

**Ontario Student Assistance Program
Canada Student Financial Assistance**

Setting Out

Application for Financial Assistance for Full-Time Postsecondary Students



2005–2006

Apply Online >

<http://osap.gov.on.ca>



Ontario

Ministry of Training,
Colleges and Universities

Canada

Who can apply	2
Your responsibilities	2
Application fee	2
OSAP deadlines	3
Completing your application	4
Supporting documentation	5
Additional instructions	8
Verification and audit	9
Submitting your application	9
Multiple applications	10
Tracking your application	10
Information about student financial assistance	10
Getting help	10

This application is used to apply for the following student financial assistance programs funded by the Government of Canada and/or the Government of Ontario:

- Canada-Ontario Integrated Student Loan
- Ontario Student Opportunity Grant
- Queen Elizabeth II Aiming for the Top Scholarship
- Millennium Bursary
- Millennium/Ontario Access Grant
- Ontario Access Grant
- Canada Study Grant for Students with Dependents
- Canada Access Grant for Students from Low-Income Families
- Canada Access Grant for Students with Permanent Disabilities

For the purposes of this application, the term "Ontario Student Assistance Program (OSAP)" is an umbrella term used to refer to the student financial assistance programs listed above.

Apply online!

OSAP website

The OSAP website is available to help you 24 hours a day, 7 days a week! On this site you can:

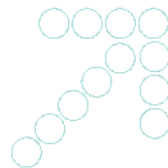
Apply online

- Applying is quick and easy. In fact, there are built-in "smarts" that ensure you have an error-free application. In addition, there is no application fee.
- You don't have to worry about where to send your application or wonder whether it got delivered to the right place, because as soon as you submit it, we receive it. Some bursary and scholarship programs have early deadline dates, so submitting your application early is important.
- The online application tells you what supporting documentation is required, so that you can start gathering the necessary paperwork.
- After submitting your online application, you can get an estimate of the amount of your funding, a highly useful piece of information in helping you plan for your school year. This estimate is subject to change if inaccurate information is provided, if the approval of an institution for student loan purposes is withdrawn or suspended, or if the approval of a program of study for student loan purposes is withdrawn or suspended.

We highly recommend that you take the time to investigate the online application – give it a try and you will find that it will save you time, money, and effort!

Check status

Once you have submitted your application, you will want to know what is happening with it. Was it processed? Am I eligible? How much funding will I get? How and when will I get my funding? These are questions for which most students want answers. The OSAP website is the best way to keep track of the status of your application, because information is displayed as soon as it is available. Go to <http://osap.gov.on.ca> for information on these and other features.



Go to the OSAP website, at <http://osap.gov.on.ca>, or pick up a copy of the 2005–2006 Information About Financial Assistance for Postsecondary Students for details on program policies and procedure.

Who can apply

It is important to note that you are eligible to receive funding through OSAP only if the institution you are attending and the program of study you are taking are approved for student loan purposes. A complete list of institutions that are currently approved for student loan purposes is available through the OSAP website. While the approval of institutions is done on an annual basis, the approval of an institution may be withdrawn or suspended at any time during the loan year.

You can apply, using this application, if:

- you are enrolled or planning to enrol in a program that starts anytime between August 1, 2005, and July 31, 2006;
- you are a Canadian citizen, a Permanent Resident of Canada (landed immigrant), or a Protected Person;
- you (or your spouse or parent(s), if applicable) are an Ontario resident;
- you are enrolled or planning to enrol in an approved program at an approved postsecondary institution;
- you are enrolled or planning to enrol in a program that is 12 or more weeks in length;
- you are will be taking at least 60 per cent of a full course load, or 40 per cent if you are an applicant with a permanent disability;
- your previous student loans are in good standing (i.e., you must not have defaulted on a student loan);
- you have repaid, in full, any overpayment you received for a scholarship, grant, or bursary;
- you have maintained satisfactory academic progress; and
- you are not ineligible for any of the reasons outlined on the OSAP website under "Eligibility" or set out on page 12 of the *2005-2006 Information About Financial Assistance for Postsecondary Students*.

Your responsibilities

You are responsible for reading and understanding the declarations that you sign on your application, because they outline your obligations and the conditions under which the information pertaining to your OSAP application will be used. Most importantly, you are responsible for compliance with all terms of the loan, including repaying your loan and any overpayments.

When applying for assistance, you must complete all the steps involved, including:

- filling out your application correctly and completely;
- providing all the required supporting documentation with your application;
- correcting any invalid and/or missing information promptly; and
- notifying your financial aid office or the ministry, in writing, of changes to your reported income or assets (or to the reported income and assets of your spouse or parent(s), if applicable), as well as changes to your study period, your address, or your financial, academic, or family status (and the status of your spouse or parent(s), if applicable).

