



Ontario Student Assistance Program

2012 – 2013
Ontario Out-of-Country Bursary for
Deaf Students Application Guide

July 2012

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A. PURPOSE OF THIS BURSARY

This bursary provides non-repayable assistance to eligible applicants to assist with eligible education costs that are in excess of the funding provided to them under OSAP. Eligible education costs are tuition fees, ancillary fees, health insurance fees, books and supplies, room and board (if applicable), personal living costs, and return trips home.

B. WHO SHOULD USE THIS GUIDE

The information in this guide is designed to assist students with their application for the Ontario Out-of-Country Bursary for Deaf Students. Applicants for this bursary must be postsecondary students who are deaf, deafened, or hard of hearing and who will be starting or continuing studies on or after August 1, 2012. Students must be enrolled at a postsecondary institution outside Canada for the purpose of attending a program where the only or primary language of instruction is American Sign Language (ASL) or Langues de Signes Québécoises (Quebec Sign Language). For more information on eligible institutions and programs please see section C of this guide.

1. Definition of Terms

In this guide, the following terms are used:

- deaf students: refers to postsecondary students who are deaf, deafened, or hard of hearing;
- Out-of-Country Bursary: refers to the Ontario Out-of-Country Bursary for Deaf Students;
- Ministry: refers to the Ministry of Training, Colleges and Universities.

C. WHO IS ELIGIBLE TO APPLY

Deaf students, regardless of family income, who have eligible education costs that are in excess the funding provided to them after the assessment of their OSAP Application for Full-Time Studies, may apply for the Out-of-Country Bursary. Eligible education costs include tuition fees, ancillary fees, health insurance fees, books and supplies, room and board, personal living costs, and return trips home. There are established limits for some of these costs.

1. Eligible Applicants

- Applicants must have a permanent hearing disability, i.e., are deaf, deafened or hard of hearing;
- Applicants must be attending a postsecondary institution outside of Canada and must be enrolled in a program of study where the only or primary language of instruction is in ASL or Quebec Sign Language. You may be asked to provide documentation that the language of instruction is one of the above noted languages;
- Applicants must have completed their OSAP Application for Full-Time Studies;
- Applicants must be taking at least 40% of a full course load per term/semester.

2. Eligible Institution Programs

Programs provided in ASL at the following postsecondary schools outside Canada are considered eligible programs for the purposes of the Out-of-Country Bursary:

- Gallaudet University in Washington, D.C.
- National Technical Institute for the Deaf (NTID) in Rochester, New York
- Rochester Institute of Technology (RIT) in Rochester, New York

Other schools outside Canada where students are enrolled in a program where the only or primary language of instruction is ASL or Quebec Sign Language may also be eligible.

If you are not sure if you or your program of study are eligible under the Out-of-Country Bursary, contact the Student Financial Assistance Branch, Ministry of Training, Colleges and Universities (see “How to Contact the Ministry,” on page 10 of this Guide).

If you are a deaf student planning to attend a postsecondary school outside of Canada where the primary language of instruction for their program of

study is not ASL or Quebec Sign Language you are not eligible for the Out-of-Country Bursary. You may be eligible to receive Canada Student Loans and/or Canada Student Grants if the school has been approved for Canada student loan purposes.

To determine whether your school has been approved for student loan purposes, use the “School Search” function on the OSAP website at <http://osap.gov.on.ca> or contact the Student Financial Assistance Branch (see “How to Contact the Ministry”, on page 10 of this Guide).

D. WHEN TO APPLY AND DEADLINES

Before applying for the Out-of-Country Bursary, students must submit their OSAP Application for Full-Time Studies and receive notification of the OSAP loan and bursary funding they will receive for the 2012-2013 academic year. Out-of-Country Bursary amounts cannot be determined until the OSAP application and assessment has been completed. It is recommended that you apply as early as possible. Applications are available online in the spring for academic years beginning in August.

The deadline to apply for the Out-of-Country Bursary is the same as for the OSAP Application for Full-Time Studies and depends on your study period start and end dates.

If you are taking a one-term program (i.e., your study period starts and ends in less than 12 weeks), the deadline to apply is within the first 30 days of your study period. If you are taking a two- or three-term program, the deadline to apply is 90 days before the end of your study period.

