



# Ontario Student Assistance Program



**What is OSAP?**

# OSAP is financial assistance

The Ontario Student Assistance Program (OSAP) is funded by both the federal and provincial governments.

OSAP provides needs-based assistance through grants and loans to help qualified students with the cost of postsecondary studies.



## Grants

Non-repayable aid  
(students keep)

+



## Loans

Repayable aid  
(students pay back)

=





**Am I eligible for OSAP?**

# Lots of people are!

- 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 that's at least 12 weeks long





**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 may still be eligible to receive partial OSAP funding.



**How is OSAP aid determined?**

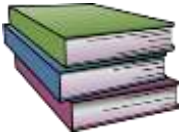


# It depends on your unique circumstances

**Educational Costs**  $-$  **Financial Contribution**  $=$  **Financial Need**



Tuition



Books



Living expenses



Student



Parent(s)



Scholarships and bursaries





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

# Use our calculator to see how much money you could get

Go to [ontario.ca/osap](https://ontario.ca/osap) to find out how much you can get in OSAP loans and grants.

**How much you could get**  
See what you could get in grants and loans.

I left high school in

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

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

**Free  
Tuition**  
for eligible  
students



**Who can get free tuition?**

# Hundreds of thousands of students are getting free tuition starting fall 2017

The new OSAP provides more generous financial support to a greater number of students, including free tuition for hundreds of thousands of low- and middle-income students.

## **Free tuition = grants from OSAP that equal or exceed the cost of:**

- Tuition for a regular college diploma program at a publicly assisted college in Ontario; or
- Tuition for an undergraduate arts and science program at an Ontario university; or
- High cost programs like engineering or dental hygiene are usually covered by a combination of OSAP and bursaries or other aid through the Student Access Guarantee.

## OSAP is still available for higher income families

Students from middle and higher income families may receive more generous support.

**For a family of 4,  
grant funding is  
available up to a  
family income of  
\$175,000 per year**

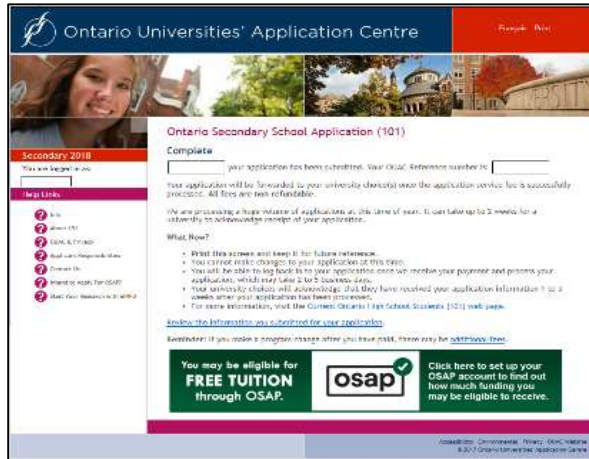
Family size	Maximum family income per year
1 person	\$160,000
2 people	\$165,000
3 people	\$170,000
4 people	\$175,000
5 people	\$180,000
6 people	\$185,000
7 or more people	\$190,000



**How do I apply for OSAP?**

# Applying for OSAP is easier than ever before!

- 1 If you're applying to college or university in Ontario, you can apply for OSAP at the same time that you do your university and college applications.



- 2 If you're already in college or university, or applying to a school outside of Ontario, you can apply for OSAP at [ontario.ca/osap](https://ontario.ca/osap).

- 3 Once you've applied, log into your OSAP account from time to time to see how much OSAP you can expect to receive and whether any supporting documentation is required to finish your application.





**When do I get my OSAP?**

# You'll receive your OSAP around the start of classes

OSAP funding comes in two installments.

A simplified payment process will be in place – payments will be made directly to institutions by OSAP on your behalf.

Any remaining OSAP funding will be deposited in your bank account around the start of classes.





**When do I repay my OSAP loan?**

# You have a 6-month grace period before you need to start paying off your loan

OSAP loans are interest-free and payment-free while you are in full-time studies.

