

What is **OSAP**?



**Ontario Student
Assistance Program**



What is OSAP?

- OSAP includes:
 - **Grants, bursaries and scholarships** = non-repayable aid (you keep)
 - **Loans** = repayable aid (you pay back)



Am I eligible for OSAP?

- To be eligible for OSAP, you must be:
 - ✓ A Canadian citizen, permanent resident or protected person
 - ✓ An Ontario resident
 - ✓ Currently attending or entering an OSAP-approved program and school
 - ✓ Currently enrolled in or entering a certificate, degree or diploma program
- You must meet **all** of these four criteria.



Can I get OSAP if I want to study outside of Ontario?

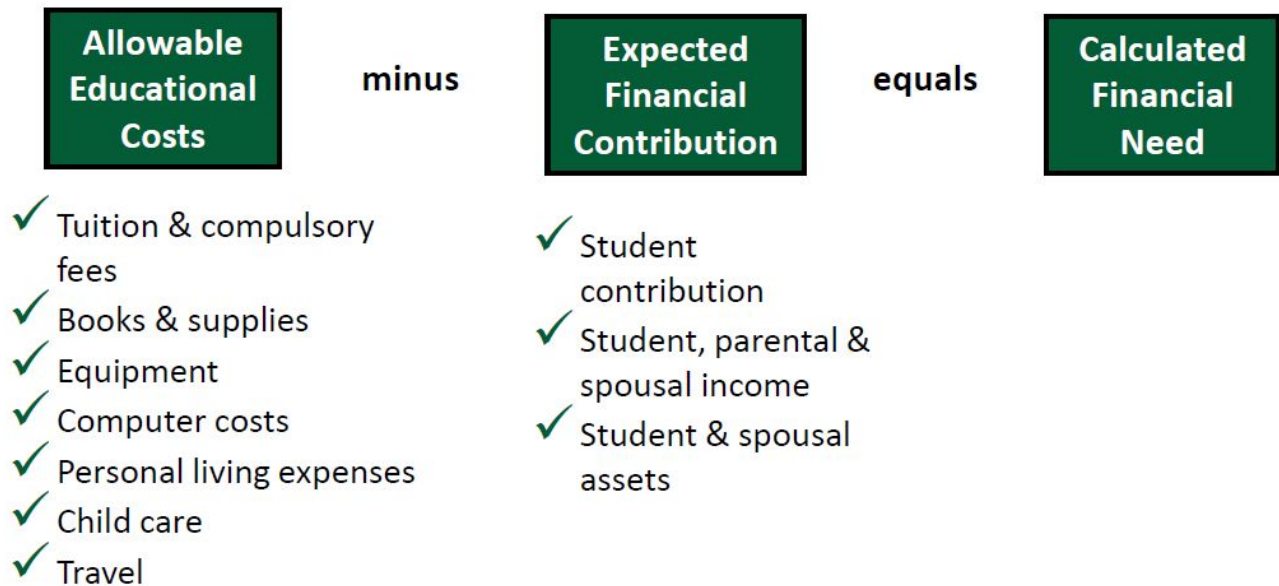


- Yes, you can still receive OSAP if you enroll in a public college or university program **outside of Ontario**.



- If you want to study **outside of Canada**, you can still be eligible to receive partial OSAP funding.

How is OSAP aid determined?



How much money can I get from OSAP?

- The amount of OSAP aid you qualify for is based on your calculated financial need.

Up to date maximums are available at

<https://www.ontario.ca/page/maximum-amounts-aid>

Go to ontario.ca/osap to find out how much you could qualify for in OSAP loans and grants.

OSAP Aid Estimator for Full time students

<https://osap.gov.on.ca/AidEstimator2021Web/enterapp/enter.xhtml>

Example

The new OSAP can help

Find out how much you could get

☐ I am a married/common-law student

I have children

☒ university

☐ college

☐ private career college

☒ I will live with parent/guardian

4 pieces of information were entered in this example



You could get free tuition

Your OSAP funding could pay for tuition and more

| | |
|------------------------------|--------------------------------|
| Grants (you keep) \$6,500 | Loan (you pay back) \$4,000 |
|------------------------------|--------------------------------|

How much grant money you could get

How much loan money you could get

How much school could cost

| | | |
|--------------------|---------------------------|----------------------------|
| Tuition \$6,500 | Fees, supplies \$2,700 | Living expenses \$4,000 |
|--------------------|---------------------------|----------------------------|

Other information

Am I a dependent student?

- You are a **dependent student** if all of the following are true:



- You're not married or living in a common-law relationship;
- You're not separated, divorced or widowed;
- You're not a sole-support parent;
- You've been out of high school for less than four years before you start postsecondary school; and
- You haven't taken two or more breaks from being a full-time high school or postsecondary student that were both at least 12 consecutive months in length.

Speak to your guidance counsellor if any of these are **not** true.

When do I need to repay my OSAP loan?

- In the first six months after you graduate, or stop attending college or university:
 - You don't need to make any loan payments;
 - No interest is charged on the Ontario portion of your student loan; and
 - Interest begins to be charged on the federal portion of your student loan.
- You need to start paying off your student loan six months after you leave school.
- If you're having trouble making your required payments, you could be eligible to lower them.



