



**OSAP Transformation Branch
Ministry of Advanced Education and Skills Development**



Ontario Student Assistance Program

**2017-2018
Handbook
For First Nations Education
Counsellors**

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INTRODUCTION

OSAP, or the Ontario Student Assistance Program, is a financial aid program funded by the governments of Ontario and Canada that helps students pay for postsecondary education. This financial aid program was designed to help all Ontario students gain access to postsecondary education. For many years OSAP has helped students pursuing postsecondary education by providing financial assistance through grants, bursaries, and loans. OSAP includes:

- Grants and bursaries, which is money that a student gets to keep; and
- Loans, which is money that a student will eventually have to repay back to the government. Loans are interest-free and payment-free while students are in full-time study.

Over the past 12 years, the government has introduced changes to make OSAP simpler and fairer for students, these changes have helped students and families increase their participation in postsecondary education. Changes for 2017-18 will be discussed later on in this handbook.

When a student submits a 2017-18 OSAP Application for Full-time Students, they are assessed for the following grants and loan programs:

- Canada Student Grant for Persons with Dependents
- Canada Student Grant for Full-time Students
- Canada Student Grant for Persons with Permanent Disabilities
- Ontario Student Grant
- Canada-Ontario Integrated Student Loan

The 2017-18 OSAP Application for Full-time Students is valid for study periods that start any time between August 1, 2017 and July 31, 2018.

1. OSAP Assessment

The process for assessing the amount of OSAP grants and loans a student is eligible to receive takes into consideration the following factors: student category, student's assessed need, family size and prior year family income, as described below.

a. Student Category

Each OSAP applicant is assigned a student category based on their family and living situation:

- Single Dependent Student (see Appendix A for definition)
- Single Independent Student (see Appendix A for definition)
- Married, common-law
- Sole support parent

b. Assessed Need

OSAP is a needs-based program and the amount of Canada – Ontario Integrated Student Loan and grant assistance students are eligible to receive is based on their assessed need, which is calculated as follows:

Assessed Need			
Allowable Educational Costs	-	Expected Financial Contributions	= Calculation of Assessed Need

Financial need assessment criteria used for the Canada portion of the Canada – Ontario Integrated Student Loan and Canada Student Grants differ in some aspects from those used for the Ontario portion of the Canada – Ontario Integrated Student Loan and Ontario grants. Consequently, separate financial need assessments are calculated for Canada and Ontario funding.

Allowable Education Costs:

- Education Costs: tuition, compulsory fees, books, supplies, and equipment
- Living Expenses: housing, food, transportation and child care

Expected Financial Contributions:

- Student Fixed contribution
- Student income received during the study period, including earned income, scholarships and government income;
- Spousal/Parental Income
- Student/Spousal Assets

c. Family Size

Family size is as follows:

- Dependent Single Student: The size of the parent(s)' family: Parent(s) plus all dependents reported on the Full-time OSAP application;
- Independent Single Student: family size is 1.
- Married/Common-Law Student: Student, spouse and any dependent children
- Sole support parents: family size means student plus any dependent children.

d. Family Income:

Family income is gross income from the prior tax year, as follows:

- Dependent Students: parents' 2016 tax year income (Line 150) plus parents' non-taxable/foreign income;
- Independent students: student's 2016 tax year income (Line 150) plus non-taxable/foreign income;
- Married and Common-Law (spouse is employed or other): student's and spouse's 2016 tax year income (Line 50) plus student's and spouse's non-taxable/foreign income;

- Married and Common-Law (spouses is a full-time student): 50% of student's and spouse's 2016 tax year income plus 50% of student and spouse's non-taxable/foreign income;
- Sole Support Parents: student's 2016 tax year income plus non-taxable/foreign income.

e. Canada Financial Need

The amount of Canada financial need is equal to the student's total allowable costs minus total financial resources for the purposes of the Canada portion of the OSAP need assessment. If the result is zero or negative, the student is considered by Canada to have sufficient resources to finance his/her education and does not qualify for student financial assistance from Canada. If the result is positive, the student is eligible to receive student financial assistance from Canada.

f. Ontario Financial Need

Financial need, for the purposes of the Ontario portion of the OSAP need assessment, is equal to the student's total allowable costs minus total financial resources, including federal support through the Canada portion of the Canada – Ontario Integrated Student Loan, the Canada Student Grant for Persons with Dependents, the Canada Student Grant for Persons from Low-Income Families and/or the Canada Student Grant for Persons from Middle-Income Families.

If the result of the calculation of Ontario financial need is negative, the student is considered to have sufficient resources to finance his/her education and does not qualify for need-based student financial assistance from Ontario. If the result is positive, the student is eligible to receive need-based student financial assistance from Ontario. Once the student's Canada and Ontario financial need has been calculated, the next step is to calculate what assistance is available through programs for which eligibility is determined directly through the OSAP need assessment.

The OSAP assessment will provide a summary of grants and loans available where the student will have the option to accept the grants-only portion of funding. If students later find out that they need the loan portion of OSAP, they can request the loan online. Their request must be submitted no later than 40 days before their study period end.

ELIGIBILITY

This section outlines the eligibility criteria for full-time student financial assistance available through the Ontario Student Assistance Program (OSAP).

1. Requirements

To be eligible for OSAP, students must be:

- A Canadian citizen, permanent resident or protected person,
- an Ontario resident,
- attending an OSAP-approved program and school,
- enrolled full-time in a certificate, degree or diploma program that is a minimum of 12 weeks in length;
- not restricted from receiving OSAP.

a. Canadian citizenship, permanent resident or protected person

Canadian citizenship refers to a student who is a permanent resident, or a protected person under subsection 95(2) of the Immigration and Refugee Protection Act (Canada). Students may choose to provide proof of status in Canada by means of Aboriginal status under the Constitution (i.e., status card or Métis registry, where applicable).