Example,

If your study period start date is September 4, 2012 and study period end date is April 30, 2013, then the deadline for you to apply is 90 days before April 30, 2013. Please note that penalties apply for applications received after the first 45 days of your study period (but no later than 90 days before the end of your study period), your aid will be calculated from the date your applications was submitted/received to the end of your study period.

E. HOW TO APPLY

Students must provide all required information before their applications can be processed. Failure to provide complete information will result in loan and bursary funding being delayed. Completed application packages must be sent to the Ministry at the address on page 9 of this guide.

A complete application for deaf students consists of:

- 2012-2013 OSAP Application for Full-time Students (on-line or paper application);
- Must include the 2012-2013 Program Information Form (see below);
- Ontario Out-of Country Bursary for Deaf Students application;
- proof of permanent disability (see below);
- proof of room and board costs or rental costs;
- proof of health insurance costs.

1. OSAP Application for Full-time Students

There are two methods of submitting an OSAP Application for Full-time Students:

- On-line application through the OSAP website at <http://osap.gov.on.ca>; or
- Paper application form

Students are encouraged to use the on-line application form.

2. Program Information Form

A completed Program Information Form must be submitted with all applications for students who are attending a program outside of Canada. The school that the student plans to attend or is attending must provide information about the student's program, tuition, compulsory fees, and book and equipment costs on this form. This form is required to complete your OSAP Application for Full-Time Studies.

3. Proof of a Permanent Disability

Deaf students must demonstrate that their hearing impairment is a permanent disability. OSAP applicants are asked to self-identify as a student with a permanent disability on the OSAP Application for Full-Time Studies. A "permanent disability" is defined as:

“a functional limitation that is caused by 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 that is expected to remain with you for your expected life.”

Deaf students who self-identify as having a permanent disability will be required to submit documentation to demonstrate that their hearing impairment meets the above definition. **Acceptable documentation includes a medical certificate or an audiological report.** Proof of a permanent disability must be provided to the Ministry in order to apply for the Out-of-Country Bursary. **If you have previously submitted acceptable documentation of a permanent disability to the Ministry you are not required to do so again.**

4. Where to Mail Application Forms and Documents

All paper application forms and documentation for the application process must be sent to the Administrator for the Out-of-Country Bursary at the following address:

Attn: Administrator, Ontario Out-of-Country Bursary for Deaf Students
Student Financial Assistance Branch
Ministry of Training, Colleges and Universities
PO Box 4500
189 Red River Road, 4th Floor
Thunder Bay ON P7B 6G9

F. WHERE TO GET HELP

Students may get help to complete their OSAP application for Full-Time Studies and Out-of-Country Bursary application from the following:

- The Academic Continuing Education Program (A.C.E.) at the E.C. Drury School for the Deaf in Milton, Ontario (905) 878-2851 ext.287(TTY) / ext.303(voice);
- Local school guidance counselors;
- Student Financial Assistance Branch, Ministry of Training, Colleges and Universities.

1. How to Contact the Ministry

To contact the Student Financial Assistance Branch, Ministry of Training, Colleges and Universities, you may use any of the following options:

- E-mail: tdd@osap.gov.on.ca;
- TDD/TTY: 1-800-465-3958;
- Telephone OSAP General inquiry line 1-877-OSAP-411;
- FAX: (807) 343-7278 (Attention: Out-of-Country Bursary for Deaf Students);
- For the mailing address, see page 9 of this Guide:

2. Other Resources

- OSAP Website: <http://osap.gov.on.ca>
- National Student Loans Service Centre:
P.O. Box 4030
Mississauga, ON L5A 4M4
Telephone: 1-888-815-4514

G. OTHER TYPES OF ASSISTANCE AVAILABLE

Bursary for Students with Disabilities (BSWD) and the Canada Student Grant for Services and Equipment for Persons with Permanent Disabilities (CSG-PDSE)

If you require disability-related services or equipment to participate in your program of study and these needs are not met by your school or another agency, you may apply for funding under Ontario's Bursary for Students with Disabilities (BSWD) and the federal Canada Student Grants for Services and Equipment for Persons with Permanent Disabilities (CSG-PDSE). Students may be eligible to receive up to \$10,000 per academic year (up to \$8,000 under the federal CSG-PDSE, and up to \$2,000 under the provincial BSWD) for disability-related expenses, such as learning disability assessments, tutoring services, computer software, and special needs accessories for computers.

