



OSAP



Ontario Student Assistance Program  
2009-2010

# PURPOSE

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- ❑ To provide an overview of the Ontario Student Assistance Program (OSAP).
  - What is OSAP?
  - Are you eligible to apply?
  - How are student financial assistance amounts determined?
  - How do you apply for OSAP?
  - How do you receive assistance?
  - What is the appeal process?
  - What other forms of financial assistance are available to you?
  - How does the Ontario Student Opportunity Grant work?
  - What happens after you complete your studies?
  - What are the payment arrangements?
  - What assistance is available to students repaying loans?



## WHAT IS OSAP?

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- An umbrella term used to refer to **provincially and federally funded** needs based student financial assistance in Ontario.
  
- **Not just loans!!**
  - OSAP includes over 20 separate loan, grant, bursary and scholarship programs.
  
- In 2008-09, more than 225,000 Ontario students, approximately 41 per cent of college and university students, qualified for student financial assistance to help them finance their postsecondary studies.

# TYPES OF ASSISTANCE WHILE IN SCHOOL

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## □ **Funded Jointly**

- Canada-Ontario Integrated Student Loans

## □ **Federally- funded**

- Canada Student Grants
- Part-Time Canada Student Loans
- Transition Grant (for 2008-09 Millennium Bursary recipients)

## □ **Provincially-funded**

- Ontario Access Grants
- Ontario Access Grants for Crown Wards
- Queen Elizabeth II Aiming for the Top Scholarship
- Bursary for Students with Disabilities
- Child-Care Bursary Plan
- Ontario Special Bursary Plan
- Ontario Work Study Plan
- Bursary for Students with Disabilities Attending Out-Of-Country Postsecondary Institutions
- Ontario Distance Grants
- Ontario First Generation Bursary
- Textbook and Technology Grant



## ELIGIBILITY FOR OSAP

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- ❑ To be considered for OSAP you must meet the following requirements :
  - Be a Canadian citizen, Permanent Resident or Protected Person;
  - Meet Ontario residency requirements;
  - Be enrolled in an approved postsecondary institution taking an approved program;
  - Be taking at least 60 per cent of a full course load, or 40 per cent if you have a permanent disability

# CALCULATION OF FINANCIAL NEED

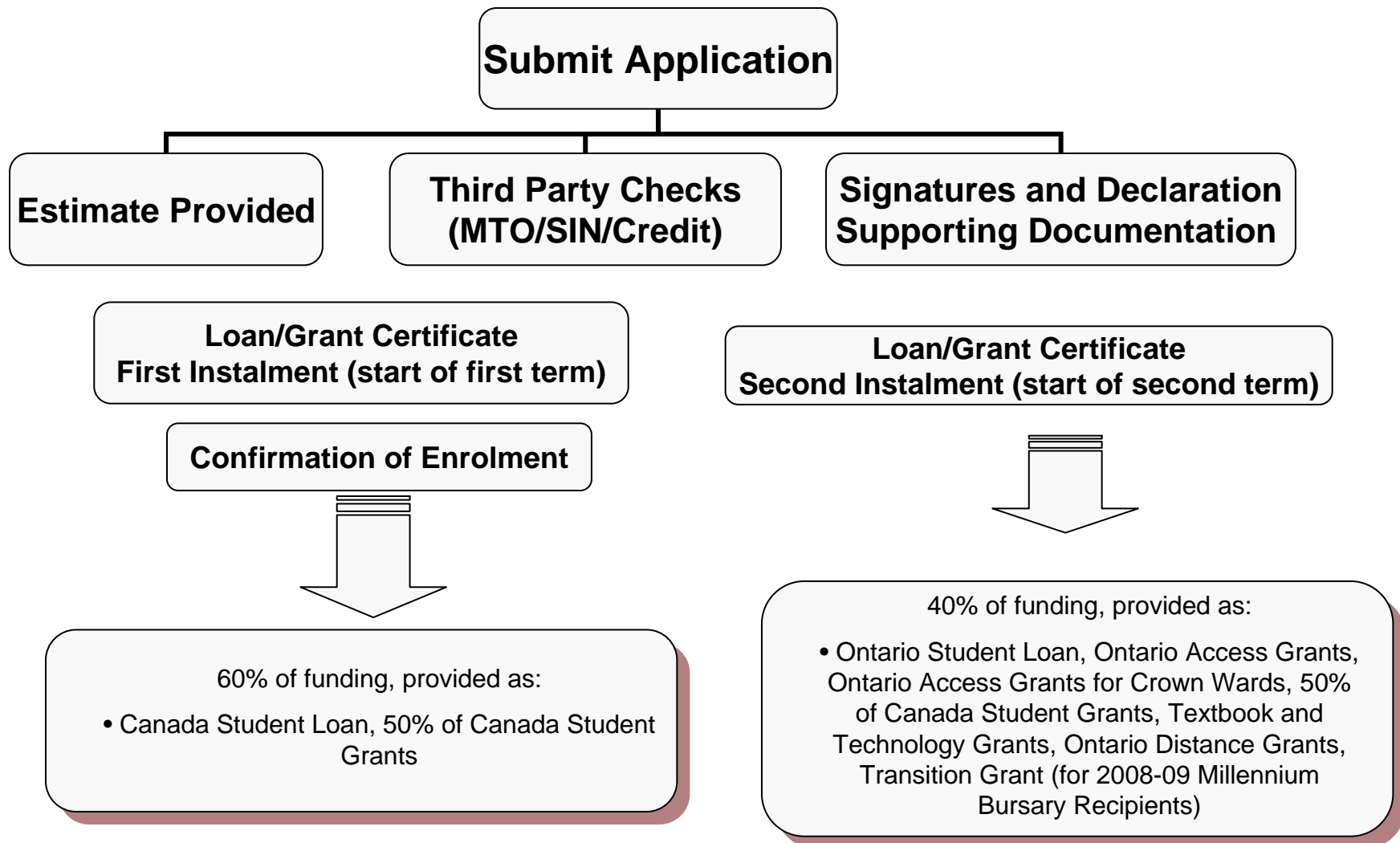
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<b>Allowable Educational Costs</b>	<i>minus</i>	<b>Expected Financial Contribution</b>	<i>equals</i>	<b>Calculated Financial Need</b>
Tuition and Compulsory Fees Books and Supplies Equipment Computer Costs Personal Living Expenses Child Care Travel		Student Income Student Assets Parental Income Spousal Income Spousal Assets		Federal Assistance (60% of assessed need subject to maximum)  Provincial Assistance (40% of assessed need subject to maximum)

## MAXIMUM ASSISTANCE AVAILABLE

	<b>Canada Portion</b>	<b>Ontario Portion</b>	<b>Total</b>	<b>Typical Two Term Academic Year (34 weeks)</b>
<b>Single Students</b>	\$210/wk	\$140/wk	<b>\$350/wk</b>	\$11,900
<b>Sole Support/ Married Students</b>	\$210/wk	\$335/wk	<b>\$545/wk</b>	\$18,530

# OSAP APPLICATION PROCESS



# APPLICATION



- ❑ To apply for OSAP you must fill out and submit an OSAP Application for Full-Time Students.
- ❑ There are two different methods you can use to apply for OSAP:
  1. You can use the online application available from the OSAP website (<http://osap.gov.on.ca>) or
  2. You can fill out a paper application, which is available for printing from the OSAP website.

# ONLINE APPLICATION

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- ❑ Almost 99% of students apply through the OSAP website.
- ❑ The online application is available 24 hours a day, 7 days a week.
- ❑ There is no application fee.
- ❑ You can get an on-the-spot estimate of the amount of funding you may be eligible to receive.
- ❑ You can check the status of your application online.

# OSAP MAIN PAGE

Welcome to the Ontario Student Assistance Program (OSAP) - Microsoft Internet Explorer

File Edit View Favorites Tools Help

Back Search Favorites

Address [https://osap.gov.on.ca/eng/eng\\_osap\\_main.html](https://osap.gov.on.ca/eng/eng_osap_main.html) Go Links

### ABOUT OSAP >>

#### OSAP 101 >>

- Planning
  - Choosing Wisely
  - School Search
  - Grants and Bursaries
  - OSAP Aid Estimator
  - Repayment Calculator
  - More...
- Applying
- Getting
- Repaying

**Ontario**  
Textbook and  
Technology Grant

#### STUDENT ACCESS GUARANTEE >>

#### EMPLOYMENT ONTARIO

### WELCOME TO OSAP! >>

**New to this website?**  
The [Getting Started](#) page provides a brief introduction to OSAP and what you'll find on this site.

