

Aide financière aux études
Information on the Loans and Bursaries Program



Student Financial Assistance 2010-2011

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Québec 



Exceptional Measures Under the Loans and Bursaries Program

Under the Loan and Bursaries Program, various measures have been put in place to help students balance studies and family obligations and to meet the special needs of students with a major functional disability.

Balancing Studies and Family Obligations

If you have parental responsibilities, the following measures may apply:

- ▶ Eligibility under the Loans and Bursaries Program – usually reserved for full-time students – even if you are enrolled on a part-time basis (you must be enrolled in at least 20 course hours a month)
- ▶ Recognition of expenses if you are a single parent
- ▶ If you are at least 20 weeks pregnant:
 - Recognition as a self-supporting student (consequently, a parental or sponsor's contribution is not considered when assessing your potential financial assistance)
 - Recognition of living expenses for a child
 - Recognition of living expenses as a self-supporting student, even if you are living with your parents
 - If you do not have a spouse, recognition of expenses as a single parent
- ▶ Recognition of living expenses for a dependent child aged 18 or over who is pursuing full-time studies
- ▶ Coverage of childcare expenses in accordance with the cost of subsidized daycare. If your child does not have access to subsidized daycare, an additional loan is granted pending receipt of the refundable tax credit for this purpose.
- ▶ 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 \$1 200 of your total support payments received each year
- ▶ Eligibility for financial assistance during the summer study period even if you are not studying at that time

- ▶ Extension in certain cases of the duration of your eligibility for a bursary to enable you to cover the expenses relating to one or more of your dependent children
- ▶ Temporary exemption from repaying a student loan debt if you interrupt your studies due to a pregnancy or following the birth or adoption of a child

Measures to help students with a major functional disability

If you have a severe visual impairment, a severe hearing impairment, a motor impairment or an organic impairment that prevents you from carrying out your daily activities and limits your prospects for study and employment, the following measures may apply:

- ▶ Eligibility under the Loans and Bursaries Program – usually reserved for full-time students – even if you are enrolled on a part-time basis (you must be enrolled in at least 20 course hours a month)
- ▶ Awarding of the total amount of financial assistance in the form of a bursary
- ▶ Recognition as a self-supporting student if you have been studying for at least three years and earned 45 credits – instead of 90 – in a single program of study (consequently, a parental or sponsor's contribution is not considered when assessing your potential financial assistance)
- ▶ Eligibility for financial assistance during the summer study period even if you are not pursuing studies at that time
- ▶ Awarding of an allowance in certain situations to cover the cost of specialized services or equipment, or paratransit (Allowance for Special Needs Program)
- ▶ An additional exemption applied to the parents' income when assessing the parental contribution

Overview of Brochure

This brochure explains the rules used by Aide financière aux études (AFE), the Québec government's student financial assistance division, to determine the amount of financial assistance to which students are entitled. It is intended for general reference purposes only; in cases involving a dispute or an appeal, the authoritative sources are 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:

- student eligibility
- student categories
- allowable expenses
- financial resources and contributions
- the assessment of award amounts
- application deadlines and the payment of financial assistance

Part II deals with exceptional cases, more specifically:

- students who are experiencing a difficult family situation
- the special needs of students with major functional disabilities
- the means of appeal available to students

Further information on the Loans and Bursaries Program is available from the financial assistance office at the educational institution you are attending.

Loans and Bursaries Program

Every year, thanks to the Loans and Bursaries Program, some 130 000 Quebecers have the opportunity to continue their studies in a secondary school vocational training program or at a college, university or other educational institution recognized by the Ministère de l'Éducation, du Loisir et du Sport (MELS). Run by the MELS, the Loans and Bursaries Program is the main source of student funding provided by Aide financière aux études (AFE). It is intended for students who wish to study full-time but do not have the financial means to do so.

The Loans and Bursaries Program is based on the principle that the student and, in some cases, the parents or spouse, must contribute toward the cost of the student's education according to their respective means. When assessing the amount of financial assistance to which you are entitled, the government considers the contributions expected in your particular case, and the expenses normally incurred in pursuing one's studies.

The financial assistance granted (loans and bursaries) is deposited directly into your account as a loan. Installments may be issued on a monthly or periodic basis.

Following verification of your income with Revenu Québec at the end of the award year, the government will repay your financial institution the bursary portion of the financial assistance to which you are entitled.

The government guarantees the loan and pays the interest on it as long as you remain a full-time student. Bursaries do not have to be repaid.

Students Deemed Full-Time Students

Certain students are deemed to be studying full-time although they are actually studying part-time. They include:

- students with a major functional disability
- students who are at least 20 weeks pregnant
- single parents:
 - students living with their child under age 12
 - students living with their child under age 21, if the child is a student with a major functional disability
- students with a spouse and who live with a child*:
 - students living with their child under age 6
 - students living with their child under age 21, if the child is a student with a major functional disability
- students who are participating in the Réussir Program of the Ministère de l'Emploi et de la Solidarité sociale
- students who are affected by a serious episodic disorder resulting from a major and permanent physical or mental health problem

Financial Institutions

The Québec branches of the following financial institutions have agreed to participate in the Loans and Bursaries Program:

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

* Only one of the two parents is eligible during an award year.

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Glossary

Allowable expenses: Overall expenses allowed for each month of study.

Assessment: Procedure by which the amount of financial assistance to be awarded to a student is determined on the basis of his or her allowable expenses and expected contribution (plus that of the parents or spouse, if any).

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

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 the contributions expected in his or her case. 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.

Calendar year: The period of January 1 to December 31.

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 must confirm or update the income they reported on their application for financial assistance. This form must be completed twice during the award year (i.e. in September and January). If students fail to complete and return this form on the dates indicated, payment of their financial assistance will be suspended.

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

Cooperative program: Program of study which, in addition to courses, includes paid full-time practicums (periods of practical training in the workplace).

Course withdrawal: Situation whereby a reassessment of the financial assistance award is required because a student is no longer studying full-time during a study period.

Debtor: Student who has taken out one or more student loans and who must repay them at the end of his or her studies.

Financial assistance overpayment: Amount added, if applicable, to a student's loan debt in accordance with certain terms and conditions.

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

Guarantee certificate: Document given to a student by the financial assistance office of his or her educational institution, usually at the beginning of the first study period. The student needs this document in order to open a loan account at a financial institution and receives it only once for the duration of his or her studies, unless he or she interrupts his or her studies for more than six months.

Interest assignment date: Date on which students become responsible for the interest on their student loans once they are no longer full-time students. They are not required to start making payments on the principal at this time. This date corresponds to the beginning of the partial exemption period.

Loan: Government-guaranteed financial assistance issued by the financial institution directly into a student's account by way of loan authorizations. The student pays no interest to the financial institution during the full exemption period.

Loan authorization: Electronic transaction performed by AFE on a monthly or periodic basis to enable the financial institution to pay the planned amount to a student.

Loan-to-bursary conversion: Electronic transfer of funds to the financial institution for the purpose of reducing a student's loan debt. This transfer is performed at the end of each school year once the student's income has been verified with Revenu Québec.

Parent: Person, father or mother, who has legal custody of one or more children. In this brochure, the term "parent" also applies to the student's sponsor.

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

Program withdrawal: Temporary interruption of studies during a study period followed by a resumption of studies at the next study period or a complete withdrawal from studies for the rest of the award year.

Repayment postponement: Grace period granted to students during a temporary interruption of their full-time studies. They are not required to make payments on their student loans during this time.

Sponsor: Person, other than a parent or spouse, who has endorsed a student's application for permanent residence in Canada, in accordance with the provisions of the *Immigration and Refugee Protection Act*. In this brochure, the term "parents" includes the sponsor.

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: Person pursuing secondary (vocational training), college or university studies.

Study period: Period usually lasting four months. In the case of a college program ending in May, the winter study period lasts five months. The duration of a study period may vary according to the educational institution's school calendar.

PART I

The Rules for Awarding Loans and Bursaries



Eligibility

To qualify for the Loans and Bursaries Program, you must:

- be a Canadian citizen or a permanent resident, refugee or protected person within the meaning of the *Immigration and Refugee Protection Act*
- be a Québec resident or be deemed a Québec resident at the time of your application
- be admitted to a recognized educational institution and be pursuing or be deemed to be pursuing full-time studies in a recognized program
- not have exceeded the period of eligibility for which financial assistance may be awarded
- not have reached the debt limit established for your level of education, type of degree or program
- demonstrate that you do not have sufficient financial resources to pursue your studies

1.1 Citizenship, Permanent Resident Status, Refugee Status or Protected Person Status

You must be either a Canadian citizen by birth, a naturalized Canadian citizen, a permanent resident, a refugee or a protected person.

1.2 Residence in Québec

To apply for financial assistance, you must be a Québec resident or be deemed a Québec resident, i.e. you must meet one of the following criteria:

- You were born in Québec or you were adopted by a person who resided in Québec at the time of your adoption.
- One of your parents resides in Québec.
- Your parents are deceased, but one of them resided in Québec at the time of his or her death.
- You still have your residence in Québec, although your parents now live elsewhere.

- Québec is the last place where you resided for 12 consecutive months without pursuing full-time studies during this period.
- You hold a selection certificate issued under the *Act respecting immigration to Québec*.
- You have been residing in Québec for at least three months and have not resided in another Canadian province for more than three months.
- You have resided in Québec in accordance with one of the above statements for three consecutive years within the last five years.
- Your spouse satisfies one of the above criteria.
- You are studying outside Québec but reside in Québec, travel daily to and from your educational institution and meet one of the criteria listed above.

In addition, if you are studying outside Québec, you are deemed a Québec resident if you met one of the criteria listed above before the date of your departure and meet one of the following criteria:

- Your parents reside in Québec.
- Your parents no longer reside in Québec, but moved out of the province no more than five years ago.
- You have not interrupted your full-time studies for more than 12 consecutive months following the date of your departure.
- Your spouse has not worked outside Québec for more than 12 months following the date of your departure.

Note

- Students who were born in Québec and are coming back to Québec without their parents in order to study qualify for the Loans and Bursaries Program upon their arrival in Québec. They do not need to work for 12 months without studying full-time in order to qualify.
- Applicants are required to reside in Québec for 12 months without studying full-time in order to prevent situations whereby students receive financial assistance from both Québec and another province.
- If a student's parents no longer live together and one of them resides outside Québec, AFE takes into account the place of residence of the parent with whom the student is living or was living before beginning his or her studies. If this parent resides in Québec, the student is considered a Québec resident. If this parent does not reside in Québec, however, the student is not considered a Québec resident.

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 Minister of Education, Recreation and Sports and pursue full-time studies or studies that are deemed full-time studies in a recognized program.

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.

Québec Educational Institutions and Programs Recognized for Loans and Bursaries

Educational Institutions	Programs	Level of Education
University-level educational institutions to which the <i>Act respecting educational institutions at the university level</i> (R.S.Q., c. E-14.1) and the <i>Act respecting the Université du Québec</i> (R.S.Q., c. U-1) apply	Programs leading to a university degree, certificate or diploma and studies pursued as an independent student Professional accounting programs (excluding the practicum)	University
General and vocational colleges to which the <i>General and Vocational Colleges Act</i> (R.S.Q., c. C-29, s. 25) applies	Subsidized programs recognized under the college education regulations and leading to a Diploma of College Studies (DCS) or an Attestation of College Studies (ACS) and orientation and integration programs	College
School boards and educational institutions offering vocational training	Subsidized vocational training programs recognized under the <i>Basic Vocational Training Regulation</i> and leading to a Diploma of Vocational Studies (DVS) or an Attestation of Vocational Specialization (AVS)	Secondary
Institutions to which the <i>Act respecting the Conservatoire de musique et d'art dramatique du Québec</i> (R.S.Q., c. C-62.1) applies	Programs recognized under the college education regulations and leading to a DCS Programs authorized by the Minister of Education, Recreation and Sports and leading to a graduate degree (<i>diplôme d'études supérieures</i>) or an attestation of studies	College University or equivalent
Agri-food technology institutes	Vocational training programs recognized under the <i>Basic Vocational Training Regulation</i> and leading to a DVS Programs recognized under the college education regulations and leading to a DCS or an ACS	Secondary College

Québec Educational Institutions and Programs
Recognized for Loans and Bursaries (Cont.)

