



**Ontario Student Assistance Program**

**2024-25**

# **OSAP Application for Full-Time Students**

- For students taking 60% or more of a full course load (40% or more of a full course load for students with a permanent disability or a persistent or prolonged disability)
- For programs starting anytime between August 1, 2024 and July 31, 2025

## What is OSAP?

The Ontario Student Assistance Program (OSAP) is a financial aid program that can make it easier for students to go to college or university. Both the provincial and federal governments provide this money. The program offers funding for school through two kinds of money:

- Grants: Money that you keep
- Loan: Money that you pay back

By completing this OSAP application, you're automatically considered for both grants and a loan.

## Who can use this application?

Use this application to apply for funding through OSAP. In order to use this application, you must be:

- Taking 60% or more of a full course load (or 40% or more of a full course load if you have a permanent disability or a persistent or prolonged disability).
- Taking a program that starts anytime between August 1, 2024 and July 31, 2025.
- Enrolled in a program that is at least 12 weeks long.
- Going to a postsecondary school that is approved for OSAP. Go to the OSAP website ([ontario.ca/osap](https://ontario.ca/osap)) and select "Approved schools" to find out if your school is approved for OSAP.
- An Ontario resident who is a Canadian Citizen, Permanent Resident or Protected Person.

## Financial assistance information for students with disabilities

Students with disabilities may be eligible for additional funding to help pay for their postsecondary education. If you have a permanent disability or a persistent or prolonged disability, you could be eligible for full-time OSAP funding if you're studying at 40% or more of a full course load.

## Instructions

Follow the instructions below to ensure that your OSAP Application for Full-Time Students is processed without delay.

### Step 1: Application form

Complete and sign all required sections of this application form. Definitions are provided at the end of this package and are identified throughout the application. A complete application includes the following:

- All pages of the application form.
- Your (and your spouse's/parent's, if applicable) signed Consents, Declarations and Signature pages.

### Step 2: Required documents

Documents may be required to support the information that you provided in the application. If documentation is required, the question will be labelled accordingly. You can find complete details about required documents after the application form.

### Step 3: Program information form

If you are going to school outside of Ontario (see exceptions below), you must send the Program Information Form (PIF) that appears on page 44 to your school.

- As the completed PIF must be included as part of your application package, you must request that the school return the form to you.

**Exceptions:**

If you are going to McGill University (Quebec), Concordia University (Quebec) or Dalhousie University (Nova Scotia), your school does not need to complete the Program Information Form.

**Step 4: Submit your application**

Your completed application package must be received by your financial aid office no later than 60 days before the end of your 2024-25 study period.

- **If you're going to school in Ontario**, send your application package to the financial aid office at your school.
- **If you're going to school outside of Ontario**, send your application package to the ministry at the following address:

Student Financial Assistance Branch  
Ministry of Colleges and Universities  
PO Box 4500  
189 Red River Road, 4th Floor  
Thunder Bay, Ontario  
P7B 6G9

General inquiry telephone service is available Monday to Friday, 8:30 AM – 4:30 PM  
(Eastern Standard Time)  
Telephone: 807-343-7260.  
Toll-free in North America: 1-877-OSAP-411 or 1-877-672-7411  
TTY: 1-800-465-3958

**What's next**

Your application will be processed to ensure that all information is complete and valid. Some of the information that you provide (e.g., name and income) will be verified with third parties.

The ministry will mail you information about the status of your application. To stay up-to-date on the latest status of your OSAP account, you can check online at [ontario.ca/osap](https://ontario.ca/osap). To access your online account, you'll need your OSAP Access Number (OAN) and password. If you don't know your OAN and/or password, you can do one of two things:

- Go to, or book a videoconference appointment (if available) with a financial aid office at any public college or university in Ontario to get your OAN and/or a temporary password. You must present proof of your Social Insurance Number (SIN) and government-issued photo identification to confirm your identity; or
- Complete the "OSAP Website: Forgot Password and/or OSAP Access Number" form to get your OAN and/or a temporary password by mail. This form is available on the OSAP website under the "Forms" section.

**Questions?**

Information about OSAP is available at [ontario.ca/osap](https://ontario.ca/osap). You can also get help from your financial aid office. Refer to Step 4 for details on who you should contact.



Ministry of Colleges and Universities  
Student Financial Assistance Branch



---

## **PART 1: Registration and your profile**

### **New user agreement**

Before you can apply for financial assistance under the Ontario Student Assistance Program (OSAP), and/or the Ontario Learn and Stay Grant, you must register as a new user. When you register, you will be asked to provide basic personal information for your personal profile on your OSAP account. This information includes your name, date of birth, gender, contact information, Social Insurance Number and other identification numbers, such as Ontario Education Number, if you have them. The necessary information will be used to create your OSAP Access Number (OAN). Your OAN will be your user identification for the OSAP website. If you want to use the OSAP website, you must go to, or book a videoconference appointment (if available) with, your financial aid office to obtain your OAN and/or a temporary password. Otherwise, you can complete the "OSAP Website: Forgot Password and/or OSAP Access Number" form. This form is available on the OSAP website under the "Forms" section.

### **Collection, use and disclosure of personal information**

Your personal information will be collected and used by the Ministry of Colleges and Universities (ministry), the National Student Loans Service Centre (NSLSC), your school, and other authorized agents in order to administer OSAP and/or the Ontario Learn and Stay Grant.

The ministry may collect, use and disclose your personal information to administer OSAP under the authority of the *Ministry of Training, Colleges and Universities Act*, R.S.O. 1990, c. M.19, as amended, and R.R.O. 1990, Reg. 774, R.R.O. 1990, Reg. 775, O. Reg. 268/01, O. Reg. 282/13, O. Reg. 70/17, O. Reg. 768/20, and O. Reg. 82/23 made under the Act, as amended.

The ministry will disclose your name, date of birth, gender and SIN to Employment and Social Development Canada (ESDC) to verify that the personal information you have provided matches the personal information contained in the Social Insurance Registration Office

When you apply for OSAP assistance and/or the Ontario Learn and Stay Grant, the information from your OSAP personal profile will be used to automatically populate your application. The ministry may ask you to enter additional information that may be added to your personal profile. Any subsequent OSAP and/or Ontario Learn and Stay Grant application(s) that you submit will include information from your updated personal profile. The notice on the application will explain how the ministry intends to use and disclose all personal information requested as part of that application. If you have any questions about the collection, use or disclosure of your personal information you can contact the Director, Student Financial Assistance Branch, Ministry of Colleges and Universities, PO Box 4500, 189 Red River Road, Thunder Bay, Ontario P7B 6G9 or call (807) 343-7260.

**Consent to indirect collection and disclosure of personal information**

Your personal information will be collected and exchanged by the ministry with the ESDC, NSLSC, your school, and other authorized agents in order to administer OSAP and/or the Ontario Learn and Stay Grant.

I agree that:

- The ministry can disclose my name, date of birth, gender and SIN to Employment and Social Development Canada (ESDC) and indirectly collect and exchange personal information about me with ESDC to verify that the personal information I have provided matches the personal information contained in the Social Insurance Registration Office. This verification is solely for the purpose of confirming the accuracy of my identification information for the creation of and subsequent updates to my personal profile.
- The information contained within my personal profile will be used as part of any OSAP and/or Ontario Learn and Stay Grant application(s) that I submit.
- When I provide additional personal information in connection with an OSAP and/or Ontario Learn and Stay Grant application(s), the information may be added to my personal profile. Any subsequent OSAP application(s) that I may submit will include information from my updated personal profile.
- The ministry and/or one of its authorized third party administrators such as financial aid office staff at a postsecondary school will have access to the information contained within my personal profile, and can change information based on direction that I provide (e.g., submitting a paper application with updated information).

**Updates to Personal Profile Information**

You are responsible for keeping your personal profile information on your OSAP account up to date. This includes information that pertains to OSAP and/or Ontario Learn and Stay Grant application(s).

I agree that:

- I am responsible for ensuring that my personal profile information is up to date.
- I will update my personal profile information where there is a change to my personal information that I can update myself, such as an address change.
- I will request a change in writing to either the ministry, its contractors, agents, or other authorized third-party administrators for personal information that I cannot update myself (for example, name change).
- I may be asked to provide documentation to the ministry, its contractors, agents, or one of its authorized third-party administrators to support specific changes to information contained within my personal profile (for example, name change).

**I have read and give my consent to the indirect collection and disclosure of my personal information and also understand and agree to the terms and conditions outlined above.**

**Signature of applicant:**

--

**Date:**

Day

Month

Year

--	--	--	--	--	--	--	--	--	--



A permanent Canadian address is mandatory. If you don't have one, enter the address of a friend or relative living in Canada. Your mail will be sent to this address unless you provide a different address in the "Mailing address" section below.

\_\_\_\_\_

Age Group	Percentage
18-24	15%
25-34	25%
35-44	30%
45-54	20%
55-64	10%
65+	10%

\_\_\_\_\_

1

Age Group	Should Do More (%)	Should Not (%)
18-29	68	32
30-39	62	38
40-49	60	40
50-59	63	37
60-69	61	39
70+	58	42

Age Group	Number of People
13-17	95
18-24	65
25-34	85
35-44	65
45-54	65
55-64	95
65-74	65
75-84	65
85-94	65
95+	65

☐ Yes☐ No

Response	Percentage
Yes	85%
No	15%

Mode of transport	Number of people
Car	8
Train	2
Bus	2
Bicycle	8
On foot	2

If you want someone such as a family member or friend to have access to your account information (e.g., call on your behalf) you can provide that person's first and last name and date of birth. You can indicate as many people as you want – just remember that your file contains a lot of personal information that you want to keep secure. Please ensure that you read the authorization prior to submitting the request.

The person(s) you indicate will stay on file for a five-year period starting from when you submit the request. The date that the person(s)'s access is valid until will be provided. You can change who has access to your account information at any time.

- If you already applied for OSAP and told us about someone that you'd like to have access to your account, you can log into the OSAP website and check your profile for complete details. If you're planning to attend a public college or university in Ontario, you can also contact the financial aid office at your school to add or remove someone.
- If you want to provide access to more than two people, provide the person's name and date of birth on a separate sheet and attach it to this application.

**Do you want to give access to your information to a family member, friend or someone close to you?**

☐ Yes☐ No

**If “Yes”, provide details below and sign the declaration in item 720.**

**705 First name:**

A horizontal number line with 15 tick marks, labeled from 1 to 15.

Month Day Year

**715 First name:**

Month Day Year



**Access to your OSAP information (continued)**

I authorize the ministry or one of its authorized users (e.g., financial aid office staff at a postsecondary school) to release to the person(s) named in this section any information provided for the purposes of administering the Ontario Student Assistance Program (OSAP) and/or the Ontario Learn and Stay Grant, including information related to any financial assistance I may apply for or have already applied for. This consent is valid for a five-year period starting from when I submit this consent. I understand that I can either amend or revoke my consent for the person(s) named here or extend this consent for an additional five-year period.

**720 Signature of applicant:****Date:**

Day

Month

Year

--	--	--	--	--	--	--	--	--	--	--	--	--	--	--

**Additional information****175 Are you currently in high school full-time?**

See "Full-time high school" in Definitions section

☐ Yes☐ No

If "Yes", complete 175 a)

If "No", complete 175 b)

**175 a) When will you graduate or leave full-time high school?**

Month      Year

--	--	--	--	--	--	--	--	--	--

**175 b) When did you last attend high school full-time?**

Month      Year

--	--	--	--	--	--	--	--	--	--

**165 Do you want to self-identify as a student with a disability?**

Students who self-identify as having a permanent disability or a persistent or prolonged disability may be eligible for additional funding and/or supports. You will be required to provide supporting documentation that verifies the disability.

☐ Yes☐ No

If "Yes", complete 165 a)

**165 a) Is your disability permanent?**

See "Disability statuses" in Definitions section

☐ Yes - see Required documents section☐ No

If "No", complete 165 b)

**165 b) Is your disability persistent or prolonged?**☐ Yes - see Required documents section☐ No

--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--

**170 What is your current citizenship status?**

See Definitions section for a list of all citizenship statuses

- ☐ Canadian Citizen
- ☐ Permanent Resident - See Required documents section
- ☐ Protected Person - See Required documents section
- ☐ Other

**Are you registered as a Status Indian under the *Indian Act*?**

Note: full-time or part-time students who are not Canadian Citizens but are registered under the *Indian Act* are eligible for money from the federal government only. You may be required to provide documentation to demonstrate your status. Be advised that to be eligible to apply for OSAP for Microcredentials or the Ontario Learn and Stay Grant, you must be a Canadian Citizen, Permanent Resident, or a Protected Person.

