



# **Ontario Student Assistance Program**

# What is OSAP?



# OSAP is financial assistance

The Ontario Student Assistance Program (OSAP) is funded by both the federal and provincial governments.

OSAP provides needs-based assistance through loans and grants to help qualified students with the cost of postsecondary studies.



## Grants

Non-repayable aid  
(students keep)

+



## Loans

Repayable aid  
(students pay back)

=



# Am I eligible for **OSAP**?





# Lots of people are!

- To be eligible for OSAP, you must be:
  - ✓ A Canadian citizen, permanent resident or protected person
  - ✓ An Ontario resident
  - ✓ Currently attending or entering an OSAP-approved program and school
  - ✓ Currently enrolled in or entering a certificate, degree or diploma program



Can I get **OSAP** if I want to study  
outside of Ontario?



Yes!



Yes, you can still receive OSAP if you enroll in a public college or university program **outside of Ontario**.



If you want to study **outside of Canada**, you can still be eligible to receive partial OSAP funding.



# How is **OSAP** aid determined?



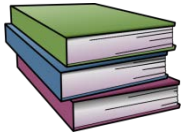


# It depends on your unique circumstances

**Educational  
Costs**



Tuition



Books



Living expenses

**Financial  
Contribution**



Students



Parents



Scholarships and bursaries



**Financial  
Need**



# How much money can I get from **OSAP**?



# Use our calculator to see how much money you could get

- Go to [ontario.ca/osap](https://ontario.ca/osap) to find out how much you can get in OSAP loans and grants.

**How much you could get**  
See what you could get in grants and loans.

I left high school in

☐ I am a married/common-law student

I have  children

Parental income

I will go to \*  
☐ university  
☐ college  
☐ private career college

☐ I will live with parent/guardian



# Who can get **free tuition**?

⚡ DON'T LET ⚡  
⚡ **WORRIES** ⚡  
⚡ ABOUT PAYING FOR ⚡  
**SCHOOL**  
Follow you  
around

**Free  
Tuition**  
for eligible  
students

# Hundreds of thousands of students will get free tuition starting fall 2017

The changes to OSAP will result in **free tuition and no provincial debt** for:

- **Dependent students** whose annual family income is \$50,000 or less.
- **Independent students** whose annual income is \$30,000 or less.