**Thinking about a postsecondary education?**  
Our [Access Window](#) was designed just for you! Obtain OSAP aid estimates, calculate your loan repayment, learn about Ontario's [Student Access Guarantee](#) and more.

**Looking for detailed OSAP information?**  
The OSAP 101 section of this page provides detailed information about [planning](#), [applying](#) for, [getting](#) and [repaying](#) OSAP aid.

**Ready to apply?**  
You can [apply online](#). Just select the login box on this page. You can also [log in](#) later to check your status or update your file.

**THE STUDENT ACCESS GUARANTEE**

**REPAYMENT CALCULATOR**

**ACCESS WINDOW: GO!**

**OSAP AID ESTIMATOR**

#### IMPORTANT TO KNOW >>

Not all students have the same needs. Learn here about how OSAP tailors assistance to the needs of many student groups.

- [Student with disabilities](#)
- [Students attending school outside Ontario](#)
- [Part-time students](#)
- [More](#)

**Log in to apply online, check your status or update your file.**

**LOG IN**

#### SEARCH >>

- Site Search **GO**
- School Search **GO**

#### CONTACT INFO >>

- School Financial Aid Offices
- National Student Loans Service Center [LOG IN]
- Banks (OSAP Loans prior to 2001-02)
- OSAP

#### RESOURCES >>

- New password
- Technical issues
- Security
- Definitions
- Forms

#### ONTARIO COLLEGE APPLICATION SERVICES >>

#### ONTARIO UNIVERSITIES APPLICATION CENTRE >>

#### CANLEARN.CA >>

#### LEARNING IN ONTARIO >>

Internet

# OSAP ACCESS WINDOW

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- The OSAP Access Window is a planning tool designed to help students make informed decisions about postsecondary education. The Access Window allows you to access:
  - The approximate cost of postsecondary programs;
  - The student assistance calculator to estimate what funding may be available to you, possible repayment schedules based on the amount of student loan debt you may incur; and
  - Links to information on institutional aid available through publicly-assisted universities and colleges.

## ON-LINE LOAN COUNSELLING

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- An on-line counselling session has been added to the OSAP application. The loan counselling session:
  - Is a mandatory part of the OSAP online 2009-2010 application;
  - Provides brief high-level introduction to topics like the Ontario Student Opportunity Grant, loan repayment, and Interest Relief;
  - Is interactive -You must correctly answer four multiple choice questions to complete the session;
  - Takes about 10 minutes to complete.

## Log in to the OSAP Website

[About this Section](#)

[New Student? Click here.](#)

Choose this option if this is your first time applying for OSAP.

Notice of how your personal information, including your **Social Insurance Number**, will be used is found on your paper or on-line OSAP applications. If you wish to review the notice now, please read [Collection and Use of Personal Information](#).

To log in to the OSAP website, you must enter your **OSAP Access Number** (if you have one) and your password or your **Social Insurance Number** and your password. A new student or new user is initially required to log in using their Social Insurance Number. Upon completing the initial log in, all applicants are assigned an OSAP Access Number and you have the option of using the access number rather than your Social Insurance Number to log in. If you never applied to OSAP (via paper or web) and don't have a Password (temporary password or PIN), go to the [New Student? Click here](#) link. If you previously applied for OSAP and don't remember your password, use your [Challenge Questions](#) or get details on how to [Get Your Access Restored](#).

OSAP Access Number: 

OR

Social Insurance Number: 

Password:

FORGOT PASSWORD?

Go to [Challenge Questions](#) or [Get Your Access Restored](#)[LOG IN NOW](#)[EXIT](#)

## New Student Log in to the OSAP Website

[About this Section](#)[Password Process](#)

### [Who is a New Student or New User?](#)

Notice of how your personal information, including your Social Insurance Number, will be used is found on your paper or on-line OSAP applications. If you wish to review the notice now, please read [Collection and Use of Personal Information](#). To log in as a new student or new user you must provide your Social Insurance Number. After completing the initial log in you will be assigned an OSAP Access Number and you will have the option of using the access number rather than your Social Insurance Number to log in.

### ■ Password

You must create a password to protect your personal information. You will use this password from now on to access all functions available through the secure section of the OSAP website.

Social Insurance Number (SIN):

Password\*:

To verify, enter new password again:

*\* Enter a password 5 to 8 characters in length. You may use both letters and numbers. The password you create is case sensitive, so remember if you use capitals.*

### ■ Challenge Questions and Answers

You must create two questions and answers that you can use in the future if you forget your password. At that time if you correctly answer the questions, you will be able to log in. Check out [recommended question do's and don'ts](#).

Question:

Answer\*:

To verify, enter answer again:

Question:

Answer\*:

To verify, enter answer again:

*\* Answer must be only 1 word and between 4 and 20 characters in length.*

[LOG IN NOW](#)[EXIT](#)

## Funding Programs Online

Please select the appropriate funding program to **APPLY ONLINE** and/or **CHECK STATUS**:

<input type="radio"/> <b>OSAP</b>	<b>Ontario Student Assistance Program (OSAP)</b>	The main needs based financial assistance program for full-time postsecondary students. Check out program details for: <a href="#">2008-2009</a> <a href="#">2009-2010</a> .
<input type="radio"/> <b>TTG</b>	<b>Textbook and Technology Grant (TTG)</b>	If you apply for OSAP, you are automatically considered for TTG. For 2008-09 programs of study, you also have the option to use this separate application for TTG only. For 2009-10 programs, this separate application is being discontinued. <a href="#">Check out program details.</a>
<input type="radio"/> <b>OGS</b>	<b>Ontario Graduate Scholarship Program (OGS)</b>	Financial assistance for graduate students at Ontario universities at the master's and doctoral levels. <a href="#">Check out program details.</a>
<input type="radio"/> <b>Explore</b>	<b>Explore (Second Language Spring-Summer Program)</b>	Assistance for students wishing to take a second language course in the spring or summer. <a href="#">Check out program details.</a>

## 2009-2010 OSAP Online Services

 [About this Section](#)

 [No paper/E-mail](#)

■ [Start a new OSAP app for:](#)  
[2009-2010](#)   [2008-2009](#)

■ [Change mailing  
or e-mail address](#)

■ [Change  
password](#)

### OSAP Applications for 2009-2010

Institution and Program	Date	Status	Things you can do					
Lakehead University Bachelor Of Engineering - All Disciplines		Web App - submitted	<a href="#">Fill out App</a>	<a href="#">Cancel App</a>	<a href="#">View Summary &amp; Deadlines</a>		<a href="#">Print Signature Pages</a>	<a href="#">Check Status</a>
Lakehead University Bach Arts/Hon Bach Arts - English 3 OR 4 Years		Web App - not submitted	<a href="#">Fill out App</a>	<a href="#">Cancel App</a>	<a href="#">View Summary &amp; Deadlines</a>			

■ [Go to academic years](#)

[ing issued](#)

■ [Ontario Student  
Opportunity  
Grant](#)

■ [Queen Elizabeth  
II  
Aiming for the  
Top  
Scholarship](#)

**Once you start an application on the web, you can save it and come back to it later by identifying the appropriate application and choosing "Fill out App"**

## FULL 2009-2010 APPLICATION

## INSTITUTION

Jun 02, 2009  
Started

SAVE

NEXT

CANCEL

EXIT

LOG OFF

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DOCUMENTS](#)[DEFINITIONS](#)[SUMMARY](#)

## Institution you Plan to Attend in 2009-2010

Select the name of the postsecondary institution you plan to attend from the following list.

If you cannot find your institution in the above list, search for it by entering the name of the institution in the box below.

Name of institution:

[Hints](#)

In which city or town is the above institution located?

If the institution is located outside Canada, please specify the country.

Which campus or college of your institution will you be attending, if applicable (e.g., Orillia campus)?

Student number assigned to you by your postsecondary institution.