- ☐ Yes
- ☐ No

**450 Were you ever in the permanent care of a Children's Aid Society or Child and Family Services Agency?**

Students who were previously in the care of a Children's Aid Society or Child and Family Services Agency may be eligible for specific programs under OSAP.

See "Children's Aid Society or Child and Family Services Agency" in the Definitions section

- ☐ Yes
- ☐ No

**If "Yes", complete item 451****451 One of the following statements applies to me:**

- I'm currently in extended society care in Ontario (previously called Crown ward);
- I'm currently subject to a customary care agreement in Ontario;
- I'm currently subject to protection custody order;
- I'm currently receiving support under a Voluntary Youth Services Agreement;
- I'm currently receiving an allowance or other transitional support from a Children's Aid Society or Child and Family Services Agency in Ontario;
- I was eligible to receive an allowance or other transitional support from a Children's Aid Society or Child and Family Services Agency in Ontario when I was 18 to 21 years of age.

See "Extended Society Care", "Customary Care" and "Allowance or other transitional support" in the Definitions section.

- ☐ Yes - See Required documents section
- ☐ No

**If "No", complete item 456**

**456 Were you eligible to receive an allowance or other transitional support from a Children's Aid Society or Child and Family Services Agency in Ontario when you were 22 to 23 years of age?**

See "Extended Society Care", "Customary Care" and "Allowance or other transitional support" in the Definitions section.

☐ Yes - See Required documents section

☐ No

**If "No", complete item 452**

**452 Were you adopted in Ontario through a public adoption on or after August 1, 2013?**

Students who were adopted in Ontario through a public adoption on or after August 1, 2013 may be eligible for specific programs under OSAP.

See "Public adoption" in the Definitions section

☐ Yes - See Required documents section

☐ No

**195 Do you want to self-identify as a Francophone student?**

See "Francophone student" in the Definitions section

☐ Yes

☐ No

**453 Do you want to self-identify as Indigenous? In the context of this question, an Indigenous person in Canada is a person who identifies as First Nations (Status/Non-Status), Métis or Inuit.**

Students who self-identify as Indigenous may be eligible for specific programs under OSAP once supporting documentation is accepted.

☐ Yes - See Required documents section.

☐ No

**If "Yes", complete items 454 and 455.**

**454 Select the description(s) that you self-identify as:**

☐ First Nation (Status/Non-Status)

☐ Métis

☐ Inuk (Inuit)

☐ I use an alternative term to describe my Indigenous ancestry and/or identity (e.g., Anishinaabe, Treaty 3).

Specify:

--

**455 Your postsecondary school may have additional funding available for Indigenous students. Indicate "Yes" if you would like OSAP to share your information with your school for the sole purpose of considering you for further financial support.**

☐ Yes

☐ No

## OFFICE USE ONLY

Day    Month    Year

095 Institution code:

\_\_\_\_\_

**500 What is the name of the school you plan to attend (e.g., York University)?**

**511 What is the address of the school you plan to attend?**

**Street number and name, rural route, or post office box:**

\_\_\_\_\_

**City, town, or post office:**

\_\_\_\_\_

Country:

\_\_\_\_\_

Province or state:

**Postal code/zip code:**

Age group	Number of people
15-24	80
25-34	40
35-44	40
45-54	80
55-64	40
65-74	40
75+	80

**105 Student number at your school, if you know it:**

**515 What is the name of your program (e.g., Business Accounting, Chemical Engineering)?**

A horizontal number line starting at 0 and ending at 100. There are major tick marks at intervals of 10, labeled 0, 10, 20, 30, 40, 50, 60, 70, 80, 90, and 100. The number 100 is written at the far right end of the line.

**520 What are the start and end dates of your 2024-25 study period?**

See “Study period” in the Definitions section

**From**  
Month Day Year

To  
Month Day Year

\_\_\_\_\_

**530 Which year of your program will you be entering (e.g., year 1, year 2)?**

1

**535 What is the total number of years in your program (e.g., 3 years, 4 years)?**

11

--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--

**Section B: Information on your 2024-25 study period (continued)****525 What will be your level of study?**

- ☐ Diploma
- ☐ Certificate
- ☐ Bachelor's degree
- ☐ Master's degree
- ☐ Doctoral degree

**540 Are you taking a cooperative education (co-op) program?**

- ☐ Yes
- ☐ No

**545 What percentage of a full course load will you be taking?**

See "Course load" in the Definitions section

--	--	--	--

 %**550 Are you taking all of your courses online, through correspondence or distance education?**

- ☐ Yes
- ☐ No

**166 Are you a Deaf, deaf, deafened, or hard-of-hearing student planning to attend a postsecondary school outside Canada where the only or principal language of instruction for your program of study is Quebec Sign Language (LSQ) or American Sign Language (ASL)?**

See "American Sign Language (ASL)" in the Definitions section

- ☐ Yes
- ☐ No

**Complete item 196 if you indicated "Yes" to item 195 on page 11**

**196 Are you taking 60% of a full-time course load in French (40% if you are a student with a permanent disability or a persistent or prolonged disability)?**

- ☐ Yes
- ☐ No

Note: When your OSAP funding is released, a portion of your funding may be sent directly to your school to pay your tuition and other school-related fees on your behalf. Any remaining funding will be deposited directly into your bank account. Check your school student account to see how much OSAP will be applied against your bill and if you have a remaining balance. To find out more, contact the financial aid office at your school.

--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--

**Section C: Current situation**

This section is used to decide who else must provide information on your application (e.g., if you are married, we need information from your spouse).

**What is your current status?****200 ☐ Married**

See Required documents section

**Do you have dependent children?**

See "Dependent children" in the Definitions section

☐ Yes

☐ No

Go to Section D, Part 1.

**210 ☐ In a common-law relationship**

See "Common-law" in the Definitions section. See Required documents section

**Do you have dependent children?**

See "Dependent children" in the Definitions section

☐ Yes

☐ No

Go to Section D, Part 1.

**220 ☐ Sole-support parent with dependent children**

See "Sole-support parent" in the Definitions section

**221 What is your marital status?**

See Required documents section

☐ Separated

☐ Divorced

☐ Widowed

☐ Never married

Go to Section D, Part 2.

**233 ☐ Single**

If you selected "Single", complete item below

**235 Have you been out of high school for at least 6 years as of the start of your 2024-25 study period?**

☐ Yes

☐ No

If "Yes", go to Section D, Part 2.

If "No", go to item 240.

--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--

**Section C: Current situation (continued)**

**240 Have you been out of high school for at least 4 years as of the start of your 2024-25 study period?**

☐ Yes

☐ No

Go to item 250.

**250 By the time you start your 2024-25 study period, do you expect to have worked full-time for at least 24 months in a row? Do not include months of full-time study in high school, college or university.**

See “Full-time work” in the Definitions section

☐ Yes

☐ No

If “Yes”, go to Section D, Part 2.

If “No”, go to item 230.

**230 Are you separated, divorced, or widowed and have NO dependent children living with you?**

☐ Yes

☐ No

If “Yes”, complete item 231, then go to Section D, Part 2.

If “No”, go to item 265.

**231 What is your marital status?**

See Required documents section

☐ Separated

☐ Divorced

☐ Widowed

Go to Section D, Part 2.

**265 Are both of your parents deceased?**

See “Parent” in the Definitions section

See Required documents section

☐ Yes

☐ No

If “Yes”, go to Section D, Part 2.

If “No”, go to Section D, Part 3.

Note: If you indicated “Yes”, in item 451 on page 10 then go to Section D, Part 2.

**If you indicated “Yes” in item 240 and “No” in item 235, on the previous page, check the box below if you do NOT want to provide parental information on your 2024-25 OSAP application.**

☐ I do **NOT** want to provide parental information on my 2024-25 OSAP application. By not providing parental information, I understand that I will not be considered for the Ontario portion of the Canada-Ontario Integrated Student Loan, Ontario grant, or Student Access Guarantee funding.

--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--

## Section D: Ontario residency

Based on the item you selected in Section C, check the FIRST statement that best describes your current residency situation.

---

**Part 1:** If you checked item 200 or 210 in Section C, check the FIRST statement that best describes your current residency situation:

- 300 ☐ I have lived in Ontario all of my life.
- 305 ☐ As of the start of my studies, Ontario is the last province in which I lived (or will have lived) for at least 12 months in a row, without including months of full-time college or university studies.  
See "Full-time college or university studies" in the Definitions section
- 310 ☐ My spouse has lived in Ontario all of their life.
- 315 ☐ As of the start of my studies, Ontario is the last province in which my spouse lived (or will have lived) for at least 12 months in a row, without including my spouse's months of full-time college or university studies.
- 325 ☐ I live in Ontario and one of the following statements is true:
- I have lived in Canada for less than 12 months in a row;
  - My spouse has lived in Canada for less than 12 months in a row; or
  - My spouse and I have not lived in any Canadian province for 12 months in a row.
- See Required documents section
- 330 ☐ I live in Ontario AND none of the previous statements apply to me.  
See Required documents section

---

**Part 2:** If you checked item 220 or 233 and you selected "Yes" to 235, 250, 230, 265 or selected "Yes" to item 451 or 456 on page 10, check the FIRST statement that best describes your current residency situation:

- 300 ☐ I have lived in Ontario all of my life.
- 305 ☐ As of the start of my studies, Ontario is the last province in which I lived (or will have lived) for at least 12 months in a row, without including months of full-time college or university studies.  
See "Full-time college or university studies" in the Definitions section
- 325 ☐ I live in Ontario and one of the following statements is true:
- I have lived in Canada for less than 12 months in a row, without including months of full-time college or university studies;
  - I have not lived in any Canadian province for 12 months in a row.
- See Required documents section
- 330 ☐ I live in Ontario AND none of the previous statements apply to me.  
See Required documents section



**Part 3:** If you selected “No” to item 265 in Section C and “No” to item 451 on page 10, check the FIRST statement that best describes your current residency situation:

- 300** ☐ I have lived in Ontario all of my life.
- 305** ☐ As of the start of my studies, Ontario is the last province in which I lived (or will have lived) for at least 12 months in a row, without including months of full-time college or university studies.
- See “Full-time college or university studies” in the Definitions section
- 320** ☐ As of the start of my studies, Ontario is the last province in which my parents lived (or will have lived) for at least 12 months in a row.
- 325** ☐ I live in Ontario and one of the following statements is true:
- I have lived in Canada for less than 12 months in a row;
  - My parent(s) have lived in Canada for less than 12 months in a row; or
  - My parent(s) and I have not lived in any Canadian province for 12 months in a row.
- See Required documents section
- 330** ☐ I live in Ontario AND none of the previous statements apply to me.
- See Required documents section

---

## Section E: Personal information

**610 Have you ever filed for bankruptcy or initiated a related event, including a Consumer Proposal or Orderly Payments of Debts?**

See “Bankruptcy or related event” in the Definitions section

☐ Yes

See Required documents section

☐ No

**If “Yes”, complete items 611 to 613 below.**

**611 Is your bankruptcy discharged?**

See “Discharged or fully performed bankruptcy-related event” in the Definitions section

☐ Yes

☐ No

**612 What is the date you filed for bankruptcy or initiated a related event?**

Please ensure the date you filed for bankruptcy or initiated a related event is reported correctly.

Month Day Year

--	--	--	--	--	--	--	--	--	--

**613 Have you ever filed for any other bankruptcies or related events?**

See “Bankruptcy or related event” in the Definitions section

☐ Yes

☐ No

**555 Will you be living with your parent(s) during your 2024-25 study period?**

☐ Yes

☐ No

--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--

**Section F: Income and assets**

Enter amounts in dollars only. Do not enter cents or use periods or commas. If the amount is not applicable or negative, enter (0).

**Income received in 2023**

Complete items 635 and 636 if you selected "Yes" to item 200, 210, 220, 230, 235, 240 or 250 in Section C.

**635 Total gross income from line 15000 of your 2023 Canadian income tax return:**

If you have not filed a 2023 tax return, enter an estimate.

Note: Splitting your pension income or receiving Universal Child Care Benefits - if you entered amounts in lines 21000 and/or 11700 on your tax return, subtract those amounts from line 15000.

See "Income splitting" in the Definitions section.

