

# Applying for OSAP

## Helping You Pay for Your Post-Secondary Education

So... you've decided to apply for college or university, but now you are thinking, "How am I going to pay for it?"

Well... you can apply to the government for a loan called OSAP (Ontario Student Assistance Program). Since it is a loan, you will have to pay most, if not all of the money back!

Repayment begins as soon as you finish your post-secondary education (or if you stop attending college or university before completion of program). You are allotted a six month grace period before your loan is charged interest. It's important to speak with the Financial Aid department at the school you will be attending in order to learn how to balance your finances appropriately to help pay off any debt as soon as possible.

Did you know that you can also apply for a grant (money given to you!) for up to 30% off your tuition cost? If you are applying for a loan, you will be automatically considered for the grant. If you are **NOT** applying for a loan, you can still apply for the **30% GRANT ONLY** to see if you qualify.

Ready to apply, [Click Here!!](#) Make sure you and your parents have all income tax return information at hand when applying to make the process easier. *You will need approximately 30 to 40 minutes to complete the online forms.*

Guidance runs several sessions at the end of April to help make the process easier for you.

