



Ontario Student Assistance Program

2021-22 OSAP Application for Micro-credentials

- For students taking an OSAP-approved micro-credential program
- For programs starting anytime between August 1, 2021 and July 31, 2022

Purpose

Micro-credentials are rapid training programs offered by colleges, universities and Indigenous Institutes across the province that can help you get the skills that employers need. These programs help people retrain and upgrade their skills to find new employment.

The OSAP Application for Micro-credentials provides financial assistance to students enrolled in approved micro-credential programs in Ontario. To find out if your program is approved, visit the OSAP website (ontario.ca/osap) and select “Learn more about micro-credentials”. On the following page, select “Find OSAP approved micro-credentials” to confirm which schools and programs are currently eligible for funding.

Financial aid for students in micro-credential programs is provided by the provincial government, in the form of a grant and/or loan. By completing this application, you’re automatically considered for both grant and loan funding.

Who can use this application?

In order to use this application, you must be:

- Taking an OSAP approved micro-credential at an eligible college, university, or Indigenous Institute in Ontario.
- Taking a program that starts anytime between August 1, 2021 and July 31, 2022.
- Enrolled in a program that is between 1 and 11 weeks in length.
- An Ontario resident who is a Canadian Citizen, Permanent Resident or Protected Person.

Note: If you expect to receive Second Career funding for a micro-credential program during your study period, you are not eligible for OSAP for Micro-credentials.

Instructions

Follow the instructions below to ensure that your OSAP Application for Micro-credentials 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: Submit your application

Send your completed application, along with your required supporting documentation, to the financial aid office at the school you will be attending.

Deadlines

Your application must be received by your school's financial aid office no later than the last day of your study period. Supporting documentation must be received no later than 5 days after the end of your study period.

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. 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:

- Visit a financial aid office at any public college or university in Ontario. You must present one piece of government issued photo ID along with proof of your Social Insurance Number (SIN) which can be your SIN card or a Government of Canada document that contains your SIN; or
- Complete the "OSAP Website: Forgot Password and/or OSAP Access Number" form. You can print it from the OSAP website under the "Forms" section.

Questions?

Information about OSAP is available at ontario.ca/osap. You can also get help from your financial aid office. Refer to Step 3 for details on who you should contact.



Ministry of Colleges and Universities
Student Financial Assistance Branch



PART 1: Registration and your profile

OSAP user agreement

Before you can apply for financial assistance under the Ontario Student Assistance Program (OSAP), 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, birthdate, 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 visit your financial aid office to obtain a temporary password and your OAN. Otherwise, you can complete a OSAP Website: Forgot Password and/or OSAP Access Number form which is available on the OSAP website (ontario.ca/osap).

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.

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; R.R.O. 1990, Reg. 774; R.R.O. 1990, Reg. 775; O. Reg. 268/01; O. Reg. 282/13 and O. Reg. 70/17 made under the Act.

The ministry will disclose your social insurance number, name, date of birth, and gender to Employment and Social Development Canada 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, 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 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.

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Consent to collection, use and disclosure of personal information

Your personal information will be collected and used by the ministry, NSLSC, your school, and other authorized agents in order to administer OSAP.

I agree that:

- The ministry can disclose my Social Insurance Number, name, date of birth, and gender to Employment and Social Development Canada 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 application(s) that I submit.
- When I provide additional personal information in connection with an OSAP application, 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 to keep your personal profile information on your OSAP account up to date.

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:

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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 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), 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

175 Are you currently in high school full-time?

See "Full-time high school" in Definitions section

Yes

No

If "Yes", complete 175 a)

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

Month Year

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If "No", complete 175 b)

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

Month Year

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

Students who self-identify as having a permanent disability may be eligible for additional funding. You will be required to provide supporting documentation that validates the permanent disability.

Yes

No

If "Yes", complete 165 a)

165 a) Is your disability permanent?

See "Permanent disability" in Definitions section

Yes - see Required documents section

No - see Required documents section

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 Micro-credentials, 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 formal customary care agreement in Ontario;
- 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 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

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. 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:****105 Student number at your school, if you know it:****Section B: Information on your 2021-22 study period****515 What is the name of your program?****520 What are the start and end dates of your 2021-22 study period?**

See "Study period" in the Definitions section

From

Month Day Year

To

Month Day Year

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 2021-22 study period?

