

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

Setting Out



Information About Financial Assistance for Postsecondary Students



2004–2005

Apply Online >

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



Ontario

Ministry of Training,
Colleges and Universities

Canada

Apply online!

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

**We strongly urge you to apply online.
Just look at the benefits:**

- The online application on the OSAP website is available 24 hours a day, 7 days a week.
- It is quick and easy to use.
- It has built-in “smarts” to help you to avoid making entry errors.
- There is no application fee when you enter your application online.
- You can get an estimate of the amount of funding you may receive.

Go to <http://osap.gov.on.ca> for complete details and step-by-step instructions on how to apply online!

TERMS USED IN THIS GUIDE

Financial aid office	refers to the office at the postsecondary institution that assists students who are applying for student financial assistance. If you are planning to attend a postsecondary institution outside Ontario, the Student Support Branch, Ministry of Training, Colleges and Universities, acts as your financial aid office.
Loan	refers to the Canada-Ontario Integrated Student Loan.
Loan certificate	refers to the Canada-Ontario Integrated Student Loan Certificate of Loan Approval and Eligibility (Schedule 1).
Online application	refers to the application for full-time students that you complete electronically on the OSAP website.
OSAP	refers to the Ontario Student Assistance Program, which administers funding from the Government of Canada and the Government of Ontario.
Ministry	refers to the Student Support Branch, Ministry of Training, Colleges and Universities.
NSLSC	refers to the National Student Loans Service Centre.
Partner	refers to your spouse, common-law spouse, or same-sex partner.
Study period	is the time period in which you are considered to be in school for student financial assistance purposes. This time period is used to determine the amount of your funding as well as deadline dates. The starting and ending dates for your study period are displayed when you check the status of your application on the OSAP website and are printed on the documentation sent to you by the ministry, including your Confirmation of Enrolment form.

The information provided in this guide was correct at the time of publication; however, it may be subject to change.



Purpose of this guide

This guide gives you information about the financial assistance available from the Government of Canada and the Government of Ontario for Ontario students planning to take postsecondary studies. The guide outlines the programs available, the maximum amounts of assistance, information on how to apply for financial assistance, terms of receiving financial assistance including repayment responsibilities, and debt-management strategies.

Objectives

The objective of student financial assistance is to help students from lower-income families meet the costs of postsecondary education. The intention is to promote equality of opportunity for postsecondary studies by providing financial assistance for educational costs and basic living expenses. You (and your family, if applicable) are responsible for meeting the basic costs of your postsecondary education.

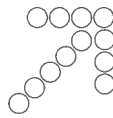
The purpose of student financial assistance is to supplement, not to replace, the financial resources that you (and your family, if applicable) are expected to contribute. Assistance is based on financial need as established by the federal and/or provincial governments and as determined by the Ontario Student Assistance Program (OSAP) through an assessment of your application. Educational costs (such as tuition fees, books and supplies, basic living expenses) and the resources that you (and your family, if applicable) are expected to contribute are taken into consideration. It is not the purpose of student financial assistance to supply all the assistance you may need to meet your educational and living costs. **As the amount of loan you are entitled to receive is based on the information you provide, it is essential that you promptly notify the ministry or your financial aid office of any change to your financial, academic, family, and/or study period status.**

The Government of Ontario is committed to ensuring that all qualified students can continue to have access to high-quality educational programs that will provide them with the skills and expertise they need for future success. The Government of Ontario provides the Ontario portion of the Canada-Ontario Integrated Student Loan in addition to a number of scholarships and bursaries to assist all eligible students. The province is also providing a wide range of initiatives to help students manage their student loans.

The Government of Canada believes that lifelong learning is essential in order to keep pace with the changing needs of today's global, knowledge-based economy. In today's job market, education brings personal success. It holds the key to a better job and a higher income while helping Canadians to gain a better understanding of the world around them, play a more confident role as Canadians, and lead more satisfying lives.

Through the Canada portion of the Canada-Ontario Integrated Student Loan, Canada Study Grants, the Canada Education Savings Grant Program, and the Canada Millennium Scholarship Foundation, the Government of Canada helps students receive the support they need to gain access to postsecondary education.





Contents

General Information	4	Application and processing deadlines	14
How student financial assistance works in Ontario	4	Application deadlines	14
Making careful choices	5	Supporting documentation deadlines	14
Your responsibilities	6	Review deadline	14
Verification and audit	6	Tracking your application	14
Changes to your funding	6	Checking your status	14
Overpayments	6	http://osap.gov.on.ca	14
Release of personal information	7	1-866-330-3331	14
OSAP website	7	When to check	14
CanLearn website	7	Notification from OSAP	15
Full-Time Students	8	Getting your integrated loan certificate	15
ASSISTANCE FOR FULL-TIME STUDENTS	8	Students studying in Canada	15
Definition of a full-time student	8	Students studying outside Canada	16
Types of assistance	9	Confirmation of Enrolment form	16
CANADA-ONTARIO INTEGRATED STUDENT LOAN	10	Negotiating your integrated loan	16
Loan life cycle	10	Assignment of funds by your institution	16
How your loan amount is determined	10	Deadline date for negotiating your integrated loan	16
Maximum assistance	10	Part-Time Students	17
Tuition fee limits	11	ASSISTANCE FOR PART-TIME STUDENTS	17
Lifetime limits	11	Definition of a part-time student	17
Special family circumstances	11	Types of assistance	18
Verification	11	PART-TIME CANADA STUDENT LOAN AND CANADA STUDY GRANTS	18
Verification of income	11	How part-time loan and grant funding is determined	18
Verification of vehicles	11	Maximum assistance	18
Verification of your Social Insurance Number and personal identification information	12	Eligibility	19
Verification of your credit history	12	Maximum income and/or asset limits	20
Who can apply	12	Additional eligibility requirements for Canada Study Grants	20
Eligibility	12	Canada Study Grant for High-Need Part-Time Students	20
Ineligibility	13	Canada Study Grant for Students with Dependents	20
How to apply	13	Canada Study Grant for High-Need Students with Permanent Disabilities	20
Online application	13		
Paper application	13		
Application process for protected persons	13		



How to apply	20
Deadlines	21
Getting your part-time loan certificate and/or grant cheque(s)	21
Negotiating your part-time loan	21
Deadline date for negotiating your part-time loan	21
Other Assistance	22
ASSISTANCE FOR STUDENTS WITH DISABILITIES	22
Definition of a permanent disability	22
Types of assistance	23
Bursary for Students with Disabilities and Canada Study Grant for Students with Permanent Disabilities	23
Canada Study Grant for High-Need Students with Permanent Disabilities	24
Assistance for deaf students enrolled at out-of-country postsecondary institutions	24
OTHER GRANTS, SCHOLARSHIPS, AND BURSARIES	25
Canada Millennium Scholarship Foundation	25
Canada Millennium Bursary	25
Canada Millennium Excellence Awards	25
National In-course Awards	26
Canada Study Grants	26
Canada Study Grant for Students with Dependants	26
Canada Study Grant for Women in Doctoral Programs	27
Child-Care Bursary Plan	27
Ontario Special Bursary Plan	28
Ontario Student Opportunity Grant	28
Ontario Work Study Plan	29
Queen Elizabeth II Aiming for the Top Scholarship	30
Canada Education Savings Grant	31
OTHER OPTIONS FOR FINANCING YOUR EDUCATION	31

Loan Management 32

MAINTAINING YOUR PREVIOUS LOANS 32

Loans received for full-time studies 32

Procedures for maintaining interest-free status if you are getting a new Canada-Ontario Integrated Student Loan 33

Procedures for maintaining interest-free status if you are *not* getting a new Canada-Ontario Integrated Student Loan and are continuing in full-time studies 33

Loans received for part-time studies 33

REPAYING YOUR LOAN 33

Your repayment responsibilities 33

Full-time students 33

Part-time students 33

Failing to repay your funding 34

Obtaining clearance of a default 34

Assistance in repaying your loans 34

Revision of terms 34

Interest-relief and debt-reduction programs 35

Withholding your income tax refund 35

MANAGING YOUR LOAN DEBT 35

Getting Help 36

WHOM TO CONTACT WITH QUESTIONS 36

FINANCIAL AID OFFICES 38

Universities and colleges 38

Institutions outside Ontario 40

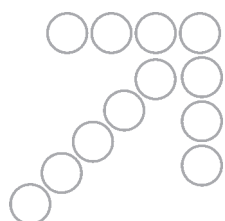
Private Institutions 40



General Information

How student financial assistance works in Ontario	4
Making careful choices	5
Your responsibilities	6
Verification and audit	6
Changes to your funding	6

Overpayments	6
Release of personal information	7
OSAP website	7
CanLearn website	7



How student financial assistance works in Ontario

Financial assistance for postsecondary students in Ontario is available through a variety of programs that are funded by the Government of Ontario through the Ontario Student Loan Trust and by the Government of Canada. Program policies are the responsibility of the funding agency, and program processes and procedures are developed in cooperation by the two levels of government.

Full-time students may be eligible to receive an integrated student loan. The Canada-Ontario Integrated Student Loan is funded by both the Government of Canada and the Government of Ontario. Because this loan is integrated, you are required to complete *only one application form*, the *2004–2005 Application for Financial Assistance for Full-Time Postsecondary Students*, and if you are eligible you will receive only one loan certificate. Details about this loan are provided in this guide, on pages 10–16. There is also a loan for part-time students, funded solely by the Government of Canada. Details about this loan are provided in this guide, on pages 18–21. In addition, each level of government has other student financial assistance programs in the form of grants,

scholarships, and/or bursaries. For these other programs, separate application forms may be required. Details about each of these programs are provided in this guide, starting on page 22.

In Ontario, the Ontario Student Assistance Program (OSAP) administers student financial assistance programs on behalf of the Government of Canada and the Government of Ontario. Generally, OSAP is responsible for providing students with the tools and information they need to apply for assistance as well as assessing students for the level of financial assistance available from each of the programs and providing a mechanism for the release of funding (e.g., cheque, payment to reduce debt load, or the loan document used by the student to negotiate his or her loan).

OSAP works in partnership with the financial aid offices at Ontario postsecondary institutions. These offices play a vital role in the administration of student financial assistance because they act as a student's direct resource for questions and issues. The Student Support Branch, Ministry of Training, Colleges and Universities, acts as the financial aid office for students attending out-of-province postsecondary institutions.

There is another partner involved in the administration of student financial assistance in Ontario: the National Student Loans Service Centre (NSLSC). The NSLSC will:

- process your loan documents;
- arrange for your loan funds to be deposited to your bank account;
- help you keep track of the total amount of your loan and the amount you have to repay;
- administer interest-relief and debt-reduction programs;
- work with you to set up a loan repayment schedule.

The NSLSC consists of two divisions:

- the Public Institutions Division, which administers loans for students attending *public universities or colleges of applied arts and technology*:
National Student Loans Service Centre
Public Institutions Division
PO Box 4030
Mississauga ON L5A 4M4
1-888-815-4514 (within North America)
800-2-225-2501 plus appropriate country code
(outside North America)
www.canlearn.ca
- the Private Institutions Division, which administers loans for students attending *private postsecondary institutions* (e.g., trade schools, private schools, or career colleges):
National Student Loans Service Centre
Private Institutions Division
PO Box 779, Station U
Toronto ON M8Z 5P9
1-866-587-7452 (within North America)
416-503-6671 (outside North America you may call collect)
www.canlearn.ca

Making careful choices

Postsecondary education is a big investment of your time and money. Make sure that you get the best return on this investment by making informed decisions. You should carefully evaluate the postsecondary institution you plan to attend and the programs in which you intend to enrol. Just because a school participates in a student financial assistance program does not mean that the Government of Ontario and the Government of Canada endorse the quality of its programs, or that the education it provides will guarantee you employment or an income sufficient to repay your student loan(s).

It is up to you to investigate the program you plan to take. You may wish to consider the following when choosing a program or institution:

- qualifications of the teaching personnel;
- thoroughness of the courses offered;
- employability of graduates;
- length of time that the institution has been in operation;
- financial assistance and scholarship programs; and
- the institution's refund policy.

CanLearn (www.canlearn.ca) can help you access information and interactive planning tools you will need to help you make an informed decision about selecting and financing an educational opportunity.

The Government of Ontario requires postsecondary institutions that participate in programs administered by OSAP to give students information about graduation rates, graduate employment rates, and loan-default rates for all of their programs. You can use this information as a guide in selecting schools and programs in which to invest your money and effort. This information is especially useful in helping you to determine whether you have a good chance of being able to repay your student loan if you take a particular program. You can visit the OSAP website, at <http://osap.gov.on.ca>, to find the latest default rates for institutions and programs.

Your responsibilities

It is important that you understand and complete all the steps involved in getting your funding, including filling in your application correctly and completely and providing all the required supporting documentation. It is your responsibility to understand the terms and conditions under which funding is provided. **Failure to provide complete and true information or to promptly notify your financial aid office or the ministry of any change to your 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 student financial assistance. If convicted, a person may be liable for a fine of up to \$25,000 and one year in prison. You must notify your financial aid administrator, the ministry, or the NSLSC of changes to your information or status.**

It is important that you understand and fulfil your repayment obligations. *Student loans and overpayments must be repaid.* Interest accrues on your Canada-Ontario Integrated Student Loan from the date your study period ends, and you must start repaying your loan six months after you stop being a full-time student. If you fail to repay your loans and overpayments (if applicable), you may be denied assistance in the future, including the Ontario Opportunity Study Grant, and legal action may be taken. On your loan application and Loan Agreements form, you will sign a declaration to indicate that you have read and understood your responsibilities and obligations.