--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--

**636 All foreign income and Canadian non-taxable income received in 2023:**

See "Foreign income and Canadian non-taxable income" in the Definitions section

--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--

See Required documents section

**Income received before your study period****601 Do you expect to receive social assistance from Ontario Works (OW) or Ontario Disability Support Program (ODSP) in the month before the start of your study period?**

Example: If you're starting school September 12, 2024, let us know if you expect to receive OW or ODSP during the period of August 1, 2024 to September 12, 2024.

☐ Yes

☐ No

**If "Yes", indicate source of income:**

☐ Ontario Works (also known as social assistance)

☐ Ontario Disability Support Program

**Section F: Income and assets (continued)****Income received during your study period**

**626 Do you expect to receive scholarships, bursaries, and/or awards during your study period?**

See "Scholarships, bursaries and/or awards" in the Definitions section

☐ Yes

☐ No

**If "Yes", indicate the estimated amount:**

--	--	--	--	--	--	--	--	--	--

**630 Do you expect to receive income from any government programs during your study period?**

See "Income from government programs" in the Definitions section

☐ Yes

☐ No



**Section F: Income and assets (continued)****623 Do you expect to earn or receive any other income totalling more than \$5,600 per term during your study period?**

Your OSAP assessment will take into account any amount of income you earn or receive earnings over \$5,600 per term when calculating the amount of OSAP funding you are eligible to receive. If you expect to earn or receive any other income totalling more than \$5,600 per term during your study period (e.g., income from employment, Teaching or Research Assistantships, Long-Term Disability Benefits, child support and/or spousal support, rental income, investment income including interest and dividends, support provided through the Wage Earner Protection Program) you must report the full amount here. You may be required to provide proof of any income earned or received during your study period.

See "Term of study" in the Definitions section

☐ Yes

☐ No

**If "Yes", estimate the amount of income you will earn or receive during your entire 2024-25 study period:**

--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--

**Assets****660 Do you and/or your spouse (if applicable) expect to have Registered Retirement Savings Plans (RRSPs) as of the start of your study period?**

See "RRSP" in the Definitions section

☐ Yes

☐ No

**If "Yes", enter the total net value:**

See "Net value of RRSP" in the Definitions section

--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--

**670 Do you and/or your spouse (if applicable) expect to have other assets as of the start of your study period?**

See "Other assets" in the Definitions section

☐ Yes

☐ No

**If "Yes", enter the amount:**

--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--

**This page determines how many dependent children that you have for each age group. If you don't have children in an age group, enter zero (0).**

**400 Children 0-11 years of age:**



Provide details about your child(ren) in “Children details” section below

1

No details are required below

1

Provide details about your child(ren) in the section below

If you listed children in item 400 or 411, complete the section below. If you have more than five children, provide the information requested in a separate letter and attach it to this application.

**730 First name:**

\_\_\_\_\_

## Month    Day        Year

\_\_\_\_\_

Do not include costs covered by other government funding (e.g., child care subsidies).

Responsibility	Percentage
Current government	85%
Opposition	15%

**Child 2****735 First name:**

--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--

**736 Last name:**

--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--

**737 Date of birth:**

Month Day Year

--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--

**738 Child care (daycare, caregiver) costs during your 2024-25 study period:**

Do not include costs covered by other government funding (e.g., child care subsidies).

--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--

**Child 3****740 First name:**

--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--

**741 Last name:**

--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--

**742 Date of birth:**

Month Day Year

--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--

**743 Child care (daycare, caregiver) costs during your 2024-25 study period:**

Do not include costs covered by other government funding (e.g., child care subsidies).

--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--

**Child 4****745 First name:**

--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--

**746 Last name:**

--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--

**747 Date of birth:**

Month Day Year

--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--

**748 Child care (daycare, caregiver) costs during your 2024-25 study period:**

Do not include costs covered by other government funding (e.g., child care subsidies).

--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--

--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--

**Child 5****750 First name:**

--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--

**751 Last name:**

--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--

**752 Date of birth:**

Month   Day   Year

--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--

**753 Child care (daycare, caregiver) costs during your 2024-25 study period:**

Do not include costs covered by other government funding (e.g., child care subsidies).

--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--

**Section H: Parent information**

If you selected “No” to item 265 in Section C, your parent(s) must complete this section. Parent refers to your birth or adoptive parent(s), step-parent, or official sponsor(s).

Note: If you indicated “Yes” to item 451 on page 10, you do not have to complete this section.

**Parent’s marital status****Are your parents married to each other or in a common-law relationship with each other?**

See “Common-law relationship” in the Definitions section

☐ Yes - both parents must complete this section and sign Section J.☐ No**If “No” complete item 800****800 Is the parent that you currently live with remarried or in a common-law relationship?**

Note: If you moved to go to school, base your response on the parent you lived with before moving.

☐ Yes - the parent you currently live with (or lived with before moving) and their new spouse or common-law partner must complete this section, and sign Section J.☐ No**If “No” complete item 802****802 What is the marital status of your parent?**☐ Divorced☐ Separated☐ Widowed☐ Single

The parent you currently live with (or lived with before moving) must complete Parent 1 Information below and sign Section J.



--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--

**Parent 1 information**

- ☐ **Extenuating Parental Circumstances:** Due to unusual and extenuating circumstances I am unable to provide information about Parent 1 because:
- I am estranged from or have been disowned by my parent(s) (i.e., a serious rift in the family has resulted in a severe and/or permanent breakdown in the parent-child relationship); **or**
  - My parent(s) is/are unable to sign required OSAP documentation due to situations such as unrest or civil war in the country that they live, their being in a refugee camp, or their whereabouts being unknown because of the political climate in their country.

I understand that I must provide all required documentation before my claim can be considered.  
See Required documents section.

**Note:** Do not complete the Parent 1 information items below if you've checked this box.

**832 Parent 1's first name:**

--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--

**831 Parent 1's last name:**

--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--

**834 Parent 1's date of birth:**

Month Day Year

--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--

**833 Parent 1's postal code:**

If your parent does not live in Canada, enter XXXXXX.

--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--

**821 Is Parent 1's home within 30 km of the college or university you plan to attend in the 2024-25 academic year?**

☐ Yes

☐ No

**830 Does Parent 1 have a Social Insurance Number (SIN)?**

☐ Yes

☐ No

**If "Yes", provide SIN below:**

**820 Parent 1's SIN:**

--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--

**Income reported on Parent 1's 2023 Canadian Income Tax return**

Enter amounts from your parent's 2023 Canadian Income Tax return. If it has not been filed for 2023, estimate the amounts.

Enter amounts in dollars only. Do not indicate cents or use commas or periods. If the amount is not applicable or negative, enter zero (0).

**840 Total gross income from line 15000 of Parent 1's 2023 Canadian income tax return:**

If estimating income, do not include tax-free benefits or refundable tax credits (e.g., Canada Child Benefit, Ontario Trillium Benefit).

Pension income splitting and Universal Child Care Benefits information: If your parent is splitting their pension income and entered an amount on Line 21000 of their 2023 Canadian income tax return, subtract the amount entered on line 21000 from the amount on line 15000. Enter the revised amount. If your parent is receiving Universal Child Care Benefits and entered an amount on line 11700 of their 2023 Canadian income tax return, subtract the amount entered on line 11700 from the amount on line 15000. Enter the revised amount.

--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--

**870 Parent 1's Canada Pension Plan contribution from lines 30800 and 31000:**

--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--

**880 Parent 1's Employment Insurance premiums from line 31200:**

--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--

**890 Parent 1's total tax payable from line 43500:**

If Parent 1 entered data on line 42100 and/or 42200 on their 2023 Canadian Income Tax return, subtract the amount(s) from line 43500. Enter the revised amount in this item.

--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--

**Income from all other sources**

Enter amounts in dollars only. Do not enter cents or use periods or commas. If the amount is not applicable or negative, enter zero (0).

**850 All foreign income and Canadian non-taxable income Parent 1 received in 2023:**

See "Foreign income and Canadian non-taxable income" in the Definitions section

See Required documents section

--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--

--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--

**Parent 2 information**

- ☐ **Extenuating Parental Circumstances:** Due to unusual and extenuating circumstances I am unable to provide information about Parent 2 because:
- I am estranged from or have been disowned by my parent(s) (i.e., a serious rift in the family has resulted in a severe and/or permanent breakdown in the parent-child relationship); **or**
  - My parent(s) is/are unable to sign required OSAP documentation due to situations such as unrest or civil war in the country that they live, their being in a refugee camp, or their whereabouts being unknown because of the political climate in their country.

I understand that I must provide all required documentation before my claim can be considered.  
See Required documents section.

**Note:** Do not complete the Parent 2 information items below if you've checked this box.

**837 Parent 2's first name:**

--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--

**836 Parent 2's last name:**

--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--

**839 Parent 2's date of birth:**

Month Day Year

--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--

**838 Parent 2's postal code:**

If your parent does not live in Canada, enter XXXXXX.

--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--

**822 Is Parent 2's home within 30 km of the college or university you plan to attend in the 2024-25 academic year?**

☐ Yes

☐ No

**835 Does Parent 2 have a Social Insurance Number (SIN)?**

☐ Yes

☐ No

**If "Yes", provide SIN below:**

**825 Parent 2's SIN:**

--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--

**Income reported on Parent 2's 2023 Canadian Income Tax return**

Enter amounts from your parent's 2023 Canadian Income Tax return. If it has not been filed for 2023, estimate the amounts.

Enter amounts in dollars only. Do not indicate cents or use commas or periods. If the amount is not applicable or negative, enter zero (0).

**845 Total gross income from line 15000 of Parent 2's 2023 Canadian income tax return:**

If estimating income, do not include tax-free benefits or refundable tax credits (e.g., Canada Child Benefit, Ontario Trillium Benefit).

Pension income splitting and Universal Child Care Benefits information: If your parent is splitting their pension income and entered an amount on Line 21000 of their 2023 Canadian income tax return, subtract the amount entered on line 21000 from the amount on line 15000. Enter the revised amount. If your parent is receiving Universal Child Care Benefits and entered an amount on line 11700 of their 2023 Canadian income tax return, subtract the amount entered on line 11700 from the amount on line 15000. Enter the revised amount.

--	--	--	--	--	--	--	--	--	--	--	--	--	--	--

**875 Parent 2's Canada Pension Plan contribution from lines 30800 and 31000:**

--	--	--	--	--	--	--	--	--	--	--	--	--	--	--

**885 Parent 2's Employment Insurance premiums from line 31200:**

--	--	--	--	--	--	--	--	--	--	--	--	--	--	--

**895 Parent 2's total tax payable from line 43500:**

If Parent 2 entered data on line 42100 and/or 42200 on their 2023 Canadian Income Tax return, subtract the amount(s) from line 43500. Enter the revised amount in this item.

--	--	--	--	--	--	--	--	--	--	--	--	--	--	--

**Income from all other sources**

Enter amounts in dollars only. Do not enter cents or use periods or commas. If the amount is not applicable or negative, enter zero (0).

**855 All foreign income and Canadian non-taxable income Parent 2 received in 2023:**

See "Foreign income and Canadian non-taxable income" in the Definitions section.  
See Required documents section

--	--	--	--	--	--	--	--	--	--	--	--	--	--	--

--	--	--	--	--	--	--	--	--	--	--	--	--	--	--

**Children information**

**805 How many dependent children (including you) do the parents who are completing this section have?**

See “Dependent children” in the Definitions section

**815 How many of those dependent children (including you) will be taking postsecondary studies in the 2024-25 academic year?**

This section must be completed by your spouse if you indicated that you are married or in a common-law relationship in Section C: Current situation.

A horizontal number line with 15 tick marks, labeled from 0 to 14. The tick marks are evenly spaced and labeled with their corresponding integers.

Month    Day    Year

A horizontal number line with arrows at both ends. It has major tick marks labeled 0, 1, 2, 3, 4, 5, 6, 7, 8, 9, and 10. The number 5 is circled.

If your spouse does not live in Canada, enter XXXXXX.