Students are required to fill out a separate application form for the BSWD and the CSG-PDSE that demonstrates the disabilities that require accommodation, what services/equipment are recommended, and how the services/equipment will address the student's specific disability-related needs. For more information please visit the OSAP website at <http://osap.gov.on.ca>.

H. IMPORTANT INFORMATION

U.S Immigration Rules for Students Attending U.S. Postsecondary Institutions

The U.S. Department of Immigration requires that foreign students provide evidence of adequate financial support for postsecondary study in the U.S.

Once a student's application for OSAP and the Out-of-Country Bursary is completed, the Ministry will mail each student a Notice of Assessment setting out the total amount of OSAP and Out-of-Country Bursary assistance he/she is entitled to receive for the academic year. This notice will indicate the method of payment and the approximate dates the funds will be distributed.

This notice can be used by the student's postsecondary institution or by the student to provide evidence to the United States Department of Immigration that he or she has adequate financial support in order to be given a visa to attend a U.S. postsecondary institution.

It is the responsibility of each student to make arrangements with his or her postsecondary institution to ensure that a U.S. Immigration Form I-20 is issued in time for him or her to obtain a visa for study in the United States. The Ministry cannot provide any assistance with this process. Please direct all questions on this process to your postsecondary institution.

1. Funding from Other Sources

A student is not eligible for financial assistance through OSAP (e.g., loan, grants, or Out-of-Country Bursary funding) if he or she is receiving the total amount of funding required for his or her education costs and living expenses from another source. If a student receives a scholarship or bursary from a source other than OSAP, the amount of OSAP assistance will be adjusted to take these resources into account.

If a student is receiving other government assistance that covers a portion of his or her expenses, it is important that the student check with the other government agency about receiving these benefits and OSAP assistance at the same time.

a) Ontario Disability Support Program (ODSP)

The Ministry of Community and Social Services provides support for living expenses for individuals with disabilities through the Ontario Disability Support Program (ODSP).

Students receiving ODSP income supports must obtain prior approval from their ODSP caseworker to attend a postsecondary institution outside Ontario, and must report any OSAP funding they receive to their ODSP caseworker. Students must indicate on the Out-of-Country Bursary application the monthly amount of ODSP income support they expect to receive during their studies.

2. Currency Conversion

All loans, bursaries, and grants are issued in Canadian funds. The selected eligible costs reported by the student, such as tuition charged by postsecondary institutions outside Canada, will be converted into Canadian currency at the most recent monthly average exchange rate calculated by the Bank of Canada, the Scotia Bank and the Canadian Imperial Bank of Commerce.

The conversion is done at the beginning and the same rate is used throughout. However, there may be differences between the amount calculated at the beginning of each semester and the rate in effect when the student receives or cashes their cheque. Any difference between conversion rates will not be refunded, nor will the student be required to refund any difference in conversion rates to OSAP.

3. Bursary and Grant Assistance is not Taxable

The full amount of scholarships, grants and bursaries that are received by students with respect to their enrolment in a program that entitles them to claim the education amount are not taxable and do not have to be reported as income on tax returns.

However, the federal government still requires jurisdictions to issue T4A's for the 2012-2013 academic year.

The Canada Revenue Agency has a guide to help students file their income tax called "Students and Income Tax." Students who have questions about income tax can contact the agency's general information line at 1-800-665-0354 (TTY) or visit their website at <http://www.ccra-adrc.gc.ca>.

4. Release of Information to Others

The Freedom of Information and Protection of Privacy Act does not allow the Ministry to release information about a student's OSAP application to anyone other than the student, unless the student indicates otherwise. If students wish their parent(s), spouse or another person to deal with the Ministry on their behalf with respect to OSAP related matters, or to have

information from their OSAP file released to any person other than themselves, they must complete the following:

- On-line Application Form: “Release of Personal Information” on the Personal Info tab and sign the Consent.
- Paper Application Form: Section K, “Sharing Your Information” and sign the Consents, Section L, line 720 to release personal information to the person(s) identified in Section K.

