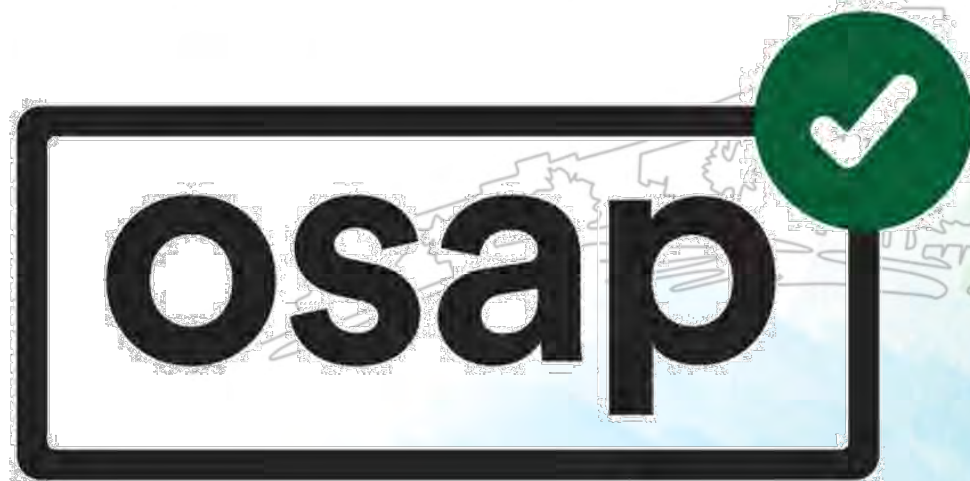


NIPISSING

U N I V E R S I T Y



Information Session

What is OSAP?

The Ontario Student Assistance Program (OSAP) is a financial aid program that can help you pay for college or university.


OSAP offers funding through:

- **Grants & Bursaries:** money you don't have to pay back
- **Loans:** money you need to repay once you're done school



How is my OSAP calculated?

OSAP can help you pay for:

- Tuition
 - Books and equipment
 - Fees charged by your school
 - Computer costs for 1st year students
 - Living expenses (full-time students only)
 - Child-care (for full-time and part-time students with children)
 - Return travel to home
- 

How is my OSAP calculated?

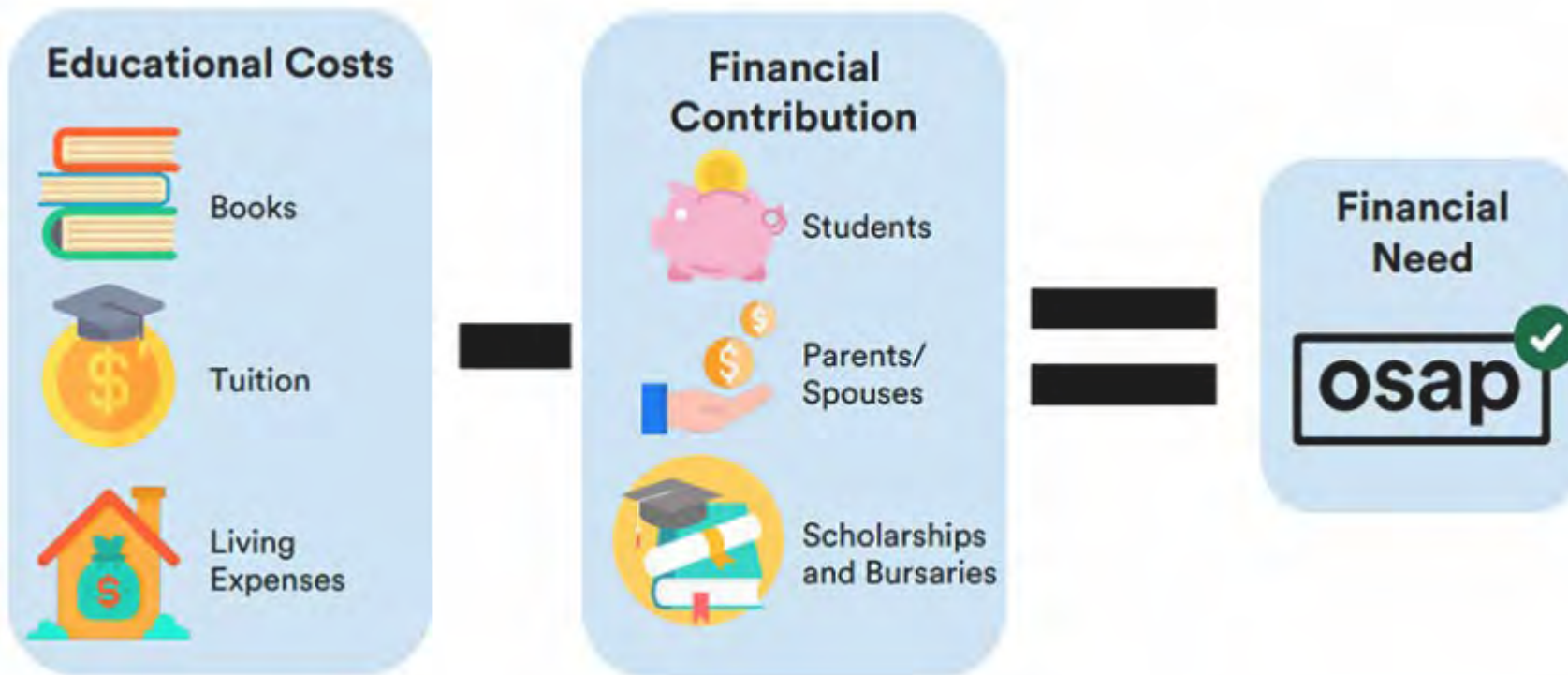
OSAP expects you & your family to pay for:

- Student contributions
- Report scholarships & awards
- Student, parental & spousal income
- Student & spousal assets



How is my OSAP calculated?

