

# OSAP

## CRASH COURSE

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## What will be covered today:

- ✓ Brief OSAP intro
- ✓ A look at the OSAP application – things to watch for!
- ✓ Common OSAP appeals
- ✓ An OSAP example
- ✓ Questions



## What is OSAP?

“Ontario Student **Assistance** Program”

Funding may be issued as:

- > **LOANS** from both the federal and provincial government

AND/OR

- > **GRANTS** either up-front or as “forgiveness” later on

includes

- 30% off Ontario Tuition Grant
- Permanent Disability Grant
- Canada Student Grant for Low & Middle Income
- Ontario Access Grants
- Ontario Crown Ward Grant

... and more...

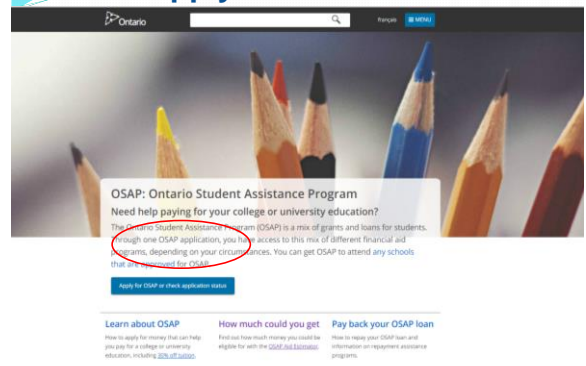
## How does OSAP work?

- ✓ Apply for OSAP each year (usually early May) – you only need to provide signatures and the MSFAA the first time you apply
- ✓ OSAP calculates what they think you need – you won’t be asked for any actual costs!
- ✓ Funding is paid out in 2 installments: 60% in Fall & 40% in Winter
- ✓ You don’t have to repay your OSAP until you stop being a full time student

## Who is involved in my funding?



## To Apply: Ontario.ca/OSAP



## The main OSAP "start" screen

OSAP Log In

OSAP Access Number (OAN):

Password:

Log In >

Forgot OAN or Password?

New to this site? Register Now >

The first time you log into OSAP, you need to select "register now"

## Step 1: Create your PROFILE

New User Registration

Basic Personal Information Clear Section >

Why we need this information >

First name:

Last name:

Date of birth:

Gender: ☒ Male ☐ Female

Identifiers Clear Section >

Social Insurance Number (SIN):

Ontario Education Number (OEN):

You can find this # on your report cards!

Must be your "legal" name

OSAP Website Password Clear Section >

Keep your password safe and do not share it with anyone. No one from the ministry or one of its authorized agents requires this information and should never ask you for your password.

Password Format Rules >

Must be <12 characters, 1 capital letter & letters & #s only!

Password:

Confirm password:

Challenge Questions and Answers >

Why we need this information >

Remember this password! You will need it every time you try to access your OSAP information online & to print your forms later on!

Challenge Question #1

Question #1:

Answer #1:

Re-enter answer #1:

Release of Information to Others Clear Section >

Do you want someone else to have access to your information (e.g. call on your behalf)? ☒ Yes ☐ No

First Name:  Last Name:  Date of Birth:    Valid Until:

I authorize the ministry or one of its authorized users (e.g., financial aid office staff, postsecondary school) to release to the person(s) named in this section any information for the purposes of administering the Ontario Student Assistance Program (OSAP), including information related to any funding I may apply for or have already applied for. This consent is valid for a five year period starting from when I submit this consent. I understand that I can come back to this website at any time and either amend or revoke my consent for the person(s) named here or extend this consent for an additional five year period.

Cancel > Submit >

Say "yes" here if you want to allow someone other than yourself to get access to your OSAP information

Ontario MINISTRY OF TRAINING, COLLEGES AND UNIVERSITIES

Ontario.ca | Français

You will be assigned an "OAN" ... it's for LIFE!