Educational Institutions	Programs	Level of Education
The Institut de tourisme et d'hôtellerie du Québec under the <i>Act respecting the Institut de tourisme et d'hôtellerie du Québec</i> (R.S.Q., c. I-13.02)	Vocational training programs recognized under the <i>Basic Vocational Training Regulation</i> and leading to a DVS or an AVS Programs recognized under the college education regulations and leading to a DCS University programs offered at the institute	Secondary College University
The École du Barreau du Québec under the <i>Act respecting the Barreau du Québec</i> (R.S.Q., c. B-1)	Professional program offered by the Québec bar school (excluding the practicum)	University or equivalent
Educational institutions offering vocational training ¹	Unsubsidized vocational training programs recognized under the <i>Basic Vocational Training Regulation</i> and leading to a DVS or an AVS	Secondary
Private colleges subsidized under the <i>Act respecting private education</i> (R.S.Q., c. E-9.1) ¹	Subsidized programs recognized under the college education regulations and leading to a DCS or an ACS and orientation and integration programs	College
The École nationale de police du Québec ¹	Basic police training	College
Private colleges not subsidized under the <i>Act respecting private education</i> (R.S.Q., c. E-9.1) but subsidized by Culture et Communications Québec or one of its agencies ²	Unsubsidized programs recognized under the college education regulations and leading to a DCS or an ACS	College

1. Compulsory fees charged by the educational institution (maximum \$6 000 per study period) are added to the annual loan amount, which is established according to the number of months of study.
2. The monthly loan amount is \$315. Compulsory fees charged by the educational institution (maximum \$6 000 per study period) are added to the annual loan amount, which is established according to the number of months of study.

Québec Educational Institutions and Programs Recognized for Loans Only
(The annual loan is equivalent to \$950 per month of study.)

Educational Institutions	Programs	Level of Education
General and vocational colleges to which the <i>General and Vocational Colleges Act</i> (R.S.Q., c. C-29, s. 25) applies	Unsubsidized programs recognized under the college education regulations and leading to a DCS or an ACS	College
Private colleges (subsidized or not) to which the <i>Act respecting private education</i> (R.S.Q., c. E-9.1) applies	Unsubsidized programs recognized under the college education regulations and leading to a DCS or an ACS	College

Out-of-Province Educational Institutions

A Québec student attending an out-of-province educational institution qualifies for financial assistance only if the institution and his or her program are recognized by the Minister of Education, Recreation and Sports. The following tables set out the different categories of out-of-province institutions and programs that are recognized for the purposes of loans and

bursaries or for the purposes of loans only. A student admitted to an institution or a program that is not recognized must fill out the *Application for the Recognition of a Program of Study or Educational Institution 2007-2008—Studies Outside Québec* form. Likewise, a student admitted to a program recognized for the purposes of loans only may apply to have the program recognized for the purposes of both loans and bursaries.

Outside Québec but in Canada

The following institutions and programs are recognized for the purposes of both loans and bursaries.

An amount to cover the compulsory fees charged by the educational institution (up to \$6 000 per study period) is added to the annual loan determined according to the number of months of study.

Educational Institutions	Programs	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 applicable to programs leading to a DCS or an ACS in Québec	College
Canadian universities 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 applicable to programs leading to a university degree, certificate or diploma in Québec	University
Canadian universities recognized (accredited) by their respective provincial governments	Programs that meet the requirements applicable to programs leading to a master's or doctoral degree, certificate or diploma in Québec	University

The following institutions and programs are recognized for the purposes of **loans only**. (The annual loan is equivalent to \$950 per month of study.)

Educational Institutions	Programs	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 applicable 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 applicable to programs leading to a university degree, certificate or diploma in Québec	University

Outside Canada

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

An amount to cover the compulsory fees charged by the educational institution (up to \$6 000 per study period) is added to the annual loan determined according to the number of months of study.

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

The following institutions and programs are recognized for the purposes of **loans only**. (The annual loan is equivalent to \$950 per month of study.)

Educational Institutions	Programs	Level of Education
Postsecondary institutions recognized (accredited) by the government of their respective countries	Programs that meet the requirements applicable 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 applicable to programs leading to a university degree, certificate or diploma in Québec	University

Note

Studying outside Québec

- All Canadian college and university programs subsidized by the government of their province are **recognized for the purposes of loans and bursaries**.
- Students studying outside Québec (including those studying in other Canadian provinces and in France) who are enrolled in one of the programs listed below, to which access in Québec has been limited by the Québec government or the MELS, **do not qualify for financial assistance under the Loans and Bursaries Program**:
 - Medicine
 - Police Technology

However, students who live in Québec and study medicine at the University of Ottawa qualify for financial assistance under the Loans and Bursaries Program.

- Distance education, second-language learning and aircraft piloting programs are **recognized for neither loans nor bursaries**.

1.4 Student Status: Full-Time or Deemed Full-Time

To qualify for a student loan, you must be a full-time student or be deemed a full-time student.

Your status as a full-time student is determined on the basis of the rules at the educational institution you are attending. In the province of Québec, these rules are in line with the *Basic School Regulation for Secondary School Education*, the *College Education Regulations*, or the different university regulations.

If you are attending an educational institution outside Québec, the MELS will determine whether you are a full-time student on the basis of the status reported to it by the educational institution.

To be deemed a full-time student, you must be pursuing studies in a recognized program for a minimum of 20 course hours per month and fall into one of the following categories.

Student with a major functional disability

Student who is affected by a serious episodic disorder resulting from a major and permanent physical or mental health problem

Student at least 20 weeks pregnant

Single parent

- You live with your child who is under age 12 as of September 30 of the current award year.
- You live with your child who is under age 21 as of September 30 of the current award year, if your child is a student with a major functional disability.

Student with a spouse¹

- You live with your child who is under age 6 as of September 30 of the current award year.
- You live with your child who is under age 21 as of September 30 of the current award year, if your child is a student with a major functional disability.

Student who is participating in the Réussir Program of the Ministère de l'Emploi et de la Solidarité sociale

1. If the spouse is also a student, only one of the two may have “deemed full-time” status during a given award year.



Note

- The MELS verifies the status of students with the educational institutions on a monthly basis.
- Once a student's status is confirmed through the monthly verification process, financial assistance installments are deposited directly into the student's bank account on a monthly or periodic basis prior to the beginning of the month concerned.
- The educational institution provides the student with the *Guarantee Certificate* at the beginning of his or her studies. This confirms the student's registration and thus means that the first loan authorization can be issued.
- The first month of study is recognized if the student begins his or her studies in a recognized program before the 16th of the month concerned.
- The last month of recognized studies in the course of an award year is that during which a student was pursuing studies for at least one day.
- Students who have withdrawn from their courses or program are regarded as full-time students provided they resume their studies in the following study period. If the following study period begins between May and August, the expected date of return to studies is postponed until September. Students who do not resume their studies on the expected date cease to be considered students and become responsible for the interest on their student loans as of that month. Students who do not plan to resume their studies at the beginning of the following study period will no longer be deemed students as of the month after their withdrawal and will thus become responsible for the interest on their student loans.
- A change in student status is taken into account in the month following the date of the change.
- Students who are on the verge of completing a college program leading to a DCS (i.e. who have only three courses left to complete during their last study period) are eligible for financial assistance without, however, being deemed full-time students.
- Students enrolled as auditors or enrolled in language courses (French, English or other) do not qualify for financial assistance under the Loans and Bursaries Program. However, students pursuing full-time studies in a recognized program qualify even if their courses include language courses.

- Students enrolled full-time at the university level as independent students qualify for financial assistance under the Loans and Bursaries Program for a maximum of eight months at each of the bachelor's, master's and doctoral levels. The program code, for administrative purposes, is 099.99. Any month of study for which independent students receive financial assistance counts toward their maximum period of eligibility.
- A practicum is considered equivalent to a full-time study period if it is a compulsory part of the program of study and if it is actually considered 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. A cooperative program is a program which includes, in addition to courses, paid full-time practicums (periods of practical training in the workplace). During this period, however, students will not be required to start repaying their loans or the interest accrued on their loans.
- Research carried out by graduate students as part of a research project does not qualify as a practicum.

1.5 Maximum Period of Eligibility

Students qualify for both a loan and a bursary or for a loan only for a specified number of months. This number 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).

Students who qualify for financial assistance at the beginning of the award year for studies pursued in a recognized program remain eligible under the Loans and Bursaries Program for the entire year. Students who change programs during the year must have their eligibility reassessed in accordance with their situation at the beginning of the school year. This reassessment takes into account the maximum period of eligibility established for the level of education chosen as well as the number of months of eligibility that students have already used up for that level of education.

The period of eligibility for a bursary, however, ends as soon as the student has used up the prescribed number of months. The financial assistance is then issued exclusively in the form of a loan.

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 (bachelor's degree)	39 months	First 30 months
University (master's degree)	31 months	First 22 months
University (doctoral degree)	47 months	First 38 months
Note – Students in university programs or the equivalent qualify for financial assistance for an overall maximum of 88 months.		

- Students enrolled in secondary school vocational training programs, in college or at an equivalent level can determine the number of months of eligibility remaining by subtracting from the maximum number of months specified the number of months of study completed at the same level of education for which they have been awarded financial assistance.
- University students can determine the number of months of eligibility remaining by subtracting from the maximum number of months specified the number of months of study completed in another program at the same level for which they have been awarded financial assistance.

Note

- The period of eligibility for a loan must correspond to at least the set duration of the program of study, plus 15 months, whereas the period of eligibility for a bursary must correspond to the set duration of the program of study, plus six months. For longer-than-average programs, the eligibility period is extended in accordance with the rules mentioned previously.
- When students receive financial assistance for an award year, each month for which allowable expenses are recognized is calculated in determining their period of eligibility. However, the months during which students are deemed enrolled are not taken into account in determining the period of eligibility.
- The months of study for which students have received financial assistance at the same level of education or to pursue the same type of university degree are taken into account in determining their period of eligibility.
- Students who have family responsibilities qualify for a bursary for nine additional months beyond the standard eligibility period. However, the bursary amounts awarded for these nine additional months cannot exceed the lesser of the following two amounts: the bursary amounts that may have been awarded during the period of eligibility for a bursary or the amount awarded to cover expenses relating to children (i.e. living expenses for children,

childcare expenses and additional living expenses allowed in the case of single-parent families). After these nine additional months, these same expenses may be covered by a bursary if the Minister, following an exceptional case application, rules that a student qualifies for financial assistance even though he or she has used up all of his or her periods of eligibility. However, any bursary amount awarded to the student at this time may not exceed that awarded during the nine additional months referred to previously.

- Professional training courses offered by professional corporations governed by the Professional Code or schools under their jurisdiction to students who are required to hold a bachelor's degree in order to enroll for them are considered equivalent to studies at the master's level. The same applies to the examinations administered by such corporations or schools.
- To determine the eligibility of a person who is deemed a full-time student, half the number of months of study are considered for the study period in which this status applies.
- 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 the award year, you have reached the debt limit for your level of education, type of degree or program, you no longer qualify for financial assistance, unless special authorization is granted following an exceptional case application.

However, if you qualify for financial assistance at the beginning of the award year for studies pursued in a recognized program, you remain eligible under the Loans and Bursaries Program for the entire year. If you change programs during the year, you must have your eligibility for financial assistance reassessed in accordance with your situation at the beginning of the school year. This reassessment takes into account the debt limit established for the level of education chosen as well as your existing debt load for that level of education.

Please note however that, following a change that affects an application for a previous year, a student's debt could be increased for that year and the new debt level would be considered effective as of the beginning of the current year. In such cases, a new assessment is performed and the student's eligibility for financial assistance is reexamined. Consequently, if the student is deemed to have attained the maximum debt level at the beginning of the current year, he or she is no longer eligible for financial assistance.

Students' indebtedness is calculated as follows:

- the balance of all student loans contracted (amount confirmed by the financial institution)
- **plus** the amount of all loan authorizations issued for the previous award year
- **plus** the balance of principal of bursary overpayments
- **plus** the balance of principal to be recovered
- **plus** the balance to be recovered under the Deferred Payment Plan (in the case of individuals on this plan prior to May 1, 1999)
- **minus** the amount of all loan authorizations issued for the current award year or to be issued for subsequent award years
- **minus** any loan amounts corresponding to the bursary for the previous award year (i.e. if the loan-to-bursary conversion was not performed)
- **minus** the amount of all compensations expected for the year concerned (recovery of financial assistance overpayments made during previous award years)

Note

To determine a student's eligibility for financial assistance, the level of student debt is established at the time the application for financial assistance is assessed. In general, if a student is deemed ineligible following the initial assessment of financial assistance because the debt limit has been reached for the level of education concerned, the student continues to be ineligible for the full award year. Eligibility is not affected by the repayment, after the initial assessment or a subsequent reassessment, of a portion of student debt to the financial institution which lowers the debt level below the limit allowed. The student must submit an exceptional case application to be considered eligible once again.

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
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
Bachelor's, master's and doctoral degrees	
• Programs outside Québec but in Canada	\$55 000
• Programs outside Canada	\$70 000

1.7 Ineligibility

Students who defaulted on their student loans and on whose behalf the MELS had to repay the financial institution (whether for loans obtained under the Loans and Bursaries Program or the Loans Program for Part-Time Studies) do not qualify for financial assistance under the Loans and Bursaries Program until they have paid back all of their student loan debt or negotiated repayment terms and conditions. To qualify anew, these debtors are generally required to pay at least 50% of their defaulted loans up front (i.e. the principal, the interest and amounts owed for deferred payments and bursary overpayments) and agree to repay the balance. Students may choose to have any amount owed deducted from their next installments.

Students who received a bursary amount to which they were not entitled will receive no further financial assistance until they have repaid all of this amount, unless AFE has informed them that it will deduct this amount from their next financial assistance installment. If this is not the case, they must work out repayment terms and conditions with AFE.

