



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 grants and loans 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 that's at least 12 weeks long





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

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 may still be eligible to receive partial OSAP funding.



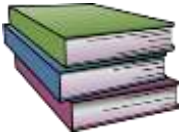
How is OSAP aid determined?

It depends on your unique circumstances

Educational Costs $-$ **Financial Contribution** $=$ **Financial Need**



Tuition



Books



Living expenses



Student



Parent(s)



Scholarships and bursaries





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

Use our calculator to see how much money you could get

Go to 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

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

**Free
Tuition**
for eligible
students



Who can get free tuition?

Hundreds of thousands of students are getting free tuition starting fall 2017

The new OSAP provides more generous financial support to a greater number of students, including free tuition for hundreds of thousands of low- and middle-income students.

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


- Tuition for a regular college diploma program at a publicly assisted college in Ontario; or
- Tuition for an undergraduate arts and science program at an Ontario university; or
- Average college or undergraduate arts and science tuition for a student attending a high-cost college or undergraduate arts and science program (e.g. dental hygiene or engineering) at an Ontario public college or university.

OSAP is still available for higher income families

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

Family size	Maximum family income per year
1 person	\$160,000
2 people	\$165,000
3 people	\$170,000
4 people	\$175,000
5 people	\$180,000
6 people	\$185,000
7 or more people	\$190,000

For a family of 4,
grants are available
if the family's
income is up to
\$175,000 per year

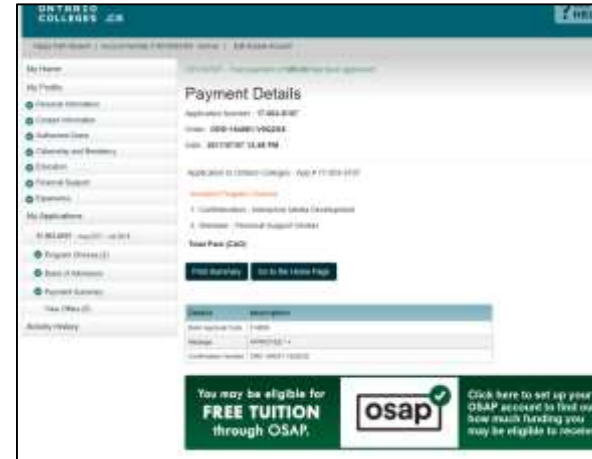
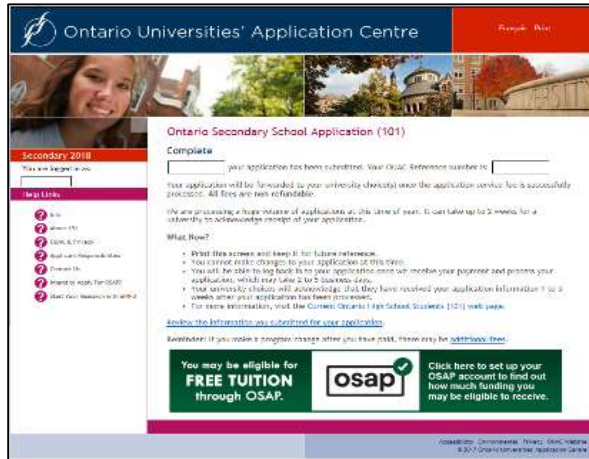




How do I apply for OSAP?

Applying for OSAP is easier than ever before!

- 1 If you're applying to college or university in Ontario, you can apply for OSAP at the same time that you do your university and college applications.



- 2 If you're already in college or university, or applying to a school outside of Ontario, you can apply for OSAP at ontario.ca/osap.

- 3 Once you've applied, log into your OSAP account from time to time to see how much OSAP you can expect to receive and whether any supporting documentation is required to finish your application.





When do I get my OSAP?

You'll receive your OSAP around the start of classes

OSAP funding comes in two installments.

A simplified payment process will be in place – payments will be made directly to institutions by OSAP on your behalf.

Any remaining OSAP funding will be deposited in your bank account around the start of classes.





When do I repay my OSAP loan?