Failure to provide complete and true information or to promptly notify your financial aid office or the ministry of any of the above changes may result in your being denied future assistance and could lead to legal action. It is an offence to knowingly provide false information for the purpose of obtaining or receiving assistance. If convicted, a person may be liable for a fine of up to \$25,000 and one year in prison.

Please take the time to go to the OSAP website to get the latest detailed program information, or pick up a copy of the *2005-2006 Information About Financial Assistance for Postsecondary Students*.

Application fee

A \$10 application fee is required to process this paper application form. Payment of this application fee is mandatory and may not be appealed. *You do not have to pay the application fee if you apply online through the OSAP website.*

There are two ways to pay the \$10 application fee:

- ***call 1-900-565-3434, or***
- ***attach a cheque or money order to this application form.***

You must indicate on page 15 of the application form which method you intend to use to pay the \$10 application fee.

1-900-565-3434

If you choose to pay the fee by calling 1-900-565-3434, you will need to supply your Social Insurance Number to confirm payment. The telephone number you are calling from will be billed \$10. This amount will be credited to your OSAP account and applied against the most recent OSAP paper application on file. If you have submitted more than one paper application, you must call 1-900-565-3434 to pay for each paper application form.

You cannot reach this 1-900 number from a pay phone or from a telephone that has 1-900 call restrictions.

Cheque or money order

If you choose to pay the fee by cheque or money order, make it payable to the Minister of Finance and attach it to page 15 of your application form. Please print your full name and the first six digits of your Social Insurance Number on the front of the cheque or money order to ensure that it is credited to the correct OSAP account. **DO NOT SEND CASH.** If your cheque is returned because of Non-Sufficient Funds, the processing of your application will be interrupted and you will have to pay a \$45 non-refundable administrative fee by certified cheque to have your application processed. Payment of this administrative fee is mandatory and may not be appealed.

Your application cannot be processed until the \$10 application fee has been received.

OSAP deadlines

Application deadlines

One-term programs (12 to 20 weeks in duration)

- Your application must be received by your financial aid office (or the ministry, for applicants planning to attend postsecondary institutions outside Ontario) within the first 30 days of your 2005-2006 study period for you to be eligible to receive funding for the full term. You will not be eligible to receive funding if your application is received more than 30 days after your study period has begun.

Two- and three-term programs (21 to 52 weeks in duration)

- Your application must be received by your financial aid office (or the ministry, for applicants planning to attend postsecondary institutions outside Ontario) within the first 45 days of your 2005-2006 study period for you to be eligible to receive funding for your entire 2005-2006 study period.
- If your application is received by your financial aid office (or the ministry, for applicants planning to attend postsecondary institutions outside Ontario) after the first 45 days of your 2005-2006 study period but no later than 90 days before the end of your 2005-2006 study period, you will be eligible to receive funding, but only from the date on which your application is received.
- If your application is received by your financial aid office (or the ministry, for applicants planning to attend postsecondary institutions outside Ontario) less than 90 days before the end of your 2005-2006 study period, you will not be eligible to receive funding.

Supporting documentation deadline

One-term programs (12 to 20 weeks in duration)

Your supporting documentation must be received by your financial aid office (or the ministry, for applicants planning to attend postsecondary institutions outside Ontario) within the first 30 days of your study period.

Two- and three-term programs (21 to 52 weeks in duration)

Your supporting documentation must be received by your financial aid office (or the ministry, for applicants planning to attend postsecondary institutions outside Ontario) no later than 90 days before the end of your study period.

Supporting documentation received after the deadline date will not be considered, and the release of your funding may be stopped.

Confirmation of enrolment deadline

The Confirmation of Enrolment form is used to:

- confirm that you have enrolled in and started classes;
- confirm the starting and ending dates of your study period;
- update the information about your income that you provided on your OSAP application;
- authorize the release of the second portion of your loan halfway through your study period; and
- authorize the release of other grants and/or bursaries, if applicable.

You will receive your Confirmation of Enrolment from your financial aid office when you register for and begin classes, or the ministry will send it directly to you if you are planning to attend a postsecondary institution outside Canada. Your completed Confirmation of Enrolment form must be received and processed by the ministry no later than 30 days before the end of your study period. Complete details can be found on the OSAP website under “Getting Your Money”.

