WORKED EXAMPLE · MCW-AS12 · KEEP SEPARATE

Worked example: Graduation countdown

A worked example with invented dates. Studies end 30 April 2027; the school confirms completion on 14 May 2027.

1 Final semester part-time: allowed
IRCC: you may study part-time during your final semester. Source [1]

2 Day 0 = 14 May 2027 → day 180 = 10 November 2027
IRCC: apply within 180 days of confirmation that you completed your program. Counted by script. Source [1]

3 Permit valid at some point in those 180 days
IRCC: your study permit was valid at some point during the 180 days after you completed your program. Source [1]

4 Repayment: 6 months after 30 April 2027, so the end of October 2027
Canada.ca: start paying back your loan 6 months after you finish your studies. Use the exact date on your own loan notice. Source [2]

5 RAP: apply if payments are hard
Canada.ca lists the Repayment Assistance Plan for borrowers having trouble paying. Source [3]

6 T2202 for 2027: claim on your 2027 return
CRA: to claim tuition fees you must have received Form T2202 from your educational institution. Source [4]

YOUR OWN CASE

Redo the example with your own details and dates.

My notes

HOW WE CHECKED THESE ANSWERS

Rules come from IRCC, Canada.ca and CRA pages read on 2026-11-28. Day counts were computed by script (Python date arithmetic) and checked on a calendar.

Sources (official pages, read on 2026-11-28): [1] IRCC, Post-graduation work permit: eligibility: https://www.canada.ca/en/immigration-refugees-citizenship/services/study-canada/work/after-graduation/eligibility.html (checked 2026-11-28). **[2]** Canada.ca, Canada Student Grants and Loans: how funding works: https://www.canada.ca/en/services/benefits/education/student-aid/grants-loans/how-funding-works.html (checked 2026-11-28). **[3]** Canada.ca, Repay a student loan: repayment assistance: https://www.canada.ca/en/services/benefits/education/student-aid/grants-loans/repay/assistance.html (checked 2026-11-28). **[4]** CRA, Line 32300 tuition, education and textbook amounts: https://www.canada.ca/en/revenue-agency/services/tax/individuals/topics/about-your-tax-return/tax-return/completing-a-tax-return/deductions-credits-expenses/line-32300-your-tuition-education-textbook-amounts.html (checked 2026-11-28).