



Ontario Student Assistance Program

What is OSAP?



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- The **Ontario Student Assistance Program (OSAP)**, which is offered by the Government of Ontario, provides financial assistance to students to help them attend college or university.
- OSAP is based on your financial need, not your grades.
- With one application, you will be considered for non-repayable grants, as well as an OSAP loan.

What is OSAP?

- **OSAP includes:**

- **Grants, bursaries and scholarships** = non-repayable aid (you keep)
- **Loans** = repayable aid (you pay back)



Am I eligible for OSAP?



Am I eligible for OSAP?

- To be eligible for OSAP, you must be:
 - ✓ A Canadian citizen, permanent resident or protected person
 - ✓ An Ontario resident
 - ✓ Currently attending or entering an OSAP-approved program and school
 - ✓ Currently enrolled in or entering a certificate, degree or diploma program
- You must meet **all** of these four criteria.



Can I get **OSAP** if I want to study
outside of Ontario?



Can I get OSAP if I want to study outside of Ontario?



- Yes, you can still receive OSAP if you enroll in a public college or university program **outside of Ontario**.



- If you want to study **outside of Canada**, you can still be eligible to receive partial OSAP funding.

How is **OSAP** aid determined?



How is OSAP aid determined?

Allowable Educational Costs

- ✓ Tuition & compulsory fees
- ✓ Books & supplies
- ✓ Equipment
- ✓ Computer costs
- ✓ Personal living expenses
- ✓ Child care
- ✓ Travel

minus

Expected Financial Contribution

- ✓ Student contribution
- ✓ Student, parental & spousal income
- ✓ Student & spousal assets

equals

Calculated Financial Need

Example of how OSAP aid is determined

Educational Costs
\$15,000



Financial Contribution
\$3,000



Financial Need
\$12,000



How much money can I get from **OSAP**?



How much money can I get from OSAP?

- The amount of OSAP aid you qualify for is based on your calculated financial need.

Maximum OSAP Assistance Levels for 2017-18

	Weekly	34-week program (2 school terms)
Single dependent and independent students	Up to \$390	Up to \$13,260
Married students and sole support parents	Up to \$660	Up to \$22,440
Students studying outside of Canada	Up to \$210	Up to \$7,140

*Amounts are based on both federal and provincial aid.

**The Government of Canada provides \$210/week in loans for all student types. (This is already included in the funding above.)

How much money can I get from OSAP?

- Go to ontario.ca/osap to find out how much you can get in OSAP loans and grants.

The new OSAP can help

Find out how much you could get

I am in high school ▾

I am a married/common-law student

I have 0 ▾ children

Parental income \$ ▾ *

I will go to *
 university
 college
 private career college

I will live with parent/guardian



Example

The new OSAP can help

Find out how much you could get

I am a married/common-law student

I have children

Parental income

I will go to *
 university
 college
 private career college

I will live with parent/guardian

4 pieces of information were entered in this example



You could get free tuition

Your OSAP funding could pay for tuition and more

Grants (you keep) \$6,500	Loan (you pay back) \$4,000
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How much grant money you could get

How much loan money you could get

How much school could cost

Other information

Tuition \$6,500	Fees, supplies \$2,700	Living expenses \$4,000
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Who can get free tuition?

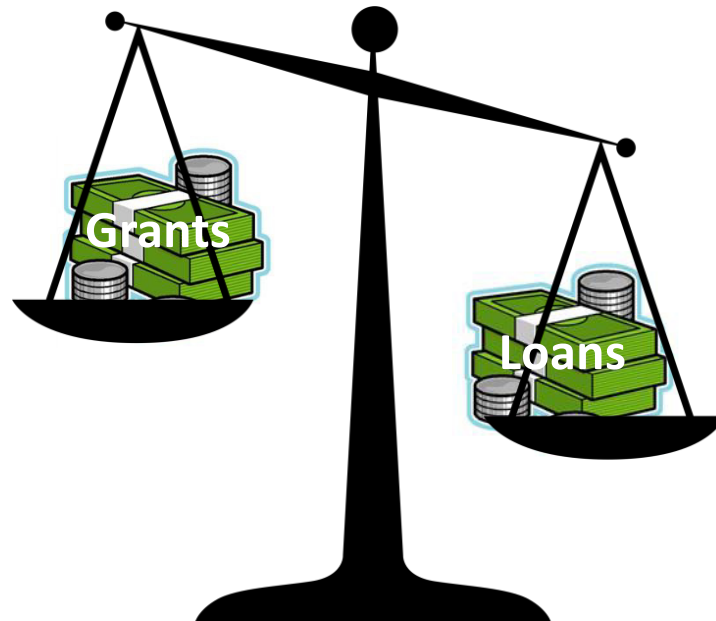
⚡ DON'T LET ⚡
⚡ **WORRIES** ⚡
⚡
ABOUT PAYING FOR
SCHOOL
Follow you
around

**Free
Tuition**
for eligible
students



Who can get free tuition?

