



# Canada Student Loan Forgiveness Program for Dental Hygienists

As of December 31, 2025, the Government of Canada has expanded the [Canada Student Loan Forgiveness Program](#) to include **dental hygienists**.

If you have graduated from dental hygiene and have been providing direct patient care services in eligible rural or remote communities with a population of no more than 30,000. This program may help reduce your federal student loan debt while you provide meaningful community-focused dental hygiene services in underserved areas.

## Who is eligible?

To be eligible, a dental hygienist must:

- have received a federal student loan during their studies
- have an outstanding portion to reimburse the government
- have a student loan that is in good standing (must be up to date with payments)
- have been employed in dental hygiene for a minimum of one full year (12 consecutive months)
- have provided a minimum of 400 hours of in-person dental hygiene services to an eligible community

## When can I apply?

You can apply within 90 days after completing your full year of service and working a minimum of 400 hours in an eligible community. Furthermore, you can apply if you have fulfilled the work requirement and decide to pursue further education or if you are in your 6-month non-repayment period for your loan.

You will need to apply annually if you carry a Canada Student Loan balance at the end of each year of service in an eligible community.

## How much can I receive?

You may receive Canada Student Loan forgiveness for each year you work in an eligible community, up to a total of \$15,000 over a maximum of 5 years if you carry an outstanding balance. Your years of service do not have to be consecutive.

## Forgiveness amounts by year

- Year 1: \$2,000
- Year 2: \$2,500
- Year 3: \$3,000
- Year 4: \$3,500
- Year 5: \$4,000
- **Maximum total:** \$15,000

## How to apply?

- Your application must be submitted through the [National Student Loans Service Centre \(NSLSC\)](#).

## Which communities are eligible?

Enter the postal code of the workplace [here](#) to find out.

## Tips for dental hygienists

- Keep records of employment, all eligible work locations, and schedules.
- Maintain a valid professional registration or licence to practise.
- Apply every year you remain eligible—forgiveness is not automatic.
- Make sure your student loan information is up to date with the NSLSC.

## Why this program matters

- Helps reduce federal student loan debt for dental hygienists
- Supports professionals who commit to working in rural and underserved communities
- Strengthens access to essential dental hygiene services for communities across Canada