I. MAINTAINING ELIGIBILITY

1. Academic Requirements

All students receiving a loan and/or bursary must maintain satisfactory academic progress and must remain in continuous attendance. If a student fails to complete the academic requirements of their program of study, he or she may be ineligible for further OSAP funding.

Students who cannot meet the academic progress requirement and must withdraw from studies for medical reasons must provide proof to the Ministry in order to continue to be eligible for OSAP assistance.

2. Early Withdrawal from Studies

The amount of funding provided under OSAP is based on the number of weeks a student is in school. If a student withdraws from his or her program of study before it is complete, the amount of OSAP assistance a student is eligible to receive will be recalculated based on the number of weeks the student attended classes. In most cases the student will have received more assistance than they are now entitled to receive.

However, deaf students studying out-of-country are not required to return money received through the Out-of-Country Bursary to the Ministry, up to a maximum of outstanding tuition fees, residential and other academic association fees that are non-refundable and owed to the educational institution if the Ministry is satisfied that they have withdrawn for serious medical reasons. For further information, students should contact the Student Financial Assistance Branch. See the “Where to Get Help” section on page 10 of this Guide for options to contact the Ministry.

3. Changes to Loan and/or Bursary Amounts

The amount of assistance a student is entitled to receive may change throughout the year if:

- the student's (and his or her family's, if applicable) financial, academic, family, and/or study period status changes; or
- there is a difference between the amount of income reported on the OSAP application and the amount reported to Canada Revenue Agency.

If the student's OSAP Application for Full-Time Studies is reassessed and it is determined that he/she received more money than they were entitled to, the amount of the overpayment will be deducted from future installments of loan and/or bursary/grant assistance in the current academic year, or it will have to be repaid.

J. HOW STUDENTS GET THEIR FUNDING

Students receiving loan and grant funding will typically receive their funding in two installments; one at the beginning of their school year (typically in September) and one half way through their study period (typically December or January). Some students may receive a third installment of funding depending on the length of their study period.

Students must ensure that they have submitted all required OSAP documentation to the Ministry and submitted a completed Master Student Financial Assistance Agreement (MSFAA) to the National Student Loan Service Centre (NSLSC) prior to being considered eligible for OSAP funding.

In addition, students are required to have their school confirm their enrolment to the Ministry prior to each instalment of their funding being released. Prior to the release of the second instalment of funding students will be asked to confirm their income to the Ministry.

1. Confirmation of Enrolment/Confirmation of Income

Your enrolment must be confirmed by your school prior to each instalment of funding being released to you. The Ministry will mail a Confirmation of Enrolment form to you prior to each instalment of funding. You must take this form to your school's Registrar's Office or Financial Aid Office for completion. You are responsible for ensuring the completed form is returned to the Ministry.

You will also be asked, prior to receiving the second instalment of your funding, to confirm your income to the Ministry. Instructions on how to do this will be sent to you about a month before your second disbursement.

2. Out-of-Country Bursary Cheques

Cheques for the Out-of-Country Bursary will be sent to the student's permanent address in two or three instalments, based on the number of semesters in the student's program, and provided that all requested documentation is completed, including all Confirmation of Enrolment forms. The first installment of bursary funding will be sent to students 4 to 6 weeks after the Ministry receives the student's complete application, but not before the start of the study period.

a) Bursary for Students with Disabilities (BSWD) and the Canada Student Grant for Services and Equipment for Persons with Permanent Disabilities (CSG-PDSE)

If you are eligible for funding for disability-related equipment and services under the BSWD/CSG-PDSE, a cheque will be sent to your permanent address. BSWD and CSG-PDSE funding is not issued until after the Confirmation of Enrolment form has been received by the Ministry.

A Note about Bursary cheques

If bursary cheques are not cashed before the end of your study period, they are no longer valid and cannot be replaced. This is the case for all bursary cheques issued under OSAP.