

# OSAP 101

16/17 School Year

# Introduction

- OSAP is a needs based loan and grant program for full time students that is funded by Federal and Provincial Governments
- One application per Academic year allows a full time student to be assessed for multiple loans and grants
- **APPLY EARLY!** The OSAP application is available online at **Ontario.ca/OSAP** now

# Introduction

- OSAP funding is released electronically to your bank account by the National Student Loans Service Centre (NSLSC)
- OSAP funding is released in two installments- 60% of your funding will be released in the fall semester and 40% in the winter semester
- This presentation is designed to guide you through the online OSAP application (online is the easiest and quickest way to apply)

# Getting Started

- **To Complete your OSAP application, you will need:**
  - Social Insurance Numbers for the student and parents
  - College/University student number
  - Date of birth for student and parents
  - Parent(s)' postal code
  - Your email address (school email is preferred)
  - Last date the student attended high school and OEN(Ontario Education Number)
  - Name and date of birth for anyone that student wishes to give consent to view their OSAP file(family, relatives, etc.)
  - Student's most recent pay statement showing year to date income, if applicable
  - Parents 2015 Income tax return( need line 150,236,308,310,312 and 435)

## **Also may need:**

- Most recent Social Assistance Statement (Ontario Works, ODSP, CPP)
- Amount of student's other assets
- Amount of student's Registered Educational Savings Plan (RESP) withdrawn for the study period only

# Step by Step Instructions

## Step 1: Click on Register

- Once registered the system will give you an OAN (OSAP Access Number) please keep secure as you will always need this number to access OSAP information

The screenshot shows the OSAP website interface. At the top, the Ontario logo and 'MINISTRY OF TRAINING, COLLEGES AND UNIVERSITIES' are visible. A search bar is on the right. A navigation menu includes 'HOME | POSTSECONDARY EDUCATION | EMPLOYMENT ONTARIO | ABOUT THE MINISTRY | NEWSROOM | CONNECT'. A sidebar on the left lists OSAP options: 'What is OSAP?', 'OSAP Grants and Loans', 'Aid Finder', 'Aid Estimator', 'Repayment Calculator', 'School Search', 'Find a Form', and 'Help'. The main content area features a banner with 'OSAP' and a photo of three people. Below the banner, the text reads: 'OSAP: Ontario Student Assistance Program. Need help paying for school? You're in the right spot. This is where you apply for OSAP or 30% Off Ontario Tuition. Get started by registering or login to apply online or check the status of your application - all in one place. Don't forget: if you apply for OSAP - you're automatically considered for 30% Off Ontario Tuition, too. You don't need a separate application.' A three-step process is shown: 1. Register (circled in red), 2. Apply, and 3. Check Status. Under '1 Register', it says 'New Users: You need to register to get your OSAP Access Number (OAN) and to create a password.' Under '2 Apply', it lists 'Login to apply for: OSAP: full-time students, OSAP: part-time students, 30% Off Ontario Tuition only'. Under '3 Check Status', it says 'Login to find out: How much money you're getting, When your money will be available, What's left to do'. At the bottom, there is a link for 'How to get OSAP >' and a '30% Off Ontario Tuition >' link. A 'OSAP Mobile' button is also present with the text 'Have a mobile device? Use it to check your status.'

## Step 2: Start New Application

- When you apply for OSAP you are automatically applying for the Ontario Tuition Grant(OTG)
- If applying for OTG only, use the OTG application
- Submit one application only

The screenshot shows the Ontario Ministry of Training, Colleges and Universities website. The header includes the Ontario logo and the text "MINISTRY OF TRAINING, COLLEGES AND UNIVERSITIES". The page is titled "My Applications" and features a "LOG OUT" button. A sidebar on the left lists navigation options: My Profile, Consents and Agreements, Basic Personal Information, Email & Correspondence Options, Addresses, Release of Information to Others, Additional Information, Password & Challenge Questions, Validate E-mail, and Help. The main content area is divided into sections for "Full Time" and "Part Time" applications. The "Full Time" section includes a "Start New App >" button, which is circled in red. Below it is a "30% Off Ontario Tuition ONLY" section with a "Start New App >" button. The "Part Time" section also has a "Start New App >" button. At the bottom, there is a section for the "Ontario Student Opportunity Grant" with a note that it is automatically considered when applying for OSAP full-time programs.

## Step 3: Profile Information

- Enter your first and last name **exactly** as shown on your **Social Insurance Card**
- Enter your date of birth
- Enter your SIN number

The screenshot shows the Ontario Ministry of Training, Colleges and Universities website. At the top, there is the Ontario logo and the text "MINISTRY OF TRAINING, COLLEGES AND UNIVERSITIES". In the top right corner, there are links for "Ontario.ca" and "Français". Below this is a navigation bar with "MY APPS" and "LOG OUT". A "Help" dropdown menu is open, showing "Technical Help". The main content area is titled "Confirm My Profile" and contains the text: "Listed below is your current profile information. Before you can start your application, review the information to ensure it is correct. If any of the information is incorrect, click on 'Change >' to make the necessary updates." Below this is a table for "Basic Personal Information" with a "Change >" link. The table has the following data:

Basic Personal Information		Change >
▶ Why we need this information >		
First name:	CATHERINE	
Last name:	HALL	
Date of birth:	June 17, 1953	
Gender:	Female	
<a href="#">Details &gt;</a>		
Identifiers		
Social Insurance Number (SIN):	*****969	

