



Instructions
OSAP Paper Application for Full-Time Students

2012-2013

July 2012

A. OSAP IS CHANGING THIS YEAR

The process of lining up at your school's financial aid office to get your OSAP loan document before each term is ending. Canada and Ontario are implementing a lifetime loan agreement that will cover you for all the time you are in full-time postsecondary studies. This lifetime loan agreement is called the "Master Student Financial Assistance Agreement (MSFAA)".

You'll be able to print your personalized MSFAA any time after you submit your OSAP online application and then you submit it along with identification to a designated Canada Post outlet in your area. This only needs to be done ONCE, and will be in place throughout your time as a full-time postsecondary student.

The other change you will notice is that once your OSAP application and MSFAA are submitted, funding will be deposited directly into your bank account after your school confirms your enrolment. For your second term funding, we only ask that you update your estimated income. Follow these 4 steps to get your OSAP funding. For more information visit "Getting OSAP" section on the OSAP website.

Step 1: Submit Your Master Student Financial Assistance Agreement (MSFAA)

Print, complete, and sign your MSFAA

After you submit your online OSAP Application for Full-Time Students, print your MSFAA. You can also ask the ministry to mail it to you, but we recommend that you print it yourself. If you applied for OSAP using a paper application, your MSFAA will be mailed to you. Read the terms and conditions, then complete and sign your MSFAA.

Take your MSFAA to a Canada Post Outlet

Take page 1 of your MSFAA to a designated Canada Post Outlet right away (keep the other pages as reference as they outline the terms and conditions). Please ensure that it prints legibly. You don't have to wait for classes to begin. You may also take your MSFAA to a National Student Loan Service Centre (NSLSC) kiosk, but they are only available at certain times of year. You must present the following two pieces of documentation to prove your identity:

1. Proof of your Social Insurance Number (SIN):
 - Your Social Insurance card or
 - An official Government of Canada document that contains your Social Insurance Number (e.g., a Canada Revenue Agency Notice of Assessment, a Canada Pension Plan Statement of Contributions, or a Confirmation of Social Insurance Number from Service Canada).
2. One piece of valid photo ID issued in Canada by the federal, provincial or territorial government. Examples of acceptable ID: Canadian passport, permanent resident or citizenship card, Ontario photo card, valid driver's licence or provincial health card with photo. Student ID cards are not acceptable forms of photo ID.

Note for students unable to go to a Canada Post outlet:

If you can't go to a designated Canada Post outlet (or NSLSC kiosk) because you're not in Canada, in a remote area, or don't have a designated Canada Post outlet nearby, you can mail page 1 of your MSFAA and photocopies of two pieces of documentation to prove your identity (see list of acceptable documentation above) to: National Student Loans Service Centre, PO Box 4030, Mississauga, ON L5A 4M4.

Step 2: Submit All Required OSAP Documents

All required documents listed at the end of your online OSAP application must be submitted to your financial aid office before any funding can be disbursed to you. For your personalized list of required documents, log on to your OSAP account on the OSAP website and go to the “View App Details” section.

Step 3: School Confirms Your Enrolment

Your school must confirm your enrolment before your funding can be disbursed to you. This confirmation will happen for each disbursement. For most students, this will happen at the start of their studies (e.g., September) and then again halfway through their study period (e.g., January). For information about your disbursements and funding, log on to your OSAP account on the OSAP website and go to the “Check Status” section.

Step 4: Confirm Your Income

You must confirm your income before the release of your second disbursement, which is generally halfway through your study period (e.g., January). Instructions will be sent to you about a month before your second disbursement.

Important Points

- You'll be provided with only one MSFAA for all your 2012-2013 OSAP applications. You'll be presented with your MSFAA at the end of each of your online applications, but you only need to print one copy and submit it once, as described above.
- Once your MSFAA is submitted, it's good for the duration of your full-time studies. You won't have to submit it again if you apply for OSAP next year.

B. OSAP ONLINE

The OSAP website www.ontario.ca/osap is available 24 hours a day, 7 days a week.

Apply Online

Applying is quick and easy and offers a secure means of transmitting your personal information. You don't have to worry about where to send your application or wonder whether it got delivered to the right place, because as soon as you submit it, we receive it. Some bursary and scholarship programs have early deadline dates, so submitting your application early is important.

The online application tells you what documentation is required, so that you can start gathering the necessary paperwork.

After submitting your online application, you can get an estimate of the amount of your funding, a highly useful piece of information in helping you plan for your postsecondary school year. This estimate is subject to change if inaccurate information is provided, information changes, the approval of a school for student loan purposes is withdrawn or suspended, or if the approval of a program of study for student loan purposes is withdrawn or suspended, or if the approval of a program of study for student loan purposes is withdrawn or suspended.