OSAP is available to Ontario residents and Canadian citizens, permanent residents or protected persons. Canada has announced that it will propose amendments to the *Canada Student Financial Assistance Act*, so that students who are registered under the *Indian Act* but do not have Canadian citizenship can access the Canada Student Loans Program. Ontario will review options on how to proceed with provincial policy.

b. Provincial Residency

To be considered an Ontario resident, a student must meet at least one of the following criteria:

- As of the first day of the student's study period, Ontario is the last province in which the student resided for 12 consecutive months without being a full-time postsecondary student;
- If the student is married as of the first day of the student's study period, Ontario is the last province in which the student's spouse resided for 12 consecutive months without being a full-time postsecondary student, or If the student is a single dependent student as of the first day of the student's study period, Ontario is the last province in which the student's parent(s) or step-parent(s), legal guardian(s) or official sponsor(s) resided for at least 12 consecutive months. Where parents/step-parents are separated, or divorced, this requirement refers to the residency of the parent with whom the student normally resides, or who financially supports the student.

c. OSAP approved institutions

OSAP-approved institutions include the following:

- Ontario publicly-assisted colleges and universities;
- Private career colleges in Ontario (about # are OSAP approved);

- Ontario private postsecondary institutions;
- Publicly-funded college or university in Canada, outside of Ontario;
- Private postsecondary institution in Canada, outside of Ontario (eligible for Canada Student Grants and Loan, only);
- Postsecondary institutions outside of Canada (eligible for Canada Student Grants and Loan, only);
- Postsecondary institution outside Canada with specialized programs for deaf, deafened, or hard-of-hearing students (i.e., language of instruction is American Sign Language or Quebec Sign Language).

To see if a school is OSAP approved, please visit Ontario.ca/OSAP and click on Learn about OSAP or click [School Search](#).

d. OSAP approved programs

Students attending an OSAP-approved program at an Aboriginal Institute are eligible for OSAP funding. Six Nations Polytechnic has two programs that are eligible for OSAP funding: Bachelor of Arts in Ogwehoweh Languages, and the University Consortium diploma.

Most Aboriginal Institutes offer partnered programs with other publicly-assisted colleges and universities in order for them to be OSAP eligible. However, many programs offered by Aboriginal Institutes do not meet the program designation requirements because of the unique delivery and training models. The government recognizes that this is a barrier for Indigenous students accessing OSAP and is actively working with the postsecondary sector and Aboriginal Institutes to determine potential changes to make more programs at Aboriginal Institutes eligible for OSAP.

e. OSAP Restrictions

Students are ineligible to receive OSAP funding if they have a restriction on their file. OSAP restrictions typically include the following reasons:

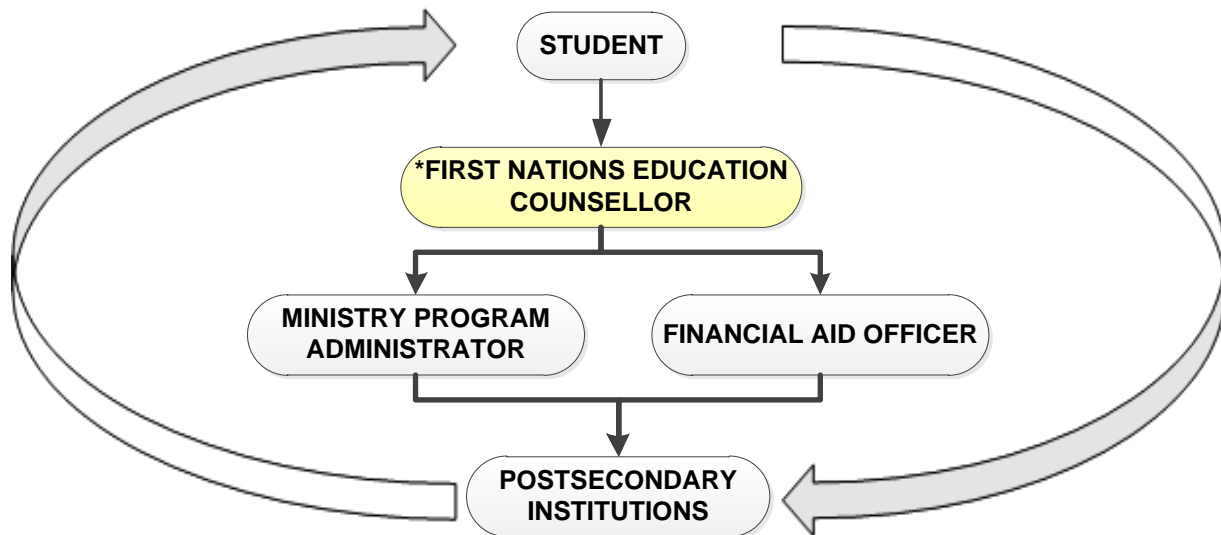
- Student has defaulted in repayment on prior student loans;
- Student received an OSAP overpayment;
- Student failed to achieve minimum academic progress requirements; or
- Student filed for bankruptcy or a related event, such as a consumer's proposal.

See the Reviews section below for information about steps a student must take to remove a restriction an academic progress or bankruptcy restriction.

See the Repayment section below for information about steps a student must take to bring a loan in default back into good standing.

