

Reserved for Aide financière aux études
Date of receipt

Section 1 – Student Information

Last name Permanent code assigned by the Ministère

First name Date of birth Y M D

Number Street Direction (North, South, East, West)

Apartment Municipality

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

Section 2 – Information Relating to the Loan Remission Application

Please provide the required information and attach a copy of your last transcript marked "Program completed."

Level of education
Check one box only.

College – technical training University graduate – master’s degree without thesis
 University undergraduate – bachelor’s degree University doctorate – doctoral degree
 University graduate – master’s degree with thesis

Program concerned by loan remission application
Name of program Code

Start date of the program for which a loan remission is requested Y M D

End date of the program for which a loan remission is requested Y M D

Name of educational institution where you completed this program Code

If you are applying for a loan remission for undergraduate university studies (bachelor’s degree), you can also apply for a loan remission for your college level, pre-university studies.

Do you wish to apply for such a loan remission? Yes No

If you checked "Yes," attach a copy of your last college transcript marked "Program completed."

Section 3 – Student Declaration

I hereby certify that the information provided is accurate and complete.

Signature **X** Date Y M D

Section 4 – Useful Information

The purpose of the Loan Remission Program is to reduce by 15 per cent of the student loan debt of any person who has completed his or her studies within the number of terms and years prescribed by the educational institution to complete the program according to the program structure established by the institution, has obtained official certification for their studies and has received a bursary under the Loans and Bursaries Program for every year of study. In general, for a college technical training program, the number of terms and years prescribed by the educational institution to complete the program is 27 months of study; for a university undergraduate program spread over 3 years, it is 24 months; for an undergraduate program spread over 4 years, it is 32 months. For a graduate degree without a thesis, the number of terms and years prescribed by the educational institution to complete the program is 16 months, whereas for a graduate degree with a thesis, it is 20 months. The number of terms and years prescribed by the educational institution to complete the program for a doctorate is 32 months. However, the duration of some programs may vary. For details, see the personnel of the financial assistance office at your educational institution.

Eligibility Criteria

Have completed a program leading to an undergraduate degree within the number of terms and years prescribed by the educational institution and have obtained official certification for their studies. A loan remission may also be granted for previous college studies provided the student meets the eligibility criteria.

OR

Have completed a college-level technical program leading to a Diploma of College Studies (DCS) within the number of terms and years prescribed by the educational institution and have obtained official certification for their studies. Programs leading to an Attestation of College Studies (ACS) are not recognized for the purpose of loan remissions.

AND

Have received a bursary under the Loans and Bursaries Program every award year while studying in that program (including any year during which the student was deemed enrolled full-time or was enrolled as an independent student for one study period).

Graduate or doctorate students must have benefited from the Loan Remission Program during their undergraduate studies to qualify once again.

Administrative Procedures

1. The amount awarded is equivalent to 15 per cent of the student loans contracted with respect to the program for which this application is made.
2. Only one loan debt remission is permitted per level of education.
3. The student must meet the requirements for the degree under the program for which he or she is applying for a loan remission. Students who previously started another program and then withdrew are not excluded from the Loan Remission Program. Moreover, as a general rule, only those study periods during which the student was enrolled full-time will be considered in determining whether he or she completed his or her program within the normal time limits. These study periods do not have to be consecutive.
4. The amount corresponding to the loan remission will be forwarded to the student's lending institution so that it may deduct the amount from the student loan debt. If the student loan debt has been fully repaid or if the amount corresponding to the loan remission exceeds the balance of the debt, this amount, or a portion thereof, will be paid directly to the student.
5. The loan remission is taxable. A tax slip will be issued to the student.
6. The loan remission applies to amounts borrowed under the Loans and Bursaries Program. Amounts corresponding to a bursary or a financial assistance overpayment are not considered in calculating the loan remission amount.
7. You must submit the loan remission application within three years of completing the program for which remission is requested. However, for students who pursue uninterrupted full-time or deemed full-time studies subsequent to the debt remission period, the three-year deadline will begin at the end of those studies.

Applying for a Loan Remission

1. Complete sections 1 and 2 of the form.
2. Attach a copy of your last transcript to the form. The transcript should include the words "Program Ended".
3. Sign section 3 of the form.
4. Upload this fully-executed form and your transcripts right into your online file. If you are unable to submit a digital version of your filled-out form, you may mail it to the following address:

Programme de remise de dette
Aide financière aux études
Ministère de l'Enseignement supérieur,
1035, rue De La Chevrotière
Québec (Québec) G1R 5A5

For more information, visit the financial assistance office of your educational institution or call the Aide financière aux études at 418-643-3750 (Québec City), 514-864-3557 (Montréal) or 1-877-643-3750 (toll-free elsewhere in Canada and the United States).