## Step 3: Cont'd

- Enter your email address, OSAP would prefer your college/university email
- Check status online
- Fill in address, use home address as students could move a few times while away at school

E-mail Address and Correspondence Options		Change >
E-mail address:	chall@loyalistic.on.ca	
<a href="#">Details &gt;</a>		
In which language do you want your information?	English	
<a href="#">Details &gt;</a>		
How do you want to check the status of all your applications?	I will check online	
<a href="#">Details &gt;</a>		
How do you want to get all your personalized forms (e.g., signature pages)?	I will print them myself	
<a href="#">Details &gt;</a>		

Addresses		Change >
Permanent Canadian Address		
Street name and number, rural route, or post office box:	248 Foster Ave	
Apartment:		
City, town, or post office:	Belleville	
Province:	Ontario	



## Step 3: Cont'd

- Enter if you want to add someone to application to get information( will need name and birthdate of person)
- Enter high school end date
- Enter if you have a disability
- Enter if you were ever in the care of Children's Aid

Release of Information to Others		Change >
Do you want someone else to have access to your information (e.g. call on your behalf)?	No	

Additional Information		Change >
When did you or will you last attend high school on a full-time basis?	June 2012	
Do you want to self-identify as a student with a disability?	No	
Current citizenship status:	Canadian Citizen	
Were you ever in the care of a Children's Aid Society?	No	
Do you want to self-identify as a Francophone student?	No	
Do you want to self-identify as an Aboriginal person?	No	

## Step 4: Application Agreement

- Read each section of the OSAP application Agreement
- Scroll down and click :**I have read and agree...**”
- Click **Save & Next**

MY APPS | FULL TIME MAIN | LOG OUT

Help

- ▶ Application Help
- ▶ Technical Help

### 2015-2016 OSAP Application for Full-Time Students

**This application is for full-time students taking a program starting anytime between August 1, 2015 and July 31, 2016.**

#### 2015-2016 OSAP Application Agreement

Before you can apply for OSAP you must read and agree to the terms and conditions in this OSAP Application Agreement. Once you have read the sections indicate that you agree and then select "Save & Next".

The terms and conditions include your agreement to the following:

- I understand that if I fail to provide complete and true information the ministry may restrict me from receiving assistance in the future.
- I am responsible for providing all required supporting documentation.
- I understand that I am responsible for promptly notifying my financial aid office (in writing) of changes to my address and/or my financial, academic, family, and/or study period status.
- I agree that the ministry can collect and exchange personal information about me for the administration and enforcement of OSAP.

<Expand All > <Collapse All >

**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 Income Tax Returns >**

**I have read and agree to all of the terms and conditions outlined above.**

**I do NOT agree to the terms and conditions outlined above.**

Cancel > Save & Next >

## Step 5: School Information

- Select **College/University** you are attending from drop down box
- Click **Save & Next**

Ontario  
MINISTRY OF TRAINING, COLLEGES AND UNIVERSITIES

Ontario.ca | Français

MY APPS | FULL TIME MAIN | LOG OUT

Application Pages ▾ 2015-2016 OSAP Application for Full-Time Students

Exit > Save & Exit >

Page: Status:

School X Apr 30/15 Started

School You Plan to Attend in 2015-2016 Clear Page >

Select your school:

Please select school ▾

School not on list?

Required Documents >

Help >

Exit > Save & Exit > Save & Next >

## Step 6: Search for Your Program

- Enter first word of program
- Hit **Search** and system will bring up all programs associated with that name

Ontario  
MINISTRY OF TRAINING, COLLEGES AND UNIVERSITIES

Ontario.ca | Français

MY APPS | FULL TIME MAIN | LOG OUT

2015-2016 OSAP Application for Full-Time Students

Application Pages

Exit > Save & Exit >

Page: Status:

School X Apr 30/15 Started

Program X Apr 30/15 Started

Required Documents >

Questions? >

Contact your Financial Aid Office:  
LOYALIST COLLEGE  
Financial Aid Office  
376 Wallbridge-Loyalist Road  
Box 4200  
Belleville, ON K8N 5B9  
(613) 969-1913 ext: 2425  
FinancialAidOffice@loyalstc.on.ca

Help >

2015-2016 OSAP Application for Full-Time Students

Search for Your Program [Clear Page >](#)

Search for your program using part of your program name. Use a short form of a unique word such as "eng" for "engineering" to get the best results.

Search using part of your program name:

Search Help >

Use one or more of these filters to narrow your search (optional):

Program year you are entering:  
Select >

Level of study:  
Select >

Month your program starts:  
Select >

Clear Filters >

Exit > **Search >**

## Step 6: cont'd

- Select correct program and year of program as well as dates that applies to you

Ontario  
MINISTRY OF TRAINING, COLLEGES AND UNIVERSITIES

Ontario.ca | Français

MY APPS | FULL TIME MAIN | LOG OUT

2015-2016 OSAP Application for Full-Time Students

Application Pages

Exit >	Save & Exit >
Page:	Status:
School	Apr 30/15 Started
Program	Apr 30/15 Started

Required Documents

Questions?