STUDENT SUPPORT SYSTEM

Relationship between students, First Nations Education Counsellors, Ministry Program Administrators, Financial Aid Officers, Band Administrators and the Postsecondary Institutions:



*Note: There are many resources available for students who require assistance with the application process. Students can contact their First Nations Education Counsellor as the first point of contact who will in turn connect with the ministry program administrator for more information or students can directly connect with the financial aid officer at their postsecondary institutions. At any given time, students can connect with their postsecondary institutions.

Ministry Program Administrator

Sherry Britton, Program Administrator, is available to answer further questions for Education Counsellors. Sherry can be reached by phone at 807-343-7288 or via email at Sherry.britton@ontario.ca.

1. OSAP and Post-Secondary Student Support Program (PSSSP)

Students who apply to OSAP early are now able to access the OSAP aid calculator which allows the student to obtain an estimate of funding they may receive in the form of grants and loans (or the grant only option) through OSAP. This may be a helpful tool for students to understand how much funding they may be eligible for through OSAP prior to visiting the

First Nations or First Nations organization that administers PSSSP to apply for funding.

Students can change or update their OSAP application information even after they have submitted their application. The student will need to speak to their financial aid office at their institution to change or update their OSAP application.

2. PSSSP and Student Contribution

Ontario and Canada have announced that that they will no longer treat PSSSP as a resource for the purpose of their needs assessment for student aid.

In addition, the Government of Ontario and the Government of Canada announced that the student contribution will be waived for self-identified Indigenous learners.

APPLICATION PROCESS

The 2017-18 OSAP Application for Full-time Students is available online at www.ontario.ca/osap. Students are encouraged to apply as soon as possible.

They do not have to have been-accepted to their school of choice before they submit an application. Students can submit up to 5 applications to OSAP for the schools and programs they are considering; however once the student has decided on the school and program, all of the other applications must be closed before their chosen application will continue processing. An estimate is provided at the end of each application so that students can see or compare how much OSAP they may be eligible to receive for the different options.

1. OSAP Access Number (OAN)

In order to apply online for funding consideration from OSAP, students must first register as a new user to the OSAP website <https://osap.gov.on.ca/OSAPSecurityWeb/public/login.xhtml?lang=en>. When they register, students are required to provide basic personal information about themselves that will be used on their OSAP profile. This information includes their name, birthdate, gender, identification numbers and contact information.

Once the students are assigned an OAN, it becomes their unique identifying number that will not change over time. The OAN, along with their OSAP password, are the things that the students will use to gain access to the various online OSAP

applications, along with current information about the status of their OSAP aid.

For students who don't know if they have an OAN there is a link located on the main log in screen for further assistance at www.ontario.ca/osap.

2. Student Profile

Once students fill out their OSAP application, their student profiles will be created on their OSAP account. Students are required to apply for OSAP every year however for continuing students reapplying to OSAP, their student profiles will be populated into a condensed OSAP application.

3. Reporting income on OSAP application

Students are required to report the following types of income:

- Prior year taxable, non-taxable and foreign income earned by the student or spouse or parents, as applicable;
- Income student earns during study period greater than \$5,600 per term;
- Scholarships and bursaries
- Government income, including EI, WSIB, CPP, ODSP, OW,

All prior year taxable, non-taxable and foreign income reported on the OSAP application must be verified to confirm that the individual is eligible for the amount of grant and loan funding he or she received. As mentioned above, if income is not verified, grants received are converted to loan.

Taxable income is verified through the Canada Revenue Agency.

Non-taxable or foreign income is verified through a review process that considers alternative types of documentation.

The review can be initiated by completing the Parent Income Verification: Foreign and/or Non-Taxable Income Form which is available for printing from the Forms section of the OSAP Website
<https://osap.gov.on.ca/prodconsumption/groups/forms/documents/forms/prdr015220.pdf>

If a student, spouse or parent is a Status Indian and has earned all of their income on a First Nations Reserve, they may use the form mentioned above to verify their income. They would be required to provide a payment summary from the individual's employer indicating the amount of the gross income earned and confirmation that the income was earned on a First Nations Reserve.

4. Reporting Scholarships and Bursaries

Scholarships or bursaries for First Nations, Inuit or Metis students provided by a First Nation or other organization (e.g., Indspire, Grand Portage Scholarship Program, Metis Nation of Ontario's Education and Training Initiative, First Nation People's Scholarship Fund, etc.) must be reported as scholarship/award income.

Scholarship and bursary income above the exemption level (typically \$1,700/year) is treated as a resource.

5. Reporting OSAP to Canada Revenue Agency

OSAP loan is not taxable income. OSAP grants are covered by the exemption for scholarships and bursaries under the *Income Tax Act* and, therefore, are **not** considered taxable income. As a result, students do not have to report the grants on their tax returns.

The Canada Revenue Agency requires the Ministry to issue a T4A for OSAP grants. The T4A can be found on the student's online account with the National Student Loans Service Centre: <http://ontario.ca/c2at>; however, as noted, the grants are not reported as income when filing tax returns.

For more information, check out *Guide P105 – Students and Income Tax* at: <http://www.cra-arc.gc.ca/formspubs/tpcs/stdnts-eng.html>.

6. Deadlines

In order to be eligible to receive OSAP grant and loan funding, students must meet the following deadlines:

Deadlines	
Application	Applications must be submitted 60 days before the end of the study period for which funding is being requested.
Supporting documentation	All required supporting documentation must be submitted 40 days before the end of the study period.
Reviews	Requests for reviews must be submitted 40 days before the end of the study period.
Issuing Loan and/or Grant Funding	OSAP loan and grant funding cannot be issued to students after the end of their study period.