In the first six months after your last confirmed study period ends:

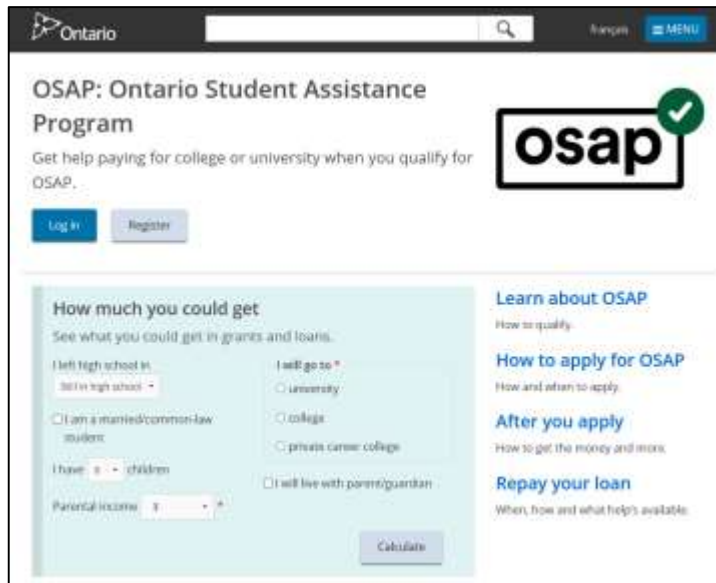
- You don't need to make any loan payments;
- No interest is charged on the provincial portion of your student loan; but
- Interest is charged on the federal portion of your student loan.



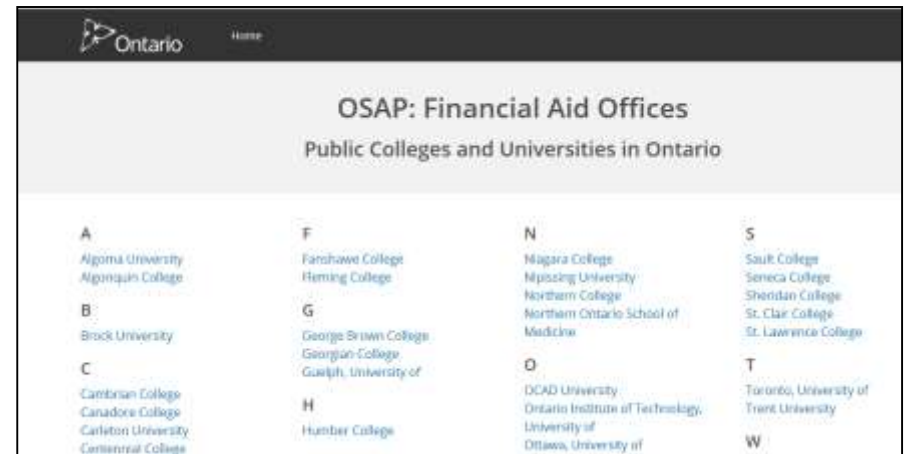
If you're having trouble making your required payments, you could be eligible for support through the Repayment Assistance Plan (RAP).

# Need more information?

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



The screenshot shows the OSAP website interface. At the top, there is a search bar and a menu icon. The main heading is "OSAP: Ontario Student Assistance Program". Below this, there is a sub-heading "Get help paying for college or university when you qualify for OSAP." and a large "osap" logo with a green checkmark. There are "Log in" and "Register" buttons. The main content area is divided into two columns. The left column is titled "How much you could get" and contains a form with fields for "I left high school in" (dropdown menu), "I will go to" (radio buttons for university, college, private career college), "I am a married/common-law student" (checkbox), "I have" (dropdown menu for children), and "Parental income" (dropdown menu). A "Calculate" button is at the bottom of this section. The right column is titled "Learn about OSAP" and contains links for "How to qualify", "How to apply for OSAP", "After you apply", and "Repay your loan".



The screenshot shows the "OSAP: Financial Aid Offices" page. The heading is "OSAP: Financial Aid Offices" and the sub-heading is "Public Colleges and Universities in Ontario". The page is organized into a grid of letters (A, B, C, F, G, H, N, O, S, T, W) with corresponding institutions listed under each letter.

A	F	N	S
Algoma University Algonquin College	Fanshawe College Humber College	Niagara College Nipissing University Northern College Northern Ontario School of Medicine	Sault College Seneca College Sheridan College St. Clair College St. Lawrence College
B	G	O	T
Brock University	George Brown College Georgian College Guelph University of	OCAD University Ontario Institute of Technology University of Ottawa, University of	Toronto, University of Trent University
C	H		W
Cambrlan College Canadore College Carleton University Centennial College	Humber College		

# Questions?