-time loans cannot be kept in interest-free status while you study part-time (apart from Alberta provincial loans). In this case we suggest inquiring into for [Repayment Assistance through the NSLSC](#).

Please note that should you drop or change the number of credits after your request is submitted, it will result in change to your loan eligibility and Financial Aid will need to be advised via our email.

We wish you the best of luck while in your studies!

Please feel free to contact the [Financial Aid Office](#) : FinAidCanada@cityu.edu if you have any questions.

For More Information on Repayment: Take a quick glance and “Explore Your Student Loan Repayment Options” in a video [NSLSC Video](#)
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How to Maintain Interest Free Status?

Guide to Submitting a Form D- Student Enrollment Form (NWT) – Full and Part time Studies

If you have previously applied for funding through Northwest Territories, are not applying for additional funding, you can follow the instructions to complete a Form D – Student Enrollment Form.

Please note, these requests must be made **each term for a maximum of 13 weeks** that you are enrolled and can be completed by the school as early as 30 days prior to the start of studies.

1. HOW TO APPLY

Review the Financial Aid Calendar for your program, year and cohort under Forms for Financial Aid: <https://www.cityuniversity.ca/general-forms/>

1. Download the Form D – Student Enrollment Form from '[Forms and Applications](#)'
2. Review the instructions and complete the top portion (Student Information) of the form
3. Email form to Financial Aid and we will complete the school section and return it to you via email.
4. Forward the form by fax to Northwest Territories Student Financial Assistance by fax at 1-800-661-0893/867-873-0336
5. Follow up with your lender within 7-10 business days after faxing your form to confirm it has been received and processed

Please note that should you drop or change the number of credits after your request is submitted, it will result in change to your loan eligibility and Financial Aid will need to be advised via our email.

We wish you the best of luck while in your studies!

Please feel free to contact the **Financial Aid Office: FinAidCanada@cityu.edu** if you have any questions.

How to Maintain Interest Free Status?

Guide to Submitting Continuation of Interest Free Status (OSAP) – Full and Part time Studies

If you have previously applied for funding through the province of Ontario, are not applying for additional funding, you can follow the instructions to complete an online Continuation of Interest-Free Status (CIFS) Request.

1. HOW TO APPLY

□ Review the Financial Aid Calendar for your program, year and cohort under Forms for Financial Aid: <https://www.cityuniversity.ca/general-forms/>

1. [Log in](#) to your OSAP account using your Ontario Access Number (OAN) and password
2. Select 'Apply for interest-free status' to submit a new application or access a previously started application
3. Complete and submit the application by submitting the type of school, program name and standardized study period start and end dates, and student ID

Once you have submitted your request, the school will be notified by the lender and will confirm your enrolment status. You can monitor the status of your request through your OSAP portal and through your student portal.

Please be advised, previous full-time loans cannot be kept in interest-free status while you study part-time (apart from Alberta provincial loans). In this case we suggest inquiring into for [Repayment Assistance through the NSLSC](#).

Please note that should you drop or change the number of credits after your request is submitted, it will result in change to your loan eligibility and Financial Aid will need to be advised via our email.

We wish you the best of luck while in your studies!

Please feel free to contact the [Financial Aid Office](#) : FinAidCanada@cityu.edu if you have any questions.

For More Information on Repayment: Take a quick glance and “Explore Your Student Loan Repayment Options” in a video [NSLSC Video](#)
Visit [National Student Loans Service Centre \(NSLSC\)](#)

How to Maintain Interest Free Status?

Guide to Confirmation of Enrollment (PEI) – Full and Part time Studies

If you :

- received federal loan funding through PEI, you must confirm your enrolment with the National Student Loan Service Centre (NSLSC) to receive interest-free status on the federal portion of your loans.
- have outstanding federal loans, are not applying for additional funding, you can maintain your interest-free status by completing Confirmation of Enrolment through your National Student Loan Service Centre (NSLSC) portal.

Please note, these requests must be made each term/year that you are enrolled and can be completed by as early as 30 days prior to the start of studies.