## Free tuition = grants from OSAP that exceed the cost of:

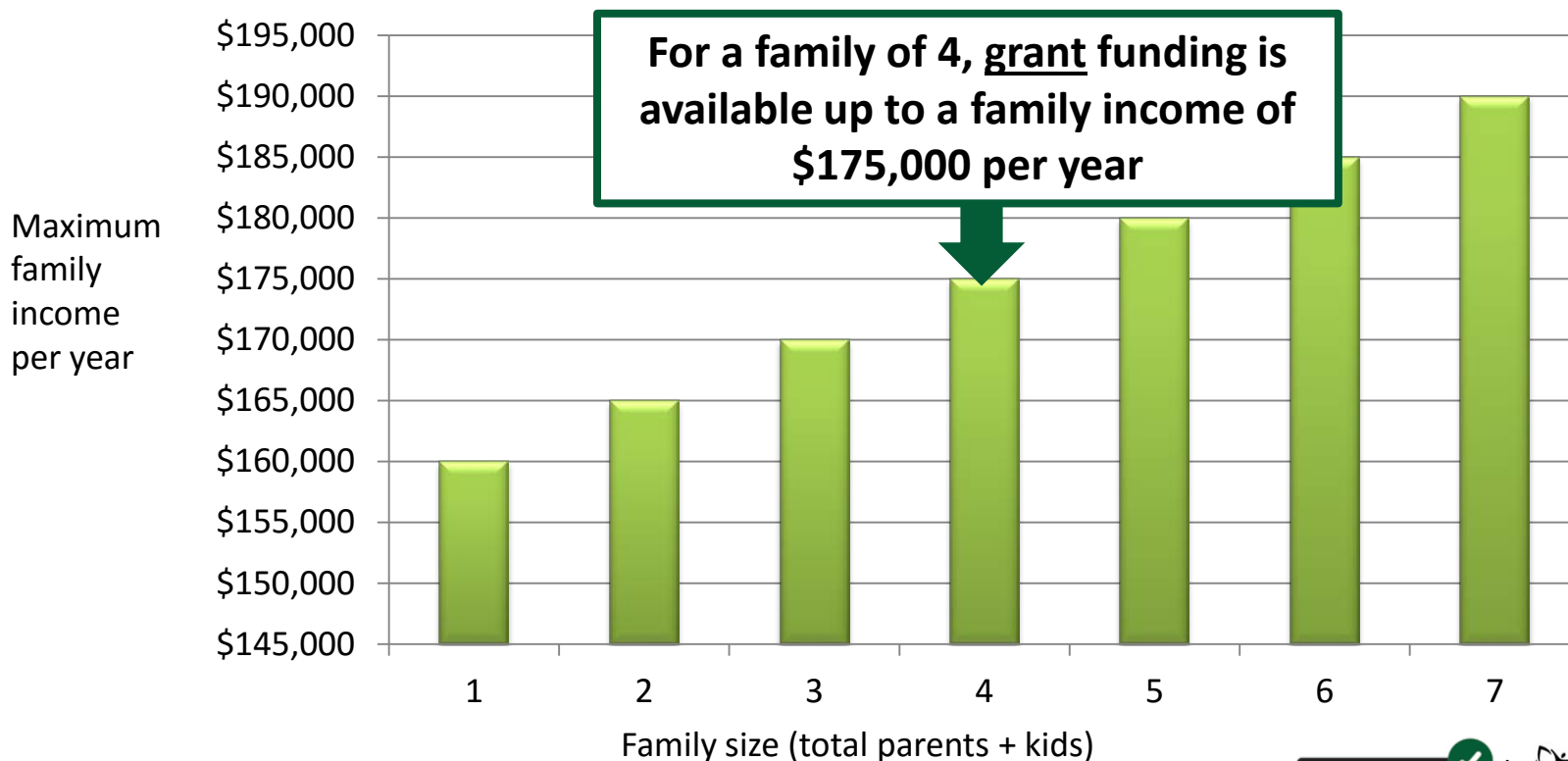
- Tuition for a regular college diploma program across Ontario; or
- Tuition for an undergraduate arts and science program at an Ontario university; or
- Average tuition for a regular college or undergraduate arts and science program for a student in a high cost program, such as dental hygiene or engineering.



# OSAP is still available if your family income is over \$50,000

Students from middle and higher income families may receive more generous support.

Availability of grant funding based on family size and income





# How do I apply for **OSAP**?

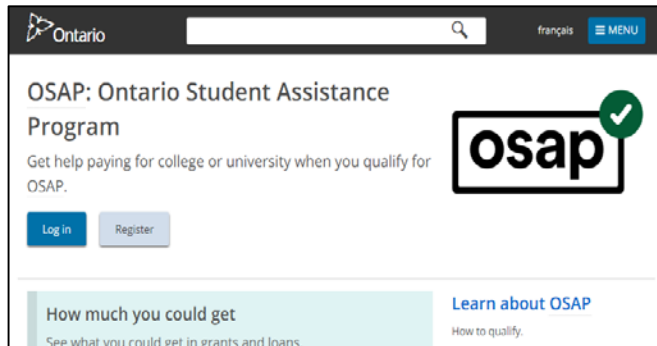


# Steps to apply for OSAP

**1** Go to [ontario.ca/osap](https://ontario.ca/osap).

**2** Click “Register” to sign up as a new user.

Once you create an OSAP profile, you will be assigned an OSAP Access Number (OAN).



**3** Complete an application.

**4** Gather all required supporting documentation.

**5** Upload, mail or deliver documentation to the financial aid office at your college or university.

**6** Print, sign and submit the MSFAA to a designated Canada Post office.

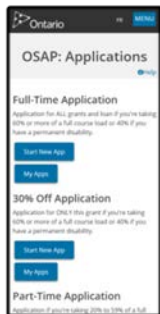
The Master Student Financial Assistance Agreement (MSFAA) is your lifetime loan agreement.

**7** Track the status of your application online, even from your phone.

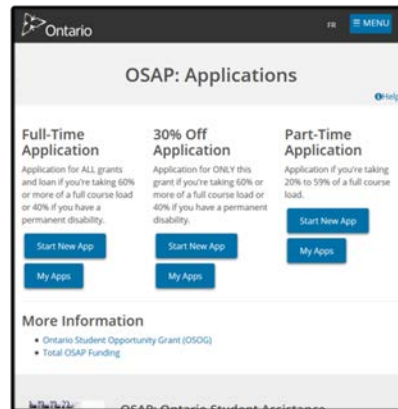
# Manage financial assistance anywhere, anytime

Ontario is redesigning OSAP for the digital age, making it faster, and easier to use, so that students can apply, check their status and manage their financial assistance anywhere, anytime, on any device.

