



# OSAP and Indigenous Learners

May 2017

OSAP Transformation Branch

# Overview

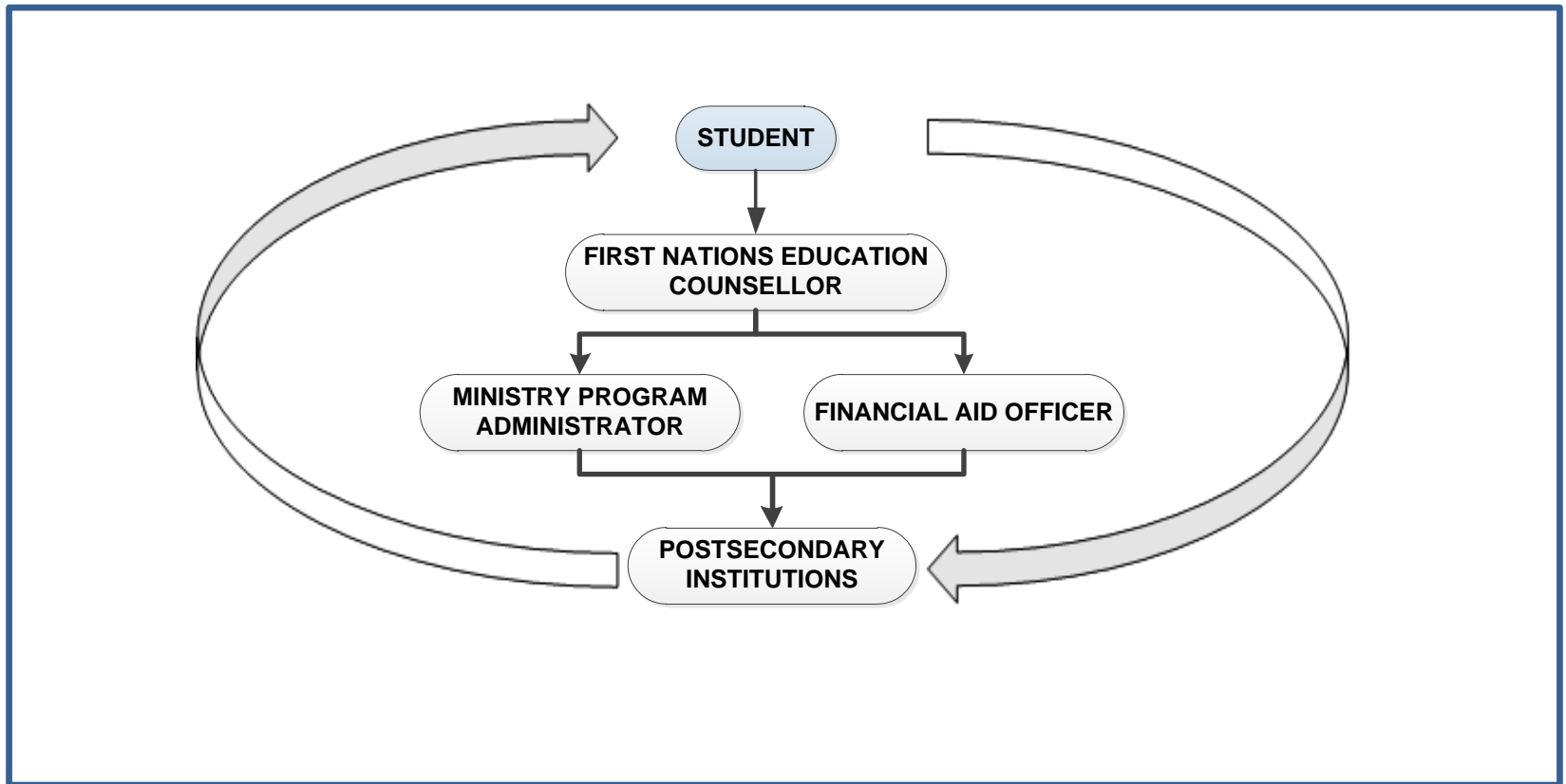
- 1 Introduction and Profiles
- 2 Journey Map: Martha
- 3 Journey Map: Jon
- 4 OSAP application
- 5 Questions and Answers

# Introduction

Student profiles of Jon and Martha



# Student Financial Aid Support Circle



# Jon's Profile



## Year 1

- Jon is an 18 year old new high school graduate from Kasabonika, Ontario. Jon lives with his mother who is unemployed, and they recently moved in with his grandmother.
- Jon has been accepted to an engineering program at the University of Guelph, and will be travelling from his remote northern community to study in the fall where he'll live in residence on campus.
- Jon has met with his Education Counsellor, and will receive PSSSP funding for his tuition, books, fees, and a portion of his residence fees will be paid for with PSSSP funding.

