

When looking for your student loans, remember that once your student loans come due and move through the collection process, they may break into several different portions. It is important to go back to any original paperwork that you have kept to ensure that you track all the portions.

1. If you received your student loan funding directly through the government, it would have been issued to you through the National Student Loan Centre. The NSLC has two departments:

- a) If you attended a public university, college or technical institute, call 888-815-4514
- b) If you attended a private trade school, vocational institute or career college, call 866-587-7452

Here are the names of some of the portions that you may encounter:

- Canada Integrated Student Loan
- Ontario Integrated Student Loan
- Can-Ont Integrated Student Loan

2. If you received your student loan funding through a bank, start with the following departments:

Scotiabank Student Loans	888-284-3044
CIBC Student Loans	800-563-2422 or 877-338-5469
Royal Bank Student Loans	800-363-3822

Here are the names of some of the portions that you may encounter:

- Canada (federal) Student Loan
- Ontario (provincial) Student Loan
- Bank Risk Portion

???Questions to ask???

- ➔ Can I please identify the name, account # and balance of each loan portion originating with you?
- ➔ Am I eligible for interest relief on any portions?
- ➔ Am I eligible for a revision of terms (reduced payment arrangement direct with the bank/NSLC)?

If you obtained your funding through a bank and they were not able to successfully collect the debt from you, some portions may have defaulted and been sent back to the government. Call these numbers:

National Student Loan Centre	refer to #'s above (federal or integrated student loans)
Human Resources and Skills Development Canada	855-340-2786 (federal or integrated student loans)
Ontario Shared Services**	705-564-7069 (provincial student loans)

**OSS may have one further portion called a Loan Forgiveness Overpayment

At any step during the process, the bank, NSLC, HRSDC, OSS or government department may advise you that your account has been sent to and is being handled by a third party collection agency. Ask whether you can continue to deal with them directly, or whether you must make arrangements with the collection agency.

For further assistance, contact your closest Credit Counselling agency listed below