Check Status

Once you have submitted your application, you will want to know what is happening with it. Was it

processed? Are you eligible? How much funding will you get? How and when will you get your funding?

These are questions for which most students want answers. The OSAP website is the best way to keep track of the status of your application, because information is displayed as soon as it is available.

Go to the OSAP website at ww.ontario.ca/osap for information on these and other features.

C. TERMS USED IN THIS GUIDE

Financial aid office

The office at your postsecondary school or an agent of your school that is authorized by the Ministry that assists students who are applying for student financial assistance. If you are planning to attend a postsecondary school outside Ontario (excluding McGill University or Concordia University), the Student Financial Assistance Branch, Ministry of Training, Colleges and Universities, acts as your financial aid office.

Loan

The Canada-Ontario Integrated Student Loan.

Online application

The application for full-time students completed electronically on the secure OSAP website at <https://osap.gov.on.ca>.

Ministry

The Ministry of Training, Colleges and Universities.

NLSLC

The National Student Loans Service Centre which is under agreement with the Government of Canada to administer student financial assistance programs funded by the Government of Canada and/or the Government of Ontario (OSAP).

OSAP

The Ontario Student Assistance Program.

Spouse

The person to whom you are married or the person with whom you are living in a common-law relationship.

Study Period

Is the time period during the 2012-2013 postsecondary school year in which you are considered to be in school for OSAP financial aid purposes. This time period, which is set by your postsecondary school, is used to determine the amount of your funding as well as deadline dates. The start and end dates for your study period are displayed when you check the status of your application on the OSAP website and are printed on the documentation sent to you by the ministry, including your Confirmation of Enrolment form.

School

“School” or “postsecondary school” means a post-secondary school that is an approved school for OSAP purposes.

D. WHO CAN APPLY

It is important to note that you are eligible to receive OSAP funding only if the postsecondary school you are attending and the program of study you are taking are approved by OSAP. A complete list of approved schools is available on the OSAP website. While the approval of postsecondary schools is done on an annual basis, school approval may be withdrawn or suspended at any time, during your study period. If a school’s approval is suspended, no further aid will be issued to students enrolled in studies at that school during the period of suspension pending the outcome of a ministry investigation, and the school will be removed from the list of approved schools on the OSAP Website.

You can apply, using this application, if:

- you are enrolled or planning to enrol in an approved program that is 12 weeks or more in length at an approved postsecondary school that starts anytime between August 1, 2012, and July 31, 2013;
- you are a Canadian citizen, a Permanent Resident of Canada (landed immigrant), or a Protected Person (see page 11 for definition);
- you (or your spouse or parent(s), if applicable) are an Ontario resident;
- you will be taking at least 60 per cent of a full course load, or 40 per cent if you are an applicant with a permanent disability;
- your previous student loans are in good standing (i.e., you must not have defaulted on a student loan);
- you have repaid, in full, any overpayment you received for a scholarship, grant, or bursary;
- you have maintained satisfactory academic progress; and
- you are not ineligible for any of the reasons as determined by OSAP.

Your Responsibilities

You are responsible for reading and understanding the declarations and consents before you sign your OSAP application because they set out your obligations and the conditions under which the information pertaining to your application will be collected, used and disclosed.

When applying for aid, you must complete all the steps involved, including:

- filling out your application correctly and completely;
- providing all the required documentation with your application;
- correcting any invalid and/or missing information promptly; and
- notifying your financial aid office or the ministry, in writing, of changes to your reported income or assets (or to the reported income and assets of your spouse or parent(s), if applicable), as well as changes to your study period, your address, or your financial, academic, or family status (and the status of your spouse or parent(s), if applicable). These changes may result in a reassessment of your OSAP application and change the amount of aid to which you are entitled.

Failure to provide complete and true information or to promptly notify your financial aid office or the ministry of any of the above changes may result in you being denied future assistance and could lead to legal action. It is an offence to knowingly provide false information for the purpose of obtaining or

receiving assistance. If convicted, you may be liable for a fine of up to \$25,000 and one year in prison.

E. OSAP DEADLINES

Application Deadlines

One-term Programs (12 to 20 weeks in duration)

Your application must be received by your financial aid office within the first 30 days of your 2012-2013 study period for you to be eligible to receive funding. You will not be eligible to receive any funding if your application is received more than 30 days after your study period has begun.

Two- and Three-term Programs (21 to 52 weeks in duration)

Your application must be received by your financial aid office within the first 45 days of your 2012-2013 study period for you to be eligible to receive funding for your entire 2012-2013 study period.

If your application is received by your financial aid office after the first 45 days of your 2012-2013 study period but no later than 90 days before the end of your 2012-2013 study period, you will be eligible to receive funding, but only from the date on which your application is received.

If your application is received by your financial aid office less than 90 days before the end of your 2012-2013 study period, you will not be eligible to receive funding.

