



# 2018-19 OSAP Application for Full-Time Students

- For students taking 60% or more of a full course load (40% if permanently disabled)
- For programs starting anytime between August 1, 2018 and July 31, 2019

**What is OSAP?**

The Ontario Student Assistance Program is a financial aid program that can make it easier for students to go to college or university. Both the provincial and federal governments provide this money. The program offers funding for school through two kinds of money:

- Grants: Money that you keep
- Loan: Money that you pay back

By completing this OSAP application, you're automatically considered for both grants and loans.

**Who can use this application?**

Use this application to apply for funding through OSAP. In order to use this application, you must be:

- Taking 60% or more of a full course load (or 40% if you have a permanent disability).
- Taking a program that starts anytime between August 1, 2018 and July 31, 2019.
- Enrolled in a program that is at least 12 weeks long.
- Going to a postsecondary school that is approved for OSAP. Go to the OSAP website ([ontario.ca/osap](http://ontario.ca/osap)) and select "Approved schools" to find out if your school is approved for OSAP.
- An Ontario resident who is a Canadian Citizen, Permanent Resident or Protected Person.

**Instructions**

Follow the instructions below to ensure that your OSAP Application for Full-Time Students is processed without delay.

**Step 1: Application form**

Complete and sign all required sections of this application form. Definitions are provided at the end of this package and are identified throughout the application. A complete application includes the following:

- All pages of the application form.
- Your (and your spouse's/parent's, if applicable) signed Consents, Declarations and Signature pages.

**Step 2: Required documents**

Documents may be required to support the information that you provided in the application. If documentation is required, the question will be labelled accordingly. You can find complete details about required documents after the application form.

**Step 3: Program information form**

If you are going to school outside of Ontario (see exceptions below), you must send the Program Information form (PIF) that appears on page 45 to your school.

- As the completed PIF must be included as part of your application package, you must request that the school return the form to you.

**Exceptions:**

If you are going to McGill University (Quebec), Concordia University (Quebec) or Dalhousie University (Nova Scotia), your school does not need to complete the Program Information form.

#### **Step 4: Submit your application**

Your completed application package must be received by your financial aid office no later than 60 days before the end of your 2018-19 study period.

- **If you're going to school in Ontario**, send your application package to the financial aid office at your school.
- **If you're going to school outside of Ontario**, send your application package to the ministry at the following address:

Student Financial Assistance Branch  
Ministry of Colleges and Universities  
PO Box 4500  
189 Red River Road, 4th Floor  
Thunder Bay, Ontario  
P7B 6G9

General inquiry telephone service is available Monday to Friday, 8:30 AM – 4:30 PM (Eastern Standard Time)  
Telephone: 807-343-7260.  
Toll-free in North America: 1-877-OSAP-411 or 1-877-672-7411  
TTY: 1-800-465-3958

#### **What's next**

Your application will be processed to ensure that all information is complete and valid. Some of the information that you provide (e.g. name and income) will be verified with third parties.

The ministry will mail you information about the status of your application. To stay up-to-date on the latest status of your OSAP account, you can check online at [ontario.ca/osap](http://ontario.ca/osap). To access your online account, you'll need your OSAP Access Number (OAN) and password. If you don't know your OAN and/or password, you can do one of two things:

- Visit a financial aid office at any public college or university in Ontario. You must present one piece of government issued photo ID along with proof of your Social Insurance Number (SIN) which can be your SIN card or a Government of Canada document that contains your SIN; or
- Complete the "OSAP Website: Forgot Password and/or OSAP Access Number" form. You can print it from the OSAP website under the "Forms" section.

#### **Questions?**

Information about OSAP is available at [ontario.ca/osap](http://ontario.ca/osap). You can also get help from your financial aid office. Refer to Step 4 for details on who you should contact.

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Ministry of Colleges and Universities  
Student Financial Assistance Branch

## **PART 1: Registration and your profile**

### **OSAP user agreement**

In order to apply for financial assistance under the Ontario Student Assistance Program (OSAP), you must first register as a new user. When you register, you will be providing basic personal information about yourself that will be used to start your personal profile. This information includes your name, birthdate, gender, identification numbers and contact information. Your access credentials, that you will use for future access to the OSAP website, will be assigned. Specifically, your OSAP Access Number (OAN) will be created. Your OAN will be your user identification for the OSAP website. If you want to use the OSAP website, you must visit your financial aid office to obtain a temporary password and your OAN. Otherwise, you can complete a OSAP Website: Forgot Password and/or OSAP Access Number form which is available on the OSAP website ([ontario.ca/osap](http://ontario.ca/osap)).

### **Collection and use of personal information**

Your personal information will be used by the ministry, the National Student Loans Service Centre (NSLSC), your school, and other authorized agents in order to administer OSAP.

The Ministry of Colleges and Universities (ministry) and other organizations involved in the administration of OSAP will use and disclose your personal information to administer OSAP under the authority of the *Ministry of Training, Colleges and Universities Act*, R.R.O. 1990, c. M. 19, Reg. 774, R.R.O. 1990, Reg. 775, O. Reg. 268/01, O. Reg. 118/07, O.Reg.282/13 and O. Reg. 70/17 made under the Act. If you have any questions about the collection, use and disclosure of your personal information you can contact the Director, Student Financial Assistance Branch, Ministry of Colleges and Universities, PO Box 4500, 189 Red River Road, Thunder Bay, Ontario P7B 6G9 or call 807-343-7260.

### **Consent to indirect collection and disclosure of personal information**

Your personal information is collected and can be exchanged with authorized agents in order to administer OSAP.

I agree that:

- The ministry can disclose my Social Insurance Number, name, date of birth, and gender to Employment and Social Development Canada to verify that the personal information I have provided matches the personal information contained in the Social Insurance Register. This verification is solely for the purpose of confirming the accuracy of my identification information in the context of the creation or the subsequent update to my personal profile.
- The information contained within my personal profile will be used as part of any OSAP application(s) that I submit.
- As I provide additional personal information in connection with an OSAP application, the information may be added to my personal profile. Any subsequent OSAP application(s) that I may submit would then draw from my updated personal profile.
- The ministry and/or one of its authorized users such as financial aid office staff at a postsecondary school will have access to the information contained within my personal profile, including the ability to change information based on direction that I provide (e.g. submitting a paper application with updated information).

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**Terms and conditions**

Terms and conditions of updating your profile information on your OSAP account.