Age Group	Percentage
18-24	10%
25-34	20%
35-44	20%
45-54	30%
55-64	20%
65-74	10%
75+	10%

See “Common-law” in the Definitions section

Month    Day    Year

☐ Yes☐ No

Age Group	Percentage
18-29	~10%
30-39	~15%
40-49	~15%
50-59	~25%
60-69	~15%
70-79	~15%
80+	~25%
Don't know	~10%

See “Full-time high school student” in the Definitions section

Month      Year

--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--

**925 What will your spouse's status be at the beginning of your 2024-25 study period?**

- ☐ Taking full-time college or university studies - complete items 935 and 940.  
See "Full-time college or university studies" in the Definitions section
- ☐ Employed
- ☐ Other (Specify)

--

**935 Is your spouse's program 12 weeks or more in length?**

- ☐ Yes
- ☐ No

**940 What is the name of the postsecondary school your spouse will be attending?**

--

---

**Spouse's income information****955 Does your spouse expect to receive social assistance or income support from any of the following programs during your 2024-25 study period?**

- Employment Insurance
- Ontario Disability Support Program
- Ontario Works
- Canada Pension Plan Disability Benefits

- ☐ Yes
- ☐ No

**If "Yes", complete item 996**

**996 Check all that apply:**

- ☐ Employment Insurance
- ☐ Ontario Disability Support Program
- ☐ Ontario Works
- ☐ Canada Pension Plan Disability Benefits

See Required Documents section

**Income reported on Spouse's 2023 Canadian Income Tax Return**

Enter amounts from your spouse's 2023 Canadian Income Tax return. If it has not been filed for 2023, estimate the amounts.

Enter amounts in dollars only. Do not indicate cents or use commas or periods. If the amount is not applicable or negative, enter zero(0).

**950 Total gross income from line 15000 of your spouse's 2023 Canadian income tax return:**

Splitting pension income and Universal Child Care Benefits information: If your spouse is splitting their pension income and entered an amount on line 21000 of their 2023 Canadian Income Tax Return, subtract the amount entered in line 21000 from the amount in line 15000. Enter the revised amount. If your spouse is receiving Universal Child Care Benefits and entered an amount on line 11700 of their 2023 Canadian Income Tax Return, subtract the amount entered on line 11700 from the amount in line 15000. Enter the revised amount.

--	--	--	--	--	--	--	--

**952 Spouse's Canada Pension Plan contribution from lines 30800 and 31000:**

--	--	--	--	--	--	--	--

**953 Spouse's Employment Insurance premiums from line 31200:**

--	--	--	--	--	--	--	--

**954 Spouse's total tax payable from line 43500:**

If your spouse entered data on line 42100 and/or 42200 on their 2023 Canadian Income Tax Return, subtract the amount(s) from line 43500. Enter the revised amount in this item.

--	--	--	--	--	--	--	--

**Income from all other sources**

Enter amounts in dollars only. Do not enter cents or use periods or commas. If the amount is not applicable or negative, enter zero (0).

**951 All foreign income and Canadian non-taxable income your spouse received in 2023:**

See "Foreign income and Canadian non-taxable income" in the Definitions section.  
See Required documents section

--	--	--	--	--	--	--	--





**Consent of parents to the indirect collection and disclosure of personal information (REQUIRED)**

- I understand that the information on this form, including my residency history provided by the applicant, is a necessary part of the calculation of any financial assistance to the applicant. The information I have given is complete and true, and I will notify the applicant's financial aid office or the ministry in writing if there are any changes. I agree that the ministry may use my personal information provided on this form and on OSAP application forms that may be submitted by the applicant in the future for the administration and enforcement of an OSAP application that may be made by me, my spouse and/or any other dependent children.
- I agree that until the applicant's loans, any amounts of excess financial assistance received, and any other required repayments of financial assistance are assessed and repaid, the ministry can, without limitation, indirectly collect and exchange personal information about me that is relevant to the administration and financing of OSAP, and CSFA Program with: the applicant; ESDC; Canada Revenue Agency (CRA); NSLSC; the applicant's postsecondary institution and its authorized auditors and financial administration agents; bodies identified on this application by name or bodies that administer programs identified on this application; persons or bodies, including government bodies within and outside Canada, that may have information about my sources of income or residency; other parties used by the ministry to administer and finance OSAP; ESDC's contractors and auditors; and Ontario's Ministry of Finance and collection agencies operated or retained by the federal or provincial governments.
- I understand that personal information about me provided on OSAP applications that may be made by the applicant in the future will also be subject to use and disclosure in accordance with the previous bullet.
- I have advised my dependants who are 16 years of age or older that I have provided limited personal information about them on this application and future applications made by the applicant. I have shown them this section and I have obtained their consent to the disclosure and use of their limited personal information for the administration and financing of OSAP.
- I understand that the personal information I provide in connection with this application and future applications made by the applicant and other personal information relevant to a reassessment or appeal may be disclosed to the applicant and any person(s) authorized by the applicant to have access to all information in the applicant's OSAP file.
- I understand that I can withdraw any consent I have given relating to an academic year for which the applicant has not received any financial assistance by writing to the Director, Student Financial Assistance Branch, Ministry of Colleges and Universities, PO Box 4500, 189 Red River Road,  
4th Floor, Thunder Bay, Ontario, P7B 6G9, at any time before the applicant accepts financial assistance. I understand that I cannot withdraw any consent relating to an academic year for which the applicant has received any amount of financial assistance. I understand that if I withdraw any consent, this will affect the applicant's eligibility for, and the type and amount of, financial assistance under OSAP.

I have read and understood all parts of this section, including the notice of collection, use and disclosure of my personal information, and my signature attests to my consent to the indirect collection, use and disclosure of my personal information and that my declaration is complete and true.

**896 Signature of parent 1:**

**Date:**

Day      Month      Year

--

--	--	--	--	--	--	--	--	--	--

**897 Signature of parent 2:**

**Date:**

Day      Month      Year

--

--	--	--	--	--	--	--	--	--	--

**Consent of parents to the indirect collection and disclosure of information from Income Tax Returns (REQUIRED)**

I authorize the Canada Revenue Agency (CRA) to provide to the ministry identifying and income and expense information about me ("the information") from its tax records. The information will be used solely for the purpose of determining the applicant's entitlement to, and collecting overpayments of, financial assistance under the Ontario Student Assistance Program (OSAP). The ministry will not disclose the information to any person or organization without my written consent, except to the applicant or where authorized by or where required by law. The ministry administers OSAP under the authority of the *Ministry of Training, Colleges and Universities Act*, R.S.O. 1990, c. M.19, as amended, O. Reg. 70/17 as amended, and O. Reg. 282/13 as amended; s. 10.1 of the *Financial Administration Act*, R.S.O. 1990, c. F.12, as amended; the *Canada Student Financial Assistance Act*, S.C. 1994, c. 28, as amended, and the *Canada Student Financial Assistance Regulations*, SOR/95-329, as amended; and s. 266.3(3) of the *Education Act*, R.S.O. 1990, c. E.2. This consent applies to the 2023, 2024 and 2025 taxation years and to any subsequent taxation year for which assistance is requested and my information is required.

**898 Signature of parent 1:**

**Date:**

Day      Month      Year

--

--	--	--	--	--	--	--	--	--	--

**899 Signature of parent 2:**

**Date:**

Day      Month      Year

--

--	--	--	--	--	--	--	--	--	--

## Section K: Consents, declarations and signature of spouse

### Collection and use of personal information

Your personal information, including your Social Insurance Number (SIN), provided in connection with the applicant's application and award of financial assistance, including previous applications and financial assistance received, will be collected and used by the Ministry of Colleges and Universities (ministry) to administer and finance the Ontario Student Assistance Program (OSAP) and by Employment and Social Development Canada (ESDC) to administer and finance the Canada Student Financial Assistance Program (CSFA Program). The ministry and ESDC may use other parties for any of these activities. Under agreement with ESDC, the National Student Loans Service Centre (NSLSC) uses your personal information to administer OSAP and CSFA Program. Under agreement with the ministry, the applicant's postsecondary institution and, where authorized by the ministry, its agents who administer OSAP and its auditors, use your personal information to administer OSAP and CSFA Program.

Administration includes: determining eligibility for financial assistance; verifying this application, including verifying the amounts and types of any other form of provincial or federal government financial assistance; updating the applicant's OSAP profile; paying the applicant's financial assistance; verifying the applicant's financial assistance, any relief granted from any payment the applicant is required to make and any loan rehabilitation; determining whether to convert any of the applicant's grants into student loans; considering any applications for review of determinations relating to financial assistance, eligibility for relief from any payment or loan rehabilitation; auditing the applicant's file; assessing and collecting loans, overpayments, and repayments; enforcing the legislation set out below and the applicant's agreements with the ministry and ESDC; and monitoring and auditing the NSLSC and the applicant's postsecondary institution or its authorized agents to ensure that they are administering the programs appropriately. In addition, administration by the ministry and ESDC includes public reporting on postsecondary education and training, including the administration and financing of student assistance programs and accessibility to, and affordability of, postsecondary education; planning, delivering, evaluating or monitoring student assistance programs for quality and improvements in both content and delivery, including establishing and monitoring the minimum amount of student aid the applicant's postsecondary institution is required to provide under the Student Access Guarantee, if applicable; conducting risk management, error management, audits and quality assessment activities; conducting inspections or investigations; and conducting research related to postsecondary education and training, including all aspects of student assistance programs and accessibility to, and affordability of postsecondary education and training such as developing key performance indicators on the aggregated Ontario Student Loan default rates of the applicant's postsecondary institution or for the purpose of evaluating or developing programs. The ministry may also disclose your personal information to other ministries of the Ontario government for the purpose of conducting postsecondary education-related research on behalf of the ministry. You may be contacted to participate in surveys related to postsecondary education and training. Financing includes: planning, arranging, or providing funding of the programs.

The ministry collects your personal information under the authority of the *Ministry of Training, Colleges and Universities Act*, R.S.O. 1990, c. M.19, as amended, O. Reg. 70/17 as amended, and O. Reg. 282/13 as amended; s. 10.1 of the *Financial Administration Act*, R.S.O. 1990, c. F.12, as amended; the *Canada Student Financial Assistance Act*, S.C. 1994, c. 28, as amended, and the *Canada Student Financial Assistance Regulations*, SOR/95-329, as amended; and s. 266.3(4) of the *Education Act*, R.S.O. c. E.2. If you have any questions about the collection or use of this information, contact the Director, Student Financial Assistance Branch, Ministry of Colleges and Universities, PO Box 4500, 189 Red River Road, 4th Floor, Thunder Bay, Ontario, P7B 6G9; 807- 343-7260.

**Spouse's consent to the indirect collection and disclosure of personal information (REQUIRED)**

- I understand that the information on this form, including my residency history provided by the applicant, is a necessary part of the calculation of any financial assistance to the applicant. The information I have given is complete and true, and I will notify the applicant's financial aid office or the ministry in writing if there are any changes. I agree that the ministry may use my personal information provided on this form and on OSAP application forms that may be submitted by the applicant in the future for the administration and enforcement of an OSAP application that may be made by me, my spouse and/or any other dependent children.
- I agree that until the applicant's loans, any amounts of excess financial assistance received and any other required repayments of financial assistance are assessed and repaid, the ministry can, without limitation, indirectly collect and exchange personal information about me that is relevant to the administration and financing of OSAP, and CSFA Program with: the applicant; ESDC; Canada Revenue Agency (CRA); NSLSC; the applicant's postsecondary institution and its authorized auditors and financial administration agents; bodies identified on this application by name or bodies that administer programs identified on this application; persons or bodies, including government bodies within and outside Canada, that may have information about my sources of income, assets or residency; other parties used by the ministry to administer and finance OSAP; ESDC's contractors and auditors; and Ontario's Ministry of Finance and collection agencies operated or retained by the federal or provincial governments.
- I understand that personal information about me provided on OSAP applications that may be made by the applicant in the future will also be subject to use and disclosure in accordance with the previous bullet.
- I have advised my dependants who are 16 years of age or older that I have provided limited personal information about them on this application and future applications made by the applicant. I have shown them this section and I have obtained their consent to the disclosure and use of their limited personal information for the administration and financing of OSAP.
- I understand that the personal information I provide in connection with this application and future applications made by the applicant and other personal information relevant to a reassessment or appeal may be disclosed to the applicant and any person(s) authorized by the applicant to have access to all information in the applicant's OSAP file.
- I understand that I can withdraw any consent I have given relating to an academic year for which the applicant has not received any financial assistance by writing to the Director, Student Financial Assistance Branch, Ministry of Colleges and Universities, PO Box 4500, 189 Red River Road, 4th Floor, Thunder Bay, Ontario, P7B 6G9, at any time before the applicant accepts financial assistance. I understand that I cannot withdraw any consent relating to an academic year for which the applicant has received any amount of financial assistance. I understand that if I withdraw any consent it will affect the applicant's eligibility for, and the type and amount of, financial assistance under OSAP.