Students who obtained financial assistance as the result of a false declaration are ineligible for the Loans and Bursaries Program for a period of two years as of the date on which the MELS became aware of the false declaration. This period may be extended until the overpayment has been paid back in full.

In addition, students may not receive financial assistance for a given period under both the Loans and Bursaries Program and the Loans for Part-Time Studies Program. Eligibility for the Loans and Bursaries Program takes precedence. If a student, who has already received assistance under the Loans for Part-Time Studies Program, files an application under the Loans and Bursaries Program, the latter application will be approved. However, the student will be asked to use the financial assistance received for full-time studies to repay the financial institution the assistance received for part-time studies. Nevertheless, the student would still be required to repay his or her financial institution the loan received under the Loans for Part-Time Studies Program with the financial assistance received from the Loans and Bursaries Program.

Finally, a student may not benefit under the Loans Program for Part-Time Studies during a 4-month study period that is between two study periods covered under the Loans and Bursaries Program.

Student Categories

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

- those “without a parental contribution”
- those “with a spousal contribution” and
- those “with a parental contribution”

2.1 Students Without a Parental Contribution

Your parents will not be expected to contribute toward the cost of your education if:

- you are living in a civil union, are married, or legally or de facto separated, divorced or widowed
- you are or have been the biological or adoptive parent of a child
- you are single and living with a de facto spouse of the opposite sex or the same sex and a child (yours or your spouse’s)
- 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 a minimum of 90 credits toward a single degree; students who have been studying at the university level outside Québec and have completed four years of full-time study toward a single degree also fall into this category; those studying at the university level outside Québec who hold a DCS must have completed three years of full-time study toward a single degree; and those who have a major functional disability must be pursuing part-time studies and have earned 45 credits
- you have a bachelor’s degree from a Québec university, an equivalent degree from an institution outside Québec, a Diploma of Advanced Studies I in Music or an attestation issued upon completion of three years of training at the Conservatoire de musique et d’art dramatique du Québec
- you are pursuing studies full-time in a master’s or doctoral program at an educational institution recognized for loans and bursaries or for loans only

- you have been in one of the following situations for a total period of at least 24 months, **without ever studying full-time during this period**:
 - you have held a paid job or have received employment insurance or income replacement benefits (CSST, SAAQ, QPP, etc.) while living with your parents or sponsor
 - you have supported yourself while living elsewhere than with your parents or sponsor
 - you have been in both of the previous situations
- 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

2.2 Students With a Spousal Contribution

If you are married, or living in a civil union or with a de facto spouse of the opposite sex or the same sex and a child (your own or your spouse's), your spouse will be expected to contribute toward the cost of your education.

The spouse is not expected to contribute toward the cost of your education if you are pursuing full-time studies and legally or de facto separated, or divorced.

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.

If you are a permanent resident or a naturalized Canadian, your sponsor will be expected to contribute toward the cost of your education, unless your parents resided in Canada at the beginning of the award year, in which case they will be expected to contribute. If, after being sponsored, you meet none of the criteria exempting you from the parental contribution, the financial resources of your parents will be taken into account as of the following year, if they reside in Canada. The categories of students with permanent resident status who are subject to this rule are listed in Appendix 1.

Note

- No parental contribution is considered following a student's separation from his or her de facto spouse if the student lived with the spouse and at least one of the spouse's children for at least 24 consecutive months.
- To determine whether a student who has earned 90 credits has completed the number of years of study required to exclude him or her from the category of students "with a parental contribution," one year is counted for each award year (i.e. from September 1 to August 31) in which the person studied full-time at the university level, regardless of whether he or she was enrolled for one, two or three study periods. A student who has the required number of years of study is considered "without a parental contribution" as of the first month of study of the fourth year. The years of study do not have to be consecutive.
- Credits earned during a preparatory year such as that included in the Medicine program at the Université de Montréal are counted.
- The date on which credits are considered to be earned is the start date of the study period following that in which the student met all the criteria for consideration as an autonomous (self-supporting) student, i.e. the student has acquired three or four years of study, as the case may be, and 90 credits. These dates are September 1 for the fall study period, January 1 for the winter study period and May 1 for the summer study period.
- If the sponsor is an organization, a contribution is not expected.
- 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.



Allowable Expenses

The term "allowable expenses" refers to the overall amount students are considered to need in order to pursue their studies. These expenses are calculated only for the months during which students are studying full-time, deemed studying full-time or deemed enrolled. Allowable expenses are also taken into account in the months during which students have withdrawn from their program or from a course, provided they resume their full-time studies the following study period. Allowable expenses mainly consist of educational expenses and living expenses.

Students who live in areas where no adequate public transit is available are allowed additional transportation costs. Students who are single parents are allowed additional living expenses. Students who have children living with them are allowed living and childcare expenses for their children. Allowable expenses may also include: a special allowance for students in regions and regional county municipalities (RCMs) that are considered outlying areas; and the cost of certain medication or chiropractic treatments. Students with a low income or with no income at all are allowed additional expenses, as are students who have a drop in income of over 10%.

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). Educational expenses are taken into account in the first month of each study period.

Students are not allowed expenses for any month during which they are:

- receiving social assistance or social solidarity benefits, with the exception of the first month during which certain expenses are allowed

- taking part in a program of study offered and paid for by Human Resources and Social Development Canada
- taking part in an Emploi-Québec manpower training measure (employment assistance allowance) within a program offered at a public secondary school or college if the program is subsidized; within a program offered at a private or public secondary school or college if the program is not subsidized and the educational expenses are paid by Emploi-Québec; or within a program offered at a university. If the educational expenses are not paid by an organization or a government ministry, only the tuition fees are taken into account in determining the allowable expenses. This applies to participants in such measures whether they receive employment insurance benefits only or both these benefits and a training allowance from Emploi-Québec
- serving a prison sentence; however, allowable expenses will be taken into account in the case of students who are serving their time in a halfway house or on weekends only, who attend an educational institution, who will not be incarcerated for an entire study period or who have been sentenced but are not serving time

MONTHLY EXPENSES	
Living expenses (including public transit costs)	
• Student who is pursuing full-time studies or doing a full-time practicum (excluding cooperative practicums) and who is living with his or her parents	\$345/month
• Student who is pursuing full-time studies or doing a full-time practicum (excluding cooperative practicums) and who is not living with his or her parents	\$758/month
• Student who is deemed enrolled and who is living with his or her parents	Each month: \$138 + 10% of employment income Maximum: \$345/month
• Student who is deemed enrolled and who is not living with his or her parents	Each month: \$551 + 10% of employment income Maximum: \$758/month
Living expenses for children	
• Each child	\$234/month
• Childcare expenses (subsidized childcare)	\$151/month of study
• Additional childcare expenses (unsubsidized childcare)	\$279/month of study
Expenses for single parents	
• With child under age 18	\$62/month
• With child age 18 or over	\$175/month
Amount to offset unavailable public transit	\$89/month
Short-term practicum expenses (duration of the practicum is less than that of the study period)	\$257/month Maximum: \$1 196/year

Students are deemed to be enrolled if they are living with a child, are in a precarious financial situation that could lead to total destitution, are 20 weeks pregnant, are affected by a serious episodic disorder resulting from a major and permanent physical or mental health problem or have a major functional disability. Students are also deemed enrolled if they are

participating in the Réussir Program of the Ministère de l'Emploi et de la Solidarité sociale and undertake to pursue studies in the fall session following the current award year. These students must not be full-time students or be deemed full-time students. Expenses may be allowed between two study periods, for a maximum period of four months.

ONE-TIME EXPENSES	
Educational expenses and related fees	This expense is allowed in the first month of each study period.
Expenses related to the purchase of computer equipment	This expense is taken into account only once while you are a student. An amount of \$2 000 is added to the allowable expenses for the purchase of a computer as well as peripherals and software. This amount is \$3 000 if you are enrolled in a program in which you are required to use a laptop. The financial assistance that may be awarded after this expense has been allowed is paid out in the form of a loan. The interest on this loan is covered by the government for the duration of your studies.
Interest paid by students who received financial assistance under the former Computer Loan Guarantee Program.	This interest is deemed an allowable expense while you are a student. This expense is recognized in the first month of study of the award year concerned.
Special transportation costs	This expense is allowed in the first month of each study period.
Expenses related to the purchase of eyeglasses or contact lenses	\$185/person (student or child) per 24-month period This expense is allowed in the month of purchase.
Special allowance for students in a city, region or regional county municipality (RCM) considered an outlying area	\$67/month Maximum: \$536/year This expense is allowed in the first month of the study period.
Medical expenses	Amount exceeding \$16 a month (student or child) This expense is allowed in the month of purchase, provided it is not reimbursed by the Régie de l'assurance-maladie du Québec or a private insurer.
Additional expenses allowed for students with little or no income	If applicable, this amount is taken into account in the first month when expenses for the award year are allowed.
Additional expenses allowed for students who are studying full-time during the summer and who have a drop in income of over 10% during the current calendar year	Amount equivalent to one third of the difference between the contribution calculated the year preceding the drop in income and the contribution calculated the year when the drop in income occurs. These additional expenses are only allowed for students who received a bursary for the previous award year.

Note

- In certain cases, expenses are allowed for the months of July and August preceding the current award year, as well as for the months of September and October following the end of the award year.
- Following the student's application, expenses related to the purchase of computer equipment are recognized as allowable expenses. The total amount awarded is \$2 000

or \$3 000, regardless of the cost of the computer equipment purchased; the remainder may be used for additional purchases. The computer equipment may be purchased from any business located in Québec. The student must save the proof of purchase, which he or she may be required to submit following transfer of the amount awarded.

3.1 Educational Expenses and Related Fees

Educational expenses include compulsory fees charged by the educational institution (admission fees, registration fees, tuition fees, fees related to instructional services and other fees), as well as the cost of textbooks, school supplies or specialized equipment. The amount allowed for textbooks and supplies varies according to the educational institution, program and level of education.

Amount Allowed for Textbooks, School Supplies or Specialized Equipment per Study Period	
Secondary school vocational training program	\$171
Pre-university college program	\$171
Technical training program	\$198
University program	\$378
<ul style="list-style-type: none"> • Architecture, Visual Arts, Chiropractic Physical Education, Occupational Therapy, Medicine, Veterinary Medicine, Music, Speech Therapy, Audiology, Optometry, Pharmacy, Physiotherapy, Engineering 	\$431
<ul style="list-style-type: none"> • Master's or doctoral programs, when the term is devoted to writing a dissertation or thesis 	\$198

Note

- Educational expenses for a study period are usually recognized when students are pursuing or are deemed to be pursuing full-time studies for at least 3 years. Educational expenses are one-time expenses allowed on a periodic basis (i.e. in the first month of study of the given study period).
- No educational expenses are recognized for a given study period if the student has asked for a voluntary exclusion for certain months in this period.
- The maximum allowed for compulsory fees is \$6 000 per study period.
- The compulsory fees charged by Québec universities may vary according to the number of credits taken. In such cases, the amount charged includes registration and tuition fees that vary according to the number of credits taken, other variable fees and fixed fees.
- For certain university programs, expenses related to the purchase of specialized equipment may be recognized in the first month of each study period.
- In the case of students who are pursuing part-time studies during the four-month period preceding the start

of full-time studies, educational expenses are not recognized as allowable expenses. Instead, such studies are considered in the assessment of the student's contribution. Please note that in this case, the student does not qualify for the Loans Program for Part-Time Studies.

- Only educational expenses are recognized as allowable expenses when students take part in an Emploi-Québec manpower training measure offered at a private or public secondary school or college as part of an unsubsidized program, or at a university if the educational expenses are not paid by Emploi-Québec.
- For students deemed full-time students, the amount allowed for educational expenses is the same as if they were full-time students. Therefore, the loan amount may vary according to the number of university credits or the compulsory fees. However, the total amount for textbooks and supplies is always allowed.
- Students who at the same time are pursuing studies for which they are requesting financial assistance and other studies may be allowed an amount for the educational expenses related to the first program only.
- Students enrolled full-time in a vocational training program at a public secondary school do not pay compulsory fees.
- At the secondary school vocational training level, the total amount granted for the award year for expenses related to the purchase of textbooks and supplies is allowed as of the first month of study.
- Expenses related to the purchase of textbooks and supplies are not allowed in the case of students who will be doing a full-time practicum for the entire study period.
- The compulsory fees paid by students attending educational institutions outside Canada are converted into Canadian dollars at the exchange rate in force on May 1 of the current award year.
- Students who already qualify for a loan are granted additional financial assistance if their expenses related to the purchase of computer equipment are recognized as part of their allowable expenses. This additional assistance is granted in the form of a loan in an amount equal to that of the expenses incurred for the purchase of computer equipment.
- The financial assistance awarded for expenses related to the purchase of computer equipment is paid out in the form of a bursary only if the student has a major functional disability.

3.2 Living Expenses

Monthly living expenses vary according to whether or not you are deemed to be living with your parents and according to your student status.