Contact your Financial Aid Office:  
LOYALIST COLLEGE  
Financial Aid Office  
376 Wallbridge-Loyalist Road  
Box 4200  
Belleville, ON K8N 5B9  
(613) 969-1913 ext: 2425  
FinancialAidOffice@loyalistc.on.ca

Help

Select Your Program Clear Page >

You searched for: "Business". Select your exact program after reviewing the program details. If you didn't find your program, try a new search or enter the name of your program. [Details >](#)

Search Results		New Search >	
Program Name:	Year of Program:	Program Details:	Select:
BUSINESS ADMINISTRATION	1	<b>Start date:</b> Jan 4/16 <b>End date:</b> Jul 29/16 <b>Number of terms:</b> 2 <b>Total years in program:</b> 3 <b>Level of study:</b> Diploma <b>Total weeks of study:</b> 30 <b>Co-op program:</b> No	<input type="radio"/> Select
BUSINESS ADMINISTRATION	1	<b>Start date:</b> Sep 1/15 <b>End date:</b> Apr 15/16	<input type="radio"/> Select

## Step 6:cont'd

- Confirm correct program
- Percentage of course load will be **100%** if full time student
- Click **Save & Next**

MY APPS | FULL TIME MAIN | LOG OUT

Application Pages

Exit > Save & Exit >

Page: Status:

School	x	Apr 30/15 Started
Program	x	Apr 30/15 Started

Required Documents

Questions?

Contact your Financial Aid Office:  
LOYALIST COLLEGE  
Financial Aid Office  
376 Wallbridge-Loyalist Road  
Box 4200  
Belleville, ON K8N 5B9  
(613) 969-1913 ext: 2425  
FinancialAidOffice@loyalistc.on.ca

Help

2015-2016 OSAP Application for Full-Time Students

Information on Your 2015-2016 Study Period [New Search >](#)

You have selected the following program. Please review the program details to ensure that you have selected the correct program. If it is the correct program, please provide additional program details in the following section. If it is not the correct program, click on "New Search" to search for a different program.

Program Name:	Year of Program:	Program Details:	
BUSINESS ADMINISTRATION	1	Start Date:	Sep 1/15
		End Date:	Apr 15/16
		Number of terms:	2
		Total years in program:	3
		Level of study:	Diploma
		Total weeks of study:	33
		Co-op program:	No

Additional Program Information

What percentage of a full course load will you be taking?  %

Are you taking your program of study through correspondence or distance education?  
 Yes  
 No

Exit > Save & Exit > Save & Next >

## Step 7: Status and Residency

- Complete the Citizenship Information question( must be Canadian Citizen, Permanent Resident or Protected person to be eligible)
- Select your current status (single, married, separated)
- Select your Residency
- Click **Save & Next**

MY APPS | FULL TIME MAIN | LOG OUT

Application Pages ▾

Exit > Save & Exit >

Page:	Status:
School	Apr 30/15 Started <span>✗</span>
Program	Apr 30/15 Finished <span>✓</span>
Status & Residency	Apr 30/15 Started <span>✗</span>

Required Documents >

Questions? ▾

Contact your Financial Aid Office:  
 LOYALIST COLLEGE  
 Financial Aid Office  
 376 Wallbridge-Loyalist Road  
 Box 4200  
 Belleville, ON K8N 5B9  
 (613) 969-1913 ext: 2425  
 FinancialAidOffice@loyalistc.on.ca

Help >

2015-2016 OSAP Application for Full-Time Students

Status and Residency Clear Page >

Current Status Clear Section >

Select the FIRST statement that describes your current situation. Details >

I am single, separated, divorced or widowed and have no dependent children living with me.

Single Student Status Clear Section >

Select the FIRST statement that describes your current situation. Details >

I am separated, divorced, or widowed and have no dependent children living with me.

Both of my parents are deceased.

None of the above statements apply to me.

Ontario Residency Clear Section >

Read the following statement(s) carefully. Indicate "Yes" if this statement best describes your current residency situation.

I have always resided in Ontario.  Yes  No

Exit > Save & Exit > Save & Next >

## Step 8: Personal Information

- Complete the questions
- Click **Save & Next**

Application Pages		2015-2016 OSAP Application for Full-Time Students	
Exit >	Save & Exit >	Other Personal Information <a href="#">Clear Page &gt;</a>	
Page:	Status:	Have you ever filed for <a href="#">bankruptcy</a> or initiated a related event?	<input type="radio"/> Yes <input type="radio"/> No
School	<input checked="" type="checkbox"/> Apr 30/15 Started	Have you ever taken <a href="#">full-time postsecondary studies</a> ?	<input type="radio"/> Yes <input type="radio"/> No
Program	<input checked="" type="checkbox"/> Apr 30/15 Finished	Have you ever had a student loan from Canada or Ontario?	<input type="radio"/> Yes <input type="radio"/> No
Status & Residency	<input checked="" type="checkbox"/> Apr 30/15 Finished	Where will you be living during most of the 16-week period (May 12/15 - Sep 1/15) before your 2015-2016 study period starts? <a href="#">Details &gt;</a>	<input checked="" type="radio"/> Parent(s) <input type="radio"/> Other
Other Personal Info	<input checked="" type="checkbox"/> Apr 30/15 Started	Will you be living with your parent(s) during your 2015-2016 study period? <a href="#">Details &gt;</a>	<input type="radio"/> Yes <input type="radio"/> No
Financial Info	<input checked="" type="checkbox"/>		
Assets	<input checked="" type="checkbox"/>		
Parent Info	<input checked="" type="checkbox"/>		
Review & Submit	<input checked="" type="checkbox"/>		