Consents, declarations and signature of spouse (continued)

I have read and understood all parts of this section, including the notice of collection, use and disclosure of my personal information, and my signature attests to my consent to the indirect collection, use and disclosure of my personal information and that my declaration is complete and true.

960 Signature of spouse:

Date:

--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--

Day				Month				Year						

Spouse’s consent to the indirect collection and disclosure of information from income tax returns (REQUIRED)

I authorize the Canada Revenue Agency (CRA) to provide to the ministry identifying and income and expense information about me (“the information”) from its tax records. The information will be used solely for the purpose of determining the applicant’s entitlement to, and collecting overpayments of, financial assistance under the Ontario Student Assistance Program (OSAP). The ministry will not disclose the information to any person or organization without my written consent, except to the applicant or where authorized by or where required by law. The ministry administers OSAP under the authority of the *Ministry of Training, Colleges and Universities Act*, R.S.O. 1990, c. M.19, as amended, O. Reg. 70/17 as amended, and O. Reg. 282/13 as amended; s. 10.1 of the *Financial Administration Act*, R.S.O. 1990, c. F.12, as amended; the *Canada Student Financial Assistance Act*, S.C. 1994, c. 28, as amended, and the *Canada Student Financial Assistance Regulations*, SOR/95-329, as amended; and s. 266.3(3) of the *Education Act*, R.S.O. 1990, c. E.2. This consent applies to the 2023, 2024 and 2025 taxation years and to any subsequent taxation year for which assistance is requested and my information is required.

961 Signature of spouse:

Date:

--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--

Day				Month				Year						



## Section L: Consents, instruction, declarations and signature of student

### Collection and use of personal information

Your personal information, including your Social Insurance Number (SIN), provided in connection with your student profile, this application, and any previous applications and financial assistance received will be collected and used by the Ministry of Colleges and Universities (ministry) to administer and finance the Ontario Student Assistance Program (OSAP) and by Employment and Social Development Canada (ESDC) to administer and finance the Canada Student Financial Assistance Program (CSFA Program). Your SIN will be used as a general identifier in administering OSAP. The ministry and ESDC may use other parties for any of these activities. Under agreement with ESDC, the National Student Loans Service Centre (NSLSC) uses your personal information to administer OSAP and CSFA Program. Under agreement with the ministry, your postsecondary institution and, where authorized by the ministry, its agents who administer OSAP and its auditors, use your personal information to administer OSAP and CSFA Program.

Administration includes: determining your eligibility for financial assistance; verifying your application, including verifying the amounts and types of any other form of provincial or federal government financial assistance; updating your OSAP profile; paying your financial assistance; verifying your financial assistance, any relief granted from any payment you are required to make and any loan rehabilitation; determining whether to convert any of your grants into student loans; considering any applications for review of determinations relating to your financial assistance, eligibility for relief from any payment or loan rehabilitation; auditing your file; assessing and collecting loans, overpayments, and repayments; enforcing the legislation set out below and your agreements with the ministry and ESDC; and monitoring and auditing the NSLSC and your postsecondary institution or its authorized agents to ensure that they are administering the programs appropriately. In addition, administration by the ministry and ESDC includes public reporting on postsecondary education and training, including the administration and financing of student assistance programs and accessibility to and affordability of postsecondary education; planning, delivering, evaluating and monitoring student assistance programs for quality and improvements in both content and delivery, including establishing and monitoring the minimum amount of student aid your postsecondary institution is required to provide under the Student Access Guarantee, if applicable; conducting risk management, error management, audits and quality assessment activities; conducting inspections or investigations; and conducting research related to postsecondary education and training, including all aspects of student assistance programs and accessibility to, and affordability of, postsecondary education and training such as developing key performance indicators on the aggregated Ontario Student Loan default rates of your postsecondary institution's students or for the purpose of evaluating or developing programs. The ministry may also disclose your personal information to other ministries of the Ontario government for the purpose of conducting postsecondary education-related research on behalf of the ministry. You may be contacted to participate in surveys related to postsecondary education and training. Financing includes: planning, arranging or providing funding of the programs.

The ministry collects your personal information under the authority of the *Ministry of Training, Colleges and Universities Act*, R.S.O. 1990, c. M.19, as amended, O. Reg. 70/17 as amended, and O. Reg. 282/13 as amended; s.10.1 of the *Financial Administration Act*, R.S.O. 1990, c. F.12, as amended; the *Canada Student Financial Assistance Act*, S.C. 1994, c. 28, as amended, and the *Canada Student Financial Assistance Regulations*, SOR/95-329, as amended; and s. 266.3(4) of the *Education Act*, R.S.O. 1990, c. E.2. If you have any questions about the collection or use of this information, contact the Director, Student Financial Assistance Branch, Ministry of Colleges and Universities, PO Box 4500, 189 Red River Road, 4th Floor, Thunder Bay, Ontario, P7B 6G9; 807-343-7260.

The ministry may use your personal information for the administration and enforcement of other applications you make to the ministry for financial assistance and of any OSAP application made by your spouse, any dependent children and/or your parent(s).

**Consent to the indirect collection and disclosure of personal information (REQUIRED)**

- I agree that until my loans, any amounts of excess financial assistance received, and any other required repayments of financial assistance are assessed and repaid, the ministry can, without limitation, indirectly collect and exchange personal information about me that is relevant to the administration and financing of OSAP and CSFA Program with: ESDC; Canada Revenue Agency (CRA); NSLSC; my postsecondary institution and its authorized financial administration agents and auditors; any financial institution I have identified to the ministry or NSLSC for the purposes of direct deposit and repayment of my financial assistance; any person, including my employer, who received government funding or income support that was for my benefit; bodies identified on this application by name or bodies that administer programs identified on this application; persons or bodies, including government bodies within and outside Canada, that administer any form of financial assistance and that may have information about any of my sources of income, assets or residency or any defaults in repayment of a loan, grant or award made by a government body; other parties used by the ministry to administer and finance OSAP; ESDC's contractors and auditors; Ontario's Ministry of Finance and collection agencies operated or retained by the federal or provincial governments; and consumer reporting agencies.
- I agree that the ministry may exchange my personal information with the Ministry of Finance for the purpose of collecting on my loans where I am in default of my obligation to repay the loan.
- I agree that the ministry may disclose my personal information to every publicly assisted postsecondary institution in Ontario to which I apply to allow each institution to provide me with an estimate of the amount of tuition and related fees I may owe, after subtracting my estimated OSAP assistance and other financial assistance, if I were to enroll at that institution.

**Instruction to obtain a consumer report (REQUIRED)**

This is my instruction authorizing the ministry to obtain information about my credit history from a consumer reporting agency for the purpose of determining whether I am eligible for financial assistance.

**Declaration (REQUIRED)**

- I have given complete and true information on this form.
- I understand that I am responsible for providing all required supporting documentation as indicated on my application or as directed by my financial aid office or the ministry.
- I have advised my dependants who are 16 years of age or older that I have provided limited personal information about them on this application and future applications. I have shown them this section and I have obtained their consent to the disclosure and use of their limited personal information for the administration and financing of OSAP.
- I understand that I am responsible for promptly notifying my financial aid office or the ministry of changes to any information I have provided in my personal profile or application, including the income or assets reported by me (or my spouse or parent(s), if applicable) and my financial institution, or of changes to my address and/or financial, academic, family, and/or period of study status. I will communicate any changes in information by updating my account on the OSAP website or in writing to my financial aid office or the ministry.
- I understand that information I provide will be verified and the ministry may also conduct audits and investigations.
- I understand that any change to the information I provide and any change resulting from verification and audit will result in a reassessment.



**Declaration (continued)**

- I understand that any grants that I receive may be converted into loans if I do not meet the terms and conditions of the grant. Specifically, I understand that any Ontario Student Grants that I receive may be converted into loans if I do not meet the terms and conditions of the grant under the *Ministry of Training, Colleges and Universities Act*, R.S.O. 1990, c. M.19, as amended; in particular, if I withdraw from full-time studies within the first 30 days of my study period, if the income I have reported, or my parent(s) or spouse have reported, cannot be verified to the satisfaction of the Minister of Colleges and Universities, or if a reassessment results in a determination that I am no longer eligible for the Ontario Student Grant or that I am no longer entitled to the amount of the Ontario Student Grant received.
- I understand that if my application is reassessed, it may affect my eligibility and the type and amount of financial assistance I may receive.
- If I received financial assistance in excess of my entitlement, I will be responsible for the repayment of the amount of excess financial assistance received and I acknowledge that any future amount of financial assistance I am entitled to receive may be reduced by the amount owed.
- I understand that if I am not eligible for a particular award, grant or loan, this may affect my eligibility for other OSAP assistance.
- I will not receive student financial assistance from any other province, territory, state, or country while receiving OSAP assistance and I have not defaulted in repayment of a loan, grant or award made by any other province or territory.
- I must have financial assistance to continue my postsecondary studies, and I will use this financial assistance to pay my academic fees first and then to cover educational and living costs related to my studies.
- I understand that if I fail to maintain satisfactory academic progress in the courses for which I am provided OSAP assistance, the ministry may restrict me from receiving OSAP assistance in the future.
- I acknowledge and agree that the ministry may, upon the request of my institution direct all or part of my OSAP assistance to apply to my outstanding tuition and related fees.
- I acknowledge and agree that my postsecondary institution will forward the full amount of any refund of academic fees to the NSLSC for credit against my outstanding student loans or to the ministry against any excess amounts of financial assistance owing.
- I understand that I can withdraw any required consent I have given by writing to the Director, Student Financial Assistance Branch, Ministry of Colleges and Universities, PO Box 4500, 189 Red River Road, 4th Floor, Thunder Bay, Ontario, P7B 6G9, at any time before I accept financial assistance. I understand that I cannot withdraw any consent relating to an academic year for which I have received any amount of financial assistance. I understand that if I withdraw any of my required consents it will affect my eligibility for, and the type and amount of, financial assistance under OSAP.
- I understand that if I fail to provide complete and true information; fail to promptly notify my financial aid office or the ministry through my account on the OSAP website or in writing of changes to the income or assets reported by me (and my spouse or parent(s), if applicable) and my financial institution or any changes to my address and/or financial, academic, family, and/or period of study status; or fail to fulfil any obligations respecting the repayment of any loan or excess amounts of financial assistance received, the ministry may restrict me from receiving financial assistance in the future, and may take legal action and may require me to repay any financial assistance that I received. I further understand that it is an offence to knowingly provide false information for the purpose of obtaining or receiving OSAP assistance. If convicted, I may be liable for a fine of up to \$25,000 and one year in prison.

**Continues on next page**

Student signatures

Notice of collection, use and disclosure of personal information, and declaration

I have read and understood all parts of this section, including the notice of collection, use and disclosure of my personal information and my signature attests to my consent to the indirect collection, use and disclosure of my personal information and that my declaration is complete and true.

725 Signature of student:

--

Date:

Day	Month	Year

Consent to the indirect collection and disclosure of information from income tax returns (REQUIRED)

I authorize the Canada Revenue Agency (CRA) to provide to the ministry, identifying and income and expense information about me (“the information”), from its tax records. The information will be used solely for the purpose of determining my entitlement to, and collecting overpayments of, financial assistance under the Ontario Student Assistance Program (OSAP). The ministry will not disclose the information to any person or organization without my written consent, except where authorized by or where required by law. The ministry administers OSAP under the authority of the *Ministry of Training, Colleges and Universities Act*, R.S.O. 1990, c. M.19, as amended, O. Reg. 70/17 as amended, and O. Reg. 282/13 as amended; s. 10.1 of the *Financial Administration Act*, R.S.O. 1990, c. F.12, as amended; the *Canada Student Financial Assistance Act*, S.C. 1994, c. 28, as amended, and the *Canada Student Financial Assistance Regulations*, SOR/95-329, as amended; and s. 266.3(3) of the *Education Act*, R.S.O. 1990, c. E.2. This consent applies to the 2023, 2024 and 2025 taxation years and to any subsequent taxation year for which assistance is requested.

726 Signature of student:

--

Date:

Day	Month	Year

**BLANK PAGE**







First name:

Last name:

Student number at your school:




### Student's 2024-25 program information (continued)

7. How is a full-time (100%) course load determined at your school for the 2024-25 academic year?

100% =  number of credits

or

100% =  number of courses

If a full-time (100%) course load is determined by another method, please indicate method used:

8. What percentage of a full course load will the student be taking?

%

Do not average the student's course load across multiple terms. If the student's course load changes from term to term, the student should apply for OSAP for each term individually.

