

2024-25 Ontario Learn and Stay Grant Application

- 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 the Ontario Learn and Stay Grant?

The Ontario Learn and Stay Grant provides funding for students studying in priority postsecondary programs in underserved and growing communities in Northern, Southwestern and Eastern Ontario.

This program:

- requires you to work in the region where you studied
- responds to labour market needs, including in health care
- helps underserved and growing communities get the workers they need for in-demand professions

The grant will cover the cost of:

- tuition
- compulsory fees
- books
- other direct educational costs (for example, supplies, equipment)

You can also apply for the Ontario Student Assistance Program (OSAP) to help pay for other expenses, such as living costs. To find out if your program is eligible, please visit ontario.ca/learnandstay or refer to the list starting on page 23 of this application.

Who can use this application?

Use this application to apply for funding through the Ontario Learn and Stay Grant. In order to use this application, you must:

- successfully apply to and enroll in the first or second year of an eligible program in a priority community.
- be an Ontario resident who is a Canadian citizen, permanent resident, or protected person.
- commit to fulfilling a service agreement and work in the same region where you studied after you graduate.
- not be receiving funding from any of the following government programs:
 - The BEGIN Initiative: Bridging Educational Grant in Nursing.
 - Better Jobs Ontario.
 - Skills Development Fund.
 - Nursing related supports, grants or bursaries from an eligible Indigenous Institute that cover the one-year costs of your tuition, compulsory fees, books and other direct educational costs (for example, supplies, equipment).

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, and/or Ontario Learn and Stay funding, if you're studying at 40% or more of a full course load.

Instructions

Follow the instructions below to ensure that your Ontario Learn and Stay Grant Application 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 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: 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. Send your application package to the financial aid office at your school.

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) will be verified with third parties.

The ministry will mail you information about the status of your application. Please note that applying for OSAP and/or the Ontario Learn and Stay Grant requires an OSAP account. 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 (SIN) and other identification numbers (e.g., your Ontario Education Number (OEN)), if you have them. Once you provide the necessary information, your OSAP Access Number (OAN) will be generated. To stay up to date on the latest status of your OSAP account, you can check online at 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 the Ontario Learn and Stay Grant is available at ontario.ca/learnandstay. You can also get help from your financial aid office.



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 and use 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 the 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 (EDSC) 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

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Permanent Canadian address

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.

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

035 Apartment:

036 City, town, or post office:

037 Province:

038 Postal code (e.g., P0T2E0):

039 Telephone number including area code (e.g., 416-555-1212):

Mailing address

Is your mailing address the same as your permanent Canadian address?

Yes

No

If "No", provide your mailing address below.

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

125 Apartment:

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

135 Province or state:

130 City, town, or post office:

140 Postal code or zip code:

137 Country:

145 Telephone number including area code (e.g., 416-555-1212):

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Access to your 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

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Additional information

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

PART 2: Application form

OFFICE USE ONLY

090 Date received at FAO:**095 Institution code:**

Day Month Year

Section A: School you plan to attend**500 What is the name of the school you plan to attend (e.g., Cambrian College)?****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:****105 Student number at your school, if you know it:****Section B: Information on your 2024-25 study period****515 What is the name of your program (e.g., Paramedic, Practical Nursing)?****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)?**535 What is the total number of years in your program (e.g., 3 years, 4 years)?**

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

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 %

Note: Payment for your program's tuition and compulsory fees will be sent directly to your school. Funding for books and other direct educational costs will be deposited into your bank account by the NSLSC. To find out more, contact the financial aid office at your school.

Section C: Personal information (continued)**630 Do you expect to receive financial assistance from government programs to cover the costs of your postsecondary program during your study period?**

Do not include government scholarships or bursary programs.

Yes

No

If "Yes", indicate source of income below:

Source(s) of government income:

The BEGIN Initiative: Bridging Educational Grant in Nursing (jointly offered by the Ministry of Long-Term Care, Ministry of Health and the Registered Practical Nurses Association of Ontario)

Better Jobs Ontario

Skills Development Fund

Nursing related supports, grants or bursaries from an eligible Indigenous Institute that cover the one-year costs of your tuition, compulsory fees, books and other direct educational costs (for example, supplies, equipment)

Other

Specify program:

Service Commitment Agreement – Terms and Conditions of the Ontario Learn and Stay Grant

Through the Ontario Learn and Stay Grant, the Ministry of Colleges and Universities will provide upfront funding for tuition, books and other direct educational costs to eligible postsecondary students who enroll in a priority program in a priority community, in exchange for working in that priority occupation and sector in the community of study, after graduation. In order to receive the Ontario Learn and Stay Grant, you are required to sign a Service Commitment Agreement each time you apply for the grant.