- Starting in September 2017, the changes to OSAP will result in **free average tuition and no provincial debt** for:
 - **Dependent students** whose annual family income is less than \$50,000.
 - **Independent students** whose annual income is less than \$30,000.



Who can get free tuition?

- **Free tuition** means OSAP grants would equal or exceed:
 - Actual tuition for a regular college diploma program across the province; **or**
 - Actual tuition for an undergraduate Arts and Science program at an Ontario university; **or**
 - Average tuition for a regular college or undergraduate Arts and Science program for a student in a high cost program, such as engineering.

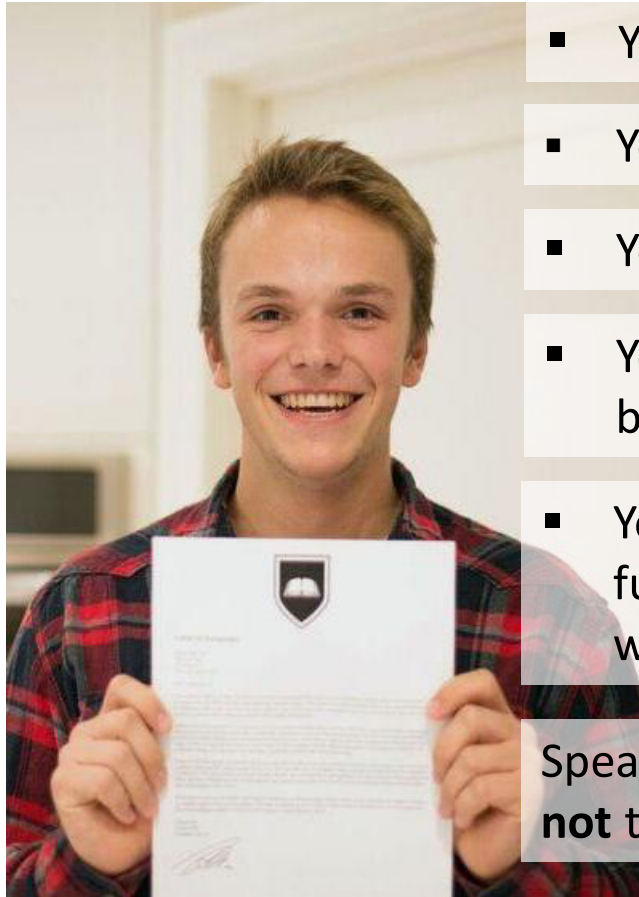


Other important information



Am I a dependent student?

- You are a **dependent student** if all of the following are true:



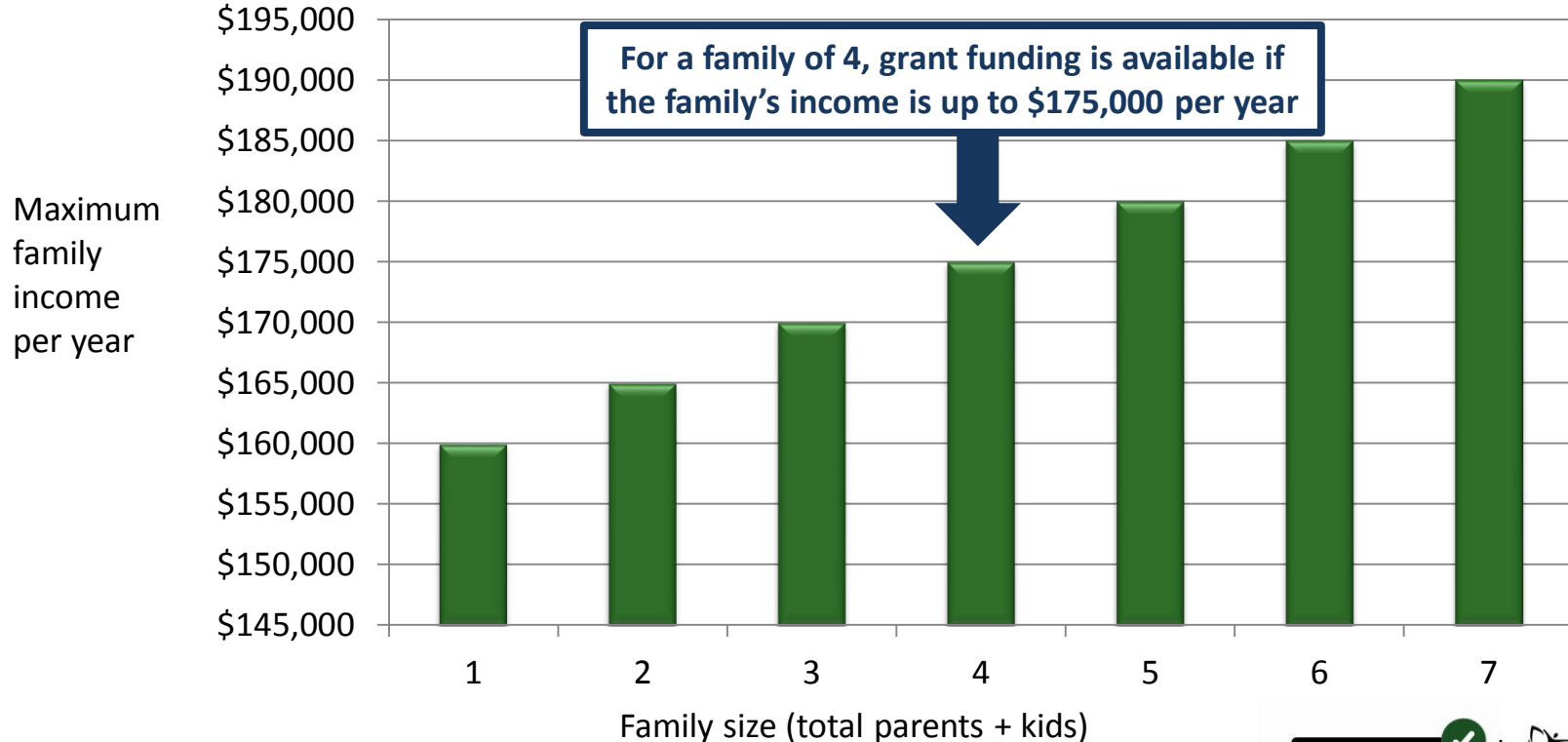
- You're not married or living in a common-law relationship;
- You're not separated, divorced or widowed;
- You're not a sole-support parent;
- You've been out of high school for less than four years before you start postsecondary school; and
- You haven't taken two or more breaks from being a full-time high school or postsecondary student that were both at least 12 consecutive months in length.

Speak to your guidance counsellor if any of these are **not** true.

Can I get a grant if my family income is over \$50,000?

- **Yes**, students with family incomes above these amounts can receive a mix of grants and loans, which are based on their family size and income.

Availability of grant funding based on family size and income



When do I need to repay my OSAP loan?

- In the first six months after you graduate, or stop attending college or university:
 - You don't need to make any loan payments;
 - No interest is charged on the Ontario portion of your student loan; and
 - Interest begins to be charged on the federal portion of your student loan.
- You need to start paying off your student loan six months after you leave school.
- If you're having trouble making your required payments, you could be eligible to lower them.



How do I apply for **OSAP**?



How do I apply for OSAP?

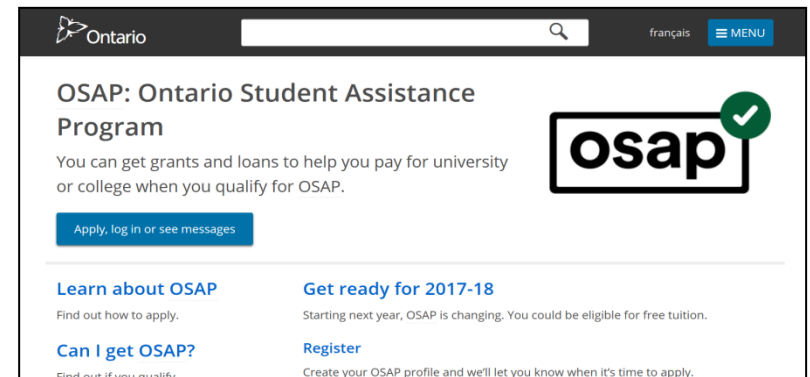
- When you apply for college or university through the college or university application centre (OCAS/OUAC), you'll be directed to OSAP's website, where you can register and set up your profile.
- You can register for OSAP now to receive an email when the application becomes available in **spring 2017**. Registration is free!
- Apply early! Students typically apply right after being accepted to college or university.



Steps to apply for OSAP

- 1 Go to ontario.ca/osap.
- 2 Click “Register” to create your profile. We’ll let you know when it’s time to apply.
Once you create an OSAP profile, you will be assigned an OSAP Access Number (OAN).
- 3 Log in and click “start new app” to fill out the application.
- 4 Gather all required documents. (You’ll get a list at the end of your application.)
- 5 Upload your documents online, or mail/deliver them to your financial aid office.

- 6 Print, sign and submit your MSFAA to a designated Canada Post office.
The Master Student Financial Assistance Agreement (MSFAA) is your lifetime loan agreement.
- 7 Track the status of your application online, and learn how much money you’ll get and when. You can even do this from your phone!