If applicable, living expenses take into account housing, food, personal expenses and public transit.

If you fall into the category “without a parental contribution,” whether or not you were living with your parents is determined on the basis of your situation during the first month of study of the current award year.

Students Considered to Be Living With Their Parents

The following students are considered to be living with their parents.

- a) Students with a parental contribution:
 - if they are actually living with them
 - if their parents’ home is in the same residential zone¹ as the students’ educational institution or practicum
- b) Students without a parental contribution:
 - if they are actually living with their parents, are single and do not have children

Students Considered Not to Be Living With Their Parents

Other students, including students who are 20 weeks pregnant or more, are considered not to be living with their parents.

When there is no adequate public transit between the parents’ home and the educational institution even though they are in the same residential zone, students in the category “with a parental contribution” may be considered not to be living with their parents. In such cases, the student must provide confirmation from the educational institution.

1. The residential zone is determined by the availability or unavailability of public transit to and from the educational institution or organization hosting the practicum..

Note

- If a student stops studying full-time during a month of recognized studies, the amount for living expenses will be modified as of the following month. Indeed, the student’s living expenses will be reduced by \$100 per month if he or she remains enrolled in certain courses and by \$200 if the student withdraws from all of his or her courses.
- Steps have been taken to ease the transition for participants under the Social Assistance Program or the Social Solidarity Program to the Loans and Bursaries Program. The applications for financial assistance of such participants are given priority treatment (i.e. processed within two weeks time).

In the first month of study, a student is entitled to all of his or her allowable expenses, except for living expenses. However, living expenses are allowed only for students who are not living with their parents. The amount allowed for this month of study is \$174.

The Ministère de l’Emploi et de la Solidarité sociale will recover all financial assistance overpayments, if applicable. Students who are receiving benefits under the Social Assistance Program or the Social Solidarity Program may also enroll in a program offered by Emploi-Québec.

- Students doing a practicum recognized and required by a professional association do not qualify for financial assistance during this period. However, they may postpone the repayment of their student loans during this period if they are in a precarious financial situation, i.e. if their gross monthly employment income is equal to or lower than a maximum income that varies according to their family situation.

3.3 Expenses for Single-Parent Families

Students are considered single parents if they are single, widowed, divorced or separated (de facto or legally) or their spouse cannot be located, and they have custody of a child at least 25% of the time. Single students who are 20 weeks pregnant or more are also considered single parents.

For students who are single parents, living expenses of \$62 a month are recognized if their child is under age 18.

If a student has no minor dependent children, but has custody of a child age 18 or over, \$175 in living expenses are recognized. These living expenses are also recognized for students who are at least 20 weeks pregnant and do not have any minor dependent children living with them. These expenses are recognized as of the month following the 20th week of pregnancy until the month of birth.

 **Note**

- When the child of a student who is a single parent turns 18 during the award year and the student has no other children under age 18, this change in the student's situation is taken into account as of the month following the child's birthday. The same applies in the case of a student who reaches her 20th week of pregnancy during a study period.

The amount of \$175 per month is thus awarded as of the month following the 20th week of pregnancy. This amount is brought back to \$62 per month in the month following the birth of the child.

- The additional amount allowed to single parents for children under age 18 has been reduced to take into account the additional family allowance allowed.

3.4 Transportation Costs

Public transit expenses are included in the monthly living expenses recognized for students who are living with their parents. In the absence of public transit or equivalent services, an additional amount of \$89 a month is recognized for students who are living with their parents. These costs may be allowed even if the student's place of residence is located in the same residential zone as the educational institution.

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, the cost of two round-trip economy-class airline tickets between your home and the closest road link is included in your transportation costs. This amount is allowed only for study periods during which you are studying or doing a practicum full-time or are deemed to be studying or doing a practicum full-time. If you are studying or doing a practicum full-time only for one study period, you are entitled to only one round trip.

 **Note**

- These expenses are recognized when the application for financial assistance is processed, except in the case of students without a parental contribution. These students must file a *Declaration of Change* form in this regard.

3.5 Practicum Expenses

A practicum is a period of practical training in the workplace. It is recognized only when it is a compulsory part of the program and credited, or when it is part of a credit course within a program of study. Practicum expenses may be included in your allowable expenses if you must move in order to do a compulsory practicum during a given study period.

Indeed, practicum expenses are allowed if you must, within a study period, do a compulsory practicum as part of your program and live elsewhere than at your usual place of residence. These expenses are allowed in a given month if you must leave your residence at least once during the month, whether you are considered to be living with your parents or not. Your living expenses, however, will not be modified.

If the practicum extends over the entire study period, you qualify for this additional amount only if your spouse continues to live at your usual place of residence.

The maximum allowance for practicum expenses is \$1 196 per award year.

3.6 Children's living expenses and childcare expenses

Children's living expenses

Living expenses for children may be recognized for students with one or more children, provided the child is single, is not a parent and meets one of the following criteria:

- Aged 18 years or over, a full-time student and deemed living with his or her parents
- Aged 18 years or over and a full-time student or, in the case of a child with a major functional disability, deemed a full-time student and not living with his or her parents, in the event that they are deemed to be contributing to the cost of his or her education

If the child turns 18 during the award year, living expenses are recognized as of the month following his or her date of birth.

Living expenses of \$234 a month for each child.

Living expenses are not recognized for children under age 18, because their basic needs are covered by the provincial government's child assistance program and the Canada Child Tax Benefit. The amounts awarded are divided among the parents in the case of shared custody.

Note

- If you have shared custody of a child aged 18 or over, the amount allowed for living expenses is proportional to the amount of time he or she spends with you, as ordered by a court judgment or stipulated in an agreement ratified by the court. If there is no court judgment or agreement and the second parent has custody of the child at least 25% of the time, he or she must also sign the section regarding child custody of the *Family Status Declaration* form.
- Students whose child is not living with them because he or she has been placed in the custody of a child and youth protection centre will be allowed living expenses for the child if they must support him or her.

Childcare Expenses

Students are allowed a monthly amount to cover childcare expenses for each child they report, i.e. \$151 per month for each child 11 years of age or under as of September 30 of the current award year. An amount may also be allowed for children 12 years of age or over who have major functional disabilities or mental disorders.

Childcare expenses will be allowed only for the months during which the student is studying full-time, is deemed to be studying full-time or has withdrawn from some of his or her courses. Childcare expenses are also taken into account when a student withdraws from his or her program, provided he or she resumes his or her studies at the next study period.

An additional amount of \$279 per month per child awarded in the form of a loan is also allowed for students who do not have access to subsidized childcare.

Note

- If the student and his or her spouse are the mother and father and both are studying full-time in a secondary school vocational training program or at the postsecondary level, living and childcare expenses will be granted to the mother, unless otherwise indicated by the persons concerned. In such cases, the change is effective for the entire award year or for each study period. However, monthly living expenses allowed in the case of a pregnant woman for the child she is carrying cannot be transferred to her spouse.
- If the student and his or her spouse are not the child's parents and are enrolled as full-time students, living expenses and childcare expenses are allowed for the parent of the child. Otherwise, the expenses are allowed for the student.
- Full childcare expenses are allowed for the student when he or she has custody of the child over 50% of the time. Monthly childcare expenses are divided equally between the parents when custody of the child is shared equally between them. Otherwise, no amount is allowed for childcare expenses.
- If the student's spouse receives financial assistance from the Loans Program for Part-Time Studies, the student will be allowed the total amount of childcare expenses.

3.7 Other Expenses

Other types of expenses may be included in a student's allowable expenses. They are: the expenses covered by the special allowance for students in outlying regions or RCMs; interest paid under the former Computer Loan Guarantee Program; certain medication or chiropractic expenses; and expenses allowed for eyeglasses or contact lenses.

Special Allowance for Students in a City, Region or RCM Considered an Outlying Area

Additional one-time expenses are allowed for students who fall into the category “with a parental contribution” and who do not live with their parents if their place of residence or educational institution is in a city, region or an RCM that is considered an outlying area. The allowance is \$67 per month of full-time study, up to a maximum of \$536 per award year. The city, regions and RCMs are the following:

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

Note

- This allowance is recognized on a monthly basis for the months during which the student is studying full-time or is deemed to be studying full-time. It is also recognized for the student who withdrew from some of his or her studies and for the student who withdrew from his or her studies but who has to resume them. However, it is recognized on a one-time basis at the beginning of the study period but ceases to be recognized once the maximum amount allowed has been reached.

Interest Paid on Assistance Received Under the Former Computer Loan Guarantee Program

The interest paid by students during the award year on the loan awarded under the former Computer Loan Guarantee Program qualifies as an allowable expense. The interest is automatically added to the student's allowable expenses.

Medication and Chiropractic Expenses

A student's allowable expenses may include the cost of medication or chiropractic treatments, provided the student submits a prescription for the medication or treatments, and provided these expenses are not covered by the Québec health insurance plan or another insurance plan. If they are covered by another organization, only the nonrefundable portion will be considered.

The portion exceeding \$16 per month will be considered at the time you report a change in your circumstances, provided the corresponding expenses were for yourself, your children or your spouse's children.

The cost of medication will be included in the student's allowable expenses only if the medication is on the Conseil du médicament list.

These expenses are allowed once, that is, in the month in which they are incurred. Expenses incurred in a month during which allowable expenses are not recognized will be allowed in the month following that during which allowable expenses are allowed, provided the student was receiving financial assistance under the Loans and Bursaries Program during the previous award year.

Expenses Allowed for Eyeglasses or Contact Lenses

Additional expenses are allowed for students or one of their children to cover the cost of eyeglasses (frames and lenses) or contact lenses, including the fees for an eye examination. The eyeglasses or contact lenses must be prescribed by an optometrist, an ophthalmologist or a doctor.

These expenses are recognized only upon purchase. Students may claim this amount for themselves or for any children living with them or with their spouse. The maximum reimbursement is \$185 per person every 24-month period.

These expenses are recognized only once, that is, in the month of their purchase. If the purchase is made during a month in which allowable expenses are not recognized, the expenses related to the purchase of eyeglasses or contact lenses are allowed in the first month following that during which expenses are recognized, provided the student received financial assistance during the previous award year.

A single person can claim these expenses only once every two award years. However, you may claim a reimbursement several times within this period, provided the claims are not for the same person.

3.8 Additional Expenses

Students with little or no income

An amount may be added to the allowable expenses of students with little or no income to ensure that they have sufficient financial resources in the months during which they are not covered under the Loans and Bursaries Program because they are not studying full-time or deemed to be studying full-time.

Students who are studying full-time from January to December and who have a drop in income of over 10% during the current calendar year

An additional amount is allowed for students who are in this situation. The amount is equivalent to one third of the difference between the contribution calculated the year preceding the drop in income and the contribution calculated the year when the drop in income occurs. That amount is only allowed for students who received a bursary for the previous award year.



Financial Resources and Contributions

As a student, you are expected to contribute toward the cost of your education. The amount of your contribution is determined on the basis of your financial resources and is taken into account in the assessment of your financial assistance award. The same applies to your parents' or spouse's contribution.

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

4.1 Student

Your contribution is calculated on the basis of your employment income and your other income.

Financial Resources

Your actual employment income includes:

- gross income from full-time and part-time employment, including severance pay, tips and bonuses, as well as income from practicums
- 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*, 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*
- benefits received under the *Act respecting employment insurance in Canada*
- benefits received under the Québec Parental Insurance Plan
- an amount received from Emploi-Québec as a result of participating in a manpower training measure or from the Ministère de l'Immigration et des Communautés culturelles under the financial aid program for the linguistic integration of immigrants (PAFILI).
- benefits received under a private or public pension plan
- net business or self-employment income within the meaning of the *Taxation Act* for the calendar year ending in the current award year

Other income includes:

- death benefits in the form of pensions paid by the Société de l'assurance automobile du Québec
- 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
- allowances from Indian and Northern Affairs Canada or a band council
- allowances from the Solicitor General of Canada or the Ministère de la Sécurité publique
- support payments
- investment income (interest, dividends, capital gains)

- monetary benefits or benefits to which a monetary value may be assigned, excluding support payments or compensatory benefits received under a de facto separation agreement, a divorce judgment or a legal separation judgment
- pensions paid under the *Crime Victims Compensation Act* to the child of a crime victim
- all bursaries from associations, foundations, private firms or government agencies
- bursaries awarded by AFE to the elected executive officers of provincial student associations.

Note

- Under the *Act to facilitate the payment of support*, students must declare the amount they actually received in support payments from their spouse or ex-spouse or from their child's father or mother. The amount declared for support payments must include all amounts the recipients can use at their discretion as well as money paid to third parties and considered support in the 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.
- Support payments granted in a court judgment and paid directly to the student by one or both of his or her parents are taken into account. They replace the contribution expected from the parent or parents.
- Only support payment amounts in excess of \$1 200 are taken into account.
- Support payments are taken into account in all cases, except if the student demonstrates that Revenu Québec, which is now responsible for the automatic collection and payment of support, cannot make the support payments.
- Income earned as an election official and educational assistance payments (EAP) paid out of a registered education savings plan (RESP) are not taken into account.

