



The Deferred Payment Plan is intended for individuals who are unable to repay the student loans they contracted under the Loans and Bursaries Program, Loans Program for Part-Time Studies and the Computer Loan Guarantee Program.

Before completing this form, please read the "General Information" page carefully.

Reserved for Aide financière aux études

Section 1 Borrower Information

Last name Permanent code assigned by the Ministère

First name Date of birth Social insurance number

Y M D

Number Street Direction

(North, South, East, West)

Apartment Municipality

Municipality (cont.) Province Postal code Telephone number (home)

Area code

Country Other telephone number Extension

Area code

E-mail address

(Give your e-mail address only if you wish to receive your correspondence by e-mail.)

Section 2 Borrower's Situation and Income

A. Indicate the year and reference month of the period for which you are submitting an application. Year Month

(See definition of "reference month" on the last page).

For the following two subsections (B and C), check the statement that applies to your situation during the period concerned by this application.

B. I was or am receiving assistance under the Social Assistance Program or the Social Solidarity Program. Submit a supporting document.

I had or have no income. Indicate the name of the person who supported or supports you or specify how you supported or support yourself:

C. I had or have one or more dependent children.

I was or am a single parent.

D. Indicate your actual or expected gross income for the reference month and the following three months.

If you are paid weekly, multiply your weekly pay by 4.33 to obtain your gross monthly income.
If you are paid every two weeks, multiply your pay by 2.16.
You must obtain and enclose proof of your monthly income.

	Reference month	2nd month	3rd month	4th month
Employment income (salary, fees, commissions, tips or bonuses)	\$.00	\$.00	\$.00	\$.00
Employment insurance or parental insurance benefits, or employment assistance allowances	\$.00	\$.00	\$.00	\$.00
Income replacement benefits (salary insurance, SAAQ, CSST)	\$.00	\$.00	\$.00	\$.00
Business income or self-employment income	\$.00	\$.00	\$.00	\$.00
Income from other sources (pension benefits, disability pension, etc.)	\$.00	\$.00	\$.00	\$.00
Specify:	\$.00	\$.00	\$.00	\$.00

Section 3 Borrower's Dependent Children

Complete this section if, during the period for which you are submitting an application, you had or have one or more dependent children or if you were or are a single parent.

First name

Date of birth
 Y M D

Last name

First name

Date of birth
 Y M D

Last name

First name

Date of birth
 Y M D

Last name

First name

Date of birth
 Y M D

Last name

First name

Date of birth
 Y M D

Last name

First name

Date of birth
 Y M D

Last name

If you need more space, please attach a separate sheet.

Section 4 Signature

I certify that all the information and documents provided are accurate and complete.

Signature **X** _____

Date
 Y M D

(Please include a power of attorney if you are acting on behalf of the applicant.)

Aide financière aux études reserves the right to verify the information you provide on this form.

General Information

General Information

Deferred Payment Plan

The Deferred Payment Plan allows you to postpone repayment of your student loan debt for a few months. If you qualify, the government will exempt you from repaying your student loans for a period of six consecutive months. You may participate in the Plan for a lifetime maximum of 24 months within five years following the end of your partial exemption period (see definitions). As soon as you are no longer eligible for the Plan, you must contact your financial institution to resume responsibility for the repayment of your student loan debt.

Eligibility Conditions

Your gross monthly income for the reference month must not exceed the maximum amount indicated for your family situation. In addition, your income or expected income for the following three months must not exceed that maximum (see following table).

Maximum gross monthly income according to family situation, as of May 1, 2012

Individual without dependent child	Maximum gross monthly income*	\$1 586			
Individual with dependent child(ren)	Number of children	1	2	3	4**
	Maximum gross monthly income*	\$1 826	\$2 066	\$2 306	\$2 546
Single parent with dependent child(ren)	Number of children	1	2	3	4**
	Maximum gross monthly income*	\$1 946	\$2 186	\$2 426	\$2 666

* If you are paid weekly, multiply your weekly pay by 4.33 to obtain your gross monthly income. If you are paid every two weeks, multiply your pay by 2.16.

** To determine your maximum gross monthly income, add \$240 to the amount in the table for each additional child.

If you qualify for the Plan on the date your full exemption period ends, the interest accrued between the end of your studies and the end of your partial exemption period (roughly six months) will automatically be added to your student loan debt.

For every six-month period, you must file a new application to determine your eligibility for the Plan.

Filing an Application

If you were or are receiving assistance under the Social Assistance Program or the Social Solidarity Program during the period concerned by the application, you must send us proof.

If you had or have no income during the period concerned, you must give the name of the person who was or is supporting you, or explain how you were or are supporting yourself.

If you had or have employment income, you must give the actual gross amount for the reference month and the actual or expected income for the following three months. You must also provide proof of your employment income (pay cheque stubs or pay slips) for the reference month and the following three months if the amount of your income is known. T4 slips, assessment notices, records of employment and direct deposit statements are not considered as adequate proof of income.

If you are a self-employed worker or if you own a business (i.e. a partnership or a company), you must produce a statement of your actual or projected income and expenses for the reference month and the following three months.

If you suffer from a disability and you are covered under a loan disability insurance policy, you must also file a claim with the insurance company concerned. If your claim is approved, you must inform us immediately to avoid needlessly depleting your months of eligibility under the Deferred Payment Plan.

Please return this form, signed and dated, to the following address:

Service de la gestion des programmes et des comptes
Aide financière aux études
1035, rue De La Chevrotière
Québec (Québec) G1R 5A5

Definitions

Employment-assistance allowance: financial assistance awarded by Emploi-Québec to persons participating in an active job measure

Employment Insurance: income replacement benefits (unemployment insurance) paid by Human Resources and Skills Development Canada

Parental Insurance: income replacement benefit paid by the Ministère de l'Emploi et de la Solidarité sociale to an eligible person who takes a maternity leave, paternity leave, parental leave or adoption leave

Partial exemption period: grace period ending roughly six months after the end of your studies during which you must begin repaying the interest accrued on your student loan debt but not the principal

Power of attorney: a signed letter in which you authorize someone to act on your behalf

Reference month: the first month during which your gross income is lower than the maximum income given for your family situation in the above table; this month cannot precede the end date of your partial exemption period

Under the Social Assistance Program or the Social Solidarity Program: last-resort financial assistance paid by the Ministère de l'Emploi et de la Solidarité sociale