Required Documents >

Questions? v

Contact your Financial Aid Office:  
 LOYALIST COLLEGE  
 Financial Aid Office  
 376 Wallbridge-Loyalist Road  
 Box 4200  
 Belleville, ON K8N 5B9  
 (613) 969-1913 ext: 2425

Exit > Save & Exit > Save & Next >



Application Pages		2015-2016 OSAP Application for Full-Time Students	
Exit >	Save & Exit >	Financial Information <span style="float:right">Clear Page &gt;</span>	
Page:	Status:	Income Received Before Study Period <span style="float:right">Clear Section &gt;</span>	
School	Apr 30/15 Started	Estimate the amount of total gross income you expect to receive for each of the time periods below. <a href="#">Details &gt;</a>	
Program	Apr 30/15 Finished	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).	
Status & Residency	Apr 30/15 Finished	Jan 1/15 to May 11/15 total gross income: \$ <input type="text"/>	
Other Personal Info	Apr 30/15 Finished	May 12/15 to Aug 31/15 total gross income: \$ <input type="text"/>	
Financial Info	Apr 30/15 Started	Note: Do not include income received from Ontario Disability Support Program, Ontario Works or Second Career. Second Career income is to be reported as part of government funding in the next section.	
Assets	X	Ontario Disability Support Program or Ontario Works during the period of May 12/15 to Aug 31/15 <input type="radio"/> Yes <input type="radio"/> No	
Parent Info	X		
Review & Submit	X		
Required Documents >		Income Received During Study Period (Sep 1/15 to Apr 15/16) <span style="float:right">Clear Section &gt;</span>	
Questions?		Estimate the amount of income you expect to receive for each of the categories below.	
Contact your Financial Aid Office:			

## Step 9: Financial Information

- Enter and Estimate of student's gross income for the time periods of each section

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).

Scholarships, bursaries and/or awards you expect to receive for your study period of Sep 1/15 to Apr 15/16: <a href="#">Details &gt;</a>	<input type="radio"/> Yes <input type="radio"/> No
Educational Assistance Payments from a <a href="#">Registered Education Savings Plan (RESP)</a> and payments and/or interest and dividends earned on trust funds or other education savings plans you expect to use for your study period of Sep 1/15 to Apr 15/16:	<input type="radio"/> Yes <input type="radio"/> No
Government funding or income support you expect to receive for your study period from Sep 1/15 to Apr 15/16: <a href="#">Details &gt;</a>	<input type="radio"/> Yes <input type="radio"/> No
Employment income you expect to receive from Sep 1/15 to Apr 15/16:	<input type="radio"/> Yes <input type="radio"/> No
Income from <a href="#">all other sources, world-wide</a> you expect to receive from Sep 1/15 to Apr 15/16, excluding income already reported for your above study period.	<input type="radio"/> Yes <input type="radio"/> No

Exit > Save & Exit > Save & Next >

## Step 9: Cont'd

- Enter Bursaries or Awards that you know you will receive during the school period
- Enter any Registered Education Savings Plans (RESP) for the school year
- Enter Government Income during school year (ODSP, CPP)
- Enter any working Income
- Click **Save & Next**



**Application Pages** ▾

Exit >	Save & Exit >
<b>Page:</b>	<b>Status:</b>
School	Apr 30/15 Started
Program	Apr 30/15 Finished
Status & Residency	Apr 30/15 Finished
Other Personal Info	Apr 30/15 Finished
Financial Info	Apr 30/15 Finished
Assets	Apr 30/15 Started
Parent Info	
Review & Submit	

**2015-2016 OSAP Application for Full-Time Students**

**Asset Information** Clear Page >

Provide the value of all of your assets, world-wide as of May 12/15. This date is known as your asset valuation date. It is VERY important that you review the instructions for reporting your assets. Enter amounts in dollars only. Do not indicate cents or use commas or periods. [Details >](#)

**RRSPs and Other Assets as of May 12/15** Clear Section >

Provide information on your RRSPs and other assets as of May 12/15.

Do you have [Registered Retirement Savings Plans \(RRSPs\)](#)?  Yes  No

Do you have [other assets](#)?  Yes  No

Exit > Save & Exit > Save & Next >

**Required Documents** >

**Questions?** ▾

Contact your Financial Aid

## Step 10: Asset Information

- Enter the amount of student's assets as of the date indicated
- Click **Save & Next**

