



Communications to Students about their Loans

2017-18

Overview

This presentation summarizes the loan lifecycle and explains how Student Aid communicates with student loan borrowers who have Alberta student loans.

Note: This information is subject to change without notice.

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Student Aid Alberta & Service Providers

➤ Student Aid Alberta

- Determines eligibility for federal and provincial loans and grants.
- Issues Master Student Financial Assistance Agreements for Alberta and Canada funding.
- Issues grant cheques to eligible students.

Visit: studentaid.alberta.ca

➤ Student Aid Alberta Service Centre

- Provides customer service relating to student aid through interactive Online Services, email and telephone.
- Processes Alberta student loan disbursements (payments).
- Administers Alberta student loans.
- Manages Alberta student loans while students are in school.
- Manages Alberta student loans during repayment.

Visit: myloan.studentaid.alberta.ca

Call: 1-855-606-2096

➤ National Student Loans Service Centre

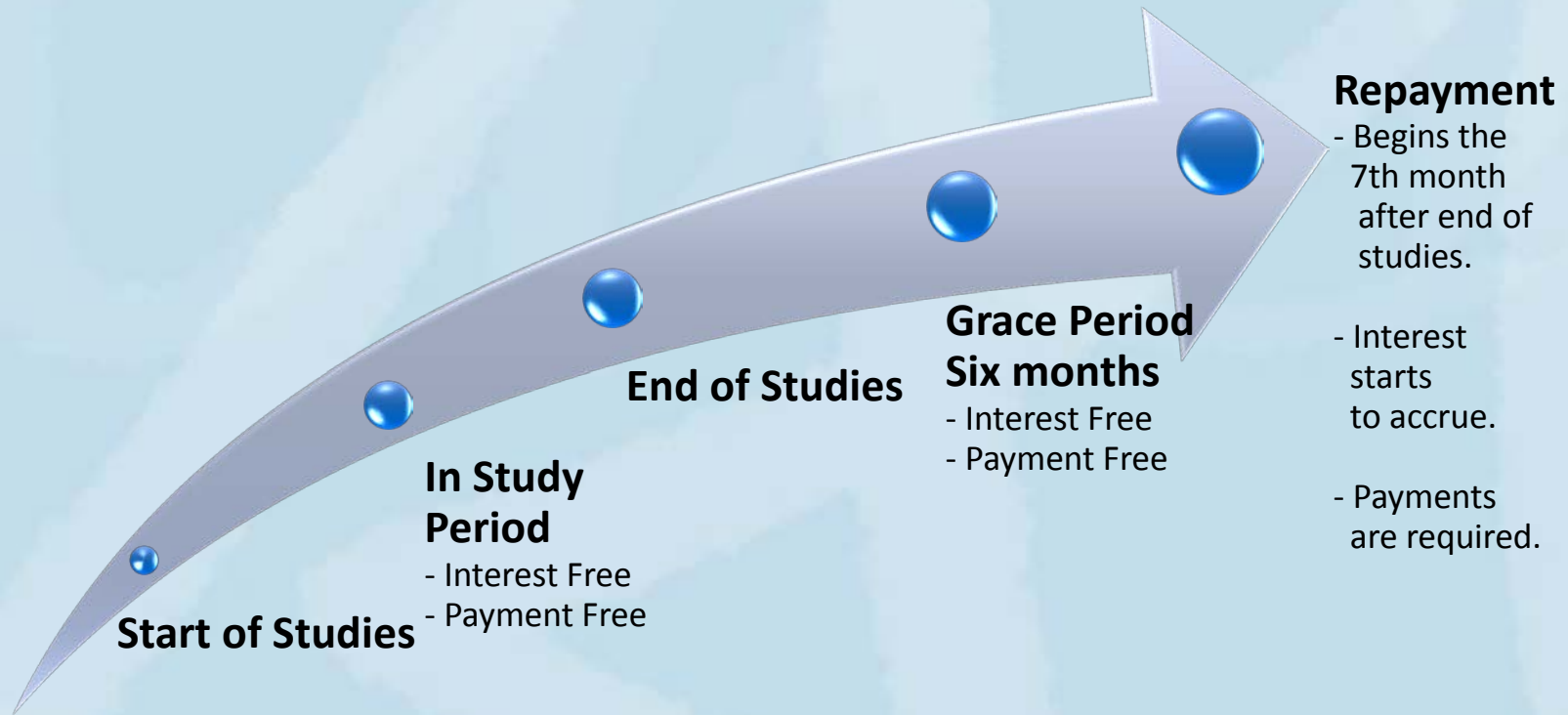
- Administers Canada Student Loans.
- Processes Canada Student Loan disbursements (payments).
- Manages Canada Student Loans while students are in school.
- Manages Canada Student Loans during repayment.

Visit: Government of Canada

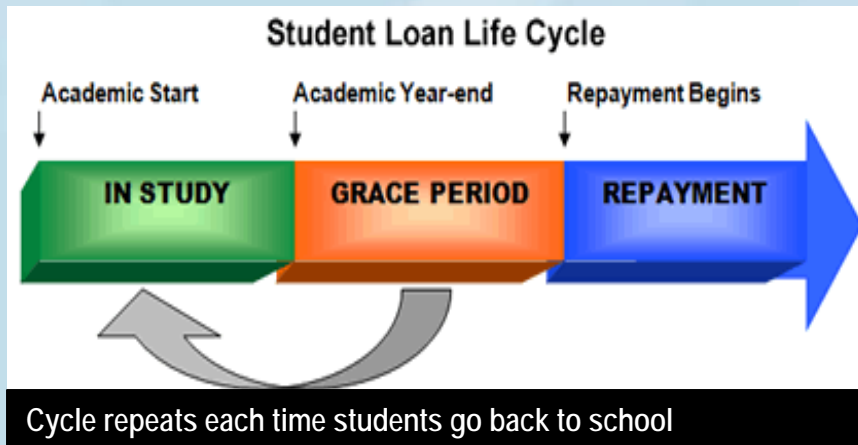
Call: 1-888-815-4514

Note: This presentation does not include details about communications by the National Student Loans Service Centre.

Alberta Student Loan Lifecycle



Loan Lifecycle: In Study



For Alberta student loans, **In Study Period** refers to the time in which the borrower is a **full-time or part-time student**:

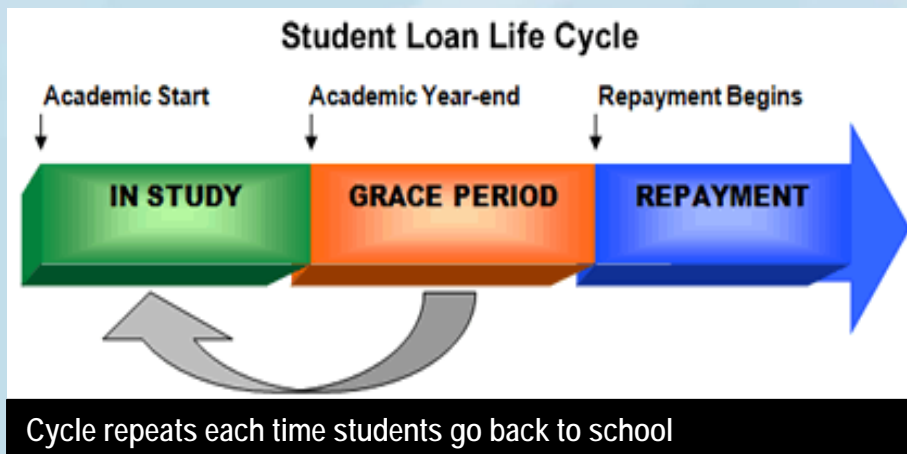
- No payments are required from the borrower.
- No interest is charged to the borrower.
- Borrowers must ensure the Student Aid Alberta Service Centre is aware they are in studies.