Contribution

A calculation method similar to the one used by the government for income tax returns is used to determine your contribution. First, your exemptions are deducted from your employment income. Then, the resulting amount is multiplied by 50% (or 40% if you did not receive financial assistance under the Loans and Bursaries Program the previous year). Finally, 100% of your other income and 100% of your combined total bursary income in excess of \$5 000 are added to the result obtained, from which are subtracted the contribution reductions to which you are entitled.

Your contribution is thus calculated as follows:

- If you received financial assistance under the Loans and Bursaries Program the previous year:

$$(\text{employment income} - \text{exemptions}) \times 50\% + 100\% \text{ of your other income} + 100\% \text{ of your bursary income in excess of } \$5\,000 - \text{reductions} = \text{contribution}$$
- If you did not receive financial assistance under the Loans and Bursaries Program the previous year:

$$(\text{employment income} - \text{exemptions}) \times 40\% + 100\% \text{ of your other income} + 100\% \text{ of your bursary income in excess of } \$5\,000 - \text{reductions} = \text{contribution}$$

Exemptions

In order to calculate your exemptions and reductions, you must first determine the number of months during which no expenses are allowed (i.e. expenses are allowed when studies are recognized for the month or when you are deemed enrolled). This number of months is then used to determine your protected income according to the following calculation:

- $\$1\,100 \times \text{the number of months during which no expenses are allowed (i.e. between January 1 of the previous award year and the last month during which expenses are allowed in the current award year)}$

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

1. Your basic exemption is determined by comparing your employment income and the amount corresponding to 30% of your protected income. The lesser of these two amounts is regarded as your basic exemption.

2. An additional exemption is allowed based on your situation during the first month of study:

a) You are **deemed to be living with your parents** (i.e. you are a student with a parental contribution or you are a student without a parental contribution and, in this latter case, you are living with your parents).

An amount equal to 5% of your employment income and up to a maximum of 5% of your protected income is added to your basic exemption.

b) You are **not deemed to be living with your parents** (i.e. you are a student without a parental contribution and are not living with your parents during your first month of study, or you are a student with a spousal contribution).

An amount equal to 35% of your protected income and an amount equivalent to 35% of your employment income are added to your basic exemption. The additional exemption may not exceed 70% of your protected income.

Exemptions
<p>Basic exemption The lesser of the two following amounts:</p> <ul style="list-style-type: none"> - 100% of your employment income or 30% of your protected income
<p>Additional exemption</p> <ul style="list-style-type: none"> • Student deemed to be living with parents: <ul style="list-style-type: none"> - 5% of your employment income, up to an amount equal to 5% of your protected income • Student deemed not to be living with parents: <ul style="list-style-type: none"> - 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:

1. You are pursuing studies **without being a full-time student** (including additional studies) within the four-month period preceding a month of full-time studies.

Your reduction is calculated by taking into account the level at which you are studying. If you are studying at the university level, the number of credits for which you are enrolled is multiplied by \$255. If you are studying at a private college, the number of course hours for which you are enrolled is multiplied by \$22. If you are enrolled in a public college or a secondary school vocational training program, the number of course hours for which you are enrolled is multiplied \$15.

If you have employment income, 2.5% of this income (up to the amount equal to your protected income) is multiplied by the number of course hours for which you are enrolled divided by 15 or multiplied by the number of credits for which you are enrolled. This amount is then subtracted from the amount obtained above.

2. You are in the first situation or you are working and are **deemed to be living with your parents** for the purposes of calculating your exemptions (but you are not living with them during the months for which your expenses are not allowed). If you are in this situation, you get an additional reduction on top of the one described above.

If you are pursuing studies that are **not full-time studies**, your reduction is calculated by taking into account the level at which you are studying. If you are studying at the university level, the number of credits for which you are enrolled is multiplied by \$120. If you are enrolled in a college program or a secondary school vocational training program, the number of course hours for which you are enrolled is multiplied \$8.

If you are **working**, \$380 is multiplied by the lesser of the following two amounts:

- the result obtained by subtracting the number of credits divided by 3 or the number of course hours divided by 45 from the number of months taken into account when calculating your protected income
- the result obtained by dividing your employment income by \$1 110

Contribution Reductions

1. If you are pursuing studies that are not full-time studies

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

minus

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

**2. If you are deemed to be living with your parents but are not actually living with them
 (This reduction is added to the first.)**

- If you are pursuing studies that are not full-time studies

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

- If you are working

\$380 X the lesser of the following two amounts:

number of months taken into account when calculating the protected income
 - (number of credits ÷ 3) or (number of course hours ÷ 45)

or

your employment income ÷ \$1 110

Example

Garry is a single student with a parental contribution. He is beginning his second year of university and received assistance for the winter period preceding his application for financial assistance. For the fall and winter periods, he is deemed to be living with his parents. During the summer, he earned \$5 000 and was not living with his parents.

How Garry's Contribution Is Calculated	
Number of months during which no expenses are allowed: 4 months (from May to August inclusively)	
Calculation of protected income: 4 X \$1 110 = \$4 440	
Employment income	\$5 000
EXEMPTIONS	
Basic exemption Employment income (max.: 30% of protected income)	\$1 332
Additional exemption <i>Student who is deemed to be living with his or her parents</i> 5% of employment income (max.: 5% of protected income)	\$ 222
Total exemption (\$1 332 + \$222)	- \$1 554
Employment income minus total exemption (\$5 000 – \$1 554)	\$3 446
Contribution determined according to employment income (50% of previous amount)	\$1 723
CONTRIBUTION REDUCTION	
<i>Student who is not deemed to be living with his or her parents and who is working</i> 4 months X \$380	\$1 520
Total contribution reduction	- \$1 520
Garry's contribution	\$ 203

If the verification of your income with Revenu Québec shows that you received a bursary overpayment (i.e. a larger bursary than you were entitled to), the amount overpaid may be claimed from you in accordance with certain terms and conditions.

Note

- If the student ceases his or her studies before the month of May or is not subsequently deemed enrolled, an additional contribution reduction is granted. The contribution is reduced by 12.5% for each month of the award year that precedes the month of May and that is not considered in the calculation of the protected income.
- No interest is charged on overpayments as long as the student remains a full-time student. Loan overpayments become part of the student's loan debt and he or she becomes responsible for the interest accrued on it as of the month following the completion of his or her studies. As of the month following the completion of the student's studies, bursary overpayments bear interest at the variable rate set for the repayment of the student loan debt.

4.2 Parents

Under the Civil Code of Québec, parents are required to contribute toward the cost of their child's education (articles 507 to 605). 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. If the parents no longer live together, only the financial resources of the parent with whom you reside or last resided will be taken into account. If the student does not live with either of his or her parents or has not lived with either of them since their separation, the income of the parent designated by the student will be taken into account.

In the case of a student who has a sponsor, the contribution is calculated on the basis of the sponsor's financial resources only, in the same way as the parental contribution.

Financial Resources

The parents' financial resources are defined as the gross income for the calendar year preceding the award year.

Gross income includes:

- Gross income reported in the income tax return for the calendar year preceding the current award year
- Québec government child assistance payments
- Canada Child Tax Benefits

Note

- To find out which situations do not require a parental contribution, see sections 2.1 and 2.2.
- If, during the current award year, your parents' income dropped 10% or more compared with the previous calendar year, the expected contribution is assessed on the basis of the income for the current year. In this case, your parents must provide a *Declaration of Financial Resources* for the current calendar year.
- If there is a difference between the amounts of the child assistance payment and the Canada Child Tax Benefit actually received and those considered in the assessment of the parental contribution, the parent may request a correction to his or her income.
- If some retirement income was transferred to a parent, that parent must specify in the declaration of father or declaration of mother section, as the case may be, the amount corresponding to line 199 minus line 123 (Retirement income transferred by your spouse) of his or her income tax return.

Contribution

The parental contribution is determined by taking the parents' gross income and deducting certain amounts from it, such as the family support exemption, the exemption for each dependent child, and the exemption for the second parent with an income.

PARENTAL CONTRIBUTION	
Exemptions	Amount
Family support	
• Parents living together	\$15 274
• Parents not living together	\$12 931
Dependent children*	
• Each child	\$ 2 805
• Student applying for financial assistance has a major functional disability (additional exemption)	\$ 2 380
Second parent with an income	
14% of income, up to \$2 105	\$ 2 310

* Including any student who is applying for financial assistance and who has a sponsor.

A progressive contribution rate is applied to the resulting amount, as follows:

PARENTS' CONTRIBUTION ACCORDING TO DISPOSABLE INCOME		
Disposable Income		Expected Contribution
More than	Up to	
\$ 0	\$ 8 000	0% of disposable income
\$ 8 000	\$44 000	0% on the first \$8 000 and 19% of the remainder
\$44 000	\$54 000	\$6 840 on the first \$44 000 and 29% of the remainder
\$54 000	\$64 000	\$9 740 on the first \$54 000 and 39% of the remainder
\$64 000	—	\$13 640 on the first \$64 000 and 49% of the remainder

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

Note

- The parental contribution is reduced if the number of months for which allowable expenses are recognized is less than eight. The contribution is determined on the basis of the percentage obtained by multiplying 12.5% by the number of months for which allowable expenses are recognized.
- No parental contribution is expected in the case of a student whose family situation has deteriorated (see Part II).
This is also true in the case of a student who is a permanent resident or a naturalized Canadian citizen, who does not have a sponsor and whose parents do not reside in Canada. It is also the case for a student who is a refugee or protected person and whose parents do not reside in Canada.

4.3 Spouse

The contribution of the spouse who is not receiving financial assistance under the Loans and Bursaries Program is based on his or her financial resources. The spouse will not be expected to contribute toward the cost of your education if he or she qualified for financial assistance the previous award year.

Financial Resources

Your spouse's income for the calendar year (January 1 to December 31) preceding the award year includes his or her gross income within the meaning of the *Taxation Act*.

Contribution

The contribution expected of your spouse is determined by subtracting \$12 931 (the basic exemption for a spouse) and, where applicable, the \$2 380 exemption for students with major functional disabilities, from the income taken into account. A progressive contribution rate is then applied to the resulting amount.

SPOUSE'S CONTRIBUTION ACCORDING TO DISPOSABLE INCOME		
Disposable Income		Expected Contribution
More than	Up to	
\$ 0	\$ 8 000	0% of disposable income
\$ 8 000	\$44 000	0% on the first \$8 000 and 19% of the remainder
\$44 000	\$54 000	\$6 840 on the first \$44 000 and 29% of the remainder
\$54 000	\$64 000	\$9 740 on the first \$54 000 and 39% of the remainder
\$64 000	—	\$13 640 on the first \$64 000 and 49% of the remainder

The result is divided by the sum of one plus the number of children for whom a parental contribution is required from the student and the spouse.

Note

- The spouse's contribution is reduced if the number of months for which allowable expenses are recognized is less than eight. The contribution is determined on the basis of the percentage obtained by multiplying 12.5% by the number of months for which allowable expenses are recognized.
- A spousal contribution is not expected in the case of students who are refugees, protected persons, permanent residents or naturalized Canadian citizens and whose spouses live outside Canada.



Assessment of Financial Assistance Awards

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. The total amount of financial assistance awarded to you during the award year is paid out in the form of a loan. The amount awarded is deposited directly into your bank account. At the beginning of the award year, you will be informed of the total amount of financial assistance to which you are entitled and of the installment breakdown (i.e. monthly or periodic installments).

5.1 Assessment of Financial Assistance per Award Year

In order to assess your financial assistance needs, AFE takes into account certain expenses, any recognized additional expenses, your expected contribution and, if applicable, the contribution of your parents, your sponsor or your spouse. Your financial assistance award is calculated as follows:

Allowable expenses (including any recognized additional expenses) – Contributions = Financial assistance needs

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

Note

- Financial assistance awards are usually calculated on the basis of the award year (i.e. from September 1 to August 31).
- Changes in circumstances are taken into account the month following the date of their occurrence. Reassessments taking into account the months affected by the change are conducted after each change.
- Students with major functional disabilities receive the financial assistance to which they are entitled in the form of bursaries only.
- An advance loan may be issued to students when their financial assistance cannot be assessed and when this situation may lead to complete destitution within the meaning of the *Act respecting income support, employment assistance and social solidarity*. Participants under the Social Assistance Program or the Social Solidarity Program who are returning to school are deemed to be in such a situation.

5.2 Assessment of Loan

The loan to which you are entitled for the award year concerned is determined on the basis of the number of months during which you are studying (including the months during which you are allowed expenses after having withdrawn from courses or from your program).

Examples

Appendix 2 gives examples of how loans are calculated.