## Year 2

- Jon's grandmother passes away June 2018. Jon will need to take a year off during his second year to settle the estate of his grandmother.

# Martha's Profile



## Year 1

- Martha is a 28 year old single mother of 3 and lives in Chippewas of the Thames First Nation.
- She is unemployed, and currently on Ontario Works.
- Martha will attend the Practical Nursing Program at Anishnabek Educational Institute through St. Clair College, a program offered in her community.
- Martha will not likely receive PSSSP funding as she is a priority 5 or lower with the Southern First Nations Secretariat.

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# Journey map

Martha



# MARTHA – PRE-STUDY

Pre-Study

MAESD\_OSAP Transformation 2017



TIME

Jan-17 Feb-17 Mar-17 Apr-17 May-17 Jun-17 Jul-17 Aug-17 Sep-17 Oct-17 Nov-17 Dec-17



Sees OSAP ad on TV

Works with E.C to complete OCAS application

Uses OSAP aid calculator

Works with E.C on PSSSP application

Works with E.C on OSAP application

Connects with her OW case worker to let them know she has applied for OSAP

Receives credit review in message center

Completes credit review form

Receives notice that she has passed the credit check review

Connects with FAO at institution for assistance with paying tuition deposit

Receives OSAP assessment

Opts to take grants and loan


E.C notifies Martha that she has been denied PSSSP funding

Connects with OW case worker on OSAP assessment to determine if a top-up is available

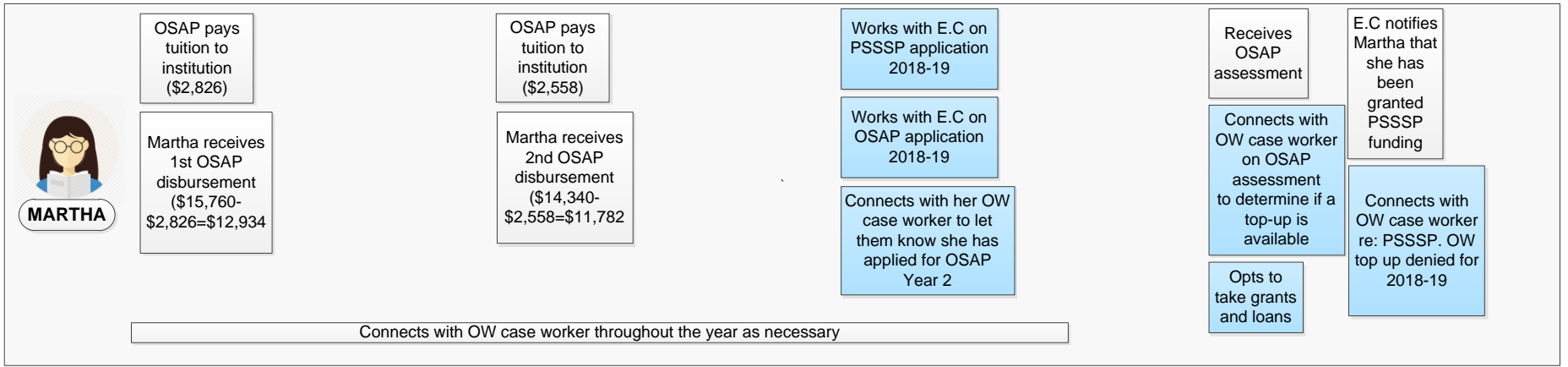


# MARTHA – ACADEMIC YEAR 1

Academic Year 1 (2017-18)

MAESD\_OSAP Transformation 2017 

TIME	Term 1 Sep-17	Term 1 Oct-17	Term 1 Nov-17	Term 1 Dec-17	Term 2 Jan-18	Term 2 Feb-18	Term 2 Mar-18	Term 2 Apr-18	Summer May-18	Summer Jun-18	Summer Jul-18	Summer Aug-18
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# MARTHA – ACADEMIC YEAR 2

Academic Year 2 (2018-19)