Yes

No

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

If "No", go to item 250.

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Section C: Current situation (continued)

250 By the time you start your 2021-22 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.

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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 my spouse and I have lived in Canada for less than 12 months in a row.
See Required documents section
- 330 I live in Ontario AND none of the previous statements apply to me.

Part 2: If you checked item 220 or 233 and you selected "Yes" to 235, 250, 230, 265 or selected "Yes" 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
- 325 I live in Ontario AND I have lived in Canada for less than 12 months in a row, without including months of full-time college or university studies.
See Required documents section
- 330 I live in Ontario AND none of the previous statements apply to me.

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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 my parent(s) and I have lived in Canada for less than 12 months in a row.

See Required documents section

330 I live in Ontario AND none of the previous statements apply to me.

Section E: Financial information

610 Have you ever filed for bankruptcy or initiated a related event?

See “Bankruptcy or related event” in the Definitions section

Yes

See Required documents section

No

If “Yes”, complete items 611 and 612 below.

611 Is your bankruptcy discharged?

See “Discharged bankrupt event” in the Definitions section

Yes

No

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

Month Day Year

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Income information

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

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

635 Total gross income from line 15000 of your 2020 Canadian income tax return:

If you have not filed a 2020 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.

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636 All foreign income and Canadian non-taxable income received in 2020:

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

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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 6, 2021, let us know if you expect to receive OW or ODSP during the period of August 1, 2021 to September 6, 2021.

Yes

No

If "Yes", indicate source of income:

Ontario Works (also known as social assistance)

Ontario Disability Support Program

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Income received during your study period

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

Source(s) of government income:

- Ontario Disability Support Program
 Ontario Works
 Second Career funding for a micro-credential program

Section F: 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 H.
 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 H.
 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 H.

Income reported on Parent 1's 2020 Canadian income tax return

Enter amounts from your parent's 2020 Canadian Income Tax return. If it has not been filed for 2020, 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 2020 Canadian income tax return :

If estimating, 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 2020 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 2021 Canadian income tax return, subtract the amount entered on line 11700 from the amount on line 15000. Enter the revised amount.

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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 2020:

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

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Income reported on Parent 2's 2020 Canadian income tax return

Enter amounts from your parent's 2020 Canadian Income Tax return. If it has not been filed for 2020, 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 2020 Canadian income tax return :

If estimating, 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 2020 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 2021 Canadian income tax return, subtract the amount entered on line 11700 from the amount on line 15000. Enter the revised amount.

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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 2020:

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

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Spouse's income information

955 Does your spouse expect to receive social assistance or income support from any of the following programs during your 2021-22 study period?

- Ontario Disability Support Program
- Ontario Works

Yes

No

If "Yes", complete item 996

996 Check all that apply:

Ontario Disability Support Program

Ontario Works

Income reported on Spouse's 2020 Canadian income tax return

Enter amounts from your spouse's 2020 Canadian Income Tax return. If it has not been filed for 2020, 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 2020 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 2020 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 2020 Canadian Income Tax Return, subtract the amount entered on line 11700 from the amount in line 15000. Enter the revised amount.

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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 2020:

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

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Consent of parents to the indirect collection and disclosure of personal information (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.

896 Signature of parent 1:

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Date:

Day Month Year

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897 Signature of parent 2:

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Date:

Day Month Year

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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. 768/20 as amended, and O. Reg. 70/17 as amended; s.10.1 of the *Financial Administration Act*, R.S.O. 1990, c.F.12, as amended; and s. 266.3(4) of the *Education Act*, R.S.O. 1990, c.E.2. This consent applies to the 2020 and 2021 taxation years and to any subsequent taxation year for which assistance is requested and my information is required.

898 Signature of parent 1:

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Date:

Day Month Year

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899 Signature of parent 2:

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Date:

Day Month Year

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Section I: 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). The ministry may use other parties for any of these activities. Under agreement with Employment and Social Development Canada (ESDC), the National Student Loans Service Centre (NSLSC) uses your personal information to administer OSAP. 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.

