STUDENT FINANCIAL ASSISTANCE

INFORMATION ON THE LOANS AND BURSARIES PROGRAM

FALL
2026
WINTER/SUMMER
2027

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How to Use This Brochure Efficiently

This brochure explains the rules used by Aide financière aux études to determine the amount of financial assistance to which you could be entitled. It is intended for general reference purposes only; in cases involving a dispute or an appeal, you need to refer to the *Act respecting financial assistance for education expenses* and the attendant Regulation.

Part I explains the general guidelines of the Loans and Bursaries Program with respect to:

- Eligibility criteria
- Student categories
- Allowable expenses
- Financial resources and contributions
- Assessment of award amounts and terms and conditions for debt remission
- Deadlines and changes to circumstances during the year.

Part II deals with exceptional cases, more specifically:

- Exceptional family situations
- Special needs of students with permanent disability resulting in significant and persistent impairment - major functional disability
- Special needs of students with disability, other than a major functional disability
- Appeals

Part III deals with repayment of student loans, including:

- The Loan Remission Program
- Postponing repayment of your student loan
- Assignment of interest and repayment of student loan
- The Deferred Payment Plan

To learn more about the Loans and Bursaries Program, browse our Web site (Quebec.ca/student-financial-assistance) or contact your educational institution's financial assistance office.

The Loans and Bursaries Program

Every year, the Ministère de l'Enseignement supérieur du Québec's Loans and Bursaries Program, run by Aide financière aux études, enables some 175 000 Québec students who have insufficient financial resources, to pursue full-time secondary school level vocational training or college or university studies. It is the main source of student funding provided by the Government of Québec.

You are expected to contribute to the cost of your education in proportion to your means, and the same holds for your parents, spouse or sponsor, if applicable. This is the fundamental principle on which the Loans and Bursaries Program is based. Financial assistance is awarded on a case-by-case basis, and takes account of all required contributions and expenses that are normally incurred in the pursuit of your studies.

Initial Aide financière aux études financial assistance under the Loans and Bursaries Program comes as a loan that you repay once you have finished your studies. If the loan is insufficient to cover your needs, you may be eligible for a non-refundable bursary.

As long as you remain a full-time student, the government pays the interest on your loan. You will only be required to start repaying the principal and interest on your student loan after you graduate or abandon your studies.

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Glossary

Assessment: Procedure by which the amount of financial assistance to be awarded to a student is determined on the basis of allowable expenses and expected contributions.

Award year: The annual period starting September 1rst and ending August 31rst.

Bursary: Financial assistance awarded to a student by the government when the amount that may be granted in the form of a loan for an award year does not cover the difference between the student's allowable expenses and his or her contributions. This type of assistance does not have to be repaid. The bursary amount corresponds to the portion of financial assistance that the government repays the financial institution at the end of the award year to convert part of the loan into a bursary.

Calendar year: The annual period starting January 1st and ending December 31st.

Civil union: Commitment made by two persons who consent to live together. The civil union is contracted openly before a competent celebrant and is witnessed through a civil union act.

Confirmation of financial resources: Form on which students confirm or update the income they reported on their application for financial assistance. This form must be complete in January. If students fail to complete and return this form on the date indicated, payment of their financial assistance is suspended.

Contribution: Amount provided by a student, or the student's parents, spouse or sponsor, toward the cost of the student's education.

Co-op programs: Study programs that alternate between study periods consisting of full-time coursework and study periods consisting of a compulsory full-time paid workplace practicum. Also known as "work-study" programs.

Deemed enrolled: Status that enables certain students to be covered by the Loans and Bursaries program while they are between two study periods for a time that does not exceed four months[1].

Deemed full-time: Status that enables certain part-time students to benefit from the Loans and Bursaries Program[2].

Dependent child: A single child who does not have children and is of minor age or, if of major age, is a full-time student living with his or her parents, or if not living with the parents, where a parental contribution is required.

Full exemption period: Grace period during which students are not required to repay their student loan, nor the accruing interest.

Guarantee certificate: A document that is usually issued at the beginning of a student's first period of studies and which is required to take out a student loan at a financial institution. The certificate is only issued once for the entire period of studies unless the recipient interrupts them for more than six months.

Head of a single parent family: Person living with at least one child, having custody at least 25% of the time and is single, a widow or widower, legally or de facto divorced and single or separated or whose spouse cannot be located.

Loan: Financial assistance paid into your account by your financial institution based on a government-guaranteed loan authorization. No interest is due on such loans for the entire duration of the exemption period.

Loan authorization: Electronic transaction performed by Aide financière aux études on a monthly or periodic basis to enable your financial institution to deposit funds to your account.

Loan-to-bursary conversion: Electronic transfer of funds from the government to your financial institution for the purpose of converting to a bursary, part of the financial assistance that was originally provided to you as a loan and paid as such into your bank account. This transfer is performed at the end of each school year after the student's income has been verified with Revenu Québec.

Major functional disabilities: For the purposes of the Loans and Bursaries Program, the term "students with major functional disabilities" refers to individuals whose permanent disability resulting in significant and persistent impairment which causes to encounter major obstacles in pursuing full-time studies or eventually entering the labour market.[3]

Parent: Your father or your mother.

Partial exemption period: Grace period after students complete their studies during which they become responsible for the interest on their student loans. Students are not required to start making payments on the loan principal during this period.

Sponsor: Person, other than a parent or spouse, who endorsed a student's application for permanent residence in Canada or naturalization in accordance with the provisions of the *Immigration and Refugee Protection Act*.

Spouse: Person to whom a student is married or with whom the student is living in a civil union or living as though married, along with a child, who may be either the student's or the spouse's (the latter part of this definition also applies to same-sex partners).

Student loan repayment deferment: This is a debt repayment exemption period that is granted following a temporary interruption of full-time studies.

Study period: Usually lasting four months, this period may vary in accordance with the educational institution's academic calendar. As an example, for a college program that ends in May, the winter study period lasts five months.

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1. See section 3.4 for details on the notion of "deemed enrolled."
2. See section 1.4 for details on the notion of "deemed full-time."
3. See Section 8, "Permanent disability resulting in significant and persistent impairment" for further details.

PART I – Rules for Awarding Loans and Bursaries

1 Eligibility

In order to qualify for the Loans and Bursaries Program:

- You must be a Canadian citizen or have legal status in Canada.
- You must be a Québec resident or be deemed to reside in Québec within the meaning of Section 1.2, *Residence in Québec*.
- You must have been admitted to a recognized educational institution and be pursuing or be deemed to be pursuing full-time studies in a recognized program.
- You must not have exceeded the number of months of eligibility for which financial assistance may be awarded.
- You must not have reached the debt limit for your level of education, type of degree or program.
- You do not have sufficient financial resources to pursue your studies.

1.1 Canadian Citizenship and Other Statuses Recognized by the Loans and Bursaries Program

The first requirement you must meet in order to be eligible for the Loans and Bursaries Program is to be in one of the following categories:

- A Canadian citizen
- A holder of permanent residence status
- A holder of refugee status
- A holder of protected person status

1.2 Residence in Québec

The second requirement you must meet in order to be eligible for the Loans and Bursaries Program is to reside in Québec or be deemed to reside in Québec. This means that you are in one of the following situations:

1. You were born in Québec.
2. One of your parents or your sponsor resides in Québec.
3. You hold a Certificat de sélection du Québec (Québec selection certificate).
4. Both your parents (or your sponsor) are deceased and one of them resided in Québec at the time of his or her death.
5. You still have your residence in Québec, although your parents (or your sponsor) now live elsewhere.
6. Québec is the last place where you resided for 12 consecutive months without pursuing postsecondary studies or Québec is the last place where you resided for 24 consecutive months without pursuing full-time studies.
7. You were adopted by a person who resided in Québec at the time of your adoption.
8. You have been residing in Québec for at least three months and have not resided in another Canadian province for more than three months.
9. You have been in one of the following situations for three consecutive years within the last five years: 2, 5, 6 or 8.
10. One of the previously listed criteria (1-3-6 to 9) applies to your spouse.

In addition, if you are studying outside Québec, you are deemed a Québec resident if besides meeting one of the above criteria, you are in one of the following situations:

11. You are studying outside Québec, but you live in Québec and you are in one of the ten situations described in the preceding table. In addition, you are able to travel between your home and your educational institution on a daily basis or your are pursuing your studies through distance learning.

In order to avail yourself of criteria 12, 13 or 14 you must have lived in Québec for at least two consecutive years prior to your departure, which must have occurred within the last five years.

12. You are studying and living outside Québec, and your parents (or your sponsor) reside in Québec. Before your departure, you were in one of the situations listed in the preceding table, except for #5 (or criterion 9, situation 5).
13. You are studying and living outside Québec. Your parents (or your sponsor) no longer reside in Québec, but left the province less than three years ago and resided in Québec before their departure. Before your departure, you were in one of the situations listed in the preceding table, except for #5 (or criterion 9, situation 5).
14. You are studying and living outside Québec. You have not interrupted your full-time studies for more than 12 consecutive months since the date of your departure, before which you were in one of the situations listed in the preceding table, except for #5 (or criterion 9, situation 5).

1.3 Recognized Educational Institutions and Programs

To qualify for the Loans and Bursaries Program, you must have been admitted to an educational institution recognized by the Ministère and pursue full-time studies or studies that are deemed full-time in a recognized program.[4]

The criteria used to recognize an educational institution and a program vary according to whether the institution is located in Québec or outside Québec. Some programs are recognized for the purpose of loans only, while others are recognized for both loans and bursaries.

