

# 2025-2026 POST-GRADUATE DEBT REPAYMENT ASSISTANCE (PGDRA) PROGRAM APPLICATION

- This is a fillable PDF form. To ensure the application process is compliant with the *Electronic Transactions Act of British Columbia*, you will need download and open this form in <u>Adobe Reader</u> to complete it in order to use the digital signature function. We cannot process forms that have been printed and scanned.
- If any of the required information is missing, we will not able to process your application.
- This application form assumes that you have reviewed the detailed information on eligibility in the PGDRA Handbook. If you have any questions about how to complete the application form or what documentation to provide, please contact <a href="mailto:pgdra@allard.ubc.ca">pgdra@allard.ubc.ca</a> for support. Providing the correct information and documents will ensure quicker administrative processing.
- Detailed information on the supporting documents required can be found at the end of this form.
- Please submit the application form with the file name "PGDRA Application Form" (without the quotes) and supporting documents separately in PDF format.
- Please submit the application form and supporting documents to <u>pgdra@allard.ubc.ca</u> by 11:59 pm, May 31 with the word "PGDRA\_APPLICATION" in the subject line.

Your privacy is important to us and UBC will keep your information confidential. Your personal information is collected under the authority of section 26(c) of the British Columbia Freedom of Information and Protection of Privacy Act. UBC will use this information only for the purposes of the Post-Graduate Debt Repayment Assistance Program. Questions about the collection of your information may be referred to the PGDRA program administrator (pgdra@allard.ubc.ca).

#### **Help and Contact Information**

Peter A. Allard School of Law

Email: pgdra@allard.ubc.ca

Office hours: Monday to Friday 8:30 AM to 4:30 PM PST

#### I. RETURNING APPLICATION QUESTIONS

- 1. Did you apply for a PGDRA benefit for the previous year?
- 2. Are you applying for a PGDRA benefit for this year?<sup>1</sup>

<sup>1</sup> If you check Yes, please continue fill in the rest of the form. If you check No, please only fill in <u>Section III</u>, <u>"PERSONAL INFORMATION"</u> and <u>Total Gross Family Income for Previous Year (Line 15000 of CRA Individual Tax and Benefit Form)</u> in Section V, "INCOME INFORMATION".

#### **II. ELIGIBILITY QUESTIONS**

The PGDRA program is only available to graduates who completed all three years
of the JD program at the Allard School of Law (with the exception of participation
in the UBC Go Global exchange program).

Did you transfer into or out of the JD program at the Allard School of Law?

The PGDRA program is not available to JD/MBA students or JD students who
participate in any joint legal education arrangement, including the JD/LLM
agreement with Melbourne Law School, the law degree partnership program with
Tsinghua University, or the joint legal education agreement with the University of
Hong Kong.

Did you participate in any of these programs?

- 3. Were you a permanent resident or a Canadian citizen when you started the JD program at UBC?
- 4. Do you have Canadian federal and/or provincial student loan amounts in active repayment, and/or outstanding commercial professional student line of credit amounts borrowed from a Canadian financial institution and repayable in Canadian dollars, both from the law school enrolment period?
- 5. Have you cleared all amounts owed to UBC?
- 6. Do you reside and work in Canada?

# **III. PERSONAL INFORMATION**

| APPLICANT:  |   |
|---|---|
| First Name  | Last Name(s)  |
| UBC Student ID  | Year of Graduation  The eligibility period for applying is 1 to 10 years after year of graduation |
| Date of Birth   | Marital Status  |
| Permanent Canadian AddressStreet  | ,, ,, Canada City Province Postal Code Country  |
| Mailing Address <sup>2</sup> ,  |   |
| Street <sup>2</sup> If your Mailing Address is different from Permanent Canadian  | City Province Postal Code Country  Address, please indicate. Otherwise, please leave blank.       |
| Phone Number  | Email Address   |
| Are you eligible for any student loan repayment assist government student loan Repayment Assistance Prog  |   |
| If yes, have you applied? (If no, please leave blan   |   |
|   |   |
| SPOUSE/COMMON-LAW PARTNER (Leave blank if no s  | pouse/common-law partner):  |
| First Name  | Last Name(s)  |
| Phone Number  | Email Address   |
|   |   |
| CHILDREN <sup>3</sup> (Leave blank if no children):   |   |
| $^3$ Childcare costs are calculated according to the maximum allo Child Care Expense Deduction (Line 21400 on the Income Tax a                        |   |
| Number of eligible children <sup>4</sup> <b>born in 2009 to 2018</b> (ar with an impairment in physical or mental function, amount cannot be claimed) |   |
| Number of eligible children <sup>4</sup> born in <b>2019</b> or later, disability amount cannot be claimed  | for whom the  |
| Number of eligible children <sup>4</sup> born in 2025 or earlier can be claimed   | r, for whom the disability amount   |
| <sup>4</sup> Please see the Canada Revenue Agency (CRA) website for mor   | re information on child eligibility criteria.   |