1. Parties to Service Commitment Agreement

This Service Commitment Agreement is made between you and His Majesty the King in right of Ontario, as represented by the Minister of Colleges and Universities (“Ontario”).

2. Definitions

“Academic year” means a period beginning on August 1 in a year and ending on July 31 of the next year.

“Approved Program of Study” means a program of study approved for the purposes of Ontario Learn and Stay Grants under the MTCUA.

“Minimum Required Course Load” means the minimum required course load for the purposes of Ontario Learn and Stay Grants under the MTCUA.

“MTCUA” means the *Ministry of Training, Colleges and Universities Act*, R.S.O. 1990, c. M.19 and the regulations made under the Act, as amended from time to time.

“NSLSC” means the National Student Loans Service Centre, which administers the Ontario Learn and Stay Grant on behalf of Ontario.

“Ontario Learn and Stay Grant” means a grant made to you under O. Reg. 82/23 (Ontario Learn and Stay Grant) made under the MTCUA for a Study Period that commences on or after August 1, 2023.

“Ontario Student Loan” means a loan made by Ontario to you under the MTCUA, excluding micro-credential student loans made by Ontario to you under O. Reg. 768/20 (Ontario Student Grants and Ontario Student Loans for Micro-credentials) made under the MTCUA.

“PHU” means Public Health Unit, which means an area comprising a health unit as set out in R.R.O. 1990, Reg. 553 (Areas Comprising Health Units) made under the *Health Protection and Promotion Act*, R.S.O. 1990, c. H.7.

“Service Commitment Agreement” means this service commitment agreement entered into between you and Ontario in accordance with the MTCUA, including Schedule 1 (Ontario Learn and Stay Grant Approved Programs of Study and Service Regions) and any amendments made in accordance with section 6.

“Service Region” means the regions set out in Schedule 1 of the Service Commitment Agreement, under which PHUs have been categorized for the purposes of your service commitment.

“Study Period” means the period of study of a program approved for the purposes of Ontario Learn and Stay Grants under the MTCUA that the educational institution considers to be the normal school year for that particular program, for academic purposes. The Study Period may include one or more academic terms.

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b) Sector of work

- (i) You will complete your service commitment with employers that are broader public sector organizations as defined under the *Broader Public Sector Accountability Act*, 2010, S.O. 2010, c. 25, that deliver healthcare services in the same PHU or Service Region where you completed your Approved Program of Study.

In general, these employers can include agencies of the Government of Ontario, hospitals, home and community care, long term care homes, licensed retirement homes, public health, mental health and addictions, schools/school boards, postsecondary institutions (e.g., universities, colleges), community service for vulnerable children, youth and adults, including those with developmental disabilities and special needs (e.g., Children's Aid societies), emergency shelter and supportive housing sector, corrections, telehealth/tele advisory services departments within or affiliated with other eligible employers, primary care employers, labs/diagnostics departments within or affiliated with other eligible employers, Ministry of Health certified ambulance service operators in Northern Ontario (Sault Ste. Marie Paramedic Services (PS), Algoma District PS, Superior North EMS, Timiskaming District EMS, Cochrane District PS, Manitoulin-Sudbury PS, Nipissing District PS, Parry Sound EMS, Greater Sudbury PS, Northwest EMS, Rainy River EMS, WAHA PS, WAHA PS- Constance Lake and Naoakamegwaning FN PS) and Ornge land ambulance assets in Kenora, Sudbury, Moosonee, Thunder Bay, Sioux Lookout and Timmins.

You may also complete your service commitment with employers serving First Nations, Métis or Inuit communities, so long as they deliver healthcare services in the same PHU or Service Region where you completed your Approved Program of Study.