## FULL 2009-2010 APPLICATION

INSTITUTION	PROGRAM & PERIOD OF STUDY
Jun 02, 2009 Completed	Jun 02, 2009 Started

SAVE

NEXT

CANCEL

EXIT

LOG OFF

### Search for Your 2009-2010 Program

To find your program, use **unique** keywords. For example, if you are planning to take *Bachelor of Science in Engineering*, use only the word "Engineering" to ensure that you get the best results. Both "Bachelor" and "Science" are used in many program names, which will result in a poor search since you will get all programs that contain those words.


This function searches for a match to the *first 4 letters in each word* and ignores words such as "and", "&", "in", "the" and "the". This ensures that if you enter "Administrative" you will also be presented with any program containing the words "Admin", "Administration", as well as "Administrative". This is especially helpful as many schools use short forms (e.g., Business Admin Studies). As a last resort, do not enter a program name and you will get a complete list of programs for your school. Please be aware that this could result in over 1,000 program names.

**Program name keywords:**

**SEARCH NOW**

If you have searched carefully and you cannot find your program, enter the program name below.

**NEXT**

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**FULL 2009-2010 APPLICATION**

INSTITUTION	PROGRAM & PERIOD OF STUDY
Jun 02, 2009 Completed	Jun 02, 2009 Started

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### Select Your 2009-2010 Program

To select the correct program, carefully review the year of the program (e.g., you are entering year 2 of the program) and the program details. Pay particular attention to the start and end dates and whether or not the program is co-op. **Do not guess!** If required, click on "NEW SEARCH" and widen your search in order to find correct program. It is important that you select the correct program as your funding will be based on it.

[NEW SEARCH](#)

Page 1 of 1 (2 results)

Keyword(s) used: **TECHNOLOGY**

Program Name	Year of Program	Program Details	Sele
Diploma Engineering Technology - Entry from Grade 12	Year 3	Start date: Sep 01, 2009 End date: Apr 23, 2010 Number of terms: 2 Total years in program: 3 Level of Study: Diploma Total weeks of study: 34 Co-op program: No	<input type="radio"/>
Diploma Engineering Technology - Entry from OAC	Year 3	Start date: Sep 01, 2009 End date: Apr 23, 2010 Number of terms: 2 Total years in program: 3 Level of Study: Diploma Total weeks of study: 34 Co-op program: No	<input type="radio"/>

**FULL 2009-2010 APPLICATION**
**INSTITUTION**

 Jun 02, 2009  
 Completed

**PROGRAM &  
PERIOD OF  
STUDY**

 Jun 02, 2009  
 Started

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**Information on Your 2009-2010 Program and Period of Study**

Review your program name, year entering, and program details.  
 If *correct*, complete the rest of this step. If *not correct*, click on **NEW SEARCH**  
 to find the right program.

[NEW SEARCH](#)

Program Name	Year Entering	Program Details
Diploma Engineering Technology - Entry from Grade 12	3	Start date: Sep 01, 2009 End date: Apr 23, 2010 Number of terms: 2 Total years in program: 3 Level of Study: Diploma Total weeks of study: 34 Co-op program: No

What percentage of a full course load will you be taking?	<input type="text"/> %
Are you taking your program of study through correspondence or distance education?	<input type="radio"/> Yes <input type="radio"/> No
Are you a deaf, deafened, or hard-of-hearing student planning to attend a postsecondary institution outside Canada in which the language of instruction for your program of study is American Sign Language ( <b>ASL</b> )?	<input type="radio"/> Yes <input type="radio"/> No
Do you want to self identify as being a student with a <b>permanent disability</b> ?	<input type="radio"/> Yes <input type="radio"/> No

FULL 2009-2010 APPLICATION

INSTITUTION	PROGRAM & PERIOD OF STUDY	ELIGIBILITY
Jun 02, 2009 Completed	Jun 02, 2009 Completed	Jun 02, 2009 Started



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## Determining Your Eligibility for OSAP

### Citizenship Information

What is your current citizenship status?

- Canadian Citizen
- Permanent Resident - 
- Protected Person - 
- Other

### Current Status Information

Read the following statements and check the **FIRST ONE THAT YOU COME TO** that describes your current situation. You can check only 1 statement.

- I am married.**  
Your spouse must fill out part of this application.   
**Do you have dependent children?**  
 Yes  No
- I am in a common-law relationship.**  
Your spouse must fill out part of this application.   
**Do you have dependent children?**  
 Yes  No
- I am a sole-support parent.**   
**What is your marital status?**  
 Separated  Divorced  Widowed  Never Married
- I am separated, divorced, or widowed, AND I have no dependent children living with me.**   
**What is your marital status?**  
 Separated  Divorced  Widowed
- None of the above statements applies to me and I have been out of high school for at least 4 years as of the start of my 2009-2010 period of study.**
- None of the above statements applies to me and I have NOT been a full-time student at a high school or postsecondary institution for at least 12 consecutive months on 2 or more occasions.**
- None of the above statements applies to me and I am a current Crown ward or was a Crown ward at the time of my eighteenth birthday.** 
- None of the above statements applies to me and BOTH of my parents are deceased.** 
- None of the above statements applies to me.**  
Your parent(s) must fill out part of this application.

Most of you will choose this option. →

## Residency Information

Check 1 of the following 9 statements that best describes your current residency situation:

Most of you will choose one of these options.

<input checked="" type="radio"/>	I have always resided in Ontario
<input type="radio"/>	Ontario is the last province in which I resided in for 12 consecutive months without being a full-time postsecondary student.
<input type="radio"/>	I reside in Ontario AND I have lived in Canada for less than 12 consecutive months. 🗝️
<input type="radio"/>	My spouse has always resided in Ontario
<input type="radio"/>	Ontario is the last province my spouse resided in for 12 consecutive months without being a full-time postsecondary student.
<input type="radio"/>	I reside in Ontario and my spouse and I have lived in Canada for less than 12 consecutive months. 🗝️
<input type="radio"/>	Ontario is the last province my parent, step-parent, legal guardian, or official sponsor have resided in for at least 12 consecutive months.
<input type="radio"/>	I reside in Ontario AND my parent(s) and I have resided in Canada for less than 12 consecutive months. 🗝️
<input type="radio"/>	I now reside in Ontario, but none of the above statements applies to me. 🗝️

**FULL 2009-2010 APPLICATION**

INSTITUTION	PROGRAM & PERIOD OF STUDY	ELIGIBILITY	PERSONAL INFO	FINANCIAL INFO	CHILD INFO	SPOUSE INFO	LAST STEP
Jun 02, 2009 Completed	Jun 02, 2009 Completed	Jun 02, 2009 Completed	Jun 02, 2009 Started				

- SAVE
- NEXT
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### Personal Information

*If you previously applied for OSAP, information from that application has been used to pre-fill some of the information in this step. Please ensure you review the information and make changes to reflect your current situation.*

First name	Last name
<input type="text"/>	<input type="text"/>

### Permanent Canadian Address

You must enter your permanent Canadian address. This address is mandatory and your application cannot be processed without it. Your mail will be sent to your permanent Canadian address unless you provide a different address under the section called "Mailing Address".

It is important that you provide any change to your permanent Canadian address or your mailing address to ensure that all notices and documentation are forwarded to you. To change your address on this site, go to "Update your File" from the Logon link off the OSAP main page.

#### Permanent Canadian Address

Street number and name, rural route, or post office box	Apartment	City, town or post office
<input type="text" value="123 STREET"/>	<input type="text" value="2B"/>	<input type="text" value="THUNDER BAY"/>
Province	Postal code	Area code and telephone number
<input type="text" value="Ontario"/>	<input type="text" value="P8B9K9"/>	<input type="text" value="(807 ) 999 - 9999"/>

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## No Paper/E-mail Option

[Check out the details of this option](#)

Do you wish to be e-mailed about changes to your OSAP application?

- Yes - You will get a e-mail notice about changes to the status of your application *instead* of paper notification.

**E-mail address**

MAIL@HOTMAIL.COM

- No - You will continue to get paper notification of the status of your application (e-mail is not available).

**Date of birth**

Month ▼ Day ▼ Year ▼

**Gender**

- Male  
 Female

In which language do you prefer to receive correspondence?

- English  
 French

When did you or will you last attend high school on a full-time basis?

Month ▼ Year ▼

Did you attend an Ontario high school in 2009?

