



*The Student Aid Act* and its Regulations set forth the definitive legal rights and obligations of a Student and should be referred to in case of uncertainty or dispute.

Your Manitoba Student Loans are interest and payment free while you are attending classes full time in a program of study and at an educational institution approved (designated) by Manitoba Student Aid.

### **HOW DO I KEEP MY LOANS IN INTEREST AND PAYMENT FREE STATUS?**

a) If you are continuing school and negotiating new loans:

For all Manitoba Student Loan(s) negotiated on or after August 1, 2001 Manitoba Student Aid will automatically keep your MSL(s) in interest and payment free status.

For all Manitoba Student Loan(s) negotiated prior to August 1, 2001 provide all your lender(s) with a copy of your fully completed Canada Student Loan (CSL) Schedule 1 to confirm that you are attending school.

b) If you are continuing school and are not negotiating new loans or received a zero award:

Complete this form. Have your educational institution confirm your enrolment, then take a copy of this form to each of your lender(s) of your Manitoba Student Loans to confirm that you are attending school.

**The above must be done within six months of the date you last attended classes full-time.**

The lender is required to maintain or reinstate your loan to interest and payment free status if you provide this form or a new Manitoba Student Loan Authorization (Loan Agreement). Failure to provide this form or proof of continued enrolment will result in loss of your interest and payment free status. Repayment of your Manitoba Student Loan(s) will be required. If you delay in providing proof of continued enrolment you will have to pay accrued interest up to the date proof is provided.

If your loan enters repayment status while attending classes full time, principal and interest payments applied to your loan will not be refunded.

### **SUMMARY OF STUDENT'S OBLIGATIONS**

1. It is the student's responsibility to provide notification of continuation of enrolment at a post-secondary institution to each lending institution which has the student's Manitoba Student Loan.
2. If the student drops below the minimum course-load for a full-time student, or withdraws completely, the student must notify the educational institution immediately. The student's study period end date and interest and payment free period will be adjusted accordingly.
3. The student must notify his/her lending institution(s) and Manitoba Student Aid of any change in the student's name or address immediately.