Loan/grant certificate deadline

Your Certificate of Loan/Grant Approval and Eligibility (Schedule 1), which is referred to as your “loan/grant certificate”, indicates the amount of loan and Canada Access Grant funding you are eligible to receive and authorizes the release of these funds. When you start classes, you will receive approximately 60 per cent of your funding. The remaining 40 per cent of your funding will be issued to you halfway through your study period.

There is a deadline date for the release of loan/grant certificates. That deadline is 21 days before the end of your study period. For example, if your study period ends April 15, the deadline for the release of your loan/grant certificate is March 25. After March 25, you will not be able to get your loan/grant certificate. In addition, loans cannot be negotiated after the “Study Period End Date” indicated on the loan/grant certificate.

Review deadline

The deadline date for receipt of a request for a review by your financial aid office is eight weeks before the end of your study period. All requests for reviews received after the deadline date will not be considered. Complete details can be found on the OSAP website under “Changes to Your Funding”.

Queen Elizabeth II Aiming for the Top Scholarship deadlines

Application and processing deadlines

If you are a first-time applicant to this program, the deadline for applying is June 17, 2005. If you use a paper OSAP application form to apply, you must ensure that the financial aid office at the postsecondary institution you plan to attend receives it by June 17, 2005. If you use the online application to apply, you must submit it by June 17, 2005. If your submitted OSAP application (online or paper) is processed but considered to be incomplete because of errors and/or missing information, you must ensure that you provide your financial aid office with any missing information and/or corrections by July 22, 2005, in order to be considered for this scholarship.



- Keep a photocopy of your completed application form for your records.
- If you are instructed to submit your application directly to the ministry, you must ensure that your return address is printed clearly in the upper left corner of the envelope.

Social Insurance Number

If you are a Canadian citizen or permanent resident, you must have a valid permanent Social Insurance Number (SIN) in order for your OSAP application to be processed. If you are a Protected Person, you must have a valid *temporary* Social Insurance Number, which begins with a “9”. If you do not have a Social Insurance Number or if you have a temporary number but are not a Protected Person, contact any office of Human Resources and Skills Development Canada for information about how to obtain a permanent SIN.

All temporary SINs must be valid as of the start date of the applicant's study period. If your temporary SIN expires during your study period, you must ensure that you have a valid temporary SIN or a permanent SIN for the start of your next study period.

To be considered for this bursary, you must ensure that the financial aid office at the Ontario postsecondary institution you plan to attend receives your OSAP application by September 16, 2005. If you are planning to attend a postsecondary institution outside Ontario, your OSAP application must be received by the Student Support Branch, Ministry of Training, Colleges and Universities, by September 16, 2005. In addition, if you are selected as a potential bursary recipient, you must ensure that your completed Confirmation of Enrolment form is received by your financial aid office or the ministry by November 4, 2005.

Temporary password

If you wish to access your personal information on the OSAP website, you must create a five-digit temporary password and enter it in item 416 of Section N of this application form (page 15). This temporary password is required as the first step in the security process on the OSAP website. In the second step you are required to create a new password, which you will use from then on to access your personal information or to apply online. These security procedures have been developed to ensure that your personal information is kept strictly confidential.

- Note:** If you have previously applied for OSAP and have accessed your personal information through the OSAP website, you will have already created a password. Continue to use this password to access your information. Do not enter a temporary password in item 416. If you enter a temporary password on the application form, it will be disregarded. See the OSAP website, at <http://osap.gov.on.ca>, for details on security procedures and the process you must follow if you lose or forget your password(s).

- To indicate a year in a date, use four digits.
For example, June 18, 2005, should be shown as:



Required consents and signatures

You are required to sign and date your OSAP application in three places to indicate your knowledge of and consent to the collection, use, and disclosure of your personal information to administer, finance, and enforce OSAP:

- A signature for your consent, instruction, and declaration is required by the Ministry of Training, Colleges and Universities (item 725).
- A separate signature is required by Canada Revenue Agency for your consent to the indirect collection and disclosure of personal information from your income tax returns and other taxpayer information (item 726).
- A separate signature is required by Human Resources and Skills Development Canada for your consent to the indirect collection and disclosure of personal information (Social Insurance Number, name, date of birth, and gender) from the Social Insurance Register (item 727).

In addition, if your parent(s) or spouse are required to complete Section I or J, these parties must sign in two places (parent(s) in items 896 to 899; spouse in items 960 to 961).

Your funding cannot be released until all required consents have been given.

Optional consent

If you indicated that you consent to the release of your personal information to another person(s), you are required to sign the Applicant's Consent to Release Personal Information, on page 19 of the application form. This signature is not required for the release of your funding.