Verification and audit

All information provided in connection with your applications for financial assistance is subject to verification and audit. OSAP may verify this information with other government agencies, collection agencies, credit reporting bureaux, and educational and financial institutions. Specifically, OSAP will verify your income (including income from other provincial sources), vehicles, Social Insurance Number and personal information, and credit history. Details on the verification process can be found on pages 11–12 of this guide.

Changes to your funding

The amount and type of your funding may change if OSAP reassesses your application. Your application will be reassessed and your eligibility for assistance and the amount of funding may change if:

- your financial, academic, family, and/or study period status changes;
- the financial or family status of your partner or parent(s) changes;
- OSAP receives from your financial aid office or government agency information that causes it to reassess your application;
- OSAP conducts an audit of your file.

A reassessment can be made at any time. Be aware that even if you have received all or a portion of your funding, the amount that you are eligible to receive may change. A reassessment could affect any remaining funding that you are expecting to receive, and/or you could be in an overpayment situation. See “Overpayments” below.

It is important that you periodically check the status of your application to review the amount of assistance for which you are eligible. Visit the OSAP website, at <http://osap.gov.on.ca>, or call 1-866-330-3331.

Overpayments

If your application is reassessed and it is determined that you have received more funding than you are eligible for, you are considered to have an overpayment.

If you have received a bursary or a grant, you may be required to repay all or a portion of it. If you neglect to repay the total amount of that overpayment or do not make repayment arrangements, you will be restricted from receiving further funding.

If you have a loan overpayment, the amount of that overpayment may be deducted from future loans. For example, if the reassessment is completed before the second portion of your loan has been released, the remaining loan will be reduced by the amount of the overpayment. If the reassessment is completed after you have received all of your loan funding and you are required to repay the overpayment in order to be considered for further funding, you will be sent a notice outlining the reason(s) for the overpayment and the steps that you must take to repay the loan(s). In some cases you may be restricted from receiving further financial assistance, including the Ontario Student Opportunity Grant.

Release of personal information

Normally, only the applicant has access to the information in his or her OSAP file. The *Freedom of Information and Protection of Privacy Act* does not allow the financial aid office at your institution or OSAP to release information about your application to anyone other than you, except for the purpose of administering your student financial assistance. You can indicate on your application that you wish someone else, such as your parent(s) or partner, to have access to your information.

If you did not fill in the name of the individual who may have access to your information, you can send the financial aid office at your institution a letter authorizing the release of your personal information. If you are planning to go to school outside Ontario, send this letter directly to the Student Support Branch, Ministry of Training, Colleges and Universities. This letter must include:

- the name and date of birth of each person you are allowing to have access to your OSAP information;
- your Social Insurance Number;
- the academic year;
- your signature; and
- the date.

Once this letter is on file, the financial aid office or OSAP can release your personal information to the person(s) specified in the letter. The consent applies to all information contained in your OSAP file for the 2004–2005 academic year and all prior academic years. This consent expires on the last day of the sixth month after the end of your 2004–2005 study period.



OSAP website

The OSAP website is available to help you 24 hours a day, 7 days a week!

On this site you can:

- apply for student financial assistance – applying is quick and easy and there is no application fee. You can also get an estimate of the amount of funding for which you may be eligible;
- check the status of your application, find out about your current funding, and get a summary of the total amount of funding that has been issued to you;
- find out whether an institution is approved by OSAP for student loan purposes, and review the institution's graduation rates, graduate employment rates, and Ontario Student Loan default rates;
- find and print forms for scholarships and bursaries, as well as other forms you may need when applying for student financial assistance;
- access information about student financial assistance – the website provides detailed information on policies and procedures, and contains links to relevant sites.

Visit us at <http://osap.gov.on.ca>

CanLearn website

CanLearn is a one-stop, online resource for information and interactive tools designed to help you plan and pay for your education. CanLearn is also home to the National Student Loans Service Centre (NSLSC) online. Potential and current borrowers can visit the NSLSC website to access information about applying for, maintaining, and repaying government student loans. Current borrowers can also get the details they need to check the status of their loan accounts and manage their loans during both the study period and the repayment period.

A simple strategy will take you far. Find all the information and tools you need at CanLearn, including:

- Financial Planner
- Free, Online Scholarship Search
- Loan Repayment Calculator Debt-Free Guide

CanLearn is an initiative of Human Resources and Skills Development Canada (HRSDC), developed with the participation of provincial and territorial governments and more than 25 Canadian learning and career development organizations.

Visit us at www.canlearn.ca

Full-Time Students

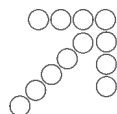
ASSISTANCE FOR FULL-TIME STUDENTS	8
Definition of a full-time student	8
Types of assistance	9
CANADA-ONTARIO INTEGRATED STUDENT LOAN	10
Loan life cycle	10
How your loan amount is determined	10
Maximum assistance	10
Tuition fee limits	11
Lifetime limits	11
Special family circumstances	11
Verification	11
Verification of income	11
Verification of vehicles	11
Verification of your Social Insurance Number and personal identification information	12
Verification of your credit history	12

Who can apply	12
Eligibility	12
Ineligibility	13
How to apply	13
Online application	13
Paper application	13
Application process for protected persons	13
Application and processing deadlines	14
Application deadlines	14
Supporting documentation deadlines	14
Review deadline	14
Tracking your application	14
Checking your status	14
http://osap.gov.on.ca	14
1-866-330-3331	14
When to check	14
Notification from OSAP	15
Getting your integrated loan certificate	15
Students studying in Canada	15
Students studying outside Canada	16
Confirmation of Enrolment form	16
Negotiating your integrated loan	16
Assignment of funds by your institution	16
Deadline date for negotiating your integrated loan	16

ASSISTANCE FOR FULL-TIME STUDENTS

Definition of a full-time student

You are considered to be a full-time student if you are taking 60 per cent or more of a full course load. A person with a permanent disability is considered to be a full-time student if he or she is taking at least 40 per cent of a full course load.



Types of assistance

Note: You must meet Ontario provincial residency requirements to be eligible to apply for programs funded by the Government of Ontario.

If you are a full-time student, you may be eligible for assistance under the following programs:

Assistance available while you are in school					
Program name	Application method	Reference	Funded by		
Canada-Ontario Integrated Student Loan	Use the <i>2004–2005 Application for Financial Assistance for Full-Time Postsecondary Students</i> .	pages 10–16	 Ontario	Government of Canada Government of Ontario	
Queen Elizabeth II Aiming for the Top Scholarship		page 30	 Ontario	Government of Ontario	
Canada Study Grant for Students with Dependants		page 26		Government of Canada	
Canada Millennium Bursary		page 25		Government of Canada	
Canada Study Grant for High-Need Students with Permanent Disabilities		page 24		Government of Canada	
Bursary for Students with Disabilities		Use a combined application for these two programs.	page 23	 Ontario	Government of Ontario
Canada Study Grant for Students with Permanent Disabilities			page 23		Government of Canada
Queen Elizabeth II Aiming for the Top Scholarship Application for Basic Merit Amount			page 30	 Ontario	Government of Ontario
Canada Millennium Excellence Awards			page 25		Government of Canada
Canada Study Grant for Women in Doctoral Programs			page 27		Government of Canada
Child-Care Bursary Plan	pages 27–28		 Ontario	Government of Ontario	
Ontario Special Bursary Plan	Use a separate application for each program.	page 28	 Ontario	Government of Ontario	
Ontario Work Study Plan		page 29	 Ontario	Government of Ontario and participating public universities and colleges of applied arts and technology in Ontario	
Bursary for Students with Disabilities Attending Out-of-Country Postsecondary Institutions		page 24	 Ontario	Government of Ontario	
Assistance available after study period has ended					
Program name	Application method	Reference	Funded by		
Interest Relief, and Debt Reduction in Repayment	Use a separate application for each program.	page 35	 Ontario	Government of Canada Government of Ontario	
Ontario Student Opportunity Grant/ Loan Forgiveness Program	No application is required, as you are automatically considered.	pages 28–29	 Ontario	Government of Ontario	

CANADA-ONTARIO INTEGRATED STUDENT LOAN**Loan life cycle**

The following timeline portrays a typical academic year for students entering a university or college of applied arts and technology in September 2004. It also represents the timeline once you have graduated.

Before school

- March 2004** Online application is available – *it is quick and easy to use and you can get an estimate of the amount of your funding right away.*
- April/May 2004** Apply early – *at least 10 weeks before classes begin.*
- June 2004** Check your application status – *go to the OSAP website, at <http://osap.gov.on.ca>, for the latest details about your application status and funding amounts.*

While in school

- September 2004** Classes begin.
Complete your Confirmation of Enrolment form – *available from your financial aid office after classes have begun.*
Pick up your first loan certificate – *the official document that releases the first 60 per cent of your loan.*
Negotiate your loan – *forward your loan certificate to the National Student Loans Service Centre and sign your Loan Agreements form to get your money.*
Maintain academic progress – *to remain eligible for assistance, you must show satisfactory academic progress.*
- January 2005** Pick up your second loan certificate – *the official document that releases the remaining 40 per cent of your loan.*
- April/May 2005** Study period ends.
Plan for your next academic year – *check out other scholarships and bursaries and set up a budget, so that you can start the next year successfully.*
- November 2005** Income verification – *applicable income is verified with Canada Customs and Revenue Agency, and any discrepancy may affect your current and future eligibility for financial assistance.*
- December 2005** Ontario Student Opportunity Grant – *your eligibility is determined, and if you are eligible, the grant is forwarded to NSLSC to pay down your loan debt.*

After you have graduated

- September** Loan consolidation – *now is the time to set up your loan repayment schedule with the NSLSC.*
- November** Repay your loan and interest – *start your monthly loan payments.*

How your loan amount is determined

$$\text{Financial Need} = \text{Allowable Educational Expenses} - \text{Expected Financial Contributions}$$

The amount of Canada-Ontario Integrated Student Loan you may receive is based on your financial need as calculated by OSAP. To determine your financial need, OSAP first calculates your allowable educational expenses, then subtracts from that amount the financial contribution that you and your family (if applicable) are expected to contribute towards your educational costs. Any calculated financial need is subject to the funding maximums outlined in the section below. You cannot receive funding that exceeds the program maximums.

Maximum assistance

The table below shows the maximum amounts of Canada-Ontario Integrated Student Loan that you may receive for each week of your study period. Remember, the amounts shown are maximums.

	Single student with no dependants	Student who is married or in a common-law or same-sex relationship or who is a sole-support parent
<i>If you are enrolled at</i>	<i>Your weekly maximum is</i>	<i>Your weekly maximum is</i>
a publicly funded Canadian college or university	\$275	\$500
an approved private postsecondary institution in Ontario	\$275	\$500
an approved private postsecondary institution in Ontario or private degree-granting institution in Ontario on probationary status	\$165	\$165
an approved hairstyling school in Ontario	\$165	\$165
an approved private postsecondary institution outside Ontario	\$275	\$500
an approved post-secondary institution outside Canada	\$165*	\$165*

* This allowable maximum is funded only by the Government of Canada.

Tuition fee limits

Financial assistance is provided to cover tuition and compulsory fees within certain established limits.

Ontario's publicly funded universities and colleges of applied arts and technology may offer "additional-cost recovery" programs, such as post-diploma programs in colleges, or graduate and selected undergraduate programs (e.g., medicine or law) in universities, which may have tuition fees in excess of \$2,250 per term.

In these "additional-cost recovery" programs, OSAP recognizes up to \$2,250 per term (plus co-op fees of \$425 per term, where applicable) for tuition and incidental fees when calculating the amount of assistance you are eligible to receive.

Ontario's publicly funded universities and colleges of applied arts and technology are required by the Government of Ontario to provide you with financial assistance for the amount of tuition and incidental fees above \$2,250 per term (plus co-op fees of \$425 per term, where applicable). This financial assistance is available on the condition that you have been assessed by OSAP as having a financial need. Institutions may choose to provide this assistance in the form of work-study programs, bursaries, grants, scholarships, and/or loans. Further information is available from your financial aid office.

Lifetime limits

You are eligible to receive a Canada-Ontario Integrated Student Loan for up to a maximum lifetime limit of 340 weeks of postsecondary study. The lifetime loan limit may be extended an additional 60 weeks to a maximum of 400 weeks for full-time students enrolled in doctoral programs. Full-time students who have a permanent disability or full-time students who received Canada Student Loans prior to August 1, 1995, have a maximum lifetime loan limit for the Canada portion of a Canada-Ontario Integrated Student Loan of 520 weeks of postsecondary study.

Special family circumstances

OSAP uses standard criteria to assess your financial need and to determine the amount of funding available to you. In some cases, these criteria may not adequately reflect your particular circumstances. For example, you may be a survivor of family violence or other severe family problems and may be unable to obtain some of the information needed to complete your OSAP application. Or, if you anticipate that the income of your parent(s) or partner (if applicable) will be lower in 2004, you may request a review based on estimated 2004 income.

You may request a review provided you have not already received the maximum amount of funding. A request for a review must be received by your financial aid office no later than eight weeks before the end of your study period. Contact your financial aid office for additional information.

Verification

Verification of income

Canada Revenue Agency (CRA)

All income information is verified with CRA. If there is a discrepancy between the income reported to OSAP and the income information received from CRA, OSAP will reassess your application using the CRA information. If OSAP determines that there is a *significant variance* between the income information reported to OSAP and the income information received from CRA, you may become ineligible for any further financial assistance, including the Ontario Student Opportunity Grant and the Ontario Graduate Scholarship.

Provincial social assistance

The Ministry of Community and Social Services is working closely with OSAP to ensure that there is no duplication in funding in an effort to reduce overpayments. If you are receiving loan funding and are or were receiving benefits through Ontario Works or the Ontario Disability Support Program for the same time period, you must contact your social assistance caseworker to report your loan funding.

It is an offence under the *Ontario Works Act*, the *Ontario Disability Support Program Act*, and their regulations to knowingly receive assistance to which you are not entitled.