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# IV. EMPOLYMENT INFORMATION

| Employment Status   | Area of Employment   |   |
|---|--|---|
|   | in a law-related field, you may be eligible to apply under s<br>t any special circumstance categories for which you are el   |   |
| Special Circumstances <sup>5</sup>  |  |   |
| Most Recent Employment  | Dates From://  | / (If current, <u>please leave end date blank</u> ) |
| Most Recent Employer Type   | Most Rece  | nt Total Annual Compensation \$                     |
| V. INCOME INFORMATI   | ON   |   |
| Total Expected Annual Gro   | oss Family Income for 2025 <sup>6</sup> \$   |   |
| your spouse makes more than y   | e for Previous Year (Line 15000 of CRA Individua   |   |
|   | pership Fee (If covered by employer, please leave bla  | <u>nk</u> ) \$                                      |
| Household Size  | Location <sup>8</sup>  |   |
| following information. Otherw<br><sup>8</sup> IMPORTANT: Most city locatio<br>Market Basket Measure (MBM) | ble for a PGDRA for the previous year, even if you did ise, please leave blank.  Ins in the dropdown menu above correspond to the Census, not to municipal boundaries (e.g. Richmond is in the Van and is I. Location to guide your selection. | Metropolitan Areas (CMAs) used by the               |
| VI. LOAN INFORMATIO   | N <sup>®</sup> (Leave blank if not applicable):  |   |
| Supporting Document, section 4  | section must be supported by accompanying documentati<br>I. If you have any questions about what information from<br>c.ca for support prior to submitting your application.  |   |
| 1. Pre-law Government S   | cudent Loan Amounts Remaining at the Time o  | f Entry into Law School                             |
| - For applicants with lo<br>Prince Edward Island  | oans from Alberta, Manitoba, Northwest Terri<br>, or Quebec  | tories, Nova Scotia, Nunavut,                       |
| Provincial amount   |  | \$  |
| Federal amount (Albe  | erta, Manitoba, Nova Scotia and PEI only)  | \$  |
| - For applicants with lo<br>Newfoundland and L  | oans from Ontario, British Columbia, Saskatche<br>abrador, or Yukon  | ewan, New Brunswick,                                |
| Combined provincial/  | federal loan amount  | \$  |

| -                      | For applicants with loans from Alberta, Manitoba, Northwest Territories, No<br>Prince Edward Island, or Quebec    | ova Scotia, Nunavut, |
|------------------------|---|----------------------|
|                        | Provincial amount   | \$                   |
|                        | Federal amount (Alberta, Manitoba, Nova Scotia and PEI only)  | \$                   |
| -                      | For applicants with loans from Ontario, British Columbia, Saskatchewan, Ne<br>Newfoundland and Labrador, or Yukon | ew Brunswick,        |
|                        | Combined provincial/federal loan amount   | \$                   |
| 3.                     | Current Monthly Payments  |                      |
| -                      | For applicants with loans from Alberta, Manitoba, Northwest Territories, No<br>Prince Edward Island, or Quebec    | ova Scotia, Nunavut, |
|                        | Provincial monthly payments   | \$                   |
|                        | Federal monthly payments (Alberta, Manitoba, Nova Scotia and PEI only)  | \$                   |
| -                      | For applicants with loans from Ontario, British Columbia, Saskatchewan, Ne<br>Newfoundland and Labrador, or Yukon | ew Brunswick,        |
|                        | Combined provincial/federal loan monthly payments   | \$                   |
| 4.                     | Commercial Loans from Law School <sup>9</sup>   |                      |
| <sup>9</sup> <b>PI</b> | ease provide information for only <b>ONE</b> of the following options, depending on your loan arranger            | ment.                |
| -                      | Professional student lines of credit converted to loans   |                      |
|                        | Commercial Student Loan Amount Remaining, at Time of Application  | \$                   |
|                        | Repayment Term (Months), at Time of Application   |                      |
|                        | Annual Interest Rate (%)  | %                    |
| -                      | Professional student lines of credit  |                      |
|                        | Total amount at time of graduation  | \$                   |
|                        | Total amount at time of application   | \$                   |
|                        | Annual Interest Rate (%)  | %                    |

2. Government Loans from Law School

# **VII. CERTIFICATION**

| I certify that the information provided in my application is true, complete, accurate and consistent with the policies outlined in the PGDRA Handbook to the best of my knowledge. The provision of false or inaccurate information will result in termination of any eligibility under the PGDRA program. Outstanding amounts must be paid back immediately upon termination and disqualification. |      | vision of false or<br>program. |
|---|------|--------------------------------|
| Signature of the applicant  | Date | YYYY / MM / DD                 |