Supporting documentation

You are responsible for ensuring that all required supporting documentation, as indicated on the OSAP application, is attached to your paper application before you submit it. If you submit an electronic application, you are responsible for ensuring that all supporting documentation is provided to your financial aid office or the ministry, as directed. If you do not provide supporting documentation, the processing of your application will be delayed.

See the "OSAP deadlines" section on page 3 to determine when you must submit your supporting documentation.

The ministry or your financial aid office may determine, through a normal review or an audit process, that additional supporting documentation is required. If this is the case, you will be sent a notice describing the required documentation, the procedures that you must follow, and any pertinent deadline date(s).

Your funding will not be released until all required supporting documentation has been received.

Description of an affidavit

An affidavit is a document that is sworn or affirmed in front of a commissioner for taking affidavits. A commissioner for taking affidavits requires the applicant to swear or affirm that the contents of the affidavit are true. A commissioner is generally available at courthouses, community legal clinics, municipal or township offices, and law offices.

Program Information Form

If you are planning to attend a postsecondary institution outside Ontario, other than McGill University or Concordia University, you must provide a completed Program Information Form (see page 10 of these instructions).

Social Insurance Number card (Section A, item 100)

If you are planning to attend a postsecondary institution outside Canada, you must provide a photocopy of your Social Insurance Number card.

Canadian Immigration Record (Section A, item 170)

If you are a Permanent Resident, you must provide a photocopy of your Canadian Immigration Record or of your Permanent Resident Card.

Protected Persons (Section A, item 170)

A Protected Person is defined in subsection 95(2) of the *Immigration and Refugee Protection Act* (Canada). If you are a Protected Person, you must provide a photocopy of your valid Protected Person Status Document (PPSD) and a photocopy of your temporary Social Insurance Number (SIN) card.

Permanent disability (Section A, item 165)

For the purposes of this application, "permanent disability" is defined as a functional limitation that is caused by a physical or mental impairment that restricts your ability to perform the daily activities necessary to participate in studies at a postsecondary level or in the labour force, and that is expected to remain with you for your expected life.

You are required to submit documentation to demonstrate that you have a permanent disability. If you are a full-time student taking at least 60 per cent of a full course load, you must provide a medical certificate, a report or assessment (e.g., a learning-disability assessment) completed by a qualified practitioner, or documentation proving that you are in receipt of federal and/or provincial disability assistance. If you are a part-time student taking between 40 and 59 per cent of a full course load, you must provide a medical certificate, a report or assessment (e.g., a learning disability assessment) completed by a qualified practitioner or documentation proving that you are in receipt of federal and/or provincial disability assistance.

Bankruptcy (Section A, items 610, 611, and 612)

If you have declared bankruptcy, you may be eligible for new student loans, as long as you meet all other eligibility requirements and you provide the required supporting documentation. Please read the following section carefully to determine if you are required to provide supporting documentation. Pay particular attention to what supporting documentation is required. Contact your financial aid office if you need further clarification.

Bankruptcy filed before May 11, 2004

If OSAP is a creditor and you are either an undischarged or a discharged bankrupt

Your application will not be processed until you:

- 1) provide proof that you have no outstanding balance on any student loans; or
- 2) provide proof that you have been released from your obligation to repay your student loans by reason of an absolute order of discharge under the *Bankruptcy and Insolvency Act (BIA)* and provide proof that three years have elapsed since the day the order of discharge was made.

If OSAP is not a creditor and you are an undischarged bankrupt

Your application will not be processed until you provide documentation from your trustee in bankruptcy indicating the date on which the bankruptcy was filed and that the following conditions have been or will be met:

- 1) No student financial assistance program funded by the Province of Ontario or the Government of Canada is a creditor in the bankruptcy; and
- 2) None of the funding given to you through any OSAP program in the 2005-2006 OSAP year (August 1, 2005, to July 31, 2006) will be seized to repay any creditor(s) listed in the bankruptcy.

Bankruptcy filed on or after May 11, 2004

If OSAP is a creditor and you are a discharged bankrupt

Your application will not be processed until you:

- 1) provide proof that you have no outstanding balance on any student loans; or
- 2) provide proof that you have been released from your obligation to repay your student loans by reason of an absolute order of discharge under the *Bankruptcy and Insolvency Act (BIA)* and provide proof that three years have elapsed since the day the order of discharge was made; or
- 3) provide proof that you meet the following conditions:
 - at the time the bankruptcy or related event occurred you were enrolled in an approved course of study at an approved institution and you were taking the minimum required course load; and
 - you continue to be enrolled in the same approved course of study in which you were enrolled at the time that the bankruptcy or related event occurred; and
 - you have not had a break in studies of longer than six months since the date of the bankruptcy or related event.

