

Reserved for Aide financière aux études

Date of receipt

**Section 1 – Student Information**

Last name  Permanent code assigned by the Ministère

First name  Date of birth  Y  M  D

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

Apartment  Municipality

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

**Section 2 – Information Relating to the Loan Remission Application**

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

**Level of education**

Check one box only.

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

**Program concerned by loan remission application**

Name of program  Code

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

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

Name of educational institution where you completed this program  Code

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

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

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

**Section 3 – Student Declaration**

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

Signature X  Date Y  M  D

## Section 4 – Useful Information

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

### Eligibility Criteria

Have completed a program leading to an undergraduate degree within the normal time limits. A loan remission may also be granted for previous college studies provided the student meets the eligibility criteria.

### OR

Have completed a college-level technical program leading to a Diploma of College Studies (DCS) within the normal time limits. Programs leading to an Attestation of College Studies (ACS) are not recognized for the purpose of loan remissions.

### AND

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

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

### Administrative Procedures

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

### Applying for a Loan Remission

1. Complete sections 1 and 2 of the form.
2. Attach a copy of your last transcript to the form. The transcript should include the words "Program Ended".
3. Sign section 3 of the form.
4. Upload this fully-executed form and your transcripts right into your online file using the *Submit a document* tab. To learn how, see the *Digital Transmission* section of our Web site ([www.afe.gouv.qc.ca](http://www.afe.gouv.qc.ca)). If you are unable to submit a digital version of your filled-out form, you may mail it to the following address: **Programme de remise de dette**

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

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