



CRASH COURSE



What is OSAP?

- OSAP includes:

- ✓ **Grants & Bursaries** = non-repayable aid

- ✓ **Loans** = repayable aid (you pay back)



+



=



Loans????!!!

- ✓ As long as you're a full time student, your loans are **INTEREST** and **PAYMENT-FREE**
- ✓ You have a **6 month Grace Period** (after you stop being a full time student) before you start repayment
- ✓ Students, not parents/supporters, are taking on the debt!

How does OSAP calculate what I will get?

Costs that OSAP Considers

minus

What OSAP Expects YOU & Your family to pay

equals

What OSAP thinks you need – capped to a maximum

- ✓ Tuition & compulsory fees
- ✓ Books & supplies
- ✓ Equipment
- ✓ Computer costs-1st year
- ✓ Standard Personal living expenses
- ✓ Child care
- ✓ Return travel to home

- ✓ Student contribution
- ✓ Student, parental & spousal income
- ✓ Student & spousal assets

OSAP will not ask about your ACTUAL costs – certain exceptional costs can be considered on “Review”

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

VALIDATE your Email

Email validation code

[How to get your code and why it's important](#) 

Enter your email validation code:

Validate

The validation code expires in 24 hrs!

Full-time application

Use this application if you're taking 60% or more of a full course load or 40% if you have a permanent disability.

[How to calculate your course load](#) 

Apply for OSAP

Part-time application

Use this application if you're taking 20% to 59% of a full course load.

[How to calculate your course load](#) 

Apply for OSAP

Interest-free status

Use this application if you're not applying for OSAP and are in full-time studies. It will keep your previous full-time OSAP loans in interest-free status so you do not have to start repayment.

Apply for interest-free status

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

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

LAKEHEAD UNIVERSITY student number:

This question is optional

Look up your student number on your offer of admission- your school needs it to be on your application!

Step 1: Program search

Enter the name of your program:

- Use only part of the program name
- Don't use accents (é, ç, à) or characters (*, &)

Admin

Optional: You can use these filters to narrow your search:

Month your program starts:

Select ▼

Year of the program you're entering (e.g. year 1):

Select ▼

Level of study:

Select ▼

Take your time with this – don't enter too many characters!

Bachelor of Administration

Aug 23/19 - May 18/20

Bachelor's degree

2 term program

38 weeks long

Entering year 1 of 3

Change your program

An example of what might come up from your search... check carefully for the correct time period and year of study!

What percentage of a full course load will you be taking?

For example, if a full course load is 5 courses and you are taking 5, then you'd be taking 100%.

[How to calculate your course load](#) ↗

%

25%

1

School & program

Go to:

School – ✓

Program – ✓

2

About you

Go to:

Current situation

3

About your family

To be determined

4

Submit

To be determined

Step 2: Current situation

This section is asking about the **STUDENT!**

This page determines if someone in your family must provide information. For example, if you are not a dependent student, we'll need information from your parent(s). This page also determines if you are a resident of Ontario and eligible for OSAP.

Current status

What is your status?

- ☐ Married
- ☐ In a common-law relationship
[What is a common-law relationship?](#)
- ☐ Sole-support parent with dependent children
[Who is a sole-support parent?](#)

☒ Single

Clear status

Student Income Section

Income received during your study period

Do you expect to receive scholarships, bursaries and/or awards during your study period (Aug 23/19 to May 18/20)?

What to include here 

☒ Yes


☐ No

Estimated amount:

\$

Scholarships/awards

Do you expect to receive income from any government programs during your study period (Aug 23/19 to May 18/20)?

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

You're making a "best guess" for now – you will have a chance to update your income in the fall (or you can email your financial aid office if there's a significant update over the summer)

☐ 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 (Aug 23/19 to May 18/20) (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

Parent Section of the Application

“Parent” refers to your birth or adoptive parent(s), step-parent, or official sponsor(s)

Marital status

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

Clear page

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  **Be prepared to provide supporting documents if you select this box!**

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

Last Step: Review and Submit

95%

1

School & program

Go to:

School – ✓

Program – ✓

2

About you

Go to:

Current situation – ✓

Personal info – ✓

Income & assets – ✓

3

About your family

Go to:

Parent – ✓

4

Submit

Go to:

Review & submit





2020-21 Full-time application

Step 4: Review & submit

You can now submit your application

It's a good idea to review each page before you submit your application. Use the links at the top of the page to review the information entered.

- [How to make changes to a submitted application](#) 
- [Check the application deadline dates](#) 

After you submit your application, you'll get an estimate of the amount of aid you could get.

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](#)

Open form

Form password: P38ndzYc

1- time
Document
password

► 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](#)

Upload form

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

Everything on this list must be submitted and approved for your file to be “complete”

2. Master Student Financial Assistance Agreement (MSFAA)

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

it by that time, check back here for instructions. The email will have a link to the 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](#)

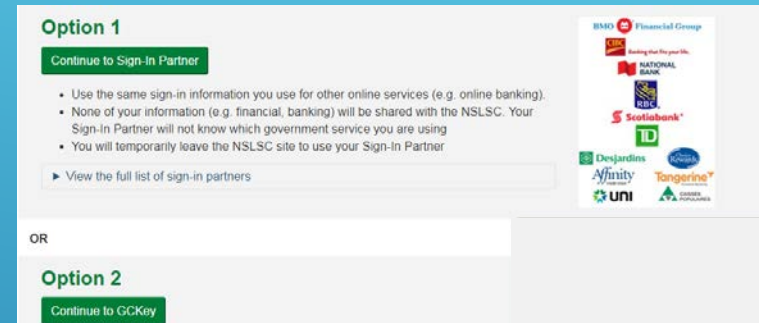
Open form

Form password: P38ndzYc

► Trouble using this password? Get a new one.