If OSAP is a creditor and you are an undischarged bankrupt

Your application will not be processed until you:

- 1) provide proof that you have no outstanding balance on any student loans; or
- 2) provide proof that you have been released from your obligation to repay your student loans by reason of an absolute order of discharge under the *Bankruptcy and Insolvency Act (BIA)* and provide proof that three years have elapsed since the day the order of discharge was made; or

- 3) provide proof that you meet the following conditions:

- at the time the bankruptcy or related event occurred you were enrolled in an approved course of study at an approved institution and you were taking the minimum required course load; and
- you continue to be enrolled in the same approved course of study in which you were enrolled at the time that the bankruptcy or related event occurred; and
- you have not had a break in studies of longer than six months since the date of the bankruptcy or related event.

In addition, you must provide documentation from your trustee in bankruptcy indicating the date on which the bankruptcy was filed and that the following conditions have been or will be met:

- 1) No student financial assistance program funded by the Province of Ontario or the Government of Canada is a creditor in the bankruptcy; and
- 2) None of the funding given to you through any OSAP program in the 2005-2006 OSAP year (August 1, 2005, to July 31, 2006) will be seized to repay any creditor(s) listed in the bankruptcy.

Married applicant (Section B, item 200)

You must provide a copy of your marriage certificate.

Common-law relationship (Section B, item 210)

You must provide an affidavit signed by you and your spouse confirming that you have been living together in a conjugal relationship for at least three years or are living together in a conjugal relationship and raising any children of whom you both are the natural or adoptive parents.

Sole-support parent (Section B, item 221)

If you are widowed or have never been married, you must provide an affidavit confirming that any children will be living with you full-time during your 2005-2006 study period, a copy of the Child Tax Benefit cheque stub or statement, and a copy of your spouse's death certificate, if applicable.

If you are separated, you must provide a copy of your legal separation agreement or court order. If you do not have a legal separation agreement or court order, you must provide an affidavit that indicates the date of separation. If you are divorced, you must attach a copy of your divorce judgment or order. The documentation must include the date of separation and details of the custody arrangements. If you are unable to provide a legal separation agreement, court order, or divorce judgment or order, you must provide the following:

- an affidavit detailing the custody arrangements of the child or children, which confirms that the child or children will be residing with you full-time during the study period for which you applied, and the date of separation or divorce; and
- a copy of the federal government's Child Tax Benefit cheque stub or statement, which indicates the parent receiving the benefit and the child or children included in the benefit.

Separated, divorced, or widowed, and have no dependent children living with you (Section B, item 231)

If you are separated, you must provide a copy of your legal separation agreement or court order. If you do not have a legal separation agreement or court order, you must provide an affidavit that indicates the date of separation. If you are divorced, you must provide a copy of your divorce judgment or order. If you are widowed, you must provide a copy of your spouse's death certificate.

Crown ward (Section B, item 260)

A Crown ward is a child who has been made a ward of the Crown pursuant to a court order made under the *Child and Family Services Act*, R.S.O. 1990, c. C.11. Such an order gives the Crown the rights and responsibilities of a parent for the purpose of the child's care, custody, and control. Most of the Crown's duties and obligations in respect to a Crown ward are exercised and performed by a Children's Aid Society.

If you are a current Crown ward or a former Crown ward who has not been adopted, you must provide a letter from the Children's Aid Society or a court order confirming that you are or were a Crown ward.

Both parents deceased (Section B, item 265)

If you indicate that both your parents are deceased, you must provide a copy of both your parents' death certificates.

Resided in Canada for less than 12 consecutive months (Section C, item 325)

Note: You are not considered to be a resident of Ontario for OSAP purposes if you are enrolled or planning to enrol in a postsecondary institution outside Ontario. You should contact that province's or territory's student assistance program to apply for assistance.

If you have resided in Canada for less than 12 consecutive months, you may be eligible for provincial student assistance in Ontario. If you want the ministry to determine your eligibility for assistance, follow the instructions outlined below.

If you completed item 230, 240, 250, 260, or 265 in Section B: Current Status Information, you must complete a History of Canadian Residency for Student form. You must also provide documentation that confirms your date of entry into Canada (e.g., Canadian Immigration Record, Permanent Resident Card, or Protected Person Status Document).

If you completed item 200 or 210 in Section B: Current Status Information, you and your spouse must complete a History of Canadian Residency for Student and Spouse form. You and your spouse must also provide documentation that confirms your and your spouse's date of entry into Canada (e.g., Canadian Immigration Record, Permanent Resident Card, or Protected Person Status Document).