Administration includes: determining eligibility for financial assistance; verifying this application, including verifying the amounts and types of any other form of provincial government financial assistance; updating the applicant's OSAP profile; paying the applicant's financial assistance; verifying the applicant's financial assistance; determining whether the applicant has grant overpayments; 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, grant overpayments, and repayments; enforcing the legislation set out below and the applicant's agreements with the ministry; 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 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; conducting risk management, error management, audit 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's students or for the purpose of evaluating or developing new 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. 768/20, as amended; s.10.1 of the *Financial Administration Act*, R.S.O. 1990, c.F.12, 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.

Consent of spouse to the indirect collection and disclosure of personal information (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

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Consent of spouse 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. 768/20 as amended, and O. Reg. 70/17 as amended; s.10.1 of the *Financial Administration Act*, R.S.O. 1990, c.F.12, as amended; and s. 266.3(4) of the *Education Act*, R.S.O. 1990, c.E.2. This consent applies to the 2020 and 2021 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

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Section J: 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). Your SIN will be used as a general identifier in administering OSAP. The ministry may use other parties for any of these activities. Under agreement with Employment and Social Development Canada (ESDC), the National Student Loans Service Centre (NSLSC) uses your personal information to administer OSAP. 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.

Administration includes: determining your eligibility for financial assistance; verifying your application, including verifying the amounts and types of any other form of provincial government financial assistance; updating your OSAP profile; paying your financial assistance; verifying your financial assistance; determining whether you have grant overpayments; 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, grant overpayments and repayments; enforcing the legislation set out below and your agreements with the ministry; 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 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; conducting risk management, error management, audit 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 new 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. 768/20, as amended; s.10.1 of the *Financial Administration Act*, R.S.O. 1990, c.F.12, 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).

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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

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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. 768/20 as amended, and O. Reg. 70/17 as amended; s. 10.1 of the *Financial Administration Act*, R.S.O. 1990, c.F.12, as amended; and s. 266.3(4) of the *Education Act*, R.S.O. 1990, c.E.2. This consent applies to the 2020 and 2021 taxation years and to any subsequent taxation year for which assistance is requested.

726 Signature of student:

Date:

Day Month Year

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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. 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) 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 5 days after 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 disability

If you want to self-identify as a student with a permanent disability:

You must provide a completed OSAP Disability Verification Form.

A copy of the form is available for printing from the Forms section of the OSAP website (ontario.ca/osap). 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 Permanent Disabilities, the grant will not be issued until your OSAP Disability Verification Form has been approved by your financial aid office.

If you want to self-identify as a student with a temporary disability:

You must provide either:

- Proof of receipt of federal or provincial disability support payments from the month prior to the start of the study period or during the study period (e.g., ODSP pay stub); or
- Documentation from a physician or other regulated health care practitioner from the month prior to the start of the study period or during the study period that clearly states:
 - That you have a temporary disability; and
 - The physician or regulated health care practitioner's name, licence number, and contact information

This temporary disability documentation will only apply to your current micro-credential application. It will not apply to any future OSAP applications you submit.

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
and 452**

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). 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.

Part 2: Application form

Section C: Current situation

Item 200 **Married**

You must provide a copy of your marriage certificate. If you are not able to provide this document, contact your financial aid office.

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

If you don't have a separation agreement, divorce judgement or court order, you can provide an affidavit.

The documentation must include 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, and the birth dates of the child(ren).

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.

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

Section E: Financial 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 bankrupt (Item 610 is “Yes” and item 611 is “No”)

You must provide a letter from your trustee in bankruptcy indicating the date your bankruptcy was filed. This letter must confirm that:

- neither Ontario nor Canada is a creditor in your Bankruptcy as a result of financial assistance given to you through OSAP; and
- none of the funding given to you through any OSAP program in the 2021-22 academic year (August 1, 2021 to July 31, 2022) will be seized to repay any creditor(s) listed in the bankruptcy.