Educational Institutions and Programs in Québec Recognized for Loans and Bursaries

Educational Institutions	Program[5]	Level of Education
University-level educational institutions governed by the *Act respecting educational institutions at the university level* (R.S.Q., c. E-14.1) and the *Act respecting the Université du Québec* (R.S.Q., c. U-1)	Subsidized programs leading to a degree, certificate, certification or a university diploma as an independent student[6]	University
	Subsidized micro-programs (short programs) leading to certification	
	Remunerated professional training periods in medical or health science programs are not recognized: • Interships in medecine • Interships in dental medecine • Interships in veterinary medecine • Interships in optometry	
	Subsidized programs that are recognized under the College Education Regulations and leading to a DCS or an ACS	
General and vocational colleges governed by the *General and Vocational Colleges Act* (R.S.Q., c. C-29, and Private colleges (subsidized or not) governed by the *Act respecting private education* (R.S.Q., c. E-9.1)	Subsidized programs that are recognized under the College Education Regulations and leading to a DCS or an ACS	College
School service centre or school board	Recognized subsidized vocational training programs leading to a Diploma of Vocational Studies (DVS) or Skills Training Certificate (STC)	Secondary
	Subsidized programs that are recognized under the *Education Act* (CQLR c I-13.3) leading to a Skills Training Certificate (STC)	
Music and theatre arts conservatories governed by the *Act respecting the Conservatoire de musique et d'art dramatique du Québec* (R.S.Q., c. C-62.1)	Programs recognized under the college education regulations and leading to a DCS	College
	Programs authorized by the Minister of Education, Higher Education and Research leading to a higher education diploma or a certificate	University or equivalent

4. As defined by Aide financière aux études. Please see glossary.
5. Programs lasting less than three months, programs in alternative medicine (except for acupuncture) and those only offered part-time are not recognized.
6. Students taking second-language courses and who receive financial support from the Ministère de l'Immigration, de la Francisation et de l'Intégration are not eligible.

Educational Institutions and Programs in Québec Recognized for Loans and Bursaries (continued)

Educational Institutions	Program[5]	Level of Education
Agri-food technology institutes	Vocational training programs recognized Under the *Basic Vocational Training Regulation* and leading to a DVS	Secondary
	Programs recognized under the college education regulations and leading to a DCS or an ACS	College
The Institut de tourisme et d'hôtellerie du Québec under the *Act respecting the Institut de tourisme et d'hôtellerie du Québec* (R.S.Q., c. I-13.02)	Vocational training programs recognized under the *Basic Vocational Training Regulation* and leading to a DVS or an AVS	Secondary
	Programs that are recognized under the *College Education Regulations* leading to a Diploma of College Studies (DCS) or Skills Training Certificate (STC)	College
	University programs offered at the institute	University
The École du Barreau du Québec under the *Act respecting the Barreau du Québec* (R.S.Q., c. B-1)	Professional program offered by the Québec bar school (excluding practicum)	University or equivalent
Subsidized private colleges providing vocational training	Subsidized or unsubsidized recognized vocational training programs leading to a Diploma of Vocational Studies (DVS) or Skills Training Certificate (STC)	Secondary
The École nationale de police du Québec	Basic Training Program in Police Patrolling	College
Private colleges not subsidized under the *Act respecting private education* (R.S.Q., c. E-9.1) but recognized by the ministère de la Culture et des Communications or one of its agencies	Unsubsidized programs that are recognized under the *College Education Regulations* leading to a DCS or an ACS	College

Educational Institutions and Programs in Québec Recognized for Loans Only

Educational Institutions	Program[7]	Level of Education
University-level educational institutions governed by the *Act respecting educational institutions at the university level* (R.S.Q., c. E-14.1) and the *Act respecting the Université du Québec* (R.S.Q., c. U-1)	Unsubsidized programs leading to a degree, a certificate, certification or a university diploma[8] Micro-programs (unsubsidized short programs) leading to certification	University
General and vocational colleges governed by the *General and Vocational Colleges Act* (R.S.Q., c. C-29, s. 25)	Unsubsidized programs recognized under the college education regulations and leading to a DCS or an ACS	College
Private colleges (subsidized or not) governed by the *Act respecting private education* (R.S.Q., c. E-9.1)	Unsubsidized programs recognized under the college education regulations and leading to a DCS or an ACS	College

Note

Students auditing courses do not qualify for the Loans and Bursaries Program.

In Québec, graduate studies are deemed to include professional development courses and examinations given by a professional corporation governed by the Professional Code or a school under its control.

Out-of-Province Educational Institutions

If you attend an out-of-province educational institution, you can qualify for financial assistance if the Minister recognizes both the institution and your program. The following list details the various categories of out-of-province educational institutions that are recognized for the purposes of both loans and bursaries, or for loans only.

7. Programs lasting less than three months, programs in alternative medicine (except for acupuncture) and those only offered part-time are not recognized.
8. Students taking second-language courses and who receive financial support from the Ministère de l'Immigration, de la Francisation et de l'Intégration are not eligible.

Outside Québec but Within Canada

The following institutions and programs are recognized for the purposes of **both loans and bursaries**.[9]

Educational Institutions	Program	Level of Education
Canadian postsecondary institutions recognized (accredited) by their respective provincial governments	Programs that are subsidized by the government of the province in which the educational institution is located and that meet the requirements that apply to programs leading to a DCS or an ACS in Québec	College
Canadian universities that are recognized (accredited) by their respective provincial governments	Programs that are subsidized by the government of the province in which the university is located and that meet the requirements that apply to programs leading to a university degree, certificate or diploma in Québec	University
University of Ottawa, as recognized (accredited) by the Province of Ontario	Medical programs, excluding remunerated professional training (internship)	University

Outside Québec but Within Canada

The following institutions and programs are recognized for the purposes of **loans only**.[10]

Educational Institutions	Program	Level of Education
Canadian postsecondary institutions recognized (accredited) by their respective provincial governments	Programs that are not subsidized by the government of the province in which the educational institution is located and that meet the requirements that apply to programs leading to a DCS or an ACS in Québec	College
Canadian universities recognized (accredited) by their respective provincial governments	Programs that are not subsidized by the government of the province in which the university is located and that meet the requirements that apply to programs leading to a university degree, certificate or diploma in Québec	University

9. Religious schools and programs, programs in alternative medicine (except for acupuncture) programs only offered part time, programs lasting less than three months, institutions that only offer distance education programs, independant studies, aircraft piloting programs and programs with quotas (including for the preparatory year) set by the Government of Québec and/or the Ministère (except for programs in medicine at the University of Ottawa) are excluded.

10. Religious schools and programs, programs in alternative medicine (except for acupuncture) programs only offered part time, programs lasting less than three months, institutions that only offer distance education programs, independant studies, aircraft piloting programs and programs with quotas (including for the preparatory year) set by the Government of Québec and/or the Ministère are excluded.

Outside Canada

The following institutions and programs are recognized for the purposes of **both loans and bursaries**.[11]

Educational Institutions	Program	Level of Education
Postsecondary institutions located in France	Programs leading to a Diplôme national	College
Universities located in France	Programs leading to a Diplôme national	University
Universities recognized (accredited) by the government of their respective countries	Programs that meet the requirements that apply to programs leading to a master's or doctoral degree, certificate or diploma in Québec	University

Outside Canada

The following institutions and programs are recognized for the purposes of **loans only**.[11]

Educational Institutions	Program	Level of Education
Postsecondary institutions recognized (accredited) by the government of their respective countries	Programs that meet the requirements that apply to programs leading to a DCS or an ACS in Québec	College
Universities recognized (accredited) by the government of their respective countries	Programs that meet the requirements that apply to programs leading to an undergraduate university degree, certificate or diploma in Québec	University

Note

If you wish to enrol in a non-recognized educational institution or program, you need to submit the Application for the Recognition of a Program of Study or Educational Institution - Studies Outside Québec form.

If you are studying outside Québec, including in another province or in France and are enrolled in one of the following programs that are subject to quotas set by the Government of Québec or the Ministère, **you are not eligible for the Loans and Bursaries Program**:

- Medicine[12]
- Police Technology

Professional training is not recognized under the Loans and Bursaries Program

11. Religious schools and programs, programs in alternative medicine (except for acupuncture) programs only offered part time, programs lasting less than three months, institutions that only offer distance education programs, independant studies, aircraft piloting programs and programs with quotas (including for the preparatory year) set by the Government of Québec and/or the Ministère are excluded.
12. Exceptionally, you can qualify for the Loans and Bursaries Program if you live in Québec and study medicine at the University of Ottawa.

1.4 Full-Time or Deemed Full-Time Status

To qualify for the Loans and Bursaries Program, you must be a full-time student or be deemed a full-time student. One of the following situations must thus apply to you.

Deemed full-time status:

- The educational institution you attend in Québec considers you to be a full-time student. If you have any questions about this matter, ask at your school's student aid office.
- The educational institution you attend outside Québec considers you to be a full-time student. To learn which documents you need to provide if you are in this situation, contact us or go on our Web site.

You may be deemed to have full-time status if you are a part-time student enrolled in at least 20 course hours per month and fall into one of the following categories:

- You are at least 20 weeks pregnant.
- You are a single parent and live with your child, who is, was or will be less than 12 years of age on September 30, 2026.
- You live with a child (your own or your spouse's) who is, was or will be less than 6 years of age on September 30, 2026.
- You live with a child (your own or your spouse's) who has a disability or mental disorder.
- You have a recognized permanent disability résulting in significant and persistent impairment[13].
- You are unable to continue your studies for at least one month due to an episodic disorder stemming from a disability, other than a major functional disability, confirmed by a medical certificate.
- You participate in the Réussir Program or your are a beneficiary of the Basic Income Program run by the ministère de l'Emploi et de la Solidarité sociale.

Note

If you are in a college program leading to a DCS or ACS and are missing less than three courses to complete the requirements of the program, you can qualify for financial assistance without being deemed to have full-time status.

A practicum is considered equivalent to a full-time study period if it is a compulsory part of the study program and is effectively deemed a full-time practicum by the educational institution.

Students doing a full-time practicum as part of a cooperative program (also called a work-study program) do not qualify for financial assistance under the Loans and Bursaries Program. During this period, however, students will not be required to start repaying their loans or the interest accrued on their loans.

1.5 Eligibility Periods

Financial assistance is granted either as a loan and bursary or as a loan only for a specified number of months that varies according to the level of education (secondary, college or university), the program and, for university students, the type of degree (bachelor's, master's or doctoral).

Eligibility for a bursary ends once the prescribed number of months has been reached, and any further financial assistance is exclusively granted in the form of a loan.

Note

The first month of studies is taken to be the month when a student begins a recognized program before the 16th day of the month.

The last month of studies recognized during the year includes at least one day of classes.

Note

In general, those who qualify for a bursary and who are in part-time studies but are deemed full-time students see their loan amount reduced by half. This has no impact on their total financial assistance.

This reduction is compensated for by an equivalent increase in the amount of the bursary.

13. Refer to Section 8 for full details on recognized permanent disability resulting in significant and persistent impairment.