How do I apply for OSAP?

Visit <https://www.ontario.ca/page/how-apply-osap>, and register/set up your profile.

Apply early! Students typically apply right after being accepted to college or university.

****New in 2020**** Full-time applicants will be required to complete an interactive module (approx 15 mins in length) with information about OSAP **before** applying. You must create an account at <https://www.ontario.ca/page/osap-ontario-student-assistance-program> to complete the module in order to begin your application

The session will help you understand:

- how OSAP works
- your roles and responsibilities if you become an OSAP recipient
- basic financial information to support you through your postsecondary education (for example, creating a budget, understanding credit and debt)

Questions?

- Talk to your school's guidance counsellor.
- Visit the OSAP website: ontario.ca/osap.
- Visit the Financial Aid Office of the school you plan to attend.

Ontario

OSAP: Ontario Student Assistance Program

You can get grants and loans to help you pay for university or college when you qualify for OSAP.

Apply, log in or see messages

Learn about OSAP
Find out how to apply.

Can I get OSAP?
Find out if you qualify.

Pay back your loan
Find out how and when to make your payments and see if you qualify for repayment assistance.

Get ready for 2017-18
Starting next year, OSAP is changing. You could be eligible for free tuition.

Register
Create your OSAP profile and we'll let you know when it's time to apply.

The new OSAP can help
Find out how much you could get

I am in high school

☐ I am a married/common-law student

☐ university

☐ college

Ontario Home

OSAP: Financial Aid Offices
Public Colleges and Universities in Ontario

| | | | |
|---|---|--|--|
| A Algoma University Algonquin College | F Fanshawe College Flaming College | N Niagara College Nipissing University Northern College Northern Ontario School of Medicine | S Sault College Seneca College Sheridan College St. Clair College St. Lawrence College |
| B Brock University | G George Brown College Georgian College Guelph, University of | O OCAD University Ontario Institute of Technology, University of Ottawa, University of | T Toronto, University of Trent University |
| C Cambrian College Canadore College Carleton University Centennial College | H Humber College | | W |



Questions?

- Contact **Service Ontario** at:



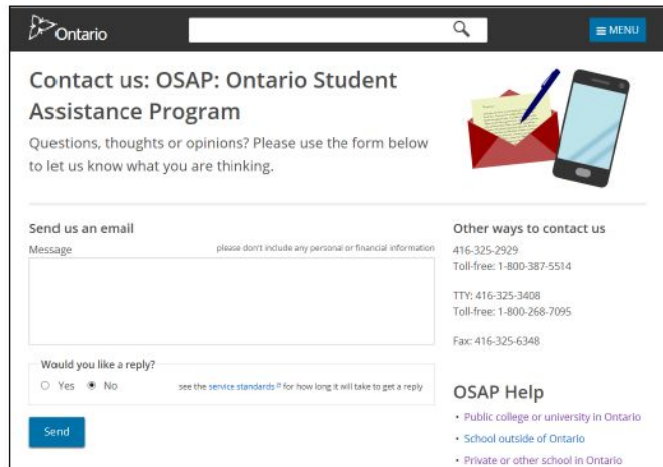
Tel: (416) 325-2929 or
1-800-387-5514



TTY: (416) 325-3408 or
1-800-268-7095



Send an email through the
form at ontario.ca/osap

A screenshot of the OSAP (Ontario Student Assistance Program) contact form. The header features the Ontario logo, a search bar, and a 'MENU' button. The main heading is 'Contact us: OSAP: Ontario Student Assistance Program', followed by the text 'Questions, thoughts or opinions? Please use the form below to let us know what you are thinking.' To the right is an illustration of a red envelope, a pen, and a smartphone. The form includes a 'Send us an email' section with a 'Message' label, a text input area, and a note 'please don't include any personal or financial information'. Below this is a 'Would you like a reply?' section with radio buttons for 'Yes' and 'No' (selected), and a link to 'see the service standards' for reply times. A blue 'Send' button is at the bottom left. On the right, 'Other ways to contact us' lists phone, toll-free, TTY, and fax numbers. At the bottom right, 'OSAP Help' lists links for public colleges/universities, schools outside Ontario, and private schools in Ontario.

Ontario

Search

MENU

Contact us: OSAP: Ontario Student Assistance Program

Questions, thoughts or opinions? Please use the form below to let us know what you are thinking.

Send us an email

Message please don't include any personal or financial information

Would you like a reply?

☐ Yes ☒ No see the [service standards](#) for how long it will take to get a reply

Send

Other ways to contact us

416-325-2929
Toll-free: 1-800-387-5514
TTY: 416-325-3408
Toll-free: 1-800-268-7095
Fax: 416-325-6348

OSAP Help

- [Public college or university in Ontario](#)
- [School outside of Ontario](#)
- [Private or other school in Ontario](#)

Contact us on social media

Facebook.com/ONAdvancedEd



@ONAdvancedEd on Twitter
#OSAP