Loans (Programs that are subsidized and that are not subsidized by the Ministère de l'Éducation, du Loisir et du Sport)	
Level of education	Amount
Secondary school (vocational training)	
• Subsidized programs (public educational institutions)	\$200/month of study
• Subsidized programs (private educational institutions)	\$200/month of study + compulsory fees charged by the educational institution
• Unsubsidized programs	\$200/month of study + compulsory fees charged by the educational institution
College¹	
• Subsidized programs (public educational institutions)	\$220/month of study
• Subsidized programs (private educational institutions)	\$220/month of study + compulsory fees charged by the educational institution
• Unsubsidized programs (private educational institutions)	\$950/month of study
• Unsubsidized programs (private educational institutions that receive a subsidy from the Ministère de la Culture et des Communications: 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.)	\$315/month of study + compulsory fees charged by the educational institution
University²	
• Bachelor's degree	\$305/month of study
• Master's and doctoral degrees	\$405/month of study
• Bachelor's degree holder	\$405/month of study
• Programs recognized for the purposes of loans only	\$950/month of study

If applicable, amounts may be added to these loan amounts to cover expenses related to the purchase of computer equipment and childcare expenses, when the student does not have access to subsidized daycare.

1. 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).
2. 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).

If the student is pursuing studies in Québec and is eligible for a loan only, the loan is increased to cover the annual increase in tuition fees.

Note

- When the parental, spousal or sponsor's contribution exceeds the total amount obtained by adding the allowable expenses, recognized additional expenses and the first portion of the loan (i.e. \$1 000 or \$2 400, depending on the level of education), the maximum amount of financial assistance to which the student is entitled is reduced by the amount of the parental, spousal or sponsor's contribution in excess of the allowable expenses, recognized additional expenses and first portion of the student's loan.
- A student's financial assistance award is reassessed when the amount assessed is less than the loan portion that

may be granted for the award year. This new assessment does not take into account the contribution on the student's employment income. The financial assistance granted for the award year may not, however, exceed the total loan amount that may be issued for the award year.

- Also, if the amount assessed is less than the amount of the first portion of the loan (i.e. \$1 000 if you are a secondary school vocational training or college student or \$2 400 if you are a university student), it is reassessed without taking into account the parental contribution. The financial assistance granted for the award year is thus limited to this amount.

5.3 Assessment of Bursary Portion

If your financial assistance award exceeds the maximum loan amount that may be granted per award year, you will be awarded a bursary. This bursary will be paid to your financial institution and will be applied against your student loan debt.

Financial assistance award – maximum loan amount per award year = bursary amount

Example

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 period. His financial assistance needs for the eight months of study in the award year are calculated as follows:

Assessment of Financial Assistance	
Student's allowable expenses	\$8 170
Student's contribution	\$ 203
Parental contribution	\$1 990
Financial assistance assessed	\$5 977
Assessment of the maximum loan amount that may be granted for the award year:	
8 months X \$305 = \$2 440	\$2 440
Bursary amount	\$3 537

Note

- The bursary amount is determined as of the first assessment of your financial assistance award or following any reassessment. Bursaries are usually awarded after the last loan installment has been paid out to the student and following verification of the student's income with Revenu Québec. Certain terms and conditions relating to the payment of bursaries apply to students who are completing their studies.
- The bursary amount is deducted from the financial needs assessed for the month(s) during which the student no longer qualifies for a bursary (allowable expenses minus contributions).

- No bursaries are awarded to students who have used up all of their months of bursary eligibility before the start of the award year. However, students who have dependent children may have their bursary eligibility period extended. In this case, the bursary amount may not exceed the lesser of the following amounts: the amount of the bursary that could have been awarded to you or the amount covering all expenses related to children (i.e. living expenses for children, childcare expenses and additional living expenses allowed in the case of single-parent families).

5.4 Financial Assistance Amount That May Be Granted per Award Year

The financial assistance that may be granted for an award year cannot exceed the sum of the following amounts:

Financial Assistance That May Be Granted per Award Year
<p>Educational institutions recognized for the purposes of loans and bursaries</p> <p>\$13 571 at the secondary and college levels</p> <p>\$16 152 at the university level</p> <p>plus</p> <p>\$3 657 for 1 child</p> <p>\$4 628 for 2 children</p> <p>\$5 604 for 3 or more children</p> <p>plus</p>
<p>The amount of financial assistance corresponding to the loan amount that may be granted for the award year</p>
<p>Educational institutions recognized for the purposes of loans only</p> <p>\$950 per month of study</p>

6

Deadlines and Terms and Conditions of Payment

There are a certain number of rules with which you must comply. These have to do with deadlines for submitting documents, changes in your circumstances during the year, and the terms and conditions for payment of financial assistance.

6.1 Deadlines

You must send your application for financial assistance within 60 days of your last month of recognized studies. Documents will be accepted after the deadline only if the student can provide satisfactory proof that he or she was unable to submit them in time due to circumstances beyond his or her control.

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

6.2 Changes During the Award Year

Your circumstances or that 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 AFE. The changes that occur during the award year are taken into account as of the month following the date of their occurrence.

Changes relating to your studies (e.g. your allowable expenses or the assignment of the interest on your student loan debt) are also taken into account the month following the date of their occurrence.

Note

- Students who interrupt or withdraw from full-time studies or studies that are deemed full-time at the beginning of a month of study are considered full-time students for that month. However, if that month marks the beginning of a study period and the educational institution no longer considers the person to be a student, Aide financière aux études will no longer consider the person to be a student.
- When a student interrupts or withdraws from his or her studies during a study period, the amount of his or her living expenses will be adjusted as of the month following the interruption or withdrawal. This situation, however, cannot be taken into account for more than four months.

Other expenses are always recognized unless the educational institution reimburses the student for part of the tuition fees. If this is the case, the reimbursement is taken into account.

- A student enrolled in a regular program who interrupts his or her studies before the registration cancellation date is considered to have done so at the beginning of the study period. When the educational institution has no predetermined cancellation date, the student is considered to have cancelled his or her registration when the interruption occurs within the first month of the study period. After this, changes concerning a student's studies are taken into account in accordance with the rules in effect at the educational institution. This means that a student who withdraws from one or more courses after this date is considered a full-time student for the entire study period concerned, unless he or she indicates otherwise.
- A continuing education student who interrupts his or her studies during the first month of study is considered to have cancelled his or her registration. If the student interrupts his or her studies after the first month, he or she will no longer be considered a student as of the following month.
- A student who is still deemed a full-time student following a change in his or her student status is not considered to have withdrawn from his or her studies. This means that there will be no change in his or her allowable expenses.
- Certain changes, such as a drop of 10% or more in the income of the parents, sponsor or working spouse, are considered for the whole year. The same applies in the case of changes concerning the number of dependent children reported by the parents, sponsor or spouse.

6.3 Financial Assistance Installments

The financial assistance installments are staggered to meet the financial needs of students for each month in which they are studying or are deemed enrolled during the award year.

The installment breakdown takes into account the needs determined by subtracting a student's contribution and that of his or her parents, sponsor or spouse, if any, from his or her allowable expenses and recognized additional expenses.

Note

- Any student who attends a university in Québec and who is entitled to financial assistance in the form of a loan only will receive an additional loan to cover the annual increase in tuition fees. If the student is entitled to a bursary, the bursary will be increased by that amount.
- If a student is eligible for financial assistance in the form of a loan only, he or she will receive an equal amount of financial assistance for each study period. The installments will be issued at the beginning of each period so as to make the beginning of the school year easier for students to manage.

For a student who receives a loan only, the financial assistance awarded to cover the purchase of computer equipment will be added to the first installment issued for the award year. If, however, the student reports this computer-related expense during the course of the year, the financial assistance amount awarded to cover this cost will be issued as soon as this change is processed. Bursary recipients receive this amount in the month in which it is reported.

- Following the reassessment of a student's financial assistance award, a new schedule is established for the payment of the installments. This new schedule takes into account any amounts of financial assistance already paid to the student.
- When a student is awarded a bursary, installments are usually issued every month of study during the award year. In certain cases, however, installments may be issued only in certain months since allowable expenses and additional expenses are granted at the beginning of a period.

Terms and Conditions

To obtain the financial assistance to which you are entitled, you must obtain a *Guarantee Certificate* from the financial assistance office of your educational institution. This document is issued only once, at the beginning of your studies. The *Guarantee Certificate* enables you to enter into a loan agreement with one of the Québec-based financial institutions recognized for the purposes of the Loans and Bursaries Program. The issuing of this certificate serves to confirm your first month of study in the award year concerned.

Installments

The total amount of financial assistance issued to you for the award year is paid out in the form of a loan. Installments are deposited directly into your bank account on a monthly or periodic basis. The financial assistance installments are staggered in accordance with the student's assessed needs for each month of a study period.

Following verification of your income with Revenu Québec at the end of the school year, the government will repay your financial institution the bursary portion of the financial assistance to which you are entitled.

Note

- Students with major functional disabilities do not receive a *Guarantee Certificate* because the total amount of their assistance is granted in the form of a bursary. The student's financial assistance is deposited directly into his or her account.
- Following the verification of their student status, their financial assistance is paid out on the first day of the month for which it is awarded.
- A student's financial assistance installments may be interrupted if he or she did not send his or her confirmation of financial resources or address change within the prescribed period.
- No installment is issued during any month for which the financial assistance assessed is under \$25. If this is the case, the amount will be added to the installment issued for the preceding month or for the following month.

6.4 Financial Assistance Overpayments

A *Financial Assistance Statement* is produced each time an assessment is performed. This statement provides information regarding the total amount of financial assistance to be awarded to you for the award year as well as the portion of assistance corresponding to your loan and, if applicable, the portion corresponding to your bursary. The statement also indicates the breakdown of the installments to which you will be entitled during the award year.

Throughout the year, your total financial assistance will be paid out in the form of a loan. At the end of the award year, after checking the income you reported to AFE against that confirmed by Revenu Québec, the government will repay your financial institution the portion of your financial assistance corresponding to the bursary to which you are entitled. This step is called a loan-to-bursary conversion.

A change in your circumstances may occur during the year or following the loan-to-bursary conversion, leading to a reduction of the financial assistance awarded to you. If this happens, the financial assistance amounts that have yet to be issued will be reassessed or cancelled, as the case may be.

If the amount of financial assistance paid out to you is greater than that established after the last assessment, the financial assistance overpayment may be recovered in part or in full in the next year or in subsequent years. The assistance will be recovered differently depending on whether it corresponds to a loan, that is, before the loan-to-bursary conversion, or a bursary, that is, after the loan-to-bursary conversion. Recovery will also vary depending on whether or not you continue to receive financial assistance under the Loans and Bursaries Program.

The following examples show how financial assistance overpayments are recovered.

Recovery of a Financial Assistance Overpayment in the Form of a Loan From a Current Recipient of the Loans and Bursaries Program

Financial assistance overpayment of \$1 000 or less

If the financial assistance overpayment is of \$1 000 or less, the amount overpaid will not be recovered. This amount will become part of your student loan debt and will have to be repaid at the end of your studies.

Financial assistance overpayment greater than \$1 000

If the financial assistance overpayment is greater than \$1 000, the amount overpaid will be recovered by withholding certain amounts from the installments to be awarded to you during the year or during subsequent years. The first \$1 000 will become part of your student loan debt and will have to be repaid at the end of your studies.

Recovery of a Bursary Overpayment From a Current Recipient of the Loans and Bursaries Program

Bursary overpayment of \$1 000 or less

A bursary overpayment of \$1 000 or less will not be recovered by withholding certain amounts from your monthly financial assistance installments. The amount will be recovered at the time of the loan-to-bursary conversion from the bursary portion of the assistance awarded to you. The amount will thus become part of your student loan debt because no amount will have been withheld from your financial assistance installments.

Bursary overpayment greater than \$1 000

If the bursary overpayment is greater than \$1 000, the amount overpaid will be recovered by withholding certain amounts from the installments to be awarded to you during the year or during subsequent years. The bursary overpayment will be recovered at the time of the loan-to-bursary conversion from the bursary portion of the assistance awarded to you. The first

\$1 000 will become part of your student loan debt and will have to be repaid at the end of your studies.

Amounts Withheld Following a Financial Assistance Overpayment or Bursary Overpayment

To accommodate students' financial capabilities, amounts may be withheld over a period of more than one year. Refer to the following table to find out how amounts will be withheld.

How the Amounts Are Withheld	
Amount to be withheld	Number of award years involved
\$2 000 or less	1 year
From \$2 001 to \$4 000	2 years (\$2 000 withheld as of the first year)
From \$4 001 to \$6 000	3 years (\$2 000 withheld the first year and \$2 000 withheld the second year)
More than \$6 000	3 years (the amount owed is divided equally over the three years)

Regardless of these terms and conditions, the amounts withheld for an award year cannot exceed the bursary amount indicated on your *Financial Assistance Statement*.

Recovery of a Financial Assistance Overpayment in the Form of a Loan From a Former Recipient of the Loans and Bursaries Program

The financial assistance overpaid in the form of a loan automatically becomes part of your student loan debt and must be repaid at the end of your full-time studies in accordance with the set assignment date (i.e. the date on which you become responsible for repaying the principal and interest on your student loan debt).

Recovery of a Bursary Overpayment From a Former Recipient of the Loans and Bursaries Program

The bursary overpayment must be paid back to AFE directly. To do so, you must work out a repayment agreement with AFE's debt collection department, the Service du recouvrement. The interest charges on this amount accrue as of the month following the end of your studies.