# **APPENDIX**

# I. Location

Most city locations correspond to the Census Metropolitan Areas (CMA) used by the Market Basket Measure (MBM). If you live in or near one of the following cities, please consult the maps below to determine which of the options in the drop-down menu corresponds to your permanent Canadian address:

| Cities                | CMA Map Link |
|-----------------------|--------------|
| Vancouver, BC         | map          |
| Calgary, AB           | map          |
| Edmonton, AB          | map          |
| Saskatoon, SK         | <u>map</u>   |
| Regina, SK            | <u>map</u>   |
| Winnipeg MB           | map          |
| Brandon, MB           | map          |
| Toronto, ON           | map          |
| Ottawa – Gatineau, ON | map          |
| Montréal, QC          | <u>map</u>   |
| Québec, QC            | map          |
| Moncton, NB           | map          |
| Saint John, NB        | map          |
| Fredericton, NB       | map          |
| Cape Breton, NS       | map          |
| Halifax, NS           | <u>map</u>   |
| Charlottetown, PEI    | map          |
| St. John's NL         | map          |

# **II. Required Supporting Documents**

# 1. Applicant's expected annual income

| Employment Income   | Document(s)  |
|---|--|
| Salary/wage employees                                     | Letter from employer confirming employment (including articling/clerkship employment) and annual salary/wage                       |
| Self-employed   | Self-reported annual income  |
| Currently completing articles (or articling requirements) | Letter regarding confirmed employment and annual salary after articling, for any and all employment within the year of application |

# 2. Spouse/Common-law partner's expected annual income (If applicable)

| Employment Income     | Document(s)   |
|-----------------------|---|
| Salary/wage employees | Letter from employer confirming employment and annual salary/wage |
| Self-employed         | Self-reported income  |

# 3. Returning applicants' annual income

| Document(s)   |
|---|
| Copies of:  |
| <ul> <li>Individual Tax Return;</li> <li>employment T-4 forms; and</li> <li>Notice of Tax Assessment</li> </ul> for the Tax Year prior to the year of application |
|   |

**For returning applicants, loan documents must show that the entire PGDRA benefit previously received was used to pay their educational loans.** In other words, the amount they paid on government student loans and/or commercial professional student lines of credit must be equal to (or greater than) the PGDRA benefit received.

# 4. Annual debt repayment obligations

| Loan Type  | Document(s)  |
|--|--|
| Government Student Loan(s)                             | <ul> <li>We will need clear documentation of all of the information entered in Section VI – Loan Information of the application form. This may include copies of:</li> <li>consolidated Student Loan and Repayment form agreement(s) for all pre-law and law school loans</li> <li>annual loan statement(s) showing the current loan balance, amount of monthly payments, and proof of payment</li> <li>all notification letters for student loans/grants from the period of enrollment in the UBC JD program</li> <li>a printout of current "Loan Details" "Loan Statement" and/or "My Disbursements" from your online account with the National Student Loan Service Centre (NSLSC) (for federal and integrated loans only)</li> </ul> |
| Commercial (Professional) Student<br>Line(s) of Credit | <ul> <li>We will need clear documentation of all of the information entered in Section VI – Loan Information of the application form. This may include copies of:</li> <li>consolidated loan and repayment form agreement(s) for all law school loans</li> <li>annual loan statements from the period of enrollment in the UBC JD program, showing amounts borrowed</li> <li>current annual loan statement(s) showing the current loan balance, amount of monthly payments, and proof of payment</li> <li>loan statement at the time of graduation from law school, showing the loan balance</li> </ul>  |

#### 5. Special Circumstances (If applicable)

| Special Circumstance        | Document(s)  |
|-----------------------------|--|
| Disability                  | Copies of (as applicable):  • T-2201 Disability Tax Credit Certificate  • Repayment Assistance for Borrowers with a Permanent Disability (RAP-PD) documentation  • Severe Permanent Disability Benefit |
| Maternity/parental leave    | Record of Employment, for verification of leave status   |
| Graduate studies            | <ul> <li>Proof of enrolment</li> <li>Description of graduate program and its relation to law</li> </ul>  |
| Self-employment (part-time) | Statement demonstrating that part-time status is temporary and non-voluntary (e.g., related to the process of building up a full-time practice)  |

#### 6. Childcare expenses (If applicable)

Applicants must provide a bill or signed letter from childcare provider (specifically identifying child(ren) cared for), as well as documents verifying the age of any child(ren) claimed. The maximum amount that can be claimed for childcare will be the CRA maximum childcare deduction amounts for Line 21400 of the Individual Tax and Benefit Form.

### 7. Confirmation of law-related work (if not employed as a lawyer)

i.e., copy of position advertisement stating JD qualification requirement/preference; job description; or statement by employer.

#### 8. Law society membership fee (if not covered by employer)

Copy of receipt required; does not include practice insurance premiums.

#### 9. Student Loan Repayment Assistance Program (if an applicant qualifies)

Copy of RAP documentation.