Basic Period of Eligibility		
Level of Education	**Loan**	**Bursary**
Secondary school (vocational training)	35 months	First 26 months
College (pre-university education)	33 months	First 24 months
College (technical training)	42 months	First 33 months
University (undergraduate)	39 months	First 30 months
University (master's degree)	31 months	First 22 months
University (doctoral degree)	47 months	First 38 months

Note : The maximum number of months for which financial assistance can be awarded to students enrolled in college or equivalent programs is 63. The maximum number of months for which financial assistance can be awarded to students enrolled in university or equivalent programs is 88 (all levels combined).

Note

Students who qualify for financial assistance at the beginning of an award year, remain eligible for the entire year. However, should their study program change during the year, their eligibility period will be revised in accordance with the level of education of the new program.

If you are a full-time university Québec student with self-directed studies status, you can qualify for the Loans and Bursaries Program for no more than eight months at each level of education.

The bursary eligibility period is extended by nine months if you have one or more dependent children. However, the amount of the bursary you can qualify for is limited to the living expenses for children and childcare expenses, as well as the single parent supplement. All other allowed expenses will be awarded as a loan that is based on your financial needs.

The eligibility period for loan financial assistance must correspond to at least the expected duration of studies plus 15 months, and for bursaries, the duration plus 6 months. This means that if a study program is longer, the eligibility period will be extended per the preceding rules.

How the Period of Eligibility is Calculated

Each month for which allowable expenses are recognized is included in the calculation of the eligibility period, except for the months during which students are deemed enrolled, which are not counted when determining this number.

In determining your eligibility, only half of the number of months of deemed full-time studies is considered.

The number of months of study for which students have received financial assistance under the Loans Program for Part-Time Studies does not decrease the number of months counted toward eligibility for the Loans and Bursaries Program, and vice-versa.

1.6 Student Loan Debt Limits

If, at the beginning of an award year, you have already reached the debt limit for your level of education, type of degree or program, you no longer qualify for financial assistance.

If you qualify for financial assistance at the beginning of an award year, this status applies for the entire award year. If there was a change in your circumstances for a previous year leading to an increase in your current year indebtedness, your eligibility for financial assistance will be reassessed on the basis of your level of indebtedness during the month that precedes the start of the new term. If you change programs during the year, your eligibility will be reassessed on the basis of your level of indebtedness when the change takes place.

Student Loan Debt Limits by Level of Education

Level of education	Student Loan Debt Limit
Secondary school	
• **Vocational training**	$22 000
College	
• **Pre-university education**	$16 000
• **Technical training**	
– Subsidized programs	$23 000
– Subsidized programs offered at a private educational institution	$27 000
• **Unsubsidized technical training**	$27 000
• **College education (public educational institution) outside Québec, but in Canada**	$23 000
• **College education (private or non-subsidized educational institution) outside Québec, but in Canada**	$27 000
University	
• **Bachelor's degree**	
– Programs lasting less than 28 months	$30 000
– Programs lasting 28 months or more	$36 000
• **Master's degree**	
– Programs lasting less than 20 months	$42 000
– Programs lasting 20 months or more	$48 000
• **Doctoral degree**	
– All programs	$55 000
• **All undergraduate and graduate degrees**	
– Programs outside Québec but in Canada	$55 000
– Programs outside Canada	$70 000

2 Student Categories

The Québec Loans and Bursaries Program defines three categories of students:

- Those "with a spousal contribution"
- Those "without a parental contribution;"
- Those "with a parental contribution"

2.1 Students With a Spousal Contribution

Your spouse's contribution will be taken into account if you are in one of the following categories:

- Married
- In a civil union
- Living in a same-sex or different-sex marital relationship with another person and living with a child (yours or your spouse's)

No contribution will be expected from your spouse if he or she is a current or preceding year beneficiary of the Loans and Bursaries Program.

2.2 Students Without a Parental Contribution

Your parents will not be expected to contribute if you are not in one of the above categories and meet one or another of the following criteria:

- You are the biological or adoptive parent of a child.
- You are at least 20 weeks pregnant.
- You have been studying at the university level in Québec for at least three years and have earned 90 credits in a single program.[14]. If this was a 90-credit program, you will have earned your diploma. However, if this program was at a school located outside Québec, the number of required full-time years of study is four, unless you hold a DCS, in which case it remains three.
- You have a bachelor's degree from a Québec university or an equivalent degree from an institution outside Québec.[15] ;
- You have a Diploma of Advanced Studies I in Music or an attestation issued upon completion of three years of university education at the Conservatoire de musique et d'art dramatique du Québec.
- You are pursuing full-time studies in a master's or doctoral program at an educational institution recognized for loans and bursaries or for loans only.

14. The cumulative number of credits is reduced from 90 to 45 for students with major functional disabilities or permanent deemed-full time student statut.
15. In the case of university degrees obtained outside Québec, only honours degrees and bachelor's degrees with a specialization are considered equivalent to Québec bachelor's degrees.

- You have been in either one or both of the following situations for a combined total of 24 months without having been a full-time student at any time during this period:[16]
  - You have held a paid job or have received employment insurance or Canada Emergency Response Benefit (CERB) or Canada Recovery Benefit (CRB), Canada Recovery Caregiving Benefit (CRCB), Canada Recovery Sickness Benefit (CRSB), Canada Worker Lockdown Benefit (CWLB) or income replacement benefits (CNESST, SAAQ, Retraite Québec, etc.) while living with your parents, your sponsor or elsewhere.
  - You have supported yourself by means other than the ones listed above while not living with either your parents or your sponsor.
- You have not studied full-time for at least seven years since the end of your compulsory education.
- You are single and your parents are deceased.
- You are a widow or a widower.
- You are divorced.
- You are legally separated.

2.3 Students With a Parental Contribution

Your parents will be expected to contribute toward the cost of your education if neither of the above categories applies to you.

A parental contribution may not be required if you are in an exceptional family situation. Please refer to Section 7 for more information.

Note

If you are a permanent resident of Canada or a naturalized Canadian, your sponsor will likely be expected to contribute toward the cost of your education if your parents never lived in Cananda before January 1, 2026 and the sponsorship period has not expired.

3 Allowable Expenses

The Loans and Bursaries Program recognizes that some expenses are required for students to pursue their studies, and takes account of them in assessing the assistance that could be awarded to you.

Allowable expenses are divided into two categories: **monthly expenses** (recurring on a monthly basis) and **one-time expenses** (occurring only in certain months, depending on students' needs).

The expenses may be taken into account for the month or months when you:

- Are a full-time student
- Are deemed a full-time student
- Are a student deemed enrolled[17]
- Have dropped one or more courses
- Have abandoned your studies, as long as you pursue full-time studies in the following period

No expenses will be considered for the month or months when:

- You are receiving benefits from the Social Assistance Program, Social Solidarity Program or Aim for Employment Program with the exception of the first month, during which certain expenses may be allowed.
- You are taking part in a manpower training measure from the Ministère de l'Emploi et de la Solidarité sociale (employment assistance allowance) in a program offered at a public secondary school or college, if the program is subsidized.
- You are taking part in a manpower training measure from the Ministère de l'Emploi et de la Solidarité sociale at a private secondary school or college or at a university or public college, if the program is not subsidized. However, if a government ministry or agency does not pay the tuition fees, they will be deemed allowable expenses.
- You are incarcerated. However, allowable expenses may be considered if you are serving your sentence in a halfway house or on weekends only, are not incarcerated during an entire study period or are not incarcerated even though you have been sentenced to serve time.
- You are doing a full-time practicum as part of a work-study college program or cooperative university program.
- You receive student financial assistance from a government other than the Québec government.

16. Please note that you cannot count interruptions of 6 months or less for continuing education or 4 months or less for regular education between two full-time study sessions in the 24-month total.
17. As defined by Aide financière aux études. Please refer to the glossary.

3.1 Tuition fees, Related Expenses and School Supplies

This refers to the amount you pay to your educational institution (admission, registration and tuition fees, fees related to instructional services and other fees) and the normal costs of textbooks and supplies.

The following table lists the amounts normally allowed for textbooks and school supplies.

Amount Allowed for Textbooks, School Supplies or Specialized Equipment per Study Period

Study Period	Amount Allowed
• **Secondary school vocational training program**	$236
• **Pre-university college program**	$236
• **College technical training program**	$268
• **University program**	$511
– Architecture, Visual Arts, Chiropractic, Physical Education, Occupational Therapy, Medicine, Veterinary Medicine, Music, Speech Therapy, Audiology, Optometry, Pharmacy, Physiotherapy, Engineering, Nursing Science and Midwifery Practice	$585
– Master's or doctoral programs, when the term is devoted to writing a dissertation or thesis	$268

Note

There is a $6 000 cap on recognized tuition fees charged by educational institutions per period of studies.

Expenses related to specialized equipment may be allowed for some study programs.

For secondary school vocational training, the total amount that could be allowed for school supplies is taken into account in the first month of the award year.

3.2 Allowance for Training Support Materials

This is an optional, $500 allowance per recognized study period, granted as a loan only, and intended to enable the purchase of various additional school supplies.

To receive this allowance, you must qualify for the Loans and Bursaries Program, then apply.

Note

The allowance for training support materials is not awarded during full-time practicum periods.

3.3 Living Expenses

Living expenses include applicable housing, food, personal expenses and the cost of public transit.

Living Expenses for Students Who Live with Their Parents

- You are in the category of students with a parental or sponsor's contribution:
  - If you effectively live with them

    or
  - If you do not live with them but your parent orsponsor lives in the same residential zone, where the educational institution is served by public transit
- You are in the category of students without a parental or spouse's contribution, effectively live with them and are single, with no children.

Living Expenses for Students Who Do Not Live with Their Parents

If you fall into the other student categories, including students who are at least 20 weeks pregnant, you are deemed not to be living with your parents.

Amounts allowed for living expenses are $663 per month of studies if you live with your parents, and $1 416 per month of studies if you do not.

Note

Your living expenses will be reduced by $100 per month if you withdraw from any of your courses. This amount rises to $200 per month if you withdraw from all of your courses, but return to your study program during the following period. The reduction takes effect the month following the date of withdrawal.

Students who do not return to their study programs during the following period will not be entitled to the allowance for living expenses as of the month that follows the date of withdrawal.