What OSAP thinks you need:



OSAP will not ask about your ACTUAL costs, but exceptional costs can be considered on "Review"

Who is involved in my funding?

What OSAP thinks you need:



Three 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 application to the school of your choice

[Ontario.ca/OSAP](https://ontario.ca/osap)

Application Tips:



Log in or register

Log in

OSAP Access Number (OAN):

Password:

Log In

New to OSAP?

Register

[Forgot OAN or password?](#)

Accessibility

We are committed to providing accessible customer service. If required, we can arrange for an accessible format that meets your needs. Contact us at Webmaster.tcu@ontario.ca.

[Ontario.ca/OSAP](https://ontario.ca/OSAP)

Application Tips:

osap New user registration

Link to college/university online applications

When you apply for college or university online using ontariocolleges.ca or the Ontario Universities' Application Centre (OUAC), information from those applications can be linked to OSAP. [How linking impacts your OSAP applications](#)

Did you use either of these online applications to apply for college or university for a program starting September 2022 or later?

- ontariocolleges.ca
- Ontario Universities' Application Centre (OUAC)

Yes
 No

Which online application did you use?
You can select more than 1

ontariocolleges.ca

ontariocolleges.ca Account number:

Date of birth:
Month Day Year

Ontario Universities' Application Centre (OUAC) – only available if you applied for 2022 entry with the OUAC 101 or 105 (undergraduate) application. [How linking to OUAC works](#)

osap New user registration

My profile

Basic personal information

Fill this page out carefully as some of this information is verified with the Social Insurance Registry to confirm your identity. Your first and last name must match the name on your Social Insurance Number (SIN) card.

First name:

Last name:

Date of birth:
Month Day Year

Gender:
 Male
 Female
 Other (for example, Trans, Non-Binary, Two-Spirit, Binary people and people who prefer not to disclose their gender identity)

Social Insurance Number (SIN):

Ontario Education Number (OEN):
What is an OEN?
This question is optional.

OSAP password

Password must:

- be 8 to 12 characters
- have at least 1 number
- have at least 1 upper case letter
- have at least 1 lower case letter
- NOT be your Social Insurance Number (SIN) or your name.

Write it down! Keep your password safe and don't share it with anyone. [What to do if you forget your password](#)

Password:

Confirm password:

Ontario.ca/OSAP

Application Tips:

New User Registration:

This is how OSAP will contact you:

- Email address
- Preferred language
- Permanent Canadian address
- Mailing address
- Access to your OSAP information

Email Validation:

OSAP will email you to validate your email address. By clicking the link in the email, your email address will be validated automatically.

Alternatively, you can enter the “email validation code” included in the email.

Ontario.ca/OSAP

Application Tips:



New user registration

OSAP Access Number (OAN)

OAN: 822*****

Write it down and keep it safe!

You will use your OAN, along with the password that you created, to log into your OSAP account. You can also use your OAN to reset your password.

Next

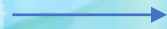
Ontario.ca/OSAP

Application Tips:

Check the email address you entered when you set up your Student Profile



Select the appropriate application



osap Applications

Email validation code

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

Enter your email validation code:

Validate

Full-time studies

Use this application to apply for OSAP if you're taking 60% or more of a full course load, or 40% or more of a full course load if you have a permanent disability, or a persistent or prolonged disability*.

*Note: students who have a verified persistent or prolonged disability are only eligible for federal assistance if they are taking at least 40% and less than 60% of a full-time course load.

[How to calculate your course load](#)

Apply for full-time

Part-time studies

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

[How to calculate your course load](#)

Apply for part-time

Micro-credentials programs

Use this application to apply for OSAP if you're taking a micro-credential.

[How to determine if your program is eligible](#)

Apply for micro-credentials

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.