Questions?



Questions?

- Talk to your school's guidance counsellor.
- Visit the OSAP website: ontario.ca/osap.
- Visit the Financial Aid Office of the school you plan to attend.

The screenshot shows the OSAP website homepage. At the top, there is an Ontario logo, a search bar, and a 'français' link. The main heading is 'OSAP: Ontario Student Assistance Program'. Below this, a sub-heading says 'You can get grants and loans to help you pay for university or college when you qualify for OSAP.' A large 'osap' logo with a green checkmark is prominent. A blue button says 'Apply, log in or see messages'. There are four main sections: 'Learn about OSAP', 'Get ready for 2017-18', 'Can I get OSAP?', and 'Pay back your loan'. A light blue box titled 'The new OSAP can help' contains a form with a dropdown menu for 'I am in high school', a radio button for 'I am a married/common-law student', and a dropdown for 'I will go to' with options for 'university' and 'college'.

The screenshot shows the 'OSAP: Financial Aid Offices' page. It features a header with the Ontario logo and 'Home'. The main heading is 'OSAP: Financial Aid Offices' and the sub-heading is 'Public Colleges and Universities in Ontario'. Below this, there is a grid of letters A through W, each followed by a list of institutions. The institutions listed are: A (Algoma University, Algonquin College), B (Brock University), C (Cambrian College, Canadore College, Carleton University, Centennial College), F (Fanshawe College, Fleming College), G (George Brown College, Georgian College, Guelph, University of), H (Humber College), N (Niagara College, Nipissing University, Northern College, Northern Ontario School of Medicine), O (OCAD University, Ontario Institute of Technology, University of Ottawa, University of), S (Sault College, Seneca College, Sheridan College, St. Clair College, St. Lawrence College), T (Toronto, University of, Trent University), and W.



Questions?

- Contact **Service Ontario** at:



Tel: (416) 325-2929 or
1-800-387-5514



TTY: (416) 325-3408 or
1-800-268-7095

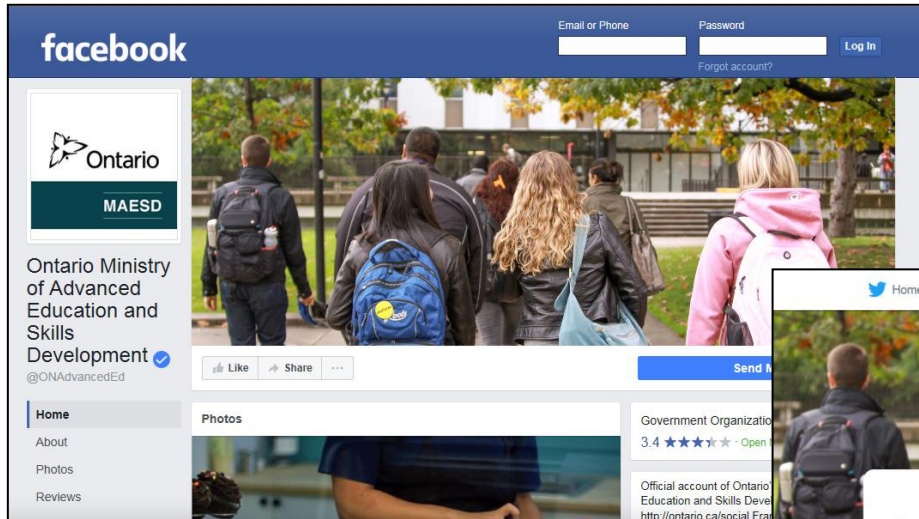


Send an email through the
form at ontario.ca/osap

The screenshot shows the OSAP contact form on the Ontario website. At the top, there is the Ontario logo, a search bar, and a menu icon. The main heading is "Contact us: OSAP: Ontario Student Assistance Program". Below this, there is a sub-heading "Questions, thoughts or opinions? Please use the form below to let us know what you are thinking." and an illustration of a red envelope and a smartphone. The form itself is titled "Send us an email" and includes a "Message" field with a note "please don't include any personal or financial information". Below the message field is a "Would you like a reply?" section with radio buttons for "Yes" and "No" (selected), and a link to "see the service standards for how long it will take to get a reply". A blue "Send" button is at the bottom left. On the right side of the form, there is a section "Other ways to contact us" with the following contact information: 416-325-2929, Toll-free: 1-800-387-5514, TTY: 416-325-3408, Toll-free: 1-800-268-7095, and Fax: 416-325-6348. Below this is an "OSAP Help" section with three links: "Public college or university in Ontario", "School outside of Ontario", and "Private or other school in Ontario".

Contact us on social media

Facebook.com/ONAdvancedEd



@ONAdvancedEd on Twitter
#OSAP