Loan Lifecycle: Grace Period

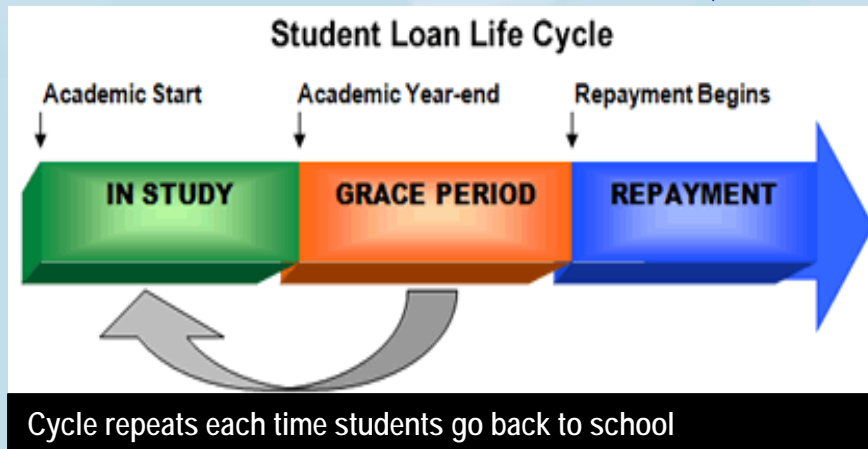


The **Grace Period** is a 6-month period between the end of studies and the beginning of repayment:

- **No interest** is charged during the Grace Period (Alberta student loans only).
- **Payments are not required.** Borrowers can choose to make voluntary payments on principal.



Loan Lifecycle - Repayment



In the **Repayment Period** the borrower must repay student loans and interest begins to accrue:

- Repayment begins on the first day of the 7th month following the borrower's academic year-end date.
- The first payment is due near the end of the 7th month.
- **Acceptable payment methods are:**
 - Personal Pre-Authorized Deposit and Payment Agreement
 - Online or Telephone Banking
 - Cheques – Monthly and Post-dated
 - Money Orders or Bank Drafts

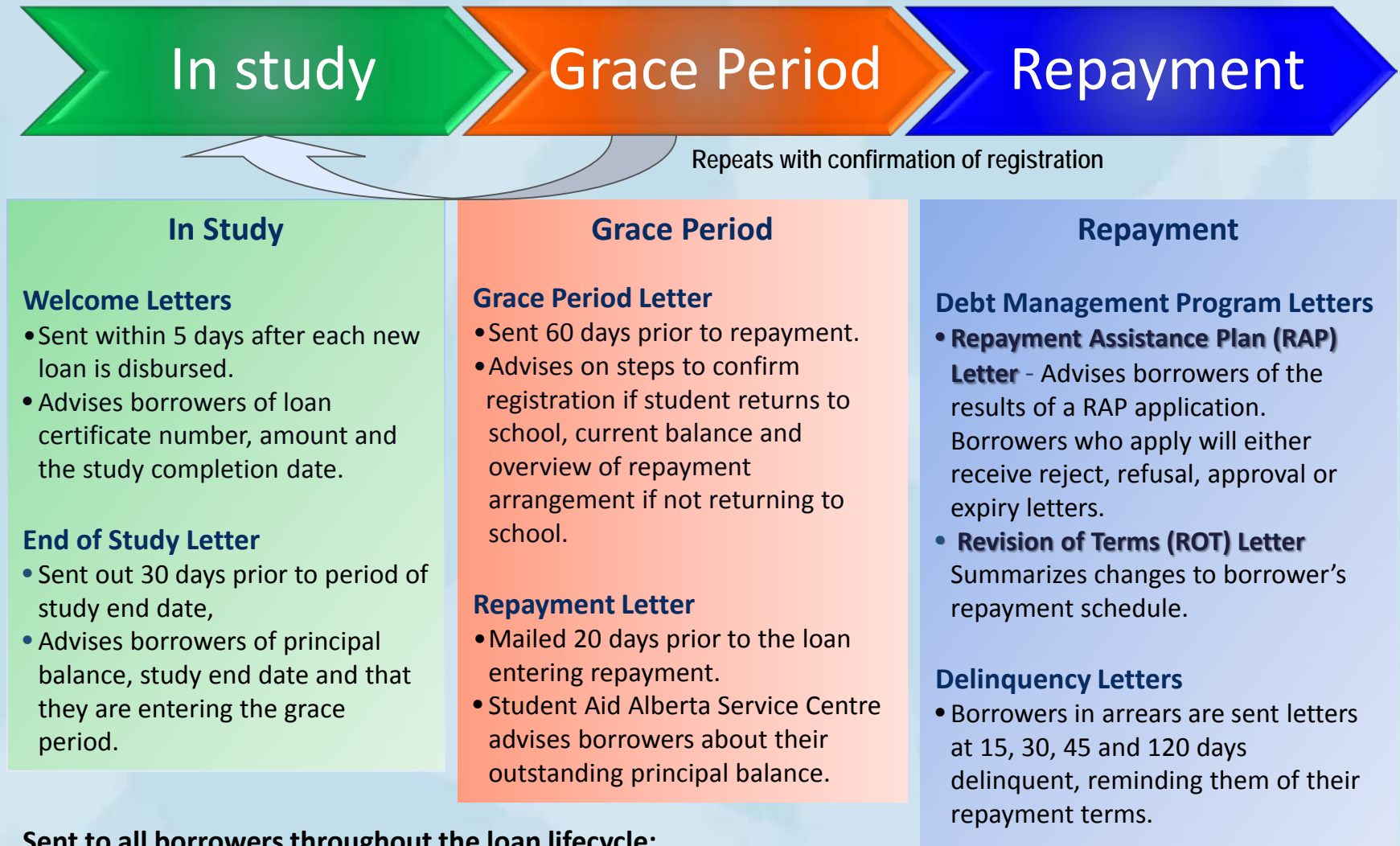
Loan Lifecycle - Repayment

- The borrower's payment amounts are calculated using the **loan balance owing**, and the **term of the loan** at the time the loan enters repayment.
- Payments are first applied to outstanding interest and then toward the principal balance of the loan.
- The interest rate on Alberta student loans is calculated at either:
 - a **floating rate** (prime) or
 - a **fixed rate** (prime + 2%)

Canada student loans have a floating rate of prime + 2.5% and a fixed rate of prime + 5%.

- Student loans are automatically assigned the floating rate when they enter repayment.
- Borrowers can repay their loan before the end of their repayment term without penalty by:
 - Paying an amount larger than the minimum monthly payment calculated for their term
 - Making weekly or bi-weekly payments
 - Making lump sum payments

Letter Communications



Sent to all borrowers throughout the loan lifecycle:

Annual Statement:

Provides details on payments and other transactions on the loan. Sent in February to all borrowers.

Income Tax Receipt

Provides total amount of interest paid on the loan. Sent by February 28 to all borrowers making payments toward interest in the previous year.

Welcome Letters



«TapeDate»

«NAME»
«ADDRESS1»
«ADDRESS2»
«CITY_PROV» «POSTALCODE»
«COUNTRY»

Certificate Number: «CertificateNo»
Loan Number: «LoanNo»
New loan amount granted «New_Loan_Amt»
Amount (if any) of previous loan(s) «PrevPrin_OS»
New total Alberta loan principal «Total_Prin_OS»
Current study completion date «EOS_Date»
+ if applicable, the actual amount disbursed may be less due to the outstanding interest being deducted.

Dear «Name»:

Your Alberta student loan was processed on «DisbursDate» and your money has been deposited to the bank account printed below:

Bank #: «Bank» Branch #: «Branch» Account #: «Account» Amount: \$ «Stud_Dis»

Visit studentaid.alberta.ca for information on how to manage your Alberta student loan.

When you register for Student Aid Alberta Service Centre's online services, you can manage your loan online!

If you have any questions, visit studentaid.alberta.ca or call one of our service representatives. We are available from Monday to Friday, between 7:30 a.m. and 8:30 p.m. your local time.

Toll free within North America: 1 855 606-2096
1 855 306-2240 (TTY for the hearing impaired)
800 2 529-9242 (outside North America – add the appropriate International Access Code)

We wish you success with your studies.

Student Aid Alberta Service Centre
P.O. Box 4050 • Mississauga, STN A • Mississauga ON • L5A 4M9

E&OE

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AB-WELP1(E)(Vers 4.0a)



Each welcome letter contains this basic information.



Borrowers are informed of all details pertaining to their disbursement.



The body of the letter changes depending on the individual's situation (e.g. whether information provided is correct, preference of direct deposit or cheque, or if the loan was disbursed directly to the educational institution).

Students who have provincial grant overpayments converted to Alberta student loans will also receive a welcome letter.

End of Study Letter



«LetterDate»

«FIRSTNAME» «LASTNAME»

«ADDRESS1»

«ADDRESS2»

«CITY» «PV» «POSTAL_CODE»

«COUNTRY»

IMPORTANT NOTICE REGARDING YOUR ALBERTA STUDENT LOAN

According to our records, you will be completing your current study period on «EOS Dt». For six months after your study end date, you will not have to make payments on your Alberta student loan and no interest will be charged. Prepare now to repay your Alberta Student Loan or, if you are returning to school, to provide us with your new study period start and end dates.

