

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

Setting Out

Application for Financial Assistance for Full-Time Postsecondary Students

2008–2009

Apply online >

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



Ontario

Ministry of Training,
Colleges and Universities

Canada

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

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

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

Apply Online!

OSAP website

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

Apply online

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subject to change if inaccurate information is provided, if the approval of an institution for student loan purposes is withdrawn or suspended, or if the approval of a program of study for student loan purposes is withdrawn or suspended.

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

Check status

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



Go to the OSAP website, at <http://osap.gov.on.ca> for details on program policies and procedures.

Terms used in this guide

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

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 (excluding McGill University or Concordia University), 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/grant certificate	refers to the Canada-Ontario Integrated Student Loan Program, Certificate of Loan/Grant Approval and Eligibility.
Online application	refers to the application for full-time students that you complete electronically on the OSAP website.
Ministry	refers to the Ministry of Training, Colleges and Universities.
NSLSC	refers to the National Student Loans Service Centre.
Spouse	refers to the person to whom you are married or the person with whom you are living in a common-law relationship.
Period of Study	is the time period during the 2008-09 school year in which you are considered to be in school for student financial assistance purposes. This time period, which is set by your postsecondary institution, is used to determine the amount of your funding as well as deadline dates. The start and end dates for your period of study 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.

Who can apply

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

You can apply, using this application, if:

- you are enrolled or planning to enrol in a program that starts anytime between August 1, 2008, and July 31, 2009;
- you are a Canadian citizen, a Permanent Resident of Canada (landed immigrant), or a Protected Person;
- you (or your spouse or parent(s), if applicable) are an Ontario resident;
- you are enrolled or planning to enrol in an approved program at an approved postsecondary institution;
- you are enrolled or planning to enrol in a program that is 12 or more weeks in length;
- you will be taking at least 60 per cent of a full course load, or 40 per cent if you are an applicant with a permanent disability;
- your previous student loans are in good standing (i.e., you must not have defaulted on a student loan);
- you have repaid, in full, any overpayment you received for a scholarship, grant, or bursary;
- you have maintained satisfactory academic progress; and
- you are not ineligible for any of the reasons outlined on the OSAP website under Eligibility.

Your responsibilities

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

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

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

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

Please take the time to go to the OSAP website to get the latest detailed program information.

Application Fee

A \$10 application fee is required to process this paper application form. You do not have to pay the application fee if you apply online through the OSAP website.

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

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

You must indicate on page 18 of the application form which method you intend to use to pay the \$10 application fee.

1-900-565-3434

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

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

Cheque or money order

If you choose to pay the fee by cheque or money order, make it payable to the Minister of Finance and attach it to page 18 of your application form. Please ensure that your full name, the first six digits of your Social Insurance Number and your mailing address are printed clearly on the front of the cheque or money order to ensure that it is credited to the correct OSAP account. **DO NOT SEND CASH.** If your cheque is returned because of Non-Sufficient Funds, the processing of your application will be interrupted and you will have to pay a \$45 non-refundable administrative fee by certified cheque to have your application processed. Payment of this administrative fee is mandatory and may not be appealed.

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

OSAP deadlines

Application deadlines

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

- Your application must be received by your financial aid office (or the ministry, for applicants planning to attend postsecondary institutions outside Ontario, excluding McGill University or Concordia University) within the first 30 days of your 2008-2009 period of study for you to be eligible to receive funding for the full term. You will not be eligible to receive funding if your application is received more than 30 days after your period of study has begun.

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

- Your application must be received by your financial aid office (or the ministry, for applicants planning to attend postsecondary institutions outside Ontario, excluding McGill University or Concordia University) within the first 45 days of your 2008-2009 period of study for you to be eligible to receive funding for your entire 2008-2009 period of study.
- If your application is received by your financial aid office (or the ministry, for applicants planning to attend postsecondary institutions outside Ontario, excluding McGill University or Concordia University) after the first 45 days of your 2008-2009 period of study but no later than 90 days before the end of your 2008-2009 period of study, you will be eligible to receive funding, but only from the date on which your application is received.
- If your application is received by your financial aid office (or the ministry, for applicants planning to attend postsecondary institutions outside Ontario, excluding McGill University or Concordia University) less than 90 days before the end of your 2008-2009 period of study, you will not be eligible to receive funding.

