

Direct Loan Program – Information

The **William D. Ford Federal Direct Loan Program (DLP)** is run by the **Student Awards and Financial Aid Office (BBAF)** at Université Laval. The DLP offers financial aid for citizens and permanent residents of the U.S. attending Université Laval.

TYPES OF LOANS

Direct Subsidized Loan

Direct Subsidized Loans (<https://studentaid.ed.gov/sa/types/loans/subsidized-unsubsidized>) are offered to students with financial need who are enrolled in an undergraduate degree program. To qualify, you must be enrolled in at least 6 credits at Université Laval and meet the basic eligibility criteria (<https://studentaid.ed.gov/sa/eligibility>) set by the U.S. Department of Education. The amount you are eligible to receive will be determined by the University based on your financial need (tuition fees and cost of living).

The interest on this type of loan will be paid by the U.S. Department of Education while you are enrolled in at least 6 credits and for the first 6 months after you complete your studies.

Direct Unsubsidized Loan

Direct Unsubsidized Loans (<https://studentaid.ed.gov/sa/types/loans/subsidized-unsubsidized>) are offered to students enrolled in an undergraduate or graduate degree program. To qualify, you must be enrolled in at least 6 credits at Université Laval and meet the basic eligibility criteria (<https://studentaid.ed.gov/sa/eligibility>) set by the U.S. Department of Education. The amount you are eligible to receive will be determined by the University based on your financial need (tuition fees and cost of living).

You are responsible for paying all the interest that accrues on this type of loan, even during your studies. However, you can choose to pay it later. In that case the interest will be added to your principal amount, which will increase your debt and the amount you need to repay at the end of your studies.

Direct PLUS Loan

Direct PLUS Loans (<https://studentaid.ed.gov/sa/types/loans/plus>) are offered to graduate students enrolled in a degree program or to parents of dependent undergraduate students. To qualify, you must be enrolled in at least 6 credits at Université Laval and meet the basic eligibility criteria (<https://studentaid.ed.gov/sa/eligibility>) set by the U.S. Department of Education. You (or your parents) must also have a good credit history. The amount awarded to you or your parents will be determined by the University based on your financial need (tuition fees and cost of living).

For more details on these loans, visit www.studentaid.ed.gov/sa

MAXIMUM LOAN AMOUNT AND LIFETIME LIMIT

Your loan limit is determined by your dependency status (<https://studentaid.ed.gov/sa/fafsa/filling-out/dependency>) and your level of study. There is an annual limit and a lifetime limit, which counts all the loans you have been awarded through the DLP.

Annual limit (U.S. dollars)			
Dependent undergraduate students			
	Subsidized	Unsubsidized	Total
1st year	\$3,500	\$2,000	\$5,500
2nd year	\$4,500	\$2,000	\$6,500
3rd year and beyond	\$5,500	\$2,000	\$7,500
Independent undergraduate students (and dependent students if their parents are not eligible for a PLUS Loan)			
	Subsidized	Unsubsidized	Total
1st year	\$3,500	\$6,000	\$9,500
2nd year	\$4,500	\$6,000	\$10,500
3rd year and beyond	\$5,500	\$7,000	\$12,500
Graduate students	\$0	\$20,500	\$20,500
Lifetime loan limit (U.S. dollars)			
	Subsidized	Unsubsidized	Total
Dependent undergraduate students	\$23,000	\$31,000	\$31,000
Independent undergraduate students	\$23,000	\$57,500	\$57,500
Graduate students	\$65,500	\$138,500	\$138,500

Loan applications

ELIGIBILITY

To be eligible for the Direct Loan Program (DLP), you must:

- Be a U.S. citizen or permanent resident and have a valid U.S. Social Security Number (SSN)
- Be accepted into a Université Laval degree program (bachelor's, master's, or doctorate)
- Be registered for at least 6 credits of classroom coursework (distance education and second-language-French courses are not eligible)
- Have enough room under your annual or lifetime loan limit
- Continue to make satisfactory academic progress at Université Laval

STEP-BY-STEP LOAN APPLICATIONS

A) Before contacting BBAF, you need to:

- 1) **Apply for admission** (<https://www.ulaval.ca/en/admissions/apply-for-admission.html>) and be accepted into a Université Laval degree program (bachelor's, master's, or doctorate).
- 2) Complete your **Free Application for Federal Student Aid (FAFSA)** (<https://studentaid.ed.gov/sa/fafsa>), specifying Université Laval as your educational institution (code: G06837). If you plan to start in the fall semester, we recommend you complete your FAFSA by the end of June. The online form is available as of January 1 each year.