I agree that:

- I am responsible for updating my personal profile information (e.g. address change) or indicating that a change of existing information (e.g. name change) is required by requesting the change in writing to either the ministry, its contractors, agents, or other authorized third party administrators.
- I may be asked to provide documentation to the ministry, its contractors, agents, or one of its authorized third party administrators to support specific changes to information contained within my personal profile (e.g. name change).

**I have read and give my consent to the indirect collection and disclosure of my personal information and also understand and agree to the terms and conditions outlined above.**

**Signature of applicant:**

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**Date:**

Month

Day

Year

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

See "Course load" in the Definitions section

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**550 Are you taking all of your courses online, through correspondence or distance education?**

Yes

No

**166 Are you a deaf, deafened, or hard-of-hearing student going to a school outside Canada where the primary language of instruction for your program of study is Quebec Sign Language (QSL) or American Sign Language (ASL)?**

See "American Sign Language" in the Definitions section

Yes

No

**Complete item 196 if you indicated "Yes" to item 195 on page 11**

**196 Are you taking 60% of a full-time course load in French (40% if you are a student with a permanent disability)?**

Yes

No







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**Part 3:** If you selected “No” to item 265 in Section C, check the FIRST statement that best describes your current residency situation:

- 300**  **I have always lived in Ontario.**
- 305**  **Ontario is the last province in which I lived for 12 months in a row without being a full-time postsecondary student.**  
See “Full-time postsecondary” in the Definitions section
- 320**  **Ontario is the last province in which my parent(s) have lived for at least 12 months in a row.**
- 325**  **I live in Ontario AND my parent(s) and I have lived in Canada for less than 12 months in a row.**  
See Required documents section
- 330**  **I live in Ontario AND none of the previous statements apply to me.**  
See Required documents section

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**Section E: Personal information****610 Have you ever filed for bankruptcy or initiated a related event?**

See "Bankruptcy or related event" in the Definitions section

 Yes

See Required documents section

 No**If "Yes" - complete items 611 and 612 below.****611 Is your bankruptcy discharged?**

See "Discharged bankrupt event" in the Definitions section

 Yes No**612 What is the date you filed for bankruptcy or initiated a related event?**

Month Day Year

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**555 Will you be living with your parent(s) during your 2018-19 study period?** Yes No





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## Section F: Income and assets (continued)

### 623 Do you expect to earn or receive other income totalling more than \$5,600 during your study period?

When calculating the amount of funding that you're eligible to receive, your OSAP assessment takes into account any earnings over \$5,600 per term. If you expect to earn or receive any other income totalling more than \$5,600 per term during your study period (e.g. Teaching or Research Assistantships, child support and/or spousal support, rental income, investment income) you must report the full amount here.

See "Term of study" in the Definitions section

Yes

No

**If "Yes", estimate the amount of income you will earn during your entire 2018-19 study period?**

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## Assets

### 660 Do you and/or your spouse expect to have Registered Retirement Savings Plans (RRSPs) as of the start of your study period?

See "RRSP" in the Definitions section

Yes

No

**If "Yes", enter the total net value:**

See "Net value of RRSP" in the Definitions section

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### 670 Did you and/or your spouse expect to have other assets as of the start of your study period?

See "Other assets" in the Definitions section

Yes

No

**If "Yes", enter the amount:**

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**Income reported on 2017 Canadian Income Tax return**

Enter amounts from your parent's 2017 Canadian Income Tax return. If it has not been filed for 2017, estimate the amounts.

Enter amounts in dollars only. Do not indicate cents or use commas or periods. If the amount is zero or negative, enter zero (0).

**845 Parent 2's total income from line 150:**

Do not include tax-free benefits or refundable tax credits (e.g. Canada Child Benefit, Ontario Trillium Benefit).

Pension income splitting: If parent 2 entered data on line 210 of their 2017 Canadian Income Tax return, subtract the amount entered in line 210 from the amount in line 150. Enter the revised amount in this item.

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**875 Parent 2's Canada Pension Plan contribution from lines 308 and 310:**

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**885 Parent 2's Employment Insurance premiums from line 312:**

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**895 Parent 2's total tax payable from line 435:**

If parent 2 entered data on line 421 and/or 422 on their 2017 Canadian Income Tax return, subtract the amount(s) from line 435. Enter the revised amount in this item.

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**Income from all other sources**

Enter amounts in dollars only. Do not enter cents or use periods or commas. If the amount is not applicable or negative, enter zero (0).

**855 All Canadian non-taxable and foreign income Parent 2 expects to receive in 2017:**

See "Canadian non-taxable and foreign income" in the Definitions section  
See Required documents section

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**Children details****805 How many dependent children, including the student, do the parent(s) who are completing this section have?**

See "Dependent children" in the Definitions section

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**815 How many of the dependent children, including the student, will be taking postsecondary studies in the 2018-19 academic year?**

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## Section J: Consents, declarations and signature of parent(s)

### Collection and use of personal information

Your personal information, including your Social Insurance Number (SIN), provided in connection with the applicant's application and award of financial assistance, including previous applications and financial assistance received, will be used by the Ministry of Colleges and Universities (ministry) to administer and finance the Ontario Student Assistance Program (OSAP) and by Employment and Social Development Canada (ESDC) to administer and finance the Canada Student Loans Program (CSLP). The ministry and ESDC may use other parties for any of these activities. Under agreement with ESDC, the National Student Loans Service Centre (NSLSC) uses your personal information to administer OSAP and CSLP. Under agreement with the ministry, the applicant's postsecondary institution and, where authorized by the ministry, its agents who administer OSAP and its auditors, use your personal information to administer OSAP and CSLP.

Administration includes: determining eligibility for financial assistance; verifying this application, including verifying the amounts and types of any other form of provincial or federal government financial assistance; updating the applicant's OSAP profile; paying the applicant's financial assistance; verifying the applicant's financial assistance, any relief granted from any payment the applicant is required to make and any loan rehabilitation; considering any applications for review of determinations relating to financial assistance, eligibility for relief from any payment or loan rehabilitation; auditing the applicant's file; assessing and collecting loans, overpayments, and repayments; enforcing the legislation set out below and the applicant's agreements with the ministry and ESDC; and monitoring and auditing the NSLSC and the applicant's postsecondary institution or its authorized agents to ensure that they are administering the programs appropriately. In addition, administration by the ministry and ESDC includes public reporting on postsecondary education and training, including the administration and financing of student assistance programs and accessibility to, and affordability of, postsecondary education; planning, delivering, evaluating and monitoring student assistance programs for quality and improvements in both content and delivery, including establishing and monitoring the minimum amount of student aid the applicant's postsecondary institution is required to provide under the Student Access Guarantee, if applicable; conducting risk management, error management, audit and quality assessment activities; conducting inspections or investigations; and conducting research related to postsecondary education and training, including all aspects of student assistance programs and accessibility to and affordability of postsecondary education such as developing key performance indicators on the aggregated Ontario Student Loan default rates of the applicant's postsecondary institution. The ministry may also disclose your personal information to other ministries of the Ontario government for the purpose of conducting postsecondary education related research on behalf of the ministry. You may be contacted to participate in surveys related to postsecondary education and training. Financing includes: planning, arranging, or providing funding of the programs.