Supporting documentation deadline

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

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

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

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

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

Confirmation of enrolment deadline

The Confirmation of Enrolment form is used to:

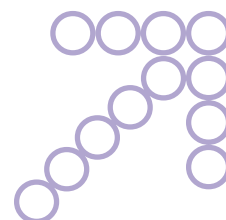
- confirm that you have enrolled in and started classes;
- ensure interest does not accrue on your student loans and you do not have to begin repaying these loans;
- confirm the start and end dates of your period of study;
- update the information about your income that you provided on your OSAP application;
- authorize the release of the second portion of your loan halfway through your period of study; and
- authorize the release of other grants and/or bursaries, if applicable.

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

Loan/grant certificate deadline

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

The deadline date for the release of your loan/grant certificate is 21 days before the end of your period of study. For example, if your period of study ends April 15, the deadline for the release of your loan/grant certificate is March 25. After March 25, you will not be able to get your loan/grant certificate. There are deadline dates to negotiate your loan and/or release your grant. Your completed loan/grant certificate must be received at the NSLSC within 30 days of the date on which your institution signed your loan/grant certificate. Loans cannot be negotiated and grants cannot be released after the “Study Period End Date” indicated on the loan/grant certificate.



OSAP Review deadline

The deadline date for receipt of a request for a review by your financial aid office is eight weeks before the end of your period of study. All requests for reviews received after the deadline date will not be considered. Complete details can be found on the OSAP website at <http://osap.gov.on.ca>.

Queen Elizabeth II Aiming for the Top Scholarship deadlines

Application and processing deadlines

If you are a first-time applicant to this program, the deadline for applying is June 20, 2008. If you use a paper OSAP application form to apply, you must ensure that the financial aid office at the postsecondary institution you plan to attend receives it no later than midnight on June 20, 2008. If you use the online OSAP application to apply, you must submit it to the ministry no later than midnight on June 20, 2008. 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 no later than midnight on July 23, 2008, in order to be considered for this scholarship.

For more details about this scholarship, visit the OSAP website at <http://osap.gov.on.ca>.

Declaration and signature deadline

If you use the online OSAP application to apply, you can either print your personalized declaration and signature page or receive it in the mail. This page must be signed and received at the financial aid office at the postsecondary institution you plan to attend by July 18, 2008, in order for you to be considered for this scholarship.

Queen Elizabeth II Aiming for the Top Scholarship Review deadline

If you are not a successful candidate and you would like to request a review, your request must be received at your financial aid office by November 14, 2008.

If you are a returning applicant who previously received this scholarship, you do not have to reapply. The ministry will automatically determine your eligibility.

Millennium Bursary deadline

To be considered for this bursary, you must ensure that the financial aid office at the Ontario postsecondary institution you plan to attend receives your OSAP application by September 19, 2008. If you are planning to attend a postsecondary institution outside Ontario, your OSAP application must be received by the Student Support Branch, Ministry of Training, Colleges and Universities, by September 19, 2008. In addition, if you are selected as a potential bursary recipient, you must ensure that your completed Confirmation of Enrolment form is received by your financial aid office or the ministry by October 31, 2008.

For more details about this bursary, visit the Canada Millennium Scholarship Foundation website at <http://www.millenniumscholarships.ca>, or the OSAP website at <http://osap.gov.on.ca>.

Completing your application

Basic points to remember:

- Use black ink when filling out and signing the application form. Do not use pencil.
- Accuracy is important. Errors cause delays. If you are not sure how to answer a question on the form, contact your financial aid office for help.
- Do not use periods, hyphens, or other punctuation marks, unless such marks are part of your name.
- Do not use terms such as “Nil” or “N/A”.
- Enter dollars only, not cents, in Canadian currency. For example, \$2,455.82 should be shown as:

2	4	5	6
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- To indicate a year in a date, use four digits. For example, June 18, 2008, should be shown as:

1	8	0	6	2	0	0	8
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- Keep a photocopy of your completed application form for your records.
- If you are instructed to submit your application directly to the ministry, you must ensure that your return address is printed clearly in the upper left corner of the envelope.

Social Insurance Number

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

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

Temporary password

If you wish to access your personal information on the OSAP website, you must create a five-digit temporary password and enter it in item 416 of Section O of the paper application form (page 18). This temporary password is required as the first step in the security process on the OSAP website. In the second step you are required to create a new password, which you will use from then on to access your personal information or to apply online. These security procedures have been developed to ensure that your personal information is kept strictly confidential.