Once you've completed your FAFSA and been accepted into your program, contact BBAF (<https://www.bbaf.ulaval.ca/en/contact-us/>) and we'll open a file for you to officially start the loan application process.

B) At this point we'll email you the following forms to complete:

- 1) Student's annual declaration
- 2) Confirmation of enrollment for the academic year

The forms are to collect information on you and your academic program (level, program name, number of credits, expected graduation date) as well as your anticipated sources of income (scholarships, bursaries, grants, other loans, and so forth).

C) Next you must go to <https://studentloans.gov/myDirectLoan> and fill out the following forms:

- 1) If this is your first loan application, you are required to complete **Entrance Counseling**. This is to ensure you understand the responsibilities and obligations that come with your loan.
- 2) A **Master Promissory Note (MPN)**, a legal document in which you promise to repay your loan(s) and any accrued interest. An MPN must be filled out every year.

CALCULATING FINANCIAL NEED

When all your application materials are in, we will process your application and notify you of the loan amount you've been approved for. Loan amounts are calculated as follows:

Type of loan	Calculation
Direct Subsidized Loan	= COA - EFC - EFA
Direct Unsubsidized Loan	= COA - EFA (including Direct Subsidized Loans)
Direct PLUS Loan	= COA - EFA (including Direct Subsidized and Direct Unsubsidized Loans)

The **Cost of Attendance (COA)** includes the cost of tuition, books and supplies, and living expenses (housing, food, transportation, etc.) based on the number of semesters you plan to attend during the school year.

The **Expected Family Contribution (EFC)** is calculated based on the income data entered in your FAFSA for yourself and your family, as applicable. The calculation for the loan application year is based on your income from the prior year. This is what you (and your parents, if you are a dependent) are expected to contribute according to U.S. Department of Education calculations for a year of studies. The EFC appears on the first page of your Student Aid Report (SAR).

Estimated Financial Assistance (EFA) is all other sources of income you expect to receive to pay for your studies, such as scholarships, grants, other loans, or employment income. We suggest that you work out what your living and studying expenses in Québec City are likely to be before you arrive. To help with this, you can look at our [sample student budget](https://www.bbafe.ulaval.ca/en/budget/cout-des-etudes/sample-student-annual-budget-2/) (<https://www.bbafe.ulaval.ca/en/budget/cout-des-etudes/sample-student-annual-budget-2/>).

CONFIRMATION AND PAYMENTS

Confirmation of your loan

The amount calculated by BBAF represents the maximum you are entitled to. You have the option of taking less, given that the money is a loan that must be paid back in full, with interest.

You will receive a Disclosure Statement from the U.S. government confirming the amount you qualify for when we have finished processing your application and have entered the information in your file.

Payments

Payments are made once per semester for returning students and after the deadline for course withdrawal with tuition refund for new students (about 3 weeks after the beginning of the term). Your loan is paid directly into your Université Laval account and converted automatically into Canadian currency at the current exchange rate. Part of your loan goes to pay your tuition fees, and any remainder is deposited in your personal account. We email you a detailed notification of deposit at that time.

Rights and responsibilities

UPDATING YOUR FILE

You are responsible for keeping your file up to date and notifying us of any changes, especially if they affect your loan eligibility. For example, we need to be informed of any changes to your personal information, your registration (dropped or added courses, program changes, etc.), if you withdraw from the University, your graduation, and any changes to your financial situation (scholarships, parent contributions, etc.).

You must also:

- **Repay your loan.** Your obligation to repay becomes legally binding when you sign the Master Promissory Note (MPN) and authorize the electronic transfer of funds to your student account. This obligation does not go away if you don't complete your educational program, cannot find employment, are not satisfied with the education or other services you receive from the University, or are notified that your loan was sold to another party by your lender.
- **If you withdraw from the University,** repay part of or all your loan(s). You may also owe the University any loan funds returned on your behalf. The U.S. Department of Education regulations state that a school must perform an R2T4 calculation for a student who began attendance and withdraws and may return loan funds if a student has not completed a minimum of 60% of the payment/enrollment period. For more information about the R2T4 policy, refer to pages 8 to 12 or go to <https://ifap.ed.gov/fsahandbook/1819FSAHbkVol5.html>. If you receive more loan funding than you "earn," the excess funds must be returned by the school and/or the student. The amount of money to be returned is determined by a specific formula that is used in a calculation called a "Return to Title IV." If you do not receive all of the funds that you earn, you may be eligible for a post-withdrawal disbursement.
- **Make a minimum payment.** A minimum monthly loan payment is required. This minimum amount varies depending on the amount you borrow and your repayment plan.
- **Pay on time.** You must make your payments on time unless you have made special arrangements with the lender or servicer. Many lenders offer repayment incentives to reward you for paying on time.
- **Notify the lender about changes.** Let them know if you change your name, address, contact information, driver's licence number, or Social Security Number. You must also inform them if you withdraw from the University or drop below half-time status.
- **Complete a Master Promissory Note (MPN).** When you decide to enter into an agreement with a particular lender for your student loan, you will sign an MPN. This document explains the terms and conditions of your loan in full detail. It also serves as the legal document requiring you to repay the loan with interest. Read through the entire promissory note before you sign it, and make sure you understand your rights and responsibilities. The MPN is valid for a maximum of one year when attending a university outside the U.S.

Requirements for Satisfactory Academic Progress (SAP)

Université Laval has a number of regulations and policies (<https://www.ulaval.ca/notre-universite/documents-officiels.html>) that you are responsible for knowing and following.

As a student loan recipient, you are required to be in good standing, maintain satisfactory academic progress toward your degree requirements for each semester in which you are enrolled, and complete your degree in the prescribed period according to your program. Satisfactory Academic Progress (SAP), as described below, is evaluated on an annual basis in June according to a quantitative and a qualitative component. SAP requirements for Title IV aid recipients are stricter than the University's regulations, as they also include pace of progression and academic performance measures. Failure to maintain satisfactory academic progress may result in the cancellation of your Title IV aid.

QUALITATIVE COMPONENT

To maintain eligibility for U.S. student loans, you are required to:

- Maintain a minimum annual and cumulative GPA of 2.00 (undergraduate) or 2.67 (graduate) (out of 4.33)*

AND

- Pass at least 60% of the courses you were registered for during the current academic year. Courses dropped but not failed (transcript grade of "X") are counted as not passed for this purpose.

*Students in the thesis writing period of their master's or doctoral program are also subject to SAP requirements.

Also:

- ✓ Students must meet the requirements of Université Laval's academic regulations as specified at https://www.ulaval.ca/fileadmin/Secrtaire_general/Reglements/Reglement_des_etudes.pdf.
- ✓ The financial aid office will ensure that students complete their educational program within a timeframe no longer than 150% of its published length as measured in credits and that students proceed at a pace of at least 67% of the credits required in order to complete their program within the maximum timeframe.

QUANTITATIVE COMPONENT

Example of pace of progression :

Level	Regular pace of progression	Maximum timeframe
	Bachelor's (90 credits/6 semesters/3 years)	135 credits/9 semesters/4½ years
Graduate	Master's (4 to 6 semesters/2 to 3 years)	68 credits (for a 45 credits master's)/6 to 9 semesters/3 to 4,5 years
	Doctorate (8 semesters/4 years)	144 credits (for a 96-credit doctorate)/12 semesters/6 years

- ✓ **Course withdrawals** after the drop/add period without refund are not included in the GPA calculation but will affect the quantitative component, as they are counted as attempts and may extend the completion of studies.
- ✓ **Courses not completed** will not be considered in the GPA calculation until the results are filed. A course that is taken but not completed affects the quantitative component by counting as an attempted course. If a course is failed, the student must retake it and the financial aid office will ensure that the student completes the educational program within the specified timeframe for that program. The financial aid office will also ensure that any failed course does not affect the qualitative and quantitative components described above and, if it does, the failure to maintain satisfactory academic progress will result in SAP denied status.

- ✓ **Course transfers** can affect your GPA or your pace of progression depending on the type of transfer. Each situation will be evaluated with the student's faculty.
- ✓ In the case of **repeated courses**, only the grade corresponding to the latest attempt at the course will be used in calculating the GPA, but every attempt can affect the pace of progression.
- ✓ **A satisfactory grade** is treated as attempted credits that are earned but is not included in calculating the GPA.

SAP DENIED STATUS

All Title IV aid recipients who fail any of the above-noted Satisfactory Academic Progress standards at the end of the academic year will receive a Denied Status email within 1 week of the determination stating that they are ineligible for Title IV funding, effective immediately. No other Title IV financial aid will be disbursed unless recipients' Student Loan Denied Status is removed after completion of the probation period in accordance with the student loan probation section of this document. The Denied Status email will provide details on how and when to submit an appeal.