MY APPS   FULL TIME MAIN   LOG OUT	
Application Pages	
Exit >	Save & Exit >
Page:	Status:
School	Apr 30/15 Started
Program	Apr 30/15 Finished
Status & Residency	Apr 30/15 Finished
Other Personal Info	Apr 30/15 Finished
Financial Info	Apr 30/15 Finished
Assets	Apr 30/15 Finished
Parent Info	Apr 30/15 Started
Review & Submit	
Required Documents	
Questions?	
Contact your Financial Aid Office: LOYALIST COLLEGE Financial Aid Office 376 Wallbridge-Loyalist Road	
2015-2016 OSAP Application for Full-Time Students	
Parent Information <span>Clear Page &gt;</span>	
Marital Status <span>Clear Section &gt;</span>	
This page determines if one or two of your parents must provide information. Parent refers to birth parent, adop... parent, step-parent, legal guardian, or official sponsor.	
My parents are married to each other or in a <u>common-law relationship</u> with each other. <input checked="" type="radio"/> Yes <input type="radio"/> No	
We need details from both of your parents.	
Parent 1 Details <span>Clear Section &gt;</span>	
First name:	JACK
Last name:	FINKLE
Date of birth:	February 14 1944
Postal code: (e.g., P0T2M0)	K8N3R3
Is your parent's home within 30 km of LOYALIST COLLEGE?	<input type="radio"/> Yes <input type="radio"/> No
Is your parent self-employed?	<input type="radio"/> Yes <input type="radio"/> No
Does parent have a Social Insurance Number?	<input checked="" type="radio"/> Yes <input type="radio"/> No
Social Insurance Number:	443873278

## Step 11: Parent Information

- Enter Parent 1 details in the required fields  
( if parents are divorced/separated enter the information for the parent which you live with and their spouse if applicable)

### Income Reported on 2014 Canadian Income Tax Return

Enter amounts from your parent's 2014 Canadian Income Tax Return. If it has not been filed for 2014, estimate the amounts. Do not include money received through Universal Child Care, Child Tax Benefit, Ontario Child Benefit, the Rental Opportunity for Ontario Families (ROOF) Program, or the Assistance for Children with Severe Disabilities. Enter amounts in dollars only. Do not indicate cents or use commas or periods. If the amount is zero or negative, enter zero (0).

<b>Total income from line 150:</b> <b>Pension income splitting &gt;</b>	\$ <input type="text"/>
<b>Net Income from line 236:</b>	\$ <input type="text"/>
<b>Canada Pension Plan contribution from lines 308 and 310:</b>	\$ <input type="text"/>
<b>Employment Insurance premiums from line 312:</b>	\$ <input type="text"/>
<b>Total tax payable from line 435:</b> <b>Other payable amounts &gt;</b>	\$ <input type="text"/>

I (Parent 1) authorize Canada Revenue Agency (CRA) to release to the ministry or an authorized third party administrator as identified by the ministry information about my income tax returns and, if applicable, other required tax payer information about me, whether supplied by me or a third party, for the 2014 and 2015 taxation years.

Yes  
 No

[Complete Declarations Text >](#)

### Other Income

If your parent has other income not reported on his or her 2014 Canadian Income Tax Return enter the TOTAL value of this taxable and non-taxable 2014 income from all sources world-wide. Enter amounts in dollars only. Do not indicate cents or use commas or periods. If the amount is zero or negative, enter zero (0). [Details >](#)

<b>All other taxable and non-taxable 2014 income:</b>	\$ <input type="text"/>
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## Step 11: cont'd

- Use parent's Canadian Revenue Agency 2015 income tax return to enter the amounts (without cents) from the lines requested by OSAP

Parent 2 Details		Clear Section >
First name:	<input type="text" value="JUNE"/>	
Last name:	<input type="text" value="FINKLE"/>	
Date of birth:	June ▼ 24 ▼ 1953 ▼	
Postal code: (e.g., P0T2M0)	<input type="text" value="K8N3R3"/>	
Is your parent's home within 30 km of LOYALIST COLLEGE?	<input type="radio"/> Yes <input type="radio"/> No	
Is your parent self-employed?	<input type="radio"/> Yes <input type="radio"/> No	
Does parent have a Social Insurance Number?	<input checked="" type="radio"/> Yes <input type="radio"/> No	
Social Insurance Number:	<input type="text" value="444904304"/>	
Source of Income		
Does parent receive assistance from Ontario Disability Support Program or Ontario Works?	<input type="radio"/> Yes <input type="radio"/> No	
Income Reported on 2014 Canadian Income Tax Return		
<p>Enter amounts from your parent's 2014 Canadian Income Tax Return. If it has not been filed for 2014, estimate the amounts. Do not include money received through Universal Child Care, Child Tax Benefit, Ontario Child Benefit, the Rental Opportunity for Ontario Families (ROOF) Program, or the Assistance for Children with Severe Disabilities. Enter amounts in dollars only. Do not indicate cents or use commas or periods. If the amount is zero or negative, enter zero (0).</p>		

## Step 12: Parent 2 Information

- Enter parent 2 Information  
(step parent's information is also required if Parent 1 is remarried or living common law)

<b>Total income from line 150:</b> <a href="#">Pension income splitting &gt;</a>	\$ <input type="text"/>
<b>Net Income from line 236:</b>	\$ <input type="text"/>
<b>Canada Pension Plan contribution from lines 308 and 310:</b>	\$ <input type="text"/>
<b>Employment Insurance premiums from line 312:</b>	\$ <input type="text"/>
<b>Total tax payable from line 435:</b> <a href="#">Other payable amounts&gt;</a>	\$ <input type="text"/>
I (Parent 2) authorize Canada Revenue Agency (CRA) to release to the ministry or an authorized third party administrator as identified by the ministry information about my income tax returns and, if applicable, other required tax payer information about me, whether supplied by me or a third party, for the 2014 and 2015 taxation years. <a href="#">Complete Declarations Text &gt;</a>	<input type="radio"/> Yes <input type="radio"/> No
<b>Other Income</b>	
If your parent has other income not reported on his or her 2014 Canadian Income Tax Return enter the TOTAL value of this taxable and non-taxable 2014 income from all sources world-wide. Enter amounts in dollars only. Do not indicate cents or use commas or periods. If the amount is zero or negative, enter zero (0). <a href="#">Details &gt;</a>	
<b>All other taxable and non-taxable 2014 income:</b>	\$ <input type="text"/>
I cannot provide the information for Parent 2. <a href="#">Details &gt;</a>	<input type="checkbox"/>