- Yes  
 No

**To be considered for the Queen Elizabeth II Aiming for the Top Scholarship you must answer “yes” to this question.**

## Release of Personal Information

If you wish to have information from your OSAP file released by the ministry and the financial aid office at the institution you plan to attend to anyone other than yourself (e.g., your parent(s) or spouse), you must complete the questions in this section. This consent applies to all information contained in your OSAP file for the 2009-2010 academic year and all prior academic years. This consent is valid during the 2009-2010 academic year only and for an additional 180 days after your period of study end date.

**Do you wish to have information about your OSAP application released by the Ministry of Training, Colleges and Universities and the financial aid office at your institution, to the person(s) listed below?**

- Yes
- No

**If "Yes", indicate the name and date of birth of the person(s) to whom you wish your information released.**

First name

Last name

Date of birth

Month	▼	Day	▼	Year	▼
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First name

Last name

Date of birth

Month	▼	Day	▼	Year	▼
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**FULL 2009-2010 APPLICATION**

INSTITUTION	PROGRAM & PERIOD OF STUDY	ELIGIBILITY	PERSONAL INFO	FINANCIAL INFO	PARENT INFO	OTHER SCHOLARSHIPS	LAST STEP
Jun 02, 2009 Completed	Jun 02, 2009 Completed	Jun 03, 2009 Completed	Jun 03, 2009 Completed	Jun 02, 2009 Started	Jun 02, 2009 Started		

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## Financial Information

*If you previously applied for OSAP, information from your OSAP file has been used to pre-fill some of the information in this step. Please ensure you review the information and make changes to reflect your current situation.*


### Important Notes:

- ▶ [Changes to your income](#)
- ▶ [Income verification](#)

Have you ever had a Canada Student Loan, Ontario Student Loan or Canada-Ontario Integrated Student Loan?


- Yes  
 No

Have you ever filed for **bankruptcy** or initiated a related event?

- Yes -   
 No

If "Yes", please answer the following two questions:

Are you an undischarged bankrupt?

- Yes -   
 No

What is the date you filed for bankruptcy or initiated a related event?

## Income Received Before Your Period of Study Begins and For the Year 2009

Based on the period of study you chose, income information is required for the following time periods. In columns A, B, and C provide an estimate of the **total gross income from all sources** that you expect to receive during each time period. *Enter amounts in dollars only; do not indicate cents. If no income, enter zero (0).*

<b>A</b> Income prior to <u>pre-study period</u>	<b>B</b> Income for your <u>pre-study period</u>	<b>C</b> Income for the year
Jan 01, 2009 to Jun 29, 2009	Jun 30, 2009 to Aug 31, 2009	Jan 01, 2009 to Dec 31, 2009
\$ <input style="width: 80px; height: 25px;" type="text"/>	Total Gross Income from all sources, <u>excluding</u> Ontario Works or Disability Support programs. \$ <input style="width: 80px; height: 25px;" type="text"/>  <a href="#">See list of income you should NOT include</a>  Total gross income expected from Ontario Works or Disability Support programs \$ <input style="width: 80px; height: 25px;" type="text"/>  If you entered an amount in the above field, please indicate from which program you expect to receive this amount: <input type="radio"/> Ontario Disability Support Program  <input type="radio"/> Ontario Works	\$ <input style="width: 80px; height: 25px;" type="text"/>

## Income to be Received During Your 2009-2010 Period of Study

Income information is required for the period of study you chose. In columns D, E, and F, provide an estimate of **total gross income from the following sources**. Enter amounts in dollars only; do not indicate cents.

**Sep 01, 2009 to Apr 23, 2010**

<b>D</b> <b>Income from scholarships, bursaries, and awards</b>	<b>E</b> <b>Income from government benefits</b>	<b>F</b> <b>Income from all other sources</b>
<p>Will you be receiving scholarships, bursaries, and awards during this period?</p> <p><input type="radio"/> Yes</p> <p><input type="radio"/> No</p> <p>If "Yes", enter amount to be received: \$ <input style="width: 80px;" type="text"/></p> <p><a href="#">See list of income you should NOT include</a></p>	<p>Will you be receiving income from government benefits during this period?</p> <p><input type="radio"/> Yes</p> <p><input type="radio"/> No</p> <p>If "Yes", enter amount to be received: \$ <input style="width: 80px;" type="text"/></p> <p><a href="#">See list of income you should NOT include</a></p> <p>If "Yes", indicate type of assistance:</p> <ul style="list-style-type: none"> <li><input type="radio"/> Employment Insurance - </li> <li><input type="radio"/> Loss of Earnings Benefits (WSIB) - </li> <li><input type="radio"/> Extended Care and Maintenance Allowance from Children's Aid</li> <li><input type="radio"/> Ontario Disability Support Program</li> <li><input type="radio"/> Ontario Works</li> <li><input type="radio"/> Native Postsecondary</li>   <li><input type="radio"/> Student Support Program - </li> <li><input type="radio"/> Canada Pension Plan (Orphans' Benefits, Survivors' Benefits, Disabled Contributors' Child's Benefits)</li> <li><input type="radio"/> Second Career Strategy Funding - </li> <li><input type="radio"/> Ontario Skills Development Funding - </li> <li><input type="radio"/> Other (specify) <input style="width: 150px;" type="text"/></li> </ul>	<p>Will you be receiving income from employment and all other sources world-wide during this period. Do not include income entered in columns D, E and RESP.</p> <p><input type="radio"/> Yes</p> <p><input type="radio"/> No</p> <p>If "Yes", enter amount to be received: \$ <input style="width: 80px;" type="text"/></p> <p><a href="#">See list of income you should NOT include</a></p>

## Information on Vehicles

Enter your (and your spouse's, if applicable) vehicle information as of **May 12, 2009**. All vehicle information will be verified with the registering agency.

**Do you have a valid, suspended, or revoked Ontario driver's licence?**

- Yes  
 No

**If "Yes" please enter your Ontario driver's licence number.**

Note: An Ontario driver's licence number begins with a letter (e.g., R) and is followed by 14 numbers.

-  -

**Do you (and your spouse, if applicable) currently own or lease vehicles?**

- Yes  
 No

**How many vehicles do you (and your spouse, if applicable) currently own or lease?**

#

**If you (and your spouse, if applicable) currently own or lease a vehicle(s), enter the following vehicle information:**

	Make and Model	Licence Plate Number	Year (e.g., 1997)	Current Gross Market Value
1.	<input type="text"/>	<input type="text"/>	<input type="text"/>	\$ <input type="text"/>
2.	<input type="text"/>	<input type="text"/>	<input type="text"/>	\$ <input type="text"/>
3.	<input type="text"/>	<input type="text"/>	<input type="text"/>	\$ <input type="text"/>
4.	<input type="text"/>	<input type="text"/>	<input type="text"/>	\$ <input type="text"/>

**FULL 2009-2010 APPLICATION**

INSTITUTION	PROGRAM & PERIOD OF STUDY	ELIGIBILITY	PERSONAL INFO	FINANCIAL INFO	PARENT INFO	LAST STEP
Jun 02, 2009 Completed	Jun 02, 2009 Completed	Jun 02, 2009 Completed	Jun 02, 2009 Started	Jun 02, 2009 Started	Jun 02, 2009 Started	

[SAVE](#)
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[EXIT](#)
[LOG OFF](#)

### Information from Parents

For OSAP purposes, "father" refers to father, stepfather, legal guardian, or official sponsor. "Mother" refers to mother, stepmother, legal guardian, or official sponsor.

#### Marital Status

Are your birth or adoptive parents still married or in a common-law relationship with each other? If yes, then both parents must complete this section.

If the answer to the question is "no" then is the parent you live with or last lived with:

<input checked="" type="radio"/> Married, remarried, or in a common-law relationship	If you last lived with or were last supported by BOTH of your natural parents, your father (parent 1) and mother (parent 2) must fill out this section. If you last lived with or were last supported by only one of your natural parents, your natural parent and his or her spouse must fill out this section.	
<input type="radio"/> Divorced	The parent with whom you currently live, or last lived, or who last supported you must complete this section.	Which parent (that is divorced, separated, widowed, or single) will be filling out this section? <input type="radio"/> Father (parent 1) <input type="radio"/> Mother (parent 2)
<input type="radio"/> Separated		
<input type="radio"/> Widowed		
<input type="radio"/> Single		


[SUPPORTING DOCUMENTS](#)
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## Parents' Children

How many **dependent children**, including the applicant, do the parents who are completing this section have?