RETURNING TO STUDIES? If you are returning to full-time post-secondary studies and receiving funding through Student Aid Alberta, you don't need to do anything. Your Alberta and Canada student loans will remain interest free with no payments required. If you will be enrolling as a part-time student, interest will be charged on your Canada student loans and you will be contacted by the National Student Loan Service Centre regarding repayment.

You will need to forward a completed Confirmation of Registration – Reinstatement of Interest Free Status (Form B) to our office if you are:

- returning to full-time studies but not receiving funding from Student Aid Alberta, or
- enrolling as a part-time student.

You can find the form at studentaid.alberta.ca, your school's financial aid office, or by calling the Student Aid Alberta Service Centre.

FINISHED STUDIES? If you are not returning to school, you will begin repaying your loan on «Pay_Due_Date». You can prepare now to make payments on your loan. The enclosed Loan Repayment Guide provides you with information on your loan and repayment terms.

We will automatically withdraw your monthly loan payments from your bank account. A pre-authorized payment form is included if you have not yet provided us with your banking information or want your payments withdrawn from a different account. Attach a void cheque, and return it to our office within 30 days, or you may fax the information to **1 866 236-2332**.

Contact us: If you have any questions, visit studentaid.alberta.ca or call the Student Aid Alberta Service Centre. We are available from Monday to Friday, between 7:30 a.m. and 8:30 p.m. your local time.

Toll free within North America: 1 855 606-2096

1 855 306-2240 (TTY for the hearing impaired)

800 2 529-9242 (outside North America – add the appropriate International Access Code)



The End of Study Letter advises borrowers of the principal balance, the study period end date, and of the fact that they will be entering the grace period.



Borrowers should start to plan to repay their loans or inform Student Aid Alberta Service Centre of their new study period start and end dates.

Grace Period Letter



«LetterDate»

«FIRSTNAME» «LASTNAME»

«ADDRESS1»

«ADDRESS2»

«CITY» «PV» «POSTAL_CODE»

«COUNTRY»

IMPORTANT NOTICE REGARDING YOUR ALBERTA STUDENT LOAN

According to our records, you will be completing your current study period on «EOS_Dt». For six months after your study end date, you will not have to make payments on your Alberta student loan and no interest will be charged. Prepare now to repay your Alberta Student Loan or, if you are returning to school, to provide us with your new study period start and end dates.

RETURNING TO STUDIES? If you are returning to full-time post-secondary studies and receiving funding through Student Aid Alberta, you don't need to do anything. Your Alberta and Canada student loans will remain interest free with no payments required. If you will be enrolling as a part-time student, interest will be charged on your Canada student loans and you will be contacted by the National Student Loan Service Centre regarding repayment.

You will need to forward a completed Confirmation of Registration – Reinstatement of Interest Free Status (Form B) to our office if you are:

- returning to full-time studies but not receiving funding from Student Aid Alberta, or
- enrolling as a part-time student.

You can find the form at studentaid.alberta.ca, your school's financial aid office, or by calling the Student Aid Alberta Service Centre.

FINISHED STUDIES? If you are not returning to school, you will begin repaying your loan on «Pay_Due_Date». You can prepare now to make payments on your loan. The enclosed Loan Repayment Guide provides you with information on your loan and repayment terms.

We will automatically withdraw your monthly loan payments from your bank account. A pre-authorized payment form is included if you have not yet provided us with your banking information or want your payments withdrawn from a different account. Attach a void cheque, and return it to our office within 30 days, or you may fax the information to **1 866 236-2332**.

Contact us: If you have any questions, visit studentaid.alberta.ca or call the Student Aid Alberta Service Centre. We are available from Monday to Friday, between 7:30 a.m. and 8:30 p.m. your local time.

Toll free within North America: 1 855 606-2096

1 855 306-2240 (TTY for the hearing impaired)

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The Grace Period Letter advises borrowers of their payment dates and encourages them to use Online Services.



It advises borrowers of steps to take to confirm registration if they are returning to school.



It provides borrowers with an overview of the repayment arrangements available if they are not returning to school.

Your Repayment Guide

Your Loan Repayment Guide

*The information provided is for your **reference and budgeting*** purposes only. You will be provided with your actual loan repayment details before you begin repayment.*

Customer Name: «FIRSTNAME» «LASTNAME»

Loan Number: «LoanNo»

Loan Details as at: «LetterDate»

TERM	DEFINITION	LOAN NUMBER «LoanNo»
Total Repayable	Total amount of money loaned to you (less payments).	«PrinOs»
Interest Rate	Interest is charged at the prime rate.	«Rate»
Term	The estimated length of time, in months, scheduled for your regular payments to pay back your loan in full.	«Term» months
Monthly Payment Amount	The estimated minimum monthly payment amount.	«Monthly_Pmt»
First Payment Date	The date your first payment begins. Payments are due on the last day of each month.	«Pay_Due_Date»

MANAGE YOUR ALBERTA STUDENT LOAN ONLINE: Login to the Student Aid Alberta Service Centre's online services to view your loan balance or make a payment.

FLEXIBLE REPAYMENT OPTIONS, including the Repayment Assistance Plan, are available to help you set up a repayment plan that works for you. Contact us for more information.



With the grace period letter, borrowers receive a repayment guide for reference and budgetary purposes.



Manage Your Alberta Student Loan Online:

Log in to Student Aid Alberta. You can easily review your current loan balance, (including your payment and transaction history) and update your address, phone number and other contact information.

To learn more about managing your Alberta student loan online, visit: **studentaid.alberta.ca**.

Repayment Letter

«TapeDt»

«NAME»
«ADDRESS1»
«ADDRESS2»
«CITY» «PV» «POSTAL_CODE»
«COUNTRY»

Loan Number: «LoanNo»
Principal Balance: «PrinBal»
Payment Amount *: «PayAmt»
First Payment Date: «FirstPayDt»
Term **: «Term» months
Interest Rate: «IntRate»

It's Time to Start Repaying Your Alberta Student Loan(s)

Your Alberta student loan(s) will become payable as of «ConsolDate» and your first payment is due on «FirstPayDt». Please review the information provided in this letter to ensure your loan and banking information is correct.

Review the payment amount, payment date, and term listed above. You can always customize your payments to work for you. Use our online loan services to change the amount of your monthly payment, your payment date, or the number of months it will take you to repay your loan (payment term). To learn more about managing your Alberta student loan online, visit myloan.studentaid.alberta.ca.

Flexible Payment Options Are Available:

1. Pre-authorized Payment Plan

If you are set up on the pre-authorized payment plan, we will automatically withdraw your monthly loan payment from your bank account. We encourage you to take advantage of this convenient and easy service to make sure your regular loan payments are made on time. The banking information we have for you is:

BANK/NUMBER: «BankName» «Bank_»
BRANCH/TRANSIT: «BankAdd» «Transit_»
«BnkCityProv»
ACCOUNT NUMBER: «Account_»

If this banking information is blank or incorrect, please complete the enclosed pre-authorized payment form and return it to our office by «M_20dy7M_aft_EOS», or fax it to 1 866 236-2332.

2. Online or Telephone Banking

You can also make your monthly student loan payments using your financial institutions online or telephone banking services. To arrange for this option, contact your financial institution or visit their website and add ALBERTA DIRECT STUDENT LOAN to your bill payment list. Use your loan number as your account number.


3. Cheque or Money Order

If you prefer to send cheques or money orders, please ensure they are made out to the Government of Alberta and received by the Student Aid Alberta Service Centre before your monthly payment due date.


Repayment Assistance:

The Repayment Assistance Plan makes sure your monthly payment is in sync with your income and family size. You can apply anytime during your repayment term. If you qualify, an affordable monthly payment will be set for six months. Depending on your situation, you may not need to make a payment at all for some months until your situation changes.

RETURNING TO SCHOOL? If you are returning to full-time post-secondary studies and receiving funding through Student Aid Alberta, you don't need to do anything. Your Alberta and Canada student loans will remain interest-free with no payments required.



The Repayment Letter provides the borrower with the balance owing, the amount of the monthly payment, the date of the first payment, the term of the loan and the interest rate applied to the loan.



The Repayment Letter also provides information about how to repay.

Repayment Letter



RETURNING TO SCHOOL? If you are returning to full-time post-secondary studies and receiving funding through Student Aid Alberta, you don't need to do anything. Your Alberta and Canada student loans will remain interest-free with no payments required.