The ministry collects your personal information under the authority of the Ministry of Training, Colleges and Universities Act, R.S.O. 1990, c.M.19, as amended, O. Reg. 70/17 as amended, and O. Reg. 282/13 as amended; s.10.1 of the Financial Administration Act, R.S.O. 1990, c.F.12, as amended; the Canada Student Financial Assistance Act, S.C. 1994, c. 28, as amended and the Canada Student Financial Assistance Regulations, SOR 95-329, as amended and s. 266.3(4) of the Education Act. If you have any questions about the collection or use of this information, contact the Director, Student Financial Assistance Branch, Ministry of Colleges and Universities, PO Box 4500, 189 Red River Road, 4th Floor, Thunder Bay, Ontario, P7B 6G9; 807- 343-7260.



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I have read and understood all parts of this section, including the notice of collection, use and disclosure of my personal information, and my signature attests to my consent to the indirect collection, use and disclosure of my personal information and that my declaration is complete and true.

**896 Signature of parent 1:**

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**Date:**

Month Day Year

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**897 Signature of parent 2:**

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**Date:**

Month Day Year

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**Consent of parents to the indirect collection and disclosure of information from Income Tax Returns (REQUIRED)**

I authorize the Canada Revenue Agency (CRA) to provide to the ministry identifying and income and expense information about me ("the information") from its tax records. The information will be used solely for the purpose of determining the applicant's entitlement to, and collecting overpayments of, financial assistance under the Ontario Student Assistance Program (OSAP). The ministry will not disclose the information to any person or organization without my written consent, except to the applicant or where authorized by or where required by law. The ministry administers OSAP under the authority of the Ministry of Training, Colleges and Universities Act, R.S.O. 1990, c.M.19, as amended, O. Reg. 70/17 as amended, and O. Reg. 282/13 as amended; s.10.1 of the Financial Administration Act, R.S.O. 1990, c.F.12, as amended; the Canada Student Financial Assistance Act, S.C. 1994, c. 28, as amended and the Canada Student Financial Assistance Regulations, SOR 95-329, as amended and s. 266.3(4) of the Education Act. This consent applies to the 2017, 2018 and 2019 taxation years and to any subsequent taxation year for which assistance is requested and my information is required.

**898 Signature of parent 1:**

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**Date:**

Month Day Year

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**899 Signature of parent 2:**

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**Date:**

Month Day Year

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## **Section K: Consents, declarations and signature of spouse**

### **Collection and use of personal information**

Your personal information, including your Social Insurance Number (SIN), provided in connection with the applicant's application and award of financial assistance, including previous applications and financial assistance received, will be used by the Ministry of Colleges and Universities (ministry) to administer and finance the Ontario Student Assistance Program (OSAP) and by Employment and Social Development Canada (ESDC) to administer and finance the Canada Student Loans Program (CSLP). The ministry and ESDC may use other parties for any of these activities. Under agreement with ESDC, the National Student Loans Service Centre (NSLSC) uses your personal information to administer OSAP and CSLP. Under agreement with the ministry, the applicant's postsecondary institution and, where authorized by the ministry, its agents who administer OSAP and its auditors, use your personal information to administer OSAP and CSLP.

Administration includes: determining eligibility for financial assistance; verifying this application, including verifying the amounts and types of any other form of provincial or federal government financial assistance; updating the applicant's OSAP profile; paying the applicant's financial assistance; verifying the applicant's financial assistance, any relief granted from any payment the applicant is required to make and any loan rehabilitation; considering any applications for review of determinations relating to financial assistance, eligibility for relief from any payment or loan rehabilitation; auditing the applicant's file; assessing and collecting loans, overpayments, and repayments; enforcing the legislation set out below and the applicant's agreements with the ministry and ESDC; and monitoring and auditing the NSLSC and the applicant's postsecondary institution or its authorized agents to ensure that they are administering the programs appropriately. In addition, administration by the ministry and ESDC includes public reporting on postsecondary education and training, including the administration and financing of student assistance programs and accessibility to and affordability of postsecondary education; planning, delivering, evaluating and monitoring student assistance programs for quality and improvements in both content and delivery, including establishing and monitoring the minimum amount of student aid the applicant's postsecondary institution is required to provide under the Student Access Guarantee, if applicable; conducting risk management, error management, audit and quality assessment activities; conducting inspections or investigations; and conducting research related to postsecondary education and training, including all aspects of student assistance programs and accessibility to and affordability of postsecondary education such as developing key performance indicators on the aggregated Ontario Student Loan default rates of the applicant's postsecondary institution. The ministry may also disclose your personal information to other ministries of the Ontario government for the purpose of conducting postsecondary education related research on behalf of the ministry. You may be contacted to participate in surveys related to postsecondary education and training. Financing includes: planning, arranging, or providing funding of the programs.

The ministry collects your personal information under the authority of the Ministry of Training, Colleges and Universities Act, R.S.O. 1990, c.M.19, as amended, O. Reg. 70/17 as amended, and O. Reg. 282/13 as amended; s.10.1 of the Financial Administration Act, R.S.O. 1990, c.F.12, as amended; the Canada Student Financial Assistance Act, S.C. 1994, c. 28, as amended and the Canada Student Financial Assistance Regulations, SOR 95-329, as amended and s. 266.3(4) of the Education Act. If you have any questions about the collection or use of this information, contact the Director, Student Financial Assistance Branch, Ministry of Colleges and Universities, PO Box 4500, 189 Red River Road, 4th Floor, Thunder Bay, Ontario, P7B 6G9; 807- 343-7260.