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

Required consents and signatures

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

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

If your parent(s) or spouse are required to complete Section I, J, or M, these parties must sign in two places (parent(s) in items 833 to 899; spouse in items 960 to 961).

Your OSAP funding will not be processed until your signature pages are received and all required consents have been given.

Optional consent

If you indicated that you consent to the release of your personal information to another person(s), you are required to sign the Applicant's Consent to Release Personal Information, on page 22 of the application form. This signature is not required for the release of your funding.

Supporting documentation

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

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

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

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

Description of an affidavit

An affidavit is a document that is sworn and signed before a lawyer, a person who is not a lawyer but who is a commissioner of oaths, or a notary public. You will be required to swear or affirm that the contents of the affidavit are true. A commissioner of oaths is generally available at courthouses, community legal clinics, municipal or township offices, and law offices.

Program Information Form

If you are planning to attend a postsecondary institution outside Ontario, other than McGill University or Concordia University, you must provide a completed Program Information Form (see page 11 of these instructions).

Social Insurance Number card (Section A, item 100)

If you are planning to attend a postsecondary institution outside Canada, you must provide a photocopy of your Social Insurance Number card or a photocopy of any other Government of Canada official document that indicates your Social Insurance Number (such as Canada Revenue Agency Notice of Assessment, Canada Pension Plan Statement of Contributions, or a Confirmation of Social Insurance Number from Service Canada).

Canadian Immigration Record (Section A, item 170)

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

Protected Persons (Section A, item 170)

A Protected Person is defined in subsection 95(2) of the *Immigration and Refugee Protection Act* (Canada). Protected Persons are individuals who have been issued a Protected Persons Status Document and can include convention refugees and 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.

If you are a Protected Person, you must provide a photocopy of your valid Protected Person Status Document (PPSD) and a photocopy of your temporary Social Insurance Number (SIN) card.

Permanent disability (Section A, item 165)

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

You are required to submit documentation to demonstrate that you have a permanent disability, as defined above. You must provide a recent medical certificate, report or assessment (e.g., a learning disability assessment) completed by a qualified practitioner, or documentation proving that you are in receipt of federal and/or provincial disability assistance.

Bankruptcy or Related Events (Section A, items 610, 611, and 612)

Your eligibility for OSAP is affected if you:

- file for bankruptcy under the *Bankruptcy and Insolvency Act* (Canada), (BIA);
- make a consumer proposal under the BIA that is approved or deemed to be approved by a court under that Act;
- obtain a consolidation order under the BIA; or
- file a document seeking relief for the orderly payment of debts.

Please note that throughout this section a bankruptcy referred to in bullet 1 will be referred to as a “Bankruptcy”. The acts described in bullets 2, 3, and 4 will be referred to as “Related Events” if the act occurred on or after May 11, 2004. The acts described in bullets 3 and 4 will be referred to as “Related Events” if the act occurred prior to May 11, 2004.

If you have filed for Bankruptcy, or initiated a Related Event, you may be eligible for financial assistance through OSAP if you meet all eligibility requirements, including the specific criteria set out in this section, and you provide the required supporting documentation. Please read the following section carefully to determine if you meet the criteria and are required to provide supporting documentation. Contact the financial aid office if you need further clarification.

Bankruptcy or Related Event occurred prior to May 11, 2004***Applicants who received student loans prior to the date they filed for Bankruptcy or initiated a Related Event***

If you received an Ontario Student Loan, a Canada Student Loan or a Canada-Ontario Integrated Student Loan on or before the date you filed for Bankruptcy or initiated a Related Event and:

- you are a discharged bankrupt, or you initiated a Related Event, your application will not be processed until:
 - 1) you provide proof that you have no outstanding balance on any student loans; **OR**
 - 2) if you have been released from your obligation to repay your student loans by reason of an absolute order of discharge under the BIA, you provide proof that the order of discharge was made and that three years have elapsed since the day the order was made.
- you are an undischarged bankrupt, your application will not be processed until:
 - 1) you provide proof that you have no outstanding balance on any student loans; **OR** if you have been released from your obligation to repay your student loans by reason of an absolute order of discharge under the BIA, you provide proof that an order of discharge was made and that three years have elapsed since the day the order was made; **AND**
 - 2) you provide proof from your trustee indicating the date you filed for Bankruptcy and that the following two conditions have been or will be met:
 - Neither Ontario or Canada is a creditor in the Bankruptcy as a result of financial assistance given to you through OSAP; and
 - No financial assistance given to you through OSAP in the 2008-2009 OSAP year (August 1, 2008 to July 31, 2009) will be seized to repay any creditor(s) listed in the Bankruptcy.

