

A BIG WIN FOR MIDWIVES!

Midwives Now Eligible for Canada's Student Loan Forgiveness Program

As of **January 1, 2026**, midwives are now included in **Canada's Student Loan Forgiveness Program** and may qualify for **up to \$30,000 in federal student loan forgiveness**.

This program supports health professionals who provide services in **rural and remote communities**, helping improve access to essential care across Canada.

If you are working as a midwife in an eligible community, you may now qualify to have part of your **federal student loan forgiven**.

Who is Eligible?

You may qualify if you:

- Have worked as a **midwife for 12 consecutive months**
- Work in an **eligible community** (a rural area or population centre of **30,000 people or fewer**)
- Provided **at least 400 hours of service** during that year
- Have an **outstanding federal student loan**

If you meet these requirements, you may apply for loan forgiveness each year you continue working in an eligible community.

Loan forgiveness is applied to the **outstanding balance of your federal student loan**.

How Much Can You Receive?

Up to \$30,000 over five years

YEAR	AMOUNT
Year 1	\$4,000
Year 2	\$5,000
Year 3	\$6,000
Year 4	\$7,000
Year 5	\$8,000



How to Apply

After completing **one full year of service in an eligible community**, you must apply **within 90 days**.

Because midwives are newly eligible:

- **January – March 2026:** Applications must be submitted by mail
- **After March 2026:** Applications can be submitted online through the National Student Loans Service Centre (NSLSC)

You can also use the postal code lookup tool to confirm whether your workplace is an eligible community.

Visit the [Canada Student Loan Forgiveness Program](#) page or contact the [NSLSC](#) to learn more and apply.

Important Notes

- Loan forgiveness applies **only to federal student loans**
- It **does not apply to provincial or territorial loans**
- Some provinces and territories offer **separate loan forgiveness programs**

Check with your provincial or territorial government for additional options.

Background

Canada's Student Loan Forgiveness Program was introduced in **2013** to encourage doctors and nurses to work in rural and remote communities.

The **Canadian Association of Midwives** and the **National Council of Indigenous Midwives** advocated for the inclusion of midwives.

Following the **2024 federal budget**, legislation was updated to expand the program to additional health professionals working in underserved communities.

Midwives are now officially included—recognizing their vital role in providing maternity care across Canada.