9. What year of the program will the student be entering (e.g., year 1, year 2)?

10. What is the total number of years in the student's program (e.g., 3 years, 4 years)?

11. What is the start date of the student's 2024-25 study period?

Day Month Year

12. What is the end date of the student's 2024-25 study period?

Note: The end date cannot be more than 52 weeks from study period start date.

Day Month Year

First name:

Last name:

Student number at your school:












**Student's 2024-25 program information (continued)****13. What is the total number of weeks in the student's 2024-25 study period?**

Include in-class time only. The number entered cannot exceed 52 weeks. Do not include non-education related time, such as intersession or holiday breaks.


**14. What is the student's level of study?**

- ☐ Diploma
- ☐ Certificate
- ☐ Bachelor's degree
- ☐ Master's degree
- ☐ Doctoral degree

**15. Is the student's program of study at the undergraduate or graduate level?**

- ☐ Undergraduate
- ☐ Graduate

**16. What is the faculty or division of the student's program?**

- |   |  |
|---|--|
| <input type="checkbox"/> Administration/Business      | <input type="checkbox"/> Health sciences |
| <input type="checkbox"/> Agriculture/Related Sciences | <input type="checkbox"/> Law             |
| <input type="checkbox"/> Arts/Sciences                | <input type="checkbox"/> Medicine        |
| <input type="checkbox"/> Community service/Education  | <input type="checkbox"/> Theology        |
| <input type="checkbox"/> Dentistry                    | <input type="checkbox"/> Trades          |
| <input type="checkbox"/> Engineering/Technology       |  |

**17. What are the tuition and compulsory fees for the student's 2024-25 study period?**

Don't include residence fees, book or equipment costs or computer purchase or rental costs. Enter amounts in Canadian dollars only; don't indicate cents.

\$

**18. What are the book and equipment costs for the student's 2024-25 study period?**

Don't include computer purchase or rental costs.

Enter amounts in Canadian dollars only; don't indicate cents.

\$



First name:

Last name:

Student number at your school:

**School information and declaration by school official**

School name:

Street number and name, rural route, or post office box:

Province or state:

City, town, or post office:

Postal code or zip code:

Country:

Area code and telephone number:

Institution stamp or seal:

Note: if an institution stamp or seal cannot be provided on the form, please attach a letter on official school letterhead confirming why one was not provided.

Official's name:

Official's title:

Area code and telephone number:

Email address:

I declare that the information provided on this form is complete and true and I am authorized to provide this information on behalf of the institution.

Signature of school official:

Date:

Day Month Year

**BLANK PAGE**

## Required documents

Documentation is required to support the information that you entered in the application. There are 2 types of documents:

- Documents that you have to provide (e.g., marriage certificate).
- Personalized forms that you have to complete. Depending on your situation, you may have to complete a personalized form that will be mailed to you. Forms referenced below can also be printed from the OSAP website ([ontario.ca/osap](https://ontario.ca/osap)) under the “Forms” section.

If you have difficulty obtaining the required documents, contact your financial aid office for assistance. Once your application processes, additional documentation may be required. If so, you will be notified or you can check the status of your application on the OSAP website.

## Deadline date

All required documents must be received by your financial aid office no later than 40 days before the end of your study period; otherwise, they won't be considered.

---

## Part 1: Registration and your profile

### Item 155 Proof of date of birth

If you indicated that you are under the age of 11 you must provide a copy of your birth certificate.

### Item 165 a) Verification of a permanent disability

You must provide a completed OSAP Disability Verification Form. This form can be found at [ontario.ca/osap](https://ontario.ca/osap) by clicking on the “Forms” link. Ensure you click on the correct academic year at the top left corner of the “Forms” page before searching for the “OSAP Disability Verification Form”. Details about the documentation you must provide and how it should be provided are listed on the form.

Note: if you are applying for OSAP for Full-Time or Part-Time studies and are eligible for the Canada Student Grant for Students with Disabilities, the grant will not be issued until your OSAP Disability Verification Form has been approved by your financial aid office.

### Item 165 b) Verification of a persistent or prolonged disability

- **Initial proof of persistent or prolonged disability status:** For the first academic year during which you are applying for funding and self-identify as a student with a persistent or prolonged disability, you must provide the OSAP Disability Verification Form. This form can be found at [ontario.ca/osap](https://ontario.ca/osap) by clicking on the “Forms” link. Ensure you click on the correct academic year at the top left corner of the “Forms” page before searching for the “OSAP Disability Verification Form” (the form should reference “persistent or prolonged disability”). Details about the documentation you must provide and how it should be provided are listed on the form.
- **Subsequent attestation of persistent or prolonged disability status:** For subsequent academic years during which you are applying for funding, you must provide an attestation confirming that you still have the same persistent or prolonged disability (and functional limitations) as originally verified to remain eligible for annual disability-related funding and/or supports.

- If you attest in subsequent academic years to no longer having the same persistent or prolonged disability (and functional limitations) as originally verified, you will need to contact your financial aid office to request a change to your disability status.

Note: If you are applying for OSAP for Full-Time or Part-Time studies and are eligible for the Canada Student Grant for Students with Disabilities, the grant will not be issued until your OSAP Disability Verification Form has been approved by your financial aid office and/or you have provided an attestation confirming that you still have the same persistent or prolonged disability (and functional limitations) as originally verified.

**Item 170      Proof of citizenship**

The following documentation is required based on your response in item 170:

**Permanent Resident:**

You must provide a copy of the front and back of your Permanent Resident Card. If you don't have one, provide a copy of one of the following documents:

- Record of Landing (IMM 1000) or earlier document, such as a Canadian Immigrant Information Card
- Confirmation of Permanent Residence
- Verification of Status

**Protected Person:**

You must provide a valid copy of your temporary Social Insurance Number (SIN) card and a valid copy of one of the following documents:

- Verification of Status
- Notice of Decision issued from the Immigration and Refugee Board
- Protected Persons Status Document (issued prior to January 1, 2013)
- Refugee Travel Document

**Item 451, 452 and 456      Verification of status with Children's Aid Society**

You must provide a completed Verification of Status with Ontario Children's Aid Society form, available on the OSAP website ([ontario.ca/osap](http://ontario.ca/osap)). Or, if you have child welfare or child protection status with another province in Canada or outside Canada, you must provide a letter from the appropriate children's aid society or other agency confirming your status.

**Item 453  
and 454**

**Proof of Indigenous Identity**

You must provide documentation that confirms your Indigenous identity. Once this documentation is submitted and approved, you may be eligible for additional funding.

You must provide a copy of ONE of the following documents:

- Status card (or Temporary Confirmation of Registration Document)
- Band membership card
- Red card (Haudenosaunee Identification Card)
- Confirmation of Band, Métis Nation of Ontario or other Métis organization funding (for example, Post Secondary Student Support Program (PSSSP) or Indigenous Skills Employment Training Program (ISET Program), Métis Nation Post-Secondary Education Strategy, and the Inuit Post-Secondary Education Strategy)
- Membership card from a provincial affiliate of the Congress of Aboriginal Peoples (for example, Ontario Coalition of Indigenous Peoples)
- Citizenship card issued by a Métis National Council governing member (for example, Métis Nation of Ontario, Métis Nation of Saskatchewan)
- Land claim beneficiary card

If you do not have one of the documents listed above, you may provide one of the following:

- a letter from an Indigenous organization (for example, Métis Nation of Ontario or Inuit Tapiriit Kanatami) on the organization's letterhead that confirms your name and Indigenous identity. The letter should be signed and dated by a senior representative of the organization and should include their name, contact information, and position within the organization; or
- an attestation in which you self-identify as Indigenous. The attestation must include:
  - Your name
  - Declaration of Indigenous identity
  - Description(s) of Indigenous persons in Canada that you self-identify as, such as:
    - First Nation (Status/Non-Status)
    - Métis
    - Inuk (Inuit)
    - Alternative term to describe your Indigenous ancestry and/or identity (e.g., Anishinaabe, Treaty 3).
  - For example: I, \_\_\_\_\_, declare that I am an Indigenous person in Canada, and that I self-identify as Inuk.

If you have questions about obtaining an affidavit, contact your financial aid office.

Note: DNA test results will not be accepted as proof of Indigenous identity (for example, 23andMe, Ancestry DNA).

## Part 2: Application form

### Section C: Current situation

#### Item 200 **Married**

You must provide a copy of your marriage certificate. For marriages that are registered in Canada, an acceptable document would be a registered marriage certificate (wallet, file, or long form sized). Documents that are not acceptable include a Record of Solemnization of marriage, or non-registered marriage licenses. If you are not able to provide this document, you may submit an affidavit signed by you and your spouse. The affidavit must attest to the date and location of your marriage and explain the reason you cannot provide a marriage certificate.

#### Item 210 **Common-law relationship**

You must provide an affidavit signed by you and your spouse confirming that:

- you have lived together in a conjugal relationship outside marriage continuously for a period of not less than three years, or
- have lived together in a conjugal relationship outside marriage in a relationship of some permanence and are the natural or adoptive parents of a child.

#### Item 220 **Sole-support parent**

The following documentation is required based on your response in item 221:

##### **Separated or Divorced:**

You must provide a copy of one of the following documents:

- Separation agreement (if separated)
- Divorce judgement (if divorced)
- Court order
- Affidavit if you don't have a separation agreement, divorce judgement or court order

The above required documentation must include the following information:

- The date of your separation or divorce
- Details of your custody arrangements that confirm your child(ren) lives with you at least 50% of the time during your study period,
- The birth dates of your child(ren).

Information in the required documentation must be true during your study period. If the separation agreement, divorce judgement or court order does not include the information above or the information is no longer current, you must also submit an attestation that updates and confirms any missing required information to reflect your study period. If providing an affidavit, the affidavit must also include all required information.

##### **Widowed or never married:**

You must provide an affidavit confirming that your child(ren) will be residing with you full-time during your study period and the birth dates of those child(ren). If you are widowed, you must also provide a copy of your spouse's death certificate that includes the date of your spouse's death. If you are unable to provide this document, contact your financial aid office.

**Item 230 Separated, divorced or widowed AND have no dependent children living with you**

The following documentation is required based on your response in item 231:

**Separated or Divorced:**

You must provide a copy of one of the following documents:

- Separation agreement (if separated)
- Divorce judgement (if divorced)
- Court order

If you don't have a separation agreement, divorce judgement, or court order, you can provide an affidavit confirming your separation or divorce as proof of your marital status. The documentation must include the date of your separation or divorce.

**Widowed:**

You must provide a copy of your spouse's death certificate that includes the date of your spouse's death. It's required before you can get your money. If you are unable to provide this document, contact your financial aid office.

**Item 265 Both parents are deceased**

You must provide a copy of your parents' death certificates. These are required before you can get your money. If you are unable to provide these documents, contact your financial aid office.

**Section D: Ontario residency**

If you selected item 325 in Section D, you must provide the documentation outlined below in this section. It is required before your funding can be calculated. You must also provide proof of the date you first arrived/landed in Canada. For example, a copy of your Canadian immigration record or Protected Person Status document.

If you are establishing residency through your spouse, you must also provide the following documentation:

- If your spouse is a Permanent Resident: a valid copy of the front and back of your spouse's Permanent Resident Card. If your spouse doesn't have a Permanent Resident Card, provide a copy of one of the following documents:
  - Spouse's Record of Landing
  - Spouse's Confirmation of Permanent Residence
  - Spouse's Verification of Status

You must also provide proof of your spouse's arrival in Canada, if not shown on other documents provided.

- If your spouse is a Protected Person: a valid copy of one of the following documents:
  - Spouse's Verification of Status
  - Spouse's Notice of Decision issued from the Immigration and Refugee Board
  - Spouse's Protected Persons Status Document (issued prior to January 1, 2013)
  - Spouse's Refugee Travel Document

You must also provide proof of your spouse's arrival in Canada, if not shown on other documents provided.

If you are establishing residency through your parent(s), step parent(s), or official sponsor(s), you must also provide the following documentation:

- If your parent(s) is a Permanent Resident: a valid copy of the front and back of your parent(s) Permanent Resident Card. If your parent(s) doesn't have a Permanent Resident Card, provide a copy of one of the following documents:
  - Parent(s) Record of Landing
  - Parent(s) Confirmation of Permanent Residence
  - Parent(s) Verification of Status

You must also provide proof of parent(s) arrival in Canada, if not shown on other documents provided.