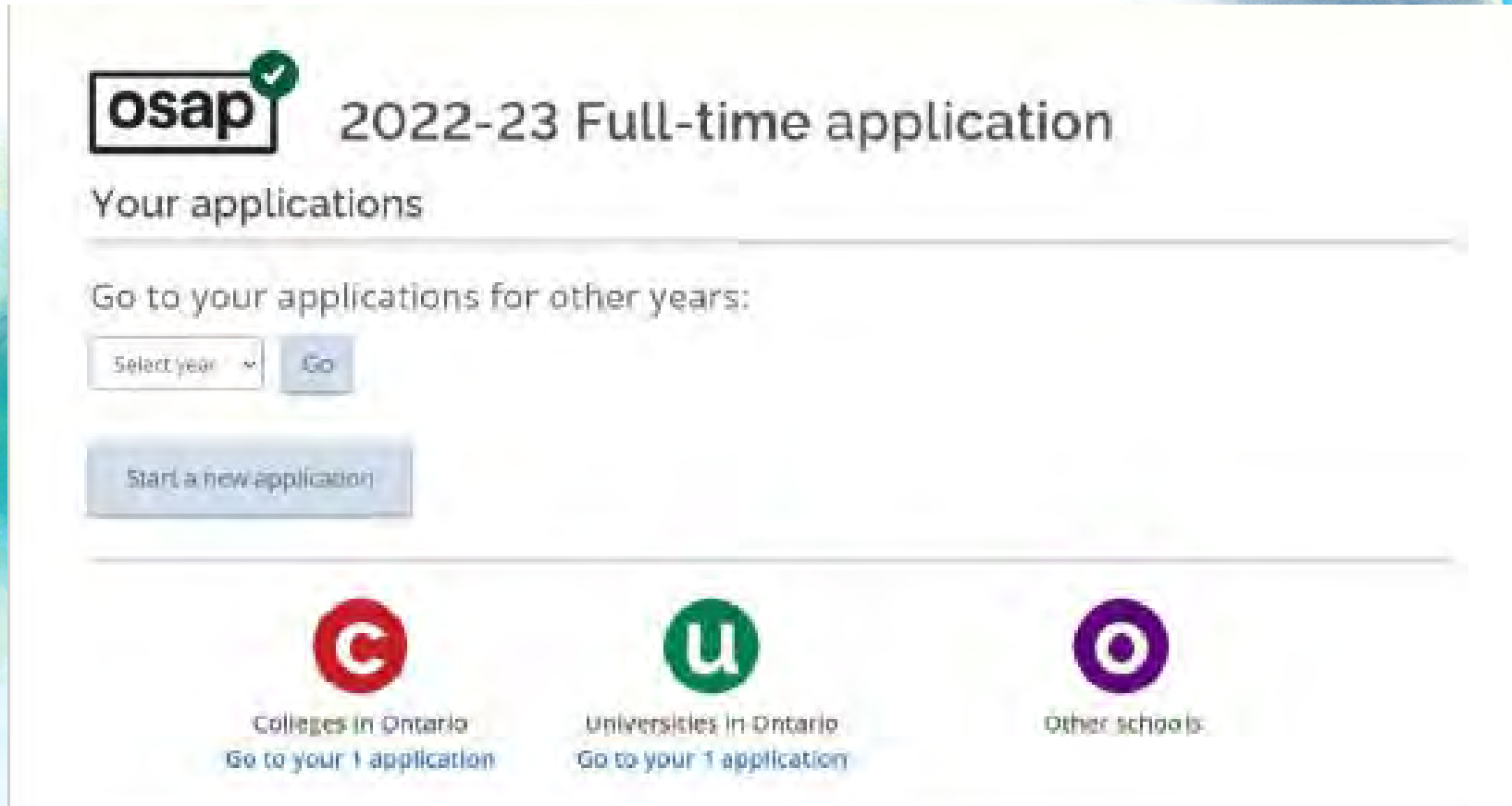
Apply for interest-free status

More information

[Consents and agreements](#)

Ontario.ca/OSAP

Your application is specific to your school:





osap [✓] 2022-23 Full-time application


Your applications

Go to your applications for other years:

Select year

 Colleges in Ontario
Go to your 1 application

 Universities in Ontario
Go to your 1 application

 Other schools
Go to your 1 application

Ontario.ca/OSAP

Your application is specific to your program:

osap Full-time application
Start a new application

There are just 4 steps to the application! It will take you about 15 minutes to complete.

- 1** **School & program**
Tell us what school you're going to and what program you're taking. [More info](#)
- 2** **About you**
Tell us if you're single or married and where you live. You'll need to share personal and financial information. [More info](#)
- 3** **About your family**
You might need to share information about your parents, spouse or children. [More info](#)
- 4** **Submit**
Review your application, submit it and track the status. [More info](#)

Ready to apply?
When do your classes start?

September ▼ 2022 ▼

You're applying for the 2022-23 academic year.

Exit Next

Ontario.ca/OSAP

Application Tips:

The status bar at the top of the page shows your progression through the application, and what still needs to be completed.



Application Tips:



Confirm information

Before you start a new application, review your profile to ensure that it's up to date. If not, click on "Change" to update your information.

Basic personal information

Change basic info

Fill this page out carefully as some of this information is verified with the Social Insurance Registry to confirm your identity. Your first and last name must match the name on your Social Insurance Number (SIN) card.

First name: Test
Last name: Student
Date of birth: May 9/95
Gender: Male
Social Insurance Number (SIN): *****757

Ontario Education Number (OEN):

What is an OEN?
This question is optional.

Email address and correspondence options

Change correspondence

Email address: testemail1234ontario@email123.ca

Why we ask for your email address?

In which language do you want your information? English

How to check the status of all your application(s): You will check your status online

How to get all your personalized forms (e.g., signature pages): You will print your forms yourself

This section is asking about the STUDENT!

Addresses

Change addresses

Permanent Canadian address

Street name and number, rural route, or post office box: 189 Red River Road
Apartment:
City, town, or post office: Thunder Bay
Province: Ontario
Postal code: P7B6G9
Telephone number: 807-343-7260

Mailing address

Is your mailing address the same as your permanent Canadian address? Yes

Access to your OSAP information

Change access

Do you want to give access to your OSAP information to a family member, friend or someone close to you?

Understand what type of information they can access?

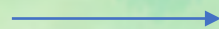
No

Exit

Next

Application Tips:

You can click on any blue text for expanded definitions or clarifying details



osap My profile

Additional information

Before you can start the application process, we require the following information from you which will be added to your profile.

Are you currently in high school full-time?
What is full-time high school [↗](#)

Yes
 No

When did you last attend high school full-time?

Month Year

Do you want to self-identify as a student with a disability?
Students who self-identify as having a permanent disability may be eligible for additional funding. Students who self-identify as having a persistent or prolonged disability may be eligible for additional funding beginning in 2022-23—see the “Understanding disability statuses” link for details. You will be required to provide supporting documentation that validates the disability.

