

## Loans and Bursaries (AFE – Quebec Student Financial Aid)

Are you studying full-time? You may qualify for **loans and bursaries** from the Quebec government to help cover your education costs.

### Key Information:

- The amount you receive depends on your personal and financial situation.
- If approved, you'll receive money **each month** in your bank account.
- You need to apply **every school year** (September to August).
- You'll start paying back your loan **6 months after finishing your program**. Repayment is over 5 to 10 years with **low interest**.
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### Estimate how much you could get:

Assessment Simulator – Quebec.ca

### Apply online:

[Access AFE Services](#)

### First time applying?

You'll need:

- Your **Social Insurance Number (SIN)**
- Your **Permanent Code** (issued by the education system in Quebec)
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Create an account, choose **Full-time Studies**, and fill out the **2024–2025 Financial Assistance Application**.

 You'll be asked for details like:

- Institution code: **885401**
- Program code, number of weeks, hours, fees, start and end dates

### Full guide available here:

[Loans and Bursaries Guide \(PDF\)](#)

### Important:

Depending on your situation, your **spouse or parents** may also need to fill out forms and create their own accounts.

### Questions?

Call AFE: **514-864-3557**