MAESD\_OSAP Transformation 2017



TIME	Term 1 Sep-18	Term 1 Oct-18	Term 1 Nov-18	Term 1 Dec-18	Term 2 Jan-19	Term 2 Feb-19	Term 2 Mar-19	Term 2 Apr-19	Summer May-19	Summer Jun-19	Summer Jul-19	Summer Aug-19
<p><b>MARTHA</b></p>	OSAP pays tuition to institution (\$2,462)			OSAP pays tuition to institution (\$2,194)		Works with E.C on PSSSP application summer session		Receives OSAP assessment	OSAP pays tuition to institution (\$1,847)			Martha completes her Registered Practical Nursing Program
	Martha receives 1st OSAP disbursement (\$15,760-\$2,462=\$13,298)			Martha receives 2nd OSAP disbursement (\$14,340-\$2,194=\$12,146)		Works with E.C on OSAP application summer session		E.C notifies Martha that she has been granted PSSSP funding	Martha receives last OSAP disbursement (\$15,760-\$1,847=\$13,913)			
	Martha pays fees & purchases books				Martha pays fees & purchases books				Martha pays fees & purchases books			
	Receives monthly living allowance (PSSSP)	Receives monthly living allowance (PSSSP)	Receives monthly living allowance (PSSSP)	Receives monthly living allowance (PSSSP)	Receives monthly living allowance (PSSSP)	Receives monthly living allowance (PSSSP)	Receives monthly living allowance (PSSSP)	Receives monthly living allowance (PSSSP)	Receives monthly living allowance (PSSSP)	Receives monthly living allowance (PSSSP)	Receives monthly living allowance (PSSSP)	Receives monthly living allowance (PSSSP)

# MARTHA – YEAR 3 - REPAYMENT

Academic Year 3 (2019-20)

MAESD\_ OSAP Transformation 2017 

TIME

Term 1 Sep-19	Term 1 Oct-19	Term 1 Nov-19	Term 1 Dec-19	Term 2 Jan-20	Term 2 Feb-20	Term 2 Mar-20	Term 2 Apr-20	Summer May-20	Summer Jun-20	Summer Jul-20	Summer Aug-20
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Martha receives a letter from NSLC regarding repayment schedule.

Martha receives and accepts a job offer from an assisted living home, earning \$48,000/year

Prime + 2.5% interest begins to accrue on the Canada portion of Martha's student loans

Martha signs and returns repayment schedule agreement, starting 6 months after graduation.

Prime + 1% interest begins to accrue on the Ontario portion of Martha's student loans

Martha makes first of monthly payments to NSLC.

Martha makes first of monthly payments to NSLC.

Martha makes monthly payment to NSLC.

Martha makes monthly payment to NSLC.

Martha makes monthly payment to NSLC.

Martha makes monthly payment to NSLC.

Martha makes monthly payment to NSLC.

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# Journey map

Jon



# Jon – Pre-study

## Pre-Study

MAESD\_OSAP Transformation 2017



TIME

Jan-17 Feb-17 Mar-17 Apr-17 May-17 Jun-17 Jul-17 Aug-17 Sep-17 Oct-17 Nov-17 Dec-17



Works with E.C to complete OUAC application

Uses OSAP aid calculator

Sees OSAP ads which reminds him to apply for OSAP

Acceptance to UofGuelph

Jon applies for residence (\$100)

Works with E.C on PSSSP application 2017-18

Works with E.C on OSAP application 2017-18

OSAP assess for \$ (pending income verification)

Completes parental income verification form

Acceptance to Residence (\$400 deposit required)

Grandma pays \$200 registration deposit

Receives OSAP assessment (\$8,700 grants, \$7,100 loans)

Opts to take grants only

Jon receives notification of PSSSP acceptance

Jon's sponsor letter from E.C to institution includes:


- Tuition
- Fees
- Partial residence


\*with bill to be reduced if other funds are available

Jon works with E.C on travel assistance application 2 weeks before departing for U of Guelph (Flight from Kasabonika to Thunder Bay, Thunder Bay to Toronto, car service from airport to Guelph, ~\$800)

# JON- ACADEMIC YEAR 1

Academic Year 1 (2017-18)

