

This form is for students currently studying full-time and who are not receiving OSAP for the current period of study. Forms must be submitted during your current period of study, according to the deadlines set by the ministry. Please refer to the Information for Students on the reverse side for ministry deadlines and other important information.

Section 1: Student Information (to be completed by the student)

Last name	First name	Social Insurance Number	
Number and street		Apartment	Student Number
City, town, or post office	Province	Postal Code	E-mail address

Period of study START date	Period of study END date	This information must be confirmed by your institution in Section 3 below.
Day Month Year	Day Month Year	

Notice of Collection, Use and Disclosure of Personal Information
 Your personal information provided on this application form and in all other communications related to your application and the issuing of interest-free status will be used by the Ministry of Training, Colleges and Universities to administer and finance your interest-free status under the Ontario Student Assistance Program (OSAP). The ministry may use contractors or auditors for any of these activities. Under agreement with Ontario and Canada the National Student Loans Service Centre (NSLSC) uses your personal information to administer OSAP, including administering your interest-free status. Your postsecondary institution and your financial institution will also use the personal information to administer your interest-free status. Your Social Insurance Number is used as a general identifier in administering OSAP.

Administration includes: determining your eligibility for interest-free status; verifying your application; verifying any issuance of interest-free status and any suspension of any payment you are required to make; considering any applications for review or appeals of determinations relating to your interest-free status or eligibility for suspension of any payment; maintaining and auditing your file; assessing and collecting loans, overpayments, and repayments; enforcing the legislation set out below and your agreements with the ministry and your financial institution; monitoring and auditing the NSLSC to ensure that it is administering OSAP appropriately; planning, delivering, evaluating and monitoring OSAP for quality and improvements in both content and delivery; conducting risk management, error management, audit and quality assessment activities; conducting inspections or investigations; and conducting policy analysis, evaluation, and research related to all aspects of student financial assistance. In this context, the ministry may use your name and contact information to contact you to participate in voluntary surveys relating to student financial assistance.

Financing includes: planning, arranging or providing funding of OSAP. The ministry administers your interest-free status under OSAP under the authority of the Ministry of Training, Colleges and Universities Act, R.S.O. 1990, c. M.19, as amended, ss. 11 - 11.2 of Reg. 774, R.R.O. 1990, as amended, ss. 23-27 of O. Reg. 268/01, as amended; and s. 10.1 of the Financial Administration Act, R.S.O. 1990, c. F. 12, as amended. If you have any questions about the collection or use of this information, contact the Director, Student Support Branch, Ministry of Training, Colleges and Universities, PO Box 4500, 189 Red River Road, 4th Floor, Thunder Bay, ON P7B 6G9.

Declaration and Consent to Indirect Collection and Disclosure of Personal Information (REQUIRED)
 I have read and understood the information on this form, including the Notice of Collection, Use and Disclosure of Personal Information. I have given complete and true information on this form. I agree that the ministry and the NSLSC can, without limitation, collect, use and disclose relevant personal information about me with each other and with Canada; my educational institution; my financial institution; and the ministry's contractors and auditors for the purpose of confirming my continued eligibility for interest-free status and to verify and audit this application and any grant of interest-free status awarded to me.

Signature of student: X

	Day Month Year
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Section 2: Institution Information (to be completed by the institution)

Institution name	Institution code
Number and street	Postal Code
City, town, or post office	Area Code and Telephone Number Province

Section 3: Continuation of Studies (to be completed by the institution)

Period of study START date	Period of study END date	- Cannot be less than 6 weeks or more than 52 weeks. - Cannot be completed before student's period of study START date - Forms submitted during the last 13 days of the student's current period of study may not be accepted.
Day Month Year	Day Month Year	

Program of Study _____

Signature of Institution official _____

Day Month Year

Is student enrolled in an e-learning/distance education program during the period of study reported in this section? yes no

Is student participating in practical training (e.g., internship/residency/articling) or in a post-doctoral program during the period of study reported in this section? yes no

Is student studying on a full-time basis? yes no

Section 4: Change in Status (to be completed by the institution)

Indicate the reason for the change in status.

Early withdrawal from studies

Course load reduced below 60% of a full course load (or below 40% for students with permanent disabilities)

Signature of Institution official _____

Effective date of change in status

Day Month Year

Day Month Year

INFORMATION FOR STUDENTS

What Is Interest-Free Status?

Interest-free status means that if you are currently enrolled in full-time studies and you have previous full-time student loans, you do not have to start repaying your previous loan(s) during your current period of study. The Government of Canada and/or the Province of Ontario will pay the interest on your loan(s) on your behalf. When you are no longer studying on a full-time basis, however, you will be required to start repaying your loan(s) beginning on the first day of the 7th month after the end of your last period of study.

How Do I Qualify?