1 ▾

How many **dependent children**, including the applicant, are taking postsecondary studies?

1 ▾

## Parent's Personal Information

Does father (parent 1) have a Social Insurance Number (SIN)?

- Yes - Enter father's SIN:   
 No

Father's (parent 1) last name

Father's (parent 1) first name

Father's (parent 1) postal code

Father's (parent 1) date of birth

Month ▾ | Day ▾ | Year ▾

Is father's (parent 1) home within 40 km of the postsecondary institution the applicant plans to attend in the 2009-2010 academic year?

- Yes  
 No

Is father (parent 1) self-employed?

- Yes  
 No

Does mother (parent 2) have a Social Insurance Number (SIN)?

- Yes - Enter mother's SIN:   
 No

Mother's (parent 2) last name

Mother's (parent 2) first name

Mother's (parent 2) postal code

Mother's (parent 2) date of birth

Month ▾ | Day ▾ | Year ▾


Is mother's (parent 2) home within 40 km of the postsecondary institution the applicant plans to attend in the 2009-2010 academic year?

- Yes  
 No

Is mother (parent 2) self-employed?

- Yes  
 No

## Taxable Income

Enter the annual income for each parent, as reported on his or her 2008 Canadian individual income tax return. Enter amounts in dollars only; do not indicate cents. If no income or if the amount is negative (i.e., a loss) enter zero (0). 

**What is father's (parent 1) TOTAL income as indicated on line 150 of his 2008 Canadian income tax return?**

If father (or parent 1) has not filed his 2008 Canadian income tax return, enter the amount he expects to report on line 150. Information on [Pension Income Splitting](#).

**What is mother's (parent 2) TOTAL income as indicated on line 150 of her 2008 Canadian income tax return?**

If mother (or parent 2) has not filed her 2008 Canadian income tax return, enter the amount she expects to report on line 150. Information on [Pension Income Splitting](#).

**What is father's (parent 1) net income as indicated on line 236 of his 2008 Canadian income tax return?**

**What is mother's (parent 2) net income as indicated on line 236 of her 2008 Canadian income tax return?**

**Is the parent's main source of income Ontario social assistance?**

- Yes
- No

**If "Yes", indicate the type of Ontario social assistance received:**

- Ontario Disability Support Program
- Ontario Works

## Other Income

If parent did not file a 2008 Canadian income tax return and/or if parent has any other income not reported on his/her return, enter the total value of all other [taxable and non-taxable 2008 income from all sources world-wide](#).

**What is father's (parent 1) [other taxable and non-taxable 2008 income](#)?**

**What is mother's (parent 2) other [taxable and non-taxable 2008 income](#)?**

## Consents, Declarations and Signatures of Parents

Parent(s) will be required to sign a [declaration and consent](#) page, which will be available for printing after the application is submitted or can be mailed to the student by the ministry. Details are available on the Last Step.

### Consent of Parent(s) to the Indirect Collection and Disclosure of Information from Income Tax Returns

I (father or parent 1) authorize the Canada Revenue Agency (CRA) to release to the ministry information from my income tax returns for the 2008 and 2009 taxation years.

[Complete Text](#)

- Yes
- No

I (mother or parent 2) authorize the Canada Revenue Agency (CRA) to release to the ministry information from my income tax returns for the 2008 and 2009 taxation years.

[Complete Text](#)

- Yes
- No

**FULL 2009-2010 APPLICATION**

INSTITUTION	PROGRAM & PERIOD OF STUDY	ELIGIBILITY	PERSONAL INFO	FINANCIAL INFO	PARENT INFO	OTHER SCHOLARSHIPS	LAST STEP
Jun 03, 2009 Completed	Jun 03, 2009 Completed	Jun 03, 2009 Completed	Jun 03, 2009 Completed	Jun 03, 2009 Started	Jun 02, 2009 Started	Jun 03, 2009 Started	

- [SAVE](#)
- [NEXT](#)
- [CANCEL](#)
- [EXIT](#)
- [LOG OFF](#)

-  = [SUPPORTING DOCUMENTS](#)
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### Queen Elizabeth II Aiming for the Top Scholarship

Do you wish to be considered for a [Queen Elizabeth II Aiming for the Top Scholarship](#)?

- Yes - In order to be considered for this scholarship your OSAP application must be submitted by JUNE 19, 2009.
- No - Do not fill out any of the following questions. Click on the "Next" button or on another step to continue.

Did you attend an Ontario high school in 2009?

- Yes
- No - You are not eligible. Click on the "Next" button.

What is the name of the high school?

You must have submitted an application to the Ontario Universities' Application Centre or the Ontario College Application Services in order to have a reference and/or application number.

If you submitted an entrance application to the Ontario Universities' Application Centre (OUAC), enter your OUAC Reference Number.

[Note for students in joint college/university programs.](#)

2009

If you submitted an entrance application to the Ontario College Application Services (OCAS), enter your OCAS Application Number.

[Note for students in joint college/university programs.](#)

09

**FULL 2009-2010 APPLICATION**

INSTITUTION	PROGRAM & PERIOD OF STUDY	ELIGIBILITY	PERSONAL INFO	FINANCIAL INFO	CHILD INFO	SPOUSE INFO	OTHER SCHOLARSHIPS	LAST STEP
Jun 03, 2009 Completed	Jun 03, 2009 Completed	Jun 03, 2009 Completed	Jun 03, 2009 Completed	Jun 03, 2009 Started			Jun 03, 2009 Completed	

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### Consideration for Ontario Access Grants

Do you wish to be considered for an [Ontario Access Grant](#)?

- Yes  
 No - do not complete the remaining questions. Click on "Next" to continue

If "Yes", complete the following questions:

Are both your parents deceased?

- Yes  
 No

Are you a Crown ward or were you a Crown ward at the time of your eighteenth birthday?

- Yes  
 No

### Consideration for Ontario Access Grants for Crown Wards

The [Ontario Access Grants for Crown Wards](#) are tuition grants to assist current or former Crown Wards enrolled in their first degree, diploma or certificate program at the postsecondary level.

You may be considered for only one Ontario Access Grant or Ontario Access Grant for [Crown Wards](#) in each of your program years, up to a maximum of four(4), depending on the length of your program of study.

Crown Wards wishing to be considered for these grants must complete the following question:

Were you ever a [Crown Ward](#)?

- Yes  
 No

## FULL 2009-2010 APPLICATION

INSTITUTION	PROGRAM & PERIOD OF STUDY	ELIGIBILITY	PERSONAL INFO	FINANCIAL INFO	CHILD INFO	SPOUSE INFO	OTHER SCHOLARSHIPS	LAST STEP
Jun 03, 2009 Completed	Jun 03, 2009 Completed	Jun 03, 2009 Completed	Jun 03, 2009 Completed	Jun 03, 2009 Completed	Jun 03, 2009 Completed	Jun 03, 2009 Completed	Jun 03, 2009 Completed	

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### Last Step - Review and Submit Application

- You have finished filling out your application. Review the information provided below. You can then 1) click on the "Submit" button if you wish to send your application to the ministry for processing or 2) click on the "Save and Exit" button and save the application.

### Information About Your Application

Please review the information below before submitting your application (you will be able view this information after you submit your application). Once you submit your application you will not be able to make changes to it. At this time, you can go back to any of the tabs to make changes or click on "Save and Exit" to save and return later. If you are ready to send your application to the ministry for processing, click on "Submit".

- ▶ [Important Messages](#)
- ▶ [Required Supporting Documentation](#)
- ▶ [Required Program Costs](#)
- ▶ [Declaration and Signature Pages](#)
- ▶ [Summary of Application](#)
- ▶ [OSAP Application Agreement](#)

You can submit your application for processing now or save it to come back and make changes at a later date –don't forget to submit it when you're done!

[SUBMIT](#)
[SAVE AND EXIT](#)

June 03, 2009 8:49 am

## OSAP Funding Estimate

The amount shown below is an **ESTIMATE** based on your unsupported and unverified information. The ministry will verify information on your application including your Social Insurance Number, personal identification information, vehicle and driver's licence information, and income information; review and verify any required supporting documentation; and conduct a credit check. If there are any discrepancies, if the ministry receives additional information, and/or if the approval of your institution and/or program of study is withdrawn or suspended, the amount of your OSAP funding may change.

