10 THINGS ABOUT APPLYING FOR OSAP YOU NEED TO KNOW!

1) Apply at ontario.ca/osap

2) New user? Register for an OSAP Access Number (OAN). Record your OAN and don't lose it. You need it to access your OSAP account every time.

3) Fill out the OSAP full-time application so that you're automatically considered for all possible grants (non-repayable) and loans (repayable).

4) OR, try the OSAP aid estimator *(how much money you may be eligible for)* and the repayment calculator (how much you may have to repay after school is over) both found on ontario.ca/osap

5) Before you register/apply you will need:
   - Your Social Insurance Number
   - If you do not have your Social Insurance Number, you will need to obtain a *Confirmation of Sin letter* from a Service Canada centre
   - Your parent(s)' income for the previous year. Information from the previous tax year's Notice of Assessment from CRA will be required to complete the application

6) Complete the application. You don't have to do it all at once – save the application and go back another day. Just remember to submit it!

7) WHEN? Apply AFTER you've accepted your offer of admission to college or university. This will help ensure you receive funding in time to meet your school's payment deadlines OR at least 8 weeks before the start of your program. You may also apply during the study term but watch deadlines!

8) If you apply online, you'll get an instant estimate to help you plan your school year.

9) Print your signature pages and any other required forms. Get them completed and signed ASAP. You can upload them online or submit them to your Financial Aid Office. If you haven't applied before you will need to print your Master Student Financial Assistance Agreement (MFSAA). Sign it and take it along with government-issued photo ID to a designated Canada Post location.

10) Need help? Contact the Financial Aid at one Ontario University or College offices @
    Financial Aid Office @ Universities and Colleges

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