MAESD\_OSAP Transformation 2017 


TIME	Term 1 Sep-17	Term 1 Oct-17	Term 1 Nov-17	Term 1 Dec-17	Term 2 Jan-18	Term 2 Feb-18	Term 2 Mar-18	Term 2 Apr-18	Summer May-18	Summer Jun-18	Summer Jul-18	Summer Aug-18	
 <p><b>JON</b></p>	Jon arrives at U of Guelph for his 1 <sup>st</sup> semester	Receives monthly living allowance (PSSSP)	Receives monthly living allowance (PSSSP)	Receives monthly living allowance (PSSSP)	Receives monthly living allowance (PSSSP)	Receives monthly living allowance (PSSSP)	Receives monthly living allowance (PSSSP)	Receives monthly living allowance (PSSSP)					
	OSAP pays tuition, a max. of \$3,260/term (Engineering tuition= \$6,432)												
	OSAP pays tuition to institution (\$4,350- \$3,260 = \$1,090)		Opts to take the loan portion of OSAP to help with additional travel costs (\$7,100)		OSAP pays tuition, a max. of \$3,260/term	Jon pays residence fees with OSAP grants (\$1,090- \$3,081 = <b>-\$1,991</b> )				Jon completes his first year of university			Jon's grandmother passes away. Jon decides to take a year off to settle her estate.
	Jon receives OSAP 1 <sup>st</sup> disbursement (\$1,090)				OSAP pays tuition to institution (\$4,350- \$3,260 = \$1,090)	No Meal Plan fees as 1 <sup>st</sup> semester payment was for full year							Connects with U of Guelph registrar to apply for a deferral
	Jon pays partial residence fees with OSAP grants (\$1,090- \$3,081 = <b>-\$1,991</b> )				Jon receives OSAP 2 <sup>nd</sup> disbursement (\$1,090)	E.C receives bill for remaining residence, fees, and books (\$1,991+ \$22.89+\$600 = \$2,613.89)							Connects with National Student Loans Centre to discuss repayment options.
	E.C receives bill for remaining residence, meal plan, fees, and books (\$1,991+\$5,900+\$50+ \$22.89+\$600 = \$8,563.89)												

# JON- ACADEMIC YEAR 2

Academic Year 2 (2018-19)


MAESD\_OSAP Transformation 2017




TIME	Term 1 Sep-18	Term 1 Oct-18	Term 1 Nov-18	Term 1 Dec-18	Term 2 Jan-19	Term 2 Feb-19	Term 2 Mar-19	Term 2 Apr-19	Summer May-19	Summer Jun-19	Summer Jul-19	Summer Aug-19
 <b>JON</b>		Jon applies for the Repayment Assistance Plan (RAP)			Jon applies for readmission to U of Guelph	Works with E.C on PSSSP application		Jon reapplies for (RAP)		Jon pays \$200 registration deposit	Jon receives notification of PSSSP acceptance	Jon works with E.C on travel assistance application 2 weeks before departing for U of Guelph (Flight from Kasabonika to Thunder Bay, Thunder Bay to Toronto, car service from airport to Guelph, ~\$800)

# JON- ACADEMIC YEAR 3

Academic Year 3 (2019-20)

MAESD\_OSAP Transformation 2017 

TIME	Term 1 Sep-19	Term 1 Oct-19	Term 1 Nov-19	Term 1 Dec-19	Term 2 Jan-20	Term 2 Feb-20	Term 2 Mar-20	Term 2 Apr-20	Summer May-20	Summer Jun-20	Summer Jul-20	Summer Aug-20
 <p><b>JON</b></p>	Jon arrives at Guelph and moves in to shared apartment	Receives monthly living allowance (PSSSP)	Receives monthly living allowance (PSSSP)	Receives monthly living allowance (PSSSP)	Receives monthly living allowance (PSSSP)	Receives monthly living allowance (PSSSP)	Receives monthly living allowance (PSSSP)	Receives monthly living allowance (PSSSP)		Jon pays \$200 registration deposit	Jon receives notification of PSSSP acceptance	Jon works with E.C on travel assistance application 2 weeks before departing for U of Guelph (Flight from Kasabonika to Thunder Bay, Toronto, car service from airport to Guelph, ~\$800)
	OSAP pays tuition, a max. of \$3,260/term (Engineering tuition= \$6,432)			OSAP pays tuition, a max. of \$3,260/term		Works with E.C on PSSSP application		Jon completes his second year of university				
	OSAP pays tuition to institution (\$4,350- \$3,260 = \$1,090)			OSAP pays tuition to institution (\$4,350- \$3,260 = \$1,090)		Works with E.C on OSAP application						
	Jon receives OSAP 1 <sup>st</sup> disbursement (\$1,090)			Jon receives OSAP 2 <sup>nd</sup> disbursement (\$1,090)								
	E.C receives bill for books (\$600)											