- (ii) Your service commitment requirement cannot be met with employment with privately-funded employers, even if they deliver healthcare services in the PHU or Service Region where you completed your Approved Program of Study.

c) Occupation of work

You will work in one of the following occupations in accordance with the Approved Program of Study for which you received Ontario Learn and Stay Grants:

- (i) Grant recipients who complete studies related to nursing must work as a nurse practitioner, registered nurse, or registered practical nurse within the scope of practice for nursing as set out in the *Nursing Act*, 1991, S.O. 1991, c. 32.
- (ii) Grant recipients who complete studies in a paramedic program must work as a primary care paramedic in a Ministry of Health certified ambulance service operator or Ornge land ambulance asset in Northern Ontario.
- (iii) Grant recipients who complete studies related to medical laboratory technology/ medical laboratory science must work as a medical laboratory technologist within the scope of practice for medical laboratory technology as set out in the *Medical Laboratory Technology Act*, 1991, S.O. 1991, c. 28.

d) Duration of service commitment

- (i) You will work in the region, sector and occupation set out in this section for 180 days (six months) for every Study Period for which you received the Ontario Learn and Stay Grant for a full course load.
- (ii) For each Study Period for which you received the Ontario Learn and Stay Grant, the number of days you will work is calculated based on your course load as follows:

$$180 \text{ days} \times A/B$$

in which,

"A" is your course load for the Study Period, and

"B" is what your institution considers a full course load for the Study Period of your Approved Program of Study.

Schedule 1: Ontario Learn and Stay Grant Approved Programs of Study and Service Regions

As part of this Service Commitment Agreement, you must complete an approved program of study and work in the same Ontario Learn and Stay Grant Service Region where you studied. There are three Service Regions: North, Southwest and East

Ontario Learn and Stay Grant Approved Programs of Study

The Ontario Learn and Stay Grant Approved Programs of Study for the 2024-25 academic year and their corresponding Service Regions are listed below. Note that program names may vary slightly by institution.

Nursing programs in the North, Southwest and East Regions:

- College Diploma
 - o Practical Nursing
- Degree
 - o Collaborative Bachelor or Bachelor of Science in Nursing
 - o Stand-Alone Bachelor or Bachelor of Science in Nursing
- Master's/Graduate Diploma
 - o Master of Science Nursing with Graduate Diploma Primary Health Care for Nurse Practitioners programs
 - o Master of Nursing (MN); Master of Science in Nursing (MScN); Master of Nursing Science; Master of Nursing - Nurse Practitioner; Master of Public Health: Nurse Practitioner Specialization programs

Paramedic programs in the North Region:

- College Diploma
 - o Paramedic

Medical Laboratory Technologist programs in the North, and Southwest Regions:

- Advanced College Diploma
 - o Medical Laboratory Technology/ Medical Laboratory Science

Ontario Learn and Stay Grant Service Regions

You must complete your service requirement in either the PHU where you completed your program or the Service Region where you completed your program.

The Ontario Learn and Stay Grant Service Regions are comprised of PHUs. You can identify your school's PHU by entering a postal code or municipality/census subdivision on the Ontario Ministry of Health's website at <https://www.phdapps.health.gov.on.ca/phulocator>.

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Service Region: North

Public health units

- Thunder Bay
- Sudbury
- North Bay-Parry Sound
- Northwestern
- Timiskaming
- Porcupine
- Algoma

Approved programs

- Nursing
- Paramedic
- Medical Laboratory Technologist

Service Region: East

Public health units

- Kingston, Frontenac, Lennox & Addington
- Eastern Ontario
- Ottawa
- Leeds, Grenville & Lanark
- Renfrew County
- Hastings Prince Edward Counties

Approved programs

- Nursing

Service Region: Southwest

Public health units

- Huron Perth/Oxford Elgin St. Thomas
- Southwestern
- Lambton
- Middlesex-London
- Chatham-Kent
- Windsor-Essex County
- Grey-Bruce
- Haldimand-Norfolk

Approved programs

- Nursing
- Medical Laboratory Technologist

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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. bankruptcy documentation).
- 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) 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 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 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

Part 2: Application form

Section C: Personal information

If you selected item 325 in Section C, 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.

Item 325 History of Canadian residency for student

Print and complete a History of Canadian Residency for Student form from the OSAP website.

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.

Continued on next page

Section C: Personal information (continued)

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.

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.

Definitions

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.

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 Ontario Learn and Stay Grant 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)*.

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 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,
- has lasted, or is expected to last, for a period of at least 12 months, and
- 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.

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).

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.

NSLSC:

“NSLSC” means the National Student Loans Service Centre which administers parts of the Financial Assistance on behalf of Ontario.

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.

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.