Welcome to the OSAP Website Log In

As part of this registration process, you have been assigned an OSAP Access Number (OAN). You will use this number, along with the password that you just created, anytime you log in to the secure section of the OSAP website.

Your OSAP Access Number (OAN) is: **810199999**

STOP! Before you go any further, write this number down as you will need it for future website access!

Next >

## Email validation

- You must validate your email within 24 hours to proceed with the application
- Allows you to reset your own password in the future!



## Step 2: Complete a funding application for the current year

**Website Accessibility**  
How to use this site if using a screen reader

**My Profile**  
Consents and Agreements  
Basic Personal Information  
Email & Correspondence Options  
Addresses  
Release of Information to Others  
Additional Information  
Password & Challenge Questions  
Help

**My Applications**

**Full Time**  
If taking 60% or more of a full course load or 40% if you have a permanent disability.

ALL OSAP Full-Time Programs **Start New App >**  
Check Status/Submitted App >

30% Off Ontario Tuition ONLY **Start New App >**  
Don't use this app if you've already used the one above.

**Part Time**  
If taking 20% to 50% of a full course load.

ALL OSAP Part-Time Programs **Start New App >**

**Ontario Student Opportunity Grant**  
You don't fill out a separate application because you're automatically considered when you apply for time programs.

You will be asked to review your "profile" information EVERY TIME you complete a new application

**Change My Profile**

**Basic Personal Information**  
How to make a change >

First name: WOODGATE  
Last name: WOODGATE  
Date of birth: 11/14/1994  
Gender: Male  
Country: Canada

☐ Change Required  
☒ Change Required  
☐ Change Required

**Instructions:**  
You indicated that your date of birth is not correct. Provide a copy of one of the following documents:  
• Your birth certificate  
• The front and back of your Permanent Resident Card  
• Your Record of Landing  
• Your Confirmation of Permanent Residence  
• Your valid Protected Person Status Document (issued prior to January 1, 2013)  
• Your valid Refugee Travel Document

Answer carefully the first time!  
Take your time!  
Errors = DELAYS

A simple mistake in your date of birth means a delay – proof has to be sent to your school's financial aid office!

## Pick your specific school...

**OSAP Application for Full-Time Students**

**School You Plan to Attend**  
NIPESING UNIVERSITY  
Student Awards Office  
P.O. Box 5002  
100 College Drive  
North Bay ON CA  
P1B 8L7

**Additional Information About Your School**  
City of school: North Bay  
Campus of school: (if applicable)  
Student number: 00999999  
The ministry will use a portion of your OSAP funding to pay, on your behalf, your tuition and compulsory fees directly to your school. If you don't want the fees to be paid on your behalf, indicate so here: ☐ Details >  
☐ Don't pay fees on my behalf

The student number is the one assigned to you by your university/college...NOT your high school ID!

If you choose this option it will be YOUR responsibility to pay fee installments by the deadline!  
This question will only appear if you're applying to a school that deducts fees from OSAP

## Pick your program

**OSAP Application for Full-Time Students**

**Select Your Program**  
You searched for: "crim". Select your exact program after reviewing the program details. If you didn't find your program, try a new search or enter the name of your program. Details >

**Search Results**

Program Name:	Year of Program:	Program Details:	Select:
CRIMINAL JUSTICE - 4 YEAR HONOURS	1	Start date: Sep 8/16 End date: Apr 29/17 Number of terms: 2 Total years in program: 4 Level of study: Bachelor's Degree Total weeks of study: 34 Co-op program: No	<input checked="" type="radio"/> Select
CRIMINAL JUSTICE - 4 YEAR HONOURS	2	Start date: Sep 8/14 End date: May 1/15 Number of terms: 2 Total years in program: 4 Level of study: Bachelor's Degree	<input type="radio"/> Select

## Determine your "status"

**OSAP Application for Full-Time Students**

**Status and Residency**  
Clear Page >

**Current Status**  
Clear Section >

Select the FIRST statement that describes your current situation. Details >

☒ I am single, separated, divorced or widowed and have no dependent children living with me.