REINSTATEMENT OF AID AFTER SAP DENIED STATUS

For financial aid to be reinstated after you have been placed on SAP Denied Status, you must submit a written appeal according to the appeal process described below.

STUDENT LOAN PROBATION

If BBAF grants the appeal, you will then be placed on student loan probation for ONE payment period and regain aid eligibility in a probationary status.

SAP evaluations are normally done in June, and you must attain a GPA of 2.0 (2.67 for graduate studies) and complete 60% of the course load for the semester in that payment period to be removed from probationary status. At that time, if you fail to meet the SAP standards stated above, you will immediately become ineligible for any further Title IV aid until all of the above-noted minimum academic requirements have been met.

APPEAL PROCESS

You may appeal your "Student Loan Denied Status" if you can demonstrate that an unusual or extraordinary situation affected your academic progress. An example of such a situation would be a death in the family or a serious illness.

Appeals must be:

- Submitted in writing to the BBAF Financial Aid Coordinator by the date specified in the Student Loan Denied Status email.
- Supported by documentation of your unusual or extraordinary situation (i.e., a family member's death certificate). Your appeal must also include a specific plan for your academic recovery.

BBAF will inform you of the result of your appeal within 14 days of appeal submission. If the appeal is accepted, you will immediately regain eligibility for Title IV funding. If not, you will immediately become ineligible for any further Title IV aid. Should you require additional information regarding the appeal process, please contact your BBAF Financial Aid Coordinator.

Return of Title IV (R2T4) Policy

IMPORTANT INFORMATION

This policy applies only to eligible U.S. and eligible non-U.S. citizens receiving Title IV funds, specifically the Federal Direct and PLUS Loan programs. For full information about withdrawals and the return of Title IV funds, go to <https://ifap.ed.gov/fsahandbook/1819FSAHbkVol5.html>

Title IV funds are awarded to students under the assumption that they will attend school for the entire period for which the assistance is awarded. When a student withdraws from all course for any reason, including medical issues, they may no longer be eligible for the full amount of Title IV funds that they were originally scheduled to receive.

If students begin attendance and withdraw from all courses prior to completing 60% of a semester, they may be required to repay a portion of the federal financial aid received for that term. A pro rata schedule is used to determine the amount of federal student aid funds earned at the time of withdrawal. Federal aid includes Federal Direct Loans (subsidized and unsubsidized), Parent PLUS Loans, and Graduate PLUS Loans.

The return of funds is based upon the concept that students earn financial aid in proportion to the amount of time they are enrolled. As such, a student who withdraws in the second week of classes has earned less financial aid than a student who withdraws in the seventh week. Once 60% of the semester is completed, a student is considered to have earned the full amount of the financial aid and an R2T4 calculation is performed to determine if a post-withdrawal disbursement is owed.

If a student never begins attendance, all funds are returned in full to the U.S. Department of Education.

REFUND AND LEAVE OF ABSENCE POLICY

Université Laval's official refund and leave of absence policy can be found in Article 10 at https://www.ulaval.ca/fileadmin/Secrtaire_general/Reglements/Reglement_frais_admission_inscription.pdf

WITHDRAWAL PROCEDURE

You may withdraw from courses online at <https://capsuleweb.ulaval.ca> or by contacting your faculty. For details on the withdrawal procedure, see Article 221 at https://www.ulaval.ca/fileadmin/Secrtaire_general/Reglements/Reglement_des_etudes.pdf

Students who do not properly withdraw by the specified deadlines and who do not complete assigned work, tests, or exams will receive failing grades. An R2T4 will be done if the registrar's office confirms that the student has received a failing grade due to a withdrawal.

DATE OF WITHDRAWAL

As Université Laval's programs are measured in credit hours and the institution is not required to take attendance, the date of withdrawal is determined using the following:

- ✓ The date the student withdrew from all Title IV eligible courses (to be eligible a student must enroll half-time or more/6 credits or more) in a payment period of enrollment.
- ✓ The start date of the student's leave of absence if the student does not return within 180 days from the approved leave of absence.
- ✓ The date the student was expelled/dismissed from the university.
- ✓ The date the student died, if the student passed away during the semester.

If the student does not notify the school, the withdrawal date is the last date of academic attendance or the midpoint of the payment period.