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**Spouse's consent to the indirect collection and disclosure of personal information (REQUIRED)**

- I understand that the information on this form, including my residency history provided by the applicant, is a necessary part of the calculation of any financial assistance to the applicant. The information I have given is complete and true, and I will notify the applicant's financial aid office or the ministry in writing if there are any changes. I agree that the ministry may use my personal information provided on this form and on OSAP application forms that may be submitted by the applicant in the future for the administration and enforcement of an OSAP application that may be made by me, my spouse and/or any other dependent children.
- I agree that until the applicant's loans, any amounts of excess financial assistance received and any other required repayments of financial assistance are assessed and repaid, the ministry can, without limitation, indirectly collect and exchange personal information about me that is relevant to the administration and financing of OSAP, and CSLP with: the applicant; ESDC; Canada Revenue Agency (CRA); NSLSC; the applicant's postsecondary institution and its authorized auditors and financial administration agents; bodies identified on this application by name or bodies that administer programs identified on this application; persons or bodies, including government bodies within and outside Canada, that may have information about my sources of income, assets or residency; other parties used by the ministry to administer and finance OSAP; ESDC's contractors and auditors; and collection agencies operated or retained by the federal or provincial governments.
- I understand that personal information about me provided on OSAP applications that may be made by the applicant in the future will also be subject to use disclosure in accordance with the previous bullet.
- I have advised my dependants who are 16 years of age or older that I have provided limited personal information about them on this application and future applications made by the applicant. I have shown them this section and I have obtained their consent to the disclosure and use of their limited personal information for the administration and financing of OSAP.
- I understand that the applicant can gain access to the personal information I provide in connection with this application. Other personal information relevant to a reassessment or appeal will be disclosed to the applicant and any person(s) authorized by the applicant to have access to all information in the applicant's 2018-2019 OSAP file.
- I understand that I can withdraw any consent I have given relating to an academic year for which the applicant has not received any financial assistance by writing to the Director, Student Financial Assistance Branch, Ministry of Colleges and Universities, PO BOX 4500, 189 Red River Road, 4th Floor, Thunder Bay, Ontario, P7B 6G9, at any time before the applicant accepts financial assistance. I understand that I cannot withdraw any consent relating to an academic year for which the applicant has received any amount of financial assistance. I understand that if I withdraw any consent it will affect the applicant's eligibility for, and the type and amount of, financial assistance under OSAP.

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I have read and understood all parts of this section, including the notice of collection, use and disclosure of my personal information, and my signature attests to my consent to the indirect collection, use and disclosure of my personal information and that my declaration is complete and true.

**960 Signature of spouse:**

**Date:**

Month      Day      Year

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**Spouse's consent to the indirect collection and disclosure of information from Income Tax Returns (REQUIRED)**

I authorize the Canada Revenue Agency (CRA) to provide to the ministry identifying and income and expense information about me ("the information") from its tax records. The information will be used solely for the purpose of determining the applicant's entitlement to, and collecting overpayments of, financial assistance under the Ontario Student Assistance Program (OSAP). The ministry will not disclose the information to any person or organization without my written consent, except to the applicant or where authorized by or where required by law. The ministry administers OSAP under the authority of the Ministry of Training, Colleges and Universities Act, R.S.O. 1990, c.M.19, as amended, O. Reg. 70/17 as amended, and O. Reg. 282/13 as amended; s.10.1 of the Financial Administration Act, R.S.O. 1990, c.F.12, as amended; the Canada Student Financial Assistance Act, S.C. 1994, c. 28, as amended and the Canada Student Financial Assistance Regulations, SOR 95-329, as amended and s. 266.3(4) of the Education Act. This consent applies to the 2017, 2018 and 2019 taxation years and to any subsequent taxation year for which assistance is requested and my information is required.

**961 Signature of spouse:**

**Date:**

Month      Day      Year

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**Your declaration (continued)**

- If I received financial assistance in excess of my entitlement, I will be responsible for the repayment of the amount of excess financial assistance received and I acknowledge that any future amount of financial assistance I am entitled to receive may be reduced by the amount owed.
- I understand that if I am not eligible for a particular award, grant or loan, this may affect my eligibility for other OSAP assistance.
- I will not receive student financial assistance from any other province, territory, state, or country while receiving OSAP assistance and I have not defaulted in repayment of a loan, grant or award made by any other province or territory.
- I must have financial assistance to continue my postsecondary studies, and I will use this financial assistance to pay my academic fees first and then to cover educational and living costs related to my studies.
- I acknowledge and agree that my postsecondary institution will forward the full amount of any refund of academic fees to the NSLSC for credit against my outstanding student loans or to the ministry against any excess amounts of financial assistance owing.
- I understand that I can withdraw any required consent I have given by writing to the Director, Student Financial Assistance Branch, Ministry of Colleges and Universities, PO Box 4500, 189 Red River Road, 4th Floor, Thunder Bay, Ontario, P7B 6G9, at any time before I accept financial assistance. I understand that if I withdraw any of my required consents it will affect my eligibility for, and the type and amount of, financial assistance under OSAP.
- I understand that if I fail to provide complete and true information; fail to promptly notify my financial aid office or the ministry through my account on the OSAP website or in writing of changes to the income or assets reported by me (and my spouse or parent(s), if applicable) and my financial institution or any changes to my address and/or financial, academic, family, and/or period of study status; or fail to fulfil any obligations respecting the repayment of any loan or excess amounts of financial assistance received, the ministry may restrict me from receiving financial assistance in the future, and may take legal action and may require me to repay any financial assistance that I received. I further understand that it is an offence to knowingly provide false information for the purpose of obtaining or receiving OSAP assistance. If convicted, I may be liable for a fine of up to \$25,000 and one year in prison.

I have read and understood all parts of this section, including the notice of collection, use and disclosure of my personal information, and my signature attests to my consent to the indirect collection, use and disclosure of my personal information and that my declaration is complete and true.

**725 Signature of student:**

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**Date:**

Month    Day    Year

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**Your consent to the indirect collection and disclosure of information from Income Tax Returns (REQUIRED)**

I authorize the Canada Revenue Agency (CRA) to provide to the ministry, identifying and income and expense information about me ("the information"), from its tax records. The information will be used solely for the purpose of determining my entitlement to, and collecting overpayments of, financial assistance under the Ontario Student Assistance Program (OSAP). The ministry will not disclose the information to any person or organization without my written consent, except where authorized by or where required by law. The ministry administers OSAP under the authority of the Ministry of Training, Colleges and Universities Act, R.S.O. 1990, c.M.19, as amended, O. Reg. 70/17 as amended, and O. Reg. 282/13 as amended; s.10.1 of the Financial Administration Act, R.S.O. 1990, c.F.12, as amended; the Canada Student Financial Assistance Act, S.C. 1994, c. 28, as amended and the Canada Student Financial Assistance Regulations, SOR 95-329, as amended and s. 266.3(4) of the Education Act. This consent applies to the 2017, 2018 and 2019 taxation years and to any subsequent taxation year for which assistance is requested.