The MSFAA Process (& Registration with NSLSC)

- ✓ Take note of the MSFAA # shown on your “required documents” screen
- ✓ A few days after your “submit”: you will receive an email from the NSLSC to create your e-MSFAA; you can also go back to your “required documents” screen and click on the hyperlink there
- ✓ You will be asked to “sign in” via either:



The screenshot shows a web interface for signing in. It has two main sections: 'Option 1' and 'Option 2'. 'Option 1' is titled 'Continue to Sign-In Partner' and lists three bullet points: 'Use the same sign-in information you use for other online services (e.g. online banking).', 'None of your information (e.g. financial, banking) will be shared with the NSLSC. Your Sign-In Partner will not know which government service you are using', and 'You will temporarily leave the NSLSC site to use your Sign-In Partner'. Below this is a link 'View the full list of sign-in partners'. 'Option 2' is titled 'Continue to GCKey'. On the right side, there is a grid of logos for various financial institutions including BMO, Financial Group, National Bank, Scotiabank, Desjardins, Affinity, Tangerine, and Uni.

- ✓ The last step takes you back to the Loans Centre website to enter bank account info and set up your DASHBOARD



The screenshot shows the NSLSC website. At the top, it says 'Government of Canada / Gouvernement du Canada'. Below that is the 'National Student Loans Service Centre (NSLSC)' header with a red maple leaf logo. A 'Logout' link is in the top right. A large green banner says 'Welcome to the National Student Loans Service Centre'. Below the banner, it says 'Thank you for registering for your National Student Loans Service Centre Account.' and 'The next step is to submit your Master Student Financial Assistance Agreement (MSFAA) to complete your loan grant approval.' On the right side, there is a box with text: 'The MSFAA must be completed by the customer in order for the customer to receive funding. During this process the customer will have to: Confirm personal and contact information, Select communication preferences, Enter banking information, Accept the Terms and Conditions.'

- ✓ Remember this login- this is where you will go in future to communicate banking changes, make payments on your loan, check your total OSAP debt, etc

Assessment -Late June

[View funding](#)

Your fall installment

Heads up: you receive a lot more funding in fall than in winter – budget accordingly!

Your winter installment

1st payment

Estimated date Sept 3/20 – Sept 8/20

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

How this amount was calculated

\$1,000	Canada Student Grant for Persons with Permanent Disabilities
\$1,500	Canada Student Grant for Full-time Students
\$1,700	Ontario Student Grant
<u>\$5,100</u>	Canada Student Loan
\$9,300	

☐ **No loan option**

Select this box if you only want grants!

Status: School must confirm your enrolment

[How this works](#)

2nd payment

Estimated date Jan 1/21 – Jan 6/21

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

\$1,000	Canada Student Grant for Persons with Permanent Disabilities
\$1,500	Canada Student Grant for Full-time Students
\$1,700	Ontario Student Grant
<u>\$1,500</u>	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 full time courses
- ✓ ~ 1 week before school starts OSAP will allow schools to confirm your enrolment
- ✓ Your funding summary will change to look like this:

And any other fees owing
for each term (if your
school allows it)

Deposited	\$9,300	Total amount
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

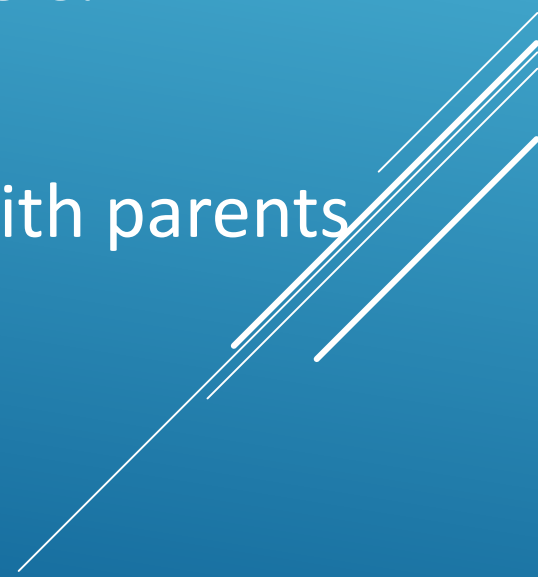
OSAP Recognizes...

**Life is
Complicated**



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
- 
- A series of white diagonal lines of varying lengths and thicknesses, located in the bottom right corner of the slide, creating a modern, abstract graphic element.

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 full time classes
- ✓ If you have family/living circumstances that should be considered– call 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!
- ✓ If you need to make a change after you’ve submitted your application, contact your school’s Financial Aid Office
- ✓ Apply for OSAP every year



Questions?

What is Considered a Permanent Disability?

- ✓ Deaf or hard of hearing
 - ✓ Blind or visually impaired
 - ✓ Physical disability affecting mobility
 - ✓ Learning Disability
 - ✓ 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

If you have any of these conditions and can provide medical confirmation, say “yes” to the permanent disability question on the OSAP application