POST-WITHDRAWAL DISBURSEMENT (Step-by-step procedure)

Students must email the Student Awards and Financial Aid Office promptly at afe@bbaf.ulaval.ca to report any withdrawal during a semester so BBAF can begin the Post-Withdrawal Disbursement procedure.

For Post-Withdrawal Disbursement, regulations require schools to perform calculations within 30 days of determining a student's complete withdrawal. The Financial Aid Coordinator will determine the percentage of Title IV funds to be returned. Institutions are required to determine the percentage of Title IV aid "earned" by students and to return the unearned portion to the appropriate aid program. Institutions should also inform students about the advantage of keeping loan debt to a minimum.

Students will be notified by email and advised that University Laval may set a deadline of 14 days or more. Any deadline must apply to both confirmation of loan disbursements to the student's account and direct disbursements of a post-withdrawal disbursement. The notification must make it clear that if the student or parent does not respond by the deadline, the school is not required to make the post-withdrawal disbursement. However, the school is free to choose to make such a disbursement anyway.

The notice must identify the type and amount of the loan funds the school wishes to credit to the student's account or disburse directly to the student and explain that a student or parent (for a Direct Parent PLUS Loan) is obligated to repay the loan funds whether they are disbursed to the student's account or directly to the borrower. The borrower can accept all, part, or none of the post-withdrawal disbursement.

All post-withdrawal disbursements will be credited to the student's account no later than 180 days from the date of determination of the student's withdrawal.

Step 1: Student's Title IV information

BBAF will determine:

- A)** The total amount of Title IV aid disbursed (not the Title IV aid that could have been disbursed) for the semester in which the student withdrew.
A student's Title IV aid is counted as aid disbursed in the calculation if it has been applied to the student's account on or before the date the student withdrew.
- B)** The total amount of Title IV aid disbursed plus the Title IV aid that could have been disbursed for the semester in which the student withdrew.

Step 2: Percentage of Title IV aid earned

BBAF will calculate the percentage of Title IV aid earned as follows:

The number of calendar days completed by the student divided by the total number of calendar days in the semester in which the student withdrew.

The total number of calendar days in a semester shall exclude any scheduled breaks of more than five days.

$$\text{Days Attended} \div \text{Days in Enrollment Period} = \text{Percentage Completed}$$

If the calculated percentage exceeds 60%, then the student has "earned" all the Title IV aid for the enrollment period.

Step 3: Amount of Title IV aid earned

BBAF will calculate the amount of Title IV earned as follows:

The percentage of Title IV aid earned (Step 2) multiplied by the total amount of Title IV aid disbursed or that could have been disbursed for the semester in which the student withdrew (Step 1-B).

$$\text{Total Aid Disbursed} \times \text{Percentage Completed} = \text{Earned Aid}$$

Step 4: Amount of Title IV aid to be disbursed or returned

- ✓ If the aid already disbursed equals the earned aid, no further action is required.
- ✓ If the aid already disbursed is greater than the earned aid, the difference must be returned to the appropriate Title IV aid program.

$$\text{Total Disbursed Aid} - \text{Earned Aid} = \text{Unearned Aid to be Returned}$$

- ✓ If the aid already disbursed is less than the earned aid, BBAF will calculate a Post-Withdrawal Disbursement and notify the student by email within one week of the residual amount they are entitled to receive. The student has 14 days after this notification to decline the loan.

Based on the type of aid disbursed, Title IV funds will be returned in the following order:

1. Federal Unsubsidized Stafford Loan
2. Federal Subsidized Stafford Loan
3. Parent PLUS Loan or Graduate PLUS Loan

Loans must be repaid by the loan borrower (student/parent) as outlined in the terms of the borrower's Master Promissory Note.

The student's grace period for repayment of Federal Unsubsidized and Subsidized Direct Loans will begin on the day of withdrawal from the University. The student should contact the lender with any questions regarding their grace period or repayment status.

Institutional and student responsibilities under the Federal Return of Title IV Funds Policy

BBAF's responsibilities under the Return of Title IV Funds Policy include:

- 1) Providing each student with the information given in this policy;
- 2) Identifying students affected by this policy and completing the Return of Title IV Funds Calculation;
- 3) Informing the student by email within 30 days of withdrawal of the result of the Return of Title IV Funds Calculation and any balance owed to the University as a result of a required return of funds and explaining the student's responsibilities regarding a R2T4 calculation and academic withdrawal;
- 4) Returning any unearned Title IV aid that is due to the Title IV programs within 45 days of the calculation and, if applicable, notifying the borrower's holder of federal loan funds of the student's withdrawal date;
- 5) Notifying the student and /or PLUS borrower by letter of eligibility for a Post-Withdraw Disbursement, if applicable.