If you completed item 270 in Section B: Current Status Information, you and your parent(s), step-parent, legal guardian(s), or official sponsor(s) must complete a History of Canadian Residency for Student and Parent(s) form. You and your parent(s) must also provide documentation that confirms your and your parent(s)' date of entry into Canada (e.g., Canadian Immigration Record, Permanent Resident Card, or Protected Person Status Document).

Have not resided in Ontario for at least 12 consecutive months (Section C, item 330)

You are not considered to be a resident of Ontario for OSAP purposes. However, if you are denied student financial assistance from the province or territory in which you have most recently resided, the ministry may review your situation to determine if you are eligible for assistance in Ontario. If you wish to have your personal situation reviewed, follow the instructions outlined below.

If you completed item 230, 240, 250, 260, or 265 in Section B: Current Status Information, you must: 1) complete a History of Canadian Residency form for Student; 2) provide documentation that confirms your date of entry into Canada (e.g., Canadian Immigration Record, Permanent Resident Card, or Protected Person Status Document); and 3) provide a letter of refusal from the province or territory in which you most recently resided indicating that you are not eligible for financial assistance from the student financial assistance program operated by that province or territory.

If you completed item 200 or 210 in Section B: Current Status Information, you and your spouse must: 1) complete a History of Canadian Residency form for Student and Spouse; 2) provide documentation that confirms your and your spouse's date of entry into Canada (e.g., Canadian Immigration Record, Permanent Resident Card, or Protected Person Status Document); and 3) provide a letter of refusal from the province or territory in which you most recently resided indicating that you are not eligible for financial assistance from the student financial assistance program operated by that province or territory.

If you completed item 270 in Section B: Current Status Information, you and your parent(s), step-parent, legal guardian(s), or official sponsor(s) must: 1) complete a History of Canadian Residency form for Student and Parent(s); 2) provide documentation that confirms your and your parent(s)' date of entry into Canada (e.g., Canadian Immigration Record, Permanent Resident Card, or Protected Person Status Document); and 3) provide a letter of refusal from the province or territory in which you most recently resided indicating that you are not eligible for financial assistance from the student financial assistance program operated by that province or territory.

Total income below \$6,200 (Section G, I, and/or J)

If you are considered by OSAP to be a single independent student or a sole-support parent (i.e., if you completed item 220, 230, 240, 250, 260, or 265 in Section B) and your total gross income in 2005 as reported in item 636 (Section G) is less than \$6,200, you must provide a letter and supporting documentation indicating how your daily living costs, such as rent or mortgage, and food, are being met.

If you are considered by OSAP to be married or in a common-law relationship (i.e., if you completed item 200 or 210 in Section B) and your and your spouse's total combined income as reported in items 636 (Section G) and 950 and 951 (Section J) is less than \$6,200, you must provide a letter and supporting documentation indicating how your and your spouse's daily living costs, such as rent or mortgage, and food, are being met.

If you are considered by OSAP to be a single dependent student (i.e., you completed item 270 in Section B) and your parent's (if only one) total income as reported in items 840 and 850 or 845 and 855 (Section I) or your parents' (if both parents) total combined income as reported in items 840, 845, 850, and 855 (Section I) is less than \$6,200, your parent(s) must provide a letter and supporting documentation indicating how the family's daily living costs, such as rent or mortgage, and food, are being met.

Government income (Section G, item 630)

If you expect to receive income during your study period from Employment Insurance, Loss of Earnings Benefits (WSIB), or Native Postsecondary Student Support Program, you must provide a letter from that agency describing the costs that are covered. It is important that you check with that agency about receiving benefits and student financial assistance at the same time.

Income tax payable (Section I, items 890 and 895)

If father's (parent 1) income tax payable is greater than 35 per cent of his income as indicated in item 840, he is required to provide a copy of his 2004 Notice of Assessment from Canada Revenue Agency showing the amounts on lines 150 and 435 of his income tax return. If mother's (parent 2) income tax payable is greater than 35 per cent of her income as indicated in item 845, she is required to provide a copy of her 2004 Notice of Assessment from Canada Revenue Agency showing the amounts on lines 150 and 435 of her income tax return.

Additional instructions

Permanent disability (Section A, item 165)

Students with permanent disabilities are not required to complete a separate application form for the Canada Access Grant for Students with Permanent Disabilities, because eligibility will be considered automatically when the student's OSAP application is processed.

