

January 21, 2026
D/BU #093/2025-2026

New Eligibility for Canada Student Loan Forgiveness

To: Presidents and All Members

From: Vaino Poysa, General Secretary

For Immediate Action

As of December 31, 2025, the Canada Student Loan Forgiveness program has expanded to include the following professions:

- Early Childhood Educators
- Psychologists
- Social Workers
- Teachers

The Canada Student Loan Forgiveness program is available to people with student loans who:

- Live in a rural area or a community of under 30,000 people
- Are currently in repayment, in their six-month non-repayment period, or in study
- Have been employed in an eligible occupation for the past 12 months (10 months for early childhood educators, psychologists, social workers, and teachers, if they worked in a school)
- provided in-person services for a minimum of 400 hours, and
- have a student loan that is in good standing (must be up to date on your payments).

If you are a member of an eligible profession and live in an eligible community, you could receive the following amounts for up to five years.

| Early Childhood Educators | Psychologists, Social Workers, Teachers |
|--------------------------------------|---|
| Year 1: \$2,000 | Year 1: \$4,000 |
| Year 2: \$2,500 | Year 2: \$5,000 |
| Year 3: \$3,000 | Year 3: \$6,000 |
| Year 4: \$3,500 | Year 4: \$7,000 |
| Year 5: \$4,000 | Year 5: \$8,000 |
| Maximum eligibility: \$15,000 | Maximum eligibility: \$30,000 |

Note that loan forgiveness can only be applied to the outstanding part of your federal student loan. It does not apply to the provincial or territorial part of your student loans.

Members are encouraged to apply to the program as soon as they are eligible (i.e., as soon as have worked the required length of time in an eligible community). Time worked during 2025 counts toward members' eligibility. Failure to apply within 90 days of becoming eligible may affect the success of your application.

Currently, due to the requirement for 10 months of prior consecutive work, educators may not be eligible to apply until **June 2026**. Despite lack of certainty from government sources on this question, we recommend that members apply for loan forgiveness at their earliest convenience.

Currently, newly eligible professions must apply by mail.

Application materials and further information can be found at:

<https://www.canada.ca/en/services/benefits/education/student-aid/grants-loans/repay/assistance/student-loan-forgiveness.html#h2.2>.

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