Applicants who did not receive student loans prior to the date they filed for Bankruptcy or initiated a Related Event

If you did not receive an Ontario Student Loan, a Canada Student Loan or a Canada-Ontario Integrated Student Loan on or before the date you filed for Bankruptcy or initiated a Related Event and:

- you are a discharged bankrupt, or you initiated a Related Event, you do not need to provide any supporting documentation.
- you are an undischarged bankrupt, your application will not be processed until you provide documentation from your trustee indicating the date you filed for Bankruptcy and that the following two conditions have been or will be met:
 - (1) Neither Ontario or Canada is a creditor in the Bankruptcy as a result of financial assistance given to you through OSAP; and
 - (2) No financial assistance given to you through OSAP in the 2008-2009 OSAP year (August 1, 2008 to July 31, 2009) will be seized to repay any creditor(s) listed in the Bankruptcy.

Bankruptcy or Related Event occurred on or after May 11, 2004

Applicants who received student loans prior to the date they filed for Bankruptcy or initiated a Related Event

If you received an Ontario Student Loan, a Canada Student Loan or a Canada-Ontario Integrated Student Loan on or before the date you filed for Bankruptcy or initiated a Related Event and:

- you are a discharged bankrupt, or you initiated a Related Event, your application will not be processed until:
 - 1) you provide proof that you have no outstanding balance on any student loans; **OR**
 - 2) if you have been released from your obligation to repay your student loans by reason of an absolute order of discharge under the BIA, you provide proof that an order of discharge was made and that three years have elapsed since the day the order was made; **OR**
 - 3) you provide proof that you meet the following four conditions:
 - at the time you filed for Bankruptcy or initiated a Related Event you were enrolled in an approved program of study at an approved institution and you were taking the minimum required course load; and
 - you continue to be enrolled in the same approved program of study in which you were enrolled at the time you filed for Bankruptcy or initiated a Related Event; and
 - you have not had a break in studies of longer than six months since the date you filed for Bankruptcy or initiated a Related Event; and
 - it has not been more than 3 years since the date you filed for Bankruptcy or initiated a Related Event.

- you are an undischarged bankrupt, your application will not be processed until:
 - 1) (a) you provide proof that you have no outstanding balance on any student loans; **OR**
 - (b) if you have been released from your obligation to repay your student loans by reason of an absolute order of discharge under the BIA, you provide proof that an order of discharge was made and that three years have elapsed since the day the order was made; **OR**
 - (c) you provide proof that you meet the following four conditions:
 - at the time you filed for Bankruptcy you were enrolled in an approved program of study at an approved institution and you were taking the minimum required course load; and
 - you continue to be enrolled in the same approved program of study in which you were enrolled at the time you filed for Bankruptcy; and
 - you have not had a break in studies of longer than six months since the date of Bankruptcy; and
 - it has not been more than 3 years since the date of Bankruptcy, **AND**

- 2) you provide proof from your trustee indicating the date you filed for Bankruptcy and that the following two conditions have been or will be met:
 - Neither Ontario or Canada is a creditor in the Bankruptcy as a result of financial assistance given to you through OSAP; and
 - No financial assistance given to you through OSAP in the 2008-2009 OSAP year (August 1, 2008 to July 31, 2009) will be seized to repay any creditor(s) listed in the Bankruptcy.

Applicants who did not receive student loans prior to the date they filed for Bankruptcy or initiated a Related Event

If you did not receive an Ontario Student Loan, a Canada Student Loan or a Canada-Ontario Integrated Student Loan on or before the date you filed for Bankruptcy or initiated a Related Event and:

- you are a discharged bankrupt, or you initiated a Related Event, you do not need to provide any supporting documentation.
- you are an undischarged bankrupt, your application will not be processed until you provide documentation from your trustee indicating the date you filed for Bankruptcy and that the following two conditions have been or will be met:
 - (1) Neither Ontario or Canada is a creditor in the Bankruptcy as a result of financial assistance given to you through OSAP; and
 - (2) No financial assistance given to you through OSAP in the 2008-2009 OSAP year (August 1, 2008 to July 31, 2009) will be seized to repay any creditor(s) listed in the Bankruptcy.