## Step 12: cont'd

- Enter parent 2 Income ( step parent's information is also required if Parent 1 is remarried or living common law)
- Click **Save & Next**

Page:	Status:
School	Apr 30/15 ✓ Finished
Program	Apr 30/15 ✓ Finished
Status & Residency	Apr 30/15 ✓ Finished
Other Personal Info	Apr 30/15 ✓ Finished
Financial Info	Apr 30/15 ✓ Finished
Assets	Apr 30/15 ✓ Finished
Parent Info	Apr 30/15 ✓ Finished
Review & Submit	Apr 30/15 ✗ Started

## Review and Submit

### Finished and ready to submit?

#### Check to ensure all information is accurate.

After you submit, any changes need to be made in writing to your financial aid office. You may also have to provide documentation.

[Details >](#)

#### Review required documents

Check out the documents you must provide. You'll be able to print your personalized forms after you submit.

[List of your document](#)

#### Select "Submit >"

We'll check to ensure that you haven't forgotten to fill anything out. If OK, you will then be able to:

- Get an estimate - available mid-May
- Print your personalized forms [Details >](#)
- Check the status of your application [Details >](#)

### Need more time?

If you're not ready to submit you can come back later to make changes. Your application will stay on file for 45 days from the date you last updated it.

Remember there are deadlines to apply. [Details >](#)

[Exit >](#)

[Submit >](#)

## Step 13: Review and Submit Application

- Review application and verify correct information
- Click **Submit**
- Any changes after submitting application, must be made in writing to Financial Aid office at your University/College

### Contact your Financial Aid Office:

LOYALIST COLLEGE

Financial Aid Office

376 Wallbridge-Loyalist Road

Box 4200

Belleville, ON K8N 5B9

(613) 969-1913 ext: 2425

FinancialAidOffice@loyalistc.on.ca



## Required Documents

- ▶ [Deadline Dates >](#)
- ▶ [Printing Problems? >](#)
- ▶ [Uploads >](#)

### Personalized Forms:

**You said** ▶ I'll print them myself  
 ▶ **What are my options?**

[Change](#)

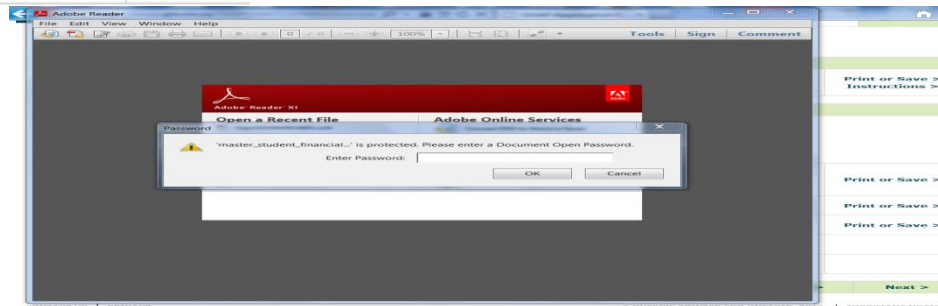
Document:	What to Do:	Date:	Action:
Proof of Academic Progress	Submit to your financial aid office. <a href="#">Details &gt;</a>	Apr 30/15	
Your Declaration and Signature Pages	Print then either upload or submit to your financial aid office. <a href="#">Details &gt;</a>	Apr 30/15	<a href="#">Print/Save</a>
Parents' Declaration and Signature Pages	Print then either upload or submit to your financial aid office. <a href="#">Details &gt;</a>	Apr 30/15	<a href="#">Print/Save</a>
Master Student Financial Assistance Agreement (MSFAA)	Print and submit to designated Canada Post Outlet <a href="#">Details &gt;</a>	Apr 30/15	<a href="#">Print/Save</a>

## Step 15: Submit Documents

- Print the Master Financial Assistance
- Agreement(MSFAA), Signature &
- Consent Declaration Pages
  
- Enter OSAP login password to have Access to print the documents

**Trouble printing?** You can request (1 time only) that a set be mailed to you  
[Details >](#)

[Request Mail >](#)



# Sample Master Student Financial Assistant Agreement

- Submit the MSFAA in person to a designated Canada Post
- Bring your Social Insurance Card, Government Issued Photo ID, and banking Information
- Search for Designated Canada Post Outlets at [www.canlearn.ca](http://www.canlearn.ca)

OR

- Mail the MSFAA to the NSLC with copies of required ID's to the address indicated **(mailing can take 2-3 weeks to process)**