Verification of vehicles

All vehicle information is verified with the Ministry of Transportation, which provides vehicle registration information, and with the Ministry of Finance, which provides a fair market value for the vehicle(s) that are registered to your Ontario driver's licence and your partner's Ontario driver's licence, if applicable. Failure to report all vehicles may result in a reassessment and possible restrictions on further funding.

Verification of your Social Insurance Number and personal identification information

Your basic personal information (i.e., Social Insurance Number, first name and last name, date of birth, and gender) is verified with the Social Insurance Registry at Social Development Canada. Discrepancies in this information will cause delays in the processing of your OSAP application.

Verification of your credit history

If you did not receive loan funding last year, OSAP will perform a credit check. If it is determined that you have been 90 days in arrears on three or more personal loans or credit accounts, with a combined value of \$1,000 or more, within the past three years, you may not be eligible for a loan.

A review mechanism is available if you can demonstrate exceptional circumstances and a strong likelihood of being able to repay your student loan(s). Contact your financial aid office for details.

Who can apply

Eligibility

To be considered for a Canada-Ontario Integrated Student Loan, you must meet the following requirements:

Eligibility requirements	Additional information
You must be a Canadian citizen, a permanent resident of Canada (landed immigrant), or a protected person.	Those studying under a student visa are not eligible for student loan purposes. Protected persons, as defined in the federal <i>Immigration and Refugee Protection Act</i> are individuals who have been issued a Protected Persons Status Document.
You must meet Ontario residency requirements.	In certain circumstances, you can meet Ontario residency requirements on the basis of the residency of your partner (if applicable) or parent(s) (if applicable). You must fill out the OSAP application to determine whether your residency can be based on that of your partner or parent(s).
You must be enrolled or planning to enrol in an approved postsecondary institution.	You can find out if an institution is approved by using "School Search" on the OSAP website.
You must be enrolled or planning to enrol in an approved program.	Most programs offered by Ontario public universities and colleges of applied arts and technology are approved for funding. If you are not sure whether the program you wish to take is approved, contact the financial aid office at your institution. If you are planning to go to school outside Ontario, contact the Student Support Branch, Ministry of Training, Colleges and Universities.
You must be taking a program that is 12 or more weeks in length.	
You must be taking at least 60 per cent of a full course load, or 40 per cent if you are a student with a permanent disability.	No averaging of course loads is permitted. For example, if you take 80 per cent of a full course load in your first term and 40 per cent in your second term, the course loads cannot be averaged to equal 60 per cent to meet the minimum requirement. In this case, you would not be eligible for an integrated loan in the second term. If you wish to be considered for funding for your second term, you should apply for a Part-Time Canada Student Loan.
Any of your previous student loans must be in good standing (i.e., you must not have defaulted on a student loan).	
You must maintain satisfactory academic progress.	Students are required to successfully complete the academic requirements of their program of study to continue to be eligible for further assistance. Frequent or multiple switches, drops, withdrawals, and/or repeats of programs that are funded by OSAP may be considered lack of academic progress and direction. Contact your financial aid office for further details.
You must not be ineligible for any reason listed on page 13 of this guide.	

Ineligibility

You are not eligible for assistance if any of the following apply:

- You are in default on a previous Canada Student Loan, Part-Time Canada Student Loan, Ontario Student Loan, and/or Canada-Ontario Integrated Student Loan, or you did not repay any loan, grant, bursary, and/or scholarship overpayment. See “Failing to repay your funding” on page 34 for details on defaults.
- You are under investigation for breaching any of the terms and conditions under which you received assistance.
- You did not meet the academic progress requirements.
- You have loan overpayments from two or more academic years.
- There is a significant variance in the amount of income reported to Canada Customs and Revenue Agency and the amount provided in connection with your OSAP application or any other amount reported to the ministry and/or your financial aid office.
- You are receiving other government assistance that covers the expenses related to your postsecondary studies. If you are receiving other government assistance that covers a portion of your expenses, it is important that you check with the other government agency about receiving benefits and financial assistance through OSAP at the same time. For further information, contact the local office of the agency from which you are receiving benefits.

How to apply

You must fill out a *2004–2005 Application for Financial Assistance for Full-Time Postsecondary Students*. This application is for students who are planning to enrol in a postsecondary program that starts any time between August 1, 2004, and July 31, 2005.

There are two different methods of applying:

- You can enter your 2004–2005 application online on the OSAP website, at <http://osap.gov.on.ca>.
- OR
- You can fill out a paper *2004–2005 Application for Financial Assistance for Full-Time Postsecondary Students*, which is available for printing from the OSAP website or may be obtained from guidance offices of Ontario high schools and financial aid offices at Ontario postsecondary institutions.

Online application

We strongly urge you to apply online. Just look at the benefits:

- The online application on the OSAP website is available 24 hours a day, 7 days a week.
- It is quick and easy to use.
- It has built-in “smarts” to help you to avoid making entry errors.
- There is no application fee when you enter your application online.
- You can get an estimate of the amount of funding you may receive.

Go to <http://osap.gov.on.ca> for complete details and step-by-step instructions on how to apply online!

Paper application

A paper application is available for printing from the OSAP website or may be obtained from guidance offices of Ontario high schools and financial aid offices at Ontario postsecondary institutions. If you use a paper application to apply, you must pay a \$10 application fee. This fee for using the paper application is mandatory and cannot be appealed.

Application process for protected persons

If you are a protected person and want to apply for OSAP, you must provide the following information:

- A completed OSAP application.
- A copy of your Protected Persons Status Document (PPSD). The PPSD will have an expiry date (normally 2 years from the date issued). This document must be valid for the entire period of study. For example, if your school year ends in April 2005, your PPSD must be valid at least until the end of April 2005. To obtain a PPSD, you must apply online at www.cwc.gc.ca. To enquire about the status of a PPSD application, you may contact one of the Citizenship and Immigration Canada (CIC) call centres at:
 Toronto: (416) 973-4444
 Vancouver: (604) 666-2171
 Rest of Canada: 1-888-242-2100
- A copy of your temporary Social Insurance Number card. Your temporary Social Insurance Number card must be valid for your entire study period. For example, if your study period ends in April 2005, your temporary Social Insurance Number card must be valid until at least April 2005.

Protected persons may apply using the 2004–2005 online application on the OSAP website, at <http://osap.gov.on.ca>. You must send your completed OSAP paper application form and all required supporting documentation directly 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.

Application and processing deadlines

Application deadlines

To be eligible for OSAP, you must submit your application in accordance with the following deadlines:

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

- If your application is received by your financial aid office or the ministry (for students planning to attend postsecondary institutions outside Ontario) within the first 30 days of your 2004–2005 study period, you will 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)

- If your online application is submitted to, or your paper application is received by, your financial aid office or the ministry (for students planning to attend postsecondary institutions outside Ontario) within the first 45 days of your 2004–2005 study period, you will be eligible to receive funding for your entire study period.
- If your online application is submitted to, or your paper application is received by, your financial aid office or the ministry (for students planning to attend postsecondary institutions outside Ontario) after the first 45 days of your 2004–2005 study period and no later than 90 days before the end of your 2004–2005 study period, you will be eligible to receive funding from the date your application is received.
- If your online application is submitted to, or your paper application is received by, your financial aid office or the ministry (for students planning to attend postsecondary institutions outside Ontario) less than 90 days before the end of your 2004–2005 study period, you will not be eligible to receive funding.

Supporting documentation deadlines

To be eligible for OSAP, you must submit your supporting documentation in accordance with the following deadlines:

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

Your supporting documentation must be received by your financial aid office or the ministry (for students 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 students 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 dates will not be considered, and the release of your funding may be stopped.

Review deadline

A request for a review must be received by your financial aid office no later than eight weeks before the end of your study period. Complete details can be found on the OSAP website under “Changes to Your Funding”.

Tracking your application

Checking your status

To check the status of your OSAP application and the amount of assistance for which you are eligible, you can either visit the OSAP website, at <http://osap.gov.on.ca>, or call the toll-free automated voice response system, at 1-866-330-3331. Both systems are available 24 hours a day, 7 days a week. Both the website and the toll-free number are linked to the OSAP computer processing system and provide the most up-to-date information.

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

Detailed information about your OSAP file is available on the OSAP website. This information includes:

- Application status – *where your application is in the process.*
- Checklist – *things that have to be done before you can get your funding.*
- Errors and/or missing information – *what you need to do to correct any errors.*
- Supporting documentation – *a list of outstanding documentation you must provide before your funding will be released.*
- Amount of funding – *amount of your loans, scholarships, grants, and/or bursaries and when they will be available.*
- Contact – *whom to contact for additional help.*

1-866-330-3331

Calls to this toll-free number can be made in Canada only. Through this number you can get information about the status of your application, the amount of your funding, or reasons why your funding may be on hold.

When to check

It takes a few weeks for your OSAP application to be received and processed. We advise you to wait four to six weeks after submitting your application before you check the OSAP website or call the toll-free automated voice response system.

OSAP begins processing 2004–2005 OSAP applications after June 1, 2004; therefore, information about your funding will not be available until after this date. You should check the status of your application periodically throughout the year.



Notification from OSAP

E-mail

You may choose the “No Paper/E-mail Option”, which gives you the opportunity to check the status of your application on the OSAP website instead of getting paper notification from OSAP. To ensure that you are kept up to date, OSAP will send you an e-mail to let you know there has been a change to the status of your application and/or funding amounts. For details, go to the OSAP website, at <http://osap.gov.on.ca>.

Paper

If you choose to receive paper notification, OSAP will mail you information about the status of your application. If your *application was processed successfully*, you will be sent a notice indicating the amount of your funding and the steps that must be completed before your loan certificate and money can be released.

If your *application cannot be processed*, OSAP will mail you a notice indicating why your application cannot be processed. You will be advised of the steps that you and/or your financial aid office must take to ensure that the processing of your application can continue.

If supporting documentation (e.g., a copy of your marriage certificate) is required, OSAP will mail you a notice specifying the documentation you must provide.



Getting your integrated loan certificate

Your Canada-Ontario Integrated Student Loan Certificate of Loan Approval and Eligibility (Schedule 1) is referred to as your “loan certificate”. Your loan certificate indicates the amount of loan you are eligible to receive and authorizes the release of your loan. When you start classes, you can pick up your first loan certificate, which will authorize the release of 60 per cent of your loan. A subsequent loan certificate, which authorizes the remaining 40 per cent of your loan, will be issued to you halfway through your study period, provided that you, your postsecondary institution, and your program remain approved for student loan purposes. It is therefore important that you plan and budget carefully.

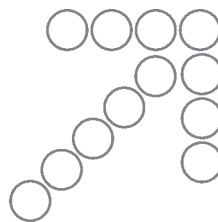
There is a deadline for the release of loan certificates. That deadline is 21 days before the end of your study period. For example, if your study period ends April 15, the deadline for the release of your loan certificate is March 25. After March 25, you will not be able to get your loan certificate.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

Students studying in Canada

If you are studying in Canada, OSAP will send your loan certificate and a fact sheet that provides complete details on how to negotiate your loan to the financial aid office of the institution you plan to attend. OSAP will also send to the financial aid office a Confirmation of Enrolment form.

Before your financial aid office can release your loan certificate to you, you must:

- register for and begin classes;
- provide proof of registration;
- provide proof that the Social Insurance Number entered on your OSAP application is your own. You will be required to present your Social Insurance Number card;
- provide proof of identity (e.g., photo identification such as a driver’s licence);
- complete your Confirmation of Enrolment form.



Students studying outside Canada

If you are studying outside Canada, OSAP will send the following documents directly to you:

- your integrated loan certificate;
- a Loan Agreements form;
- a fact sheet that provides complete details on how to negotiate your loan; and
- your Confirmation of Enrolment form.

Because these documents are mailed directly to you, it is extremely important that you notify OSAP and the NSLSC of any change to your address. You can change your address on the OSAP website.

You are responsible for ensuring that your integrated loan certificate and the Loan Agreements form are completed and signed before you forward them to the appropriate division of the NSLSC, along with copies of two pieces of identification (i.e., ID with a picture such as a driver's licence, student ID, or passport and a copy of your Social Insurance Number card). Remember, your postsecondary institution must also sign your loan certificate. You are also responsible for ensuring that the Confirmation of Enrolment form is completed and signed by you and your postsecondary institution and returned to OSAP.

Confirmation of Enrolment form

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.

On the Confirmation of Enrolment form, you are asked to fill in the amount of income you actually received from all sources during your pre-study period. You are also asked to indicate any changes in the amount of income you expect to receive while you are in school. If there are changes in your income, the new income amounts will be used to reassess your application. If you significantly under report your income, you will not be eligible for future financial assistance.

Your completed Confirmation of Enrolment form must be received and processed by OSAP no later than 30 days before the end of your current study period.

Negotiating your integrated loan

Once your integrated loan certificate has been completed and signed, you must submit it to a designated Canada Post outlet or the NSLSC outlet at your postsecondary institution to arrange for the release of your loan funds. This process is called “negotiating your loan”. The NSLSC outlet will be at most public universities and colleges of applied arts and technology in Ontario during registration. To locate the designated postal outlet nearest to you, you can visit the CanLearn website (www.canlearn.ca) or <http://osap.gov.on.ca>, or contact the appropriate division of the NSLSC. When you submit your completed and signed integrated loan certificate, you will be given a Loan Agreements form that you must sign and return.

If you are studying outside of Canada, you must mail your completed and signed loan certificate and your Loan Agreements form directly to the appropriate division of the NSLSC, along with copies of two pieces of identification (i.e., ID with a picture such as a driver's licence, student ID, or passport and a copy of your Social Insurance Number card), in order to have your loan funds released to you.