Once your **ASSESSMENT** has been completed, your **ACTUAL OSAP FUNDING** will be displayed on the OSAP website under "Check Status".

**Your OSAP Estimate is: \$12,600**

The above estimate is based on the information you provided on your OSAP application, including:

**Social Insurance Number:** .  
**Student's name:** FIRST NAME LAST NAME  
**Institution:** BROCK UNIVERSITY  
**Program name:** program  
**Type of program:** Business  
**Period of study:** Feb 02, 2010 to Sep 06, 2010  
**Number of weeks in period of study:** 34  
**Tuition:** \$  
**Compulsory fees:** \$  
**Books and equipment:** \$

## OSAP Declaration and Signature Pages

[About this Section](#)

As part of your application to OSAP, you must sign and submit a declaration and signature page that says you have read and understood your responsibilities and obligations. If information from your spouse or parent(s) was required on your OSAP application, your spouse or parent(s) must also sign a declaration page.

### Option 1

You can print your declaration and signature pages(s) from this website.

#### Click on PRINT PAGES

The signature page(s) will be presented after you click on the Print Pages button. It is important that you print the page(s) on 8 1/2 x 11 inch white paper and that you ensure that it prints clearly. [Click here for printing details](#). Directions on where to send them will be provided on the signature page.

**PRINT PAGES**

### Option 2

You can request that the ministry mail your declaration and signature page(s) to you.

#### Click on MAIL PAGES

The ministry will mail you a "Web Application Notice" which will include your declaration and signature page(s). Directions on where to send them will be included in the notice. You should expect to receive this in the mail at your current mailing address in approximately two weeks.

**MAIL PAGES**

# SUBMITTING DECLARATION & SIGNATURE PAGES

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- ❑ If you apply online you will have the option of printing declaration and signature pages from the web or requesting that the ministry mail copies to you.
- ❑ In order to complete the processing of your application, the signature and application pages should be completed and submitted to your Financial Aid Office as soon as possible.
- ❑ Funding cannot be released until all required signatures are received by your Financial Aid Office.
- ❑ Deadlines:
  - If you are planning to take a two- or three-term program you must provide the declaration and signature page(s) no later than 90 days before the end of your study period.
  - If you are planning to take a one-term program you must submit the declaration and signature pages to your Financial Aid Office within the first 30 days of your study period.

## Application Accepted

- **Your application has been submitted for processing**

Generally, 2009-2010 applications will be processed within 48 hours. You can check the status of your application by going to the OSAP Online Services Page and clicking on "Check Status".

**EXIT**

# PAPER APPLICATION

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- ❑ There is a \$10 fee to apply using a paper application.
  
- ❑ If you are studying in Ontario:
  - You must send your completed paper application, application fee, and all supporting documentation to the Financial Aid Office of the postsecondary institution you are planning to attend.
  
- ❑ If you are studying outside Ontario:
  - You must send your completed paper application, application fee, all supporting documentation, and a completed Program Information form to the Student Financial Assistance Branch in Thunder Bay, as it acts as the Financial Aid Office for students studying outside Ontario. (The Program Information form is used by the student's postsecondary institution to provide information about the student's program and education-related costs.)



## VERIFICATION

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- ❑ Information you provide in connection with your OSAP applications is subject to verification and audit by the ministry.
  
- ❑ Income is verified with the Canada Revenue Agency (CRA)
  - If there is a discrepancy between the income you report to OSAP and the information received from the CRA, OSAP will reassess your application.

# THIRD PARTY APPLICATION CHECKS

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- ❑ Vehicles
  - All vehicle and driver's licence information is verified with the Ministry of Transportation.
  
- ❑ Social Insurance Number and personal identification information
  - Basic personal information is verified with the Social Insurance Registry at Human Resources and Social Development (HRSD).
  
- ❑ Credit history
  - If you did not receive OSAP assistance last year, OSAP will perform a credit check.

# CONFIRMATION OF ENROLMENT FORM

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- ❑ In order to get the first instalment of your assistance funding, you must complete the Confirmation of Enrolment Form and the Loan/Grant Certificate.
  
- ❑ This form will be available from your Financial Aid Office at the beginning of your study period.
  
- ❑ The Confirmation of Enrolment form is used to:
  - confirm that you have enrolled in and started classes;
  - confirm the starting and ending dates of your study period;
  - update the information about your income that you have provided on the OSAP application;
  - authorize the release of the remaining portion of your assistance at the start of your second term.

## LOAN/GRANT CERTIFICATE

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- ❑ The loan/grant certificate:
  - indicates to you the amount of loan and/or grant funding you are entitled to receive;
  - authorizes release of funds;
  - by signing the certificate you are agreeing to the terms and conditions of negotiating a Canada-Ontario Integrated Student Loan.
  
- ❑ Once you have completed the loan/grant certificate, you can submit it to a National Student Loans Service Centre (NSLSC) kiosk at your postsecondary institution or a designated Canada Post outlet.



## OBTAINING FUNDING

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- ❑ After you have negotiated your loan/grant certificate with the National Student Loans Service Centre (NSLSC), the NSLSC will deposit the federal and provincial assistance in your bank account. This is usually done within one week of the date the loan/grant certificate is received at the NSLSC.
- ❑ If you have tuition fees owing to your postsecondary institution, the NSLSC will remit these fees to your institution.
- ❑ Some grants are not provided via the loan/grant certificate. For the Ontario Access Grants, Ontario Access Grants for Crown Wards, Ontario Distance Grants and the Textbook and Technology Grant, a cheque will be provided through the financial aid office or mailed to the address provided in your OSAP application.
- ❑ OSAP assistance will not be released to you after your study period has ended.

# OSAP REVIEW PROCESS

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- ❑ OSAP uses standard criteria to assess a student's financial need and to determine the amount of funding you may be eligible to receive. There may be situations, however, where the criteria may not adequately reflect your particular circumstances. If this is the case, you may request a review of your OSAP application.
- ❑ To initiate a review, you must contact the Financial Aid Office at your institution. The Financial Aid Administrator will examine your file and make a decision.
- ❑ Review situations which may be considered under the OSAP review process include such situations as:
  - Family breakdown
  - Reduced Current Year Parental Income (e.g. job loss)
  - Exceptional parental expenses
  - Pre-study income contributions
  - Academic progress
  - Credit Check appeals





## OSAP APPEAL BOARD PROCESS

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- ❑ Should your review request be denied by the Financial Aid Administrator you may appeal it to the OSAP Appeal Board.
- ❑ You must make the appeal in writing and provide all necessary documentation to your Financial Aid Office.
- ❑ Appeals are normally considered within 30 days of the Board receiving all required information.
- ❑ You will be notified of the Board's decision in writing.

# ONTARIO STUDENT OPPORTUNITY GRANT

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- ❑ The Ontario Student Opportunity Grant (OSOG) limits students' loan debt to \$7,000 for a two-term academic year and \$10,500 for a three-term academic year.
- ❑ You do not need to fill out a special application for this grant.
- ❑ To be eligible for OSOG, you must:
  - Be entitled to a student loan that exceeds the above limits;
  - Be enrolled full-time;
  - Complete your academic year; and
  - Have all income reported to OSAP – student and parent and/or spouse, verified against income reported to the Canada Revenue Agency.
- ❑ The grant is not paid directly to you but is sent to the NSLSC and used to pay down your student loan.

[Return](#)



## OTHER SOURCES OF FUNDING

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- Institutional Assistance
  - Provincially-assisted Colleges of Applied Arts and Technology and Universities provide assistance to their students in the forms of
    - Entrance Awards/Scholarships
    - Bursaries
    - Work Study programs
  
- External Scholarships & Bursaries
  
- Student Lines of Credit
  
- Community Groups/Companies



# STUDENT RESPONSIBILITIES

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- You are responsible for:
  - Reporting information accurately on your OSAP application;
  - Meeting application deadlines;
  - Promptly informing your Financial Aid Office in writing of any changes to your reported income or assets, or to the reported income or assets of your spouse or parent(s), as well as any changes to your address, your financial, academic, family status, or study period; and
  - Maintaining satisfactory academic progress.



## CONTINUATION OF INTEREST FREE STATUS

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- If you have previous student loans and you plan to continue your studies but do not plan on applying for additional student assistance for the upcoming school year, you must ensure your previous loans are placed in interest-free status so that you do not have to repay the loans and interest while you are in school.
- To maintain interest free status on your loans, you must complete the Continuation of Interest-Free Status/Confirmation of Enrolment form.
- The forms are available from the OSAP website (<http://osap.gov.on.ca>) and Financial Aid Offices of postsecondary institutions.