Yes
 No

Is your disability permanent?
[Understanding disability statuses](#) [↗](#)

Yes
 No

Is your disability persistent or prolonged?

Yes
 No

Clear page

This section is asking about the STUDENT!

Application Tips:

Additional Information Questions:

- Are you currently in high school full-time?
- When did you last attend high school full-time?
- Do you want to self-identify as a student with a disability?
Is your disability permanent?
Is your disability persistent or prolonged?
- What is your current citizenship status?
- Are you registered as a Status Indian under the *Indian Act*?
- Were you ever in the permanent care of a Children's Aid Society or Child and Family Services Agency?
- Do you want to self-identify as a Francophone student?
- Do you want to self-identify as Indigenous (First Nations (status/Non-Status, Métis, or Inuit)?

This section is asking about the STUDENT!

[Ontario.ca/OSAP](https://ontario.ca/OSAP)

Exceptional Students – Exceptional Circumstances:

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

Ontario.ca/OSAP

Exceptional Students – Exceptional Circumstances:

What is considered a Persistent or Prolonged Disability?

A persistent or prolonged disability is any impairment, including a physical, mental, intellectual, cognitive, learning, communication or sensory impairment or a functional limitation that:

- restricts your ability to perform the daily activities necessary to pursue studies at a postsecondary school level or to participate in the labour force
- has lasted, or is expected to last, for a period of at least 12 months
- is not a permanent disability

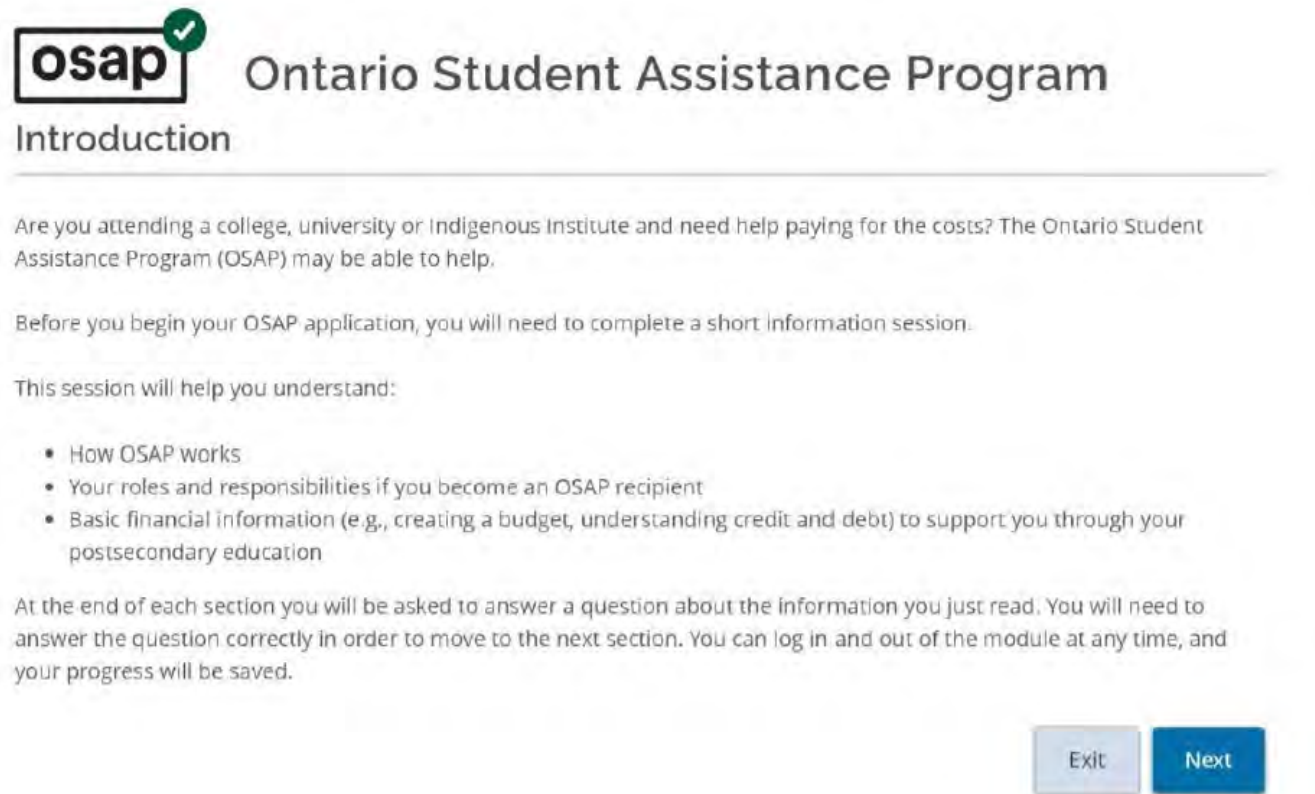
Note:

Students who have a verified persistent or prolonged disability are only eligible for federal assistance if they are taking at least 40% and less than 60% of a full-time course load.

If this applies to you, say “yes” to the persistent or prolonged disability question on the OSAP application

Application Tips:

OSAP Information Module:



The screenshot shows the introduction page of the OSAP Information Module. At the top left is the OSAP logo, which consists of the word "osap" in a black box with a green checkmark in a circle to its right. To the right of the logo is the text "Ontario Student Assistance Program" in a large, dark font. Below this is the word "Introduction" in a smaller font, followed by a horizontal line. The main text of the page explains that the OSAP may be able to help students attending a college, university, or Indigenous Institute. It states that before starting the application, users must complete a short information session. This session will help users understand: how OSAP works, their roles and responsibilities as recipients, and basic financial information like budgeting and credit/debt. At the end of each section, users will be asked a question to progress. The page also notes that users can log in and out at any time, and their progress is saved. At the bottom right, there are two buttons: a grey "Exit" button and a blue "Next" button.

osap ✓ Ontario Student Assistance Program

Introduction

Are you attending a college, university or Indigenous Institute and need help paying for the costs? The Ontario Student Assistance Program (OSAP) may be able to help.