**Single Student Status**  
Clear Section >

Select the FIRST statement that describes your current situation. Details >

☐ I am separated, divorced, or widowed and have no dependent children living with me.

☐ Both of my parents are deceased.

☒ None of the above statements apply to me.

**Ontario Residency**  
Clear Section >

Read the following statement(s) carefully. Indicate "Yes" if this statement best describes your current residency situation.  
I have always resided in Ontario.

Most of you will choose this option

## Report your income

**Financial Information**  
Clear Page >

**Income Received Before Study Period**  
Clear Section >

Estimate the amount of total gross income you expect to receive for each of the time periods below. Details >  
Enter amounts in dollars only. Do not enter cents or use periods or commas. If the amount is not applicable, enter zero (0).

Jun 2016 to Sep 2016 total gross income  
Jun 2016 to Sep 2016 total gross income \$

Estimate the amount of income you expect to receive for each of the time periods below. Details >  
Enter amounts in dollars only. Do not enter cents or use periods or commas. If the amount is not applicable, enter zero (0).

Scholarships, bursaries, and/or awards you expect to receive for your study period  
Details >

Educational Assistance Payments from a Registered Education Savings Plan (RESP) and payments used for interest and dividends earned on trust funds or other education savings plans you expect to use for your study period  
Details >

Government funding or income support you expect to receive for your study period  
Details >

Employment income you expect to receive  
Details >

Income from all other sources, worldwide you expect to receive from above study period, excluding income already reported for your above study period.

You're making a "best guess" right now – OSAP will ask you to confirm your income online in the fall.

At ANY time of year, you can make a change in writing through your Financial Aid Office

Only report EAP portion

## → Provide parental info

**Parent Information** [Clear Page >](#)

**Marital Status** [Clear Section >](#)

This page determines if one or two of your **parents** must provide information. Parent refers to birth parent, adoptive parent, step-parent, legal guardian, or official sponsor.

**My parents are married to each other or are in a common-law relationship with each other.**

☐ Yes  
☒ No

**The parent that I currently live with has remarried or is in a common-law relationship. If you moved to go to school, base your response on the parent you lived with before moving away.**

☒ Yes  
☐ No

**We need personal, income and children details from the parent you currently live with (or lived with before moving) and from his or her spouse or common-law partner.**

**Income Reported on 2015 Canadian Income Tax Return**

Enter amounts from your parent's 2015 Canadian Income Tax Return. If it has not been filed for 2015, estimate the amounts. Enter amounts in dollars only. Do not include money received through Universal Child Care. Do not indicate cents or use commas or periods. If the amount is zero or negative, enter zero (0).

**Total income from line 150:** \$

**Pension income splitting >** \$

**Net income from line 236:** \$

**Canada Pension Plan contribution from lines 308 and 310:** \$

**Employment Insurance premiums from line 312:** \$

**Total tax payable from line 435:** \$

**Other payable amounts >** \$

**I (Parent 1) authorize Canada Revenue Agency (CRA) to release to the ministry or an authorized third party administrator as identified by the ministry information about my income tax returns and, if applicable, other required tax payer information about me, whether supplied by me or a third party.**

[Complete Declarations Text >](#)

**Other Income**

If your parent has other income not reported on his or her 2015 Canadian Income Tax Return enter the value of this taxable and non-taxable 2015 income from all sources world-wide. Enter amounts in dollars only. Do not indicate cents or use commas or periods. If the amount is zero or negative, enter zero (0). Do not include income from a trust or a partnership.