Additionally, students with permanent disabilities can receive non-repayable financial assistance through the Bursary for Students with Disabilities and the Canada Study Grant for Students with Permanent Disabilities. Only a single, separate application is required. Application forms are available through the OSAP website or from your financial aid office.

Deaf students attending out-of-country institutions (Section A, item 166)

If you were enrolled in an out-of-country postsecondary institution in the 2004-2005 academic year, you will automatically be sent an *OSAP Application Guide for Deaf Students*. Otherwise, information on the amount of loan and bursary assistance available and the application process can be found on the OSAP website, or you can obtain a copy of the guide by contacting the ministry.

If you have questions, contact the ministry by e-mail at tdd@osap.gov.on.ca, by phone at 1-800-465-3958 (TDD/TY), or by fax at (807) 343-7278.

Current citizenship status (Section A, item 170)

If you are a Canadian citizen, Permanent Resident, or a Protected Person as defined in subsection 95(2) of the *Immigration and Refugee Protection Act* (Canada), you are eligible to apply for all OSAP funding. If you indicated "Other" in item 170, you are not eligible for student financial assistance in Ontario.

Where will you be living during most of the 16-week period before your 2005–2006 study period starts? (Section A, item 615)

If you are considered by OSAP to be a single dependent student (i.e., if you completed item 270 in Section B), you will be assessed as living with your parents during the pre-study period. If you did not live with your parents during the pre-study period, please contact your financial aid office for additional instructions.



Will you be living with your parent(s) during your 2005-2006 study period? (Section E, item 555)

If you checked item 270 in Section B, you are considered to be a dependent student, and OSAP expects that you will be living with your parent(s) during the study period if your parent(s) reside in the same community as the institution you plan to attend. You will therefore be assessed as living with your parent(s) regardless of what you indicated in item 555. It is possible, however, that even though your parent(s) live in the same community as the institution you plan to attend, you may ask to be assessed as living away from home. In this case, you must inform your financial aid office and provide supporting documentation. Contact your financial aid office for details.

Verification and audit

Your student financial assistance

All information provided in connection with your OSAP application is subject to verification and audit by the ministry. The ministry may verify this information by comparing it with information currently in your OSAP file and information gathered by other government agencies, collection agencies, credit reporting bureaux, and educational and financial institutions.

Information that is *verified before your funding can be determined and/or released* includes:

- your credit history, which is verified with a credit bureau;
- all basic personal information (Social Insurance Number, first name and last name, date of birth, and gender), which is verified with Human Resources and Skills Development Canada;
- your (and your spouse's, if applicable) Ontario driver's licence and vehicle information, which are verified with the Ministry of Transportation;
- any funding received from other provincial programs (e.g., Ontario Works), which is verified with the issuing agency; and

- other information provided on your application, including your academic progress, which is verified against information from previous OSAP applications.

Information that is *verified after you have received all or a portion of your funding* includes all income information that you (and your spouse or parent(s), if applicable) provide. This information is verified with Canada Revenue Agency. The verification may result in a reassessment of your eligibility for financial assistance, including loans and/or the Ontario Student Opportunity Grant, and the reassessment of the amount of your current and/or any future funding. See the OSAP website, at <http://osap.gov.on.ca>, for details on income verification. All information, except your credit history, is subject to further verification.

Failure to provide complete and true information or to promptly notify your financial aid office or the ministry, in writing, of changes to your reported income or assets, or to the reported income or assets of your spouse or parent(s), if applicable, or changes to your address and/or financial, academic, family, and/or study period status, may result in your being denied future assistance, including the Ontario Student Opportunity Grant, and could lead to legal action. It is an offence to knowingly provide false information for the purpose of obtaining or receiving OSAP assistance. If convicted, a person may be liable for a fine of up to \$25,000 and one year in prison.

Administration of OSAP

In addition, the ministry monitors the administration of OSAP by or on behalf of your postsecondary institution and the National Student Loans Service Centre (NSLSC). In order to verify and audit the administration of OSAP by or on behalf of your postsecondary institution and the NSLSC, the ministry and auditors retained by the ministry or your educational institution may need to access your information.

Submitting your application

It is recommended that you apply as early as possible, since some bursary and scholarship programs have early deadlines. You should submit your OSAP application at least 10 weeks before your classes begin.

You must submit all 20 pages of the application form with all required signatures and supporting documentation. Remember, if you are submitting a paper application, you must pay the \$10 fee by attaching a cheque or money order to the application or by calling 1-900-565-3434.