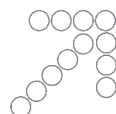
Assignment of funds by your institution

The institution you are attending may indicate on the integrated loan certificate that a portion or the total amount of your loan is to be paid directly to the institution you are attending to cover tuition fees or any emergency loans given to you. Your signature is required to authorize this redirection of funds to your institution.

Deadline date for negotiating your integrated loan

Your completed integrated loan certificate and Loan Agreements form must be received at the appropriate division of the NSLSC within 30 days of the date on which your institution signed your integrated loan certificate. In addition, the funds must also be received before the last day of the month of your study period end date, as printed on your integrated loan certificate.

Part-Time Students



ASSISTANCE FOR PART-TIME STUDENTS	17
Definition of a part-time student	17
Types of assistance	18
PART-TIME CANADA STUDENT LOAN AND CANADA STUDY GRANTS	18
How part-time loan and grant funding is determined	18
Maximum assistance	18
Eligibility	19
Maximum income and/or asset limits	20

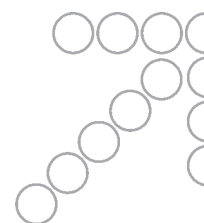
Additional eligibility requirements for Canada Study Grants	20
Canada Study Grant for High-Need Part-Time Students	20
Canada Study Grant for Students with Dependants	20
Canada Study Grant for High-Need Students with Permanent Disabilities	20
How to apply	20
Deadlines	21
Getting your part-time loan certificate and/or grant cheque(s)	21
Negotiating your part-time loan	21
Deadline date for negotiating your part-time loan	21



ASSISTANCE FOR PART-TIME STUDENTS

Definition of a part-time student

You are considered to be a part-time student if you are taking from 20 to 59 per cent of a full course load. A person with a permanent disability is considered to be a part-time student if he or she is taking between 20 and 39 per cent of a full course load.



Types of Assistance

If you are a part-time student, you may be eligible for assistance under the following programs:

Assistance available while you are in school				
Program name	Application method	Reference	Funded by	
Part-Time Canada Student Loan	Use the <i>Part-Time Canada Student Loan and/or Canada Study Grant Application</i> .	pages 18–21	Canada	Government of Canada
Canada Study Grant for High-Need Part-Time Students		pages 18–21	Canada	Government of Canada
Canada Study Grant for Students with Dependants		pages 18–21	Canada	Government of Canada
Canada Study Grant for High-Need Students with Permanent Disabilities		pages 18–21	Canada	Government of Canada
Bursary for Students with Disabilities	Use a combined application for these two programs.	page 23	Ontario	Government of Ontario
Canada Study Grant for Students with Permanent Disabilities		page 23	Canada	Government of Canada
Ontario Special Bursary Plan	Use the Ontario Special Bursary Plan application form.	page 28	Ontario	Government of Ontario
Assistance available after study period has ended				
Program name	Application method	Reference	Funded by	
Interest Relief, and Debt Reduction in Repayment	Use a separate application for this program.	page 35	Canada	Government of Canada

Canada

PART-TIME CANADA STUDENT LOAN AND CANADA STUDY GRANTS

How part-time loan and grant funding is determined

As a part-time student, you may be eligible for a Part-Time Canada Student Loan and associated Canada Study Grants. Your eligibility for student financial assistance is based on the educational costs that you will incur during your part-time study period, such as tuition and compulsory fees, allowable book and equipment costs, and local transportation expenses. If you have dependent children aged 11 years or younger, child-care expenses can also be included in the calculation of your total educational costs.

Unlike full-time loans, part-time loans are not subsidized, and you do have to make interest payments while you are in school. If your income is below a certain level while you are in school, you may qualify for interest relief.

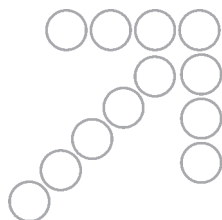
For more information on part-time loans funded by the Government of Canada, contact the NSLSC at CanLearn (www.canlearn.ca).

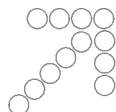
Maximum assistance

The table below shows the maximum amounts of assistance you may receive for an academic year. Remember, the amounts shown are maximums.

Program	Maximum amount
Part-Time Canada Student Loans	\$4,000 per academic year*
Canada Study Grant for High-Need Part-Time Students	\$1,200 per academic year
Canada Study Grant for Students with Dependants	\$1,920 per academic year
Canada Study Grant for High-Need Students with Permanent Disabilities	\$2,000 per academic year
Bursary for Students with Disabilities and Canada Study Grant for Students with Permanent Disabilities	\$10,000 per academic year
Ontario Special Bursary Plan	\$2,500 per academic year

* The maximum amount you can have outstanding at any time is \$4,000.





Eligibility

To be considered for a Part-Time Canada Student Loan and Canada Study Grants, you must meet the following general eligibility requirements:

General eligibility requirements	Additional information
You must be a Canadian citizen, a permanent resident of Canada (landed immigrant), or a protected person.	Those studying under a student visa are not eligible.
You must be a resident of Ontario at the time that you submit your part-time application.	If you are not a resident of Ontario at the time of application, contact your provincial or territorial student aid office.
You must be enrolled or planning to enrol in an approved postsecondary institution in Canada.	You can find out if an institution is approved by using "School Search" on the OSAP website.
You must be enrolled or planning to enrol in an approved program.	If you are not sure whether the program you wish to take is approved, contact the financial aid office at your institution. If you are planning to enrol in a school located outside of Ontario, contact the Student Support Branch, Ministry of Training, Colleges and Universities.
You must be taking between 20 per cent to 59 per cent of a full course load, or between 20 per cent and 39 per cent if you are a student with a permanent disability.	No averaging of course loads is permitted. For example, if you take 40 per cent of a full course load in your first term and 60 per cent in your second term, the course loads cannot be averaged to equal 50 per cent to meet the eligibility requirements. In this case, you would be eligible for assistance through the part-time programs for your first term only. You would be required to apply for a Canada-Ontario Integrated Student Loan for assistance for your second term.
You must be enrolled in a program that is equivalent in content to a full-time program that is eligible for a Canada-Ontario Integrated Student Loan.	If the program in which you are enrolled has no corresponding full-time equivalent, you must contact your financial aid office to see if the program is eligible for part-time funding.
Any of your previous student loans must be in good standing (i.e., you must not have defaulted on a student loan).	You must contact the National Student Loans Service Centre for clearance procedures on any defaulted Canada Student Loan, Part-Time Canada Student Loan, or Canada-Ontario Integrated Student Loan.
You must maintain satisfactory academic progress.	Students are required to successfully complete the academic requirements of their program of study to continue to be eligible for further assistance. Frequent or multiple switches, drops, withdrawals, and/or repeats of programs that are funded by OSAP may be considered lack of academic progress and direction. Contact your financial aid office for further details.
Your combined gross family income and assets cannot exceed the applicable program amounts, which are based on family size.	Refer to the chart on page 20, "Maximum income and/or asset limits", for the applicable limits.
You must also meet additional eligibility criteria if you wish to be considered for any of the associated Canada Study Grants.	The additional Canada Study Grant eligibility requirements are shown on page 20.

Maximum income and/or asset limits

Maximum total family gross income and asset limits		
Family size	Canada Study Grant eligibility	Part-Time Canada Student Loan eligibility
1 *	\$14,100	\$26,100
2 **	\$23,300	\$34,800
3	\$31,900	\$43,600
4	\$37,800	\$50,500
5	\$43,700	\$56,300
6	\$48,600	\$62,400
7	\$53,000	\$68,300
8	\$56,800	\$72,600
9	\$60,100	\$75,200
10	\$62,700	\$78,200

* single student ** married student or sole-support parent with one child

Additional eligibility requirements for Canada Study Grants

Canada Study Grant for High-Need Part-Time Students

In addition to meeting the general eligibility requirements for part-time financial assistance, you must also be studying part-time for one or more of the following reasons in order to be considered for a Canada Study Grant for High-Need Part-Time Students:

- You are a single parent with children aged 11 years or younger.
- You are responsible for the primary physical and financial care of an elderly dependant(s).
- You were admitted to a provincially funded university or college of applied arts and technology as a mature student. In addition, as a mature student, you were restricted to conditional studies by your postsecondary institution.
- You are a student with a permanent disability, and that disability prohibits you from taking at least 40 per cent of a full course load.

Canada Study Grant for Students with Dependants

In addition to meeting the general eligibility requirements for part-time funding, you must also meet the following criteria to be considered for a Canada Study Grant for Students with Dependants:

- You are responsible for the primary care of dependent children aged 11 years or younger who are living with you during your part-time study period.
- You have been assessed and received funding for the current academic year to the maximum available amounts under the Part-Time Canada Student Loans Program and Canada Study Grant for High-Need Part-Time Students Program.

Canada Study Grant for High-Need Students with Permanent Disabilities

In addition to meeting the general eligibility requirements for part-time funding, you must also meet the following criteria to be considered for a Canada Study Grant for High-Need Students with Permanent Disabilities:

- You have a permanent disability as defined on page 22.
- Your allowable educational costs under the Part-Time Canada Student Loans Program are greater than \$4,000.

How to apply

The *Part-Time Canada Student Loan and/or Canada Study Grant Application* is used to apply for the following programs:

- Part-Time Canada Student Loans
- Canada Study Grant for High-Need Part-Time Students
- Canada Study Grant for Students with Dependants
- Canada Study Grant for High-Need Students with Permanent Disabilities

Application forms are available from the financial aid office of the institution you plan to attend or from the Student Support Branch, Ministry of Training, Colleges and Universities. Additional information on student financial assistance available to part-time students can be found in the *Canada Student Loans Program Part-Time Studies Guide*, available from your financial aid office.



Deadlines

The following are the deadlines for submitting the *Part-Time Canada Student Loan and/or Canada Study Grant Application*:

<i>If your program of study is of the following duration</i>	<i>The deadline is</i>
Less than 30 days (at provincially funded post-secondary institutions only)	within the first seven days of your study period start date.
Up to 20 weeks	within the first 30 days of your study period start date.
21 weeks or longer	no later than 90 days before the end of your study period.

Getting your part-time loan certificate and/or grant cheque(s)

Your part-time loan certificate and/or grant cheque(s) will not be released to you until your study period start date. If the postsecondary institution that you are enrolled in for your part-time studies is located in Ontario, you will receive your part-time loan certificate and/or grant cheque(s) from your financial aid office. If the postsecondary institution in which you are enrolled for your part-time studies is located outside of Ontario, your part-time loan certificate and/or grant cheque(s) will be mailed directly to you by OSAP.

If you are entitled to receive a Part-Time Canada Student Loan, you will receive the following documents:

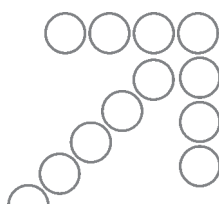
- Certificate of Eligibility for Part-Time Student Loans – Schedule 1A (part-time loan certificate), and
- Canada Student Loan Agreement for Part-Time Students.

Negotiating your part-time loan

You must take your part-time loan certificate to a designated Canada Post outlet. To locate the designated postal outlet nearest to you, you can visit the NSLSC at CanLearn (www.canlearn.ca), or the OSAP website, at <http://osap.gov.on.ca>. The fact sheet provided with your loan certificate provides complete details on how to negotiate your loan.

Deadline date for negotiating your part-time loan

Your completed part-time loan certificate, along with your Canada Student Loan Agreement for Part-Time Students, must be received at the appropriate division of the NSLSC within 30 days of the date on which your institution signed your part-time loan certificate. In addition, both documents must also be received before the last day of the month of your study period end date, as printed on your part-time loan certificate.



Other Assistance

ASSISTANCE FOR STUDENTS WITH DISABILITIES	22
Definition of a permanent disability	22
Types of assistance	23
Bursary for Students with Disabilities and Canada Study Grant for Students with Permanent Disabilities	23
Canada Study Grant for High-Need Students with Permanent Disabilities	24
Assistance for deaf students enrolled at out-of-country postsecondary institutions	24
OTHER GRANTS, SCHOLARSHIPS, AND BURSARIES	25
Canada Millennium Scholarship Foundation	25
Canada Millennium Bursary	25
Canada Millennium Excellence Awards	25
National In-course Awards	26

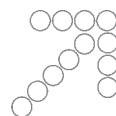
Canada Study Grants	26
Canada Study Grant for Students with Dependants	26
Canada Study Grant for Women in Doctoral Programs	27
Child-Care Bursary Plan	27
Ontario Special Bursary Plan	28
Ontario Student Opportunity Grant	28
Ontario Work Study Plan	29
Queen Elizabeth II Aiming for the Top Scholarship	30
Canada Education Savings Grant	31
OTHER OPTIONS FOR FINANCING YOUR EDUCATION	31



ASSISTANCE FOR STUDENTS WITH DISABILITIES

Definition of a permanent disability

For the purposes of OSAP, “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.



Types of assistance

In addition to loan funding, students with disabilities can receive non-repayable financial assistance through three programs:

- Bursary for Students with Disabilities (BSWD)
- Canada Study Grant for Students with Permanent Disabilities
- Canada Study Grant for High-Need Students with Permanent Disabilities

To be considered for any of the above programs, students with disabilities must apply for a Canada-Ontario Integrated Student Loan. Students who are not eligible for loan funding may still be eligible for assistance through the BSWD and the Canada Study Grant for Students with Permanent Disabilities. Moreover, students may receive an Ontario Special Bursary and a BSWD at the same time.

Canada  Ontario

Bursary for Students with Disabilities and Canada Study Grant for Students with Permanent Disabilities

Purpose

The Bursary for Students with Disabilities (BSWD), funded by the Government of Ontario, and the Canada Study Grant for Students with Permanent Disabilities, funded by the Government of Canada, provide non-repayable financial assistance to full- and part-time students to help them meet the additional costs of equipment and supplies related to their participation in postsecondary education, costs that are incurred because of a disability.