3.4 Living Expenses for Students Deemed Enrolled

If you are in one of the following situations, you could receive living expenses between two periods of study if the number of months involved does not exceed four and you are not a full-time student, or so deemed:

- You are in a situation of complete destitution within the meaning of Section 49 of the *Individual and Family Assistance Act* (L.R.Q., c. A-13.1.1).
- You have a permanent disability resulting in significant and persistent impairment.
- You live with your child.
- You are at least 20 weeks pregnant.
- You are a beneficiary of the Réussir program or you are beneficiary in the Basic Income program of the ministère de l'Emploi et de la Solidarité sociale because you have a major employment constraint.
- You have an episodic disorder.

If you live with your parents, allowable living expenses are $372 + 10% of your employment income, up to a maximum of $663 per month.

If you do not live with your parents, allowable living expenses are $1 125 + 10% of your employment income, up to a maximum of $1 416 per month.

You may also be entitled to living expenses for dependent children and expenses incurred as head of a single-parent family during the time when you are deemed enrolled.

3.5 Children's Living Expenses and Childcare Expenses

Children's living expenses

You may be awarded living expenses for a dependent child, provided the child is single, is not a parent and meets one of the following conditions:

- Aged 18 years or over, is a full-time student and lives with you
- Aged 18 years or over, is a full-time student, does not live with you, but you are expected to contribute to the cost of his or her education

These expenses are also allowed if you are at least 20 weeks pregnant and last until the month when you give birth.

Living expenses are $317 per month for each child.

Note

Living expenses for shared custody children aged 18 years or over are pro-rated to the amount of time the child spends with you, on condition that this proportion is at least 25%.

Childcare Expenses

Students are allowed $207 per month for each child they report who is under 12 years of age on September 30th of the current award year, to cover childcare expenses.

An amount may also be allowed to cover childcare expenses for children 12 years of age to 17 years of age who have disabilities or mental disorders.

Note

If you and the other parent of the child are spouses, both students and both received assistance under the Loans and Bursaries Program, living and childcare expenses will be awarded to the mother unless otherwise requested by both parents. If such a request is made, the change will apply either for the entire award year or for a specific period. If you and your spouse are not both the parents of the child, the living and childcare expenses will be awarded to whichever one is the parent.

If you have custody of the child for more than 50% of the time, the full amount of childcare expenses will be recognized. However, when custody is shared equally, monthly expenses will be divided in two.

3.6 Expenses for Single-Parent Families

If you are the head of a single-parent family and your child is under age 18, monthly living expenses of $215 are allowed per child.

This amount rises to $594 per month if you have no minor dependent children but have custody of a child age 18 or over. If you are at least 20 weeks pregnant and have no other children living with you, these living expenses are also recognized from the month following the 20th week to the month after you give birth.

If you are a single student, a widow or widower, divorced, separated (legally or de facto) or if your spouse cannot be located and you have custody at least 25% of the time, you are considered to be a single parent.

3.7 Transportation Expenses

Non-existent or inadequate public transit

Public transit expenses are included in monthly living expenses recognized for students who are living with their parents. However, additional expenses in the amount of $121 may be allowed if the location of your parent's home is not adequately served by public transit, or no public transit is available.

Special transportation costs

If there is no overland transportation between your home and your educational institution or the organization hosting your practicum, and if both are located in Québec, expenses equivalent to the cost of four round-trip economy-class airline tickets between your home and the closest road link are included in your transportation costs unless you are studying or doing a practicum full-time for only one study period, in which case you are entitled to two round trip.

3.8 Practicum Expenses

A practicum is a period of practical training in the workplace.

A practicum that is equivalent to a full-time period of studies

A practicum is deemed a full-time period of studies if it is a compulsory part of the program and your educational institution considers you to be a full-time student.

During the practicum, you must live elsewhere than at your usual place of residence (where your spouse continues to live). Additional monthly practicum expenses allowed in this case, but cannot exceed the maximum amount authorized for the given award year.

A practicum within a period of studies

Monthly practicum expenses may be added to your living expenses.

Practicum expenses are allowed when the practicum is a compulsory part of your program and you live elsewhere than your usual place of residence at least once in any given month, whether or not you live with your parents or your sponsor. Your living expenses, however, will not be modified.

The allowance for practicum expenses in this case is $603 per month up to a maximum of $2 810 per award year.

3.9 Other Expenses

Expenses related to "outlying" cities, regions and RCMs

If you are in the category of students with a parental contribution but do not live with them, additional timely expenses of $93 per month of studies are allowed, up to a maximum of $742 per award year, and are paid at the beginning of each period of studies, provided that your parent's place of residence or the educational institution you attend is located in a city, region or RCM that is considered an outlying area. This measure applies to the following regions, RCMs and city:

- Bas-Saint-Laurent
- Gaspésie–Îles-de-la-Madeleine
- Saguenay–Lac-Saint-Jean
- Côte-Nord
- Nord-du-Québec
- Abitibi-Témiscamingue
- Pontiac RCM
- Vallée-de-la-Gatineau RCM
- Antoine-Labelle RCM
- City of La Tuque

Expenses Allowed for Eyeglasses or Contact Lenses

Additional expenses are allowed for purchasing eyeglasses or contact lenses for yourself or your children.

Eyeglasses (including frames and lenses) and contact lenses must be prescribed by an optometrist, an ophthalmologist or other doctor.

The expenses are recognized only after purchase, and apply to you and to children for whom you or your spouse have custody.

The maximum amount reimbursed is $235 per person in each two consecutive award year period.

These are one-time expenses, usually recognized during the month of purchase.

Medication and Chiropractic Expenses

Allowable expenses may include the cost of medication and chiropractic treatments prescribed by a doctor, provided that these expenses are not covered by the Québec Health Insurance Plan or by a private insurance plan. If such is the case, only the portion of the expenses not already covered will be considered.

The portion exceeding $16 per month will be considered at the time of purchase, provided the expenses were for yourself, your children or your spouse's children.

Only medications on the list published by the Institut national d'excellence en santé et en services sociaux can be covered.

These expenses are allowed on a one-time basis, usually for the month when the cost of medication or medical care is incurred.

Monthly Expenses	Amount
Living expenses, including the cost of public transit • Student in a full-time program or practicum (excluding co-op internships) and who **lives** with his or her parents	$663 per month of studies
• Student in a full-time program or practicum (excluding co-op internships) and who does **not live** with his or her parents	$1 416 per month of studies
• Student deemed enrolled and who **lives** with his or her parents	Each month: $372 + 10% of employment income Maximum: $663 per month
• Student deemed enrolled and who does **not live** with his or her parents	Each month: $1 125 + 10% of employment income Maximum : $1 416 per month
Single Parent Family Expenses • With a child of minor age	$215 per month
• Without a child of minor age	$594 per month
Children's living expenses • Per child	$317 per month
Childcare expenses (subsidized daycare) • Per child	$207 per month of studies
Non-existent or inadequate public transit expenses	$121 per month of studies
Short-term practicum expenses (shorter than the period of studies)	$603 per month Maximum: $2 810 per year

One-Time Expenses	Amount
Tuition and related expenses	Recognized during the fourth month of each study period.
Allowance for training support materials	$500 per period of studies (as a loan)
Special transportation costs	This expense is recognized in the first month of each period of studies.
Expenses related to outlying cities, regions and RCMs	$93 per month of studies Maximum: $742 per year This expense is recognized in the first month of each period of studies.
Expenses for eyeglasses or contact lenses	$235 per person (student or child) per consecutive two award years. This expense is recognized during the month it is incurred.
Medication and chiropractic expenses	The portion exceeding $16 per month. These expenses are recognized during the month they are incurred unless covered by Québec Health Insurance Plan or a private insurance plan.

3.10 Additional Expenses That Relate to the Student's Contribution

In some circumstances, calculation of your contribution could lead to additional expenses being allowed.

- If you were a beneficiary of the Loans and Bursaries Program in the preceding award year and the calculation of your contribution gives a negative result, you may qualify for additional allowable expenses equal to that amount.
- If you were a full-time student between January and December and have seen your income fall by at least 10% during the current calendar year, you may qualify for a supplement of one-third of the difference between your contribution assessment for the year preceding the drop in income and your assessed contribution for the year during which your income dropped, if applicable. However, this amount will only be added if you received a bursary during the preceding award year.

4 Financial Resources and Contributions

Contributions are calculated for the entire award year. They may be reduced to take certain exceptional situations into account.

4.1 Student's Financial Resources and Contribution

Your contribution is assessed on the basis of your employment and other income for the calendar year ending during the award year.

Attention!

The income declared in your student financial assistance file will be compared with the income declared to Revenu Québec. If the two amounts do not match, you may need to provide additional information. Your financial assistance instalments may be adjusted accordingly, and you may have to repay an overpayment.

Your Financial Resources

For the purposes of the Loans and Bursaries Program, employment income includes the following:

- Gross income from full-time and part-time employment, including severance pay, tips and bonuses, as well as practicum income
- Net business or self-employment income within the meaning of the *Taxation Act* for the calendar year ending in the current award year
- Income replacement benefits received under the *Act respecting industrial accidents and occupational diseases* or similar federal or provincial legislation, the *Automobile Insurance Act*, the *Crime Victims Compensation Act or the Act to promote good citizenship*
- Retirement or disability pension benefits received under the *Act respecting the Québec Pension Plan* or the Canada Pension Plan, garanteed income supplement benefit
- Benefits received under the *Act respecting employment insurance in Canada*
- Benefits received under the Québec Parental Insurance Plan
- An amount received from the Ministère de l'Emploi et de la Solidarité sociale as a result of participating in a manpower training measure or from the ministère de l'Immigration, de la Francisation et de l'Intégration under the financial aid program for the linguistic integration of immigrants (PAFILI)
- Benefits received under a private or public pension plan. These are amounts that you receive periodically because you participated in a pension plan.

Notes

Income stemming from work in a government mandated election (school service centre, school board, municipal, provincial or federal) are included in gross employment income. However, in order to be subtracted from the total employment income, it must also be declared as "Income not considered" in the financial assistance.