- If your parent(s) is a Protected Person: a valid copy of one of the following documents:
  - Parent(s) Verification of Status
  - Parent(s) Notice of Decision issued from the Immigration and Refugee Board
  - Parent(s) Protected Persons Status Document (issued prior to January 1, 2013)
  - Parent(s) Refugee Travel Document

You must also provide proof of parent(s) arrival in Canada, if not shown on other documents provided.

- |                 |               |  |
|-----------------|---------------|--|
| <b>Item 325</b> | <b>Part 1</b> | <b>History of Canadian residency for student and spouse</b><br>Print and complete a History of Canadian Residency for Student and Spouse form from the OSAP website.       |
|                 | <b>Part 2</b> | <b>History of Canadian residency for student</b><br>Print and complete a History of Canadian Residency for Student form from the OSAP website.                             |
|                 | <b>Part 3</b> | <b>History of Canadian residency for student and parent(s)</b><br>Print and complete a History of Canadian Residency for Student and Parent(s) form from the OSAP website. |

- Item 330** Based on the residency information you provided, you are not a resident of Ontario. You must provide documentation outlined in the above section to have your residency status reviewed.



## **Section E: Personal information**

If you selected items 610 or 611, you must provide the documentation outlined below in this section:

Note: If you previously negotiated student loans on or after May 11, 2004, you must also provide proof that you have no outstanding balance on those loans. Depending on your specific situation, other bankruptcy related documentation may be required. Please contact your financial aid office to discuss your situation.

### **Undischarged Bankruptcy or Consumer Proposal** (Item 610 is “Yes” and item 611 is “No”)

You must provide documentation from your Trustee in bankruptcy that confirms the following information:

- The date the bankruptcy-related event was filed
- That neither Ontario nor Canada is a creditor in your bankruptcy-related event as a result of financial assistance given to you through OSAP and/or the Ontario Learn and Stay Grant; and
- That no current or future funding given to you through OSAP or the Ontario Learn and Stay Grant will be seized to repay any creditor(s) listed in the bankruptcy-related event.

### **Multiple bankruptcy-related events:**

If you've filed for any other bankruptcy-related event(s), you must submit the following for each event that you initiated:

- A copy of your Certificate of Discharge if you filed for bankruptcy;
- A Certificate of Full Performance if you filed a Consumer Proposal; or
- An extract of the Bankruptcy and Insolvency Records Search from the Superintendent of Bankruptcy.

### **Prior student loans:**

If you had previous student loans that were paid in full, you must provide the following as proof that you meet the conditions of eligibility for OSAP and/or the Ontario Learn and Stay Grant:

- Proof that you have no outstanding balance on any prior Canada, Ontario or any other provincial student loans. Proof could include a statement or letter from the bank, the National Student Loans Service Centre, collection agency or a letter from the lender (Canada or Ontario Student Loans).

### **Annulled event:**

If your bankruptcy-related event has been annulled, you must provide one of the following:

- A recent letter from the Trustee attesting to the annulment; or
- An extract of the Bankruptcy and Insolvency Records Search from the Superintendent of Bankruptcy.

### **In-study bankruptcy-related event:**

If you filed a bankruptcy-related event during a study period where you received financial assistance through OSAP and/or the Ontario Learn and Stay Grant, you must provide a letter from your school's Financial Aid Office or Registrar's Office which confirms the following information:

- At the time you filed for a bankruptcy-related event, you were enrolled in an approved program of study at an approved school and you were taking the minimum required course load to be considered a full-time student;
- You continue to be enrolled in the same approved program of study in which you were enrolled in at the time that you file for your bankruptcy-related event; and
- Since filing your bankruptcy-related event, you have not had a break in studies of longer than six months.

Continued on next page

**Discharged Bankruptcy or Consumer Proposal** (Item 610 is “Yes”, item 611 is “Yes”)

You are required to provide one of the following for each bankruptcy-related event that you initiated before your eligibility for funding can be determined:

- A copy of your Certificate of Discharge if you filed for bankruptcy;
- A Certificate of Full Performance if you filed a Consumer Proposal; or
- An extract of the Bankruptcy and Insolvency Records Search from the Superintendent of Bankruptcy.

**Prior student loans:**

If you had previous student loans that were paid in full, you must provide the following as proof that you meet the conditions of eligibility for OSAP and/or the Ontario Learn and Stay Grant:

- Proof that you have no outstanding balance on any prior Canada, Ontario or any other provincial student loans. Proof could include a statement or letter from the bank, the National Student Loans Service Centre, collection agency or a letter from the lender (Canada or Ontario Student Loans).

**Annulled event:**

If your bankruptcy-related event has been annulled, you must provide one of the following:

- A recent letter from the Trustee attesting to the annulment; or
- An extract of the Bankruptcy and Insolvency Records Search from the Superintendent of Bankruptcy.

**In-study bankruptcy-related event:**

If you filed a bankruptcy-related event during a study period where you received financial assistance through OSAP and/or the Ontario Learn and Stay Grant, you must provide a letter from your school's Financial Aid Office or Registrar's Office which confirms the following information:

- At the time you filed for a bankruptcy-related event, you were enrolled in an approved program of study at an approved school and you were taking the minimum required course load to be considered a full-time student;
- You continue to be enrolled in the same approved program of study in which you were enrolled in at the time that you file for your bankruptcy-related event; and
- Since filing your bankruptcy-related event, you have not had a break in studies of longer than six months.

**Section F: Income and assets**

**Item 636 Foreign income and Canadian non-taxable income**

If you indicated an amount in item 636 equal to or greater than \$15,000 and are attending a postsecondary institution within Canada, you must provide the following:

- A completed 2024-25 OSAP Student Income Verification: Canadian Non-Taxable and/or Foreign Income form and required supporting documentation. These documents are required no later than 12 months after your study period start date or your grant may be converted to a loan. A copy of the form is available for printing from the Forms section of the OSAP website ([ontario.ca/osap](https://ontario.ca/osap)).

## Section G: Children information

### Item 411 **Proof of child's disability**

If the child is under 18 years of age, you must provide:

- The disability tax credit letter/notice of determination from you or your spouse's CRA account showing that the CRA has accepted the child as having a disability and being dependent on you and/or your spouse; or
- documentation from a physician or other regulated health care practitioner that clearly states:
  - That the child has a disability, and
  - The physician or health care practitioner's name and contact information.

If the child is 18 years of age or older, you must provide the following:

- The disability tax credit letter/notice of determination from you or your spouse's CRA account showing that CRA has accepted the child as being wholly dependent; and
- An attestation that clearly states that:
  - The child is single and resides with you or in a health care facility, and
  - The child has a disability and requires daily care from others (e.g., you, your spouse, healthcare professional) by reason of a mental or physical infirmity/impairment.

### Item 730 to 753 **Proof of child's date of birth**

You must provide a copy of one of the following documents for each of your children:

- Child's Birth Certificate
- Child's Statement of Live Birth
- Certificate of Indian Status under the *Indian Act*

If you are unable to provide one of these documents, contact your financial aid office.

## Section H: Parent information

### **Extenuating Parental Circumstances review**

Students must complete the 2024-25 Extenuating Parental Circumstances form and provide all required documentation outlined in the form to be considered for the review. This is required before your funding can be calculated.

### Item 830, 835, 850 and/or 855 **Foreign income and Canadian non-taxable income**

You must provide a completed 2024-25 OSAP Parent Income Verification: Canadian Non-Taxable and/or Foreign Income form and required supporting documentation if you are attending a postsecondary institution within Canada and:

- Your parent doesn't have a Social Insurance Number (SIN); or
- Your parent has a SIN and entered an amount equal to or greater than \$15,000 in "all foreign income and Canadian non-taxable income" field.

A copy of the form is available for printing from the Forms section of the OSAP website ([ontario.ca/osap](http://ontario.ca/osap)). These documents are required no later than 12 months after your study period start date or your grant may be converted to a loan.

## **Section I: Spouse information**

### **Item 996 Spouse's government income**

You must provide proof of your spouse's government income received during your study period (or no earlier than the month prior to the start of your study period):

Pay stubs from the benefit program

- For Canada Pension Plan Disability Benefits: bank record of payment or statement from online account (e.g., My Service Canada Account)
- For Employment Insurance: bank record of payment or statement from online account (e.g., My Service Canada Account)
- For Ontario Disability Support Program: letter from a caseworker, pay stub or statement of assistance
- For Ontario Works: letter from a caseworker, pay stub or statement of assistance

These documents are required no later than 12 months after your study period start date or your grant may be converted to a loan.

### **Item 910 and 951 Foreign income and Canadian non-taxable income**

You must provide a completed 2024-25 OSAP Spouse Income Verification: Canadian Non-Taxable and/or Foreign Income form and required supporting documentation if you are attending a postsecondary institution within Canada and:

- Your spouse doesn't have a Social Insurance Number (SIN); or
- Your spouse has a SIN and entered an amount equal to or greater than \$15,000 in "all foreign income and Canadian non-taxable income" field.

A copy of the form is available for printing from the Forms section of the OSAP website ([ontario.ca/osap](http://ontario.ca/osap)).

## Definitions

### **Allowances and other transitional support:**

Allowances and other transitional supports are provided by Children's Aid Societies (sometimes referred to as Child and Family Service Agencies) in Ontario to youth leaving care. The supports are currently provided through the Ready, Set, Go program (formerly Continued Care and Support for Youth).

### **American Sign Language (ASL):**

Manual language with its own syntax and grammar, used primarily by people who are deaf.

### **Bankruptcy or related event:**

If you initiated a bankruptcy or a related event, this means you have filed for bankruptcy under the *Bankruptcy and Insolvency Act (Canada)* (BIA), made a consumer proposal under the BIA that is approved or deemed to be approved by a court under that Act, obtained a consolidation order under the BIA or filed a document seeking relief for the orderly payment of debts.

### **Children's Aid Society or Child and Family Services Agency:**

Children's Aid Societies in Ontario (sometimes referred to as Child and Family Services agencies) as well as similar agencies or government departments in other provinces/territories (such as, child protection services, child welfare) have legal authority to protect children from abuse and neglect.

A child who is in the custody and care of a Children's Aid Society (or Child and Family Services agency) has been removed from a home where they faced either a risk of harm or experienced harm. Children who are taken into care may be placed with other family members, family friends, foster homes or group homes, or may be adopted.

### **Common-law relationship:**

You are living in a common-law relationship if you and your spouse:

- will have lived together in a spousal relationship continuously for a period of at least three years as of your first day of classes, or
- have lived together in a spousal relationship of some permanence and are the natural or adoptive parents of a child.

### **Course load:**

Your school determines the number of courses or credits that make up a full course load (100% course load). Your course load refers to the number of courses or credits you are taking.

For example, to complete a typical university program in the standard amount of time, a student is required to take 5 courses each term for four years. If a student enrolls in four courses each term, the student is taking 4/5 courses = an 80% course load.

As a general rule,

- 5 courses = 100% course load
- 4 courses = 80% course load
- 3 courses = 60% course load
- 2 courses = 40% course load
- 1 course = 20% course load

For OSAP purposes, you're in full-time studies if you're taking 60% or more of a full course load. If you have a permanent disability or a persistent or prolonged disability, you may choose to be considered a full-time student if you're taking at least 40% of a full course load.

Contact your financial aid office if you need help determining your course load percentage.

### **Current citizenship:**

**Canadian Citizen:** A Canadian citizen is a person who is Canadian by birth or who has applied for Canadian citizenship through Citizenship and Immigration Canada and has received a citizenship certificate. You are probably a Canadian citizen if you were born in Canada. You may also be a Canadian citizen if you were born outside Canada to a Canadian parent.

**Permanent Resident:** A permanent resident is someone who is not a Canadian citizen but has the right to enter and remain in Canada. Permanent residents are citizens of other countries. A permanent resident must live in Canada for two years of every five years or risk losing their permanent resident status. A Record of Landing form (issued prior to 2002), Confirmation of Permanent Residence form, and Permanent Resident Card all provide official proof of status of permanent residency in Canada.

**Protected Person:** Protected Persons are individuals who hold a valid Verification of Status document issued by Immigration, Refugees and Citizenship Canada or a valid Protected Persons Status Document issued prior to January 1, 2013. A decision letter ("Notice of Decision") from the Immigration and Refugee Board (IRB) is also a valid form of identification. Protected Persons can include convention refugees, 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. A Protected Person is defined in subsection 95(2) of the *Immigration and Refugee Protection Act (Canada)*.