**726 Signature of student:**

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**Date:**

Month      Day      Year

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**First name:**

**Last name:**

**Student number at your school:**

**Student information (continued)**

**Student's mailing address**

**Street number and name, rural route, or post office box:**

**Street number and name, rural route, or post office box:**

**Apartment:**

**City, town, or post office:**

**Province or state:**

**Postal code or zip code:**

**Country:**

**Area code and telephone number:**

First name:

Last name:

Student number at your school:

**Student's 2018-19 program information****1. Is the program considered a residency or internship program?**

- Yes - program is not eligible for OSAP. Stop here and return form to student.
- No - go to next question.

**2. For schools in Canada, is the student's program approved for Canada Student Loan by the province or territory the school is located in?**

- Yes - go to next question.
- No - program is not eligible for OSAP. Stop here and return form to student.

**3. What is the name of the student's program?****4. Is the student's program a co-operative education (co-op) program?**

A co-operative education program is defined as having both work terms and study periods as part of the course of study.

- Yes - go to question 4a
- No - go to question 5

**4a) If "Yes", is the student's 2018-19 study period considered a work term?**

Work terms are part of a co-operative education program where students gain work experience related to their program instead of completing courses. To be eligible for OSAP funding, the work term must be a required component of the student's program and be approved as a suitable learning experience.

- Yes
- No

**5. Is the student taking all of their courses online, through correspondence or distance education?**

- Yes
- No

First name:

Last name:

Student number at your school:

**Student's 2018-19 program information (continued)**

6. Does the student's program lead to a degree, diploma, or certificate issued by your school?

 Yes No - student is not eligible for OSAP.

7. How is a full-time (100%) course load determined at your school for the 2018-19 academic year?

100% =  number of credits

or

100% =  number of courses

If a full-time (100%) course load is determined by another method, please indicate method used:

8. What percentage of a full course load will the student be taking?

 %

9. What year of the program will the student be entering (e.g. year 1, year 2)?

10. What is the total number of years in the student's program (e.g. 3 years, 4 years)?

11. What is the start date of the student's 2018-19 study period?

Day Month Year

12. What is the end date of the student's 2018-19 study period?

Note: The end date cannot be more than 52 weeks from study period start date.

Day Month Year

13. What is the total number of weeks in the student's 2018-19 study period?

Include in-class time only. The number entered cannot exceed 52 weeks. Do not include non-education related time, such as intersession or holiday breaks.

First name:

Last name:

Student number at your school:

**Student's 2018-19 program information (continued)****14. What is the student's level of study?**

- Diploma
- Certificate
- Bachelor's degree
- Master's degree
- Doctoral degree

**15. Is the student's program of study at the undergraduate or graduate level?**

- Undergraduate
- Graduate

**16. What is the faculty or division of the student's program?**

- |   |  |
|---|--|
| <input type="checkbox"/> Administration/Business      | <input type="checkbox"/> Health sciences |
| <input type="checkbox"/> Agriculture/related Sciences | <input type="checkbox"/> Law             |
| <input type="checkbox"/> Arts/Sciences                | <input type="checkbox"/> Medicine        |
| <input type="checkbox"/> Community service/Education  | <input type="checkbox"/> Theology        |
| <input type="checkbox"/> Dentistry                    | <input type="checkbox"/> Trades          |
| <input type="checkbox"/> Engineering/Technology       |  |

**17. What are the tuition and compulsory fees for the student's 2018-19 study period?**

Don't include residence fees, book or equipment costs or computer purchase or rental costs.  
Enter amounts in Canadian dollars only; don't indicate cents.

\$ **18. What are the book and equipment costs for the student's 2018-19 study period?**

Don't include computer purchase or rental costs.  
Enter amounts in Canadian dollars only; don't indicate cents.

\$

**First name:**

**Last name:**

**Student number at your school:**

---

**School information and declaration**

**School name:**

**Street number and name, rural route, or post office box:**

**Province or state:**

**City, town, or post office:**

**Postal code or zip code:**

**Country:**

**Area code and telephone number:**

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**Institution stamp or seal:**

**Official's name:**

**Official's title:**

**Area code and telephone number:**

**Email address:**

I declare that the information provided on this form is complete and true and I am authorized to provide this information on behalf of the institution.

**Signature of school official:**

**Date:**

Day Month Year

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## Required documents

Documentation is required to support the information that you entered in the application. There are 2 types of documents:

- Documents that you have to provide (e.g. marriage certificate).
- Personalized forms that you have to complete. Depending on your situation, you may have to complete a personalized form that will be mailed to you. Forms referenced below can also be printed from the OSAP website ([ontario.ca/osap](http://ontario.ca/osap)) under the “Forms” section.

If you have difficulty obtaining the required documents, contact your financial aid office for assistance. Once your application processes, additional documentation may be required. If so, you will be notified or you can check the status of your application on the OSAP website.

## Deadline date

All required documents must be received by your financial aid office no later than 40 days before the end of your study period; otherwise they won't be considered.

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## Part 1: Registration and your profile.

### Item 155 Proof of date of birth

If you indicated that you are under the age of 11 you must provide a copy of your birth certificate.

### Item 165 a) Verification of a disability

You must provide a completed Disability Verification form.

A copy of the form is available for printing from the Forms section of the OSAP website ([ontario.ca/osap](http://ontario.ca/osap)).

### Item 170 Proof of citizenship

The following documentation is required based on your response in item 170:

#### Permanent Resident:

You must provide a copy of the front and back of your Permanent Resident Card. If you don't have one, provide a copy of one of the following documents:

- Record of Landing
- Confirmation of Permanent Residence
- Verification of Status

#### Protected Person:

You must provide a valid copy of your temporary Social Insurance Number (SIN) card and a valid copy of one of the following documents:

- Verification of Status
- Notice of Decision issued from the Immigration and Refugee Board
- Protected Persons Status Document (issued prior to January 1, 2013)
- Refugee Travel Document

### Item 451 and 452 Proof of Crown ward

You must provide a completed Verification of Status with Ontario Children's Aid Society form, available on the OSAP website ([ontario.ca/osap](http://ontario.ca/osap)). If you answered “Yes” to Item 452 and have child welfare or child protection status with another province in Canada or outside Canada, you must provide a letter from the appropriate children's aid society or other agency confirming your status.

## Part 2: Application form

### Section C: Current situation

**Item 200 Married**

You must provide a copy of your marriage certificate or an affidavit signed by you and your spouse confirming the date of your marriage.