Email communication to the student will state that, as a result of the Return of Title IV Funds Calculation, Université Laval and the student may be required to return any "unearned" Title IV aid received. Université Laval may be obliged to return those funds on behalf of the student. The student will owe the University any amount to be returned that exceeds the existing credits on the student's account at Université Laval. The student should make arrangements with Université Laval's Financial Services to repay their outstanding balance to the University as soon as possible.

The student's responsibilities under the Return of Title IV Funds Policy include:

- Becoming familiar with the Return of Title IV Funds Policy and how withdrawing from all courses affects their eligibility for Title IV aid;
- Resolving any outstanding balance owed to Université Laval resulting from a required return of unearned Title IV aid.

The procedures and policies listed above are subject to change without notice.

EXIT COUNSELING

You must complete **Exit Counseling** (<https://studentloans.gov/myDirectLoan/index.action>) in the following situations:

- Your study period has come to an end or you are ready to graduate
- You are registered for fewer than 6 credits per semester
- You have chosen to withdraw from university studies
- You change universities

Exit Counseling provides the information you need to prepare you to repay your student loans.

LOAN REPAYMENT

Grace period

You will have a 6-month **grace period** (<https://studentaid.ed.gov/sa/repay-loans/understand#grace-period>) after you leave school before you must begin repayment. During this period you will still receive all the information you need to prepare to repay your loans.

Deferment or forbearance

If you are having trouble repaying your student loans, contact the loan servicer assigned to you by the U.S. government. Various options may be available to you depending on your situation.

To request a **deferment** (<https://studentaid.ed.gov/sa/repay-loans/deferment-forbearance#what-is-deferment>) you must contact your loan servicer. Note that you must continue making payments until your request has been approved.

If you received a Subsidized Loan, interest will not accrue during the deferment period. If you received an Unsubsidized Loan, you will be responsible for paying the interest. However, you can have it added to your loan principal (capitalized) so you can repay it later.

To request a **forbearance** (<https://studentaid.ed.gov/sa/repay-loans/deferment-forbearance#what-is-forbearance>) you also must contact your loan servicer. Note that you must continue making payments until your request has been approved.

Forbearance allows you to suspend or reduce payments or extend your repayment period if you are experiencing financial difficulty or are ineligible for loan deferment. However, note that interest will continue to accrue on all types of loans in forbearance.

Repayment plans

Learn about the different **repayment plans** (<https://studentaid.ed.gov/sa/repay-loans/understand/plans>) available and choose the one that is right for you. Repayment plans usually range from 10 to 25 years.

- Standard Plan
- Extended Plan
- Graduated Plan
- Income-Driven Plans
- Income-Sensitive Plan

Default

Defaulting (<https://studentaid.ed.gov/sa/repay-loans/default>) on your student loan means you have failed to fulfil your repayment obligations as stipulated in your **Master Promissory Note (MPN)**. A default can affect your credit score, cause your wages to be garnished, or result in legal action, among other possible consequences.

If you have multiple loans, you may be able to **consolidate** (<https://studentaid.ed.gov/sa/repay-loans/consolidation>) them. This allows you to combine multiple payments into one single payment.

Useful links

- [Future Students \(https://www.ulaval.ca/en/future-students\)](https://www.ulaval.ca/en/future-students)
 - Programs
 - Admissions
 - Fees and budgeting
- [Student Life Office \(https://www.bve.ulaval.ca/en\)](https://www.bve.ulaval.ca/en)
 - International student services
 - Immigration
 - Living in Québec City
 - Arts and culture
- [Residence Office \(https://www.residences.ulaval.ca/en/\)](https://www.residences.ulaval.ca/en/)
 - On-campus housing
- [Financial Services \(https://www.sf.ulaval.ca/\)](https://www.sf.ulaval.ca/)
 - Tuition fee payment
- [Student Assistance Centre \(https://www.aide.ulaval.ca\)](https://www.aide.ulaval.ca)
 - Students with disabilities
 - Mental health services
 - Learning assistance and academic support
 - Academic guidance
- [Security and Prevention Services \(SSP\) \(https://www.ssp.ulaval.ca/\)](https://www.ssp.ulaval.ca/)
- [List of community organizations](#)