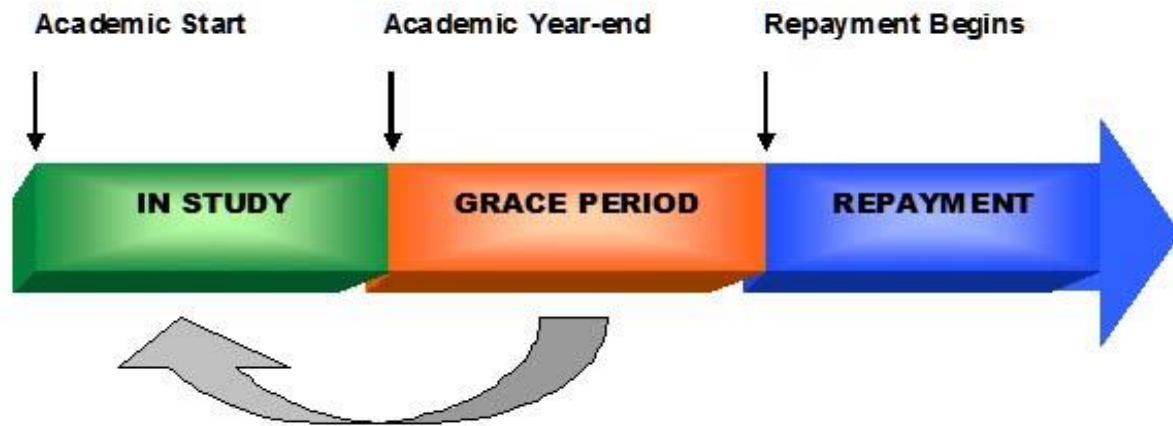


Student Loan Lifecycle



Cycle repeats each time you go back to school

The “**in study period**” refers to the time in which the borrower is a full-time student. You are not required to make any payments, no interest is charged to the borrower and you must ensure that your lenders are aware that you are in studies.

The “**grace period**” or “**non-repayment period**” is a six-month period between the end of studies and the beginning of repayment. Payments are not required and no interest is charged during the grace period on Alberta student loans only. Canada student loans are not interest free during the grace period.

The “**repayment period**” is the period when you must repay your student loans. Repayment begins on the first day of the 7th month following the academic year end date. The first payment is due near the end of the 7th month.

Alberta Student Loan Lender

STUDENT AID ALBERTA SERVICE CENTRE 1.855.606.2096 or visit myloan.studentaid.alberta.ca

Canada Student Loan Lender

NATIONAL STUDENT LOAN SERVICE CENTRE 1.888.815.4514 or visit www.canlearn.ca