You will need to forward a completed Confirmation of Registration – Reinstatement of Interest Free Status (Form B) to our office by <<M_25dy6M_aft_EOS>> if you are:

- returning to full-time studies but not receiving funding from Student Aid Alberta, or
- enrolling as a part-time student.

You can find the form at studentaid.alberta.ca, your school's financial aid office, or by calling the Student Aid Alberta Service Centre.

Contact us: If you have any questions, visit studentaid.alberta.ca or call the Student Aid Alberta Service Centre. We are available from Monday to Friday, between 7:30 a.m. and 8:30 p.m. your local time.

Toll free within North America: 1 855 606-2096
1 855 306-2240 (TTY for the hearing impaired)
800 2 529-9242 (outside North America – add the appropriate International Access Code)



No interest accumulates on Alberta student loans during the Grace Period.



The Repayment Letter also reminds borrowers that if they are returning to school, and not receiving funding, they should submit a **Confirmation of Registration form.**

Debt Management: RAP Approval Letter

«FirstName» «LastName»
«Address1»
«Address2»
«City» «Pv» «Postal_Code»
«Country»

CONFIRMATION OF APPROVAL

Dear «FirstName» «LastName»,

We are pleased to inform you that your application for Repayment Assistance has been approved. Based on the financial information you provided we have either reduced your monthly payment, or will require no payment from you. Details of your account are provided below.

Loan «Program1»	Number «LoanNo1»	Approved Payment «AffPmt1»	Start Date «StartDate1»	End Date «EndDate1»
--------------------	---------------------	----------------------------------	----------------------------	------------------------

During your approved period, Alberta will be making interest and/or principal payments towards your loan. You can see these payments by selecting "View History" from your loan details page using Student Aid Alberta Service Centre's online services.

Note: This approval may be revoked if you do not make the revised monthly payments indicated above.

At the end of the approved period of Repayment Assistance, you will be required to resume your monthly repayment schedule.

If, near the end of the approved period above, you feel that you will be unable to resume regular monthly payments, contact us to request a new application for Repayment Assistance. You will be responsible for paying any interest that accumulates between the end date shown above and the start date of your new Repayment Assistance period.

If you also have a Canada student loan, visit NSLSC On-Line Services at canlearrn.ca. Sign in to complete a step-by-step process to submit a new Repayment Assistance application to the NSLSC. The NSLSC will advise us of the results of your application for your Alberta student loan as well.

How to contact us

Visit studentaid.alberta.ca and register for Student Aid Alberta Service Centre's online services. Once registered, you can check your balance, view or print your statement, and change your address. Please ensure we have your current address, telephone number and email address at all times so we can continue to provide you with important information about your loan.

If you have any questions, we would be happy to help you Monday to Friday, between 7:30 a.m. and 8:30 p.m. your local time.


Toll free within North America: 1 855 606-2096
1 855 306-2240 (TTY for the hearing impaired)
800 2 529-9242 (outside North America – add the appropriate International Access Code)

Student Aid Alberta Service Centre
P.O. Box 4050 • Mississauga, STN A • Mississauga ON • L5A 4M9

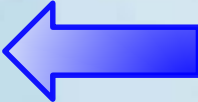
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AB-RAP-APPRV(E)(vers 4.0a)



The Repayment Assistance Plan (RAP) letter advises borrowers who apply for RAP if they are eligible.



It specifies the start and end dates of the 6 month period for which RAP has been approved.



Various other RAP letters are sent to borrowers depending on individual circumstances:

- RAP application was not approved
- RAP was cancelled
- RAP is approaching the expiry date
- RAP application missing information and cannot be completed

Debt Management: Revision of Terms Letter



«Date»

«Givenname» «Surname»
«Address1»
«Address2»
«City», «Prov» «Postal_Code»
«Country»

Revision Summary for Your «Program» Student Loan Number «LoanNo»

Dear «Givenname» «Surname»,

[A]Thank you for inquiring about our repayment assistance programs. This letter confirms that the revision of the terms of your loan is now complete. For your records, the details of your loan are listed below.

[B]Thank you for inquiring about our repayment assistance programs. This letter confirms the details of your request to revise the terms of your loan. The revised terms are not in effect until we receive any required payments, as listed below.

[C]Thank you for inquiring about our repayment assistance programs. This letter confirms our discussion with you to revise the terms of your loan in order to proceed with your application for Alberta Repayment Assistance. The revised terms are not in effect until we receive any required payments, as listed below.

[D]Thank you for inquiring about our repayment assistance programs. This letter confirms that we received your loan payment and your loan is now in a Repayment Assistance period. The revised loan information is listed below.

Loan Information:

«Program» Student Loan number: «LoanNo»

- [R]Remember, your regular monthly payment of [NEXT PYMT] is still required and due on [DUE DATE], and your new payment schedule, outlined below, takes effect next month.
- [E]A payment in the amount of [NET OWE] was due by [PMT DUE]. As per our conversation, this amount was withdrawn from your bank account.
- [F]A payment in the amount of [NET OWE] is due by [PMT DUE]. As per our conversation, you will be sending a cheque or money order for this amount to our office.
- [G]In addition, your regular monthly payment of [NEXT PYMT] will be withdrawn from your bank account on [DUE DATE].
- [H]A payment for interest in the amount of [PMT OWE] is due. Your next monthly payment of [NEXT PYMT] will be withdrawn from your bank account on [DUE DATE] and will cover this interest.
- [S]Your one-time reduced monthly payment of [NEXT PYMT] is due on [DUE DATE].

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AB-ROT-ConfTerms(E)(vers 5.0)



The Revision of Terms Letter summarizes changes to a borrower's repayment terms.



The body of the letter will consist of one of the A-D paragraphs, depending on the borrower's individual circumstances.

Debt Management: Revision of Terms Letter

Page2

- [I]Your reduced monthly payment of [NEW PMT1] will start on [START DT1] for [TERM 1/ 2] months.
- [J]Your new regular monthly payment of [NEW PMT2] will start on [START DT2] for [TERM 1/ 2] months.
- [K]Payment(s) of [NEW PMT1] will start on [START DT1] for [TERM 1 /2] month(s).
- [L]As of the date of this letter, the principal balance remaining on this loan is [BALANCE].
- [M]The principal balance remaining on your loan is [BALANCE], however; you have selected to add interest in the amount of [CAP AMT] to your principal. As a result, the principal will increase by that amount to [CAP AMT + POB].
- [N]Your new regular monthly payment of [NEW PMT1] will start at the end of your approved Repayment Assistance period.

[O]The amount owing to complete the revision of terms for your loan is [NET OWE] and has been withdrawn from your bank account.

[P]The amount owing to complete the revision of terms for your loan is [NET OWE] and you will be sending a cheque or money order to our office by [DUE DATE].

[Q]Any outstanding payments for your loan, as noted above, must be paid in order for us to proceed with the review of your application for Repayment Assistance (enclosed).

Note: This letter reflects only the loans for which you are revising your repayment terms. Payment terms for Canada student loans or student loans with other financial institutions are unchanged.

We encourage you to manage your Alberta student loan online. Visit studentaid.alberta.ca and register for Student Aid Alberta Service Centre's online services.

Contact Us:

If you have any questions, visit studentaid.alberta.ca or call one of our service representatives. We are available from Monday to Friday, between 7:30 a.m. and 8:30 p.m. your local time.

Toll free within North America: 1 855 606-2096
1 855 306-2240 (TTY for the hearing impaired)
800 2 529-9242 (outside North America – add the appropriate International Access Code)



The Revision of Terms letter also informs borrowers that payments are required each month (these may be interest-only payments or reduced payments).



Again, depending on the borrower's individual circumstances, the letter will consist of one of the loan information paragraphs and one of the O-Q paragraphs.

Delinquency Letters

ACTION REQUIRED: YOUR LOAN PAYMENTS ARE OVERDUE

Dear «FIRST NAME» «LAST NAME»,

Our records indicate that you have missed a payment on your Alberta student loan. This negatively affects your credit rating. **It is urgent that you take immediate action to bring your account back into good standing.** There are two ways to bring your account back into good standing:

15 Day Letter

Delinquency letters are sent to borrowers who are in arrears on their loan repayment.