Married applicant (Section B, item 200)

You must provide a copy of your marriage certificate.

Common-law relationship (Section B, item 210)

You must provide an affidavit that is sworn and signed by you and your spouse confirming that you have been living together in a conjugal relationship for at least three years or are living together in a conjugal relationship and raising any children of whom you both are the natural or adoptive parents. The affidavit should be sworn by you and your spouse before a lawyer, a person who is not a lawyer but is a commissioner of oaths or a notary public and signed by you and your spouse.

Marital Status (Section B, item 221)

- If you are separated, you must provide a copy of your legal separation agreement or court order. If you do not have a legal separation agreement or court order, you must provide an affidavit detailing the custody arrangements for your child(ren), confirming that your child(ren) will be residing with you full-time during the period of study for which you are applying, and the date of separation, AND a copy of the federal government's Child Tax Benefit cheque stub or statement, indicating the parent receiving the benefit and the child(ren) included in the benefit.
- If you are divorced, you must attach a copy of your divorce judgment or order.
- If you are widowed or have never been married, you must provide an affidavit confirming that you have children who will be living with you full-time during your 2008-2009 period of study, a copy of the federal government's Child Tax Benefit cheque stub or statement AND a copy of your spouse's death certificate, if applicable.

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

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

Crown ward (Section B, item 260)

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

If you are a current Crown ward or were a former Crown ward at the time of your eighteenth birthday, you must provide a letter from the Children's Aid Society or a court order confirming that you are or were a former Crown ward.

Both parents deceased (Section B, item 265)

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

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

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

If you completed item 230, 240, 250, 260, or 265 in Section B: Current Status Information, you must complete a History of Canadian Residency for Student form. The form is available for printing from the OSAP website, at <http://osap.gov.on.ca>. You must also provide documentation that confirms your date of entry into Canada (e.g., Canadian Immigration Record, Permanent Resident Card, or Protected Person Status Document).

If you completed item 200 or 210 in Section B: Current Status Information, you and your spouse must complete a History of Canadian Residency for Student and Spouse form. The form is available for printing from the OSAP website, at <http://osap.gov.on.ca>. You and your spouse must also provide documentation that confirms your and your spouse's date of entry into Canada (e.g., Canadian Immigration Record, Permanent Resident Card, or Protected Person Status Document).

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

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

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

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

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

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

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

If you are a single independent student or a sole-support parent (i.e., if you completed item 220, 230, 240, 250, 260, or 265 in Section B) and your total gross income in 2007 as reported in item 636 (Section G) is less than \$6,200, you must provide a letter and supporting documentation indicating how your daily living costs, such as rent or mortgage, and food, are being met.

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

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

Government income (Section G, item 630)

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

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

If father's (parent 1) income tax payable is greater than 35 per cent of his income as indicated in item 840, he is required to provide a copy of his 2007 Notice of Assessment from Canada Revenue Agency showing the amounts on lines 150 and 435 of his income tax return. If mother's (parent 2) income tax payable is greater than 35 per cent of her income as indicated in item 845, she is required to provide a copy of her 2007 Notice of Assessment from Canada Revenue Agency showing the amounts on lines 150 and 435 of her income tax return.

Income tax payable - spouse (Section J, item 954)

If spouse's income tax payable is greater than 35 per cent of his or her income as indicated in item 950, he or she is required to provide a copy of his or her 2007 Notice of Assessment from Canada Revenue Agency showing the amounts on lines 150 and 435 of his or her income tax return.

Both parents deceased (Section M, item 011)

If you checked item 200, 210, 220, 230, or 250 in Section B and wish to be considered for the Canada Access Grant for Low-income Families and the Millennium/Ontario Access Grant or the Ontario Access Grant, then you must provide a copy of both your parents' death certificates.

Additional Instructions

Permanent disability (Section A, item 165)

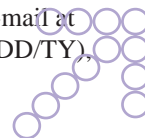
A student who self-identifies as being a student with a permanent disability is not required to complete a separate application form for the Canada Access Grant for Students with Permanent Disabilities because eligibility will be considered automatically when the student's OSAP application is processed.

