

ONTARIO STUDENT ASSISTANCE PROGRAM 'OSAP'

What is OSAP?

It is a financial aid program that helps pay for college or university. OSAP offers funding through:

- **grants:** money you don't have to pay back
- **a student loan:** money you need to repay once you're done school

When you apply for OSAP, you will automatically be considered for both grants and loans. If you don't want to take a loan, you can decline it after your application is approved. There are also programs to help you repay your student loan once you're done school.

What can OSAP help with?

OSAP can help you pay for:

- tuition
- books, equipment and supplies
- compulsory student fees charged by a school
- living expenses (full-time students only)
- child care (for students with children)

Who can get OSAP?

OSAP is open to Ontario residents of any age who are:

- Canadian citizens or permanent residents

Who is not eligible?

You may not be eligible for OSAP if you:

- do not meet the academic progress requirements
- have enough financial resources, including other forms of government aid, to cover expenses
- report income on your OSAP application that's significantly different from what your parents reported to Canada Revenue Agency (CRA)
- have defaulted on a student loan
- have grant or bursary overpayments or multiple outstanding loan overpayments
- failed a credit check
- declared bankruptcy or consumer proposal, or consolidation orders
- have reached your lifetime limit of student loan funding (340 weeks of funding, 400 weeks of funding for doctoral studies, 520 weeks of funding for students with disabilities)
- are an international student

How do you apply?

1. Before you register/apply you will need:
 - Your Social Insurance Number
 - Social Insurance Number (*visit Service Canada centre if you don't have one!*)
 - 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
2. You must apply online at ontario.ca/osap [OSAP Registration](#)
 - Register for an OSAP Access Number (OAN).
 - Record your OAN. You need it to access your OSAP account every time.
 - Fill out the OSAP full-time application to be automatically considered for all grants (*non-repayable*) and loans (*repayable*).
3. Need help? Contact Financial Aid at one Ontario University or College offices @ [Financial Aid Office @ Universities and Colleges](#)

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](#)