Before you begin your OSAP application, you will need to complete a short information session.

This session will help you understand:

- How OSAP works
- Your roles and responsibilities if you become an OSAP recipient
- Basic financial information (e.g., creating a budget, understanding credit and debt) to support you through your postsecondary education

At the end of each section you will be asked to answer a question about the information you just read. You will need to answer the question correctly in order to move to the next section. You can log in and out of the module at any time, and your progress will be saved.

Exit Next

Ontario.ca/OSAP

Application Tips:

Application Agreement:

Before you can apply for Ontario Student Assistance Program (OSAP) assistance, you must read and agree to the terms and conditions in this OSAP Application Agreement.

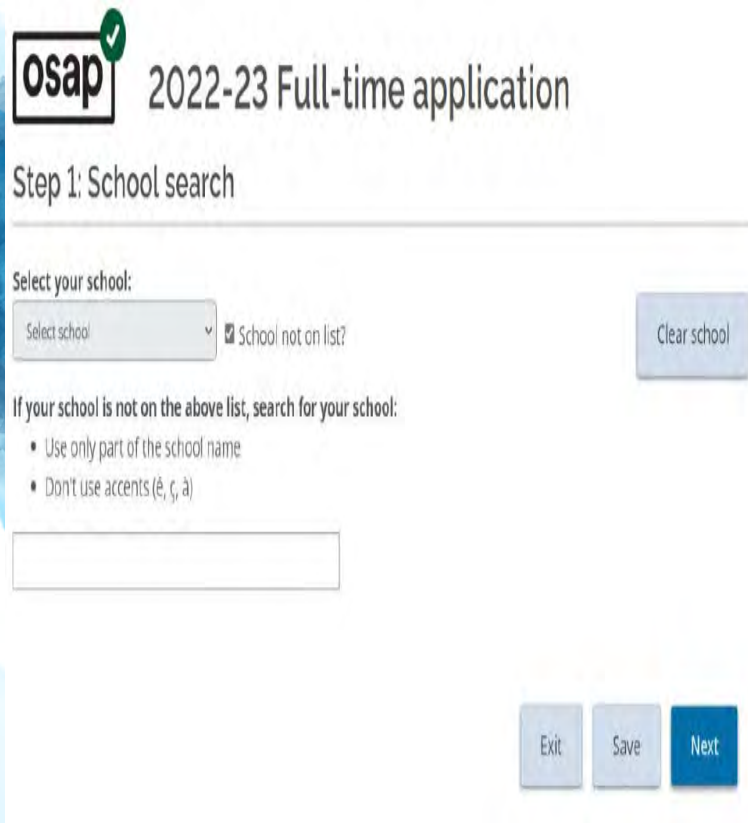
The terms and conditions are set out in the Consents, Declarations and Signatures sections below and include the following:

- Collection and use of personal information
- Consent to the indirect collection and disclosure of personal information
- Applicant's instruction to obtain a consumer report
- Applicant's declaration
- Consent to the indirect collection and disclosure of information from tax returns

[Ontario.ca/OSAP](https://ontario.ca/OSAP)

Application Tips:

School and Program Information:



osap 2022-23 Full-time application

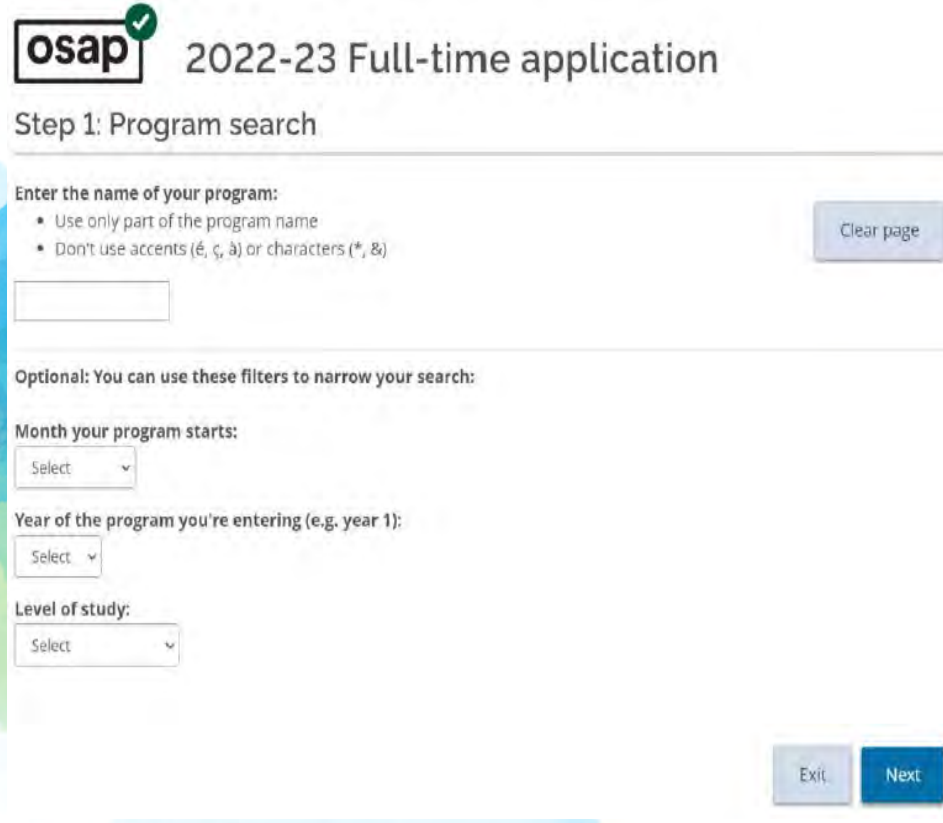
Step 1: School search

Select your school:

Select school School not on list

If your school is not on the above list, search for your school:

- Use only part of the school name
- Don't use accents (é, ç, à)



osap 2022-23 Full-time 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 (*, &)

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

Month your program starts:

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

Level of study:



osap 2022-23 Full-time application

Step 1: Select program

There are 5 results for "bachelor".

- BACHELOR OF ARTS**
Sep 6/22 - Apr 18/23 Bachelor's degree
2 term program 32 weeks long
Entering year 1 of 3
- Bachelor of AdminX**
Sep 9/22 - Jul 7/23 Bachelor's degree
3 term program 43 weeks long
Entering year 1 of 2
- Bachelor of AdminX**
Sep 10/22 - Apr 25/23 Bachelor's degree
2 term program 32 weeks long
Entering year 2 of 3
- Bachelor of Administration**
Aug 19/22 - May 15/23 Bachelor's degree
2 term program 38 weeks long
Entering year 1 of 3
- Honours Bachelor of Social Work (4 Years)**
Aug 30/22 - Apr 14/23 Bachelor's degree
2 term program 33 weeks long
Entering year 2 of 4

Can't find your program?

Enter the name of your program:

Application Tips:



2022-23 Full-time application

Step 2: Current situation

This page determines if someone in your family must provide information. For example, if you're considered to be a dependent student, we'll need information from your parent(s). This page also determines if you are considered to be 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

This section is asking about the STUDENT!

Ontario.ca/OSAP

This section is asking about the STUDENT!

Application Tips:

Current Situation:

- Have you been out of high school for at least 6 years as of the start of your 2022-23 study period?
- Have you been out of high school for at least 4 years as of the start of your 2022-23 study period?
- By the time you start your 2022-23 study period, do you expect to have worked full-time for at least 24 months in a row? Do not include months of full-time study in high school, college or university.
- Are you separated, divorced or widowed and have no dependent children living with you?
- Are both of your parents deceased?
- Have you lived In Ontario all of your life?

Ontario.ca/OSAP

Application Tips:



2022-23 Full-time application

Step 2: Personal information

Have you ever filed for bankruptcy or initiated a related event, including a Consumer Proposal or Orderly Payments of Debts?

Find out if this applies to you [ⓘ]

Yes

No

Clear page

Is your bankruptcy discharged?

How do I know if my bankruptcy-related event is discharged or fully performed? [ⓘ]

Yes

No

Date you filed for bankruptcy or initiated a related event:

Please ensure the date you filed for bankruptcy or initiated a related event is reported correctly.

Month

Day

Year

Will you be living with your parent(s) during your 2022-23 study period?

Yes

No

Exit

Save

Next

This section is asking about the STUDENT!

Ontario.ca/OSAP

Student Information:



2022-23 Full-time application

Step 2: Income and assets

Enter amounts in dollars only. Do not enter cents or use periods or commas. If the amount is not applicable or negative, enter zero (0).

Income received before your study period

Do you expect to receive social assistance from Ontario Works (OW) or Ontario Disability Support Program (ODSP) in the month before the start of your study period (Jul 1/22 to Aug 19/22)?

- Yes
- No

Type of Income:

- Ontario Works (also known as social assistance)
- Ontario Disability Support Program

Clear page

This section is asking about the STUDENT!

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)

Application Tips:

Study Period Income and Assets:

- Income received during your study period
Scholarships, bursaries and/or awards during your study period?
Income, and source(s), from any government programs during your study period?
- Continued care and support for Youth (CCSY) program allowance during your study period?
- Any other Income totaling more than \$11,200?
(e.g., income from employment, Teaching or Research Assistantships, child support and/or spousal support, rental Income, Investment income Including Interest and dividends) report the full amount here.

This section is asking about the STUDENT!

Ontario.ca/OSAP


Application Tips:

Study Period Income and Assets:

What to include:

- Estimate what you will have in your bank account as of the day before you start school. Include all bank accounts: chequing & savings
- Include any investments: TSFAs, GICs, & Bonds
- Trust Funds
- Cryptocurrency holdings

Do not include:

- your computer
 - your vehicle
 - jewelry, clothing, or other personal belongings
 - RRSPs
 - RESPs
- 

Parent Information:



2022-23 Full-time application

Step 3: Parent information

This page determines if one or both of your parents must provide information. 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.