Value

Eligible students may receive up to \$2,000 from the BSWD and up to \$8,000 from the Canada Study Grant for Students with Permanent Disabilities. These funds are non-repayable and taxable.

Eligibility requirements

To be eligible, you must:

- be a Canadian citizen, a permanent resident, or a protected person under subsection 95(2) of the federal *Immigration and Refugee Protection Act*, and an Ontario resident;
- have applied and be eligible for a Canada-Ontario Integrated Student Loan if you are a full-time student;
- have applied and be eligible for a Part-Time Canada Student Loan if you are a part-time student;
- have a permanent disability; and
- have additional education-related expenses that result from your disability and are not covered by another agency.

Full-time students with disabilities who have applied for a Canada-Ontario Integrated Student Loan through the Ontario Student Assistance Program (OSAP) and have not demonstrated financial need are not eligible for loan funding or a Canada Study Grant. However, some students with disabilities may still be eligible for assistance through the BSWD and Canada Study Grant for Students with Permanent Disabilities. These students should contact the financial aid office at the school they plan to attend for further information on how to apply.

How to apply

Students are required to complete one application form to be considered for both the BSWD and the Canada Study Grant for Students with Permanent Disabilities. Application forms are available for printing from the OSAP website, at <http://osap.gov.on.ca>, or you can request a copy from the office for students with disabilities at the school you plan to attend or from the Student Support Branch of the Ministry of Training, Colleges and Universities.

Every public university and college of applied arts and technology in Ontario has an office for students with disabilities that will help you if you have a special need related to your disability. Contact this office to find out what services, facilities, and equipment your school provides. Your special needs coordinator can help with any arrangements that may be required during your school year. The services available may vary, so call or visit early to discuss your circumstances.

Deadlines

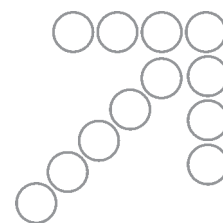
If you are taking a one-term program, the deadline for applying is within the first 30 days of your study period. If you are taking a two- or three-term program, the deadline for applying is 90 days before the end of your study period.

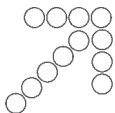
Receipt of funding

The grant and/or bursary is paid by cheque and distributed through the financial aid office at your postsecondary institution.

Further information

Contact your financial aid office for assistance; visit the OSAP website, at <http://osap.gov.on.ca>; or visit the National Student Loans Service Centre at CanLearn (www.canlearn.ca).





Canada

Canada Study Grant for High-Need Students with Permanent Disabilities

Purpose

If you have a permanent disability and demonstrate financial need in excess of established amounts in combined federal and provincial financial assistance, you may be eligible for a Canada Study Grant for High-Need Students with Permanent Disabilities, funded by the Government of Canada.

Value

High-need full-time and part-time students with permanent disabilities may be eligible to receive up to \$2,000 per loan year to help meet educational costs (e.g., for tuition, books, and supplies) and living costs.

Eligibility requirements

To be eligible, you must:

- have a permanent disability;
- meet the eligibility criteria for full- or part-time assistance; and
- be a full-time student with an assessed financial need greater than \$275 per week or, if studying part-time, have an assessed need in excess of the maximum amount of financial assistance available for part-time studies.

How to apply

Full-time students with permanent disabilities are not required to complete a separate application form for the grant. When completing the OSAP application, you must indicate that you wish to be considered for this grant. If you indicate “Yes”, then your eligibility will automatically be considered when your OSAP application is processed. The Student Support Branch of the Ministry of Training, Colleges and Universities will issue the grant, on behalf of the Government of Canada, to an eligible student once the student’s Confirmation of Enrolment form has been processed and the student has submitted the necessary supporting documentation to prove the presence of a permanent disability.

Part-time students with permanent disabilities are not required to complete a separate application for this grant, because their eligibility is based upon information supplied on their *Part-Time Canada Student Loan and/or Canada Study Grant Application*.

Deadlines

If you are taking a one-term program, the deadline for applying is within the first 30 days of your study period. If you are taking a two- or three-term program, the deadline for applying is 90 days before the end of your study period.

Receipt of funding

The grant is paid by cheque and distributed to you through your financial aid office.

Further information

Contact your financial aid office for assistance; visit the OSAP website, at <http://osap.gov.on.ca>; or visit the National Student Loans Service Centre at CanLearn (www.canlearn.ca).

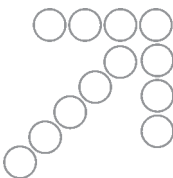
Assistance for deaf students enrolled at out-of-country postsecondary institutions

Loan and bursary assistance is available for deaf, deafened, and hard-of-hearing students who must attend out-of-country postsecondary institutions for disability-related reasons. Loan assistance is available through the Canada-Ontario Integrated Student Loan. Bursary and/or grant assistance is available through:

- Bursary for Students with Disabilities Attending Out-of-Country Postsecondary Institutions
- Bursary for Students with Disabilities
- Canada Study Grant for Students with Dependants
- Canada Study Grant for Students with Permanent Disabilities
- Canada Study Grant for High-Need Students with Permanent Disabilities

Details on how to apply are provided in the *2004–2005 OSAP Application Guide for Deaf Students*. You can obtain a copy of the guide from the OSAP website, at <http://osap.gov.on.ca>, or by contacting OSAP. If you were enrolled at an out-of-country postsecondary institution in the 2003–2004 academic year, you will automatically be sent a *2004–2005 OSAP Application Guide for Deaf Students*.

Details may be found in the following section of this guide, under “Other grants, scholarships, and bursaries”, starting below. If you have questions, contact the Student Support Branch of the Ministry of Training, Colleges and Universities by e-mail at tdd@osap.gov.on.ca, by telephone at 1-800-465-3958 (TDD/TY), or by fax at (807) 343-7278.



OTHER GRANTS, SCHOLARSHIPS, AND BURSARIES

Canada Millennium Scholarship Foundation

The Government of Canada introduced Canada Millennium Scholarships to help Canadians gain access to postsecondary education and reduce student debt loads. The Canada Millennium Scholarship Foundation administers two programs in cooperation with provincial and territorial governments: the Millennium Bursary Program and the Millennium Excellence Awards Program.

Canada Millennium Bursary

Value

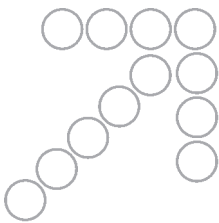
In Ontario, bursaries of \$3,000 are granted to full-time undergraduate students who demonstrate high financial need. If you wish to be considered for this bursary, your postsecondary institution must confirm your enrolment to the Government of Ontario in the winter term of each year of study.

Eligibility requirements

To be eligible for a Canada Millennium Bursary, you must:

- be a full-time student;
- be a Canadian citizen or permanent resident;
- have the highest assessed need, as assessed by OSAP; and
- have already completed at least 60 per cent of a year of postsecondary education.

Please note that receiving a bursary affects your financial position and therefore may affect your eligibility for other forms of provincial financial assistance.



How to apply

If you wish to be considered for this bursary, you must complete the entire *2004–2005 Application for Financial Assistance for Full-Time Postsecondary Students*, including your confirmation that you wish to be considered for the bursary. Information provided on your OSAP application will be shared with the Canada Millennium Scholarship Foundation in order to determine your eligibility.

Deadlines

You must ensure that the financial aid office at the postsecondary institution you plan to attend receives your application by September 17, 2004. If you are planning to attend a postsecondary institution outside Ontario, your application must be received by the Student Support Branch, Ministry of Training, Colleges and Universities, by September 17, 2004. In addition, if you are selected as a potential bursary recipient, you must ensure that your completed Confirmation of Enrolment form is received at your financial aid office by November 5, 2004.

Receipt of funding

The bursary is paid by cheque and distributed to you through the financial aid office at your postsecondary institution.

Further information

Contact your financial aid office for further information, or call the Canada Millennium Bursary Information Line for Ontario students, at 1-800-667-4938.

Canada Millennium Excellence Awards

Purpose

The Canada Millennium Excellence Award is designed for students who are entering their first year of full-time postsecondary studies leading to a first degree, certificate, or diploma. To be considered for an Excellence Award, you must demonstrate the capacity for leadership and commitment to the pursuit of academic excellence and innovation. Since the provincial/territorial and national excellence awards are renewable, candidates must be entering a minimum two-year program to be eligible. University graduate students or post-diploma college students are not eligible.

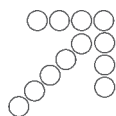
There are three types of awards: local, provincial/territorial, and national.

Value

The value of each of the three types of Excellence Awards is as follows:

- Local award winners will receive a one-time \$4,000 award.
- Provincial/territorial award winners will receive a \$4,000 award, renewable up to three times (for a possible total of \$16,000).
- National award winners will receive a \$4,800 award, renewable up to three times (for a possible total of \$19,200).

A student may receive a lifetime limit of up to \$20,000 over a period of 32 months.



Eligibility requirements

To be eligible for an Excellence Award, you must be:

- a Canadian citizen or permanent resident, within the meaning of the *Immigration Act*;
- entering your first year of full-time studies leading to a first undergraduate degree, certificate, or diploma. University graduate students or post-diploma college students are not eligible;
- entering a postsecondary institution in Canada recognized by OSAP or the student financial assistance program in your home province; and
- entering a full-time program (eight months minimum). Since the provincial/territorial and national Excellence Awards are renewable, candidates must be entering a minimum two-year program to be eligible.

Please note that receiving an award affects your financial position and therefore may affect your eligibility for other funding.

How to apply

Application forms are available at high schools, at volunteer centres, at First Nations friendship centres and band councils, at postsecondary institutions, and on the Canada Millennium Scholarship Foundation website, at <http://www.millenniumscholarships.ca/en/excellencea/-howapply/appform/>.

Deadline

The deadline for applying is January 24, 2005.

Further information

Contact the Canada Millennium Scholarship Foundation, at 1-877-786-3999 (toll-free), or visit the website, at <http://www.millenniumscholarships.ca>.

National In-course Awards

The National In-course Awards recognize and foster academic excellence and active citizenship in upper-year postsecondary students. Awards will be made to students who have not been previously recognized with a substantial merit scholarship. These students include those who, after enrolment in a postsecondary program, find their place and begin to demonstrate the qualities of excellence that the award is designed to recognize and foster.

Further information

Contact the Canada Millennium Scholarship Foundation, at 1-877-786-3999 (toll-free), or visit the website, at <http://www.millenniumscholarships.ca>.

Canada  Ontario

Canada Study Grants

As outlined above (on pages 18–21 and pages 23–24), the Government of Canada offers Canada Study Grants to assist postsecondary students with permanent disabilities and high-need part-time students. Canada Study Grants are also available for students with dependants and for women in certain doctoral programs (see below). Unlike student loans, Canada Study Grants do not have to be repaid; however, Canada Study Grant assistance is taxable, and you will receive a T4A to include with your income tax return.

To apply for a grant, you must first apply and qualify for a Canada-Ontario Integrated Student Loan or a Part-Time Canada Student Loan, as this will help determine your financial need. Depending on the grant, you may be requested to submit additional supporting documentation. If you would like further information on Canada Study Grants, visit CanLearn (www.canlearn.ca).

Canada 

Canada Study Grant for Students with Dependants

Purpose

The Canada Study Grant for Students with Dependants assists full-time and part-time postsecondary students with dependants. An eligible dependant, by definition, is someone for whom you receive the Canada Child Tax Benefit or for whom you claim a deduction on your federal tax return.

Value

In total, full-time students may receive a grant of up to \$3,120 per year, and part-time students may receive a grant of up to \$1,920 per year. Students with one or two dependants may receive up to \$40 per week of study, and full-time students with three or more dependants may receive up to \$60 per week of study.

Eligibility requirements

To be eligible for this grant, you must be a full-time or part-time student who is a sole-support parent, or a married student or a student in a common-law or same-sex relationship with dependent children. Full-time students must have a calculated financial need of more than \$275 per week of study under the Canada-Ontario Integrated Student Loan criteria. Part-time students must first qualify for assistance under the Part-Time Canada Student Loan criteria, must be in receipt of the maximum Canada Study Grant for High-Need Part-Time Students of \$1,200 and the maximum Part-Time Canada Student Loan of \$4,000, and must have an assessed need in excess of those two amounts combined (i.e., assessed need in excess of \$5,200).



How to apply

If you are a full-time student, you do not have to fill out a separate application form for this grant, because your eligibility is based upon the information supplied on your OSAP application. If you are a part-time student, you do not have to fill out a separate application form for this grant, because your eligibility is based upon information supplied on your *Part-Time Canada Student Loan and/or Canada Study Grant Application*.

Deadlines

If you are taking a one-term program, the deadline for applying is within the first 30 days of your study period. If you are taking a two- or three-term program, the deadline for applying is 90 days before the end of your study period.

Receipt of funding

The grant is paid by cheque and distributed to you through your financial aid office.

Further information

Contact your financial aid office for assistance; visit the OSAP website, at <http://osap.gov.on.ca>; or visit the National Student Loans Service Centre at CanLearn (www.canlearn.ca).

Canada**Canada Study Grant for Women in Doctoral Programs****Purpose**

The Canada Study Grant for Women in Doctoral Programs helps increase the participation of women in certain fields of study at the doctoral level.

Value

Up to \$3,000 a year for a maximum of three years.

Eligibility requirements

To be eligible for this grant, you must be a female student pursuing full-time doctoral studies and have applied and qualified for a Canada-Ontario Integrated Student Loan for the current academic year. The eligible fields of study are listed at the National Student Loans Service Centre at CanLearn (www.canlearn.ca).

How to apply

Application forms are available from your financial aid office or from OSAP.

Deadline

The deadline for applying is December 31, 2004.

