

Timeline

Student Financial Assistance in the Province of Québec



Early Stages of the Student Financial Assistance Program



- + 1966
- + 1967-1968

- + 1974
- + 1981
- + 1981-1990



First Reform:
Formulating the Fundamental Principles

Second Reform:
The Early days of the Loans and Bursaries Program



- + 1989-1990
- + 1990-1995
- + 1990s
- + 1996
- + 1999-2000

- + 2002-2003
- + 2004-2005
- + 2005
- + 2007-2008



Third Reform:
A Contested "Reengineering"

Maple Spring and Post-2012 Consensus



- + 2012
- + 2013
- + 2013-2020

- + 2020-2023
- + 2023



Since 2020: from the COVID Pandemic to Inflation

Note: With information from the Direction de l'accessibilité financière aux études under the ministère de l'Enseignement supérieur du Québec.

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Observatoire
sur la réussite
en enseignement
supérieur

ORES



2023

The Minister responsible for the ministère de l'Enseignement supérieur injects **\$140 million** into the Student Financial Assistance Program. The following yearly contributions are designed to better support the student population:

- by increasing the portion of financial assistance granted in the form of bursaries for **people with dependent children** who are recognized as full-time students;
- by **indexing** certain parameters of the student financial assistance programs at a **rate of 6.44%**, given the inflation environment;
- by making permanent the **increase in allowable living** expenses implemented during the pandemic.



1999–2000

Millennium Scholarships Agreement signed by the Canadian Millennium Scholarships Foundation and the Gouvernement du Québec.

- Under this agreement, the Foundation agrees not to transfer scholarships directly to the student population and **will make an annual contribution of \$70 million to the province of Québec.**
- Half of this amount is allocated to **reducing debt by cutting back on the maximum loan amount.**
- **Indexation** of various Program parameters. régime.
- Creation of the **Comité consultatif sur l'accessibilité financière aux études** governed by the ministère de l'Enseignement supérieur.



Photo: Parliament of Canada
Source: Seigoder (2007) via
Flickr, CC BY NC 2.0



2020–2023

Improvements are made to the Program in the wake of the COVID pandemic and the inflation that ensued:

- **Suspension of interest and student debt repayment** from April 1, 2020 to September 30, 2020.
- **Suspension of interest** on student loans from April 1, 2021 to March 31, 2023.
- Introduction of an **extraordinary eligible expense** in connection with the COVID pandemic, made permanent from 2023–2024.
- Increased **allowable living** expenses.
- Increased allowance for **training support equipment**.
- Reduced **student and third-party contributions** in calculating financial assistance.



2007–2008

Fifty-dollar tuition fee increase per semester and **improvements in the calculation of financial assistance.**

- **Indexation** of the main calculation parameters every year.
- Reduced **parental contribution.**
- Increase in the **assistance amount** to make up for rising tuition costs.



1967-1968

Creation of the first 12 CEGEPs and the Université du Québec; **Québec's access to education model** is taking shape.

Financial assistance increases to nearly \$40 million.



Photo: Université of Québec Head Office
Source: Reseauuq (2022) via WikiCommons
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1974

Implementation of the Program's **first legislative reform**. The principles that still govern the provision of loans and bursaries today under the current Program are as follows:



Photo: Assemblée nationale du Québec
Source: Bouchecl (2007) via Wikimedia Commons CC BY-SA 3.0

- **No person should be denied access to higher education** because of insufficient financial resources.
- Students and, if applicable, their parents must remain **primarily responsible for financing their own education**, with government assistance being complementary.
- Financial assistance must **first be awarded in the form of a loan** before being awarded in the form of a bursary.



2013–2020

Continuation of the commitments made in 2013, through **regular indexation** of Program parameters and through a number of improvements:

- increased **allowable living** expenses;
- increased allowable living expenses **for children**;
- improvement of the **Part-Time** Program;
- increased alimony and bursary **exemptions**;
- reduced **third-party contributions**;
- improvements aimed at **targeted student populations** (in rural areas, interns).



2002-2003

Creation of the Loans for **Part-Time** Studies Program.

A part-time student **can be considered full-time** if they have **family responsibilities**.

1966

Adoption of the **first Act respecting financial assistance for education** expenses by Québec following the creation of the ministère de l'Éducation.



Photo: Marie-Guyart building in Québec City, offices of the ministère de l'Éducation
Source: Gilbert Bochenek (2007) via Wikimedia Commons, Public Domain c

The total amount of the assistance granted includes a portion awarded in the form of a **loan negotiable** at a financial institution and another portion awarded in the form of a **bursary**. More than 50,000 students are then eligible and borrow \$26.2 million.

2012

Jean Charest's Liberal government plans to **raise university tuition fees** by \$1,778 over seven years.

Student associations launch the **longest strike of Québec's student movement** from February to September 2012.

The increase is **nullified by a decree** on September 4, 2012 by the PQ government.



Photo: Demonstration during the 2012 student strike
Source: Chicoutimi (2012) via Wikimedia Commons, Public domain

2005

2005 **student strike**; the government backs down on some aspects of its reform after negotiating a tentative agreement with student associations:



Photo: Demonstration during the 2005 student strike
Source: Colocho (2005) via WikiCommons, Public Domain

- The tentative agreement calls for **\$482 million in loans to be reinvested in bursaries** over five years. The **\$103 million** previously converted into loans is to be returned by 2006.
- The tentative agreement provides for the Canadian Millennium Scholarships Foundation to increase its contribution in assistance by **\$40 million for 2 years**.



2013

At the end of the Sommet sur l'enseignement supérieur, the government announces its commitment to:

- **index** tuition fees with the growth of **household disposable income**;
- maintain the **special allowance for school fees and the compensatory allowance**, thereby covering the indexation of tuition fees in the form of a bursary for students who have already received a bursary and in the form of a loan for those who have received a loan only;
- improve the **parental contribution** threshold when calculating financial assistance;
- set up a **work project with student associations** to improve student financial assistance to the tune of \$25 million per year;
- maintain the planned improvements to the deferred repayment program **by extending the eligibility period**;
- improve the contribution **threshold for third parties** and **increase allowable living expenses**.



2004-2005

Jean Charest's Liberal government, through its attempt at "reengineering the state" with social expenditures reduced to a minimum, **seeks to convert \$103 million in bursaries into loans.**



Photo: Jean Charest, Premier of Québec from 2003 to 2012
Source: Asclepias (2010) via WikiCommons, CC BY-SA 3.0

Major changes to the Program:

- Transition to **monthly payments.**
- Significant increase in allowable **student contributions and household expenses.**
- Calculation of the portion corresponding to the loan, for a designation year, based on the **number of months of studies** during the designation year.

1990 et les suivantes

Adoption of the **draft act** on loans and bursaries, which marks the second reform of the Program:



Photo: Assemblée nationale du Québec
Source: Marc-Lautenbacher (2010) via Wikimedia Commons
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- Creation of **financial incentives** to promote the completion of academic training within the expected timeframe.
- After a certain number of semesters, assistance is granted **only in the form of a loan**.
- Establishment of a **debt limit**.
- Reduction in **student and parental contributions**.
- Mechanisms to **facilitate student debt repayment**.