Other income includes:

- Death benefits in the form of pensions paid subject to the application of a law
- Pensions for a disabled person's child and surviving spouse's pensions under the *Act respecting the Québec Pension Plan* or the Canada Pension Plan
- Income from an estate, trust or gift[18]
- Allowances from the Minister of Public Security and allowances from the Minister of Indigenous Services Canada or a band council
- Investment income (interest, dividends, capital gains)
- Pensions paid under the *Crime Victims Compensation Act* to the child of a crime victim
- Bursaries received from associations, private firms and/or government bodies, and scholarships awarded by educational institution foundations
- Alimony and child support payments
- Amounts received that reimburse tuition fees (e.g. bursaries/scholarships exempting the holder from tuition fees), including in another province or country.
- Amount of the Intern Perseverance and Success Scholarship for Various Programs or Québec Perspective Scholarship

18. "Income from an estate" includes interest, dividends or other benefits derived from a sum of money received as an inheritance.

Note

Under the *Act to facilitate the payment of support*, you must report the true amount received in support payments from your ex-spouse or from your child's father or mother to Aide financière aux études. The reported support payments must include all amounts that can be used at your discretion, as well as money paid to third parties and considered support in a court judgment. If the court judgment stipulates that the support granted does not have to be declared for tax purposes, the amounts actually received must be declared.

Court-mandated support payments that are paid to you by either or both of your parents are taken into account and replace the expected individual parental contribution.

An exemption of $6 000 with respect to reported support payments for each dependent child will be applied when assessing eligibility for financial assistance.

An exemption of $6 000 will also be applied to students who receive support payments but have no dependent children.

Other income that should not be reported:

- Amounts paid by Retraite Québec as part of its Family Allowance
- Canada Child Benefit
- Canada Disability Benefit
- Social assistance or social solidarity benefits
- Amounts paid by the Société de l'assurance automobile du Québec (SAAQ) or the Commission des normes, de l'équité, de la santé et de la sécurité du travail (CNESST) as compensation, for example, for the loss of a limb or to reimburse certain expenses (physiotherapy, orthopedic devices, etc.)
- Withdrawals from a pension plan (registered retirement savings plan [RRSP], registered retirement income fund [RRIF] etc.). These are lump sum payments that you received only once because you withdrew them from your plan.
- Benefits from a strike fund
- Income from rental units
- Social assistance or social solidarity benefits
- Bursaries awarded by Aide financière aux etudes (Loans and Bursaries Program and Allowance for Special Needs Program) as well as the financial contribution received through the Explore Program.

Note

Amount you withdrew from a Registered Education Savings Plan (RESP) and the financial contribution you received under the Explore program

Since these amounts are not taken into account in your financial assistance assessment, you are not required to report them. However, since the income declared to Aide financière aux études is systematically checked with Revenu Québec at the end of the year, reporting these amounts could prevent you from having to justify a difference of income.

Calculation of Your Contribution

Your contribution is calculated as follows:

- The exemptions to which you are entitled are deducted from your employment income.
- The result is multiplied by 50% (40% if you did not receive financial assistance under the Loans and Bursaries Program the previous year).
- To this amount is added 100% of your other income[19], 100% of support payments (less any applicable exemptions) and 100% of any bursary totals that were considered in excess of $7 500.
- The contribution reductions that correspond to your situation are then applied.

Exemptions

In order to calculate your exemptions, we first determine the number of months between January 1st of the previous award year and the last month of the current award year for which expenses are not allowed. This number of months is then used to calculate your protected income, as follows:

$1 800 × the number of months during which no expenses are allowed.

This result or a portion thereof serves to determine your exemptions:

Basic Exemption

We determine your basic exemption on the basis of the lesser of your employment income and the amount corresponding to 30% of your protected income.

Additional Exemption

This amount is determined by your circumstances during the first month of studies, as follows.

19. Excluding bursaries and support payments.

An amount equal to the sum of 35% of your protected income and 35% of your employment income is added to your basic exemption if one of the following situations applies to you:

- You do not live with your parents and are in the category of students who do not receive a parental contribution.
- You have a dependent child, are at least 20 weeks pregnant, are separated or divorced or are a widow or widower and live with your parents.
- You are in the category of students who receive a spousal contribution.

The additional exemption may not exceed 70% of your protected income. If none of these situations apply to you, the equivalent of 5% of your employment income will be added to your basic exemption, up to an amount equal to 5% of your protected income.

Exemptions

Basic exemption

The lesser of the two following amounts:

- 100% of your employment income or 30% of your protected income

Additional exemption

- 5% of your employment income, up to an amount equal to 5% of your protected income
- 35% of your protected income + 35% of your employment income, up to an amount equal to 70% of your protected income

Contribution reductions

Contribution reductions are granted in the following cases:

- You are pursuing studies without being a full-time student within the four-month period that precedes a month of full-time studies[20];
- You are in the first situation (and we have calculated an additional exemption of 5% in assessing your contribution) but do not live with your parents during the months for which no expenses are allowed. An additional reduction will be added to the first one.
- You are employed (and we have calculated an additional exemption of 5% in assessing your contribution) but do not live with your parents during the months for which no expenses are allowed.

Contribution Reductions

You are pursuing studies that are not full-time studies:

University: $255 × number of credits
College (private educational institutions): $22 × number of course hours
College (public educational institutions) and secondary school (vocational training): $15 × number of course hours

less

(2.5% of your employment income up to an amount equal to your protected income,
× [number of course hours ÷ 15] or the number of credits)

You are eligible for an additional 5% exemption in the assessment of your contribution, do not live with your parents and are pursuing studies that are not full-time studies:

University: $120 × number of credits
College and secondary school (vocational training): $8 × number of course hours

You are eligible for an additional 5% exemption in the assessment of your contribution, do not live with your parents and are employed:

$380 X the lesser of the following two amounts: number of months taken into account when calculating your protected income − (number of credits ÷ 3) or (number of course hours ÷ 45)
or
your employment income ÷ $1 800

20. Not granted if you are a beneficiary of the Loans Program for Part-Time Studies.

Examples

Frank is a single student without parental contribution. He is beginning his first year of university graduate studies. He was enrolled in a study program during the previous winter but did not apply for financial assistance. For the fall and winter terms, he is deemed not to be living with his parents. He earned $15 000 during the summer.

How Frank's Contribution is Calculated		
Number of months during which no expenses are allowed: 8 (from January to August, inclusively) **Calculation of protected income:** 8 × $1 800 = $14 400		
Employment income		$15 000
EXEMPTIONS		
Basic exemption Employment income (maximum of 30% of protected income)	$4 320	
Additional exemption *Student who is not deemed to be living with parents* 35% of protected income + 35% of employment income (maximum of 70% of protected income)	$10 080	
Total exemption ($4 320 + $10 080)		– $14 400
Employment income minus total exemption ($15 000 - $14 400)		$600
Contribution determined according to employment income (40% of the previous amount)		$240
Frank's total contribution		$240

Gabrielle is a single student with a parental contribution. She is beginning her second year of university and received assistance for the winter term preceding this application for financial assistance. For the fall and winter terms, she is deemed to be living with her parents. During the summer, she earned $5 750 and was not living with her parents.

How Gabrielle's Contribution is Calculated		
Number of months during which no expenses are allowed: 4 (from May to August, inclusively) **Calculation of protected income:** 4 × $1 800 = $7 200		
Employment income		$5 750
EXEMPTIONS		
Basic exemption Employment income (maximum of 30% of protected income)	$2 160	
Additional exemption *Student who is deemed to be living with her parents* 5% of employment income (maximum of 5% of protected income)	$288	
Total exemption ($2 160 + $288)		– $2 448
Employment income minus total exemption ($5 750 - $2 448)		$3 302
Contribution determined according to employment income (50% of the previous amount)		$1 651
CONTRIBUTION REDUCTION *Student who is not deemed to be living with parents and who is working* (Employment income ÷ 1 800 x 380 = $1 214)		
Total contribution reduction		– $1 214
Gabrielle's total contribution		$437

4.2 Parental Financial Resources and Contribution

Under the Civil Code of Québec, parents are required to contribute toward the cost of their child's education. It is their duty to feed, maintain and educate their child, even if the child is over 18 years old.

The amount of the parental contribution is usually based on the incomes of both parents. However, if the parents no longer live together (are divorced, legally separated, de facto separated or one of them is deceased), only the income of the parent with whom you reside or last resided will be taken into account. If you do not currently reside with one of your parents or have not resided with either of them since their separation, the income of the parent you designate will be taken into account.

If you have a sponsor, only that person's financial resources will be considered, and the contribution will be established in the same way as the parental contribution.

Parents' Financial Resources

The parents' financial resources are defined as their combined total income for the calendar year preceding the current award year.

Total income includes:

- Total reported income in the calendar year preceding the current award year, as defined by the *Taxation Act*
- Québec government Family Allowance payments (calculated by Aide financière aux études);
- Canada Child Benefit (calculated by Aide financière aux études).

Note

To find out which situations do not require a parental contribution, see Sections 2.1 and 2.2.

If the income of either or both of your parents dropped by 10% or more during the calendar year that ended during the current award year as compared to the previous calendar year, the expected contribution is assessed on the basis of current year income. In this case, your parent or parents must provide a *Declaration of income drop of at least 10% form for the current calendar year*. If a contribution is expected from both of your parents, their combined income drop must be at least 10%.

If there is a difference between the total amount actually received in Québec government Family Allowance payments and Canada Child Benefit and the amount that was considered in the parental contribution assessed by Aide financière aux études, your parent may request a correction.

Parental Contribution

In order to establish the parental contribution when assessing the eligible loan amount, the following exemptions are subtracted from the parents' total income:

Exemptions du calcul de la contribution des parents

Exemption	
Dependent children	
• Each child (excluding the student)	$3 804
• Student applying for financial assistance has a major functional disability (additional exemption)	$3 231

A progressive contribution rate is then applied to the resulting disposable income that takes account of individual parental situations, as shown in the following tables.

Contribution of Parents Living Together

$0 to $75 000	$0
$75 001 to $102 000	$0 on the first $75 000 and 19% on the remainder
$102 001 to $112 000	$5 130 on the first $102 000 and 29% on the remainder
$112 001 to $125 000	$8 030 on the first $112 000 and 39% on the remainder
$125 001 and +	$13 100 on the first $125 000 and 49% on the remainder

Contribution of a Single Parent

$0 to $65 000	0 $
$65 001 to $92 000	$0 on the first $65 000 and 19% on the remainder
$92 001 to $102 000	$5 130 on the first $92 000 and 29% on the remainder
$102 001 to $115 000	$8 030 on the first $102 000 and 39% on the remainder
$115 001 and +	$13 100 on the first $115 000 and 49% on the remainder

The resulting amount is divided by the number of children in the category of students "with a parental contribution."

