

As part of the OSAP Application for Full-Time Students, you will be asked about your status (single or married/common law). Based on your response, OSAP will determine who in your family (besides you) needs to provide income information. For example, married students must provide their spouse's income and dependent students must provide their parent's income. Depending on the amount and type of income reported on your OSAP application, additional documentation may be needed. OSAP verifies all information you provide.

**If a Canadian income tax return was filed with the Canada Revenue Agency (CRA)**

Depending on your status, you may have to report income from your Canadian income tax return. Your parent(s) or spouse (if applicable) may also have to provide income information if they filed an income tax return. For the 2018-19 academic year, we need the amounts from the 2017 tax return.

The income entered on your OSAP application is automatically verified with CRA and no further documentation is needed. If for any reason OSAP is not able to verify the income with the CRA, you will be notified about any documentation that may be needed.

**If a Canadian income tax return was NOT filed****• If the income was earned in Canada but is not taxable**

If you (and your spouse or parents, if applicable) earned income in Canada that is not taxable, you will report it on your OSAP application. This could include income earned on a First Nations Reserve in Canada, scholarships and/or child support. If additional information is required, an "income verification" form will be provided to you. The form outlines documentation that may be required, which depends on the type of income reported.

Example of documentation: A Status Indian who earned 2017 income on a First Nations Reserve in Canada can provide a letter from their employer confirming the total amount of income earned.

**• If the income earned was from a foreign source**

If you (and your spouse or parents, if applicable) earned income from a foreign (non-Canadian) source, you will report it on your OSAP application. This could include employment, rental and/or investment income. If additional information or documentation is required, you will be advised.

Example of documentation: If your parent(s) worked outside of Canada in 2017, they can provide proof of income issued by that country's government/tax agency.

**• If NO income was earned**

If you (and your spouse or parents, if applicable) did not earn income, you may be asked to provide documentation confirming the situation.

Example of documentation: If your parent is a Status Indian who lived on a First Nations Reserve in Canada and did not file taxes with the CRA, they can provide an affidavit or letter from a Band Council confirming they had no income in 2017.

**Contact**

If you have questions and are studying within Ontario, contact your school's Financial Aid Office. If you are studying outside of Ontario, contact OSAP at 1-888-449-4478.