**Item 210 Common-law relationship**

You must provide an affidavit signed by you and your spouse confirming that:

- you have lived together continuously for a period of not less than three years, or
- are in a relationship of some permanence and are the natural or adoptive parents of a child.

**Item 220 Sole-support parent**

The following documentation is required based on your response in item 221:

**Separated or Divorced:**

You must provide a copy of one of the following documents:

- Separation agreement (if separated)
- Divorce judgement (if divorced)
- Court order
- An affidavit of separation as proof of your marital status.

The documentation must include the date of your separation, details of your custody arrangements that confirm your child(ren) will be residing with you full-time during your study period, and the birth dates of those children.

**Widowed:**

You must provide an affidavit confirming that your child(ren) will be residing with you full-time during your study period and the birthdates of those children. You must also provide a copy of your spouse's death certificate that includes the date of your spouse's death. If you are unable to provide this document, contact your Financial Aid Office.

**Never married:**

You must provide an affidavit confirming that your child(ren) will be residing with you full-time during your study period and the birth dates of those children.

**Item 230 Separated, divorced or widowed AND have no dependent children living with you**

The following documentation is required based on your response in item 231:

**Separated or Divorced:**

You must provide a copy of one of the following documents:

- Separation agreement (if separated)
- Divorce judgement (if divorced)
- Court order
- An affidavit of separation as proof of your marital status. The documentation must include the date of your separation.

**Widowed:**

You must provide a copy of your spouse's death certificate that includes the date of your spouse's death. If you are unable to provide this document, contact your Financial Aid Office.

**Item 265 Both parents are deceased**

You must provide a copy of your parents' death certificates. If you are unable to provide these documents, contact your Financial Aid Office.

## Section D: Ontario residency

If you selected item 325 in Section D, you must provide the documentation outlined below in this section.

If you are establishing residency through your spouse, you must also provide the following documentation:

- If your spouse is a Permanent Resident: a copy of the front and back of your spouse's Permanent Resident Card. If your spouse doesn't have a Permanent Resident Card, provide a copy of one of the following documents:
  - Spouse's Record of Landing
  - Spouse's Confirmation of Permanent Residence
  - Spouse's Verification of Status.
- If your spouse is a Protected Person: a valid copy of one of the following documents:
  - Spouse's Verification of Status,
  - Spouse's Notice of Decision issued from the Immigration and Refugee Board,
  - Spouse's Protected Persons Status Document (issued prior to January 1, 2013),
  - Spouse's Refugee Travel Document.

If you are establishing residency through your parent(s), step parent(s), or official sponsor(s), you must also provide the following documentation:

- If your parent(s) is a Permanent Resident: a copy of the front and back of your parent(s) Permanent Resident Card. If your parent(s) doesn't have a Permanent Resident Card, provide a copy of one of the following documents:
  - Parent(s) Record of Landing
  - Parent(s) Confirmation of Permanent Residence
  - Parent(s) Verification of Status.
- If your parent(s) is a Protected Person: a valid copy of one of the following documents:
  - Parent(s) Verification of Status,
  - Parent(s) Notice of Decision issued from the Immigration and Refugee Board,
  - Parent(s) Protected Persons Status Document (issued prior to January 1, 2013),
  - Parent(s) Refugee Travel Document.

### Item 325:

**Part 1 - History of Canadian residency for student and spouse**

Print and complete a History of Canadian Residency for Student and Spouse form from the OSAP website.

**Part 2 - History of Canadian residency for student**

Print and complete a History of Canadian Residency for Student form from the OSAP website.

**Part 3 - History of Canadian residency for student and parent(s)**

Print and complete a History of Canadian Residency for Student and Parent(s) form from the OSAP website.

**Item 330:** Based on the residency information you provided, you are not a resident of Ontario. You must provide documentation outlined in the above section to have your residency status reviewed.

## Section E: Personal information

If you selected items 610 or 611, you must provide the documentation outlined below in this section:

Note: If you previously negotiated student loans on or after May 11, 2004, you must also provide proof that you have no outstanding balance on those loans. Depending on your specific situation, other bankruptcy related documentation may be required. Please contact your financial aid office to discuss your situation.

### **Undischarged bankrupt** (Item 610 is “Yes” and item 611 is “No”)

Because you are an undischarged bankrupt, your application will not be processed until you provide documentation from your trustee in bankruptcy indicating the date the bankruptcy was filed. This documentation must confirm that:

- you have not been issued student financial assistance from the Government of Canada and Canada is not a creditor in the bankruptcy, and
- none of the funding given to you through any OSAP program in the 2018-19 academic year (August 1, 2018 to July 31, 2019) will be seized to repay any creditor(s) listed in the bankruptcy.

### **Discharged bankrupt/initiated a related event** (Item 610 is “Yes”, item 611 is “Yes”)

Provide a copy of your Certificate of Discharge or a copy of your Bankruptcy Extract from the Office of the Superintendent of Bankruptcy. Documentation is required before your funding can be calculated.

You must provide a copy of one of the following:

- Certificate of Bankruptcy Discharge” or Certificate of full Performance (as applicable)
- Order of Absolute Discharge
- Bankruptcy Extract from the Office of the Superintendent in Bankruptcy

If your previous student loans were not discharged with your bankruptcy or it has been less than 3 years since the loans were discharged, you are asked to provide the following as proof that you meet the conditions of eligibility of OSAP:

1. Proof that you have no outstanding balance on any prior student loans; (such as a statement from the bank, NSLSC, or collection agency or a letter from the lender (Canada or Ontario Student Loans)) or
2. Official documentation from the Educational Institution (a letter from the Financial Aid Office or Registrar’s office, transcripts, etc.) which confirms:
  - At the time you filed for bankruptcy or initiated a related event, you were enrolled in an approved program of study at an approved school and you were taking the minimum required course load.
  - You continue to be enrolled in the same approved program of study in which you were enrolled at the time that you filed for bankruptcy or initiated a related event.
  - You have not had a break in studies of longer than six months since the date of Bankruptcy or related event.

## Section F: Income and assets

- Item 636** If you indicated an amount in item 636 equal to or greater than \$15,000 and are attending a postsecondary institution within Canada, you must provide the following:
- A completed 2018-19 Student Income Verification: Canadian Non-Taxable and/or Foreign Income form and required supporting documentation. A copy of the form is available for printing from the Forms section of the OSAP website ([ontario.ca/osap](http://ontario.ca/osap)).

**Item 630 Type of government income - Second Career:**

A copy of your most recent Second Career Agreement Strategy showing the costs that are being funded (e.g. tuition fees, books and supplies, living costs, transportation, and/or child care).