ACTION REQUIRED: YOUR LOAN PAYMENTS ARE OVERDUE

Dear «FIRST NAME» «LAST NAME»,

Our records indicate that you have missed two payments on your Alberta student loan. This negatively affects your credit rating and may impact your eligibility for future credit lines, loans or mortgages at any financial institution. **It is urgent that you take immediate action to bring your account back into good standing.** There are two ways to bring your account back into good standing:

30 Day Letter

The **second** reminder stresses to borrowers that failure to make payments will affect the borrower's credit rating and that they should work with the Student Aid Alberta Service Centre to bring their loan to good standing as soon as possible.

ACTION REQUIRED: YOUR LOAN PAYMENTS ARE OVERDUE

Dear «FIRST NAME» «LAST NAME»,

Our records indicate that you have missed two payments on your Alberta student loan. This negatively affects your credit rating and may impact your eligibility for future credit lines, loans or mortgages at any financial institution. **It is urgent that you take immediate action to bring your account back into good standing.** There are two ways to bring your account back into good standing:

45 Day Letter

The **third** reminder stresses to borrowers they must bring their account into good standing.

Delinquency Letters Con't

«Letterdate»

«FIRST NAME» «LAST NAME»
«ADDRESS1»
«ADDRESS2»
«CITY», «PV» «POSTAL_CODE»
«COUNTRY»

Loan Number: «Loan»
Payment Due Date: «Pymnt_Dt»
Payment Amount: «Pymnt_Amt»

ACTION REQUIRED: YOUR LOAN PAYMENTS ARE OVERDUE

Dear «FIRST NAME» «LAST NAME»,

Our records indicate that you have missed two payments on your Alberta student loan. This negatively affects your credit rating and may impact your eligibility for future credit lines, loans or mortgages at any financial institution. **It is urgent that you take immediate action to bring your account back into good standing.** There are two ways to bring your account back into good standing:

1. Make a payment (three options)

- Use Student Aid Alberta Service Centre's online services at studentaid.alberta.ca to make a payment, or
- Use online or telephone banking through your Financial Institution, or
- Send a cheque or money order to Government of Alberta at the address listed at the bottom of this page

For future payments, automatic withdrawals are a convenient and easy way to make sure your regular loan payments are made on time. If you are not already enrolled, sign up for our pre-authorized payment program by completing the Pre-Authorized Payment Agreement (enclosed) and mailing it with a voided cheque to our office, or by faxing it to 1 866 236-2332.

2. Apply for repayment assistance programs

Repayment assistance programs help students who are having difficulty repaying their loans. Please contact us to discuss which option works best for you. Your options may be:

- The Repayment Assistance Plan - makes sure your monthly payment is in sync with your income and family size, or
- Change the terms of your loan - reduce your monthly payment amount or make interest only payments for up to 6 months.

If you have already brought your account back into good standing, please ignore this reminder and accept our thanks. Visit studentaid.alberta.ca for information on how to manage your Alberta student loan. We encourage you to manage your loan online using the Student Aid Alberta Service Centre's online services.

If you have any questions, visit studentaid.alberta.ca or call one of our service representatives. We are available from Monday to Friday, between 7:30 a.m. and 8:30 p.m. your local time.

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AB-30Arrears(E)(vers 2.2)



Delinquency letters provide contact information for borrowers to discuss suitable arrangements for payment if they are facing financial difficulty.



The interest on the outstanding loan amount will continue to accrue until the total in arrears has been paid.

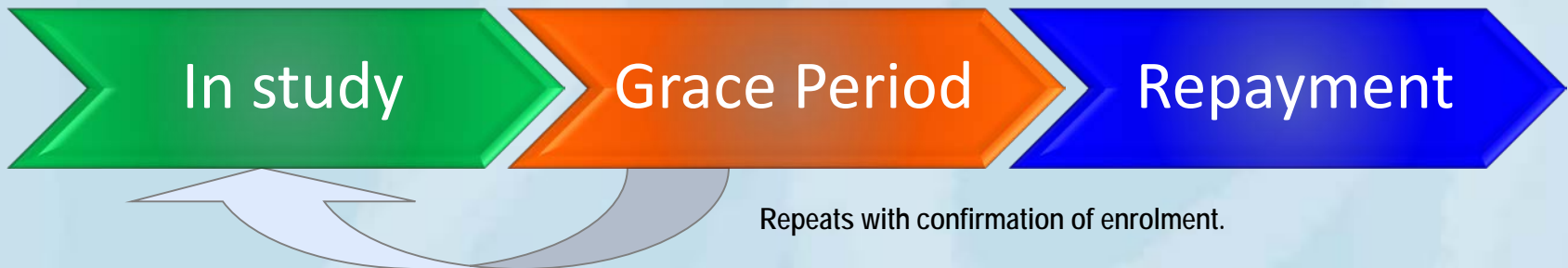
Annual Statement

The annual statement sent out to all borrowers by February of each year provides each borrower with the following information:

- *Your amount owing as of June 1, 2016 is \$26,745.67*

Date (mm/dd/yyyy)	Description	Amount	Interest	Principal	Principal Balance
11/30/2015	Payment – Thank you	\$400.00	\$46.03	\$353.97	\$29,145.67
12/31/2015	Interest Outstanding at Statement End Date	\$400.00	\$46.03	\$353.97	\$28,745.67
01/31/2016	Payment – Thank you	\$400.00	\$46.03	\$353.97	\$28,445.67
02/28/2016	Payment – Thank you	\$400.00	\$46.03	\$353.97	\$27,945.67
03/31/2016	Payment – Thank you	\$400.00	\$46.03	\$353.97	\$27,545.67
04/30/2016	Payment – Thank you	\$400.00	\$46.03	\$353.97	\$27,145.67
05/31/2016	Payment – Thank you	\$400.00	\$46.03	\$353.97	\$26,745.67

Telephone Communications



In-Study

Student Aid Alberta Service Centre makes outbound calls to borrowers if information is missing on any documents received (e.g. Master Student Financial Assistance Agreements).

Grace Period

The Student Aid Alberta Service Centre makes outbound calls to borrowers who have been identified as at risk of defaulting (e.g. students who have withdrawn or have high loan balances).

The calls promote the Repayment Assistance Plan (RAP) and Revision of Terms (ROT) to ensure borrowers keep their loans in good standing.

Repayment

The Student Aid Alberta Service Centre contacts borrowers who have missed a payment.

These calls promote the Repayment Assistance Plan (RAP) and Revision of Terms (ROT) to help borrowers return their loans to good standing.

Withdrawal Call Campaign

- Borrowers who have withdrawn from studies receive an outbound call from a customer service representative who can discuss with them both their federal and provincial loans at the same time.
- The call is made to the borrower before their loan enters repayment. The intent of the call is to:
 - Provide notice to the borrower that their loan is going into repayment
 - Review the terms of repayment with the borrower
 - Discuss with the borrower repayment options if they know they will have trouble starting to repay their loan

Repayment Call Campaign

- The repayment call campaign is a harmonized program managed by the National Student Loans Services Centre.
- Alberta has an agreement with Canada Student Loans Program that allows them to use a model to identify borrowers who have a high risk of loan delinquency.
- High-risk borrowers are selected to receive an outbound repayment call from a customer service representative who can discuss with them both their federal and provincial loans at the same time.
- The call is made to the borrower before their loan enters repayment. The intent of the call is to:
 - Provide notice to the borrower that their loan is going into repayment
 - Review the terms of repayment with the borrower
 - Discuss repayment options with the borrower if they know that they will have trouble starting to repay their loan

Delinquency Call Campaign

- On a daily basis, the Student Aid Alberta Service Centre identifies loan accounts with payments that are more than 1 day overdue and uses this as the basis for outbound calls.
- Delinquent accounts are scheduled for calling based on these criteria:
 - ✓ 3 attempts are made for each 30 day period the account remains delinquent, until contact is made.
 - ✓ During the conversation, the Student Aid Alberta Service Centre will notify the borrower of the delinquency status of the loan and provide debt counseling to ensure the borrower understands available options, including the Repayment Assistance Plan (RAP) and Revision of Terms.
 - ✓ Each conversation the Student Aid Alberta Service Centre has with a borrower may result in a commitment from the borrower with a promise date. The Student Aid Alberta Service Centre will not make any calls to the borrower during the promise period unless the account remains delinquent past three days.



Call Centre Services

- Borrowers can call the Student Aid Alberta Service Centre regarding their loans:
 - **1-855-606-2096** (toll-free in Canada and continental U.S.)
 - 7:30 a.m. to 8:30 p.m. (borrower's local time)
- Student Aid Alberta Service Centre also provides borrowers access to information via an IVR system accessible 24 hours a day, seven days a week:
 - Borrowers can access their account information on the IVR system with their secure PIN.
 - Can view information regarding loan disbursements, current loan balance and payment due dates.