Sponsors' Contribution

Sponsors' contributions are established in the same way as for single parents, except that only their personal financial resources are taken into account when assessing their contribution, whether or not they have a spouse.

4.3 Spousal Financial Resources and Contribution

The contribution expected from a spouse who is not receiving financial assistance under the Loans and Bursaries Program is based on his or her financial resources. No contribution will be expected from a spouse who is currently receiving financial assistance or who qualified for financial assistance in the preceding award year.

Spousal Financial Resources

Spousal income for the calendar year preceding the award year includes total income within the meaning of the *Taxation Act*.

Note

If the income of your spouse dropped by 10% or more during the calendar year that ended during the current award year as compared to the previous calendar year, the expected contribution is assessed on the basis of current year income. In this case, your spouse must provide a Declaration of income drop of at least 10% form for the current calendar year.

Spousal Contribution

The spousal contribution is calculated by subtracting an exemption of $3 231 from his or her recognized income if you have a major functional disability. A progressive contribution rate is then applied to the resulting disposable income, as shown in the following table.

Spouse's Contribution

$0 to $63 000	$0
$63 001 to $90 000	$0 on the first $63 000 and 19% on the remainder
$90 001 to $100 000	$5 130 on the first $90 000 and 29% on the remainder
$100 001 to $113 000	$8 030 on the first $100 000 and 39% on the remainder
$113 001 to +	$13 100 on the first $113 000 and 49% on the remainder

The result is then divided by the sum of one plus the number of dependent children for whom a parental contribution is required and who are enrolled in full-time secondary level vocational training or in full-time postsecondary studies or, in the case of a child suffering from a major functional disability, who is deemed to be a full-time student.

5 Assessment of Financial Assistance and Terms and Conditions of Payment

The amount of financial assistance awarded to you by the government is assessed on the basis of your allowable expenses, recognized additional expenses and expected contributions.

As soon as the initial assessment is made, you will be informed of the total amount of financial assistance to which you are entitled, as well as the instalment breakdown (monthly or periodic payments). Financial assistance assessments are made for an entire award year, which usually runs from September 1st to August 31st.

5.1 Assessment of Financial Assistance

How the amount of your financial assistance is calculated

Financial assistance is calculated as follows:

Allowable expenses (including any supplements)

– Contributions (yours, your spouse's and your parents' or sponsor's, when applicable)

= Financial assistance needs

Your financial assistance award amount is determined on the basis of the information you reported in your application. This amount may change subsequently, following the verification of this information, for instance.

Other Calculation Methods

When the level of financial assistance needed is less than the amount of the approved loan for a given award year (see table entitled Established Loan Amounts), a new calculation method is used. This method does not take account of your employment income. The amount of financial assistance granted by this calculation method for the award year is limited to the amount of the approved loan.

Additionally, if the assessed level of your financial needs is less than the first portion of the loan ($1 000 for vocational and college levels and $2 400 for university level studies), a new assessment will be made without considering the parental contribution. In this case, the financial assistance granted for the given award year is limited to the amount of the first portion of the loan.

Assessment of the Loan Portion of Financial Assistance

Please note that the loan to which you are entitled is determined on the basis of the number of months during which you are studying and for which allowable expenses are recognized.

Established Loan Amounts	
Level of Education	**Amount**
Secondary school (vocational training)	
• Subsidized programs (public educational institutions)	$259/month of study
• Subsidized programs (private educational institutions)	$259/month of study + compulsory fees charged by the educational institution
• Unsubsidized programs	$259/month of study + compulsory fees charged by the educational institution
College[21]	
• Subsidized programs (public educational institutions)	$284/month of study
• Subsidized programs (private educational institutions)	$284/month of study + compulsory fees charged by the educational institution
• Unsubsidized programs (private educational institutions)	$1 223/month of study
• Unsubsidized programs (private educational institutions that receive a subsidy from the ministère de la Culture, des Communications et de la Condition féminine: Ateliers de danse moderne de Montréal inc., École de danse de Québec, École nationale de l'humour, École nationale de théâtre du Canada and Musitechnic services éducatifs inc.)	$405/month of study + compulsory fees charged by the educational institution
University	
• Undergraduate[21]	$393/month of study
• Master's and doctoral degrees[21]	$518/month of study
• Bachelor's degree holder[21]	$518/month of study
• Programs recognized for the purposes of loans only	$1 223/month of study

If applicable, amounts may be added to these loan amounts as allowances for the purchase of training support materials.

Special Allowance for Tuition Fees

A special allowance in the form of a loan is meant to cover the annual increase in university tuition fees. It is intended for students enrolled at a Québec university who have reached their loan ceiling or first part thereof and do not qualify for a bursary. The amount of the special allowance will vary in accordance with the number of credits for which the applicant is enrolled.

The Special Allowance for Tuition Fees is awarded when an individual enrolled in a Québec university program is entitled to financial assistance in the light of an assessment, which is shown in the box entitled Other Assessment on page 21. Spécial allowance is $48.32 per course credit.

Assessment of the Bursary Portion of Financial Assistance

When your financial needs exceed the maximum loan amount, you will be awarded a bursary, which is calculated as follows:

Financial needs – maximum loan amount in the award year = bursary amount

Note

University students in Québec who receive a bursary and for whom the bursary is less than the amount of the Special Allowance for Increased University Tuition Fees may receive the offsetting Offset Allowance.

The offsetting allowance is an additional loan amount aimed at providing assistance and is in general equivalent to tuition fees plus school supplies.

21. If the student is pursuing studies outside Québec, the monthly loan is increased to cover the compulsory fees charged by the educational institution (maximum $6 000/study period).

Sample assessment

The following example illustrates how bursaries are calculated.

Garry is a single student with a parental contribution. He is beginning his second year of university and received student financial assistance in the previous winter term. His financial assistance needs for the eight months of study in the award year are calculated as follows.

Assessment of Financial Assistance	
Allowable expenses	$11 850
Student's contribution	$437
Parental contribution (parental income of $75 000, one other dependent child):	$0
Financial needs: Loan amount: 8 X $393 = $3 144	$11 413
Loan amount:	**$3 144**
Bursary amount:	**$8 269**

Financial Assistance Amount that may Be Granted

Financial assistance that may be granted cannot exceed the sum of the following amounts:

Financial Assistance Amount that may Be Granted
Educational institutions recognized for the purposes of loans and bursaries $18 415 at the secondary and college levels $23 033 at the university level + $4 963 for 1 child $6 282 for 2 children $7 607 for 3 or more children + Financial assistance that corresponds to the loan amount (see table on page 22)
Educational institutions recognized for the purposes of loans only $1 223 per month of studies

5.2 Payment of Financial Assistance

You need to obtain a *Guarantee Certificate* in order to receive the financial assistance to which you are entitled. This document is provided only once, at the start of your studies, and is valid for the entire duration of your studies unless you interrupt them for more than six months. If you return to your studies after that period of time, you will receive a new Guarantee Certificate, provided that you remain eligible for the Loans and Bursaries Program.

All financial assistance paid during the award year is in the form of a loan. Payments are deposited to your bank account monthly or periodically.

After verifying your income with Revenu Québec (usually in the spring), the government reimburses your financial institution for the portion of your financial assistance that corresponds to the bursary to which you are entitled. This reduces your loan balance by the bursary amount.

Note

Payments may be suspended if you have not submitted confirmation of your financial resources or change of address by the prescribed deadlines.

If you are only entitled to financial assistance as a loan, payment is made in accordance with the number of your study periods. Instalments start at the beginning of each term, in order to make things easier, and allowances for training support materials are added to the first payment in each study period.

Guarantee Certificates are not sent to individuals suffering from major functional deficiencies that have been recognized prior to certificate issuance, as they receive financial assistance by direct deposit only. If this applies to you, please fill out and submit the Application for Direct Deposit form (see Section 8).

Participating Financial Institutions

The following financial institutions participate in the Loans and Bursaries Program:

- Desjardins Group
- Bank of Montreal
- Laurentian Bank
- National Bank of Canada
- Royal Bank of Canada

Assistance Instalment Payments

Financial assistance awarded to you is paid in instalments, in order to meet your financial needs in each of the months of the award year during which you are studying or are deemed enrolled.

Note

Scheduling of your assistance payments is reassessed with each new calculation. New breakdowns take account of amounts already paid, as applicable.

When a bursary is granted for an award year, payments are usually made during each month of studies. However, due to expenses that are recognized at the beginning of a period, payments could be made only in specific months during the award year.

Anticipated financial assistance may be granted to you in the form of a loan if we are unable to perform an assessment of the financial assistance to which you are entitled and you are in danger of becoming destitute within the meaning of the *Act Respecting Income Support, Employment Assistance and Social Solidarity*. Beneficiaries of the Social Assistance Program or the Social Solidarity Program who return to their studies are deemed to be in this situation.

6 Deadlines and Changes to Your Circumstances During the Year

The following rules relate to deadlines for submitting documents and changes to your circumstances during the year and to the terms and conditions of payment of financial assistance.

6.1 Deadlines

Deadline for Submitting an Application for Financial Assistance or Providing a Required Document

You must submit your application for financial assistance within 30 days of the end of your last month of recognized studies.

Apply online using the electronic form that is available under the *Full-time Forms* in *your online file* (**Quebec.ca/student-financial-assistance**) – there are so many advantages!

- Forms are tailored to your situation
- Secure transmission of your personal information
- Upload any required documents right into your online file

Documents requested by Aide financière aux études must be sent within 45 days. If you fail to provide Aide financière aux études with the requested document by this 45-day deadline, analysis of your file will be suspended.

Attention!

In the case of an application for student financial assistance, all required documents or changes in your situation (e.g. marital status, dependent child, major functional disabilities) must be sent to us no later than December 29 following the end of the award year.

Applying on our Web site instead of with paper forms lets you upload any required documents right into your personal online file.

In addition, if you are not applying for financial assistance for the first time, your Web form will be personalised. To facilitate the process, Aide financière aux études will have already filled in part of the form using information from your file.

6.2 Changes During the Award Year

Changes to Your Circumstances

Your circumstances or those of your parents or spouse may change over the course of the award year. Since these changes are likely to affect the amount of financial assistance to which you are entitled, you must report all of them to Aide financière aux études. In addition, you must report any change to your situation within 45 days.