# JON- ACADEMIC YEAR 4

Academic Year 4 (2020-21)

MAESD\_OSAP Transformation 2017




TIME	Term 1 Sep-20	Term 1 Oct-20	Term 1 Nov-20	Term 1 Dec-20	Term 2 Jan-21	Term 2 Feb-21	Term 2 Mar-21	Term 2 Apr-21	Summer May-21	Summer Jun-21	Summer Jul-21	Summer Aug-21
 <p><b>JON</b></p>	<p>Jon arrives at Guelph and moves in to shared apartment</p>	<p>Receives monthly living allowance (PSSSP)</p>	<p>Receives monthly living allowance (PSSSP)</p>	<p>Receives monthly living allowance (PSSSP)</p>	<p>Receives monthly living allowance (PSSSP)</p>	<p>Receives monthly living allowance (PSSSP)</p>	<p>Receives monthly living allowance (PSSSP)</p>	<p>Receives monthly living allowance (PSSSP)</p>		<p>Jon pays \$200 registration deposit</p>	<p>Jon receives notification of PSSSP acceptance</p>	<p>Jon works with E.C on travel assistance application 2 weeks before departing for U of Guelph (Flight from Kasabonika to Thunder Bay to Toronto, car service from airport to Guelph, ~\$800)</p>
	<p>OSAP pays tuition, a max. of \$3,260/term (Engineering tuition= \$6,432)</p>			<p>OSAP pays tuition, a max. of \$3,260/term</p>		<p>Works with E.C on PSSSP application</p>		<p>Jon completes his third year of university</p>				
	<p>OSAP pays tuition to institution (\$4,350- \$3,260 = \$1,090)</p>			<p>OSAP pays tuition to institution (\$4,350- \$3,260 = \$1,090)</p>		<p>Works with E.C on OSAP application</p>						
	<p>Jon receives OSAP 1<sup>st</sup> disbursement (\$1,090)</p>			<p>Jon receives OSAP 2<sup>nd</sup> disbursement (\$1,090)</p>								
	<p>E.C receives bill for books (\$600)</p>											

# JON- ACADEMIC YEAR 5

Academic Year 5 (2021-22)

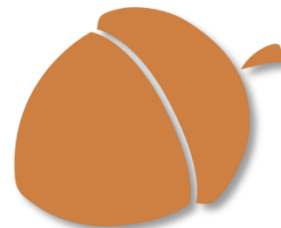
MAESD\_OSAP Transformation 2017



TIME	Term 1 Sep-21	Term 1	Term 1	Term 1	Term 2	Term 2	Term 2	Term 2	Summer	Summer	Summer	Summer
 <p><b>JON</b></p>	<p>Jon arrives at Guelph and moves in to shared apartment</p>	<p>Receives monthly living allowance (PSSSP)</p>	<p>Receives monthly living allowance (PSSSP)</p>	<p>Receives monthly living allowance (PSSSP)</p>	<p>Receives monthly living allowance (PSSSP)</p>	<p>Receives monthly living allowance (PSSSP)</p>	<p>Receives monthly living allowance (PSSSP)</p>	<p>Receives monthly living allowance (PSSSP)</p>	<p>Jon graduates as an Engineer from U of Guelph</p>	<p>Jon receives a letter from NSLC regarding repayment schedule.</p>	<p>Jon signs and returns repayment schedule agreement, starting 6 months after graduation.</p>	
	<p>OSAP pays tuition, a max. of \$3,260/term (Engineering tuition= \$6,432)</p>			<p>OSAP pays tuition, a max. of \$3,260/term</p>				<p>Jon applies for graduation from U of Guelph</p>	<p>Jon completes his last year of university</p>		<p>Prime + 2.5% interest begins to accrue on the Canada portion of Martha's student loans</p>	
	<p>OSAP pays tuition to institution (\$4,350- \$3,260 = \$1,090)</p>			<p>OSAP pays tuition to institution (\$4,350- \$3,260 = \$1,090)</p>								
	<p>Jon receives OSAP 1<sup>st</sup> disbursement (\$1,090)</p>			<p>Jon receives OSAP 2<sup>nd</sup> disbursement (\$1,090)</p>							<p>Jon receives and accepts a job offer with a technology firm earning \$55,000</p>	
	<p>E.C receives bill for books (\$600)</p>											

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# OSAP application



(Live demo)



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# QUESTIONS **AND** ANSWERS

