




CRASH COURSE



OSAP Includes:

- ✓ **Grants & Bursaries** = non-repayable aid
 - ✓ **Loans** = repayable aid (you pay back)
- 
- A decorative graphic consisting of several parallel white lines of varying lengths, slanted upwards from left to right, located in the bottom right corner of the slide.

Who is Involved in my Funding?

OSAP
(government)



School
Financial
Aid Office

National Student
Loans Centre
(NSLSC)
= "OSAP Bank"



3 Options for Applying:

1

FINISH the application(s) created when you “linked” to OSAP from OUAC/OCAS

2

From OSAP, LINK to OUAC/OCAS to create applications for each of your programs and FINISH them

3

Select “new registration” and skip the linking to complete a new app to the school of your choice

Ontario.ca/OSAP

Your Application is Specific to Your School



2020-21 Full-time application

Step 1: School additional information

LAKEHEAD UNIVERSITY

955 Oliver Road

Suite 102AB

Building

Thunder Bay ON CA

P7B5E1

Change school

LAKEHEAD UNIVERSITY student number:

This question is optional

Remember – once you've decided which school you're going to attend, close all other OSAP applications!

Look up your student number on your offer of admission!



Income received during your study period

Do you expect to receive scholarships, bursaries and/or awards during your study period Sept 8/20 to Apr 30/21 ?

What to include here 

- Yes
- No

Estimated amount:

Scholarships/Awards

Do you expect to receive income from any government programs during your study period Sept 8/20 to Apr 30/21 ?

What government income to include and not include 

- Yes
- No

Source(s) of government income:

How to report your government income 

- Employment Insurance

Estimated amount:

Government Income

- Loss of Earnings Benefits (WSIB)
- Ontario Disability Support Program
- Ontario Works
- Canada Pension Plan (Disability Benefits, Orphans' Benefits, Survivors' Benefits, Disabled Contributors' Child's Benefits)
- Second Career
- Canada-Ontario Job Grant
- Other

If you expect to earn or receive any other income totalling more than \$11,200 during your study period Sept 8/20 to Apr 30/21 (e.g. Teaching or Research Assistantships, child support and/or spousal support, foster parent payments, rental income, investment income including interest and dividends) report the full amount here.

What income to include 

- Yes
- No

Other Income > \$11,200

Estimate the amount of income you will earn or receive during your entire 2019-20 study period:

Student Assets Section

- ✓ ESTIMATE what you will have in your bank account (savings) as of the day before you start school
- ✓ Include any “investments” – GICs, savings bonds, TFSAs, etc.
- ✓ DO NOT include your computer, car, clothing, jewellery, etc.
- **Heads up:** You do NOT have to report RESPs to OSAP

Which parent needs to complete the application?

- ✓ If biological parents are married = both parents
- ✓ If biological parents are separated/ divorced/ widowed = custodial parent
 - BUT – if custodial parent has remarried or is in a common-law relationship then the step-parent must also complete the application

Parent Section of the Application

Marital status

Clear page

My parents are married to each other or in a common-law relationship with each other.

What is a common-law relationship 

- Yes
 No

Provide information from both of your parents.

Parent 1 information

Family breakdown review: I am unable to provide information about Parent 1 because I am estranged from my parent due to extenuating circumstances. I understand that I must provide documentation to support my request for the review of my application.

Documentation you'll need to provide 

Required Documents List

1. Declaration and signature form

Status as of May 13/19: Required
Provide all 4 pages of your personalized form. It's required before you can get your money.

Open and print your form:
Use the form password below to open your form in Adobe Reader.
[How to open and print your forms](#)

Form password: P38ndzYc

► [Trouble using this password? Get a new one.](#)

Provide your form:
Upload 1 PDF file with all 4 pages or submit all 4 pages to your financial aid office.
[Click here for address](#)

[How to scan and create a PDF to upload](#)

Document password

2. Master Student Financial Assistance Agreement (MSFAA)

You will receive an email from the NSLSC providing a link to an e-MSFAA

NSLSC website where you'll have to enter your MSFAA number (shown below). You must complete your MSFAA before you can get your money.
[How to register and complete your MSFAA online](#)

MSFAA number: 0119075923

MSFAA number

3. Parents declaration and signature form

Status as of May 13/19: Required
Provide all 4 pages of both of your parent's personalized form. It's required before you can get your money.

Open and print your form:
Use the form password below to open your form in Adobe Reader.
[How to open and print your forms](#)

Form password: P38ndzYc

Assessment (Late June)

[View funding](#)

Your fall
installment



1st payment

Estimated date Sept 3/20 – Sept 8/20

Total Amount: **\$9,300**

How this amount was calculated

\$1,000 Canada Student Grand for Persons with Permanent Disabilities

\$1,500 Canada Student Grant for Full-time Students

\$1,700 Ontario Student Grant

\$5,100 Canada Student Loan

\$9,300

No loan option

Status: School must confirm your enrolment

[How this works](#)

Your winter
installment



2nd payment

Estimated date Jan 1/21 – Jan 6/21

Total Amount: **\$5,700**

\$1,000 Canada Student Grand for Persons with Permanent Disabilities

\$1,500 Canada Student Grant for Full-time Students

\$1,700 Ontario Student Grant

\$1,500 Ontario Student Loan

\$5,700

Status: School must confirm your enrolment

How do I get my Money?

- ✓ Your application must be complete & you must be registered in your courses
- ✓ ~ 1 week before school starts OSAP will allow schools to confirm your enrolment
- ✓ Your funding summary will change to look like this:

Deposited amount:	\$9,300	Total amount
	<u>\$6,600</u>	Amount deducted to pay tuition directly to your school
	\$2,700	Amount to be deposited to your bank account on estimated date

OSAP Review/Appeal Options

“Real life” situations which may be considered include the following:

- ✓ Lower Estimated Income (parents)
- ✓ Step-parent refusal appeal
- ✓ Additional local travel (living at home & commuting to campus)
- ✓ Home within 30km but do not live with parents

Remember This... if Nothing Else!

- ✓ Apply if you think you might need financial assistance - you can always say “no” to loan
- ✓ **YOU** should complete the application – not your parent(s)!
- ✓ Money will not be paid out unless your file is “complete” and you’ve registered for classes
- ✓ If you have family/living circumstances that should be considered– call/email your Financial Aid office to explore appeals
- ✓ Check online for updates several times over the summer
- ✓ You and your parent(s) must file income tax each year to avoid having grants turned into loan!
- ✓ After you “submit” the only way to make changes is to contact your school’s Financial Aid Office
- ✓ You have to apply for OSAP every year



Questions?

email: финаid@nipissingu.ca

What is Considered a Permanent Disability?

- ✓ Learning Disability
- ✓ Deaf or hard of hearing
- ✓ Blind or visually impaired
- ✓ Physical disability affecting mobility
- ✓ Carpal Tunnel Syndrome
- ✓ Chronic Back Pain
- ✓ Chronic fatigue/ fibromyalgia/myofascial pain syndrome
- ✓ Depression/anxiety
- ✓ Extreme allergies
- ✓ Arthritis
- ✓ Asthma
- ✓ Diabetes
- ✓ Epilepsy
- ✓ Permanent back injuries
- ✓ Seasonal Affective Disorder
- ✓ Sleeping Disorders
- ✓ Speech disabilities (e.g. stuttering)

.... and others