# Zero Income Self-Attestation for the Repayment Assistance Plan

## Important - Please read before completing this form

Only complete this form if your total **Gross Family Income** (including your spouse or partner's gross income, if applicable) was $0 in any of the months declared on your last Repayment Assistance Plan (RAP) application and you are unable to provide proof of your $0 gross family income.

**What is Gross Family Income?**

Gross Family Income includes you and your spouse or partner's combined income, if you are married or living common-law, before taxes and deductions.

Examples include:

- Income from your employment and, if applicable, your spouse or common law partner's employment (including self-employment income)
- Investment income such as cashed in Retirement Savings Plans and interest on investments
- Payments received through social programs (e.g. Employment Insurance, Workers' Compensation, Canada or Quebec Pension Plan, Disability Support Payments, and superannuation)
- Child and/or spousal support received
- Monetary gifts, inheritance, awards, scholarships, bursaries, grants and fellowships

The following items are **NOT** considered as income:

- Income tax refunds, GST / HST credits
- Federal and Provincial Child Tax Benefits
- Canada Child Benefit (CCB)
- Canada Disability Benefit (CDB)
- Supplements for Working Families
- Special supplements to Disability Support Payments
- Student loan disbursements and student grants
- Child and/or spousal support paid to another person (should be deducted from the Gross Monthly Family Income reported on your application)

Mail this completed, signed, and dated attestation to the National Student Loans Service Centre (NSLSC) to:

**National Student Loans Service Centre**
**P.O. Box 4030**
**Mississauga ON  L5A 4M4**

## A. Applicant Information

| Family Name | Given Name |
|---|---|
| | |

| Mailing Address | Social Insurance Number (SIN) (999 999 999) |
|---|---|
| | |

| Telephone number (999) 999-9999 | Date of Birth (YYYY-MM-DD) |
|---|---|
| | |

## B. Attestation and Signature

I attest that I cannot demonstrate my $0 Gross Family Income by other means such as the following:

- A record of employment form
- A letter signed by an employer stating your monthly income and changes in employment
- Documentation showing Employment Insurance, federal or provincial social assistance, or other government assistance was denied
- Statements from an accountant attesting to nil income (Self-employed individual)
- Business income statement (Self-employed individual)

I attest that I had a Gross Family Income of $0 during the month for which I have been asked to provide proof.

**Please indicate how you are living without income:**

- ☐ Supported by parent(s)
- ☐ Supported by other family member
- ☐ Supported by a friend
- ☐ Using personal savings
- ☐ Other (please describe): _____

I certify that the statements I have made and the information I have disclosed in this form are accurate and complete, to the best of my knowledge. I understand that it is an offence to make a false or misleading statement and that administrative measures under section 17.1 (1) or (2) of the *Canada Student Financial Assistance Act* (CSFAA), may be taken if such a statement is made.

I acknowledge that the information I submit in this form is subject to verification and audit and that I may be asked to provide proof of income in subsequent RAP application periods.

_____ Applicant's Signature

_____ Date (YYYY-MM-DD)

## C. Notice of Collection of Personal Information

The information you provide is collected under the authority of the *Canada Student Financial Administration Act* (CSFAA) and *Regulations*, the *Canada Student Loans Act* (CSLA) and *Regulations*, and the *Apprentice Loan Act* (ALA) and *Regulations* for the administration of the Canada Student Financial Assistance Program (CSFA Program) and/or the Canada Apprentice Loan (CAL). The Social Insurance Number (SIN) is collected under the authority of the *Canada Student Financial Assistance Regulations* (CSFAR), *Canada Student Loan Regulations* (CSLR), and *Apprentice Loan Regulations* (ALR) and in accordance with the Treasury Board Secretariat Directive on the Social Insurance Number, which lists the CSFAR, CSLR, and ALR 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 and CAL.

Participation in the Repayment Assistance Plan (RAP) is voluntary. Refusal to provide your personal information will result in you not receiving any assistance under RAP.

The information you provide will be shared with provincial governments, financial institutions, the National Student Loans Service Centre, and the Canada Apprentice Loan Service Centre. The information you provide may be disclosed to Statistics Canada for statistical and research purpose. It could also be shared with other federal government institutions, and any previous lender for the purpose of the administration and enforcement of the CSFAA, CSLA or ALA.

It may also be shared with consumer credit grantor(s), credit bureau(s), credit reporting agency(ies), any person or business with whom you have or may have had financial dealings, and your Financial Institution(s) to directly or indirectly collect, retain, use, and exchange among themselves any personal information related to this application for the purposes of carrying out their duties under the Federal Act(s) and Regulation(s) and/or the applicable Provincial Act(s) and Regulation(s) relating to student and/or apprentice financial assistance including for administration, enforcement, debt collection, audit, verification, research, and evaluation purposes.

Your personal information is administered in accordance with the CSFAA and CSFAR, CSLA and CSLR, the ALA and ALR, the *Department of Employment and Social Development Act*, the *Privacy Act*, and other applicable laws. You have the right to the protection of, access to, and correction of your personal information, which is described in the Personal Information Bank(s) ESDC PPU 030 and/or ESDC PPU 709.

Instructions for obtaining this information are outlined in the government publication entitled Information about Programs and Information Holdings (https://www.canada.ca/en/employment-social-development/corporate/transparency/access-information/reports/infosource.html). *Information about Programs and Information Holdings* may also be accessed on-line at any Service Canada Centre. If you are not satisfied with ESDC's response to your privacy concerns or if you want to file a complaint about the handling of your personal information, you may wish to contact the Office of the Privacy Commissioner of Canada (www.priv.gc.ca/en/report-a-concern/).