Important - Please read borrower pages  
Protocoles when completed - B

**Canada Ontario**  
**Master Student Financial Assistance Agreements  
for Canada and Ontario**

ON  MSFAA#

**Part A: YOUR INFORMATION**

Full Name of Student and Mailing Address: <b>TERRY LEE</b> 1234 MISSISSAUGA RD. ON L5J3C8 CANADA	Date of Birth: (YYYYMMDD) <b>1990/01/01</b>	Social Insurance Number: <b>*****</b>
Area Code and Telephone Number: <b>(905)1231234</b>	Permanent Address: <b>TERRY LEE</b> 1234 MISSISSAUGA RD. ON L5J3C8	

**Part B: MASTER STUDENT FINANCIAL ASSISTANCE AGREEMENTS FOR CANADA AND ONTARIO**

The MSFAA-Canada and the MSFAA-Ontario are separate legal contracts that define your rights and responsibilities under the agreements. This document is comprised of the following parts:  
Part A: Your Information (as shown above)  
Part B: Master Student Financial Assistance Agreements for Canada and Ontario  
Part C: Electronic Funds Transfer  
Part D: Acknowledgement and Required Signature  
Part E: MSFAA-Canada Terms and Conditions  
Part F: MSFAA-Ontario Terms and Conditions

The MSFAA-Canada governs your rights and responsibilities with respect to the Financial Assistance you receive from Canada. The MSFAA-Ontario governs your rights and responsibilities with respect to the Financial Assistance you receive from Ontario and the Ontario Lender.  
By signing Part D below, you agree to the Terms and Conditions of the MSFAA-Canada and MSFAA-Ontario.

**Part C: ELECTRONIC FUNDS TRANSFER**

The approved amounts of any Financial Assistance (as defined in sections E and F 2) disbursed under the MSFAA-Canada and the MSFAA-Ontario will be electronically deposited into your bank account as entered below, which must be held in your name, solely or jointly. Electronic withdrawals may also be made from this bank account when your payments are triggered, as per section E 5(i) and section F 5(j). If you fail to provide your bank account information, disbursement of Financial Assistance to you under the MSFAAs will be delayed, and for the purposes of the MSFAA-Canada, may not proceed.  
Please complete the following bank information or attach a void cheque.

Transit Number:  Bank ID:  Account Number (refer to section of personal cheque):

Name and Address of Financial Institution:

**Part D: ACKNOWLEDGMENT AND REQUIRED SIGNATURE**

The MSFAA-Canada and the MSFAA-Ontario are legal contracts that govern your Financial Assistance. Neither MSFAA specifies the actual amount(s) that will be disbursed to you, or the amount(s) that you will be required to repay. The amounts that will be disbursed to you under these agreements will be determined based on the needs assessment(s) of your application(s) for Financial Assistance in accordance with federal and provincial legislation. You will be responsible for paying your Outstanding Loan Balances owing under the MSFAA-Canada and the MSFAA-Ontario in accordance with the relevant agreement(s).

By signing below you freely provide your consent(s), certification(s) and ratification(s) as set out in the MSFAA-Canada and the MSFAA-Ontario, and you agree to all the Terms and Conditions of the MSFAA-Canada and the MSFAA-Ontario. You understand that if you fail to sign this Master Student Financial Assistance Agreements for Canada and Ontario, you will not receive any Financial Assistance under either agreement.

Signature: \_\_\_\_\_ Date: \_\_\_\_\_

PG Box 4230 National Student Loans Service Centre  
MISSISSAUGA, ON L5A 4A4 1-888-610-4414 (within North America)  
L5A 4A4 822-029-2821 (outside North America, dial your appropriate country code first)  
1-888-610-4856 (for hearing impaired -TTY)

# Sample Parent Signature Pages

- Parent(s) can make changes on the parents information
- **Cross out** the incorrect information and write the correct information using a **pen only**.
- The corresponding parent will have to **write their initials** next to the changes made as shown in example

2013-2014 OSAP  
Consent, Instruction, Declarations  
and Signature of PARENTS

Ontario  
Ministry of Education  
Student Financial Assistance Board

Date: 04/17/14  
04/17/14

Student No: 10000000

Student (Lastname) (First Name)  
Program: 0101 - COMMUNITY COLLEGE OF MISSISSAUGA

Study Period: Fall 2013 - Fall 2014  
Mail to: 2000 Lakeshore Blvd. East  
Mississauga, ON L4X 1B3  
Canada

Collection and Use of Personal Information  
The personal information including your Social Insurance Number (SIN) provided is collected with the applicant's approval and consent of financial assistance. This information is collected for the purpose of processing the application for financial assistance and to determine the applicant's eligibility for financial assistance. The information is collected for the purpose of processing the application for financial assistance and to determine the applicant's eligibility for financial assistance. The information is collected for the purpose of processing the application for financial assistance and to determine the applicant's eligibility for financial assistance.

Consent of Parents to the Indirect Collection and Disclosure of Personal Information (Required)  
I authorize the Canada Revenue Agency (CRA) to release to the Ministry, or an authorized third party administrator as identified by the Ministry, information from my income tax returns and, if applicable, other required taxpayer information about me ("the information"), whether supplied by me or by a third party. The information will be relevant to, and used solely for the purpose of the administration and enforcement of OSAP and OFS. The Ministry will not disclose the information to any person or organization except to the applicant or where authorized by or where required by law. The Ministry administers OSAP under the authority of the Ministry of Training, Colleges and Universities Act, and R.R.O. 1990, Reg. 773, Reg. 774, and Reg. 775, O. Reg. 268/01 and O. Reg. 116/07; s. 10.1 of the Financial Administration Act, the Canada Student Financial Assistance Act, S.C. 1994, c. 28, as amended and the Canada Student Financial Assistance Regulations, SOR 95-128, as amended and s. 266.3(4) of the Education Act. This consent applies to the 2011 and 2012 taxation years.