### **Customary care:**

Customary care is a culturally appropriate placement option for First Nations, Inuk, and Métis children and youth determined to be in need of protection who cannot remain in the care of their parents. In customary care arrangements, the child or youth is cared for by a person who is not the child's parent, according to the customs of the child's band or First Nations, Inuit or Métis community. Customary care arrangements are supervised pursuant to a customary care agreement between a children's aid society and the child or youth's band or First Nations, Inuit, or Métis community.

### **Dependent children:**

A dependent child is your and/or your spouse's natural or adoptive child who is living with you at least 50% of the time during your study period and is:

- under 18 years of age; or
- 18 years of age or older, single; and
  - is enrolled in high school and taking at least 60% of a full course load; or
  - is a full-time college or university student and has been out of high school less than six years (if the child moved away to go to school and you are separated or divorced, you must be the parent(s) that the child last lived with); or
  - has a disability and is wholly dependent on you.

If the child has worked full-time at paid employment for 24 months in a row when they were not a full-time high school, college or university student the child is not considered a dependent child.

To be wholly dependent, a child over the age of 18 must meet all of the following conditions:

- The child is single and lives with the student;
- The child is, by reason of a mental or physical disability, dependent on others for their personal needs and care; and
- The child is claimed by the student or spouse for tax purposes and Canada Revenue Agency (CRA) has accepted the child as being wholly dependent upon the student for tax purposes.

**Disability statuses:**

**Permanent disability:**

A permanent disability means any impairment, including a physical, mental, intellectual, cognitive, learning, communication or sensory impairment—or a functional limitation—that:

- restricts your ability to perform the daily activities necessary to pursue studies at a postsecondary school level or to participate in the labour force, and
- is expected to remain with you for your expected life.

If you self-identify as a student with a disability but your disability is not permanent (see definition above), then select “No” to the question “Is your disability permanent?”.

**Persistent or prolonged disability:**

A persistent or prolonged disability mean any impairment, including a physical, mental, intellectual, cognitive, learning, communication or sensory impairment—or a functional limitation—that:

- restricts your ability to perform the daily activities necessary to pursue studies at a postsecondary school level or to participate in the labour force, and
- has lasted, or is expected to last, for a period of at least 12 months, but
- is not expected to remain with you for your expected life.

**Discharged or fully performed bankruptcy-related event:**

- Bankruptcy: your bankruptcy (or related event) has been discharged if you have completed the conditions outlined in your bankruptcy assignment or order and you have been issued a certificate of discharge by your trustee.
- Consumer Proposal: your Consumer Proposal has been fully performed if you have completed the conditions outlined in your Consumer Proposal and you have been issued a Certificate of Full Performance by your trustee. This document is proof that you satisfied all of the terms of your Consumer Proposal.

**Extended Society Care (previously Crown Ward):**

Under the *Child, Youth and Family Services Act, 2017*, when a child has been placed in extended society care with a children’s aid society under a court order, the Crown has the rights and responsibilities of a parent for the purpose of the child’s care, custody and control.

The individual remains under the legal care of a children’s aid society until they leave care at age 18 or marry, whichever comes first.

**Foreign income and Canadian non-taxable income includes:**

- income earned in a country other than Canada that has not been reported to the Canada Revenue Agency (CRA) through line 10400 (e.g., employment income, rental income or interests, dividends and capital gains from investments)
- child support received
- income earned on a First Nations Reserve in Canada
- lottery winnings totalling over \$3,600
- gifts and inheritances totalling over \$3,600
- life insurance compensation
- strike pay you received from your union
- interest, dividends or capital gains from tax-free savings accounts (TFSA) regardless of the original source of the income
- interest, dividends or capital gains from investments of any type (for example, stocks, bonds or GICs) regardless of the original source of the income
- long-term disability benefits not included in your Canadian taxable income
- settlements from lawsuits (entire amount for economic loss and portion for non-economic loss/pain and suffering/general damages over \$100,000)
- spouses and parents are expected to report scholarships as non-taxable income if the scholarships were not reported in Line 15000 on their income tax return.

Continued on next page

Despite being exempt from tax, these earnings are still considered income for the purposes of determining eligibility for grants and loans through OSAP and must be included in the application. You may be asked to verify these amounts.

Do not include:

- Canada Child Benefits
- Ontario Child Benefits
- GST/HST Rebates
- Ontario Trillium Benefit
- Assistance for Children with Severe Disabilities

### **Francophone student:**

You are considered a Francophone student if:

- your mother tongue is French, or
- you studied in French at the elementary or secondary level; or
- you are/were enrolled in a postsecondary program offered at least partially in French.

### **Full-time work:**

You are working full-time if you are working at paid employment for at least 30 hours a week and you are not a full-time student at the same time (either in high school, college or university).

### **Full-time high school:**

A full-time high school student is a student taking 60% or more of a regular high school program, but not if you are completing high school as a mature student.

### **Full-time college or university studies:**

You're in full-time college or university studies if you are taking 60% or more of a full course load (or 40% or more of a full course load if you're a student with a permanent disability or a persistent or prolonged disability).

### **Income from government programs:**

What to report:

- Employment Insurance
- Loss of Earnings Benefits (WSIB)
- Ontario Disability Support Program
- Ontario Works
- Canada Pension Plan (Disability Benefits, Orphans' Benefits, Survivors' Benefits, Disabled Contributors' Child's Benefits)
- Better Jobs Ontario
- Canada-Ontario Job Grant
- Government program that provides funding for costs of a postsecondary education program (e.g., the BEGIN Initiative: Bridging Educational Grant in Nursing)
- Other (for example, Social Assistance or Disability Benefits from another province in Canada, Resettlement Assistance Program and/or, Private Sponsorship Program funding, funding from Sports Canada, Quest for Gold or other Athletic Training Programs, Veteran Affairs Canada - Education and Training Benefit, Canadian Armed Forces Education Benefits, etc.)

If you are receiving a Canada Apprenticeship Loan for your current study period, you are not eligible to apply for OSAP funding.

Continued on next page



**What not to report:**

- Ontario Learn and Stay Grant
- Registered Education Savings Plans (RESPs), Canada Education Savings Grant (CESG) or Canada Learning Bond (CLB)
- Post-Secondary Student Support Program (PSSSP)
- Indigenous Services Canada (previously known as INAC) funding , including the Métis Nation Post-Secondary Education Strategy, and the Inuit Post-Secondary Education Strategy
- Canada Child Benefit (CCB)
- Ontario Child Benefit (OCB)
- Child support (report under item 623)
- Ontario Trillium Benefit
- GST/HST credit
- Ready, Set, Go (allowance from your Children's Aid Society or Child and Family Services Agency)
- Veteran Affairs Disability Benefits
- Criminal Injuries Compensation Board funding (victims of violent crimes)
- Wage Earner Protection Program (WEPP) (report under item 623)
- Canada Training Benefit
- International Education Strategy (including Global Skills Opportunity funding)
- Funding for Athletes (such as Quest for Gold from Sports Canada or other Athletic Training Programs; only funding for training expenses or equipment is exempt)
- Affordable Housing Programs
- Community Homelessness Prevention Initiative
- Assistance for Children with Severe Disabilities
- Foster care payments

**Income splitting:**

If you are income splitting and entered an amount on line 21000 of your 2023 Canadian Income Tax Return, subtract the amount entered in line 21000 from the amount in line 15000. Enter the revised amount.

If you are receiving Universal Child Care Benefits and entered an amount on line 11700 of your 2023 Canadian income tax return, subtract the amount entered on line 11700 from the amount on line 15000. Enter the revised amount.

**OEN:**

The OEN is a student identification number that is assigned by the Ministry of Education to Ontario elementary and secondary students. This unique number is used as the key identifier on a student's school records, and follows the student through their elementary and secondary education. The OEN is nine digits long (eight digits plus a check digit), randomly assigned and tied to stable information about the student (name, gender, date of birth). For more information, go to the Ministry of Education website at <https://www.ontario.ca/page/collection-and-use-education-information> or contact the ministry at 416-325-2929 or 1-800-387-5514.

**Other assets:**

Report the total value of all other financial assets or savings from:

- the savings portion in all bank accounts including chequing accounts, tax-free savings accounts (TFsas), First Home Savings Account(s) (FHSAs), and foreign bank accounts
  - this includes awards/settlements for economic loss (past or future loss of income) or income replacement benefits or for punitive damages
- Guaranteed Investment Certificates (GICs)
- Canada Savings Bonds (CSBs), provincial savings bonds or corporate bonds
- stocks
- term deposits
- treasury bills
- mutual funds
- cryptocurrency holdings (keep documentation showing how you determined their value as of the first day of your study period)
- trust funds (withdrawals/payments, interest or dividends)

Do not report the following assets or savings:

- your vehicles
- Registered Education Savings Plans (RESPs)
- Registered Disability Saving Plans (RDSPs)
- Registered Retirement Savings Plans (RRSPs) and other retirement accounts
- the value of your principal residence and any other owned real estate
- clothing, furniture or personal belongings
- awards/settlements for non-economic loss and/or pain and suffering
- savings through the Ontario Child Benefit Equivalent program
- value of farm assets

**Parent:**

Parent refers to your birth or adoptive parent(s), step-parent, or official sponsor(s).

**Public adoption:**

Public adoptions are adoptions of children in the permanent care of a Children's Aid Society (CAS) or Child and Family Services Agency, formerly known as Crown wards. All public adoptions are carried out by a CAS.

**Registered Retirement Savings Plan (RRSP):**

An RRSP is a retirement savings plan that you establish, and is registered by the Government of Canada, to which you, your spouse or common-law partner contribute. Deductible RRSP contributions can be used to reduce an individual's tax. Any income you earn in the RRSP is usually exempt from tax as long as the funds remain in the plan; you generally have to pay tax when you receive payments from the plan.

**Net value of RRSP:**

The total net value of RRSPs is the current market value (principal and interest) of all RRSP accounts, including the value of a Home Buyers' Plan (if applicable) and any Lifelong Learning Plan withdrawals you have made or plan to make for your study period less:

- any taxable withdrawals (i.e. withdrawals that are considered income by the Canada Revenue Agency)
- funds (principal and interest) inaccessible under the *Canada Pension Act*
- the balance owing (at asset valuation date) of any loans taken out specifically to purchase an RRSP
- any financial penalties assigned by the financial institution
- income tax withheld by a financial institution.

Note: The Lifelong Learning Program allows individuals to borrow funds from their RRSPs to pay for full-time training or postsecondary education. Under this program you may withdraw a set amount from your RRSPs and repay it within 10 years without tax penalties. For more information, visit your financial institution.

**Scholarships, bursaries and/or awards:**

Report scholarships, bursaries or awards from external organizations (e.g., Pathways, Métis Nation of Ontario, Indspire, Clark Bursary, Children's Aid Foundation, etc.).

Report all scholarships, bursaries, awards and/or tuition waivers from your school. If you are attending a public Ontario college or university, do not include any amounts that your school has told you in writing that they will report directly to OSAP.

If you are receiving support from a Children's Aid Society or Child and Family Services Agency, other than financial support through the Ready, Set, Go program, report this funding here.

Do not report OSAP funding you expect to receive or entrepreneurial grants you've received to start a business.

**Sole-support parent:**

You are a sole-support parent if you have a dependent child or children (as defined below) and you are single, separated, divorced, or widowed.

A dependent child is your natural or adoptive child who is living with you at least 50% of the time during your study period and is:

- under 18 years of age; or
- 18 years of age or older, single; and
  - is enrolled in high school and taking at least 60% of a full course load; or
  - is a full-time college or university student and has been out of high school less than six years (if child moved away to go to school and you are separated or divorced, you must be the parent that the child last lived with); or
  - has a disability and is wholly dependent on you.

If your child has worked full-time at paid employment for 24 months in a row when they were not a full-time high school, college or university student the child is not considered a dependent child.

To be wholly dependent, a child over the age of 18 must meet all of the following conditions:

- The child is single and lives with the student;
- The child is, by reason of a mental or physical disability, dependent on others for their personal needs and care; and
- The child is claimed by the student for tax purposes and Canada Revenue Agency (CRA) has accepted the child as being wholly dependent upon the student for tax purposes.

**Study period:**

Your study period is the length of time that your institution considers to be the normal school year for your program. It may include one, two or three academic terms.

**Term of study:**

For OSAP purposes, the word "term" refers to the following:

- 1 term = 12 to 20 study weeks
- 2 terms = 21 to 40 study weeks
- 3 terms = 41 to 52 study weeks