

# Canada Student Loans and Grants



Explore Your Options

CanLearn.ca

Getting a post-secondary education is within your reach. Canada Student Loans and Grants, together with provincial or territorial student assistance programs, can help you get the money you need to go to school.

## What's available in loans?

- » Up to \$210 per week in federal loans for full-time students.
- » Up to \$10,000 in federal loans for part-time students.

Use the Student Financial Assistance Estimator on [CanLearn.ca](http://CanLearn.ca) to get an idea of how much you could qualify for.

## What's available in grants?

- » \$250 per month for full-time students from low-income families;
- » \$100 per month for full-time students from middle-income families;
- » \$2,000 per school year for students with permanent disabilities;
- » Up to \$8,000 per school year for services and equipment for students with permanent disabilities (a separate application is required);
- » For students with dependants: \$200 per month for each child under 12 years of age;
- » \$40 to \$60 per week of study for part-time students with dependants; and
- » Up to \$1,200 per school year for part-time students from low-income families.

## Am I eligible?

To be eligible, you must be:

- » A Canadian citizen, permanent resident or a "protected person"\*; and
- » Accepted to or enrolled in a degree, diploma or certificate program of at least 12 weeks at a designated post-secondary institution.

Canada Student Loans and Grants are available to students across Canada, except for those whose permanent address is in Quebec, the Northwest Territories or Nunavut.

## How do I apply?

- » Apply through your provincial or territorial student financial assistance office—visit [CanLearn.ca](http://CanLearn.ca) for a complete contact list.
- » With a single application you will be automatically assessed for Canada Student Loans and Grants, as well as your provincial or territorial student assistance program.

## When do I repay my loan?

- » You begin repaying your student loans six months after you graduate or stop going to school.
- » During this six-month period, you will not be asked to make loan payments, but interest will accumulate on your loan.

\*for a definition of "protected person", visit [CanLearn.ca](http://CanLearn.ca).

## What if I need help repaying my loan?

The Repayment Assistance Plan allows you to pay back only what you can reasonably afford. If you qualify, your payments would be based on your family income and family size. In certain cases, you would not have to make any loan payments until your income increases.

If you already have a student loan and need more information, contact:

National Student Loans Service Centre  
Toll Free: 1 888 815-4514 (within North America)  
800 2 225-2501 (outside North America)

TTY: 1 888 815-4556

## Want more information?

- » Visit [CanLearn.ca](http://CanLearn.ca) or call 1 800 O-Canada (1-800-622-6232).
- » Contact your provincial or territorial student financial assistance office.

**DID YOU KNOW?**  
Grants don't need to be paid back!

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Paper  
Cat. No.: HS48-4/2010  
ISBN: 978-1-100-51496-3

PDF  
Cat. No.: HS48-4/2010E-PDF  
ISBN: 978-1-100-15654-5



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