Students studying in Ontario

Send your completed OSAP application, the application fee (if providing a cheque or money order), and all supporting documentation to the financial aid office of the institution you plan to attend. Addresses and telephone numbers of the financial aid offices of Ontario universities and colleges of applied arts and technology are listed on the OSAP website and in the 2005-2006 *Information About Financial Assistance for Postsecondary Students*.





Students studying outside Ontario

Send your completed OSAP application, the application fee (if providing a cheque or money order), all supporting documentation, and the completed Program Information Form (see below) to the Student Support Branch, Ministry of Training, Colleges and Universities, PO Box 4500, 189 Red River Road, 4th Floor, Thunder Bay ON P7B 6G9. You must ensure that your return address is printed clearly in the upper left corner of the envelope.

Note: If you are planning to attend McGill University or Concordia University in Quebec, you must send your completed application to the financial aid office at that institution.

Program Information Form

If you are planning to attend a postsecondary institution outside Ontario, you and your institution must complete a Program Information Form. This form is used to gather information from the institution about your program of study, your tuition and compulsory fees, and your book and equipment costs.

The Program Information Form is available for printing from the OSAP website. You can also request a copy from the ministry, or your institution may be able to give you this form.

You should fill out your portion of the form and then have it completed and signed by your postsecondary institution. The ministry recommends that you attach the completed Program Information Form to your OSAP application and submit both (along with any required supporting documentation) directly to the ministry.

Your application cannot be processed until the completed Program Information Form has been received by the ministry.

Multiple applications

Before submitting several OSAP applications, you may wish to consider the options outlined below:

- You may wait until you have received notification of your acceptance at a specific postsecondary institution before you fill out an OSAP application for that institution.
- OR
- You may wish to apply for OSAP before you receive notification of your acceptance. If you choose this option, you must complete a separate OSAP application (either a paper or an online application) for each institution to which you are applying for admission. To reduce the number of OSAP applications you complete, you should submit an application only for the institutions that are your first and second choices. Once you have received notification of your acceptance from the institution you plan to attend, notify the financial aid office at that institution, in writing, to avoid delays in processing your OSAP application.

Tracking your application

To check the status of your application you can:

- <http://osap.gov.on.ca> – go to the OSAP website, where you will find details on any errors and/or missing information, required supporting documentation, and funding amounts and release dates;

OR

- 1-866-330-3331 – call the toll-free automated voice response system (available only in Canada).

Both systems are available 24 hours a day, 7 days a week.

Information about student financial assistance

Information about student financial assistance, including eligibility requirements, maximum amounts, and other sources of financial assistance, is available on the OSAP website, at <http://osap.gov.on.ca>, or in the *2005-2006 Information About Financial Assistance for Postsecondary Students*. This guide is available for printing on the OSAP website or may be available from guidance offices at Ontario high schools or the financial aid office at your postsecondary institution.

It is important that you regularly check the OSAP website or check with your financial aid office to learn about changes to the student loan programs.

There are many options available to students looking for help in managing the costs of a postsecondary education. Information about sources of assistance and financial planning tips can be found on the Government of Ontario's public website, at <http://www.gov.on.ca/MBS/english/myontarioweb/afterhighschool.html>.

Getting help

If you are planning to attend a postsecondary institution in Ontario, direct your questions to the financial aid office of the institution you plan to attend. Addresses and telephone numbers of the financial aid offices of Ontario universities and colleges of applied arts and technology are listed on the OSAP website, at <http://osap.gov.on.ca>, or in the *2005-2006 Information About Financial Assistance for Postsecondary Students*.

If you are planning to attend a postsecondary institution outside Ontario and you have questions, contact the ministry at (807) 343-7260.

<http://osap.gov.on.ca>

Ontario Student Assistance Program (OSAP)

Student Support Branch
Ministry of Training, Colleges and Universities
PO Box 4500
189 Red River Road, 4th Floor
Thunder Bay ON P7B 6G9

Internet Address:
<http://osap.gov.on.ca>

Telephone Device for the Deaf
(TDD/TY): 1-800-465-3958

Automated Voice Response Systems
(available only in Canada):

- To check the status of your application, call 1-866-330-3331 (toll-free).
- To pay the \$10 application fee, call 1-900-565-3434 (\$10 flat rate per call).

Note: The information provided in these instructions was correct at the time of publication; however, it may be subject to change.

Cette publication est également offerte en français sous le titre suivant :

Formulaire de demande d'aide financière pour les étudiantes et étudiants à temps plein au postsecondaire, 2005-2006.

Financial Assistance Application



Printed on recycled paper



Ontario

Ministry of Training,
Colleges and Universities

Canada

03-290

Queen's Printer for Ontario,
2005