You will need your **Social Insurance Number (SIN)**, **Date of Birth (DOB)**, and your 10-digit **Master Student Financial Assistance Agreement (MSFAA) number** to complete the registration process.

If you do not have an active MSFAA number, you may be able to generate and use a **temporary Secure Access Code (SAC)** instead.

1. Click on the **Register** button on the **National Student Loans Service Centre (NSLSC)** Homepage.
2. Enter your Social Insurance Number (SIN) and click Continue.

Entering your Social Insurance Number (SIN) will result in one of four outcomes:

雠 New User Registration – You have applied for a student loan for the first time. You will need to create a new National Student Loans Service Centre (NSLSC) account and submit an electronic Master Student Financial Assistance Agreement (eMSFAA) form. Click here for the New User Registration steps.

雠 Transition User Registration – You were registered with the National Student Loans Service Centre (NSLSC) before April 2018, but haven’t accessed your account since then. You will be required to register again using a Sign-In Partner or GCKey. Click here for the Transition User Registration steps.

✔ Already Registered – You have previously registered with a Sign-In Partner or GCKey. A pop-up message on your screen will confirm your registration and provide a link to log in to your NSLSC account.
If your Social Insurance Number (SIN) cannot be validated – A message will be displayed, indicating that you do not have a National Student Loans Service Centre (NSLSC) account and you will be asked to re-enter your Social Insurance Number (SIN). If you continue to experience issues, please call us at 1-888-815-4514, Monday to Friday, between 8:00 a.m. and 8:00 p.m., your local time.

New User Registration

3. Familiarize yourself with the registration steps and click the Register button to continue.

If your registration steps look different from the screen above, you may have previously registered an account before April 2018 and will need to re-register.

Click here to view the registration steps for a Transition User.
4. There are two ways to continue the Registration process: **Sign-In Partner** allows you to use your online banking credentials via a Financial Institution, or you can choose to use **GCKey**.

**Whichever option you choose will determine how you log in to your account in the future.**
Sign-In Partner

Sign-In Partner is a credential broker service that acts as a bridge between the Government of Canada and participating credential service providers. **Interac sign-in service** allows you to log in using your existing online banking credentials if you have an account with one of the participating Sign-In Partners (Financial Institutions). If you want to proceed with a Sign-In Partner, select **Continue to Sign-In Partner** and choose your Financial Institution from the list. You will temporarily be redirected from the National Student Loans Service Centre (NSLSC) website to use your Sign-In Partner credentials.

Your Financial Institution may prompt you for some form of Multi-factor Authentication (MFA) to confirm your identity to access the **Interac verification service**. For example, you may need to answer a security question(s) or generate a code to verify your identity.
GCKeys

If you want to sign in with GCKeys, select Continue to GCKeys. You can sign up for a GCKeys username and password if you do not have one.

- If you have used GCKeys before, you can enter your existing GCKeys username.
- If you have forgotten your existing GCKeys username, you will have to create a new one by clicking the “Sign Up” button.

As part of the Sign Up process for GCKeys, you will need to set up Recovery Questions that can be used in the future to reset or recover a forgotten GCKeys password. Please keep a record of your security questions and answers. It is also recommended to add your email address to your GCKeys profile to recover your GCKeys username if you forget it.
5. Once you complete the registration process with either a Sign-In Partner or GCKey, you will be directed to the Privacy Notice and Terms and Conditions pages. If you agree to the terms, select "I Agree".

Continued on next page
Privacy notice and terms and conditions

You may want to print this page for future reference since it contains important information.

Privacy notice

The National Student Loans Service Centre (NSLSC) Account personal information collection statement

We are committed to providing measures that respect and value your privacy. This statement summarizes the privacy practices that apply when you register and authenticate for the NSLSC Account and you access the online services available through the NSLSC.

Collecting, using and disclosing personal information in relation to this online service is for the administration and enforcement of the Canada Student Financial Assistance Program (CSFA Program) and is authorized by the Canada Student Financial Assistance Act (CSFAA) and the Canada Student Loans Act (CSLA), in accordance with the Privacy Act and Part 4 of the Department of Employment and Social Development Act (DESDA).

The Social Insurance Number (SIN) is collected under the authority of the CSFAA and the CSLA, and in accordance with the Treasury Board Secretariat Directive on the SIN, which lists the CSFAA and the CSLA as authorized users of the SIN. The SIN will be used as a file identifier, and, along with the other information you provide, will also be used to validate your application, and to administer and enforce the CSFA Program.

Administration and enforcement of the CSFA Program means development and operation of the program, including investigations into allegations of wrongdoing, audits, and policy analysis, research and evaluation. These activities may involve the matching of various sources of data that are under the control of the Government of Canada.

If you do not provide your personal information, you will not be able to access this online service.

Your interactions within the NSLSC on-line account are being recorded through a web analytics tool. For more information, please visit www.canada.ca/en/transparency/privacy.html.

Under the provisions of the Privacy Act, individuals have the right to the protection of, access to, and correction of their personal information which is described in Personal Information Bank PPU 030. A detailed description of the Personal Information Banks and instructions for making formal requests about your personal information are outlined in the Info Source publications available at Service Canada Centres or online on the following Web site: www.canada.ca/infoSource-ESDC. You have the right to file a complaint with the Privacy Commissioner of Canada regarding an institution’s handling of your personal Information at www.priv.gc.ca/en/.