REVIEW PROCESS

OSAP uses standard criteria to assess all students' applications; however, in some cases these criteria may not adequately reflect the individual student's particular circumstances.

The ministry has a review process to consider circumstances outside the standard criteria. Typical review situations are shown below.

Reviews are conducted by the financial aid administrators at publicly-assisted colleges and universities, or Ministry staff at other types of institutions

If you have questions about review situations, you may contact the Ministry Contact.

1. Family breakdown reviews

OSAP will consider reviews for single dependent students wanting their OSAP applications to process without reference to one or both parent's financial information in situations where there is a serious rift in the family and the student is estranged from one or both parents due to documented mental, physical, sexual, and/or emotional abuse or drug or alcohol addiction in the student's family.

Family breakdown reviews which are submitted where the parents' rationale for not supporting the student is deemed to be arbitrary are not accepted (e.g., parents feel that it is the responsibility of the government to fund postsecondary education; feel that once students reach the age of 18, the student is independent).

2. Exceptional expenses (students, spouses and parents)

In some very specific circumstances, the ministry might consider exceptional expenses incurred by the student's spouse or parents in order to reduce their expected contribution. These review options would not apply to students without an assessed spousal or parental contribution on their OSAP assessment:

I. Child/spousal support payments

The amount of child support that a parent or spouse must pay for a dependent child(ren) who are living with another parent, for whom the individual claiming the costs is not the custodial parent, or support to a former spouse, may be used to decrease the individual's expected contribution from income.

II. Essential house repairs

Individuals can claim the amount paid for of essential home repairs that are paid

(i.e., repairs required for health and safety reasons which are typically a one-time only expense and which are not covered by an insurance plan). Essential house repairs do not include expenses related to the day-to-day maintenance of the family home and cannot be cosmetic (e.g., paint, wallpaper, landscaping).

III. Funeral costs

Individuals can claim the value of funeral costs which were not covered by the deceased's estate, Canada Pension Plan (CPP) - Death Benefits, other government agency, or private insurance plan benefits.

IV. Legal fees

Individuals can claim the value of legal fees, including, but not limited to, separation/divorce and criminal/civil cases. Legal fees that are not permitted are those related to the purchase of a home and those related to the operation of a business. Amounts that have been billed but not yet paid cannot be claimed as exceptional expenses.

V. Uninsured medical, dental and optical expenses

Individuals can claim the costs of uninsured medical, dental, and optical expenses for themselves, their spouse, or their dependent children, including older dependent children with disabilities, if applicable, which were not covered by OHIP, an employee benefit plan or a private insurance plan. If the reimbursement plans do not provide 100% coverage, the amount of the uncovered balance may be considered.

Uninsured medical expenses may include expenses for chiropractor and physiotherapy treatments and HIV/AIDS-related and psychotropic medications. Acupuncture treatments and holistic medications are not allowable review expenses.

Prescribed medical marijuana can be considered an uninsured medical expense for OSAP purposes if it is prescribed by a physician and approved under the Medical Marijuana Medical Access Regulation and meets all other requirements.

All uninsured costs must be verified against line 330 and line 331 of the Canadian Income Tax Return (Individual) of the parent who claimed the expenses for tax purposes. Line 330 is for medical expenses claimed for self, spouse, common-law partner and child under 18 years of age. Line 331 is for medical expenses claimed for other dependents.

Expenses claimed in excess of the amounts allowed by CRA in line 332 will not be considered.

VI. Child care for dependent children with disabilities 12 and older

Parents of dependent students can claim the costs of child care/attendant care for their dependent children with disabilities who are 12 years of age and older in the year for which the parents have reported their incomes for assessment purposes.

VII. Maintaining two residences

If a parent of a dependent student must live in another community, away from the family home, because of employment or if a student's spouse must live in another community to attend postsecondary studies, the additional living costs related to the maintenance of the second residence, such as board, lodging and return travel costs can be claimed. Exceptional expenses can be claimed for the "away" spouse in employment situations provided that the costs claimed are not covered by the spouse's employer.

Notes:

- For parents of dependent students, actual expenses can be claimed up to a maximum of 25% of the "away" parent's reported employment income provided that the costs claimed are not covered by the parent's employer.
- For married student who must live away from their spouse/family in the student's study period, the amount allowed on review is equal to the shelter allowance from the single student away from home living allowance of \$577 per month (\$134.19 per week) and return transportation to the maximum level allowed for single dependent students (i.e., two return trips per academic year at a maximum cost of \$600 per trip for a total of \$1,200 per academic year).

VIII. Care of dependent relatives

The costs of care for elderly or infirm relatives residing in Canada (excluding children) may be claimed as exceptional costs. The dependent relative must be living in the household of the individual claiming the costs or in an institution, such as a nursing home. The maximum allowable cost is \$2,000 per relative, and an overall maximum of \$4,000 per family.

3. Estimated Income

A student may request that his/her financial need be assessed using parental or spousal estimated current year taxable and non-taxable/foreign income rather than prior

year actual income, when the estimated income would be a better indicator of the family's current financial situation because of non-recurring and major changes to the parental or spousal income (e.g., death of the spouse or parent, loss of employment, illness or accident, retirement, severance packages, etc.)

4. Waive or reduce Spousal Fixed Contribution

Reviews to waive the spousal fixed contribution may not be considered before the halfway point of the study period. However, if the spouse is unable to work or unavailable to work during the entire study period, the review may be considered earlier in the study period. Students can request for a review of the expected income contribution from their spouse.

