### **ABOUT APPLYING FOR OSAP – May 2015**

Please be accurate, as any changes you make after the application has been submitted will need to be done in writing to your school's financial aid office. Before you start, you will need: your OEN#, your SIN#, Parent(s) SIN #, Parent(s) tax information [Lines 150, 236, 308, 310, 312 & 435 from their 2014 tax return(s)].

STEP 1	STEP 2	STEP 3
Start your application online	Gather documents	The MSFAA
<ol> <li>Accept a post-secondary program on either www.ontariocolleges.ca or www.ouac.on.ca [you cannot complete an application without having accepted a program of study]</li> <li>Go to the application website: https://osap.gov.on.ca</li> <li>Click on 'Register.' Read and agree to the OSAP User Agreement, OSAP Terms &amp; Conditions and Collection of Personal Information</li> <li>Complete the 'New User Registration.' Use your legal name. Make sure to write down your OSAP Access Number (OAN) at the end of the registration process</li> <li>Complete contact and mailing information. Please mark that you want to check the status of your application online and that you will print all personalized forms yourself</li> <li>Validate your email address</li> <li>To apply for OSAP and the 30% Ontario Tuition Grant, under 'Full Time' choose the first of the 2 options, "All OSAP Full Time Programs." (Choose second option if you only want to apply for the 30% Ontario Tuition Grant).</li> <li>Start application by clicking 'Start New App'</li> <li>Select the right start date (month/year - i.e. Sept 2015). It will tell you (in blue writing) that you are applying for the 2015-2016 school year. Confirm your profile.</li> <li>Read and agree to both the regulations and terms &amp; conditions regarding your OSAP application</li> <li>Under 'Additional Information About Your School', do NOT check the box 'Don't pay fees on my behalf." This will ensure your first installment of OSAP will be automatically paid by the program's deadline.</li> <li>Under "Current Status", you will <i>most likely</i> choose the last option: "1 am single, separated, divorced or widowed and have no dependent children." Then, you will <i>likely</i> choose "None of the above statements applies to me."</li> <li>Submit the application online (it will be reviewed by the Canada Revenue Agency). If you do not complete your application in one sitting, when logging back in, click "Finish Unfinished App.' Do NOT start a second applicati</li></ol>	<ul> <li>You will need to enter your OSAP password to access all documents to print.</li> <li>1. Print, date and sign your declaration and signature page</li> <li>2. Print the declaration and signature page for your parent(s)/ guardian(s). Let them date and sign it</li> <li>3. If necessary, gather any other supporting documents OSAP may require from you after your application has been submitted (e.g. tax receipts)</li> <li>4. Mail (or upload) all these documents to your school's financial aid office</li> </ul>	<ol> <li>Print the lifetime student loan agreement, "Master Student Financial Assistance Agreement" (MSFAA) [you will only have to complete the MFSAA form in your first OSAP year]</li> <li>Read the terms and conditions</li> <li>Complete the form, sign and date it</li> <li>DO NOT SUBMIT THIS DOCUMENT TO YOUR FINANCIAL AID OFFICE</li> <li>Bring the first page only (the one with your signature) to a designated Canada Post outlet in your area with 2 pieces of valid identification: -Social Insurance Card -a government issued photo (e.g. driver's licence, passport)</li> <li>Canada Post will send your MSFAA directly to the National Student Loans Service Centre</li> </ol>

QUICK REVIEW- After completing the online application (Step 1), you will need to print, fill out and sign the following documents: 1. Student declaration and signature page (to be submitted to school's financial aid office) [Step 2]

2. Parent(s)/guardian(s) declaration and signature page (to be submitted to school's financial aid office) [Step 2]3. Master Student Financial Assistance Agreement MSFAA [Step 3]

If you change the school/program you are going to attend *after* your application has been submitted: Program change - notify financial aid office of the program change (as this could have impact on your funding) School change – notify financial aid office to cancel your application so you can re-submit with new school & program

## Through one OSAP application, you will have the opportunity to access many financial aid programs, and you will be automatically considered for the Ontario Tuition Grant (30% off your tuition)

#### What is OSAP?

The Ontario Student Assistance Program offers financial assistance to students demonstrating financial need. It offers students **two** types of assistance:

#### 1. Grants:

Money that you do not have to pay back (part-time & full-time students are eligible)

#### 2. Student loans:

Money you need to repay (full-time students are eligible)

#### APPLY AS EARLY AS YOU CAN!

Apply as early as May to ensure OSAP funds will be available for September

#### Who is Eligible?

OSAP is for *all* Ontario residents who are: -Canadian Citizens -Permanent Residents -Convention Refugees

Choose the option for your funds to be sent directly to your school's financial aid institution. This will ensure your first installment will be paid by the program's deadline.

# Your funds usually come in 2 installments:

1. At the beginning of your
study period
(usually around September)
60% of funds released
2. Halfway through your study
period
(usually around January)
remaining 40% of funds
released

#### What to expect AFTER your application is submitted:

- 1. OSAP checks your information (personal identification information, credit history, etc.)
- 2. OSAP verifies your/your parents' income (Canada Revenue Agency)
- 3. OSAP contacts your school-to verify enrollment, program information and costs
- 4. OSAP contacts you by email and updates your status on your online application-lets you know if you are, or are not receiving funds