Receipt of funding

Depending on your situation, the grant is either paid by cheque and distributed to you through your financial aid office, or sent to the National Student Loans Service Centre to pay down your loan debt.

Further information

Contact your financial aid office for assistance; visit the OSAP website, at <http://osap.gov.on.ca>; or visit the National Student Loans Service Centre at CanLearn (www.canlearn.ca).

Ontario**Child-Care Bursary Plan****Purpose**

This non-repayable bursary assists students who have child-care costs for three or more children. Child-care costs for your first child and second eligible child are included in your Canada-Ontario Integrated Student Loan funding.

Value

If you are married, the maximum amount of bursary available is the lower of actual child-care costs or \$35 per week of study for your third child, \$23 for your fourth child, and \$29 for your fifth child. If you are a sole-support parent, the maximum amount of bursary available is the lower of actual child-care costs or \$70 per week of study for your third child, \$46 for your fourth child, and \$58 for your fifth child.

Child-care costs will be considered only for the hours during which your children are receiving child care while you are in school and for the time it takes you to travel directly between your school and the location of the child-care provider.

Eligibility requirements

You may be eligible for a Child-Care Bursary if you meet the following requirements:

- You have three or more children living with you while you are going to school, and you have child-care costs for at least three of these children. These children must be:
 - 11 years of age or younger, and/or
 - 12 years of age or older and need child care because they have a disability, an illness, or an injury. You must provide a letter from a doctor showing the nature of the disability, illness, or injury.
- You are eligible for a Canada-Ontario Integrated Student Loan.

How to apply

The Child-Care Bursary is not available to students with child-care costs related to one or two dependent children because your child-care costs are included in your loan funding. If you have more than two children and wish to apply, you should complete a Child-Care Bursary Application form. You can print a copy of this application from the OSAP website, at <http://osap.gov.on.ca>. You must also provide an OSAP Child-Care Bursary Receipt form and supporting documentation.

Deadlines

The earliest you can apply for a Child-Care Bursary is four weeks after the start of your study period because you must provide a receipt(s) for the actual cost of child care that you incurred during this time. The latest that you can apply is 60 days before the end of your study period.

Receipt of funding

The bursary is paid by cheque and distributed to you through the financial aid office at your postsecondary institution. You may receive all or a portion of the bursary at the beginning of your study period, and any remaining portion(s) will be distributed throughout your study period.

Further information

Complete details on the application procedure and application forms are available on the OSAP website, at <http://osap.gov.on.ca>.



Ontario Special Bursary Plan

Purpose

This bursary encourages financially needy students to pursue, for the first time, part-time postsecondary studies. This bursary is also available to full-time and part-time students taking academic upgrading or training programs that will enable them to advance their employment-related skills.

Value

The maximum amount of bursary you can receive is \$2,500 per academic year. The bursary is taxable. The bursary may cover tuition and compulsory fees and may provide an allowance for books, equipment, and local transportation. Help with child-care costs may also be available.

Eligibility requirements

You can apply for the Ontario Special Bursary if you:

- are a Canadian citizen, a permanent resident, or a protected person;
- are an Ontario resident;
- have a low family income;
- are not receiving a Canada-Ontario Integrated Student Loan or a Part-Time Canada Student Loan;
- are taking part-time postsecondary courses or are taking full-time or part-time courses to upgrade your academic skills;
- are taking a course that is at least four weeks in length;
- are attending a public university or college of applied arts and technology in Ontario;
- are taking a course that leads to a certificate, diploma, or degree.

How to apply

To apply, you must fill out the Ontario Special Bursary application form. Application forms are available for printing from the OSAP website, at <http://osap.gov.on.ca>, or from the financial aid office of the institution you plan to attend.

Deadline

The deadline for applying is the last day of the month in which your program begins.

Receipt of funding

The bursary is paid by cheque and distributed to you through the financial aid office at your postsecondary institution.

Further information

Contact your financial aid office for assistance, or visit the OSAP website, at <http://osap.gov.on.ca>.



Ontario Student Opportunity Grant

Purpose

The Ontario Student Opportunity Grant helps students reduce their annual Canada-Ontario Integrated Student Loan debt by limiting repayable debt to \$7,000 for a two-term academic year and \$10,500 for a three-term academic year. It is available at the end of each of your academic years. The grant has been available since 1998–99. It replaced the former Loan Forgiveness Program. Loan Forgiveness will continue to be provided for loans issued from the 1993–94 academic year to the 1997–98 academic year.

Eligibility requirements

You are eligible for a grant if you meet all of the following requirements:

- You negotiated a Canada-Ontario Integrated Student Loan in the 2004–2005 academic year.
- You are entitled to a student loan(s) that exceeds \$7,000 for a two-term academic year or \$10,500 for a three-term academic year. If you received a Canada Millennium Bursary (CMB) in the 2004–2005 academic year, you may still be eligible for an Ontario Student Opportunity Grant if your outstanding student loan(s), after the CMB has been released, exceeds \$6,500 for a two-term academic year or \$10,000 for a three-term academic year.
- You are enrolled in a full-time program for two terms or three terms.
- You have completed your academic year.

Note: If you have been denied an Ontario Student Opportunity Grant because you did not complete your



academic year, you may request a review of your eligibility under the following circumstances:

- if you withdrew from one or more academic terms during the 12-month period before completing the term(s) because of a serious medical condition or a medical emergency or because you were hospitalized for an extended period(s), or
- if you were expelled from one or more academic terms during the 12-month period before completing the term(s), you appealed the expulsion, and a properly constituted appeal body granted your appeal.

For further information on reviews and review requirements, contact your financial aid office or visit the OSAP website, at <http://osap.gov.on.ca>.

How to apply

You do not need to fill out a special application for this grant, because the information that you supply on your OSAP application is used to determine your eligibility.

Ineligibility

You are not eligible for a grant if you:

- reduce your course load to part-time (less than 60 per cent of a full course load or less than 40 per cent if you are a student with a permanent disability);
- are enrolled in a one-term program (less than 21 weeks) or have completed only one term of your program;
- have defaulted on a previous student loan(s); and/or
- have been reassessed and your loan entitlement has been reduced to less than \$7,000 for a two-term academic year or \$10,500 for a three-term academic year.

OSAP verifies with Canada Revenue Agency your income and the income of your parent(s) or partner (if applicable) as reported through your OSAP application. If there is a discrepancy between the income that is reported to OSAP and the information received from Canada Revenue Agency, your loan entitlement is reassessed and the amount of loan you are entitled to receive may change. A change to the amount of loan you are entitled to receive may affect your eligibility for an Ontario Student Opportunity Grant.

Receipt of funding

The grant is not paid directly to you. If you are eligible, it is sent to the NSLSC to pay down the Ontario portion of your Canada-Ontario Integrated Student Loan. OSAP will send you a letter indicating the amount of your grant.

Further information

Complete details are available on the OSAP website, at <http://osap.gov.on.ca>.

Ontario

Ontario Work Study Plan

Purpose

This program helps students at public universities and colleges of applied arts and technology in Ontario to meet their educational costs by working part-time during the school year.

Value

The maximum amount of money you can earn per term is \$1,000.

Eligibility Requirements

You can apply for help through the Ontario Work Study Plan if you are:

- a Canadian citizen, a permanent resident, or a protected person;
- an Ontario resident;
- a full-time student registered at any public university or college of applied arts and technology in Ontario.

Please note that a portion of the assistance provided through this program is targeted towards groups under-represented in the postsecondary education system.

How to apply

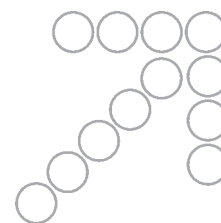
To apply, you must fill out an Ontario Work Study Plan application form, which is available for printing from the OSAP website, at <http://osap.gov.on.ca>. Copies may also be available from your financial aid office. You must submit the application form to your financial aid office, which must recommend you for the plan.

Deadline

The deadline date for applying is established by the financial aid office at your postsecondary institution but should be no later than eight weeks before the end of your study period.

Further information

Contact your financial aid office for assistance, or visit the OSAP website, at <http://osap.gov.on.ca>.





Queen Elizabeth II Aiming for the Top Scholarship

Purpose

The Queen Elizabeth II Aiming for the Top Scholarship recognizes students who have shown academic excellence at the high school level. The amount of the award responds to the student's financial need.

Value

The value of the scholarship varies between \$100 and \$3,500 per academic year. The scholarship is renewable for four years at the amount you are eligible to receive in the first year. To have your scholarship renewed, you must continue to study on a full-time basis (as defined by OSAP) and must maintain an average of at least 80 per cent or its equivalent as determined by your postsecondary institution.

Eligibility requirements

You may be considered for this scholarship if you:

- attend an Ontario high school in 2004 and achieve academic excellence; and
- apply to a provincially funded Ontario university through the Ontario Universities Application Centre, apply to a college of applied arts and technology (CAAT) through the Ontario College Application Services, or apply to another Ontario postsecondary institution that is approved for the purposes of this scholarship program.

How to apply

If you wish to be considered for this scholarship, you must complete the entire *2004–2005 Application for Financial Assistance for Full-Time Postsecondary Students*, including your confirmation that you wish to be considered for the scholarship. If you wish to apply for the basic merit amount of \$100 only, you must fill out the Queen Elizabeth II Aiming for the Top Scholarship Application for Basic Merit Amount, available only on the OSAP website.

Deadlines

Application and Processing Deadlines

If you are a first-time applicant to this program, the deadline for applying is June 18, 2004. If you use a paper application form to apply, you must ensure that the financial aid office at the postsecondary institution you plan to attend receives it by June 18, 2004. If you use the online application to apply, you must submit it by June 18, 2004. 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 23, 2004, in order to be considered for this scholarship.

Declaration and Signature Deadline

If you use the online application to apply, you will either print or you will be sent your personalized declaration and signature page. This page must be signed and received at the financial aid office at the postsecondary institution you plan to attend by July 16, 2004, in order for you to be considered for this scholarship.

Review Deadline

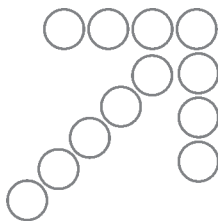
If you are not a successful candidate and you would like to request a review, your request for a review must be received at your financial aid office by November 12, 2004.

Receipt of funding

If you receive a scholarship, OSAP will inform you by mail in August 2004. The scholarship will be forwarded directly to your postsecondary institution to cover all or a portion of your tuition and compulsory fees.

Further information

Additional information is available in the *Update: Queen Elizabeth II Aiming for the Top Scholarships* publication. It is available on the OSAP website, at <http://osap.gov.on.ca>, or from the guidance office at your high school.



Canada

Canada Education Savings Grant

Purpose

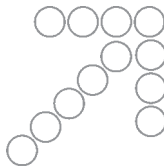
The Canada Education Savings Grant (CESG) is a grant provided by the Government of Canada and is paid directly into a beneficiary's Registered Education Savings Plan (RESP). The CESG encourages parents and family members to save for their child's education.

Value

The CESG adds 20 per cent to the first \$2,000 in contributions made into a RESP on behalf of the beneficiary each year, up to a maximum of \$400 per year.

Further information

For additional information about the CESG and RESPs, please call 1-800-O Canada or visit the CESG website at www.hrdc-drhc.gc.ca/cesg.



OTHER OPTIONS FOR FINANCING YOUR EDUCATION

OSAP is not the only program that can assist you with your education-related costs. When determining how to fund your postsecondary education, you should investigate other options. For example, Ontario universities and colleges of applied arts and technology are required to set aside financial assistance through the Ontario Student Opportunity Trust Fund or other institutional resources in the form of bursaries, work-study programs, grants, or loans. In addition, some corporations, unions, religious institutions, service groups, and foundations offer scholarships and/or bursaries. Financial institutions (banks, credit unions, and caisses populaires) offer a variety of special student assistance packages. Some companies also offer scholarships to children of their employees.

For additional information, consult the Internet or your public library, or ask your postsecondary institution for information on where and when to apply. Check CanLearn (www.canlearn.ca), which has a free scholarship search you can use to find additional, non-governmental, non-repayable assistance to help you through school, or visit the Ontario Ministry of Education website, at www.edu.gov.on.ca, for additional information on planning and financing your education.

You may also wish to investigate the following scholarships, bursaries, and fellowships available to postsecondary students:

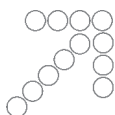
- Aird Scholarship – *funded by the Government of Ontario.*
- Fellowships for Studying in French – *funded by the Government of Ontario.*
- Sir John A. Macdonald Graduate Fellowship in Canadian History – *funded by the Government of Ontario.*
- Ontario Graduate Scholarship – *funded by the Government of Ontario and participating Ontario universities.*
- Ontario-Quebec Exchange Fellowship – *sponsored by the Ontario-Quebec Commission for Co-operation in accordance with the interprovincial Agreement for Co-operation and Exchange in Educational and Cultural Matters.*
- Summer Language Bursary Program – *funded by the Department of Canadian Heritage and administered jointly by the Government of Ontario and the Council of Ministers of Education, Canada.*

Detailed program information and application forms are available on the OSAP website, at <http://osap.gov.on.ca>.



