

## Student Loan in Default

If you miss payments on your Canada/New Brunswick Student Loan for nine months (270 days) or more, your loan is in default. When this happens, your loan is no longer integrated which means you will need to manage your loans with both the Federal Government and the Provincial Government.

You will be required to set up two separate repayment plans, one for each part of your loan.

- For your Canada Student Loan, contact the Canada Revenue Agency at 1-866-336-7565.
- For your New Brunswick Loan, contact Service New Brunswick – Central Collection Services:

**Telephone:** 1-855-806-2472 (option 2)  
**Email:** [NBStudentloans@gnb.ca](mailto:NBStudentloans@gnb.ca)  
**Fax:** (506) 444-2054  
**Mailing Address:** Central Collections Services, Service New Brunswick  
P.O. Box 6000  
Fredericton, New Brunswick  
E3B 5H1  
Canada

There are consequences if your loan is returned to government due to default, including:

- Your tax refunds and/or GST and HST credits may be withheld and applied toward your outstanding student loan debt.
- You will not be able to access the Repayment Assistance Plan.
- You will not be eligible for future federal and provincial loan funding.
- You may be contacted by a collection agent.
- You may be subject to having your salary garnished.
- You may no longer be eligible to benefit from other government programs.