Web-Based Customer Services



- Access the Student Aid Alberta Service Centre's Online Services for repayment at:
 - myloan.studentaid.alberta.ca
- Online Services provide the following services to borrowers:
 - ✓ Alberta student loan disbursement, account and loan balance
 - ✓ Ability to review account statements online at any time
 - ✓ Online revision of terms: change payment amount, payment term and payment date
 - ✓ Print off and mail a Personal and Pre-Authorized Deposit and Payment Agreement form
 - ✓ Ability to complete a one-time lump sum payment online
 - ✓ Enhanced personal messaging centre
 - ✓ Previously cashed Alberta student loan certificate numbers

Email Communications

First & Subsequent Disbursement Welcome Email

- Sent out daily - advises new borrowers to visit Student Aid Alberta Online Services.
- Advises borrowers to visit National Student Loans Services Centre for Federal loan Online Services.
- Borrowers are encouraged to register with both Online Services so they can maintain their loans online.

With their new disbursement their previous student loan(s) have been automatically reinstated to interest free status.

Confirmation of Registration Email

- Sent out when confirmation of registration is received – borrowers are reminded to update their information using Student Aid Online Services.

Early Withdrawal Email

- Sent out when withdrawal is received - notifies withdrawn borrowers that they may need to start repaying their loans if they are not returning to school.

In-study

Approaching Period of Study End Date Email

- Sent to borrowers 30 days prior to period of study end date.
- Borrowers are advised what to do when they are approaching their study end date if they are going back to school and receiving funding, if they are going back to school but not receiving funding, and if they are entering repayment.

Approaching Grace Period Email

- Advises borrowers about the grace period and what it means for them.

Repayment Email

- Sent to borrowers 30 days before repayment begins
- Advises borrowers to reinstate their loans if they are going back to school but not receiving funding.

Grace Period

Borrower Delinquent Email

- Sent once every 34 days, as needed.
- Encourages borrowers to make regular payments each month to maintain a good credit rating.
- Borrowers are notified of various repayment assistance options depending on individual circumstances.

Repayment

Miscellaneous Emails

- Sent to borrowers when mail is returned.
- Sent to promote Online Services.
- If borrowers do not have a phone number for contact, they are sent an email to remind them to update their information.
- Holiday notice sent for statement and tax receipts.
- Promotional tool for borrowers linked to helpful budgeting resources.

Other Emails

Welcome Email - First & Subsequent Disbursements

Borrowers receiving Alberta student loans for the first time or a subsequent disbursement of Alberta student loans are sent an email encouraging them to sign up for the Student Aid Alberta Service Centre's Online Services.

Send To... Students Email Address

Cc...

Bcc...

Subject: Welcome to the Student Aid Alberta Service Centre

Good News! Your Alberta student loan has been disbursed to you.

Now is a good time to register for the [Student Aid Alberta Service Centre's online services](#). You can:

- update your personal and contact information
- confirm when and how your loan funds were disbursed
- review your student loan information and check your balance
- access your personal messaging centre.

If you also have Canada student loans, you can manage these loans by using [National Student Loan Service Centre's online services](#).

Visit [Student Aid Alberta - Understanding Your Student Loan](#) to learn more about managing and repaying your Alberta student loan. Have a look at our helpful [Budgeting and Saving](#) tips.

[Contact Us](#). We're here to help at every step of the way.

Alberta Government | Student Aid Alberta Service Centre

Login Now | Contact Us


Helping You Manage Your Alberta Student Loan

ONLINE SERVICES

- New User? Register
- Existing User? Login Now
- Need Help?

IMPORTANT LINKS

- Contact Us
- Student Aid Alberta
- NSLSC Online Services



The Student Aid Alberta Service Centre's Online Loan Services lets you:

- Update your address, phone number and other contact information
- Review your current loan details
- Make a payment
- Review or change your monthly payments
- Change your payment terms

New User?
Learn more by visiting [Before You Start](#) or [Register Now](#)

Already a User?
[Login Now](#)

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Welcome Email - First & Subsequent Disbursements

Borrowers who have a Canada Student Loan disbursement for the first time or who receive a subsequent Canada Student Loan disbursement receive an email encouraging them to sign up for the National Student Loans Service Centre's Online Services.

Send

To... Students Email Address

Cc...

Bcc...

Subject: Welcome to the National Student Loan Service Centre

Good News! Your Canada student loan has been disbursed to you.

Now is a good time to register for the [National Student Loan Service Centre's online services](#). You can:

- update your personal and contact information
- confirm when and how your loan funds were disbursed
- review your student loan information and check your balance
- access your personal messaging centre.

If you also have Alberta student loans, you can manage these loans by using the [Student Aid Alberta Service Centre's online services](#).

Visit [Student Aid Alberta - Understanding Your Student Loan](#) to learn more about managing and repaying your Alberta student loan.

Have a look at our helpful [Budgeting and Saving](#) tips.

[Contact Us](#). We're here to help at every step of the way.

Government of Canada / Gouvernement du Canada

Canada.gc.ca | Services | Departments | Français

National Student Loans Service Centre (NSLSC)

Canada

Home Sign On Register Resource Centre Help

Home

Who should use this Web site?

If you have received a Canada or Integrated Student Loan then this Web site is for you. The following loans are administered by the National Student Loans Service Centre:

- Canada Student Loans
- Canada Student Loans for Part-time Students
- Canada-Ontario Integrated Student Loans
- Canada-Saskatchewan Integrated Student Loans
- Canada-Newfoundland and Labrador Integrated Student Loans
- Canada-New Brunswick Integrated Student Loans
- Canada-British Columbia Integrated Student Loans

What information about my student loans will I find here?

The National Student Loans Service Centre is pleased to provide a way for you to get information and details about your student loans.

- Check the status of your student loan
- Check the balance of your loan(s)
- Review details of new loans you've recently received
- Update your Mailing and Permanent Addresses and other contact information on-line
- Review your loan payment and transaction history
- Receive helpful information about your loan in your Personal Message Centre
- **Customize Your Repayment:** Use this tool to create a request form to increase or decrease your monthly payment.
- **Get Repayment Assistance:** If you qualify for periods of Repayment Assistance, the government will help make payments toward your loan. You could be approved to receive interest and/or principal Repayment Assistance.

This Web site gives you the flexibility to access your student loans at your convenience.

New users must [Register](#) for National Student Loans Service Centre On-Line Services.

Already a User? [Sign On](#) now.

Confirmation of Registration - Email

Borrowers are reminded to keep their information updated through Student Aid Alberta's Online Services.

Send	To...	Students Email Address
	Cc...	
	Bcc...	
	Subject: Your File Has Been Updated	

We have received confirmation that you are back in school. Your Alberta student loan is now interest-free.

Managing your loan online is as easy as 1-2-3! You can use the [Student Aid Alberta Service Centre's online services](#):


- update your personal and contact information
- confirm when and how your loan funds were disbursed
- review your student loan information and check your balance
- [access your personal messaging centre](#).

If you also have Canada student loans, you can manage these loans by using [National Student Loan Service Centre's online services](#).

[Contact Us](#). We're here to help at every step of the way.

Early Withdrawal - Email

Borrowers may need to start repaying their loans when they withdraw from studies early.

 Send	To...	Students Email Address
	Cc...	
	Bcc...	
	Subject: Finished Studying? What's Next?	

If you are continuing studies and receiving student aid, your loans will continue to be interest free automatically.

If you are continuing studies but not receiving student aid, you'll need to take some steps to ensure your loans stay interest free. Visit [Student Aid Alberta - Keeping Your Loans Interest-Free](#) for more information.

If you are not continuing studies, you will need to begin paying your loans in six months. Visit [Student Aid Alberta - Understanding Repayment](#) to learn more. You also might want to check out our helpful [Budgeting and Saving](#) tips.

You can also use the [Student Aid Alberta Service Centre's online services](#) to access your loan information and learn how you can customize your [payments](#) to work for you.

[Contact us](#). We're here to help at every step of the way.

Approaching Period of Study End Date - Email

Borrowers are advised what to do when approaching a study end date:

- If they go back to school and will receive student aid,
- If they go back to school but will not receive student aid, and
- If they will enter repayment.

Send	To...	Students Email Address
	Cc...	
	Bcc...	
Subject:		School is Almost Done... What's Next?