When changes occur during the year, the new assessment of financial assistance could be less than the previous one, or even less than the amount that has already been paid to you. If this is the case, all or part of the financial assistance overpayment may be recovered during the year or in subsequent years. The manner in which the assistance is recovered depends on whether it takes place before or after the loan-to-bursary conversion stage.

Attention!

Having an incomplete file or one that contains inaccurate information could constitute a false declaration. Your financial assistance payments may be adjusted accordingly, and you may have to repay an overpayment. You could also become ineligible for the Loans and Bursaries Program and the Loans Program for Part-Time Studies for a period of two years.

PART II – Exceptional Cases

This part of the brochure presents useful information that applies to exceptional cases.

7 Exceptional Family Situations

You, or the persons expected to contribute to the cost of your education, could face difficulties that may lead to special assessment of your case.

In order to have your exceptional family situation recognized, you will be required to fill out the *Declaration of Exceptional Family Situation* form and submit it to Aide financière aux études.

7.1 Students Placed in a Foster Home or a Youth Protection Centre

If you have been placed in a foster home or youth protection centre in accordance with the *Youth Protection Act, the Act respecting health services and social services* or the *Youth Criminal Justice Act*, a parental contribution is not required while this situation lasts.

Moreover, you will receive the allowance for expenses for students who do not reside with their parents, except during the times when you were under the care of a child and youth protection centre.

7.2 Students Placed in the Custody of a Guardian

If you were placed in the custody of a guardian but were not legally adopted by him or her, you are considered not to be living with your parents, and no contribution is expected from your guardian or from your parents.

7.3 Students Whose Family Situation Has Deteriorated

If your family situation has deteriorated to the point that you are forced to leave home, you will be considered not to be living with your parents. If, in addition to this, you must cease all communication with one of your parents, no contribution will be expected from that individual.

In each of these cases, confirmation by a social worker is required.

7.4 Students Whose Parents or Spouse Cannot be Located

If your parents or spouse cannot be located and his or her place of residence or work is unknown, the rule regarding expected contributions will not be applied.

7.5 Students Whose Parents (or Custodial Parent) Live in a Protected Residence

If your parents (or your custodial parent) live in a reception centre, residential centre, hospital or correctional institution, you will be considered not to be living with your parents while this situation lasts.

7.6 Students Who Live in a Halfway House

If you live in a halfway house, you will receive the allowance for a student who resides with his or her parents unless proof is submitted that you are required to pay rent and food.

8 Permanent Disability Resulting In Significant And Persistent Impairment - Major Functional Disability

For the purposes of the Loans and Bursaries Program, the term "students with major functional disabilities" refers to individuals permanent disabilities resulting in significant and persistent impairment which causes them to encounter major obstacles in pursuing full-time studies or eventually entering the labour market.

8.1 Exceptional Cases[22]

Certain provisions of the Loans and Bursaries Program are intended specifically for students with major functional disabilities who must study part-time because of their disabilities. These students must be enrolled for a minimum of 20 course hours per month.

Note

Financial assistance assessed under loan rules is awarded as a bursary in such cases.

Students may receive a bursary for the maximum eligible number of periods of study at each level of education for which financial assistance exists. In the case of students who are required to study part-time, half the number of months of study are taken into account in determining their period of eligibility.

8.2 What You Need to Do

If you have a major functional disability, you need to submit the *Medical Certificate — Permanent Disability Resulting In Significant And Persistent Impairment* form duly completed by a doctor. This form needs to be submitted only once. If you already have a diagnosis, Section 3 (Evaluation of the Impairment and Obstacles) may be completed by a professional.

If you wish to have your situation recognized for the previous award year, you have until December 29 following the end of the award year to submit the request.

22. Refer to Appendix 1 - Measures to Help Students with Permanent Disability Resulting In Significant And Persistent Impairment - Major Functional

9 Disability other than a major functional disability

If you have a disability, other than a major functional disability, you could benefit from accommodation measures from Aide financière aux études.

You could qualify for deemed full-time status, deemed enrolled status, or both.

9.1 Explanation of statuses

Deemed full-time status

This status applies to students who have a **permanent disability** resulting in a significant and persistent impairment which causes them to encounter **major obstacles in pursuing full-time studies**, despite the means used to offset the effects of the impairment.

This student will be able to pursue part-time studies while benefitting from the Loans and Bursaries Program for full-time studies. This status can be permanent or temporary.

Deemed enrolled status

This status applies to students who have a **permanent disability** resulting in a significant and persistent impairment which causes them to encounter **major obstacles in entering the labour market**, despite the means used to offset the effects of the impairment.

This student will be able to benefit from the Loans and Bursaries Program between two study periods. This status can be permanent or temporary.

9.2 What You Need To Do

If you have a disability, other than a major functional disability, you will need to obtain the *Medical Certificate – Student: Major Functional Disabilities and Other Recognized Disabilities* (1015) form filled out by a physician. If you already have a diagnosis, Section 3 (Evaluation of the Impairment and Obstacles) may be completed by a professional.

If you wish to have your situation recognized for the previous award year, you have until December 29 following the end of the award year to submit the request.

10 Appeals

If you are dissatisfied with the services you received or disagree with a decision rendered in your *Aide financière aux études* file, a variety of remedies are available to you that guarantee impartial treatment.

Note

Before filing an appeal or starting a remedy procedure, you should make sure that your problem cannot be resolved by simply submitting a Declaration of Change form.

10.1 Complaints

If you are dissatisfied with any aspect of the services provided by Aide financière aux études, you are entitled to file a complaint with the *Bureau des recours*. Complaints are handled with diligence, remain confidential and do not appear in your file.

The following is a non-exhaustive list of reasons that could justify filing a complaint:

- Accuracy of information
- Staff courtesy and/or confidentiality issue
- Quality of service and/or processing time, when it exceeds the deadline
- Availability of telephone services
- Availability of publications and/or forms.

Telephone 1 -844-714-2281,
toll-free throughout Québec

Online **plainte.education.gouv.qc.ca/index_en.php**

10.2 Request a Review

If you believe that a decision rendered by Aide financière aux études does not comply with the *Act respecting financial assistance for education expenses* and/or its regulation, you can request a review within a reasonable time frame following the decision under section 43.1 of the Act. Before requesting a review, carefully read the notice of decision you received from Aide financière aux études. If necessary, you can contact your educational institution's financial aid office or contact Client Services of Aide financière aux études. **You may, however, be able to resolve the matter yourself by submitting missing documents or other information that could change the previous decision**. If the deadline for submitting your documents has not yet expired (see the "Attention!" box on page 24), you can add them to your file to have it reassessed.

Important:

If you want to add information to your file, report a change during the year, or submit documents, you do not need to request a review.

A declaration of change does not constitute a review request.

You can update your information in order to have your file reassessed:

- by completing a *Declaration of Change* form in your Student Financial Assistance File
- by filling out and submitting the following form by mail:
  - Form *1012 - Declaration of Change - Student*
- by submitting new forms on a voluntary basis

To file your review request, you must complete all sections of the *Request a Review* form (1073) and submit it directly in your Student Financial Assistance File, or by mail to the following address:

Bureau de la révision de l'Aide financière aux études
Ministère de l'Enseignement supérieur
1035, rue De La Chevrotière
Québec (Québec) G1R 5A5

10.3 Exceptional Case

The Examination Committee for Exceptional Cases issues waivers for exceptional situations that compromise the pursuit of studies and are not anticipated in the normal course of student financial assistance.

You may apply to the Examination Committee for Exceptional Cases if you find yourself in one of the following situations **that could compromise the pursuit of your studies**:

- You no longer qualify for student financial assistance programs because you have reached the maximum number of months of eligibility or authorized debt limit.
- You believe that the amount of financial that was granted is insufficient to allow you to continue your studies.

In either case, you will need to demonstrate the exceptional nature of your situation or the extraordinary expenses that you must incur during the award year that are not anticipated in the student financial assistance plan.

Firstly, you need to read the Exceptional Case Application Guide, that can be found on **Quebec.ca/student-financial-assistance** Aide financière aux études Web site. You should also seek the opinion of your school's student aid office to ensure that you have all the help you need in preparing your request.

Once complete, your request should be mailed to the following address by the manager of your school's student aid office:

Secrétariat du Comité d'examen des demandes dérogatoires
Ministère de l'Enseignement supérieur
1035, rue De La Chevrotière
Québec (Québec) G1R 5A5

Unless special circumstances apply to your file, you will receive an answer to your exceptional case application within two to three weeks of the Committee's next meeting. The Committee's meeting schedule is listed in the *Exceptional Case Application Guide*.

PART III – Repayment and Remission of Your Student Loan

REMISSION OF YOUR STUDENT LOAN

11 The Loan Remission Program

The purpose of the Loan Remission Program is to forgive 15 per cent of the student loan debt of any person who completed his or her studies within the prescribed period and who received a bursary under the Loans and Bursaries Program in each year of study.

To be eligible for the program, you must meet one of the following conditions:

- Have completed a college-level technical training program leading to a Diploma of College Studies (DCS) within the prescribed period.
- Have completed a program leading to an undergraduate degree (bachelor's) within the prescribed period. Loan remission may also be granted for previous college studies, provided they meet the eligibility requirements.

Loan remission may be granted for graduate and doctoral levels, provided you received a loan remission for undergraduate studies.

À noter

The prescribed period is usually 27 months of study for a technical training program at the college level, 24 months for an undergraduate university program spread over a 3-year period and 32 months for an undergraduate program spread over a 4-year period. At the graduate level, the prescribed period is 16 months for a master's degree without a thesis and 20 months for a master's degree with a thesis. The prescribed period for a doctorate is 32 months. However, the duration of some programs may vary.

Students who previously started another program and then withdrew are not excluded from the Loan Remission Program. Only those months of study during which you were enrolled full-time will be considered in determining whether you completed your program within the prescribed period.

The loan remission will be forwarded to your lending institution so that it may deduct the amount from your student loan debt.

The loan remission is taxable. A tax slip will be issued to you.

Applications for loan remission must be submitted within three years of the end of the program for which remission is requested.

REPAYMENT OF YOUR STUDENT LOAN

During your studies

As long as you remain a full-time student, the government will ensure interest payments on the loan you took out for either full- or part-time studies.