You must have negotiated student loans prior to your current academic year, you must be a qualifying student, you must not have defaulted on any previous student loans, and you must submit the required form by the deadline date set out below.

You are a qualifying student if you are enrolled either in an approved program of study at an approved postsecondary institution for the period of study in question taking at least the minimum required course load, or at a secondary school within the meaning of the *Education Act* taking at least the minimum required course load, or at a designated institution as defined in the *Canada Student Financial Assistance Act* taking at least the minimum required course load.

The minimum required course load is 60 per cent of what the institution considers to be a full course load for the period of study in question or 40 per cent of what the institution considers to be a full course load in the case of a student with a disability.

Students participating in practical training required for acceptance in a professional corporation or for the practice of a trade or profession (e.g., medical internship/residency, dietetic internship, internships for other professions, apprenticeship programs, articling) or in post-doctoral programs are not eligible for interest-free status.

How Do I Apply?

- If you currently are enrolled on a full-time basis and you are not receiving OSAP for your current period of study, you and your institution must complete this form.
- If you currently are enrolled on a full-time basis and you are receiving OSAP for your current period of study, do not complete this form. You must complete the Confirmation of Enrolment form that will be given to you by your financial aid office when you register for and begin classes. If you are attending a postsecondary institution outside of Ontario, the ministry will send the form to you directly.

The information provided by you and your institution will be used to notify the National Student Loans Service Centre (NSLSC) and/or any financial institution(s) holding your previous student loan(s) that you are still in school and that your previous full-time loans are to be placed into interest-free status.

When Do I Apply?

- Submit your form during your current period of study and no later than 6 months after your last period of study end date. For example, if you are in studies on October 15, 2009 and your last period of study end date was April 30, 2009, then you must submit this form no later than October 31, 2009. If you submit your form after this deadline, but before the end of your current study period, your eligibility for and the duration of your interest-free period may be affected.
 - For Ontario Student Loans: You may be eligible for interest-free status for your entire period of study.
 - For Canada Student Loans: Your interest-free period will begin on the date your form is processed. You will have to pay the interest that accrued on your loans from the start of your current period of study to the date your form is processed.
- Forms submitted during the last 13 days of your current study period may not be accepted. **Forms submitted after the end of your current study period will not be accepted.** Please check with the financial aid office at your institution for further details.

Where do I Submit My Form?

- If you are attending a postsecondary institution in Ontario, submit the completed form to the financial aid office at your postsecondary institution.
- If you are attending a postsecondary institution outside Ontario or a secondary school, the completed form must be received by the Ministry no later than the deadline dates set out above. Send the form to the following address: Ministry of Training, Colleges and Universities, PO Box 4500, Thunder Bay, ON P7B 6G9.
- Misdirected forms will not be backdated.

What if I Change My Status?

If you withdraw from studies or if you reduce your course load to less than 60 per cent of a full course load (or 40 per cent if you are a student with a permanent disability), you must notify your financial aid office immediately so that your period of study end date can be adjusted. These changes will mean that you will have to start repaying your loans.

What are My Legal Obligations?

- The *Ministry of Training, Colleges and Universities Act* and its Regulations set out the legal rights and obligations of a student in respect on Ontario Student Loans. The *Canada Student Financial Assistance Act* and Regulations and the *Canada Student Loans Act* and Regulations set out the legal rights and obligations of a student in respect of Canada Student Loans. The Acts and Regulations prevail in the case of uncertainty or dispute.
- You must notify your financial aid office immediately if there is any change in your class attendance, course load, or program of study so that your period of study end can be adjusted. If you are a student studying outside of Ontario or a secondary school student, you must provide written notification of any change to the ministry.
A change in your period of study end may accelerate the date on which you will be required to begin repayment of your student loan(s). A change in your status and/or period of study end may affect your eligibility and the type and amount of assistance that you are entitled to receive. You must promptly notify the ministry, the NSLSC, and any financial institution(s) holding your previous student loan(s), in writing, of any change in your name or address. You can change your address on the OSAP website, at <http://osap.gov.on.ca>, and on the NSLSC website at <http://www.canlearn.ca>.
- Within six months of ceasing to be a full-time student, you must contact the NSLSC, and/or any financial institution(s) holding your student loan(s) to consolidate your loans. Your Consolidation Agreement(s) will set out the repayment terms.

INFORMATION FOR POSTSECONDARY INSTITUTIONS

The student's postsecondary institution must complete Sections 2 and 3 of the Continuation of Interest-Free Status/ Confirmation of Enrolment form. This information will be used to confirm that the student is currently enrolled in full-time postsecondary studies in an approved program of study at an approved institution.

If the student withdraws or reduces their course load to less than full-time status, the institution must notify the Ministry by completing Section 4 of a new Continuation of Interest-Free Status/ Confirmation of Enrolment form and submitting the form to the ministry.