

STUDENT AID NL

Online Application: [Student Aid - Education and Early Childhood Development](#)

Under "Your Account" create Username & Password.

You will need:

- Social Insurance Number.
- Your income (and parental or spousal income, if applicable) from line 15000 of the 2025 Income Tax Notice Assessment.
- Your income during your pre-study period (17 weeks prior to the start of classes).
- Students with dependents require names, birth dates and Social Insurance Numbers.
- Parents' date of birth, Social Insurance Numbers and Postal Codes (for dependent students only).
- Ensure you enter your full name as it appears on your Social Insurance Number card or document.
- Provide complete mailing address – this is where correspondence is sent.
- Provide email address that is frequently checked.

Student Loan Application (and supplementary information) must include:

- Application (online).
- Income Confirmation Form (submitted the first day of class or no later than 8 weeks after. If you apply for a loan after classes begin the Income Confirmation Form is not required).
- If applying as a student with a permanent disability or a persistent/prolonged disability, you must submit the **Verification for Eligibility Form** available at: www.gov.nl.ca/education/studentaid/disabilities

Depending on your current student status, other forms and supporting documents may be required.

Please keep copies of all documents!

Student Loans – Important Information

- Online Applications are processed within **15** business days if all required forms and documentation have been received.
- Deadline to apply – 8 weeks after the first day of classes.
- You are encouraged to enroll in a 100% course load as this will provide maximum benefits for reducing your debt upon graduation (see website for Debt Reduction Grants).
- Students will need to register for My Service Canada Account (MSCA) to access the National Student Loan Service Center (NSLSC) online services.

How to Get Your Loan:

To receive student loan/grant funding, new applicants requiring a Master Student Financial Assistance Agreement (MSFAA) will be required to follow an online process, it will generally take about 20 minutes to complete.

Within 1-2 business days from the date of receiving the Notice of Assessment, Student Aid NL will send first-time students an email advising that their unique 10-digit MSFAA number has been uploaded to their online account. Students log onto their account to obtain the MSFAA number. They will also receive an email from the National Student Loans Service Centre (NSLSC) with the subject line "Complete your MSFAA" including a link to begin the online process. Students are then ready to proceed with registering their MSFAA number.

Before proceeding with the registration process, you must ensure you have the following information readily available:

- Bank account information - including transit number, institution number and account number.
- Social Insurance Number (SIN).
- Unique 10-digit MSFAA number (located in your online Student Aid account once assessed).
- Date of Birth.

The registration process will need to be completed in one session. The process includes:

- Register or sign in to My Service Canada Account (MSCA)
- Select NSLSC from My Dashboard
- Review your personal information and address
- Provide your banking information.
- Review and accept the terms and conditions of the MSFAA.

After you have registered your MSCA and completed the MSFAA process, the campus will be required to complete the Confirmation of Enrollment (COE). Funding is **not** released prior to the start of classes. It will take 5 to 10 business days for funds to be deposited into your bank account after the Confirmation of Enrollment has been submitted.

Contact Information for Student Aid NL (**be sure to include your full name, date of birth and the last 3 digits of your SIN**)

Questions: studentaidenquiry@gov.nl.ca

Document Submission: studentaidmailbox@gov.nl.ca

Telephone: (709) 729-5849 or
1-888-657-0800

Fax: (709) 729-2298

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