## Section G: Children information

### Item 411 **Proof of child's disability**

If the child is under 18 years of age, you must provide documentation from a physician or other regulated health care practitioner that clearly states:

- that the child has a disability, and
- physician or health care practitioner's name and contact information.

If the child is over 18 years of age, you must provide proof that you and/or your spouse claimed the dependent as a wholly dependent person for tax purposes and Canada Revenue Agency (CRA) must have accepted the person as being wholly dependent upon you or your spouse.

### Item 730 to 753 **Proof of child's date of birth**

You must provide a copy of one of the following documents for each of your children:

- Child's Birth Certificate
- Child's Statement of Live Birth
- Certificate of Indian Status

## Section H: Parent information.

**Item 830, 835, 850 &/or 855** You must provide a completed 2018-19 Parental Income Verification: Canadian Non-Taxable and/or Foreign Income form and required supporting documentation if you are attending a postsecondary institution within Canada and:

- Your parent doesn't have a Social Insurance Number (SIN); or
- Your parent has a SIN and entered an amount equal to or greater than \$15,000 in "all Canadian non-taxable and foreign income" field.

A copy of the form is available for printing from the Forms section of the OSAP website ([ontario.ca/osap](http://ontario.ca/osap)).

### **Family break-down review**

Provide the following:

1. Written documentation from at least one professional 3rd party who was involved with the situation. Professional 3rd party includes individuals such as social workers, police officers, and/or physicians. Documentation can include police reports, court reports and/or letters from the individual. All letters must be signed by the 3rd party and include their contact information.

If a professional 3rd party was not involved, provide letters from 2 reliable individuals who were indirectly involved. Reliable individuals are siblings, parent who was not involved in the problem/rift, grandparents, and/or other relatives. All letters must be signed by the individual and include their contact information.

2. A letter from you indicating:
  - date of the final rift with your parent(s)
  - whether or not the rift is with both parents
  - date you left home
  - how you've supported yourself since leaving home
  - possibility of reconciliation
3. Proof of your separate residence (for example, a copy of your lease or rental agreement)

If you are receiving support under the Youth Without Shelter - Stay in School Program, you are not required to provide the documentation listed above. Instead, you must provide a letter from that program identifying that you are living in the shelter provided by the program and are receiving basic living support while in school.

**Section I: Spouse information**

- Item 910 & 951** You must provide a completed 2018-19 Spouse Income Verification: Canadian Non-Taxable and/or Foreign Income form and required supporting documentation if you are attending a postsecondary institution within Canada and:
- Your spouse doesn't have a Social Insurance Number (SIN); or
  - Your spouse has a SIN and entered an amount equal to or greater than \$15,000 in "all foreign income and Canadian non-taxable income" field.

A copy of the form is available for printing from the Forms section of the OSAP website ([ontario.ca/osap](http://ontario.ca/osap)).

## Definitions

### **Allowances and other transitional support**

Allowances and other transitional supports are provided by Children's Aid Societies to former Crown wards and other youth leaving care between the ages of 18 and 21. The supports are provided through the Continued Care and Support for Youth program (formerly Extended Care and Maintenance).

### **American Sign Language (ASL)**

Manual language with its own syntax and grammar, used primarily by people who are deaf.

### **Bankruptcy or related event:**

If you initiated a bankruptcy or a related event, this means you have filed for bankruptcy under the Bankruptcy and Insolvency Act (Canada) (BIA), made a consumer proposal under the BIA that is approved or deemed to be approved by a court under that Act, obtained a consolidation order under the BIA or filed a document seeking relief for the orderly payment of debts.

### **Canadian non-taxable income and foreign income includes:**

- income earned in a country other than Canada that has not been reported to the Canada Revenue Agency (CRA) through line 104 (e.g. employment income, rental income or gains from investments),
- child support received,
- income earned on a First Nations Reserve in Canada,
- lottery winnings totalling over \$3,000,
- gifts and inheritances totalling over \$3,000,
- life insurance compensation,
- strike pay you received from your union,
- income from a TFSA.

Despite being exempt from tax, these earnings are still considered income for the purposes of determining eligibility for grants and loans through OSAP and must be included in the application. You may be asked to verify these amounts.

### **Children's Aid Society:**

A child who is in the care of a Children's Aid Society has been removed from a home where they faced either a risk of harm or experienced harm. Children who are taken into care may be placed with other family members, family friends, foster homes or group homes, or may be adopted. Children's Aid Societies in Ontario, as well as similar agencies or government departments in other provinces/territories (e.g. child protection services, child and family services) have legal authority to protect children from abuse and neglect.

### **Common-law relationship:**

You are in a common-law relationship if you and your spouse:

- have cohabited continuously for a period of at least three years, or
- are in a relationship of some permanence and are the natural or adoptive parents of a child.

**Course load:**

Your school determines the number of courses or credits that make up a full course load (100% course load). Your course load refers to the number of courses or credits you are taking.

For example, to complete a typical university program in the standard amount of time, a student is required to take 5 courses each term for four years. If a student enrolls in four courses each term, the student is taking 4/5 courses = an 80% course load. As a general rule,

- 5 courses = 100% course load
- 4 courses = 80% course load
- 3 courses = 60% course load
- 2 courses = 40% course load
- 1 course = 20% course load

Contact your financial aid office if you need help determining your course load percentage.

**Crown Ward:**

A Crown ward is a child who has been made a ward of the Crown pursuant to a court order made under the Child and Family Services Act, R.S.O. 1990, c. C.11.

**Current citizenship:**

**Canadian Citizen:** is a person who is Canadian by birth or who has applied for Canadian citizenship through Citizenship and Immigration Canada and has received a citizenship certificate. You are probably a Canadian citizen if you were born in Canada. You may also be a Canadian citizen if you were born outside Canada to a Canadian parent.

**Permanent Resident:** in Canada is someone who is not a Canadian citizen but has the right to enter or remain in Canada. A permanent resident must live in Canada for two years of every five years or risk losing their permanent resident status. A Record of Landing form (issued prior to 2002), Confirmation of Permanent Residence form, and Permanent Residence Card all provide official proof of status of permanent residency in Canada.

**Protected Person:** is an individual who holds a valid Verification of Status document issued by Citizenship and Immigration Canada, or a valid Protected Persons Status Document issued prior to January 1, 2013. A decision letter (“Notice of Decision”) from the Immigration and Refugee Board (IRB) is also a valid form of identification. Protected Persons can include convention refugees, humanitarian-protected persons abroad, and persons in need of protection. A person in need of protection is a person in Canada whose removal to their country of nationality or former habitual residence will make them subject to the possibility of torture, risk of life, or risk of cruel and unusual treatment or punishment. A Protected Person is defined in subsection 95(2) of the Immigration and Refugee Protection Act (Canada).