If you are continuing studies and receiving student aid, your Alberta student loans will continue to be interest free automatically.

If you are continuing studies but not receiving student aid, you'll need to take some steps to ensure your loans stay interest free. Visit [Student Aid Alberta - Keeping Your Loans Interest-Free](#) for more information.


If you are not continuing studies, you will need to begin paying your loans in six months. Visit [Student Aid Alberta - Understanding Repayment](#) to learn more.

You can also use the [Student Aid Alberta Service Centre's online services](#) to access your loan information and learn how you can customize your payments to work for you.

[Contact us](#). We're here to help at every step of the way.

Approaching Repayment - Email

Advises borrowers about the grace period/non-repayment period for both Alberta and Canada loans. Borrowers can also find out about repayment options.

 Send	To...	Students Email Address
	Cc...	
	Bcc...	
	Subject:	Getting Ready to Repay Your Loan

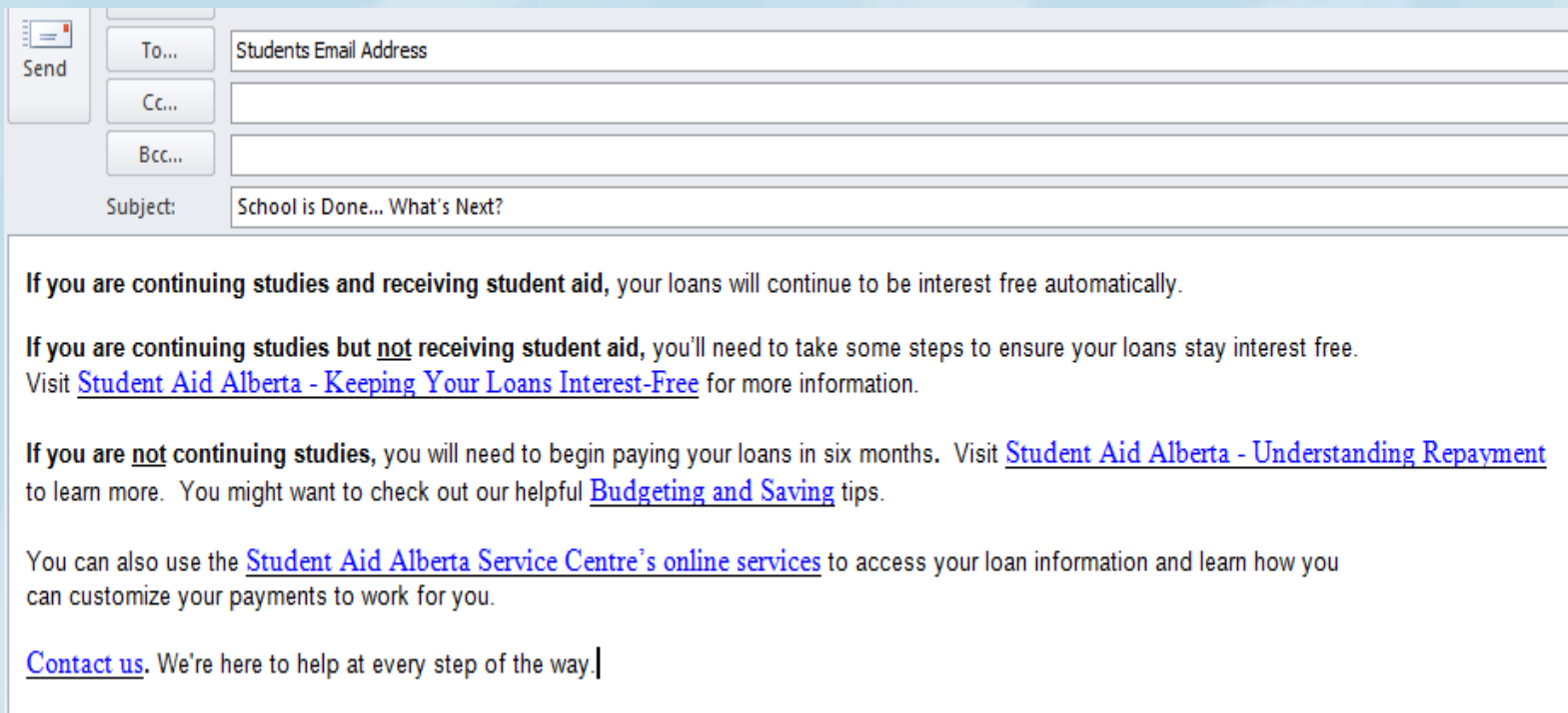
It's almost time to start repaying your loan. Check out [Student Aid Alberta - Understanding Repayment](#) to find out what repayment options are available to you, and what steps you can take to manage your loan repayment.

You can also use the [Student Aid Alberta Service Centre's online services](#) to access your loan information, and learn how you can customize your payments to work for you.

[Contact us](#). We're here to help at every step of the way|

Repayment - Email

Borrowers receive a repayment email 30 days before repayment begins. The email advises borrowers to reinstate their loans if they are going back to school, but not receiving funding, and it provides budgeting and saving tips.



The screenshot shows an email composition interface. On the left is a 'Send' button with an envelope icon. To its right are three buttons: 'To...', 'Cc...', and 'Bcc...'. The 'To...' field contains the text 'Students Email Address'. The 'Cc...' and 'Bcc...' fields are empty. Below these is a 'Subject:' label followed by the text 'School is Done... What's Next?'. The main body of the email contains the following text:

If you are continuing studies and receiving student aid, your loans will continue to be interest free automatically.

If you are continuing studies but not receiving student aid, you'll need to take some steps to ensure your loans stay interest free. Visit [Student Aid Alberta - Keeping Your Loans Interest-Free](#) for more information.

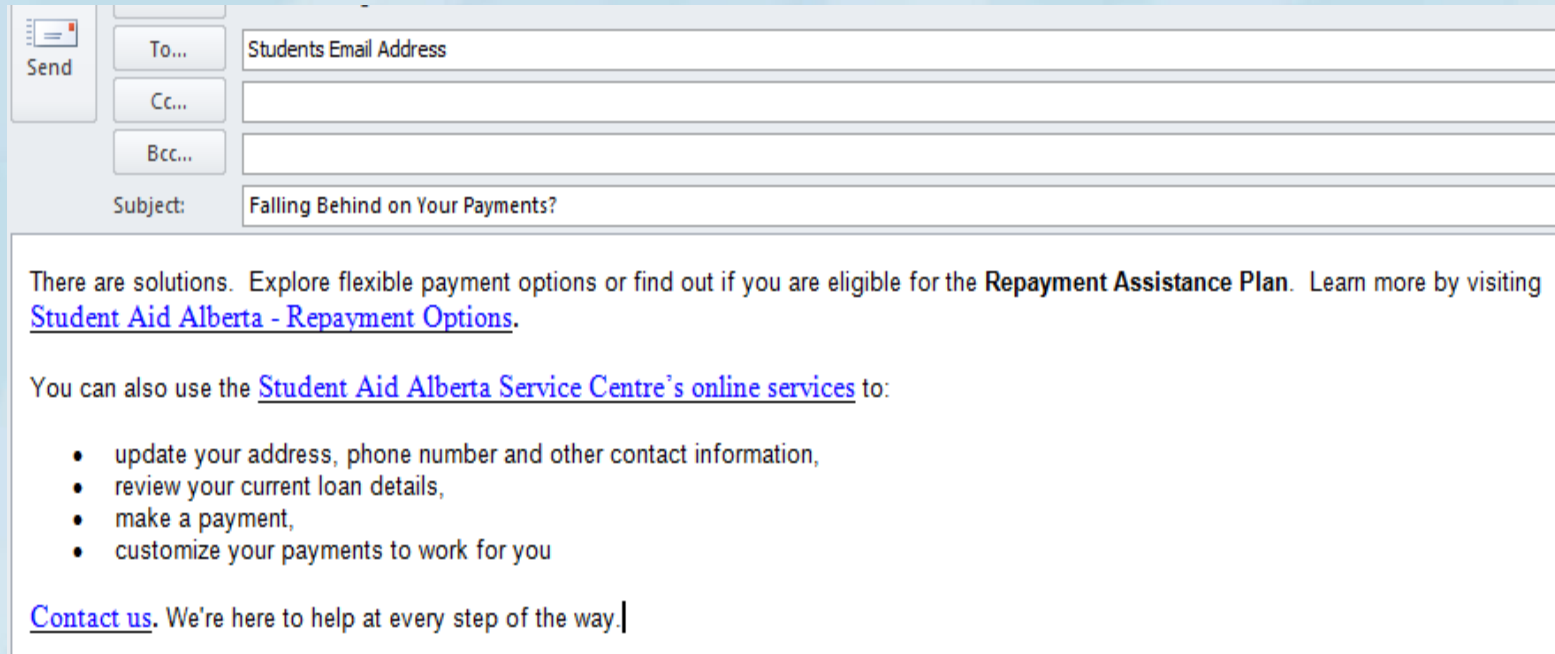
If you are not continuing studies, you will need to begin paying your loans in six months. Visit [Student Aid Alberta - Understanding Repayment](#) to learn more. You might want to check out our helpful [Budgeting and Saving](#) tips.