**All other taxable and non-taxable 2015 income:** \$

**I cannot provide the information for Parent 1. Details >**

**If you pick this option, you will be asked to provide documentation to support a Family Breakdown!**

**DO NOT GUESS what your parents' income might be – these numbers are verified with the Canada Revenue Agency!**

**Watch out! "Other income" is income NOT already reported in the section above!!!**


**Children Details**

**Number of dependent children, including the student, parents have:**

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

[EXIT >](#) [SAVE & EXIT >](#)

**Check the definition of "dependant children" to ensure that you accurately represent family information**



**OSAP Application Steps** [Cancel >](#) [Save & Exit >](#)

**2016-2017 OSAP Application for Full-Time Students**

**Go To:** [Status of Step](#) [Review and Submit](#)

**Step 1: Review**

- Review the information you provided to ensure that it is correct. Go to **Summary of Your Application**.
- To make a change, use the left navigation bar and select the page you want to edit.

**Step 2: Submit**

- If you're not ready to submit you can come back later to edit and submit. Your application will stay on file for 45 days if you don't update or submit it.
- After you submit, any other changes need to be made in writing to your financial aid office.

**Step 3: Print**

- Print your personalized forms (if applicable). You can only do this after you submit.

[Exit >](#) [Review >](#) [Submit >](#)

**Application Details**

- [Summary of Application >](#)
- [Documents You Must Provide >](#)
- [Master Student Financial Assistance Agreement \(MSFAA\) >](#)
- [Program Costs >](#)

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

## Step 3: Print required documentation

**2016-2017 OSAP Application for Full-Time Students**

**Standard Documents**

**You will only have to submit signature pages & the MSFAA the first time you apply**

**You should consider printing your forms yourself in order to avoid delays in getting your funding. If you do, click on "Change >" to change your forms preference so that a package is not mailed to you.**

Document	Status	Instructions	Date	Action
Master Student Financial Assistance Agreement (MSFAA)	Required	Print and submit to designated Canada Post Outlet.	Mar 31/16	Print/Save
Proof of Residency	Received	Upload or submit to your financial aid office.	Mar 31/16	Print/Save > Upload >
Proof of Disability	Received	Document uploaded successfully. Generally it takes 3-4 weeks from upload date to be reviewed and processed.	Mar 31/16	Upload History >
Proof of Crown Ward	Required	Upload or submit to your financial aid office.	Mar 31/16	Print/Save > Upload >
Your Declaration and Signature pages	Approved	Approved = no further action required		Print >
Parents' Declaration and Signature pages	Denied	Denied = documents must be resubmitted		Print >

**Print your MSFAA and take it to a Canada Post outlet for processing right away**

**Received = successfully uploaded –pending processing**

## The Master Student Financial Assistance Agreement (MSFAA)

- ✓ Tells the Loan Centre where to deposit your OSAP funding – must be an account in YOUR name
- ✓ SOON after you submit your application:

- Print and complete the MSFAA
- Take the first 2 pages plus
  - valid SIN proof
  - government-issued photo ID
  - bank account information (voided cheque, direct deposit info from bank, etc.)

To a Canada Post outlet...it has to be **YOU!**

- ✓ Only needs to be done once -the first time you apply for OSAP

If you save your application, log back in & "finish app":

All OSAP Full-Time Programs: Main Page

Before you start a new 16-17 application for all full-time programs, make sure you haven't already started or submitted it. If not, then start a new one.

[Start a New App](#)

16-17 Apps on File

School and Program:	Study Period:	Application form:	Actions:
NIPISSING UNIVERSITY Bachelor of Arts (Criminal Justice)	Sep 9/16 - Apr 29/17	Web App - Started * Last edited: Apr 15/15	<a href="#">Finish App &gt;</a> <a href="#">Cancel App &gt;</a>

\* Your application will stay on file for 45 days if you don't update or submit it; otherwise it will be deleted.

Once you "submit" the only way to make changes is in writing to your Financial Aid Office

If you "submitted" & want to check your status...