5. Academic Progress Reviews

It is a fundamental requirement under OSAP that students maintain satisfactory academic progress in the courses for which financial assistance has been provided. Multiple course drops, program switches, withdrawals, failures and lack of clear career direction are considered as unsatisfactory academic progress by the ministry.

If a student withdraws from studies or fails to meet minimum academic requirements in a study period(s) for which funding has been provided, the student will be placed on academic probation and the student will be advised in writing of the probationary status. The probationary period lasts a minimum of 1 year, and while the student will still be able to access OSAP funding, they will be required to maintain minimum academic requirements for the duration of the probationary period. Students who fail to maintain satisfactory academic progress during the probationary period may be restricted for a minimum of one year from OSAP assistance. A review of their academic progress will be completed at the end of the probationary period to determine whether they have met the minimum requirements. Students will be advised in writing as to the outcome of their review.

A student who had to withdraw or was unable to successfully complete their study period due to medical reasons may appeal an academic probation or restriction period if they have supporting documentation from their health care provider.

6. Bankruptcy and related events

Eligibility for Full-time OSAP is affected if a student:

- files for bankruptcy under the Bankruptcy and Insolvency Act (Canada) (BIA);
- makes a consumer proposal under the BIA that is approved or deemed to be approved by a court under that Act;
- obtains a consolidation order under the BIA; or
- files a document seeking relief for the orderly payment of debts.

Under certain circumstances, the student may be eligible for further Full-Time OSAP.

OVERPAYMENTS AND CONVERTING GRANTS INTO LOANS

1. Overpayments

Students are considered to have an overpayment if they have been issued grant and/or loan in excess of their entitlements at the end of the academic year. The following situations will result in an overpayment restriction:

- i. The student has incurred overpayments of \$2,000 or more in three academic years; or
- ii. The student has incurred a single or cumulative overpayment of \$10,000 or more.

a. OSAP Overpayment Warning and Overpayment Notice

Students will be issued an OSAP Overpayment Warning at any point during their academic year when their OSAP file shows they have received an overpayment of \$2,000 or more for that academic year. The Overpayment Notice indicates whether or not they student is restricted from receiving further OSAP assistance.

b. Removing an Overpayment Restriction

To become eligible for further Full-time OSAP, students who have an overpayment restriction must pay back the following:

- \$2,000, if the total overpayment amount is less than \$10,000.

Example:

A student has overpayments from three years: \$2,000, \$2,500 and \$2,000 for a total of \$6,500. Since the total is less than \$10,000, the student would have to repay \$2,000.

- The amount over \$8,000 if the total of the overpayment(s) is greater than \$10,000.

Example 1:

A student has one overpayment of \$12,500. The student would have to repay \$4,500 (\$12,500 - \$8,000).

Example 2:

A student student's first overpayment is \$2,000, second overpayment is \$2,500 and third overpayment is \$6,000. The student would be required to repay \$2,500 (\$10,500 - \$8,000).

Under certain circumstances, students may be eligible for a review to waive payment of overpayments.

2. Converting Grants into Loan

- With the introduction of the new OSAP, the ministry will be issuing more assistance in the form of grants than loans.
- Some students will be issued grants that they are later determined ineligible to receive, for example, if the student:
 - Withdraws from full-time studies;
 - Has not had their income or their expected contributor's income verified within 12 months of starting class; or,
 - Is eligible to receive a lower grant amount as a result of a reassessment.

Beginning in 2017-2018, the ministry may convert grants into loans if:

1. If the individual **withdraws from full-time studies within the first 30 days** of their study period and does not return to full-time studies within five months.
 - This provides students with an opportunity to re-enrol in a program and receive OSAP grants before they would be required to enter repayment (6 months after their last day of study).
 - Students who do not re-enrol within 5 months will have their Ontario and Canada OSAP grants converted into loans.
 - **Exception:** if the student withdraws within the first 30 days due to disability-related reasons or other extenuating circumstances, students can request a review to revert the loan back into grant.
2. If the ministry is **unable to verify the financial information** reported by the individual and his/her expected contributors (i.e., parents, spouse) within 12 months of the student's first day of class.
 - Any Ontario OSAP grant that has been issued to the student will be converted to Ontario loan.

- This rule applies for each academic year for which income cannot be verified and is only applied to Ontario grants, not Canada grants.
 - Exception: when there is a lower estimated income review for the student's spouse/parents, there would be 24 months to verify income.
3. If at the end of the study period, **as a result of an OSAP reassessment, the student is not entitled** to all or part of the grants that they were issued.
- Any overawarded amounts of Ontario and Canada OSAP grants will be converted to loan.
 - Exception: if the reassessment is due to disability-related reasons or other extenuating circumstances, students can request a review to have the loan reverted to grant.

Note: these rules do not apply to the following federal and provincial grant programs:

- Living and Learning Grant;
- Tuition Aid for Youth Leaving Care;
- Indigenous Student Bursary;
- First Generation Bursary;
- Out-of-Country Bursary for Deaf Students;
- Ontario Graduate Scholarship;
- Bursary for Student with Disabilities; and,
- Canada Student Grant for Services and Equipment for Students with Permanent Disabilities.

Communication to Students

- In an effort to ensure clarity, transparency, and accountability, the ministry will communicate with students throughout the academic year regarding the status of their income verification and the outcome of any reassessments that indicate they have received more grants than they are entitled to receive and are at risk of having grants converted into loan.

OTHER FUNDING

1. OSAP for Part-time Students

Students who are studying on a part-time basis may submit the 2017-18 Application for Part-time Students. They will be considered for a Part-Time Canada Student Loan, the Ontario Part-time Grant, the Canada Student Grant for Part-Time Studies, the Canada Student Grant for Persons with Permanent Disabilities, and the Canada Student Grant for Part-Time Students with Dependents.

