



Canadian
Physiotherapy
Association

Association
canadienne de
physiothérapie

October 27, 2025

The Rt. Hon. Mark Carney, P.C., O.C., M.P.
Prime Minister of Canada
80 Wellington Street
Ottawa, ON K1A 0A2

Delivered by email to pm@pm.gc.ca

Re: Extending Student Loan Forgiveness to Physiotherapy Graduates

Dear Prime Minister,

On behalf of the Canadian Physiotherapy Association (CPA), which represents more than 14,000 physiotherapy professionals across the country, I am writing to urge your government to move forward on the proposed extension of the National Student Loan Forgiveness Program to physiotherapy graduates who choose to practise in rural and remote communities.

Canada is facing a growing shortage of health professionals, one that is felt particularly acutely in rural and northern regions.

Physiotherapists play a vital role in maintaining mobility, reducing chronic pain, preventing injury, and supporting recovery. But the number of physiotherapists per capita in Canada continues to lag behind our OECD peers. This shortage translates into long wait times, reduced access to rehabilitation services, and poorer health outcomes, particularly for those outside of major urban centres.

Each year, approximately 900 new physiotherapy graduates are eager and ready to enter the workforce. With average student debt nearing \$40,000, too many are forced to choose positions in urban centres over answering the call in rural communities. Student loan forgiveness would remove a key financial barrier and open the door for more graduates to serve where their skills are urgently needed.

Physiotherapy students themselves have been clear:

“The National Student Loan Forgiveness Program will provide physiotherapy students with the fulfilling opportunity to serve underserved populations with limited access to physiotherapy services... By including physiotherapy students in this program, individuals from diverse socioeconomic backgrounds can pursue their profession with reduced financial limitations, leading to a more inclusive and diverse workforce.” – CPA National Student Assembly





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Extending student loan relief is more than an incentive — it is an investment in Canada's health- care system. It will strengthen rural health capacity, improve patient outcomes by enhancing health service access in communities that experience barriers such as long travel times, and reduce costs linked to delayed care.

We commend your government's leadership in proposing this change, but Canadians cannot afford further uncertainty. We urge you to ensure that promised amendments to the Canada Student Loans Regulations are finalized and in force by November 1, 2025. Delivering on this commitment will demonstrate fairness, strengthen access to care, and uphold the credibility of the federal government's pledge to build one strong Canadian economy.

Thank you for your attention to this matter. We would be pleased to discuss this further with you and your cabinet colleagues at your convenience. We have taken the liberty of copying several of them on this correspondence.

Sincerely,

Allison Stene *Krissy Bell*

CPA Board President

Allison Stene

CPA CEO

Krissy Bell

CC

The Honourable Marjorie Michel, P.C., M.P., Minister of Health

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The Honourable Patty Hajdu, P.C., M.P., Minister of Jobs and Families

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