Note

- Only the amount exceeding the loan portion of the financial assistance granted for the award year is considered an overpayment.
- Students who complete their studies before having fully repaid a bursary overpayment must repay the balance directly to AFE. Interest charges on the overpayment will accrue as of the month following the end of their studies. Students must then work out a repayment agreement with an officer of AFE's debt collection department.
- In the case of students pursuing their studies, bursary overpayments will be recovered during the year or during subsequent years by withholding amounts from each of the monthly financial assistance installments to which they are entitled and, at the end of the award year, from the amount obtained following the loan-to-bursary conversion. The portion of a bursary overpayment from which no amounts have been withheld during the award year remains part of a student's debt.
- The amount obtained following the loan-to-bursary conversion may be applied in full against the repayment of a bursary overpayment amount. A bursary overpayment amount may sometimes be greater than the amount resulting from the loan-to-bursary conversion. In this case, an overpayment amount that has not been recovered during the current year will be recovered in subsequent years from the amount(s) resulting from the loan-to-bursary conversion.
- Students may at any time repay a bursary overpayment directly to AFE's debt collection department.
- If a bursary overpayment has been repaid in full and a bursary amount has yet to be paid, this amount will be sent to students' financial institutions and will contribute to the reduction of their student loan debts.

6.5 Repayment Postponement

The following students may postpone the repayment of their student loan debt during a temporary interruption of their full-time studies:

- pregnant students
- students who are adopting a child
- students giving birth to a child or whose spouse is giving birth to a child
- students who are disabled for more than one month as confirmed in a medical certificate issued by a doctor
- students elected as executive officers within an organization consisting of student associations

To qualify for a repayment postponement, the applicant must be studying full-time or be deemed to be studying full-time for at least one month during the six months preceding the event for which a postponement is requested.

Pregnant students who have reached their 20th week of pregnancy may qualify for a 12-month extension of their full exemption period. Students who are adopting a child or whose spouse is giving birth to a child may be entitled to an eight-month extension of their full exemption period. This also applies to students who interrupt their studies for more than one month due to a disability. In the case of students serving as elected executive officers within a provinciewide student association, the exemption applies only to the months served. In all cases, the exemption is extended to September if the exemption period expires between the months of May and August.

PART II Exceptional Cases

The first part of this brochure presented the rules that apply to the majority of cases. However, some applications cannot be processed according to the usual rules. These exceptional cases are dealt with in this second part, which also explains the procedures for appealing decisions and requesting reviews.



Exceptional Family Situations

In some cases, the student or the persons expected to contribute toward the cost of the student's education experience difficulties which warrant special consideration. For an application to be processed as an exceptional case, the student must complete a *Declaration of Exceptional Family Situation* form and send it to AFE.

7.1 Students Placed in a Foster Home or Youth Protection Centre

If you were placed in a foster home or reception centre in accordance with the *Youth Protection Act*, the *Act respecting health services and social services* or the *Youth Criminal Justice Act*, you will be considered not to be living with your parents, except during the summer preceding the beginning of your vocational secondary studies or postsecondary studies or during those study periods when you were placed under the care of a child and youth protection centre. In exceptional circumstances resulting from a court decision, you may be placed under the care of a centre during your studies. In this case, you are considered to be residing with your parents for the time you are in this situation and no contribution is expected from your parents.

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 (as the result of alcoholism, incest, violence or a serious misunderstanding, for example) to such a 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 him or her.

7.4 Students Whose Parents or Spouse Cannot Be Located

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

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

If your parents (or your custodial parent) live in a reception or rehabilitation centre, residential and long-term care centre, hospital or correctional institution, and you cannot live with them, you will be considered not to be living with your parents for the duration of this situation.



Major Functional Disabilities

Like other applicants, students with major functional disabilities may apply for financial assistance under the Loans and Bursaries Program if they do not have sufficient financial resources to study in a secondary school vocational training, college or university program.

The term "students with major functional disabilities" refers to individuals whose severe visual impairment, severe hearing impairment or motor or organic impairment significantly and persistently limits their ability to carry out daily activities and also limits their prospects for study and employment.

8.1 Special Conditions

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

- All financial assistance is awarded in the form of a bursary.
- Students may receive a bursary for the maximum number of periods of eligibility at each level of education. In the case of students who must study part-time but are considered to be studying full-time, half the number of months of study are taken into account in determining their period of eligibility.

8.2 Procedure

If you have a major functional disability, you must attach a *Medical Certificate: Major Functional Disabilities and Other Recognized Disabilities* form duly completed by a doctor or a therapist specialized in a field related to your disability. You need to submit this form once only.

Note

- Under the Loans and Bursaries Program, AFE offers an allowance program for students with major functional disabilities. Under this program, these students may be reimbursed for equipment purchased to compensate for the effects of their disabilities, for the cost of specialized services they need in class, or for paratransit. Students must submit an *Application for an Allowance for Special Needs* form, duly completed by the appropriate persons.



Appeals

A number of means of appeal are available to you if you are not fully satisfied with the way in which your application was processed. Depending on your particular case, you may report a change in your circumstances, request a review, file an application with the Examination Committee for Exceptional Cases, or file a complaint.

9.1 Changes

If an administrative error was made in processing your file, or if you wish to report a change in your circumstances, you may file a declaration of change. This is what you must do if, for example, there has been a change in your general or family situation, you are transferring to another educational institution or program, or you are withdrawing from some or all of your courses.

You should, however, first consult the person in charge of financial assistance at your educational institution or AFE's reception and inquiries desk, the Service de l'accueil et des renseignements.

9.2 Reviews

If you feel that the rules of the Loans and Bursaries Program were not properly applied in your case, you may request that your file be reviewed. To do so, you must forward an application to the review office or Bureau de révision. Before you do this, however, AFE recommends that you speak with the person in charge of financial assistance at your educational institution in order to get an initial assessment of the situation.

9.3 Exceptional Cases

If your studies are in jeopardy because of an event or a situation not covered in the rules for awarding loans and bursaries, you may file an application with the Examination Committee for Exceptional Cases. It will study your case and make a recommendation to the Minister of Education, Recreation and Sports decision will be final. The committee is made up of students, personnel from educational institutions, and representatives of socioeconomic partners.

The Examination Committee for Exceptional Cases examines applications from:

- eligible students who feel they were awarded insufficient financial assistance in light of an exceptional situation
- students deemed ineligible because they have received financial assistance for more than the maximum number of study periods allowed for their particular program or level of studies or because they have reached the student loan debt limit

The student must consult the personnel from the financial assistance office of his or her educational institution beforehand, as they will help in preparing the application.

9.4 Complaints

Students may file a complaint at any time if they are not fully satisfied with the service they received from AFE. All complaints must be made in writing to the Direction du bureau des plaintes et des droits de recours.

PART III

Repayment of Student Debt

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Assignment of interest and repayment of student debt

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 do not have to start repaying the principal on that debt for the first six months. During that period, the interest can be paid or capitalized, i.e. converted into principal and added to your outstanding debt.

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

Students who resume full-time studies during that six-month period are not required to begin repaying the interest on their student loan debt. The interest will be paid by the government.

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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 has received a bursary under the Loans and Bursaries Program for every year of study.

To be eligible for the program, you must:

- have completed a program leading to an undergraduate degree (bachelor's) within the prescribed period. A loan remission may also be granted for previous college studies provided they meet the eligibility requirements. For the graduate and doctorate levels, a loan remission may be granted provided you received a bursary under the Loans and Bursaries Program every award year while studying in that program.
- have completed a college-level technical training program leading to a Diploma of College Studies (DCS) within the prescribed period.

Note

- The prescribed periods are usually 27 months 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. 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. Moreover, only those study periods during which you were enrolled full-time will be considered in determining whether you completed your program within the prescribed period.
- The amount corresponding to 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.
- The loan remission is not applied to the amounts borrowed under the former Computer Loan Guarantee Program.
- To be eligible, you must file your loan remission application within three years of completing your studies.



Deferred Payment Plan

Eligibility is granted for a renewable six-month period, up to a maximum of 24 months, during the five years that follow the date on which debt repayment begins.

The Deferred Payment Plan enables former students to postpone repayment of their student debt for a number of months. It is intended for persons whose monthly income is below the established threshold. Under the Plan, eligible persons are exempted from repaying their student debt and the government pays the interest on their behalf. Such interest need not be repaid.

MAXIMUM MONTHLY INCOME ACCORDING TO FAMILY SITUATION					
Person w/o dependent children	Max. gross monthly income	\$1 522			
	Number of children	1	2	3	4
Person with dependent children	Max. gross monthly income	\$1 756	\$1 990	\$2 224	\$2 458
	Number of children	1	2	3	4
Head of single-parent family	Max. gross monthly income	\$1 873	\$2 107	\$2 341	\$2 575
	Number of children	1	2	3	4

For each additional child, add another \$234 to establish the maximum income.

If your salary is paid on a weekly basis, multiply it by 4.33 to obtain your gross monthly income. If your salary is paid every two weeks, multiply it by 2.16.

APPENDIX 1

Permanent Resident Categories as They Apply to Students

A) With a Sponsor Contribution

31, 31.1.E (31, 31.1.E)	Sponsored
32 (32)	Independent applicant
32.1.A, 32.1.F (32.1.A, 32.1.F)	Child of an independent applicant
32R (32R)	Independent refugee or designated class
33 (33)	Designated by name (assisted relative)
LC1 (AF1)	Dependent residing in Canada of a live-in caregiver residing in Canada [the code used is LC1A (AF1A)]
LC1 (AF1)	Live-in caregiver residing in Québec [the code used is LC1S (AF1S)]
LC2 (AF2)	Dependent residing abroad of a live-in caregiver residing in Canada
DC2C (CD2C)	Designated class declared eligible by the Canadian government, sponsored by a relative (uncle, aunt, nephew, niece) in Canada with an approved IMM 1198 or IMM 1344 form (5 years)
DC2D (CD2D)	Designated class declared eligible by the Canadian government, sponsored by a relative (father, mother, brother, sister, spouse) in Canada with an approved IMM 1198 or IMM 1344 form (10 years)
DC2E (CD2E)	Spouse
DC2F (CD2F)	Parents, grandparents
DC2G (CD2G)	Unmarried person under 19 years of age: nephew, niece, brother, sister, son, daughter, orphaned grandson, orphaned granddaughter* or until of full age
DC6 (CD6)	Designated class, dependent upon a refugee sponsor
FC2 (CF2)	Family class, fiancé(e)
FC4 (CF4)	Family class, all parents and grandparents
FC5 (CF5)	Family class, orphaned brother, sister, nephew, niece or grandchild
FC6 (CF6)	Family class, child to be adopted
FC7 (CF7)	Family class, other relative
FC8 (CF8)	Family class, sponsored by a son or a daughter who is a Canadian citizen (replaced by FC4, which now includes parents and grandparents)
FC9 (CF9)	Family class, child adopted by a Canadian citizen or permanent resident
PD1 (DN1)	Dependent residing in Canada of a member of the post-determination refugee claimant in Canada class residing in Canada
AR2 (PA2)	Assisted by grandchild
AR3 (PA3)	Assisted by son or daughter
AR5 (PA5)	Unmarried person under 21 assisted by aunt or uncle
CR2 (RC2)	Convention refugee, applicant undertaking on file as assisted relatives or family class
CR2E (RC2E)	Convention refugee, spouse

CR2F (RC2F)	Convention refugee, parents, grandparents
CR2G (RC2G)	Convention refugee, unmarried person under 19 years of age: nephew, niece, brother, sister, son, daughter, orphaned grandson, orphaned granddaughter* or until of full age
CR6 (RC6)	Convention refugee dependent on a sponsor refugee
CR7 (RC7)	Person residing outside Canada dependent on sponsors with convention refugee status
R2 (R2)	Convention refugee sponsored by an individual

B) Without a Sponsor Contribution

DC1 (CD1)	Designated class, without a sponsor, government assistance required
DC3 (CD3)	Designated class sponsored by a group or corporation
DC4 (CD4)	Designated class, self-supporting, government assistance not required
DC4 (CD4)	(for IMM 1000 forms issued before 1987) Designated class, unaccompanied minor entrusted to foster parents until 18 years of age
DC5 (CD5)	Designated class selected under joint assistance sponsorship
DC8 (CD8)	Refugee claimants, designated class, backlog complaints
FC1 (CF1)	Family class, spouse
FC3 (CF3)	Family class, son/daughter
PD1 (DN1)	Member of the post-determination refugee claimant class and dependents residing in Canada [the code used is PD1A (DN1S)]
PD2 (DN2)	Dependent of a member of the post-determination refugee claimant in Canada class residing abroad
ENT, EN2 (ENT, EN2)	Entrepreneur
IND2 (IND2)	Spouse of independent
IND3 (IND3)	Person dependent on principal applicant
RM1 (MR1)*	Member of the deferred removal order class and dependents residing in Canada
RM2 (MR2)*	Dependent of a member of the deferred removal order class residing abroad
ND, IND, IND1, IND2 (ND, IND, IND1, IND2)	Applicant, other independent immigrants
ND3 (ND3)	Applicant with relative in Canada
NV1 (NV1)	Individual investor in a private business commercial venture/individual applicant
NV2 (NV2)	Investor in a private business commercial venture/multiple applicants
NV3 (NV3)	Investor in a privately administered investment syndicate
NV4 (NV4)	Investor in government-administered capital venture funds
NV5 (NV5)	Investor
AR1 (PA1)	Assisted by brother or sister
AR4 (PA4)	Assisted by son or daughter