The following list includes bursaries that are not considered a resource for OSAP assessment purposes. This funding should not be included on the OSAP application, and a student's OSAP entitlement will not be affected if they receive these bursaries:

2. Institution-funded Special Bursary

The Institution-Funded Special Bursary (IFSB) is administered by publicly-assisted colleges and universities and offers financial assistance to help cover the student's educational costs, typically for students who are enrolled in part-time studies. The amount of bursary a student may be eligible to receive depends on the guidelines set out by each institution.

3. Bursary for Students with Disabilities (BSWD) and Canada Student Grant for Services and Equipment for Persons with Permanent Disabilities (CSG-PDSE)

The BSWD and CSG-PDSE assist with the costs of disability-related services or equipment, such as tutors, note-takers, interpreters, brailers, or technical aids that are required to participate in postsecondary studies. The maximum amount of aid available is \$2,000 per academic year through the BSWD and \$8,000 per year through the CSG-PDSE.

Students must have a permanent or temporary disability to be considered for the BSWD and must have a permanent disability, as defined by the federal government, to be considered for the CSG-PDSE.

In addition, students must have disability-related education costs that are not covered by another agency or service. Students must also have applied for and are eligible for funding from one of the following sources:

- OSAP for Full-time students and have at least \$1 in calculated provincial need for the BSWD or federal need for the CSG-PDSE; or
- Part-Time Canada Student Loan and Grants for the CSG-PDSE;

- Ontario Part-time Grant for the BSWD; or
- The Institution-Funded Special Bursary.

The BSWD/CSG-PDSE application form is available through the FAOs, Offices for Students with Disabilities at Ontario's postsecondary institutions, and it is also available through the OSAP website at ontario.ca/osap.

4. Funding for Crown Wards

For the Ontario portion of OSAP funding, students who are Crown wards or have other eligible status with a children's aid society are exempt from the \$3,000 fixed contribution.

a. Living and Learning Grant (LLG)

The Living and Learning Grant (LLG) provides financial aid for a maximum of four years to postsecondary students between the ages of 18 to 24 who left the care of an Ontario children's aid society at the age of 18 or were an Ontario Crown ward adopted on or after August 1, 2013.

The amount of the grant is \$116.28 per week, for each week that a student is enrolled in full-time postsecondary studies to a maximum of \$6,000 per academic year. The LLG will only be paid for the terms that a student is enrolled in an OSAP-eligible program. The LLG is disbursed as a cheque to the student's mailing address at the beginning of each term.

Students are automatically considered for the Living and Learning Grant through the 2016-2017 OSAP Application for Full-time Students. There is no standalone LLG application for the 2017-2018 academic year.

5. Indigenous Student Bursary (ISB)

The Indigenous Student Bursary (ISB) fund is a component of the Postsecondary Education Fund for Aboriginal Learners (PEFAL) that provides support to Indigenous learners with financial needs to assist with their participation in postsecondary education and training at either Ontario publicly-assisted colleges and universities, or any of the nine Aboriginal Institutes.

It is an award provided to Indigenous students with financial need. The bursary is available to students for any year of the program they are enrolled in. Students who have previous postsecondary education are still eligible to receive the Indigenous Student Bursary. To be eligible for the ISB, a student

must self-identify as Indigenous in Canada.

Students are required to use their institution's ISB application form to apply for this bursary. Students should visit their financial aid office or Indigenous Student Centre to inquire about this application form.

Indigenous students who meet the definition of a First Generation student, including students who are current and former Crown wards, may also be considered for the First Generation Bursary, described below.

6. First Generation Bursary

The Ontario First Generation Bursary is an award provided to Ontario students with financial need who are the first in their family to attend postsecondary education and attending a publicly-assisted college or university in Ontario.

To be eligible for the First Generation Bursary, a student must be an individual whose parents have not attended postsecondary studies. Siblings may have attended postsecondary studies. Institutions have discretion in situations where one or both of the parents enrolled in, but did not complete a postsecondary program.

First Generation does not mean that the individual must be a new or first generation Canadian, or that new or first generation Canadians automatically qualify for the bursary. Typically, a student whose parents have a postsecondary degree, diploma, or certificate from another country would not be considered a First Generation student for the purposes of this bursary; however, discretion may be exercised in these cases, for example, in situations where the parents have been unable to use their educational qualifications in Canada.

Students are required to use their institution's First Generation Bursary application form to apply for this bursary. Students should visit their financial aid office to inquire about this application form.

REPAYMENT

Students must begin repaying their student loans if there is a break of more than six months between periods of full-time studies (e.g., they have graduated or completed their studies, or withdrawn from full-time studies and not returned.).

Repayment begins in the seventh month. During the first six months, students do not need to make any loan payments, and no interest is charged on the Ontario portion of their student loans, however interest is charged on the Canada portion of their student loans for the six-month period.

Interest begins to be charged on Ontario student loans beginning in the seventh month when the loans go into repayment.

Interest rates

The interest rate is the amount you have to pay to borrow money.

The interest rates are different for Ontario Student Loans and Canada Student Loans:

- Ontario: prime rate of interest plus 1%
- Canada: prime rate of interest plus 2.5%

National Student Loans Service Centre (NSLSC)

The NSLSC administers loans and typically borrowers are required to submit a single application for repayment assistance to the NSLSC, however there are separate application processes based on the loan type.

For more information, please visit <https://osap.gov.on.ca/OSAPPortal/en/A-ZListofAid/PRDR013103.html>.