Signature of Parent 1: [Signature] Date: 04/17/14

Signature of Parent 2: [Signature] Date: 04/17/14

Page 1 of 1

Consent, Instruction, Declarations and Signature of PARENTS

Consent of Parents to the Indirect Collection and Disclosure of Information from Income Tax Returns (REQUIRED)  
I authorize the Canada Revenue Agency (CRA) to release to the Ministry, or an authorized third party administrator as identified by the Ministry, information from my income tax returns and, if applicable, other required taxpayer information about me ("the information"), whether supplied by me or by a third party. The information will be relevant to, and used solely for the purpose of the administration and enforcement of OSAP and OFS. The Ministry will not disclose the information to any person or organization except to the applicant or where authorized by or where required by law. The Ministry administers OSAP under the authority of the Ministry of Training, Colleges and Universities Act, and R.R.O. 1990, Reg. 773, Reg. 774, and Reg. 775, O. Reg. 268/01 and O. Reg. 116/07; s. 10.1 of the Financial Administration Act, the Canada Student Financial Assistance Act, S.C. 1994, c. 28, as amended and the Canada Student Financial Assistance Regulations, SOR 95-128, as amended and s. 266.3(4) of the Education Act. This consent applies to the 2011 and 2012 taxation years.

Signature of Parent 1: [Signature] Date: 04/17/14

Signature of Parent 2: [Signature] Date: 04/17/14

The information listed below was provided on the student's 2012-2013 OSAP application. If any of the information is incorrect, please change the information by crossing out the preprinted information and printing the correct information beside it. You must initial the change and then sign the consent and declarations on the front and back.

Student SIN: ~~xxxxxxx~~

Parent current marital status: ~~Married, remarried, or in a common-law relationship~~

Information required from:  
 Dependent children: 1  
 Dependent children in postsecondary studies: 1

Information from Parent 1: [Handwritten: LSLICG]  
 Information from Parent 2: [Handwritten: JL]

Social Insurance Number: [Handwritten: 123456789] [Handwritten: 987654321]  
 First name: [Handwritten: LSLICG]  
 Last name: [Handwritten: LSLICG]  
 Date of birth: [Handwritten: 01/01/1980]  
 Postal code: [Handwritten: L5L 1C6]  
 Parental home within 40 km: [Handwritten: 123]  
 Self-employed: [Handwritten: JL]

Information from Parent's 2011 Canadian Income Tax Return:  
 Total annual income (line 150): \$36,000  
 Total net income (line 236): \$11,000  
 Other income: \$0  
 Canada Pension Plan contributions (lines 208 and 210): \$0  
 Employment insurance premiums (line 312): \$1,718  
 Total tax payable (line 435): \$0

If source of parent(s) annual income is provincial social assistance, type indicated  
 Authorization for the release of 2011 and 2012 income tax information from Canada Revenue Agency



# What's Next

- Submit all supporting documents including Signature, Consent and Declarations to the OSAP/Financial Aid office at school you will be attending or upload directly on the OSAP website
- Submit the MSFAA to a designated Canada Post Office or mail to the NSLC with required ID's
- Visit or email your OSAP office if any changes to the OSAP application after you have submitted
- Check for a Notice of Assessment to arrive by email or mail

# It is the Student's Responsibility to:

- Maintain at least 60% course load (40% course load for students with documented permanent disabilities) for every semester
- Remain in good academic standing at the College/University
- Consult with a Financial Aid Advisor in your OSAP office if you are considering dropping courses or need any changes made to your OSAP application

# Frequently Asked Questions

## **What is the difference between a loan and grant?**

- The main difference between a loan and grant is that a grant is a non-repayable sum of money. OSAP is a needs based assistance program which provides loans and grants.

## **What if I do not have contact with my parents and want to apply for OSAP?**

- Parental Information is required on the OSAP application until a student has been out of high school for 4 years. Specific appeals based upon extenuating circumstances can be considered. Contact a Financial Aid Advisor for appeal clarification before submitting your OSAP application.

# Frequently Asked Questions

## What if I am looking for a job but haven't found one yet?

- Answer the OSAP questions based on your situation as of when you apply. Contact a Financial Aid Advisor when you find a job to update your income. Additional Income may result in a reassessment of your OSAP funding

## What is the last day to Apply for OSAP?

- The last day to apply for OSAP is 60 days before the end of your study period. However, **APPLY EARLY** in order to receive your funding early to help pay your educational costs.

# **Watch for Many Changes to OSAP Program in the 17/18 School Year**

- More Grants and More Students will be Eligible**



# Other Resources

- Summer Savings
- Awards/Bursaries ( schools, employers, parents employers)
- Loyalist(or other) Awards and Bursaries
- Student Line of Credit from Bank
- Part-time work at College/University
- Family
  
- [www.yconic.ca](http://www.yconic.ca)
- [www.campusaccess.com](http://www.campusaccess.com)
- [www.scholarshipscanada.com](http://www.scholarshipscanada.com)