Loan Management

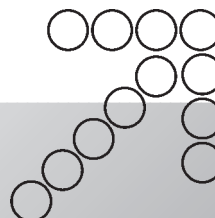
MAINTAINING YOUR PREVIOUS LOANS	32	REPAYING YOUR LOAN	33
Loans received for full-time studies	32	Your repayment responsibilities	33
Procedures for maintaining interest-free status if you are getting a new Canada-Ontario Integrated Student Loan	33	Full-time students	33
Procedures for maintaining interest-free status if you are <i>not</i> getting a new Canada-Ontario Integrated Student Loan and are continuing in full-time studies	33	Part-time students	33
Loans received for part-time studies	33	Failing to repay your funding	34
		Obtaining clearance of a default	34
		Assistance in repaying your loans	34
		Revision of terms	34
		Interest-relief and debt-reduction programs	35
		Withholding your income tax refund	35
		MANAGING YOUR LOAN DEBT	35

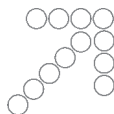


MAINTAINING YOUR PREVIOUS LOANS

Loans received for full-time studies

You are responsible for ensuring that your previous loans remain in interest-free status if you are continuing in full-time studies for the 2004–2005 academic year. Keeping this interest-free status means that you do not have to repay the loan while you are in school and that the Government of Canada and/or the Government of Ontario will continue to pay the interest on your loan. If you do not keep your loans in interest-free status, you will be required to start repaying your loan(s) within six months of the end of your last study period.





There are different procedures that you must follow to keep your Canada Student Loans, Ontario Student Loans, and/or Canada-Ontario Integrated Student Loans in interest-free status. See details below.

Procedures for maintaining interest-free status if you are getting a new Canada-Ontario Integrated Student Loan

- Once your completed Confirmation of Enrolment form is processed by your postsecondary institution and by the ministry, the ministry will electronically inform the National Student Loans Service Centre (NSLSC) and/or your previous lender(s) that you are still in school.

Procedures for maintaining interest-free status if you are *not* getting a new Canada-Ontario Integrated Student Loan and are continuing in full-time studies

- If you are attending an institution *in* Ontario, you must provide the financial aid office at your postsecondary institution with a completed Continuation of Interest-Free Status/Confirmation of Enrolment (Schedule 2). This form must be received by the financial aid office within six months of the end of your last study period. The information will then be electronically forwarded to your lender and/or the NSLSC. This form is available for printing from the OSAP website only.
- If you are attending an institution *outside* Ontario or Canada, you must provide the Ministry of Training, Colleges and Universities, PO Box 4500, Thunder Bay, ON P7B 6G9, with a completed Continuation of Interest-Free Status/Confirmation of Enrolment (Schedule 2). This form must be received by the ministry within six months of the end of your last study period. The information will then be electronically forwarded to your lender and/or the NSLSC. This form is available for printing from the OSAP website only.

Loans received for part-time studies

You are responsible for ensuring that your previous part-time loans remain in interest-only status if you are continuing in part-time or full-time studies for the 2004–2005 academic year.

In order to maintain interest-only status, you must ensure that the NSLSC and/or the financial institution holding your previous loan is informed that you are back in part-time or full-time studies. You must have your postsecondary institution complete a Confirmation of Enrolment (Schedule 2). This form must be forwarded to the NSLSC or to the financial institution holding your previous loan.

REPAYING YOUR LOAN

Your repayment responsibilities

As a borrower, you have certain responsibilities once you have negotiated your loan. It is important that you understand the terms and conditions of your loan and that you fulfil your obligations in order to keep your loan in good standing. Please note that there is no limitation period for the collection of the Ontario portion of the Canada-Ontario Integrated Student Loan.

Full-time students

You are responsible for beginning to repay your loan six months after you have completed your studies or have stopped being a full-time postsecondary student. The interest on your loan accrues from the time you stop being a full-time student. The actual rates and conditions for repayment are set at the time you begin repaying. In addition, it is important to realize that if you have negotiated more than one loan, you may be responsible for making repayment arrangements with more than one agency.

You must contact the *National Student Loans Service Centre (NSLSC)* to make repayment arrangements if you have any of the following:

- Canada Student Loans negotiated *on or after* August 1, 2000, or
- Canada-Ontario Integrated Student Loans negotiated *after* July 31, 2001.

You must contact the *financial institution* (bank, credit union, or caisse populaire) holding the loan(s) to make repayment arrangements if you have either of the following:

- Canada Student Loans negotiated *before* August 1, 2000, or
- Ontario Student Loans negotiated *before* August 1, 2001.

Part-time students

You are responsible for making interest payments on your Part-Time Canada Student Loan while you are in school. Six months after you have completed your studies and/or stopped being a part-time student, you are responsible for beginning to repay the principal and interest on your Part-Time Canada Student Loan. The actual rates and conditions for repayment are set at the time you begin repaying. You must contact the NSLSC to make repayment arrangements. If you are unable to meet your repayment obligations, you may be eligible for interest relief. Contact the NSLSC for further information.

Failing to repay your funding

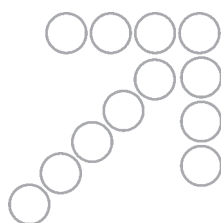
You are responsible for repaying your loan and any loan, grant, bursary, and/or scholarship overpayment. If you do not make your payments, you will be considered in default. Your debt (loan and/or overpayment) will be turned over to a collection agency, and your default will be reported to a credit bureau; as a result, your ability to obtain credit may be impaired. You will be restricted from receiving further financial assistance until the default has been cleared.

It is important to note that, while you are in default, the interest will continue to accrue on the unpaid balance of your loan.

A discharge from bankruptcy will not include your Canada Student Loan, Ontario Student Loan, Part-Time Canada Student Loan, and/or Canada-Ontario Integrated Student Loan unless the bankruptcy was filed at least 10 years after you ceased to be a full-time or part-time student. This applies to bankruptcies filed on or after June 18, 1998.

You are considered in default and are restricted from receiving additional assistance if:

- you did not repay an Ontario and/or a Canada Student Loan or a Canada-Ontario Integrated Student Loan;
- you did not repay a Part-Time Canada Student Loan;
- you did not repay an Ontario Student Opportunity Grant overpayment;
- you did not repay an overpayment for a Bursary for Students with Disabilities, a Child-Care Bursary, an Ontario Special Bursary, or a Bursary for Students with Disabilities Attending Out-of-Country Postsecondary Institutions; and/or
- you did not repay a Student Venture Capital loan.



Obtaining clearance of a default

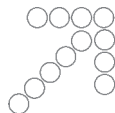
For information on the procedures you must follow to clear your default, contact the appropriate agency. (See page 36 of the “Whom to contact with questions” section in this guide for a list of relevant telephone numbers.) Your financial aid office can also provide information regarding clearance procedures. OSAP reviews all clearance requests to determine whether you are eligible for further student financial assistance. Please note that repayment of the default and/or overpayment is normally required before you can receive further funding.

Assistance in repaying your loans

Revision of terms

If you are unable to make payments on your Canada-Ontario Integrated Student Loan, you may ask your financial institution or the NSLSC to revise the repayment terms of your loan. A revision of terms can extend your repayment period for up to 15 years, thereby lowering your monthly payments.





Interest-relief and debt-reduction programs

If you are temporarily unable to repay your Canada-Ontario Integrated Student Loan or Part-Time Canada Student Loan because of low income, you may be eligible for interest relief. While you are receiving interest relief, the Government of Canada and/or the Government of Ontario pays the interest for you, and you are not required to pay the interest on your loan or make monthly payments.

If you have exhausted all other options and you have been out of school for five years and are still unable to make your Canada-Ontario Integrated Student Loan payments, you may apply to have the Canada Student Loan portion of the principal of your Canada-Ontario Integrated Student Loan reduced if your loan payments exceed a given percentage of your income.

You must contact the NSLSC to obtain a Canada-Ontario Integrated Interest Relief Program application if you have any of the following:

- Canada Student Loans negotiated *on or after* August 1, 2000, or
- Canada-Ontario Integrated Student Loans negotiated *after* July 31, 2001.

You must contact the financial institution (bank, credit union, or caisse populaire) holding the loan(s) to obtain applications for the provincial and/or federal interest-relief programs and/or federal debt-reduction program if you have either of the following:

- Canada Student Loans negotiated *before* August 1, 2001, or
- Ontario Student Loans negotiated *before* August 1, 2002.

Withholding your income tax refund

If you have defaulted on your Canada-Ontario Integrated Student Loan, and loan collection is unsuccessful, the Government of Canada and/or the Government of Ontario may direct Canada Revenue Agency to withhold your income tax refund and apply the proceeds against the amount owing. You will be advised that your income tax refund may be withheld, and you will have the opportunity to contact OSAP to make arrangements to repay the outstanding debt instead of having your income tax refund withheld.

MANAGING YOUR LOAN DEBT

When planning your academic career, you should take into consideration the number of years in your program, and consequently the amount of loan debt you could incur. Remember, each year that you receive a loan increases your indebtedness, and you could finish school with a significant amount of loan debt. You need to make informed decisions about when and where you plan to go to school as well as what program you plan to take, because these factors affect your academic progress and can have an impact on your ability to repay your student loan.

You can go to the Student Loan Repayment Calculator at the NSLSC at CanLearn (www.canlearn.ca). This tool allows you to enter an outstanding loan amount, rate of interest, and repayment term, and it will estimate the monthly payments you will need to make to repay your loan.



Getting Help

WHOM TO CONTACT WITH QUESTIONS	36	FINANCIAL AID OFFICES	38
		Universities and colleges	38
		Institutions outside Ontario	40
		Private institutions	40

WHOM TO CONTACT WITH QUESTIONS

<i>If you have questions about...</i>	<i>You should contact...</i>
General information on full-time and part-time student assistance, including help in completing your OSAP application and reviews	• OSAP website, at http://osap.gov.on.ca, OR • <i>Students attending an Ontario postsecondary institution:</i> the financial aid office of the postsecondary institution you plan to attend. • <i>Students attending an out-of-province institution only:</i> Student Support Branch, Ministry of Training, Colleges and Universities, at (807) 343-7260. Deaf students only: 1-800-465-3958 (TDD/TY).
The status of your OSAP application for full-time students	• OSAP website, at http://osap.gov.on.ca, OR • OSAP toll-free automated telephone voice response system, at 1-866-330-3331, OR • <i>Students attending an Ontario postsecondary institution:</i> the financial aid office of the postsecondary institution you plan to attend. • <i>Students attending an out-of-province institution only:</i> Student Support Branch, Ministry of Training, Colleges and Universities, at (807) 343-7260. Deaf students only: 1-800-465-3958 (TDD/TY).
The status of your Part-Time Canada Student Loan application	• <i>Students attending an Ontario postsecondary institution:</i> the financial aid office of the postsecondary institution you plan to attend. • <i>Students attending an out-of-province institution only:</i> Student Support Branch, Ministry of Training, Colleges and Universities, at (807) 343-7260. Deaf students only: 1-800-465-3958 (TDD/TY).
Your eligibility for institution-based financial assistance	• The financial aid office of the postsecondary institution you plan to attend can provide you with information on institution-specific financial-assistance programs, including provincially sponsored and mandated programs.
Loan account information, consolidating a student loan or repaying your loan	• If you have any of the following: ◦ Canada Student Loans negotiated <i>on or after</i> August 1, 2000, OR ◦ Part-Time Canada Student Loans negotiated <i>on or after</i> August 1, 2001, OR ◦ Canada-Ontario Integrated Student Loans negotiated after July 31, 2001, you must contact the National Student Loans Service Centre (NSLSC): <i>Borrowers attending a public university or college of applied arts and technology:</i> – 1-888-815-4514 (within North America) – 800-2-225-2501 plus appropriate country code (outside North America) – web: CanLearn (www.canlearn.ca) <i>Borrowers attending a private postsecondary institution:</i> – 1-866-587-7452 (within North America) – 416-503-6671 (outside North America. Collect calls are accepted.) – web: CanLearn (www.canlearn.ca) <i>(Continued on next page)</i>



If you have questions about...

Consolidating a student loan or repaying your loan (Continued)

You should contact...

- If you have any of the following:
 - Canada Student Loans negotiated *before* August 1, 2000,
 - OR
 - Part-Time Canada Student Loans negotiated *before* August 1, 2000,
 - OR
 - Ontario Student Loans negotiated *before* August 1, 2001,
 you must contact the financial institution holding your loan(s):
 - Scotiabank: 1-888-284-3044
 - CIBC: 1-800-563-CIBC (2422)
 - Royal: 1-800-363-3822
 - Other financial institution (local branch or agency holding your loan)

Negotiating a loan

- The National Student Loans Service Centre:
*Borrowers attending a **public university or college of applied arts and technology**:*
 - 1-888-815-4514 (within North America)
 - 800-2-225-2501 plus appropriate country code (outside North America)
 - web: CanLearn (www.canlearn.ca)*Borrowers attending a **private postsecondary institution**:*
 - 1-866-587-7452 (within North America)
 - 416-503-6671 (outside North America. Collect calls are accepted.)
 - web: CanLearn (www.canlearn.ca)

The accuracy of your credit history information

- Equifax, at 1-800-937-4093.

Applying for interest-relief and/or debt-reduction programs

- Application forms are available from the National Student Loans Service Centre (www.canlearn.ca) or from the financial institution or agency holding your previous student loans.

Repaying a defaulted student loan

- *Canada Student Loans:*
 Contact the private collection agency listed on your collection notice. You may wish to call 1-888-819-2516 or (819) 994-1218 (TDD/TY) (deaf students only) to determine which collection agency holds your account.
- *Part-Time Canada Student Loans:*
 Contact the National Student Loans Service Centre:
*Borrowers attending a **public university or college of applied arts and technology**:*
 - 1-888-815-4514 (within North America)
 - 800-2-225-2501 plus appropriate country code (outside North America)
 - web: CanLearn (www.canlearn.ca)*Borrowers attending a **private postsecondary institution**:*
 - 1-866-587-7452 (within North America)
- *Ontario Student Loans:*
 Contact the private collection agency listed on your collection notice. You may wish to call 416-326-0500 to determine which collection agency holds your account.
- *Canada-Ontario Integrated Student Loans:*
 Contact the National Student Loans Service Centre:
*Borrowers attending a **public university or college of applied arts and technology**:*
 - 1-888-815-4514 (within North America)
 - 800-2-225-2501 plus appropriate country code (outside North America)*Borrowers attending a **private postsecondary institution**:*
 - 1-866-587-7452 (within North America)
 - 416-503-6671 (outside North America. Collect calls are accepted.)