Credit Ratings and Defaults

When borrowers keep their loans in good standing by making payments on their student loans, they start to build their credit history. Over time, the borrower's credit rating will continue to go up, and may improve their future ability to access credit for a car loan, mortgage or credit card.

However, the borrower's credit rating may be damaged if they do not make regular loan payments after they leave school, particularly if the loans go into default.

If the borrower fails to make monthly payments the loans may go into default. If default occurs, the Canada student loan debt and Ontario Student Loan debt is turned over to separate private collection agencies. The default is reported to a credit bureau. This situation may negatively impact the individual's future ability to access credit.

1. Repayment Assistance Plan (RAP)

The Repayment Assistance Plan (RAP) helps student loan borrowers who are having financial difficulty making payments on their student loans.

During periods of repayment assistance, borrowers will either be exempted from making monthly loan payments during the eligibility period, or make their affordable monthly payment.

Borrowers may be approved for a reduced monthly loan payment, or no monthly payment at all until the income of the student and spouse, if applicable is greater than an annual threshold (e.g., \$25,000 a year for a single individual).

To be eligible for RAP, borrowers must:

- Be a resident of Canada;
- Have student loans that are in good standing and not be restricted from repayment assistance for other reasons.
- Have an affordable monthly payment that is less than the required monthly payment:
 - Student's affordable monthly payment is calculated based on their gross family income and family size;
 - Student's required monthly payment is calculated based on the total amount of their government student loans.

If the student's affordable payment is less than the required payment, and they meet all of their other eligibility requirements for RAP, the student will make only the affordable payment for six months. The student's reported family income is subject to income verification. The student (and their spouse, if applicable) may be required to provide supporting documentation.

Students must apply for RAP, for more information on RAP please see:
<https://osap.gov.on.ca/OSAPPortal/en/A-ZListofAid/PRDR013103.html>.

Appendix A

Definitions

Academic Year

An academic year covers the period between August 1 in any year and July 31 of the following year. Study periods with a start date between August 1, 2017 and July 31, 2018 are part of the 2017-2018 academic year.

Assets (student and spousal)

For the purpose of assessing contributions from student and spousal resources, assets mean RRSPs and “other financial assets”.

Other financial assets include:

- savings accounts, including tax-free savings accounts
- bonds
- stocks
- term deposits
- GICs
- mutual funds

Other financial assets do not include:

- savings from employment in the 16 weeks before the student started their studies;
- money parents or spouse transferred to the student as their financial contribution;
- Registered Education Savings Plans (RESPs);
- Trust funds (withdrawals are reported separately);
- Registered Disability Savings Plan (RDSPs);
- Registered Retirement Savings Plans (RRSPs) and other retirement accounts (RRSPs are reported separately); and
- The value of a principal residence and any other owned real estate;
- The value of your vehicle;
- Clothing, furniture or personal belongings;
- Non-economic loss and/or pain and suffering awards; Savings through the Ontario Child Benefit Equivalent Program.

At Home

A dependent single student is assessed as living at home with his or her family in the study period if **either** of the following circumstances applies:

- the student is living in the parental home; or
- the parent’s principal residence is less than 30 kilometres from the

postsecondary institution that the student attends.

Students affected by this policy can be reassessed as “away from home” on review, if they provide documentation that they are in fact living away from home during their study period.

An independent single student is assessed as living at home if he or she is living in the parental home.

Away from Home

A dependent single student is assessed as living away from the parental home in the study period if **both** of the following circumstances apply:

- the student is living away from the parental home; **and**,
- the parent’s principal residence is more than 30 kilometres from the postsecondary institution that the student attends.

This can include dependent single students who are studying by distance education.

Bursary

A bursary is financial aid that isn’t a loan and that you typically don’t have to pay back. A bursary is usually awarded based on financial need and other factors.

Calculate the student’s need

A student’s calculated financial need is equal to total allowable costs minus expected financial resources. Two separate financial need calculations are performed – one to determine student financial assistance available from Canada, and another to determine student financial assistance available from Ontario. If a student’s combined Canada and Ontario financial need is less than \$250, Canada – Ontario Integrated Student Loan will not be provided; however, grant funding may be issued.

a) Canada Financial Need

The amount of Canada financial need is equal to the student’s total allowable costs minus total financial resources for the purposes of the Canada portion of the OSAP need assessment.

If the result is zero or negative, the student is considered by Canada to have sufficient resources to finance his/her education and does not qualify for student financial assistance from Canada. If the result is positive, the student is eligible to receive student financial assistance from Canada.

b) Ontario Financial Need

Financial need, for the purposes of the Ontario portion of the OSAP need assessment, is equal to the student's total allowable costs minus total financial resources, including federal support through the Canada portion of the Canada – Ontario Integrated Student Loan, the Canada Student Grant for Persons with Dependents, the Canada Student Grant for Persons from Low-Income Families and/or the Canada Student Grant for Persons from Middle-Income Families.

If the result of the calculation of Ontario financial need is negative, the student is considered to have sufficient resources to finance his/her education and does not qualify for need-based student financial assistance from Ontario. If the result is positive, the student is eligible to receive need-based student financial assistance from Ontario.

Once the student's Canada and Ontario financial need has been calculated, the next step is to calculate what assistance is available through programs for which eligibility is determined directly through the OSAP need assessment.

Note: The provincial and federal governments have decided to fully exempt the Post-secondary Student Support Program (PSSSP) funding from their assessments for student financial assistance.