## AFTER COMPLETING STUDIES

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- ❑ While you are in school, the interest on your student loans is paid by the provincial and federal governments.
- ❑ You are responsible to start repaying your loan within six months of completing your studies.
- ❑ The interest on your student loan begins to accrue from the time you stop being a full-time postsecondary student.

## LOAN REPAYMENT PROCESS

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- ❑ If you have a Canada-Ontario Integrated Student Loan you must contact the National Student Loans Service Centre to make repayment arrangements.
- ❑ Usually the repayment period is for 9 ½ years and can be extended for up to 15 years. The interest rate charged on the federal loan is prime plus two-and-a-half percent (floating), while that charged on the provincial loan is prime plus one per cent (floating).
- ❑ **Remember** - You are responsible for repaying your loan and any loan, grant, bursary, and/or scholarship overpayment. If you do not make your payments, you will be considered in default. Your debt (loan and/or overpayment) will be turned over to a collection agency and your default will be reported to a credit bureau; as a result, your ability to obtain credit may be impaired. You will also be restricted from receiving further financial assistance until the default has been cleared.

# ASSISTANCE IN REPAYING LOANS

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- ❑ Financial Counselling
  - Many educational and financial institutions and non-profit credit counselling agencies offer budgeting and credit advice.
  
- ❑ Revision Of Terms
  - Borrowers who are unable to make payments on their outstanding student loan may ask to revise the terms of their loan and extend the repayment period to up to 15 years, thereby lowering their monthly payments.
  
- ❑ Debt Management Programs (For the Ontario portion of your loan)
  - Interest Relief - assists borrowers who are experiencing difficulty in meeting the terms of their loan repayment due to low income or unemployment.
  - Debt Reduction in Repayment - assist borrowers who have been out of school for at least five years and who have exhausted interest relief but continue to have difficulty making loan payments.

# ASSISTANCE IN REPAYING LOANS

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- Repayment Assistance Plan (for the Canada portion of your loan)
  - Available to borrowers starting August 1, 2009, the federal government's new student loan Repayment Assistance Plan (RAP) replaces previous debt repayment measures for the Canada portion of your loan.
  - Under RAP, loan payments are based on a person's income, level of debt, and ability to pay.
  - Repayment term limited to 15 years.
  - Contact the National Student Loans Service Centre to apply.
  
- Repayment Assistance Plan for Borrowers with Permanent Disabilities
  - Same as RAP, but calculation of loan payment includes disability related expenses.
  - Repayment term limited to 10 years.



## HOW TO APPLY FOR REPAYMENT ASSISTANCE

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- How can I apply for repayment assistance?
  - The National Student Loans Service Centre is your starting point for all loan repayment programs.
  - You can contact the NSLSC at 1-888-815-4514 to request an application for revision of terms, interest relief, debt reduction in repayment and the Repayment Assistance Plan.
  - You can also access your loan information and program applications through the NSLSC's website at <https://nslsc.canlearn.ca/eng/default.aspx>



## USEFUL CONTACTS

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- ❑ Your Financial Aid Office
  
- ❑ The National Student Loans Service Centre
  - [www.canlearn.ca](http://www.canlearn.ca)
  - 1-888-815-4514
  
- ❑ The OSAP website <http://osap.gov.on.ca>
  
- ❑ Scholarship search websites
  - [www.studentawards.com](http://www.studentawards.com)
  - [www.scholarshipscanada.com](http://www.scholarshipscanada.com)

# End of Slide Show

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Exit from Presentation



# APPENDIX

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# QUEEN ELIZABETH II AIMING FOR THE TOP SCHOLARSHIP

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- ❑ Recognizes students who have shown academic excellence at the high school level and assists students with financial need.
- ❑ Awarded to students graduating from Ontario high schools.
- ❑ Awarded based on merit – value based on financial need.  
(Value of scholarship \$100 - \$3,500.)
- ❑ Submit your OSAP application by the Queen Elizabeth II Aiming for the Top scholarship deadline (usually mid-June of each year).
- ❑ Renewable. Can be awarded for a maximum of four years, provided that the student keeps their grades up. To be eligible to have the scholarship renewed, a student must achieve an average of at least 80 per cent, or the equivalent in Grade Point Average (GPA) or letter grades while in full-time study in the academic year for which he or she receives the scholarship.

[Return](#)

# CANADA STUDENT GRANTS

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- Canada Student Grants for Persons from Low-Income Families
  - If you are a student from a low-income family and qualify for a Canada Student Loan, you can receive \$250 per month of study (max \$3,000 per year).
  
- Canada Student Grants for Persons from Middle-Income Families
  - If you are a student from a middle-income family and qualify for a Canada Student Loan, you can receive \$100 per month of study (max \$1,200 per year).
  
- You do not need to fill out a special application for this grant, because the information that you and your parents supply on your OSAP application is used to determine your eligibility.

# CANADA STUDENT GRANTS

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- Canada Student Grant for Persons with Dependents
  - If you have dependent children under 12, you can receive \$200 per month of study for each dependant.
  - If you have dependent children over 12 who have a disability, you are also eligible to receive the grant.
  
- Canada Student Grant for Persons with Permanent Disabilities
  - If you are a student with a permanent disability, you can receive \$2,000 per loan year to help you with your educational costs (e.g., for tuition, books, and supplies) and living costs.
  
- You do not need to fill out a special application for this grant, because the information that you and your parents supply on your OSAP application is used to determine your eligibility.

# CANADA STUDENT GRANTS

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- Canada Student Grant for Services and Equipment for Persons with Permanent Disabilities
  - Up to \$8,000 for qualifying students with permanent disabilities. You may also be eligible for up to \$2,000 through the Ontario [Bursary for Students With Disabilities](#).
  
- Canada Student Grant for Part-Time Studies
  - You may be eligible to receive up to \$1,200 if you are a part time student supporting dependants, mature students, students with disabilities.
  
- Canada Study Grant for Part-Time Students with Dependants
  - You may be eligible to receive up to \$1,920 per year if you are a part-time student with dependent children.

[Return](#)

# PART-TIME CANADA STUDENT LOANS

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- ❑ If you are participating in postsecondary studies on a part-time basis, you can receive loan funding through the federal government.
- ❑ You must be taking between 20 per cent to 59 per cent of a full course load study.
- ❑ The maximum outstanding principal and interest for all Part-Time Canada Student Loans that you may receive cannot exceed \$10,000 at any time.
- ❑ To apply, use the Part-Time Canada Student Loan application. Applications are available on the OSAP website.

[Return](#)

# ONTARIO ACCESS GRANTS

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- ❑ The Government of Ontario offers Ontario Access Grants to assist first and second-year students from low-income or middle-income families with their tuition costs.
- ❑ Ontario Access Grants will cover between 25 and 50 per cent of your tuition, to a maximum of \$3,000. The maximum percentage of your tuition covered depends on your parents' income.
- ❑ You do not need to fill out a separate application for this grant, because the information that you and your parents supply on your OSAP application is used to determine your eligibility.

[Return](#)

# ONTARIO ACCESS GRANTS FOR CROWN WARDS (OAG-CW)

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- The Government of Ontario offers Ontario Access Grants for Crown Wards to assist current and former Crown wards with their tuition costs in their first degree, diploma, or certificate.
- You do not need to fill out a special application for this grant, because the information on your OSAP application is used to determine your eligibility.
- Current and former Crown wards in one year programs may be eligible for a one time grant for the lower of: \$3,000; 100% of tuition; or provincial need.

[Return](#)

# ONTARIO ACCESS GRANTS FOR CROWN WARDS

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- Current and former Crown wards in programs of two or more years in length may be eligible for grants for the lower of: \$3,000; 50% of tuition; or provincial need:
  - Students in programs more than two years in length and not eligible for the Ontario Access Grant may receive OAG-CW in years one and two;
  - Students in a program of three years or more in length may receive OAG-CW for third year of study;
  - Students in a program of four years or more in length may receive OAG-CW for fourth year of study.