If your previous student loans were not discharged with your bankruptcy or it has been less than 3 years since the loans were discharged, you are asked to provide the following as proof that you meet the conditions of eligibility for OSAP:

1. Proof that you have no outstanding balance on any prior Canada or Ontario student loans; (such as a statement or letter from the bank, NSLSC, or collection agency or a letter from the lender (Canada or Ontario Student Loans)); or
2. Official documentation from the Educational Institution (a letter from the financial aid office or Registrar’s office, transcripts etc.) which confirms:
 - At the time you filed for bankruptcy or initiated a related event, you were enrolled in an approved program of study at an approved school and you were taking the minimum required course load.
 - You continue to be enrolled in the same approved program of study in which you were enrolled at the time that you filed for bankruptcy or initiated a related event.
 - You have not had a break in studies of longer than six months since the date of Bankruptcy or related event.

Discharged bankrupt/initiated a related event (Item 610 is “Yes”, item 611 is “Yes”)

Provide a copy of your Certificate of Discharge or a copy of your Bankruptcy Extract from the Office of the Superintendent of Bankruptcy. Documentation is required before your funding can be calculated.

Section F: Parent information

Family breakdown review

Provide the following:

1. Documentation from at least one professional third party who was directly involved with the family breakdown (e.g., social worker, physician, psychologist, psychiatrist, counsellor, children's shelter staff):
 - outlining the reason(s) why you are estranged from or have been disowned by one or both parents;
 - providing relevant date(s)/timeline(s) pertaining to this situation and additional supporting documentation, if appropriate (e.g., court reports, police reports, medical documentation); and
 - containing the signature and contact information for the third party, including telephone number and address.

Note: If a professional third party was not involved, documentation from at least two other appropriate third parties who were familiar with the situation is acceptable (e.g., siblings aged sixteen or older, grandparents, other relatives). This documentation must:

- outline the reason(s) why you are estranged from or have been disowned by one or both parents;
 - provide relevant date(s)/timeline(s) pertaining to this situation and additional supporting documentation, if appropriate (e.g., court reports, police reports, medical documentation); and
 - contain the signature and contact information for each third party, including telephone number and address.
2. A letter from you providing the following information:
 - a general explanation of the situation and the event(s) or action(s) that led to the rift with parent(s), including the date of the final serious rift and the date when you left home;
 - indication the rift is severe and/or permanent;
 - description of the communications, if any, with parent(s);
 - how you have supported yourself since leaving home; and
 - possibility of reconciliation.
 3. Proof that you are not living with parent(s) (e.g., a copy of your lease or rental agreement, or, if you do not have a lease or rental agreement, a letter from the individual who owns or rent the home you are living in).

If you have questions regarding the requirements listed above, contact your financial aid office for help.

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 between the ages of 18 and 21. The supports are provided through the Continued Care and Support for Youth program (formerly Extended Care and Maintenance).

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.

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 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% or more of 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.

Discharged bankrupt event:

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. This can be earned automatically by completing the terms of your bankruptcy (Automatic Order of Discharge) or received through court proceedings (an Absolute Order of Discharge).

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 community 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

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

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 if you're a student with a permanent disability).

Income from government programs:

Only report:

- Ontario Disability Support Program
- Ontario Works
- Second Career funding you're receiving for any micro-credential program during this study period

You do not need to report any other government income you're receiving.

Income splitting:

If you are income splitting and entered an amount on line 21000 of your 2021 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 2021 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 <http://www.edu.gov.on.ca/eng/document/brochure/oen/index.html> or contact the ministry at 416-325-2929 or 1-800-387-5514.

Parent:

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

Permanent disability:

A permanent disability is a functional limitation that is:

- caused by a physical or mental impairment that restricts your ability to perform the daily activities necessary to participate in studies at a postsecondary level or in the labour force, and
- expected to remain with you for your expected life.

If you self-identify as a student with a disability and your disability is temporary (see definition below), then select "No".

A temporary disability is a functional limitation that is:

- caused by a physical or mental impairment that restricts your ability to perform the daily activities necessary to participate in studies at a postsecondary level or in the labour force, and
- is **not** expected to remain with you for your expected life.

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.

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% or more of 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:

A study period for an approved micro-credential program is the period of time that the approved institution considers to be the normal school year for that program, as determined by the institution.