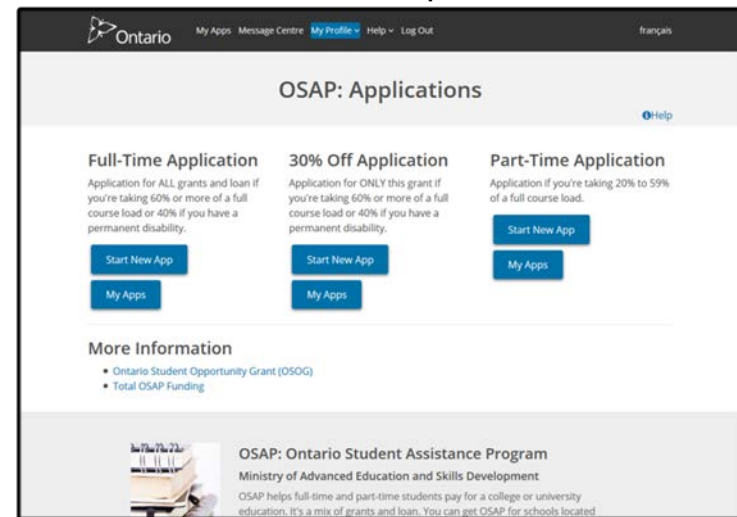
Mobile



Tablet



Desktop





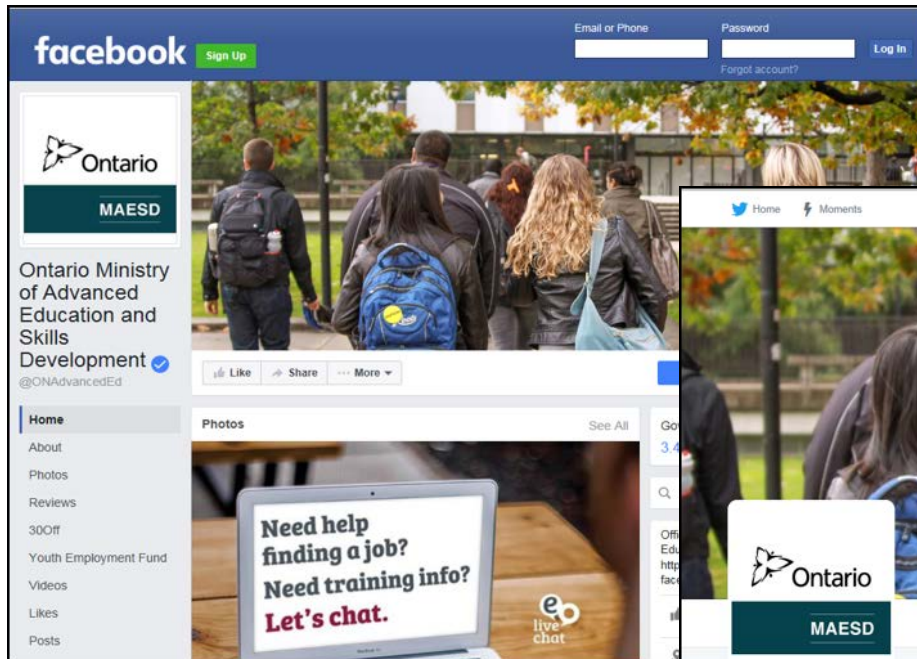
# Need more information?

- Talk to your school's guidance counsellor
- Visit the OSAP website: [ontario.ca/osap](https://ontario.ca/osap)
- Visit the Financial Aid Office of the school you plan to attend

A	F	N	S
Algoma University Algonquin College	Fanshawe College Fleming College	Niagara College Nipissing University Northern College Northern Ontario School of Medicine	Sault College Seneca College Sheridan College St. Clair College St. Lawrence College
B	G	O	T
Brock University	George Brown College Georgian College Guelph, University of	OCAD University Ontario Institute of Technology, University of Ottawa, University of	Toronto, University of Trent University
C	H		W
Cambrian College Canadore College Carleton University Centennial College	Humber College		

# Communicate on social media

Facebook.com/ONAdvancedEd



@ONAdvancedEd on Twitter  
#OSAP

