



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

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

Reserved for Aide financière aux études

## Section 1 Borrower Information

Last name Permanent code assigned by the Ministère

First name Date of birth Social insurance number

Y M D

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

Apartment Municipality

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

Area code

Country Other telephone number Extension

Area code

E-mail address

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

## Section 2 Borrower's Situation and Income

**A. Indicate the year and reference month of the period for which you are submitting an application.**  
(See definition of "reference month" on the last page). Year Month

**For the following two subsections (B and C), check the statement (or statements) that applies to your situation during the period for which you wish to benefit from the Deferred Payment Plan.**

**B.**  I was or am receiving employment assistance (welfare) benefits. Submit a supporting document as proof of your status.  
 I had or have no income. Indicate the name of the person who supported or supports you:

**C.**  I had or have one or more dependent children.  
 I was or am a single parent.

**D. Indicate your actual or expected gross income for the reference month and following three months.**  
If you are paid weekly, multiply your weekly pay by 4.33 to get your gross monthly income.  
If you are paid every two weeks, multiply your pay by 2.16.  
You must obtain and enclose proof of your monthly income.

	Reference month	2nd month	3rd month	4th month
Employment income (wages, fees, commissions, tips or bonuses)	\$ <input type="text"/> .00	\$ <input type="text"/> .00	\$ <input type="text"/> .00	\$ <input type="text"/> .00
Employment insurance (unemployment insurance) benefits or employment assistance allowances	\$ <input type="text"/> .00	\$ <input type="text"/> .00	\$ <input type="text"/> .00	\$ <input type="text"/> .00
Income replacement benefits (salary insurance, SAAQ, CSST)	\$ <input type="text"/> .00	\$ <input type="text"/> .00	\$ <input type="text"/> .00	\$ <input type="text"/> .00
Business income or self-employment income	\$ <input type="text"/> .00	\$ <input type="text"/> .00	\$ <input type="text"/> .00	\$ <input type="text"/> .00
Income from other sources (pension benefits, disability pension, etc.) Specify: _____	\$ <input type="text"/> .00	\$ <input type="text"/> .00	\$ <input type="text"/> .00	\$ <input type="text"/> .00



# General Information

## General Information

### Deferred Payment Plan

The Deferred Payment Plan allows you to postpone repayment of your student loan debt for a few months. If you qualify, the government will exempt you from repaying your student loans for a period of six consecutive months. You may be on the Plan for a lifetime maximum of 24 months, within five years following the end of your partial exemption period. As soon as you become ineligible for the Plan, you must contact your financial institution to resume responsibility for the repayment of your student loan debt.

### Eligibility Conditions and Requirements

Your gross monthly income for the reference month does not exceed the maximum amount indicated for your family situation and you do not expect that your income will exceed this maximum during the following three months (see following table).

#### Maximum gross monthly income according to family situation, as of May 1, 2005

Individual without dependent child	Maximum gross monthly income*	\$1 220			
Individual with dependent child(ren)	Number of children	1	2	3	4**
	Maximum gross monthly income*	\$1 435	\$1 635	\$1 835	\$2 035
Single parent with dependent child(ren)	Number of children	1	2	3	4**
	Maximum gross monthly income*	\$1 545	\$1 745	\$1 945	\$2 145

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

\*\* To determine your maximum gross monthly income, add \$200 to the amount in the table for each additional child.

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

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

### Instructions for Completing the Form

If you were or are receiving employment assistance benefits during the period for which you are submitting an application, you must send us proof of your status.

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

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

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

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

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

### Definitions

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

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

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

**Employment assistance:** last resort financial assistance (welfare) paid by the Ministère de l'Emploi, de la Solidarité sociale et de la Famille.

**Employment insurance:** income replacement benefits (unemployment insurance) paid by Human Resources Development Canada.