What is a common-law relationship 

- Yes
- No

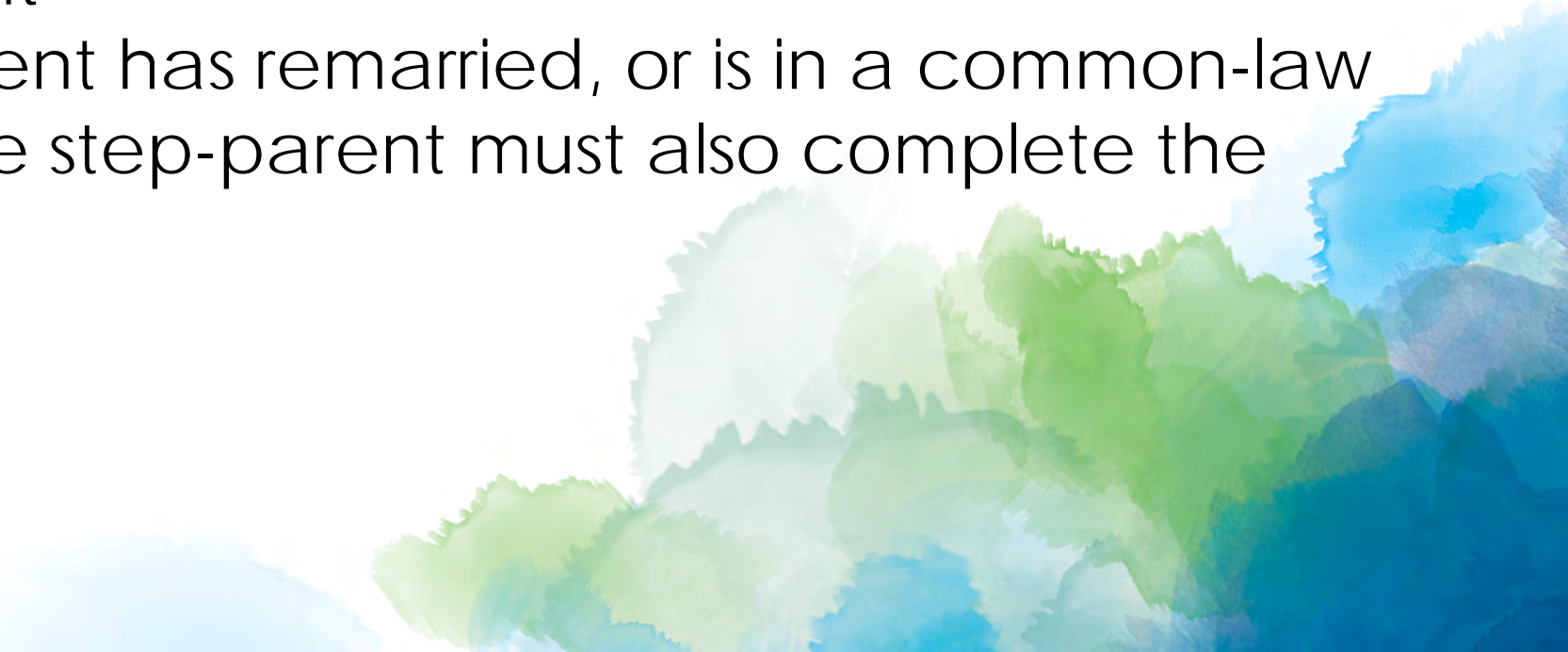
Clear page

Provide information from both of your parents

This section is asking about your Parents!

Parent Section of the Application

Which parent needs to complete the application?

- If your biological parents are married, both parents
 - If your biological parents are separated, divorced, widowed, your custodial parent
 - If your custodial parent has remarried, or is in a common-law relationship, then the step-parent must also complete the application
- 

Application Tips:

Parent Information:

This section is asking about your Parents!

- Do your parents live within 30km of your post-secondary institution?
- Income reported on Parent's 2021 Canadian income tax return?
- Consent to the indirect collection and disclosure of information from tax returns
- Income from all other sources
- All foreign and Canadian non-taxable income your parent received in 2021
- Other dependent children information

Application Tips:



2022-23 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.

Declaration of Parent(s) Consent

I have advised my parent(s) that I have provided personal information about them on this application form. I have shown them this application form and I have obtained their consent to the disclosure and use of their personal information for the administration and financing of OSAP and purposes identified on this application form.

I understand that if I provide a false declaration the ministry may restrict me from receiving financial assistance in the future. The ministry may also take legal action against me and may require me to repay any financial assistance that I received. I further understand that it is an offence to knowingly provide false information for the purpose of obtaining or receiving OSAP assistance. If convicted, I may be liable for a fine of up to \$25,000 and/or one year in prison.

Exit

Submit

Ontario.ca/OSAP

Application Tips:



2022-23 Full-time application

Estimate

Test Student

LAKEHEAD UNIVERSITY - Bachelor of Administration

Aug 19/22 - May 15/23

Apr 26/22: Estimate calculated

This estimate is based on estimated tuition and ancillary/compulsory fees provided by your institution, as well as unverified information you provided on your application. Your estimate may change when final costs are provided by your school and your application is assessed.

How you get your OSAP money

Grants (you keep)

\$7,700

+

Loan (you repay)

\$8,300

=

Total

\$16,000

Ontario.ca/OSAP

Application Tips:



2022-23 Full-time application

What are grants and loans?



Publicly-funded money you keep

There may be situations where you have to repay your grants.
[Learn more](#)



Publicly-funded money you pay back

It's important to understand your responsibilities when you accept a loan. Did you know that you don't have to take the loan?
[Learn more](#)

Grant Only Option:

You have the option to decline your OSAP loan and receive only grants. You can do this through your online OSAP account. If you find you need the loan later on, you can (under certain situations) get the loan.