**Dependent children:**

A dependent child is:

- under 18 years of age and living with you (and your spouse, if applicable) for 50% or more of your study period; or
- 18 years of age or older; and
  - is enrolled in high school and taking at least 60% of a full course load and living with you (and your spouse, if applicable) for 50% or more of your study period; or
  - is a full-time postsecondary student and has been out of high school less than four years; or
  - has a disability and is wholly dependent on you (and your spouse, if applicable).

To be wholly dependent, a child over the age of 18 must meet all of the following conditions:

- The child is single and lives with the applicant.
- The child is, by reason of a mental or physical disability, dependent on others for their personal needs and care.
- The child is claimed by you (and your spouse, if applicable) for tax purposes and Canada Revenue Agency (CRA) has accepted the child as being wholly dependent upon you or your spouse for tax purposes.

**Discharged bankrupt event:**

Your bankruptcy (or related event) has been discharged if you have completed the conditions outlined in your bankruptcy assignment or order and you have been issued a certificate of discharge by your trustee. This can be earned automatically by completing the terms of your bankruptcy (Automatic Order of Discharge) or received through court proceedings (An Absolute Order of Discharge).

**Francophone student:**

You are considered a Francophone student if:

- your mother tongue is French, or
- you studied in French at the elementary or secondary level; or
- you are/were enrolled in a postsecondary program offered at least partially in French.

**Full-time employment:**

You are working full-time if you are working at paid employment for at least 30 hours each week.

**Full-time high school:**

A full-time high school student is a student taking 60% or more of a regular high school program, but not if you are completing high school as a mature student.

**Full-time postsecondary studies:**

You're in full-time postsecondary studies if you're taking 60% of a full course load (or 40% or more if you're a student with a permanent disability).

**Government funding or income support:**

If you receive Second Career or WSIB funding, you must enter the full amount of funding you are receiving to support this period of study, including amounts for tuition fees, books, transportation costs, dependent care, basic living costs, and any other costs. Do not include amounts you will receive, if any, for disability-related expenses.

If you are an Ontario Disability Support Program or Ontario Works recipient enter the total amount of income support you will receive during your study period. If your spouse or parent(s) are the direct recipient of ODSP or OW, do not enter their income support here. If you are receiving a Canada Apprenticeship Loan for your current study period, you are not eligible to apply for OSAP funding.

**Indigenous person:**

An Indigenous person is considered those who reported being an Aboriginal person, that is, First Nations, Métis or Inuk (Inuit).

**OEN:**

OEN is a student identification number that is assigned by the Ontario Ministry of Education to elementary and secondary students across the province. This unique number is used as the key identifier on a student's school records, and follows the student through his or her elementary and secondary education. The OEN is nine digits long (eight digits plus a check digit), randomly assigned and tied to stable information about the student (name, gender, date of birth). For more information, contact the Ministry of Education at 416-325-2929 or 1-800-387-5514.

**Other assets:**

Report the total value of all other financial assets including: savings bank accounts, tax-free savings accounts (TFSA) and foreign bank accounts. Guaranteed Investment Certificates (GICs), Canada Savings Bonds (CSBs), provincial savings bonds or corporate bonds, stocks, term deposits, treasury bills, mutual funds, and trust funds. Do not report the following assets or savings:

- your vehicles
- money your parents or spouse gave to you to help with your educational costs
- Registered Education Savings Plans (RESPs)
- Registered Disability Saving Plans (RDSPs)
- Registered Retirement Savings Plans (RRSPs) and other retirement accounts
- the value of your principal residence and any other owned real estate
- clothing, furniture or personal belongings
- awards for non-economic loss and/or pain and suffering
- Ontario Child Benefit Equivalent program

**Parent:**

Parent refers to your birth or adoptive parent(s), step-parent, or official sponsor(s).

**Permanent disability** is 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
- expected to remain with you for your expected life.

**RRSP:**

An RRSP is a retirement savings plan that you establish, and is registered by the Government of Canada, to which you, your spouse or common-law partner contribute. Deductible RRSP contributions can be used to reduce an individual's tax. Any income you earn in the RRSP is usually exempt from tax as long as the funds remain in the plan; you generally have to pay tax when you receive payments from the plan.

**Net value of RRSP:**

The total net value of RRSPs is the current market value (principal and interest) of all RRSP accounts, including the value of any Lifelong Learning Plan withdrawals you have made or plan to make for your study period less:

- any taxable withdrawals (i.e. withdrawals that are considered income by CRA); and/or
- funds (principal and interest) inaccessible under the Canada Pension Act; and/or
- the balance owing (at asset valuation date) of any loans taken out specifically to purchase an RRSP; and/or
- any financial penalties assigned by the financial institution and/or e) income tax withheld by a financial institution and/or
- income tax withheld by a financial institution.

Note: The Lifelong Learning Program allows individuals to borrow funds from their RRSPs to pay for full-time training or postsecondary education. Under this program you may withdraw a set amount from your RRSPs and repay it within 10 years without tax penalties. For more information, visit your financial institution.

**Scholarships, bursaries and/or awards**

- Do not report any award, bursary, and/or needs-based scholarship received from a public Ontario college or university if the college/university informs you in writing that they will report the award to OSAP directly. If you have not received notification in writing from your school, then you must report this income.
- Students over the age of 21 who are receiving support from a Children's Aid Society must report this funding here.
- Do not report entrepreneurial grants to start a business.
- Do not report any OSAP funding you expect to receive.

**Sole-support parent:**

You are a sole-support parent you have your dependent child or children living with you on a full-time basis (50% or more) during your study period AND you are single, separated, divorced or widowed.

**Spouse:**

Spouse is the person to whom you are married or the person with whom you are living in a common-law relationship.

**Study period:**

Your study period is the length of time that your institution considers to be the normal school year for your program. It may include one, two or three academic terms.

**Term of study:**

For OSAP purposes, the word "term" refers to the following:

- 1 term = 12 to 20 study weeks
- 2 terms = 21 to 40 study weeks
- 3 terms = 41 to 52 study weeks

**Work term:**

Work terms are part of a co-operative education program where students gain work experience related to their program instead of completing courses. To be eligible for OSAP funding, the work term must be a required component of the student's program and be approved as a suitable learning experience.