Repaying a loan-forgiveness overpayment only

- Accounts Receivable, Student Support Branch, Ministry of Training, Colleges and Universities, at 1-800-465-3023.
 Deaf students only: 1-800-465-3958 (TDD/TY).

A loan overpayment

- *Students attending an Ontario postsecondary institution:*
 the financial aid office of the postsecondary institution you plan to attend.
- *Students attending an out-of-province institution only:*
 Student Support Branch, Ministry of Training, Colleges and Universities, at (807) 343-7260. Deaf students only: 1-800-465-3958 (TDD/TY).

Bursary assistance for deaf students studying at out-of-country postsecondary institutions

- E-mail to tdd@osap.gov.on.ca.
- Fax to (807) 343-7278.
- Call 1-800-465-3958 (TDD/TY) (available in Canada only).

Income tax refund being withheld because of an outstanding OSAP debt only

- 1-800-491-2248.





FINANCIAL AID OFFICES

Universities and colleges

Algoma University College

Financial Aid Administrator
1520 Queen Street East
Sault Ste. Marie ON P6A 2G4
(705) 949-2301, ext. 342

Algonquin College of Applied Arts and Technology

Financial Aid Administrator
1385 Woodroffe Avenue
Nepean ON K2G 1V8
(613) 727-4723, ext. 7678
<http://algonquincollege.com>

Bar Admission Course

Financial Aid Office
Law Society of Upper Canada
130 Queen Street West
Toronto ON M5H 2N6
416-947-3427

Brock University

Student Awards and Financial Aid Office
500 Glenridge Avenue
Room ST 402
St. Catharines ON L2S 3A1
905-688-5550, ext. 3252 or 3958

Cambrian College of Applied Arts and Technology

Financial Aid Administrator
1400 Barrydowne Road
Sudbury ON P3A 3V8
(705) 566-8101, ext. 7340

Canadore College of Applied Arts and Technology

Financial Aid Officer
100 College Drive
PO Box 5001
North Bay ON P1B 8K9
(705) 474-7600, ext. 5214

Carleton University

Awards Office
Room 202, Robertson Hall
Carleton University
1125 Colonel By Drive
Ottawa ON K1S 5B6
(613) 520-3600
e-mail: awards@carleton.ca
<http://www.carleton.ca>

Centennial College of Applied Arts and Technology

Manager, Student Financial Aid and Awards
PO Box 631, Station A
Scarborough ON M1K 5E9
416-289-5222

La Cité collégiale

Service de l'aide financière
801, prom de l'Aviation
Ottawa ON K1K 4R3
(613) 742-2483

Collège Boréal

Service de l'aide financière
21, boul Lasalle
Sudbury ON P3A 6B1
(705) 560-6673 ou 1-800-361-6673

Collège d'Alfred de l'Université de Guelph

Bureau des admissions
31, rue Saint-Paul
Case postale 580
Alfred ON K0B 1A0
(613) 679-2218, ext. 514

Conestoga College of Applied Arts and Technology

Financial Aid Office
299 Doon Valley Drive
Kitchener ON N2G 4M4
(519) 748-5220, ext. 3378

Confederation College of Applied Arts and Technology

Student Finance Office
PO Box 398
Thunder Bay ON P7C 4W1
(807) 475-6637
e-mail: stntfin@confederationnc.on.ca

Durham College of Applied Arts and Technology

Student Support Services Office
2000 Simcoe Street North
PO Box 385
Oshawa ON L1H 7L7
905-721-3036
fax: 905-721-3112
<http://www.durhamc.on.ca>

Fanshawe College of Applied Arts and Technology

Financial Aid Office
1460 Oxford Street East
PO Box 7005
London ON N5Y 5R6
(519) 452-4280

George Brown College of Applied Arts and Technology

Financial Assistance and Awards
PO Box 1015, Station B
Toronto ON M5T 2T9
416-415-2476

Georgian College of Applied Arts and Technology

Financial Aid Office
1 Georgian Drive
Barrie ON L4M 3X9
(705) 722-1530

Hearst University College

Admissions Office
PO Box 580
60 9th Street
Hearst ON POL 1N0
(705) 372-1781

Humber College of Applied Arts and Technology

Financial Aid Administrator
205 Humber College Boulevard
Etobicoke ON M9W 5L7
416-675-6622, ext. 4590

Kemptville College University of Guelph

OSAP Officer
Administration Building
PO Box 2005
Kemptville ON K0G 1J0
(613) 258-8336, ext. 335

Lakehead University

Financial Aid Office
955 Oliver Road
Thunder Bay ON P7B 5E1
(807) 343-8206
fax: (807) 346-7760
e-mail: financial.aid@lakeheadu.ca
<http://www.lakeheadu.ca/~financeaid/>

Lambton College of Applied Arts and Technology

Student Awards Office
1457 London Road
Room C-102
Sarnia ON N7S 6K4
(519) 542-7751, ext. 3306
fax: (519) 541-2426
e-mail: Dorothy.Scott@lambton.on.ca

Laurentian University

Student Awards Office
2 Ramsey Lake Road
Sudbury ON P3E 2C6
(705) 673-6578
e-mail: financialaid@laurentian.ca

Loyalist College of Applied Arts and Technology

Financial Assistance Office
Wallbridge-Loyalist Road
PO Box 4200
Belleville ON K8N 5B9
(613) 969-1913, ext. 2226 or 2425

McMaster University

Student Financial Aid and
Scholarships Office
Gilmour Hall, Room 120
1280 Main Street West
Hamilton ON L8S 4L8
905-525-9140, ext. 24319
e-mail: osap@mcmaster.ca
<http://sfas.mcmaster.ca>

Mohawk College of Applied Arts and Technology

Department of Financial Aid
PO Box 2034
Hamilton ON L8N 3T2
905-575-2133
<http://www.mohawkcollege.ca>

Niagara College of Applied Arts and Technology

Student Awards Office
300 Woodlawn Road
Welland ON L3C 7L3
905-735-2211, ext. 7618
<http://www.niagarac.on.ca>

Nipissing University

Student Awards Office
100 College Drive
PO Box 5002
North Bay ON P1B 8L7
(705) 474-3450, ext. 4311
<http://www.nipissingu.ca>

Northern College of Applied Arts and Technology

Kirkland Lake Campus
Financial Aid Administrator
140 Government Road East
Kirkland Lake ON P2N 3L8
(705) 567-9291, ext. 636

Northern College of Applied Arts and Technology

South Porcupine Campus
Financial Aid Administrator
PO Box 3211
Timmins ON P4N 8R6
(705) 235-7215

Northern College

Haileybury School of Mines
Financial Aid Administrator
640 Latchford Street
PO Box 2060
Haileybury ON P0J 1K0
(705) 672-3376, ext. 808

Ontario College of Art and Design

Financial Aid Office
100 McCaul Street
Toronto ON M5T 1W1
416-977-6000, ext. 231/346

Queen's University

Student Awards Office
Richardson Hall, Room 101
74 University Avenue
Kingston ON K7L 3N6
(613) 533-2216
fax: (613) 533-6409
e-mail: awards@post.queensu.ca

Redeemer University College

Financial Aid Office
777 Garner Road East
Ancaster ON L9K 1J4
905-648-2131, ext. 4297 or 4206
fax: 905-648-2134

Ridgetown College

Student Financial Services
Ridgetown ON N0P 2C0
(519) 674-1550
fax: (519) 674-1555

Ryerson University

Student Financial Assistance Office
Jorgenson Hall, 3rd Floor
350 Victoria Street
Toronto ON M5B 2K3
416-979-5113

St. Clair College of Applied Arts and Technology

Financial Aid Office
2000 Talbot Road West
Windsor ON N9A 6S4
(519) 972-2718

St. Lawrence College of Applied Arts and Technology

Brockville Campus
Financial Aid Officer
2288 Parkedale Avenue
Brockville ON K6V 5X3
(613) 345-0556, ext. 3230

St. Lawrence College of Applied Arts and Technology

Cornwall Campus
Financial Aid Officer
2 Belmont Street
Cornwall ON K6H 4Z1
(613) 933-6080

St. Lawrence College of Applied Arts and Technology

Kingston Campus
Financial Aid Administrator
King and Portsmouth
Kingston ON K7L 5A6
(613) 544-5400, ext. 1185 or 1287

Sault College of Applied Arts and Technology

Financial Aid Officer
443 Northern Avenue
Sault Ste. Marie ON P6A 5L3
(705) 759-2554, ext. 704

Seneca College of Applied Arts and Technology

Financial Aid Administrator
1750 Finch Avenue East
North York ON M2J 2X5
416-493-4144

Seneca College of Applied Arts and Technology

King Campus
Financial Aid Officer
13990 Dufferin Street
King City ON L7B 1B3
905-833-3333, ext. 5012

Sheridan Institute of Technology and Advanced Learning

Financial Aid Office
1430 Trafalgar Road
Oakville ON L6H 2L1
905-815-4060
fax: 905-815-4083
e-mail: fin_aid@sheridanc.on.ca

Sir Sandford Fleming College of Applied Arts and Technology

Financial Aid Administrator
599 Brealey Drive
Peterborough ON K9J 7B1
(705) 749-5530

Sir Sandford Fleming College of Applied Arts and Technology

Frost Campus
Financial Aid Office
Albert Street South
PO Box 8000
Lindsay ON K9V 5E6
(705) 324-9144, ext. 3302 or 3268,
or (705) 878-9302
fax: (705) 878-9331

Trent University

Financial Aid Office
Blackburn Hall
Peterborough ON K9J 7B8
(705) 748-1524 or 748-1525
fax: (705) 748-1629
e-mail: financialaid@trentu.ca

University of Guelph

Student Financial Services
Guelph ON N1G 2W1
(519) 824-4120, ext. 8715

**University of Ontario,
Institute of Technology**
Student Support Services
2000 Simcoe Street N
Oshawa ON L1H 7K4
905-721-3036
fax: 905-721-3112
e-mail: Chris.Rocha@durhamc.on.ca
<http://www.uoit.ca>

University of Ottawa
Financial Aid Office
102-85 University Street
Ottawa ON K1N 6N5
(613) 562-5734
fax: (613) 562-5155
e-mail: finaid@uottawa.ca
<http://www.uottawa.ca>

University of Toronto
Admissions and Awards
315 Bloor Street West
Toronto ON M5S 1A3
416-978-2190

University of Waterloo
Student Awards Office
Registrar's Office
Needles Hall
200 University Avenue West
Waterloo ON N2L 3G1
(519) 888-4567, ext. 3583

University of Western Ontario
Student Financial Services
Stevenson-Lawson Building
Room 180
London ON N6A 5B8
(519) 661-2100
fax: (519) 850-2394
e-mail: finaid@uwo.ca

University of Windsor
Student Awards and Financial Aid
401 Sunset Avenue
Windsor ON N9B 3P4
(519) 971-3636 or
(519) 253-3000, ext. 3300
fax: (519) 973-7087
e-mail: award1@uwindsor.ca
<http://www.uwindsor.ca/studentawards>

Wilfrid Laurier University
Student Awards Office
75 University Avenue West
Waterloo ON N2L 3C5
(519) 884-1970, ext. 4254

York University
Office of Student Financial Services
West Office Building, Suite D
4700 Keele Street
Toronto ON M3J 1P3
416-872-9675
<http://www.yorku.ca>

Institutions outside Ontario

Students studying at postsecondary institutions outside Ontario may contact:

**Student Support Branch,
Ministry of Training,
Colleges and Universities**

PO Box 4500
189 Red River Road, 4th Floor
Thunder Bay ON P7B 6G9
(807) 343-7260
TDD/TY: 1-800-465-3958
1-900-565-OSAP (6727)
<http://osap.gov.on.ca>

Students studying at Concordia University may contact:

Concordia University
Financial Aid and Awards Office
Room LB085
1455 De Maisonneuve Blvd. W.
Montreal QC H3G 1M8
(514) 848-3507

Students studying at McGill University may contact:

McGill University
Blouin MacBain Student Aid Office
William and Mary Brown
Student Services Building
3600 McTavish Street
Montreal QC H3A 1Y2
(514) 398-6013

Private institutions

Students studying at private postsecondary institutions in Ontario should contact their institutions directly.

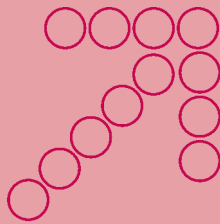
The financial aid office of the Ontario Association of Career Colleges (OACC) provides advice to students who are attending private postsecondary institutions that belong to the OACC financial aid office. Your institution can tell you if it is served by this financial aid office. You can also contact the office directly at:

Ontario Association of Career Colleges
Financial Aid Office
274 Colborne Street East
2nd Floor
PO Box 340
Brantford ON N3T 2H5
(519) 752-0953

○ Apply online!

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

The online application on the OSAP website is available **24 hours** a day, **7 days** a week.



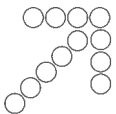
Apply online

Applying is quick and easy.

Check status

The website is the best way to keep track of the status of your application.

2004–2005



Visit <http://osap.gov.on.ca> for complete details and step-by-step instructions on how to apply online!



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):

- For information on the status of your application, call 1-866-330-3331 (toll-free).
- To pay the \$10 application fee for an OSAP paper application, call 1-900-565-3434 (\$10 flat rate per call).

Note: The information provided in this guide 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 :

Guide d'information, 2004-2005.



Information Guide



Printed on recycled paper



Ministry of Training,
Colleges and Universities

Canada

03-289

Queen's Printer for Ontario, 2004

ISSN 1492- 2754