Compulsory fees

Compulsory fees are fees that are determined by and charged at the postsecondary school for education-related costs such as:

- co-op fees
- student activity fees
- athletic fees
- health services
- student union fees
- laboratory fees
- field placement
- technology (excluding computer purchase or lease fees)
- professional fees

OSAP **does not** consider the following fees compulsory when determining the amount of aid:

- confirmation fees
- parking
- late registration fees
- convocation/graduate fees
- appeal fees
- fees for duplicate diplomas, ID cards, and/or fee receipts

- transcript fees
- special tests and/or exam fees (these costs may be allowed under professional/exam fees)
- local public transportation fees

Default

A borrower is considered in default of his or her obligations to repay student loans if he or she: unequivocally refuses to pay the loans; or is in arrears by at least three months as a result of failing to make monthly payments on at least three separate occasions.

Dependent Student

Dependent students are defined as students who:

- have never been married or in a common-law relationship; and,
- have never been a single parent with legal custody and financial responsibility for supporting child(ren); and,
- are pursuing postsecondary education within four years of leaving secondary school; and
- have not been in the labour force full-time for two years. The two years need not be consecutive; however, each year must be a period of twelve consecutive months.

Dependent students are financially dependent on their parent(s), guardian(s), sponsor(s) or other supporting relative(s) and do not qualify as independent students.

Dependent Children

A dependent child is a child (including an adopted child, a stepchild, or a foster child) who is living with the applicant (and spouse, if any) during the applicant's study period and who meets one or more of the following criteria:

- is under 18 years of age and will be living with the applicant and his or her spouse, if any, for 50% or more of the applicant's 2017-2018 study period.; or
- is 18 years of age or over and
- is enrolled in high school and taking at least 60% of a full course load, and will be living with the applicant and his or her spouse, if any, for 50% or more of the applicant's 2017-2018 study period;
- is a full-time postsecondary student and has been out of high school less than four years; or
- has a permanent disability and is wholly dependent on the applicant (and spouse, if any).

Note: a married student who is not separated and has a spouse (and children, if any)

who are not living with the student during the study period (including situations where the family is living outside Canada) must apply to OSAP as a married student. The spouse must complete their portion of the application, including income and signature pages. Children who are living with the spouse are considered dependents for the purposes of OSAP.

Financial Need

Financial Need is equal to the total assessed costs minus the total assessed resources. This may be a positive or a negative number. The calculated financial need will be used in determining the amount of OSAP loan and grant assistance awarded.

If financial need is a negative value, the student has sufficient resources to finance his/her education and does not qualify for OSAP loan or grant funding.

First Generation Student

A student with parent(s) who have never participated in postsecondary studies on either a full or part-time basis anywhere in the world.

Grant

A grant is a type of aid that is not a loan and that you typically do not have to pay back. A grant is usually awarded based on financial need and/or other factors.

Income

a) Student Income

For students, income means gross taxable and non-taxable income from all world-wide sources, including, but not limited to:

- employment earnings;
- child-support and alimony payments;
- monetary gifts from those other than parents or spouse;
- lottery winnings;
- government benefits paid directly to student or spouse, such as payments received from any social services agency, workers' compensation benefits, or unemployment insurance, Resettlement Assistance Program; or

- Scholarship Trust Funds;
- cashed in Registered Retirement Savings Plans;
- any other income (e.g. awards, scholarships, fellowships, bursaries, grants, interest, investments and/or trust fund income);
- tuition waivers/reimbursements;
- scholarship and bursary funding provided by a Children's Aid Society for the study period, including any funding provided to youth age 21 or older which is not

considered Continued Care and Support for Youth and must be reported as “scholarships, bursaries and other awards”;

- self-employment or rental income from residential or commercial properties (report gross income minus operating expenses);
- Early Childhood Educators Grant (reported as award income).

b) Parental Income

For parents, income means the income reported on Line 150 on the previous year's income tax return.

Other income means the total value of all other taxable and non-taxable income received from all world-wide sources that was not reported on the mother's and/or father's Canadian income tax return (e.g., foreign income, lottery winnings, insurance payouts, cashed-in RRSPs, etc.)

Net parental income, when used for purposes of calculating eligibility for Access Grants means parental income reported on Line 236 of the previous year's income tax return.

Net parental income, for purposes of determining financial contributions, means income minus amounts for CPP, EI, and income tax.

There are reviews available for situations where a family does not file taxes, including families who live on reserve and do not file taxes. The review can be initiated by completing a copy of the Parent Income Verification: Foreign and/or Non-Taxable Income Form which is available for printing from the Forms section of the OSAP Website

<https://osap.gov.on.ca/prodconsumption/groups/forms/documents/forms/prdr015220.pdf>

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If a student, spouse or parent is a Status Indian and has earned all of his or her income on a First Nations Reserve, they are not required to file taxes. The student is required to provide a letter or documentation, such as a payment summary, from the individual's employer indicating the amount of the gross income earned and confirmation that the income was earned on a First Nations Reserve, in addition to completing the form mentioned above.

Independent Student

Students are considered an independent student if both of the following are true:

- are not currently married or in a common-law relationship
- do not have any dependent children

AND if at least **one** of the following applies:

- have been out of high school for 4 or more years at the start the study period
- for at least 12 consecutive months on 2 or more occasions the student was not a

full-time student at a high school or postsecondary school (i.e., the student was in the labour force on a full-time basis)

- both parents are deceased
- currently a Crown ward or was a Crown ward just prior to age 18
- currently receiving a Continued Care and Support for Youth program allowance from the Children's Aid Society

Study period

For OSAP, a study period is the time period used to determine the amount of OSAP funding you're eligible to receive for the OSAP academic year. It also determines the deadline dates.

Usually the OSAP study period is the normal school year for the program. It may include one or more terms.