Ontario.ca/OSAP

Required Document 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](#)

2. Master Student Financial Assistance Agreement (MSFAA)

Status as of May 13/19: Required

The National Student Loans Service Centre (NSLSC) will send you an email when it's time for you to register for your online account and complete your online MSFAA. This is generally 2 - 3 business days from the above date. If you don't get 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

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

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

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

The MSFAA Process

Registration with the NSLSC

The National Student Loan Centre is OSAP's 'bank'. This is the agency that will actually provide your funding, and this is where you will repay your loans.

- Take note of the Master Student Financial Assistance Agreement # shown on your "required documents" screen
- A few days after you "submit" your OSAP application 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 for the hyperlink there.

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, collect your tax slips, etc.

The MSFAA Process

Registration with the NSLSC

- You will be asked to “sign in” using one of two options:

Access my NSLSC account

You will be redirected to a third party website to log in to your account . After you complete this process, you will be redirected back to the NSLSC website.

At your next login, please use the same sign-in method that you used when you last logged in to your account.

IMPORTANT NOTE: If you can't remember the answers to your security questions, use the Verified.Me option to access your account.

Choose from one of two options to access NSLSC

Option 1

Continue to Sign-In Partner

- Use the same sign-in information you use for your online banking services.
- 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.
- You will temporarily leave the NSLSC site to use your Sign-In Partner.
- Do not register with a Sign-In Partner if you have already registered with GCKey (see option 2 below).

▶ View the full list of sign-in partners

OR

Option 2

Continue to GCKey

- Sign in to your secure NSLSC account with your existing GCKey username and password.
- Register for a GCKey username and password if you have forgotten your existing one or if you do not have one.
- Do not register for a GCKey username if you have already registered with a Sign-In Partner (see option 1 above).



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, collect your tax slips, etc.

The MSFAA Process

Registration with the NSLSC

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



My Dashboard

Notifications

Funding Confirmed	January 31, 2022
Funding Confirmed	May 31, 2021
MSFAA Completed	March 29, 2021

Funding Summary

To view the details of your loan(s), click on the loan type and loan number in the table below:



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, collect your tax slips, etc.

Assessment – Late June

Your Fall installment

You receive a lot more funding in fall than in winter, so budget accordingly!

Your winter installment

1st payment

Estimated date

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

Select this box if you only want grants!

Status: School must confirm your enrolment

How this works

2nd payment

Estimated date

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 funding?

- 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:

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

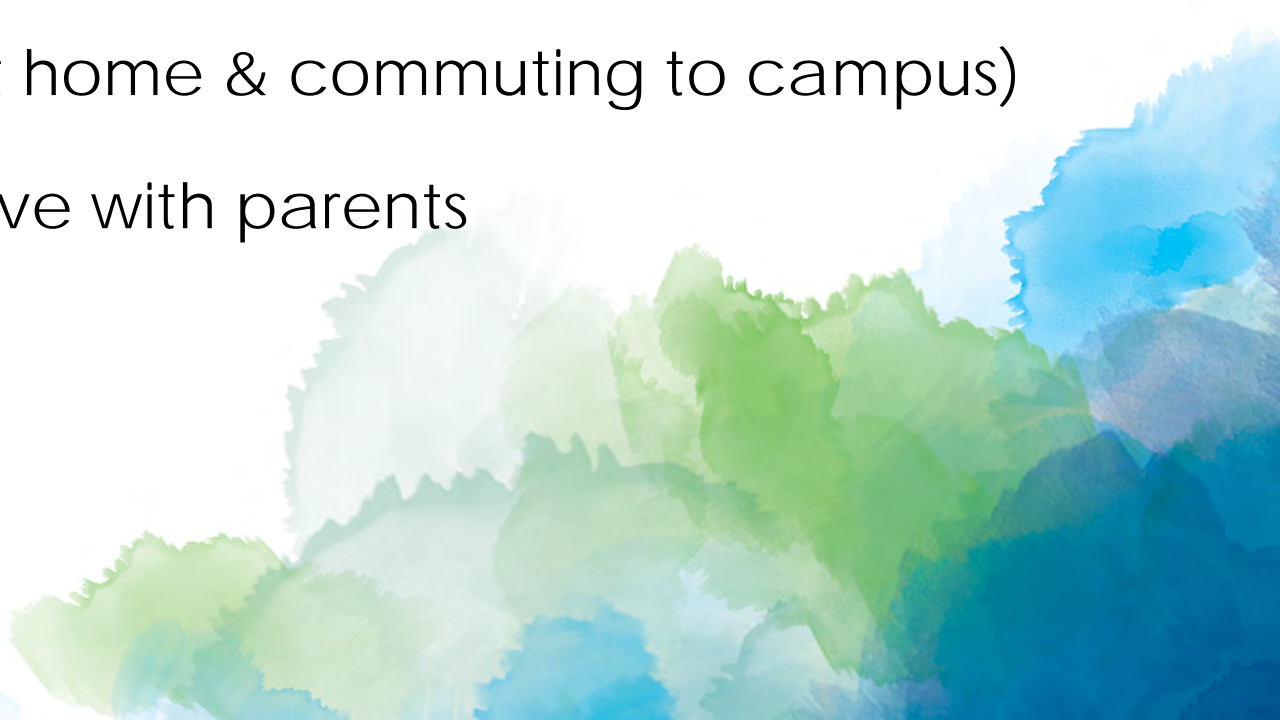
And any other fees owing for each term (if your school allows it)

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
 - Family Breakdown review
- 

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
- 

The Full Picture!



While you are in school, your loan is interest-free and payment-free.



Once you graduate or leave full-time studies, interest will be charged on your loan but you don't need to make any loan payments.



After 6 months, you will have to start making payments on your loan.

Ontario.ca/OSAP

Questions:



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