All OSAP Full-Time Programs: Check Status/Submitted Apps

Most recent year with submitted apps will be displayed

16-17 Apps on File

School and Program:	Study Period:	Application Form:	Actions:
Lakehead University Health Studies	Sep 10/15 - May 12/16	Web App - Submitted Submitted: Sep 1/15	<a href="#">Check Status &gt;</a> <a href="#">Print/Upload &gt;</a> <a href="#">View Estimate &gt;</a> <a href="#">View App Details &gt;</a> <a href="#">Close App &gt;</a>

You should "check status" regularly throughout the year to stay informed of changes to your funding, what's issuing when, etc.!!!

## So, how much OSAP can I get?

- ✓ Single student
- ✓ Living at home for the summer
- ✓ Going away to university
- ✓ Worked part-time during last year of high school - saved \$500
- ✓ Will earn \$2000 during the summer
- ✓ Awarded entrance scholarship of \$1000
- ✓ Not going to work while at university
- ✓ Parental income is \$75 000
- ✓ 2 parent family with 2 kids (including you – you're the only one going to university/college)

### An "away from home OSAP assessment:"

	Away from home	At home
<b>Estimated Expected Costs For Your Study Period</b>		
Estimated Tuition Costs:	\$5,876	
Estimated Compulsory Fees:	\$922	
Estimated Books, Supplies and Other Direct Educational Costs:	\$1,494	
Estimated Travel and Living Allowances:	\$9,335	
<b>Your Total Estimated Costs:</b>	<b>\$17,629</b>	<b>\$12,137</b>
<b>Estimated OSAP Funding For Your Study Period</b>		
Estimated Provincial Student Loans:	\$2,967	
Estimated Federal Student Loans:	\$7,140	
Estimated Provincial In-Year Grants:	\$0	
Estimated 30% Off Ontario Tuition:	\$1,830	
Estimated Federal In-Year Grants:	\$791	
<b>Total Estimated OSAP Funding:</b>	<b>\$12,728</b>	<b>\$9,112</b>
<b>Estimated Outstanding Debt For the Academic Year</b>		
Estimated Total Student Loans:	\$10,107	
Estimated Ontario Student Opportunity Grant:	SUBTRACT: \$2,707	
<b>= "loan forgiveness"</b>		
<b>Estimated Outstanding Debt:</b>	<b>\$7,400</b>	<b>\$6,491</b>
<b>Estimated Education, Tuition, and Textbook Tax Credit:</b>	<b>\$2,265</b>	<b>\$2,265</b>

**Actual cost will be closer to \$19000!**  
Even at \$75K parental income, grants~ "free tuition"

## OSAP recognizes...

Life is  
**Complicated**



## OSAP Review/Appeal options

"Real life" situations which may be considered include the following:

- Lower Estimated Income (parents)
- Family breakdown
- Exceptional Parental expenses
- Additional local travel (living at home & commuting to campus)
- Home within 30km but do not live with parents

## Every year:

### Ensure you don't go into repayment...

Once you access OSAP funding, every year after that you have to let OSAP know you're back in school full time... either by:

1. Getting new funding – submit a new OSAP application every year
2. Completing a Continuation of Interest free status form available in your school's financial aid office

**Remember – OSAP won't know you're back in school unless you tell them "officially"!**

## Questions?

I smile  
because I have no  
idea what's going on.



## Free tuition in 17/18? Not really that different from today:

For a family of 4, 1 in PS with parental income <\$50,000, away from home

In 2015/16, this student would have received:	
Federal Loan	\$7140
Federal Grant (Low Income)	\$1977 * will increase in 2016/17
Provincial Loan	\$2573
30% off Ontario Tuition Grant	\$1830
Ontario Access Grant	\$1109
Loan Forgiveness	\$2313
<b>Tuition</b>	<b>\$5878</b>

**Total grants in 2015/16 = \$7229**

Keep in mind "free tuition" is actually AVERAGE Ontario tuition and may not be 100% of YOUR tuition!