



Canada Student Loans and Grants



Information for
Part-time Students

CanLearn.ca

Getting a university, college or trade school education has never been more important. Canada Student Loans and Grants make getting an education more affordable for part-time students.

What is available for part-time students?

- » **New!** Part-time students may receive up to \$10,000 in Canada Student Loans.
- » Part-time students from low-income families may qualify for up to \$1,200 per year in grants, money you do not need to pay back.
- » Part-time students with up to two children under 12 years of age may receive \$40 per week of study, while part-time students with three or more children under 12 years of age could receive \$60 per week of study.
- » These grants can be combined with those available for students with permanent disabilities.

Am I eligible?

To be eligible for a Canada Student Loan for part-time studies, you must:

- » be a Canadian citizen, a permanent resident of Canada or a protected person;
- » be enrolled in a degree, diploma, or technical program of at least 12 weeks of study at a designated educational institution; and
- » be enrolled in a course load that is between 20 and 60 per cent of a full course load (less than 40 per cent of a full course load for students with permanent disabilities).

How do I apply?

- » Apply through your provincial or territorial student aid office. Visit CanLearn.ca for links and contact information.
- » Paper applications may be available at your educational institution or provincial or territorial student aid office.

When you qualify for a loan, your eligibility for Canada Student Grants will be automatically assessed. (A separate application is needed only for the Grant for Services and Equipment for Students with Permanent Disabilities.)

Canada Student Loans and Grants are available across Canada, except in Quebec, the Northwest Territories and Nunavut which operate their own student financial assistance programs.

Contact your student financial assistance office to learn about programs available in your province or territory of permanent residence.

When do I pay back my loan?

You begin repaying your student loan six months after you graduate or stop going to school. You are not required to make loan payments while you are studying, but interest will accumulate on your loan.

If you have difficulty paying back your loan, the optional Repayment Assistance Plan will allow you to only pay back what you can reasonably afford. In certain cases, you may not have to make any loan payments until your income increases.

For more
information, visit
CanLearn.ca