



# Canada student loan forgiveness for pharmacists

*What it means. Who qualifies. How to apply.*

## What is the program?

The Canada Student Loan Forgiveness Program helps health professionals reduce their federal student loan debt when they work in eligible rural or remote communities. Pharmacists can apply up to 5 times, as long as they meet eligibility criteria for each year that they apply.

## Who is eligible?

You may qualify if you:



Have an outstanding Canada Student Loan under the federal Canada Student Loans Program that is in good standing (i.e., you have been making payments)



Are licensed to practise as a pharmacist in Canada



Have worked at least 400 hours of in-person, direct patient care in an eligible community over a 12 consecutive month period

## What communities qualify?

Eligible communities are rural or remote areas identified by the federal government based on your work location's postal code. You can confirm whether your community qualifies using the NSLSC [postal code lookup tool](#). Always verify eligibility before applying.

### Rural and remote communities

For the purposes of loan forgiveness, the definition of an eligible community is a *rural area or population centre with no more than 30,000 people living in it.*

## How much can be forgiven?

Pharmacists working in eligible rural or remote communities can receive up to \$60,000 in loan forgiveness toward the principal on their Canada Student Loan over 5 years of service, with maximum amounts ranging between \$8,000-\$16,000 per year. Forgiveness is applied to the principal on your outstanding loan after each completed year of service. **Renewal is NOT automatic—you must re-apply for each year you would like to have considered.** You must continue to make regular payments to remain eligible.

## How do I apply?

Once you have completed a year of service, you have 90 days to apply for loan forgiveness. To apply:

- Log in to your National Student Loans Service Centre (NSLSC) account
- Complete the Canada Student Loan Forgiveness application for the year you've met the service requirements.
- Provide proof of employment, dates and hours worked, and licensing information
- Check your NSLSC inbox for confirmation or next steps

If the online portal does not yet reflect your eligibility, paper applications are accepted and processed once the system updates.

### How the 90-day window works

Once you complete 12 consecutive months of service (minimum 400 hours), you need to apply within 90 days for that 12-month period to be eligible.

You can apply later, but the recognized 12-month service period shifts based on your application date.

### For example:

If you work January 1 to December 31, 2025, apply by March 31, 2026, for that full year to count.

Applying April 1, 2026, would recognize February 1, 2025, to January 31, 2026, as your service year.