AR6 (PA6)	Married person over 21 years of age assisted by aunt, uncle, nephew, niece, or grandparent(s)
AR7 (PA7)	Other assisted relative
PV2 (PV2)	Provincial nominee processed abroad
RA3 (RA3) ¹	Sponsored by group of five or corporation for 12 months
RA4 (RA4) ¹	Self-supporting, government assistance not required
RA5 (RA5) ¹	Special needs case selected under joint assistance sponsorship on an exceptional basis
RAX (RAX) ¹	Sponsored by group or corporation for 12 to 24 months
CRX (RCX)	Sponsored by group or corporation for 12 to 24 months, convention refugee
CR1 (RC1)	Convention refugee, government assistance required
CR3 (RC3)	Convention refugee, sponsored by group of five or corporation for 12 months
CR4 (RC4)	Convention refugee, self-supporting, government assistance not required
CR5 (RC5)	Convention refugee, special needs case under joint assistance sponsorship
CR8 (RC8)	Convention refugees and their dependents who are recognized as Convention refugees in their own right by the IRB
DR1 (RD1)	Dependent of a CR8 refugee residing in Canada and determined to not be a convention refugee
DR2 (RD2)	Dependent residing abroad of a refugee residing abroad and determined to not be a convention refugee
RET, RE2 (RET, RE2)	Retired applicant
RS1 (RS1) ²	Government assistance not required
RS3 (RS3) ²	Sponsored by group of five or corporation for 12 months
RS4 (RS4) ²	Self-supporting, government assistance not required
RS5 (RS5) ²	Special needs case selected under joint assistance sponsorship
RSX (RSX) ²	Sponsored by group or corporation for 12 to 24 months
R1 (R1)	Independent convention refugee
R3 (R3)	Convention refugee sponsored by a group, a province or a Canadian organization
R4 (R4)	(For IMM 1000 forms issued before 1987) Convention refugee, unaccompanied minor entrusted to foster parents until 18 years of age
R5 (R5)	Convention refugee selected under the Handicapped Refugee Program
SE, SE2 (TA, TA2)	Self-employed applicant

* Applicant who was refused status a long time ago but who is still living in Canada.

1. Asylum country

2. Source country

(Source: Citizenship and Immigration Canada)

APPENDIX 2

Examples of Financial Assistance Assessments

Assessing Financial Assistance Awards

Financial assistance is assessed for an award year by subtracting the total student contribution (and, if applicable, the total third-party contribution) from the total allowable expenses. Depending on the situation, this can involve a one-, two- or three-stage calculation.

The “Exceptional Cases” section is especially intended for students in one of the following situations:

- The student exceeded or will exceed the eligibility period for a bursary during the course of the award year.
- The third-party contribution exceeds the combined total of the allowable expenses and the first portion of the loan.

Determining a student’s financial assistance needs and bursary amount, if applicable

This stage involves the assessment of the student’s financial needs in accordance with the information reported on his or her application for financial assistance.

If the financial needs exceed the loan amount that may be granted for the award year concerned, the student is entitled to a loan for that amount and a bursary (the latter amount being equal to the difference between his or her financial needs and the loan amount granted). No further calculations are required if the financial needs are equal to or greater than the loan that may be granted for the award year concerned. Otherwise, another set of calculations is necessary.

Example

Student with a parental contribution, who does not live with his or her parents and who attends university for 8 months (from September through April).

Allowable expenses	\$8 500
Student contribution (according to income reported)	\$1 000
Parental contribution (according to income reported)	\$1 000
Loan that may be granted for the award year concerned	8 months X \$305 = \$2 440
First portion of the loan	\$2 400

Financial assistance assessment

Allowable expenses		\$8 500
Student contribution (according to income reported)		- \$1 000
Parental contribution (according to income reported)		- \$1 000
		<u>\$6 500</u>
	Financial needs	\$6 500
Financial needs	=	Loan Bursary
\$6 500		\$2 440 \$4 060

Since the financial needs are in excess of the loan that may be granted for the award year concerned, no further calculations are required, and the student is entitled to a bursary.

Determining a student’s financial needs without taking into account his or her employment income

This second stage applies when the financial needs assessed at the previous stage are less than the loan amount that may be granted for the award year concerned. This stage involves determining financial needs without taking into account the employment income and income considered employment income when determining the student’s contribution.

At this stage, financial assistance is limited to the loan that may be granted for the award year concerned and will correspond to the lesser of the two following amounts: the financial needs assessed at this stage or the loan that may be granted. No further calculations are required at this stage if the financial needs are in excess of the first portion of the loan (\$1 000 for a secondary school vocational training or college student and \$2 400 for a university student). Otherwise, another set of calculations is necessary. The following two examples illustrate this stage of the assessment.

Example 1

Student with a parental contribution, who does not live with his or her parents and who attends university for 8 months (from September through April).

Allowable expenses	\$8 500
Student contribution (according to income reported)	\$1 000
Parental contribution (according to income reported)	\$6 000
Loan that may be granted for the award year concerned	8 months X \$305 = \$2 440
First portion of the loan	\$2 400

Financial assistance assessment

Allowable expenses	\$8 500
Student contribution (according to income reported)	- \$1 000
Parental contribution (according to income reported)	<u>- \$6 000</u>
Financial needs	\$1 500

Since the financial needs are less than the loan amount that may be granted for the award year concerned, another set of calculations is necessary, which does not take into account the employment income and income considered employment income when determining the student's contribution.

Allowable expenses	\$8 500
Student contribution (not taking employment income into account)	- \$ 0
Parental contribution (according to income reported)	<u>- \$6 000</u>
Financial needs	\$2 500

Financial needs	=	Loan	Bursary
\$2 500		\$2 440	\$0

Since the financial needs are now in excess of the first portion of the loan, no further calculations are required. The financial assistance to which the student is entitled is \$2 440 since, in this case, it is limited to the loan amount that may be granted for the award year concerned.

Example 2

Student with a parental contribution, who does not live with his or her parents and who attends college for 9 months (from September through May).

Allowable expenses	\$6 500
Student contribution (according to income reported)	\$1 000
Parental contribution (according to income reported)	\$5 000
Loan that may be granted for the award year concerned	9 months X \$220 = \$1 980
First portion of the loan	\$1 000

Financial assistance assessment

Allowable expenses	\$6 500
Student contribution (according to income reported)	- \$1 000
Parental contribution (according to income reported)	<u>- \$5 000</u>
Financial needs	\$ 500

Since the financial needs are less than the loan amount that may be granted for the award year concerned, another set of calculations is necessary, which does not take into account the employment income and income considered employment income when determining the student's contribution.

Allowable expenses	\$6 500
Student contribution (not taking employment income into account)	- \$ 0
Parental contribution (according to income reported)	<u>- \$5 000</u>
Financial needs	\$1 500

Financial needs	=	Loan	Bursary
\$1 500		\$1 500	\$0

Since the financial needs are now in excess of the first portion of the loan, no further calculations are required. The financial assistance to which the student is entitled is \$1 500 since the financial needs are less than the loan amount that may be granted for the award year concerned.

Determining a student's financial needs without taking into account a third-party contribution

The third stage applies when the financial needs assessed at the previous stage are equal to or less than the first portion of the loan. This stage involves determining financial needs without taking into account either the employment income or income considered employment income when determining the student's contribution, or the third-party contribution.

In this case, the financial assistance is limited to the amount of the first portion of the loan and will correspond to the lesser of the two following amounts: the financial needs assessed at this stage or the first portion of the loan.

Example

Student with a parental contribution, who does not live with his or her parents and who attends college for 9 months (from September through May).

Allowable expenses	\$6 500
Student contribution (according to income reported)	\$1 000
Parental contribution (according to income reported)	\$6 000
Loan that may be granted for the award year concerned	9 months X \$220 = \$1 980
First portion of the loan	\$1 000

Financial assistance assessment

Allowable expenses	\$6 500
Student contribution (according to income reported)	- \$1 000
Parental contribution (according to income reported)	- \$6 000
Financial needs	<u><u>\$ 0</u></u>

Since the financial needs are less than the loan amount that may be granted for the award year concerned, another set of calculations is necessary, which does not take into account the employment income and income considered employment income when determining the student's contribution.

Allowable expenses	\$6 500
Student contribution (not taking employment income into account)	- \$ 0
Parental contribution (according to income reported)	- \$6 000
Financial needs	<u><u>\$ 500</u></u>

Since the financial needs are now less than the first portion of the loan, another set of calculations is necessary, which does not take into account the parental contribution.

Allowable expenses	\$6 500
Student contribution (not taking employment income into account)	- \$ 0
Parental contribution (according to income reported)	- \$ 0
Financial needs	<u><u>\$6 500</u></u>

Financial needs	=	Loan	Bursary
\$6 500		\$1 000	\$0

The financial assistance to which the student is entitled is \$1 000 since, in this case, it is limited to the amount of the first portion of the loan.

Exceptional Cases

Determining a loan amount when the period of eligibility for a bursary has elapsed

When the period of eligibility for a bursary has elapsed, the loan amount that may be granted to the student is increased by the amount corresponding to the financial needs (expenses minus contributions, the total amount of the student's income being taken into account along with the third-party contribution) for the months during which he or she is no longer entitled to a bursary. The assessment is made in accordance with the stages explained previously and takes into account the same parameters used for determining the assistance to which the student is entitled.

Example

Student with a parental contribution, who does not live with his or her parents and who attends university for 8 months (from September through April). This person is not entitled to a bursary for the last two months of study. Given the income reported by the student and his or her parents, they are not required to make any contribution. For the two months in question, the financial needs of the student are \$1 480 (2 months X \$740¹).

Loan that may be granted for the award year concerned	8 months X \$305 = \$2 440
Financial needs for the two months of ineligibility for a bursary	+ (2 months X \$740) <u>\$1 480</u>
Increased loan amount	<u><u>\$3 920</u></u>

The increase in the loan amount results in a decrease in the bursary amount for those students who are so entitled.

1. In this case, the \$740 corresponds to the monthly living expenses for a student not living with his or her parents.

Determining the loan amount when the third-party contribution exceeds the combined total of the allowable expenses and the first portion of the loan

In some cases, the third-party contribution exceeds the combined total of the allowable expenses and the first portion of the loan. The loan that may be granted for the award year concerned is then reduced by this excess amount. The financial assistance that will be granted cannot exceed the amount obtained this way and will correspond to the lesser of the two following amounts: the amount obtained or the first portion of the loan. However, the financial assistance will be equal to the financial needs if they are less than the previously set limit.

Example

Student with a parental contribution, who is living with his or her parents and who attends university for 8 months (from September through April).

Allowable expenses	\$ 5 000
Student contribution (according to income reported)	\$ 1 000
Parental contribution (according to income reported)	\$ 8 000
Loan that may be granted for the award year concerned	8 months X \$305 = \$2 440
First portion of the loan	\$ 2 400

Calculating the amount by which the parental contribution exceeds the combined total of the allowable expenses and the first portion of the loan

Parental contribution	\$ 8 000
Allowable expenses	- \$ 5 000
First portion of the loan	- \$ 2 400
Excess amount	\$ 600

Calculating the reduced loan amount

Loan that may be granted for the award year concerned	\$ 2 440
Excess amount	\$ 600
Reduced loan amount	\$ 1 840

Financial assistance assessment

Allowable expenses	\$ 5 000
Student contribution (according to income reported)	- \$ 1 000
Parental contribution (according to income reported)	- \$ 8 000
Financial needs	- \$ 4 000

Since the financial needs are less than the loan amount that may be granted for the award year concerned, another set of calculations is necessary, which does not take into account the employment income and income considered employment income when determining the student's contribution.

Allowable expenses	\$ 5 000
Student contribution (not taking employment income into account)	- \$ 0
Parental contribution (according to income reported)	- \$ 8 000
Financial needs	- \$ 3 000

Since the financial needs are now less than the first portion of the loan, another set of calculations is necessary, which does not take into account the parental contribution.

Allowable expenses	\$ 5 000
Student contribution (not taking employment income into account)	- \$ 0
Parental contribution (according to income reported)	- \$ 0
Financial needs	\$ 5 000

Financial needs	=	Loan	Bursary
\$ 5 000		\$ 1 840	\$ 0

The financial assistance to which the student is entitled is \$1 840. In this case, it corresponds to the reduced loan amount (\$1 840), since it is less than the first portion of the loan (\$2 400). Moreover, it is less than the financial needs (\$5 000).

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