In addition a PEI Provincial Confirmation of Enrollment form must be completed

1. GAIN ACCESS TO YOUR NSLSC LOGIN

Visit: csnpe-nslsc.canada.ca/en/home

Login/ Or Register with your information either through GC Key or Partner (Financial Institution). If your information is lost please review :

Did you forget the answers to your security questions?

Once you have signed in with GCKey or Sign-In Partner, if you do not remember the answers to the mandatory security questions, you can create a new user profile by clicking on the “Continue with Verified.Me” button. This will allow us to validate your identity against your financial institution information using Verified.Me.

What happens if I get the answers wrong?

You have three attempts. If you are unsuccessful, your account will be locked and you will be provided with a number to contact for assistance.

2. HOW TO APPLY

Review the Financial Aid Calendar for your program, year and cohort under Forms for Financial Aid: <https://www.cityuniversity.ca/general-forms/>

To complete on online NSLSC confirmation of enrolment:

6. Visit csnpe-nslsc.canada.ca/en/home
7. Login or create an account
8. Under Manage a loan > Select "Confirm your Enrolment"
9. Complete the required sections
10. Submit your request

Provincial (PEI) Confirmation of Enrolment:

1. Access the Provincial Confirmation of Enrolment Form from the '[Student Loan Forms](#)'
2. Complete the top section of the form and email Financial Aid to have the school section completed and we will email back the form.
3. Forward one copy of the form to EDULINX-PEI and another copy of the form to Student Financial Services via air mail. These must be sent at the beginning of your current study period. This form is valid for 30 days only and not beyond the month reported as the “End Date of Current Study Period”.
4. Edulinx – PEI: PO Box 1008, Station B, Mississauga, ON, L4Y 3W3, Fax: 1-877-560-1390
5. Student Financial Services: PO Box 2000, Charlottetown, PE, L4Y3W3, Fax: 1-902-368-6144

Please be advised, previous full-time loans cannot be kept in interest-free status while you study part-time (apart from Alberta provincial loans). In this case we suggest inquiring into for Repayment Assistance through the NSLSC.

Please note that should you drop or change the number of credits after your request is submitted, it will result in change to your loan eligibility and Financial Aid will need to be advised via our email.

We wish you the best of luck while in your studies!

Please feel free to contact the Financial Aid Office : FinAidCanada@cityu.edu if you have any questions.

For More Information on Repayment: Take a quick glance and “Explore Your Student Loan Repayment Options” in a video [NSLSC Video](#)
Visit [National Student Loans Service Centre \(NSLSC\)](#)

How to Maintain Interest Free Status?

Guide to Submitting a Form 2006 (Confirmation of Study Status - QUE) – Full and Part time Studies

If you are a full-time or part time student and have not applied for financial assistance for your current period of study, you need to have a [Confirmation of Student Status](#) form filled out by a school representative which can be downloaded from your lender's website.

This form will make it possible for you to be exempted from the obligation to repay, during the period of study indicated, your student loan debt contracted under the Loans and Bursaries Program or Loans Program for Part- Time Studies.

1. HOW TO APPLY

□ Review the Financial Aid Calendar for your program, year and cohort under Forms for Financial Aid: <https://www.cityuniversity.ca/general-forms/>

This form will not be considered valid unless it has been signed by an authorized person at your educational institution and can only be completed as of the first day of the term. Please see the following instructions:

1. Download the Confirmation of Student Status – Full-time (Form number 2006) from the '[All Forms](#)' page of your lender's website.
2. Review the instructions and complete Section 1 of the form
3. Email Financial Aid to have Section 2 completed, signed and stamped by a school representative. We will then send the form back via email.
4. Using the Online Service available through your lender's website, upload the completed document for processing. If you are unable to upload the document, you can mail it to the address provided on the form itself.
5. Follow up with your lender within 7-10 business days after uploaded/ mailing your form to confirm it has been received and processed.

Please note that should you drop or change the number of credits after your request is submitted, it will result in change to your loan eligibility and Financial Aid will need to be advised via our email.

We wish you the best of luck while in your studies!

Please feel free to contact the [Financial Aid Office : FinAidCanada@cityu.edu](mailto:FinAidCanada@cityu.edu) if you have any questions.