[Return](#)



## DISTANCE GRANTS

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- ❑ You can receive a distance grant any year you attend postsecondary studies on a full-time basis.
- ❑ You do not need to fill out a special application for this grant, as the information on your OSAP application is used to determine your eligibility.
- ❑ To receive the distance grant, students must have at least one dollar of assessed need for the Ontario portion of your loan.
- ❑ Distance grants are paid on top of any OSAP you may receive.
- ❑ Distance grants are based solely on the distance from a postsecondary institution. It doesn't matter whether the program you are taking is offered at the closest institution or not.

## DISTANCE GRANTS

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- Distance grants are designed to help students who live in remote and rural areas with additional travel costs they face to attend postsecondary education.
- There are two types of distance grants:
- Dependent at home, independent at home, married, and sole-support parents who commute more than 80 kilometres to an institution because there is not an institution of the type they attend within 80 km are eligible for the **commuting grant** of \$500 per semester.
- Dependent away from home students who move away to attend a postsecondary institution because there is not one of the type they attend within 80 km of their permanent (usually parents') home are eligible for the **travel grant** of \$300 per year.

# DISTANCE GRANT EXAMPLES

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## Example 1

- Student lives in London, but commutes to the University of Waterloo because he is attending engineering program there.
- Student is **not eligible** for the commuting grant. Distance grants are based on the distance from a postsecondary institution of the same type, **not program choice**.

## Example 2

- Student lives in Owen Sound and leaves home to go to Conestoga College.
- Georgian College has a campus in Owen Sound.
- Student **is eligible** for the travel grant because satellite campuses are not considered when assessing distance.

# ONTARIO FIRST GENERATION BURSARY

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- In 2009-10, the Government of Ontario will provide \$5.0 million in funding to publicly-assisted colleges of applied arts and technology and universities in Ontario to administer the Ontario First Generation Bursary.
- The Ontario First Generation Bursary helps students become the first in their family to attend college or university or become an apprentice.
- Contact your financial aid office for further details about the bursary and information about the application process.

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## TEXTBOOK AND TECHNOLOGY GRANT

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- The Government of Ontario offers Textbook and Technology Grants (TTG) to assist OSAP eligible full-time community college and university students with their costs for textbooks and technology.
- If you are a student attending a publicly-assisted Ontario college or university and are receiving OSAP, you are eligible to receive \$150 through TTG.

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# BURSARIES FOR STUDENTS WITH DISABILITIES

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- ❑ This bursary provides non-repayable financial assistance to full- and part-time students for disability-related services and equipment that they need to participate in postsecondary education.
- ❑ Up to \$2,000 available through bursary.
- ❑ Eligible students may also receive up to \$8,000 in funding through the [Canada Student Grant for Services and Equipment for Persons with Permanent Disabilities](#).
- ❑ Applications available through Office for Students with Disabilities at each institution and from the OSAP website.

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# CHILD-CARE BURSARY PLAN

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- ❑ A non-repayable bursary assists students who have child-care costs for three or more children.
- ❑ If you are married the maximum amount of bursary available is \$35 per week of study for your third child, \$23 for your fourth child, and \$29 for your fifth child. If you are a sole-support parent, the maximum amount of bursary available is \$70 per week of study for your third child, \$46 for your fourth child, and \$58 for your fifth child.
- ❑ Children must be 11 years old or younger, or 12 or older with a disability, injury or illness.
- ❑ If you have more than two children, you can complete a Child-Care Bursary Application form for assistance with child-care costs for your other children, and include completed Bursary Receipt form from child care provider.

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# ONTARIO SPECIAL BURSARY

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- Helps students with low family incomes participate in postsecondary education on a part-time basis at an Ontario university or college of applied arts and technology.
- Up to \$2,500 is available per academic year.
- For students who will not receive funding from a Canada-Ontario Integrated Student Loan or a Part-Time Canada Student Loan.
- To apply, you must fill out the Ontario Special Bursary Plan application form, which is available from the OSAP website.

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# ONTARIO WORK STUDY PLAN

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- ❑ This program helps students at provincially-assisted universities and colleges of applied arts and technology in Ontario to meet their educational costs by working part-time during the year.
- ❑ You can earn up to \$1,000 per term.
- ❑ To apply, contact your Financial Aid Office, or print and complete application form.
- ❑ You must submit the completed application form to your Financial Aid Office.

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## BURSARY FOR STUDENTS WITH DISABILITIES ATTENDING OUT-OF COUNTRY POSTSECONDARY INSTITUTIONS

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- ❑ Loan and bursary assistance is available for deaf, deafened, and hard-of-hearing students who must attend out-of-country postsecondary institutions for disability-related reasons.
- ❑ Students attending school in the 2009-2010 academic year may be eligible for a maximum of \$350 per week of study through the Canada-Ontario Integrated Student Loan.
- ❑ All deaf, deafened, and hard-of-hearing students, regardless of family income, who have eligible education costs to study outside Canada that exceed the student loan weekly maximums, will receive a Bursary for Students with Disabilities Attending Out-of Country Postsecondary Institutions.
- ❑ Eligible education costs include tuition fees, ancillary fees, health insurance fees, books and supplies, room and board, personal living costs, and return trips home.
- ❑ No additional application required. All information provided through the OSAP application.

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# CREDIT CHECK

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- All new OSAP applicants are subject to a check of their credit history to ensure that funding is not issued to individuals with a history of serious credit abuse.
- A credit check looks at your financial background and credit history.
- An OSAP assessment can be appealed if student is denied funding due to failed credit check.
- For appeal, students must demonstrate exceptional circumstances and strong likelihood of loan repayment.

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## INTEREST RELIEF (only for Ontario portion of loan)

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- ❑ Interest relief (IR) may be available to borrowers who are unable to repay their loans because of low income.
- ❑ Borrowers are eligible for up to 30 months of IR and an additional 24 months of extended IR if additional help is required within five years of completion of studies.
- ❑ While receiving interest relief, borrowers are not required to make any principal or interest payments on their loans and the government pays the interest on behalf of the borrowers.

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## DEBT REDUCTION IN REPAYMENT (only for Ontario portion of loan)

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- ❑ Debt reduction in repayment (DRR) programs assist borrowers facing exceptional long-term financial difficulty by reducing their outstanding student loan principal, thereby lowering their monthly loan payments.
- ❑ DRR is available to assist students who have been out of school for at least five years and have exhausted all available periods of interest relief.
- ❑ If you receive assistance through a debt reduction in repayment program, a DRR reduction is applied against your outstanding student loan debt (interest and principal) so that your monthly loan payments are reduced.
- ❑ Payments are not paid directly to you. Payments are sent to the financial institution holding your student loan.

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## TRANSITION GRANT (for 2008-09 Millennium Bursary Recipients)

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- Students who received assistance through a Millennium Bursary during the 2008-09 academic year may receive assistance through the Transition Grant.
- The amount of the Transition Grant will equal the difference between a student's Millennium bursary received during the 2008-2009 school year (i.e., \$3,000) and any Canada Student Grants for Persons from Low-Income Families or Canada Student Grants for Persons from Middle-Income Families.
- Transition Grants will be available for up to three additional years of undergraduate studies.

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# CANADA STUDENT GRANT FOR PERSONS FROM LOW-INCOME FAMILIES (CSG-LI)

- To be considered for the Canada Student Grant for Persons from Low-Income Families, your family income and size must meet certain Low Income Cut-off Thresholds (see chart below for thresholds).
- To be considered for the grant, the family's total income for the previous year, as reported in Line 150 on the Income Tax Form, must be less than or equal to the low-income threshold for the student's family size.

Low Income Thresholds						
Family Size						
1	2	3	4	5	6	7 or more
\$22,241	\$27,689	\$34,040	\$41,329	\$46,875	\$52,866	\$58,859

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# CANADA STUDENT GRANTS FOR PERSONS FROM MIDDLE-INCOME FAMILIES (CSG-MI)

- To be considered for the Canada Student Grant for Persons from Middle-Income Families, your family income and size must meet certain Middle Income Cut-off Thresholds (see chart below for thresholds).
- To be considered for the grant, the family's total income for the previous year, as reported in Line 150 on the Income Tax Form, must be greater than the low-income threshold, but less than or equal to the middle-income threshold.

Middle Income Thresholds						
Family Size						
1	2	3	4	5	6	7 or more
\$40,094	\$56,131	\$69,686	\$79,303	\$86,769	\$92,858	\$98,016

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