

**Purpose**

Use this form if your **2016-2017 OSAP Application for Full-Time Students** was denied funding because of a failed credit check and you wish to have this decision reviewed.

You can apply for an OSAP credit check review if you can demonstrate all of the following:

- your financial difficulties were due to circumstances beyond your control;
- you are now financially stable; and
- you will be able to repay any further student loans that may be issued to you.

By submitting this form, the ministry will request a copy of your credit report from Equifax. The information in the report, along with the documentation you must provide with this form, will be used to determine if you are eligible for funding consideration for your 2016-2017 study period.

**Note:**

Before you complete this form, you must have already submitted a **2016-2017 OSAP Application for Full-Time Students**.

**Required Documents**

You must provide a timeline on the circumstances that led to your credit issues along with a budget that clearly outlines how you would be able to repay any further loans that may be issued to you. You must also provide documentation to support the information in your timeline and your budget. See **Section C - Required Documentation** for further details.

**Where to Send this Form****If you're going to a school in Ontario:**

Send your completed form and all required document(s) to your school's Financial Aid Office.

**If you're going to a school outside of Ontario:**

Send your completed form and required document(s) to: Credit Check Review, Student Financial Assistance Branch, Ministry of Advanced Education and Skills Development, 77 Wellesley Street West, Box 276, Toronto, ON M7A 1N3.

**Deadline**

This form and all required documents must be received by your financial aid office or the ministry no later than 40 days before the end of your 2016-2017 study period.

**Questions?****If you're going to a school in Ontario:**

Contact the financial aid office at your school.

**If you're going to a school outside Ontario:**

Contact the ministry at: Student Financial Assistance Branch, Ministry of Advanced Education and Skills Development, 77 Wellesley Street West, Box 276, Toronto, ON M7A 1N3 or e-mail: [OICU@ontario.ca](mailto:OICU@ontario.ca).

Telephone service is available Monday to Friday, 8:30 AM – 4:30 PM (Eastern Standard Time)

- Telephone: 1-416-314-0714.
- Telephone Device for the Deaf (TDD): 1-800-465-3958

**Section A: Student's Information**

**Social Insurance Number:**  **Ontario Education Number (OEN), if assigned to you:**

**Last name:**

**First name:**

---

**Student's Mailing Address**

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

**Apartment:**

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

**Province or state:**

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

**Postal code or zip code:**

**Country:**

**Area code and telephone number:**

---

**Student's Study Period Details**

**What is the name of the school you plan to attend or are currently attending for your 2016-2017 study period?**

**Student number at your school:**

**What are the start and end dates of your 2016-2017 study period?**

**From:**

Month Year

**To:**

Month Year

### Section B: Student Financial Information

What is your estimated current debt? (e.g., overdue bills, credit card debt, judgements, liens, etc.)

\_\_\_\_\_

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

- Yes - See Required Documentation in Section C -1, below.
- No

What is the date of discharge?

Month      Day      Year

\_\_\_\_\_

**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.

### Section C: Required Documentation

You must provide the following documentation to support your credit check review. You must also:

- sign and date any letters you write to support your review request; and
  - include your name and student number on all documentation provided.
1. A letter outlining the timeline of events that resulted in your financial difficulties. You must explain how the circumstances that led to your financial difficulties were beyond your control. You must also provide documentation to support the events outlined in your timeline. Examples of possible documentation include:
    - proof of layoff or job dismissal (e.g., Record of Employment, letter from employer);
    - proof of marital breakdown (e.g., separation agreement, divorce judgement, court order);
    - documentation from a professional third party who was directly involved in the event(s) outlined (e.g. family physician, police officer, social worker);

Note: If you indicated “yes” to the question “Have you ever filed for bankruptcy or initiated a related event?” in Section B, you must also include the Liability Page of your bankruptcy document.

2. A budget that clearly outlines how you are addressing your current debts and living expenses. You must provide documentation to support the information in your budget. Examples of possible documentation include:
  - proof that you’ve participated in credit counselling and/or other efforts you’ve made to improve your credit rating;
  - proof that you have paid your recent bills on time (e.g., rent/mortgage payments, utilities, credit card payments);
  - proof that you have a stable income source that allows you to meet your current living costs and pay down your outstanding debts (if applicable).
3. A letter explaining how you plan to repay any OSAP loans issued to you. You must provide details to support your repayment plans. This includes:
  - the field of employment/type of job you plan to pursue after you complete your program of study;
  - any career counselling you’ve participated in that supports the suitability of your program of study to your career choice;
  - the annual income you expect to earn;
  - the job opportunities that exist in your planned field of employment; and
  - how your program of study supports your employment plans.

You may be asked to provide additional documentation based on the information you provide with this request.

### Section D: Student Declaration and Signature

I understand that if my review request is accepted, my OSAP application will be re-assessed based on the information I have provided for this review. I will be bound by the Declarations I signed on my 2016-2017 OSAP Application for Full-Time Students.

Signature of Student:

\_\_\_\_\_

Date: Month      Day      Year

\_\_\_\_\_

Your personal information will be used to administer and finance the Ontario Student Assistance Program (OSAP) as set out in the notice of Collection and Use of Personal Information on your OSAP application form and in accordance with the consents you signed on your OSAP application form. The Ministry of Training Colleges and Universities administers and finances OSAP under the legal authority set out on your OSAP application form. If you have any questions about the collection, use and disclosure of your personal information, contact the Director, Student Financial Assistance Branch, Ministry of Training Colleges and Universities, PO Box 4500, 189 Red River Road, Thunder Bay, ON P7B 6G9; (807) 343-7260.