You have a 6-month grace period before you need to start paying off your loan

OSAP loans are interest-free and payment-free while you are in full-time studies.

In the first six months after your last confirmed study period ends:

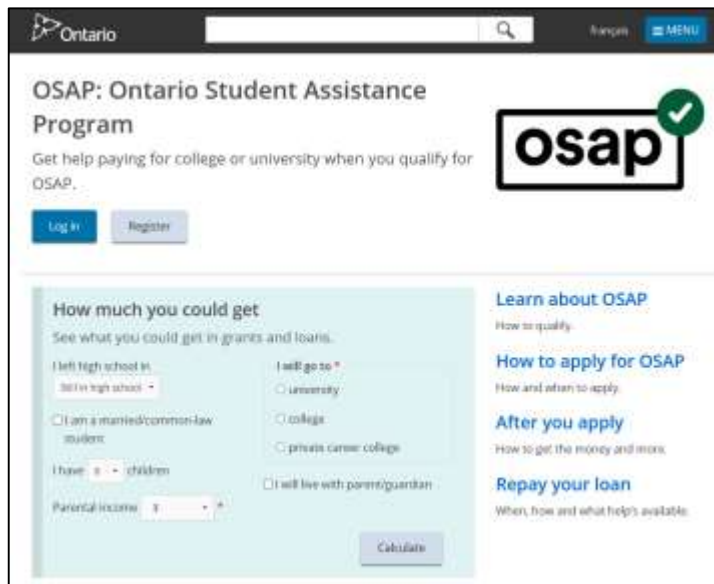
- You don't need to make any loan payments;
- No interest is charged on the provincial portion of your student loan; but
- Interest is charged on the federal portion of your student loan.



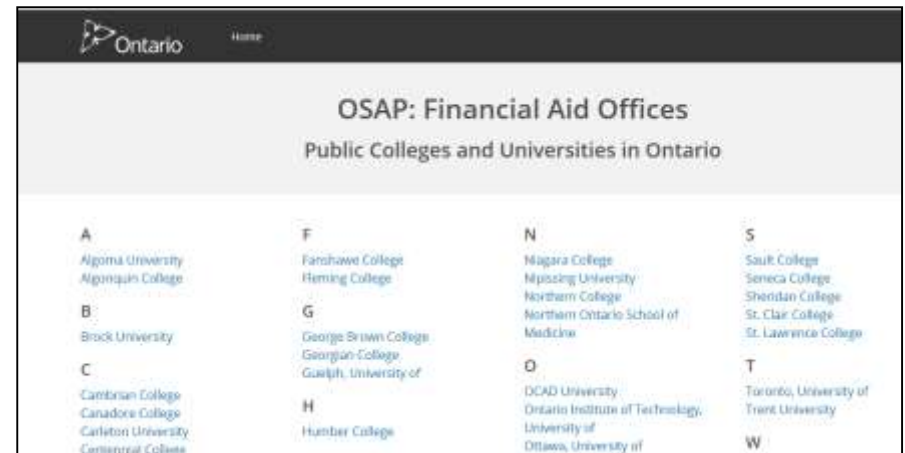
If you're having trouble making your required payments, you could be eligible for support through the Repayment Assistance Plan (RAP).

Need more information?

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



The screenshot shows the OSAP website home page. At the top, there is the Ontario logo and a search bar. Below that, the text reads "OSAP: Ontario Student Assistance Program" and "Get help paying for college or university when you qualify for OSAP." There are "Log in" and "Register" buttons. A large "osap" logo with a green checkmark is also present. The main content area is divided into sections: "How much you could get" with a calculator form, "Learn about OSAP" with links for "How to qualify", "How to apply for OSAP", "After you apply", and "Repay your loan".



The screenshot shows the "OSAP: Financial Aid Offices" page, listing public colleges and universities in Ontario. The page is organized into a grid of letters (A, B, C, F, G, H, N, D, S, T, W) with corresponding institutions listed under each letter.

A	F	N	S
Algoma University Algonquin College	Fanshawe College Humber 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	D	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 Trinity University
C	H		W
Cambridge College Canadore College Carleton University Centennial College	Humber College		

Questions?