

**Purpose**

Normally your parent's 2018 income information is used when assessing your 2019-20 OSAP Application for Full-Time Students. Use this form to request that your parent's estimated 2019 income be used instead of their 2018 income in the assessment of your 2019-20 full-time application.

You can make this request if your parent's financial situation changed in 2019 because of unexpected and/or one-time circumstances, such as:

- loss of full-time employment and/or new employment at a lower pay rate;
- illness, accident or retirement; and/or
- receipt of a severance package, insurance settlement or other one-time income payout.

If this request is accepted, your parent's 2019 estimated income will be used to determine your eligibility for Canada-Ontario Integrated Student loans and Ontario grants.

In order to complete this form, you must have already submitted a 2019-20 OSAP Application for Full-Time Students.

**Required documents**

Your parent must provide a letter explaining the unexpected and/or one-time circumstances that caused a difference between their 2018 and 2019 income. This letter must be signed and dated by your parent.

Your parent must also provide documentation (e.g. letter from employer, legal documents) that supports their 2019 income estimate and the circumstances outlined in their letter.

**Verification of income**

The ministry verifies income information provided for your application. If parent's 2018 income can't be verified with the Canada Revenue Agency (CRA), they must complete the 2019-20 Parental Income Verification: Canadian Non-taxable and/or Foreign Income form.

If the ministry cannot verify your parent's income within 12 months from the start of your 2019-20 study period, any Ontario Student Grant you receive may be converted to a loan that you must repay.

**How to submit this form**

You can upload your completed form online. Log into the OSAP web site and go to your application to use the "Print or upload documents" button. Or, you can submit a paper copy as follows:

**If you're going to a school in Ontario:**

Send your completed form and all required documents to your school's financial aid office.

**If you're going to a school outside of Ontario:**

Send your completed form and required documents to: Student Financial Assistance Branch, Ministry of Training, Colleges and Universities, PO Box 4500, 189 Red River Road, 4th Floor, Thunder Bay, Ontario, P7B 6G9.

**Deadline**

This form and all required documents must be received by your financial aid office or the ministry no later than 40 days before the end of your 2019-20 study period.

**Questions?****If you're going to a school in Ontario:**

Contact the financial aid office at your school.

**If you're going to a school outside Ontario:**

Contact the ministry at: Student Financial Assistance Branch, Ministry of Training, Colleges and Universities, PO Box 4500, 189 Red River Road, 4th Floor, Thunder Bay, Ontario, P7B 6G9.

General inquiry telephone service is available Monday to Friday, 8:30 AM – 4:30 PM (Eastern Time)

- Telephone: 807-343-7260.
- Toll-free in North America: 1-877-OSAP-411 or 1-877-672-7411
- TTY: 1-800-465-3958

## Section A: Student's information

### Student's personal information

Social Insurance Number:

Ontario Education Number (OEN), if assigned to you:

Last name:

First name:

### Student's mailing address

Street number and name, rural route, or post office box:

Apartment:

Street number and name, rural route, or post office box:

Province or state:

City, town, or post office:

Postal code or zip code:

Country:

Area code and telephone number:

### Student's study period details

What is the name of the school you plan to attend or are currently attending for your 2019-20 study period?

Student number at your school:



## Section B: Parent's estimated income

Parent must enter an estimate of their 2019 total income from January 1, 2019 to December 31, 2019. Enter the amount in dollars only; do not indicate cents or use periods or commas. If parent expects to enter information on line 210 (deduction for elected split-pension amount) on their 2019 income tax returns, subtract the amount that will be entered on line 210 from the amount that will be entered on line 150 and enter this as the estimated income amount.

### Required documentation

- Parents must provide the following:
- a letter explaining the unexpected and/or one-time circumstances and why their 2019 estimated income should be used instead of their actual 2018 income;
- documentation confirming the circumstances outlined, such as a letter from their employer, legal documents, etc.;
- proof of their 2019 income to date as well as a calculation of their estimated income for the remainder of 2019;
- If income is earned through self-employment: a Notice of Assessment from Canada Revenue Agency for 2016 and 2017.

### Parent 1

**First name:**

**Last name:**

**Social Insurance Number:**

**Estimated total income as will be reported on line 150 of 2019 Canadian income tax return:**

Do not include non-taxable benefits or refundable tax credits (e.g. Canada Child Benefit, Ontario Trillium Benefit)

\$

**Estimated Canadian non-taxable income and/or foreign income (taxable and non-taxable) that will not be reported on parent 1's 2019 Canadian income tax return:**

\$

**Section B: Parent's estimated income (con't)**

**Parent 2**

**First name:**

**Last name:**

**Social Insurance Number:**

**Estimated total income as will be reported on line 150 of 2019 Canadian income tax return:**

\$

**Estimated Canadian non-taxable income and/or foreign income (taxable and non-taxable) that will not be reported on parent 2's 2019 Canadian income tax return:**

Do not include non-taxable benefits or refundable tax credits (e.g. Canada Child Benefit, Ontario Trillium Benefit)

\$



## Lower Estimated Income Review : Letter to explain one-time circumstance & income estimate

(This form must be completed by each parent submitting an appeal)

Student's Name	Student #
Parent's Name	

**Please explain the unique circumstances that lead to your current year's income being lower than last year's:**  
*(remember to attach proof – i.e. severance letter, proof of buyout package, Record of Employment, etc.)*

**Provide details on how you calculated this year's estimated income:**

Source of <b>(GROSS)</b> income <i>(attach proof of each source)</i>	Monthly/ weekly amount	X #	Months/wks	Total for current year
Government income -specify:	\$	X	mos/wks.	<b>1</b> \$
Pension income	\$	X	mos/wks	<b>2</b> \$
Employment income	\$	X	mos/wks	<b>3</b> \$
Employment Insurance	\$	X	mos/wks.	<b>4</b> \$
Other – specify:	\$	X	mos/wks	<b>5</b> \$
Other – specify:	\$	X	mos/wks	<b>6</b> \$
Total income for current year ( <b>1+2+3+4+5+6</b> ) <i>This number should match the amount you entered on the official OSAP estimated income form!</i>				\$

**Parent Declaration:**

*I hereby confirm that I have given true and complete information on this form.*

\_\_\_\_\_  
Parent Signature

\_\_\_\_\_  
Date

**Protection of privacy**

The information on this form is collected under the authority of the Nipissing University Act, 1992. The University uses relevant personal information on this form to administer scholarships, bursaries, awards, loans, work study, and OSAP for the purposes of determining eligibility, verifying the application and calculating entitlements. The personal information may be disclosed to employees of the university, donors, the federal government, and ministries of the Ontario government for the purpose of notification and verification of the application of any award. If you have any questions about the collection, use, and disclosure of this information please contact the Financial Aid Office, Nipissing University, 100 College Drive, North Bay, ON P1B 8L7, (705) 474-3450 ext. 4297.