Additionally, a student with a permanent disability can receive non-repayable financial assistance through the Ontario Bursary for Students with Disabilities and the Canada Study Grant for the Accommodation of Students with Permanent Disabilities. You can apply for both programs using a single application. Application forms are available through the OSAP website or from your financial aid office. See **page 6** of these instructions for the definition of a permanent disability.

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

If you were enrolled in an out-of-country postsecondary institution in the 2007-2008 academic year, you will automatically be sent an OSAP Application Guide for Deaf Students. Otherwise, information on the amount of loan and bursary assistance available and the application process can be found on the OSAP website, or you can obtain a copy of the guide by contacting the ministry.

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



Current citizenship status (Section A, item 170)

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

Where will you be living during most of the 16-week period before your 2008-2009 period of study starts?

(Section A, item 615)

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

Will you be living with your parent(s) during your 2008-2009 period of study? (Section E, item 555)

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

Verification and audit**Your student financial assistance**

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

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

- your credit history, which is verified with a credit bureau;
- all basic personal information (Social Insurance Number, first name and last name, date of birth, and gender), which is verified with Human Resources and Social Development Canada;
- your (and your spouse’s, if applicable) Ontario driver’s licence and vehicle information, which are verified with the Ministry of Transportation;
- any funding received from other provincially-assisted programs (e.g., Ontario Works), which is verified with the issuing agency; and
- other information provided on your application, including your academic progress, which is verified against information from previous OSAP applications.

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

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

Administration of OSAP

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

Submitting your application

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

You must submit all pages of the application form with all required signatures and supporting documentation. Remember, if you are submitting a paper application, you must pay the \$10 fee by attaching a cheque or money order to the application or by calling 1-900-565-3434. If you are attaching a cheque or money order, please ensure that your full name, the first six digits of your Social Insurance Number and your mailing address are printed clearly on the front of your cheque or money order.

Students studying in Ontario

Send your completed OSAP application, the application fee (if providing a cheque or money order), and all supporting documentation to the financial aid office of the institution you plan to attend. Addresses and telephone numbers of the financial aid offices of Ontario universities and colleges of applied arts and technology are listed on the OSAP website.

Students studying outside Ontario

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

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

Program Information Form

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

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

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

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

Multiple applications

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

- You may wait until you have received notification of your acceptance at a specific postsecondary institution before you fill out an OSAP application for that postsecondary institution.

OR

- You may wish to apply for student financial assistance before you receive notification of your acceptance. If you choose this option, you must complete a separate OSAP application (either a paper or an online application) for each postsecondary institution to which you are applying for admission. To reduce the number of OSAP applications you complete, you should submit an application only for the

postsecondary institutions that are your first and second choices. Once you have received notification of your acceptance from the postsecondary institution you plan to attend, notify the financial aid office at that institution, in writing, to avoid delays in processing your OSAP application. You must also contact the financial aid office at the postsecondary institution(s) you do not plan to attend to request that the application for that institution be cancelled.

Tracking your application

To check the status of your application you can:

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

Information about student financial assistance

Information about student financial assistance, including eligibility requirements, funding maximums, and other sources of financial assistance, is available on the OSAP website, at <http://osap.gov.on.ca>. It is important that you regularly check the OSAP website or check with your financial aid office to learn about changes to the student loan programs.

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

Getting help

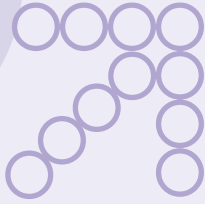
If you are planning to attend a postsecondary institution in Ontario, direct your questions to the financial aid office of the institution you plan to attend. Addresses and telephone numbers of the financial aid offices of Ontario universities and colleges of applied arts and technology are listed on the OSAP website, at <http://osap.gov.on.ca>.

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

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

Ontario Student Assistance Program (OSAP)

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



Internet Address:

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

Telephone Device for the Deaf

(TDD/TY): 1-800-465-3958

- To pay the \$10 application fee, call 1-900-565-3434 (\$10 flat rate per call).

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

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

Formulaire de demande d'aide financière pour les étudiantes et étudiants à temps plein au postsecondaire, 2008-2009.



Financial Assistance Application

Printed on recycled paper



03-290
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