If you temporarily interrupt your full- or part-time studies, you could qualify for postponement of repayment of your student loan.

12 Postponing Repayment of Your Student Loan

You must be a full-time student or deemed as such for at least one of the six months that preceded the event that justifies your application for deferral in order to qualify for the deferral of repayment of your student loan and the payment of interest by the government.

You could qualify for postponing repayment of your student loan following a temporary interruption of your studies if you are in one of the following situations:

- If you are a student in at least your 20th week of pregnancy, the repayment of your student loan could be deferred by 12 months.
- If you are adopting a child, the repayment of your student loan could be deferred by 8 months.
- If your spouse gives birth during this period, the repayment of your student loan could be deferred by 8 months.
- If you interrupt your studies for more than one month due to disability, the repayment of your student loan could be deferred by 8 months.
- If you are elected as an executive officer of a national student association, this measure could apply to you.

In all cases, the exemption is extended to September 1st if the exemption period expires between the months of May and August.

13 Assignment of Interest and Repayment of Student Loan

As of the month following completion of your full-time studies, you become responsible for the interest charges on your student loan debt. However, you are not required to start repaying the principal for six months. During that period, the interest can be paid or capitalized, i.e. converted into principal and added to your outstanding debt.

You may of course choose to make both principal and interest payments or just start paying interest.

After the initial six months, you must begin repaying the student loan (principal and interest) to the financial institution.

If you resume full-time studies during this six-month period, the government will make the interest payments on the loan on your behalf.

14 The Deferred Payment Plan

The Deferred Payment Plan enables you to repay your student loan by making payments that are set on the basis of your financial capability and your family situation. If justified by your situation, it is even possible that no payment could be required for the period of time covered by your application. During this time, the government will continue to pay the interest on your loan. In addition, you will not be required to repay the interest paid on your behalf. However, you will need to provide proof of income, and the information you report will be checked.

If you qualify for the Deferred Payment Plan, the period covered by your application will in general last six months. The period is set by taking account of the period of time for which you apply to benefit from a relief measure for the repayment of your student loan, as well as information in your file. It could be less than 6 months if you return to your studies during the period of time covered by your application or if you reach the cumulative 60-month lifetime limit.

You can reapply to the Plan. However, you will need to submit a new application for each 6-month period for which you want to take advantage of the Plan so that your eligibility can be established. Renewal approval is subject to you having made all payments required under your preceding applications, if any.

You may apply to the Plan at any time during the 10 years (120 months) that follow the 6-month period after you completed your studies. While your application can be retroactive, it cannot go back more than 6 months from the date you apply.

If you wish to obtain an estimate of your monthly payment under the Deferred Payment Plan that is based on your financial and family situations, you may use the monthly payment simulator on our Web Site (**Quebec.ca/student-financial-assistance**).

15 Steps to be taken in the event of death

If the person who has a student loan dies during or after their studies, you must first of all inform us as soon as possible by calling 1-877-643-3750. You will then need to send us an official proof of the death. We will contact you to inform you about the processing of the file.

For more information, please consult the **Steps to be taken by the close relatives or friends** web page on Québec.ca.

APPENDIX 1

Several sample assessments of financial assistance that could be granted

Example 1

Eric is a student with a parental contribution who lives with his parents. He is enrolled in an 8-month undergraduate university Bachelor's degree program (September-April). He has income of $5 750 and the combined income of his parents is $75 000. In addition to Eric, the family has another child in postsecondary education. Eric benefited from the Loans and Bursaries Program last year.

Allowable expenses	$10 150
Student's contribution (based on reported income)	$1 651
Parental contribution (based on reported income)	$0

Loan eligibility for the award year

8 months × $393 = $3 144

Financial Assistance Assessment

Allowable expenses	$10 150
Student's contribution (based on reported income)	– $1 651
Parental contribution (based on reported income)	– $0
Financial needs	$8 499

Financial needs: $8 499 = Loan: $3 144 + Bursary: $5 355

Since the amount of financial needs exceeds the loan that could be granted for the award year, calculations stop and the student is entitled to a bursary.

Example 2

Valerie is a single parent student and head of household, with one dependent child. She is enrolled part-time in a 9-month college-level technical course that runs from September through May. She has employment income of $5 750 and receives $6 000 in annual support payments. She benefited from financial assistance for educational expenses last year. She reports that she will not be studying next year as she will have completed her program.

Allowable expenses	$19 200
Student's contribution (based on reported income)	$2 875

Loan eligibility for the award year

9 months × $142 = $1 278

Since she is in part-time studies but still be deemed full-time student, the amount of her loan is reduced by half.

Financial Assistance Assessment

Allowable expenses	$19 200
Student's contribution (based on reported income)	– $2 875
Financial needs	$16 325

Financial needs: $16 325 = Loan: $1 278 + Bursary: $15 047

Since the amount of financial needs exceeds the loan that could be granted for the award year, calculations stop and the student is entitled to a bursary.

Example 3

Helen is a student with no parental contribution who is starting her graduate university study program. She does not live with her parents and is enrolled at university for 8 months (September-April). Her income is $11 500. Hélène benefited from financial assistance last year.

Allowable expenses	$14 780
Student's contribution (based on reported income)	$2 150

Loan eligibility for the award year

8 months × $518 = $4 144

Financial Assistance Assessment

Allowable expenses	$14 780
Student's contribution (based on reported income)	– $2 150
Financial needs	$12 630

Financial needs: $12 630 = Loan: $4 144 + Bursary: $8 486

Since the amount of financial needs exceeds the loan that could be granted for the award year, calculations stop and the student is entitled to a bursary.

Example 4

Malek is a student with a parental contribution who does not live with his parents. He is enrolled in a 15-credit/session undergraduate university program that lasts 8 months per year (September-April). His income is $12 000 and the combined income of his parents is $135 000. Malek has two siblings who are minors. This is not the first year that he receives student financial assistance.

Allowable expenses	$16 000
Student's contribution (based on reported income)	$ 1 400
Parental contribution (based on declared income)	$ 14 033

Loan eligibility for the award year

8 months × $393 = $3 144

Loan for the award year	$3 144
First loan portion	$2 400

Financial Assistance Assessment

Allowable expenses	$16 000
Student's contribution (based on reported income)	− $ 1 400
Parental contribution (based on declared income)	− $14 033
Financial needs	$567

Since the amount of financial needs is less than the loan that could be granted for the award year, calculations continue without considering employment income in assessing the student's contribution.

New Financial Assistance Assessment

Allowable expenses	$16 000
Student's contribution	– $0
Parental contribution (based on reported income)	– $14 033
Financial needs	$1 967

Since the amount of financial needs resulting from this new calculation is less than the first portion of the loan, calculations continue without considering the parental contribution.

New Financial Assistance Assessment

Allowable expenses	$16 000
Student's contribution	– $0
Parental contribution (based on reported income)	– $0
Financial needs	$16 000

However, financial assistance to which this student could be entitled is limited to the first loan portion plus the special award for tuition fees.

Calculation of the special award for tuition fees

$48.32 × 30 credits = $1 450

Malek is entitled to a loan of $3 850

$2 400 + $1 450 = $3 850

Balancing Studies and Family Obligations

If you have family responsibilities, the following measures could be of benefit to you.

- You may be eligible for the Loans and Bursaries Program, which is usually intended for full-time students, even if you are a part-time student (you need to be enrolled for at least 20 hours of classes per month).
- Recognition of expenses if you are the head of a single-parent family.
- Recognition of living expenses for a dependent child aged 18 or over who is pursuing full-time studies.
- Coverage of the cost of medication or chiropractic treatments (i.e. the portion not covered by the Québec Health Insurance Plan or another insurance plan) and of the cost of eyeglasses or contact lenses for you or your children.
- Exemption in the assessment of your student contribution of the first $6 000 of your total annual support payments per dependent child.
- You may be eligible for financial assistance between two periods of study covered by Aide financière aux études even if you are not pursuing studies at that time, as long as you return to your studies in less than four months.
- Extension of the duration of your eligibility for a bursary to enable you to support one or more of your dependent children.
- Temporary exemption from repaying a student loan debt while you are pregnant, or following the birth or adoption of a child.
- If you are at least 20 weeks pregnant:
  - You may be recognized as a self-supporting student (as a result, a parental or sponsor's contribution is not considered in the assessment of the financial assistance that could be awarded to you).
  - Living expenses for a child could be recognized.
  - Living expenses as a self-supporting student could be recognized, even if you live with your parents.
  - If you do not have a spouse, expenses as a head of a single-parent family could be recognized.

Measures to Help Students with Permanent Disability Resulting In Significant And Persistent Impairment - Major Functional Disability

If you have or had a permanent disability resulting in significant and persistent impairment which causes you to encounter major obstacles in pursuing full-time studies or eventually entering the labour market, the following measures could be of benefit to you.

- You may be eligible for the Loans and Bursaries Program, which is usually intended for full-time students, even if you are a part-time student (you need to be enrolled for at least 20 hours of teaching per month).
- All financial assistance to which you are entitled will be awarded as a bursary.
- You may be recognized as a self-supporting student if you have studied at the university level in Québec for at least three years and you have earned 45 credits in a single program (as a result, a parental or sponsor's contribution is not considered in the assessment of the financial assistance that could be awarded to you).
- You may be eligible for financial assistance between two periods of study covered by Aide financière aux études even if you are not pursuing studies at that time, as long as you return to your studies in less than four months.
- An additional exemption is allowed with respect to your parents' income when assessing the parental contribution.

APPLY ONLINE

Apply online – there are so many advantages:

- Forms are tailored to your situation
- Secure transmission of your personal information
- Upload any required documents right into your online file
- Information and documents are validated step-by-step
- Faster processing of your file
- It's environmentally friendly

Quebec.ca/student-financial-assistance

FOR FURTHER INFORMATION, CONTACT:

- The financial assistance office of your educational institution
- Aide financière aux études
  1035, rue De La Chevrotière
  Québec (Québec) G1R 5A5
  418-643-3750 (Québec) | 514 864-3557 (Montréal)
  1-877-643-3750 (toll-free in Canada and the United States)
- Our automated telephone service:
  418-646-4505 (Québec City)
  1-888-345-4505 (toll-free in Canada and the United States)
  24 hours a day, 7 days a week

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