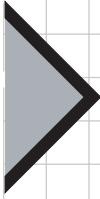


# Postponement of Student Loan Debt Repayment



You may be entitled to postpone the repayment of your student loan debt if one of the following situations applies to you. All you need to do is follow the procedure that applies to your situation.

The required forms are available on our Web site at [www.afe.gouv.qc.ca/english](http://www.afe.gouv.qc.ca/english) or from the financial assistance office at your educational institution.

SITUATION	PROCEDURE
<p><b>You are a full-time student.</b>            You are a full-time student if your educational institution confirms your full-time status for a given study period. (Please note that “terms” are now called “study periods” under the Loans and Bursaries Program.) As long as you remain a full-time student, you are not required to repay the loans you contracted under the Loans Program for Part-Time Studies.</p>	<p>You must ask the financial assistance office at your educational institution to confirm your full-time student status using <i>Contact</i>.</p> <p>OR</p> <p>You must have the <i>Confirmation of Student Status—Full-Time</i> form completed by the registrar or the appropriate authority at the financial assistance office of your educational institution.</p>
<p><b>You are deemed a full-time student.</b>            You are deemed a full-time student, even though you are pursuing part-time studies, if you are enrolled for at least 20 course hours per month in an educational institution recognized by the Ministère de l'Éducation, du Loisir et du Sport and if you fall into one of the following categories:</p> <ul style="list-style-type: none"> <li>• You are at least 20 weeks pregnant.</li> <li>• You are a single parent and               <ul style="list-style-type: none"> <li>– you are living with your child who is under age 12.</li> <li>– you are living with your child who is under age 21, and your child is a student with a major functional disability or mental disorder.</li> </ul> </li> <li>• You have a spouse and               <ul style="list-style-type: none"> <li>– you are living with a child (yours or your spouse's) who is under age 6.</li> <li>– you are living with a child (yours or your spouse's) who is under age 21, and the child is a student with a major functional disability or mental disorder.</li> </ul> </li> <li>• You have a major functional disability.</li> </ul>	<p>You must have the <i>Confirmation of Student Status—Part-Time, Deemed Full-Time</i> form completed by the registrar or the appropriate authority at the financial assistance office of your educational institution.</p>

SITUATION	PROCEDURE
<p><b>You are a part-time student and have been granted a loan under the Loans Program for Part-Time Studies.</b>            You are a part-time student for a given term if you are enrolled for the following number of courses, credits or course hours:</p> <p><b>College:</b> 76 to 179 course hours OR 2 or 3 courses</p> <p><b>University (bachelor's, master's or doctoral program):</b> 6 to 11 credits</p>	<p>You must have the <i>Confirmation of Student Status—Part-Time</i> form completed by the registrar or the appropriate authority at the financial assistance office of your educational institution.</p>
<p><b>You must interrupt your full-time or part-time studies temporarily.</b>            You must interrupt your studies temporarily because of:</p> <ul style="list-style-type: none"> <li>– your pregnancy (i.e. you have reached your 20th week of pregnancy)</li> <li>– the birth or adoption of a child</li> <li>– a temporary incapacity</li> <li>– your duties as an elected executive officer within a provincial student association</li> </ul>	<p>You must fill out the <i>Application to Postpone the Repayment of a Student Loan Debt During a Temporary Interruption of Studies</i> form.</p>
<p><b>You are completing a professional training period required by a professional association recognized by the Québec government.</b></p> <p><b>You are pursuing postdoctoral studies.</b></p> <p>In both of these cases, your income must not exceed a given amount, which varies according to your family responsibilities (see the related form for details).</p>	<p>You must fill out the <i>Application to Postpone the Repayment of a Student Loan Debt (Professional Training Period Required by a Professional Association)</i> form.</p> <p>You must fill out the <i>Application to Postpone the Repayment of a Student Loan Debt (Postdoctoral Studies)</i> form.</p>
<p><b>You have completed your studies and are experiencing financial hardship.</b>            If this is the case, the Deferred Payment Plan can help you. You qualify for the Plan if you have completed your studies and your gross monthly employment income is \$1 220 or less. If you have family responsibilities, this amount is increased by \$215 for the first child and \$200 for each additional child. If you are a single parent, this amount is increased by \$110.</p>	<p>You must fill out the <i>Application for the Deferred Payment Plan</i> form.</p>

*Moving?*

You must keep Aide financière aux études informed of any change in your address as long as your student loan debt is not paid back in full.