Questions or comments about how DESDA or the Privacy Act is administered may be directed to the Access to Information and Privacy Coordinator at:

Employment and Social Development Canada
Access to Information and Privacy Coordinator
Phase IV, Level 12, Mail Stop 1203
140 Promenade du Portage
Gatineau, QC K1A 0J9
Telephone: 819-953-6981
Facsimile: 819-953-0659
NC-COMM-ATIP-AIPRD-GD@hrsd-rhdcc.gc.ca
ATIP Online Request

Additional information on privacy issues and the Privacy Act in general may also be obtained from the Office of the Privacy Commissioner at 1-800-282-1376.
You will then be directed to a new page to create your profile. You will need to enter your **Social Insurance Number (SIN)**, and then click **Continue**.

*Enter Your Social Insurance Number*

* Social Insurance Number:  

**Help**  

**Continue**
6. Next, you will need to enter your **Master Student Financial Assistance Agreement (MSFAA) number or temporary Secure Access Code (SAC), Date of Birth**, and set up **5 Security Questions and Answers**. This will link to your selected Login option (Sign-In Partner or GCKey) with your NSLSC account.

Your 10-digit MSFAA number is issued by your Province and is required to complete the online registration. If you are unable to locate your MSFAA number, call us at **1-888-815-4514**. Our agents are available to assist you Monday to Friday, from 8:00 a.m. to 8:00 p.m., your local time.

If you are a Transition User, you will be required to generate a temporary Secure Access Code (SAC) as part of the registration process. This code can be used instead of the Master Student Financial Assistance Agreement (MSFAA) number. Click here for more information on how to generate a temporary SAC.

For your 5 Security Questions, you can select the question of your choice from a drop-down list. Please select questions that are relevant to you and enter answers that you can easily recall. **The answers are case-sensitive**.

After entering your Master Student Financial Assistance Agreement (MSFAA) number (or Secure Access Code (SAC)), Date of Birth and 5 Security Questions, click **Continue** to confirm your profile.
Please take a moment to review your profile.

- **You may want to keep a record of this page including all your security questions and answers for future reference.**
- You will be required to answer 3 of your 5 security questions anytime you change your Sign-In Partner or GCKey username or switch the sign-in method to your National Student Loans Service Centre (NSLSC) account.

If you are satisfied with the information you provided, please click **Submit**. If you would like to edit the information, click **Back**.
7. Multi-Factor Authentication (MFA)

The Government of Canada implemented Multi-Factor Authentication (MFA) for all GCKey and Sign-In Partner users, that allows a user to confirm their identity. You will be required to enter a one-time security code before gaining access to your secure National Student Loans Service Centre (NSLSC) account. This step is mandatory to complete the login process.

You have 3 Multi-Factor Authentication (MFA) options to choose from:

- Register with Text message (SMS)
- Register with a Voice message
- Register with Passcode Grid
Text Message (SMS)

You can register with your smartphone number to receive a security code by SMS text message. If you have an international phone number, please choose the appropriate country from the drop-down menu and enter your phone number without the country code.
Voice Message

Similar to the SMS text message option, you can register with your landline phone number to receive a security code by phone call. If you have an international phone number, please choose the appropriate country from the drop-down menu and enter your phone number without the country code.
Passcode Grid

You may use the unique Passcode Grid option if you are unable to use a telephone to receive a one-time passcode sent by the authenticator app, SMS, or automated voice message. **You will need to save or print this grid for future use.** When you sign in, you will be asked to enter a combination of values from your unique Passcode Grid.

### How to use your Passcode Grid

You will be prompted to enter specific grid values every time you sign in.
1. Find the coordinates on your Passcode Grid (e.g.: [E,2][C,4][E,4]).
2. Enter each value in the required fields (e.g.: KJ5, US5, RH6).

### Create Passcode Grid

Passcode Grids are unique to each person. Keep your grid in a safe place. When you are ready to create your Passcode Grid, continue to the next page.
Once you complete the registration process and have set up the Multi-Factor Authentication, you will have access to your NSLSC account. From there you can update your personal information and manage various aspects of your student loan.

Thank you for registering your NSLSC account!
Transition User Registration

3a. If you were previously registered with the National Student Loans Service Centre (NSLSC) (prior to April 2018), but haven’t accessed your account since then, you will need to re-register. Familiarize yourself with the registration steps and click **Continue Registration Process.**

3b. Verify you are an existing account holder by using your **NSLSC account username and password.** If you do not remember these credentials select **Click here to continue to register.**
3c. Upon clicking **Click here to continue to register**, you will be directed to a new page to enter your **Date of Birth** and **Social Insurance Number (SIN)**.

3d. **Generate My Secure Access Code (SAC)**. The Secure Access Code (SAC) will be sent to the email address on file with your account. If you used your username and password in the previous step, you will have the opportunity to update your email address on file.
It can take a few minutes to receive the email containing your temporary Secure Access Code (SAC). If you can't find the email, please try the following:

- Check your Spam and Junk folder
- Search your email for messages from info@nslsc.ca with the subject line Your secure Access Code/Votre code d'accès sécurisé

This code is only valid for a single use and expires after one hour. If this code expires, you must generate a new one.

3e. Enter the Secure Access Code (SAC) you receive via email on the website and select Continue. Keep this code handy as it will be required again during Step 6 of the registration process.

Once you have successfully entered your Secure Access Code (SAC), click here to return to Step 4 of the Registration Process.