You can also use the [Student Aid Alberta Service Centre's online services](#) to access your loan information and learn how you can customize your payments to work for you.

[Contact us](#). We're here to help at every step of the way.

Borrower Delinquent - Email

Borrowers are encouraged to make regular payments each month so that their loan remains in good standing and they maintain a good credit rating. Links provide repayment assistance information if borrowers are having trouble making payments.




The screenshot shows an email client interface with a 'Send' button on the left. The 'To...' field contains 'Students Email Address'. The 'Cc...' and 'Bcc...' fields are empty. The 'Subject:' field contains 'Falling Behind on Your Payments?'. The email body text reads: 'There are solutions. Explore flexible payment options or find out if you are eligible for the **Repayment Assistance Plan**. Learn more by visiting [Student Aid Alberta - Repayment Options](#). You can also use the [Student Aid Alberta Service Centre's online services](#) to:

- update your address, phone number and other contact information,
- review your current loan details,
- make a payment,
- customize your payments to work for you

[Contact us](#). We're here to help at every step of the way.

Other Emails – Returned Mail

If the Student Aid Alberta Service Centre receives returned mail from the borrower, this email asks the borrower to update their contact information.

 Send	To...	Students Email Address
	Cc...	
	Bcc...	
Subject:		Stay in Touch


Please update your address and contact information to ensure you continue to receive important information from Student Aid Alberta.

Use the [Student Aid Alberta Service Centre's online services](#) to keep your personal information up to date.

[Contact us](#). We're here to help at every step of the way.

Promote Online Services - Email

This email reminds borrowers to use Online Services to manage their loans.

 Send	To...	Students Email Address
	Cc...	
	Bcc...	
	Subject: Managing your Alberta student loans has never been easier.	


You can use the [Student Aid Alberta Service Centre's online services](#) to:

- update your address, phone number and other contact information,
- review your current loan details,
- make a payment,
- customize your payments to work for you

For your Canada Student Loans, use the [National Student Loan Service Centre's online services](#).

Missing Phone Number - Email

If a borrower has not provided a phone number for contact, this email is sent once every 90 days to remind them to update their information.

 Send	To...	Students Email Address
	Cc...	
	Bcc...	
	Subject:	Have You Moved Recently?

There are times when we may need to contact you about your Alberta student loan.

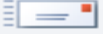
Please provide us with your new contact information by visiting: [Student Aid Alberta Service Centre's online services](#).

For your Canada Student Loans, use the [National Student Loan Service Centre's online services](#)

[Contact Us](#). We're here to help at every step of the way.

Holiday Notice - Email

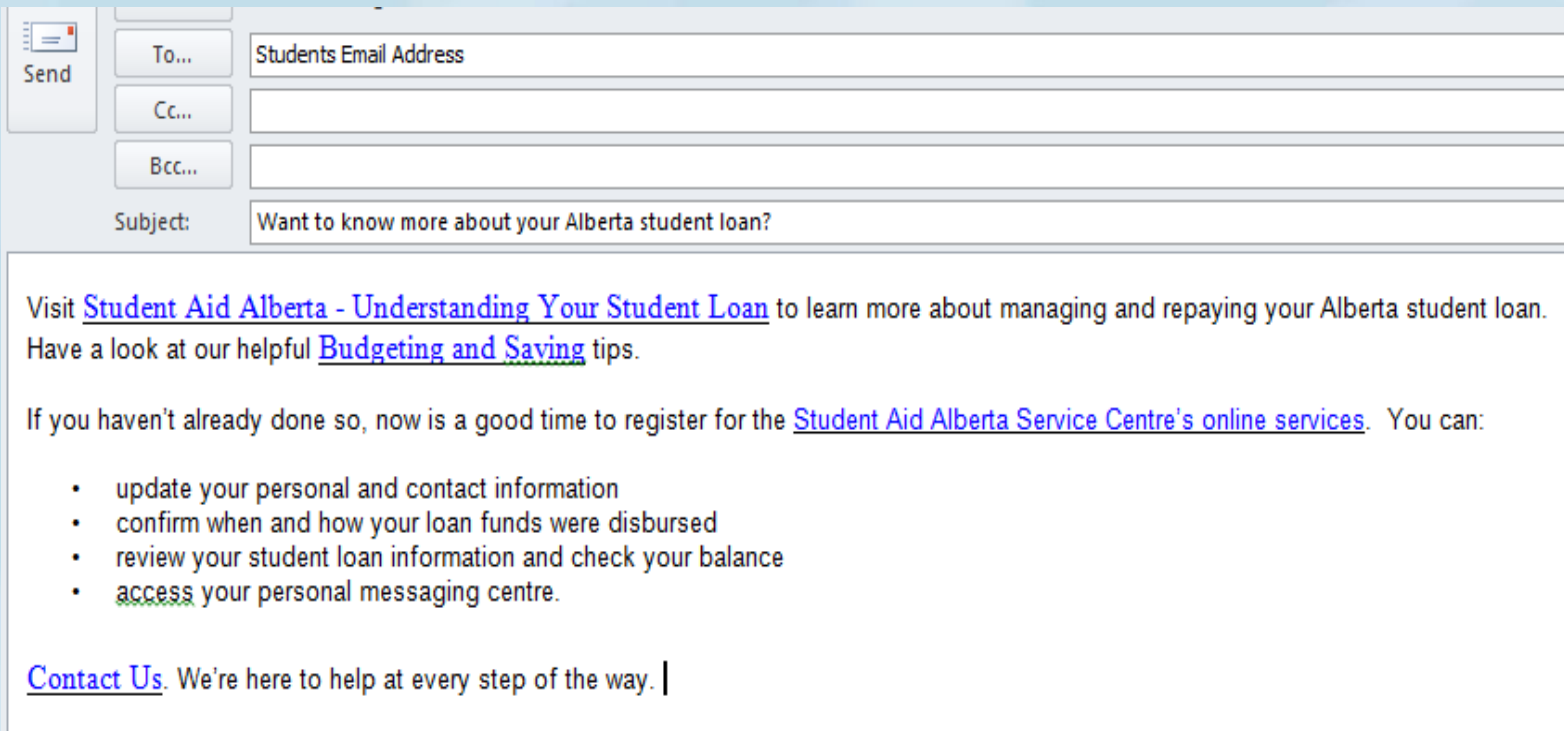
Email sent to borrowers December 15th to notify that statements and tax receipts will be received in their Student Aid Digital Inbox by the end of February.

 Send	To...	Students Email Address
	Cc...	
	Bcc...	
	Subject:	Happy Holidays!

Annual Statements and Tax Receipts will be mailed by February 28th.
[Contact Us](#) if you have questions. We're here to help every step of the way.
We wish you all the best this holiday season and a Happy New Year!

Budget Tools – Promotion Email

Promotional tool sent to borrowers 30 days after their first disbursement containing links to useful resources.



Send

To... Students Email Address

Cc...

Bcc...

Subject: Want to know more about your Alberta student loan?

Visit [Student Aid Alberta - Understanding Your Student Loan](#) to learn more about managing and repaying your Alberta student loan. Have a look at our helpful [Budgeting and Saving](#) tips.

If you haven't already done so, now is a good time to register for the [Student Aid Alberta Service Centre's online services](#). You can:

- update your personal and contact information
- confirm when and how your loan funds were disbursed
- review your student loan information and check your balance
- [access your personal messaging centre](#).

[Contact Us](#). We're here to help at every step of the way. |

Bubble Email Blasts

Bubble email blasts are sent out to individual borrowers throughout the student loan lifecycle/academic year as required. These emails provide critical information about Alberta student loans.

For example:

Apply Online – Sent in early June to inform students that the application is now available online at: studentaid.alberta.ca