Documentation Deadline

One-term Programs (12 to 20 weeks in duration)

Your required documentation must be received by your financial aid office within the first 30 days of your study period.

Two- and Three-term Programs (21 to 52 weeks in duration)

Your required documentation must be received by your financial aid office no later than 90 days before the end of your study period.

Required documentation received after the deadline date will not be considered, and the release of your funding may be stopped.

OSAP Review Deadline

The deadline date for receipt of a request for a review by your financial aid office is eight weeks before the end of your study period. All requests for reviews received after the deadline date will not be considered. Complete details can be found on the OSAP website at www.ontario.ca/osap.

F. COMPLETING YOUR OSAP PAPER APPLICATION

Basic Points to Remember

- Use black ink when filling out and signing the application form. Do not use pencil.
- Accuracy is important. Errors cause delays. If you are not sure how to answer a question on

the form, contact your financial aid office for help.

- Do not use periods, hyphens, or other punctuation marks, unless such marks are part of your name.
- Do not use terms such as “Nil” or “N/A”.
- Enter dollars only rounded to the nearest dollar, not cents, in Canadian currency. For example, \$2,455.82 should be shown as \$2,456.
- Keep a photocopy of your completed application form for your records.
- If you are instructed to submit your application directly to the ministry, you must ensure that your return address is printed clearly in the upper left corner of the envelope.

Social Insurance Number (SIN)

If you are a Canadian citizen or Permanent Resident, you must have a valid permanent SIN in order for your OSAP application to be processed. If you are a Protected Person, you must have a valid temporary Social Insurance Number, which begins with a “9”. If you do not have a Social Insurance Number or if you have a temporary number but are not a Protected Person, contact any office of Human Resources and Skills Development Canada for information about how to obtain a permanent SIN.

All temporary SINs must be valid as of the start date of the applicant’s study period. If your temporary SIN expires during your study period, you must ensure that you have a valid temporary SIN or a permanent SIN for the start of your next study period.

Ontario Education Number (OEN)

The OEN is a student identification number that is assigned by the Ontario Ministry of Education to elementary and secondary students across the province. This number, which is unique to every student, is used as the key identifier on a student’s school records. The OEN is randomly assigned and nine digits long. If you were an Ontario elementary and/or secondary student, please enter this number on your OSAP application.

Required Consents and Signatures

You are required to sign and date your OSAP application in three places to indicate your knowledge of and consent to the collection, use, and disclosure of your personal information to administer and finance OSAP:

- A signature for your consents, instruction to conduct a credit check, and declaration is required by the ministry.
- A separate signature is required by Canada Revenue Agency for your consent to the indirect collection and disclosure of personal information from your income tax returns and other taxpayer information.
- A separate signature is required by Human Resources and Skills Development Canada for your consent to the indirect collection and disclosure of personal information (Social Insurance Number, name, date of birth, and gender) from the Social Insurance Register.

If your parent(s) or spouse are required to complete parts of your application, then they must sign his and/or her declarations also.

Your OSAP funding will not be processed until your signature pages are received and all required consents have been given.

Bankruptcy or Related Events (Section A, items 610, 611, and 612)

Your eligibility for OSAP is affected if you:

- file for bankruptcy under the *Bankruptcy and Insolvency Act* (Canada), (BIA);
- make a consumer proposal under the BIA that is approved or deemed to be approved by a court under that Act;
- obtain a consolidation order under the BIA; or
- file a document seeking relief for the orderly payment of debts.

Please note that throughout this section that the filing for bankruptcy referred to in bullet 1 will be referred to as a “Bankruptcy”. The acts described in bullets 2, 3, and 4 will be referred to as “Related Events” if the act occurred on or after May 11, 2004. The acts described in bullets 3 and 4 will be referred to as “Related Events” if the act occurred prior to May 11, 2004.

If you have filed for Bankruptcy, or initiated a Related Event, you may be eligible for aid through OSAP if you meet all eligibility requirements, including the specific criteria set out in this section, and you provide any required documentation. Please read the following section carefully to determine if you meet the criteria and are required to provide documentation. Contact your financial aid office if you need further clarification.

Bankruptcy or Related Event occurred prior to May 11, 2004

Applicants who received student loans prior to the date they filed for Bankruptcy or initiated a Related Event

If you received an Ontario Student Loan, a Canada Student Loan or a Canada-Ontario Integrated Student Loan on or before the date you filed for Bankruptcy or initiated a Related Event and you are a discharged bankrupt, or you initiated a Related Event, your application will not be processed until:

- 1) you provide proof that you have no outstanding balance on any student loans; or
- 2) if you have been released from your obligation to repay your student loans by reason of an absolute order of discharge under the BIA, you provide proof that the order of discharge was made and that three years have elapsed since the day the order was made.

If you are an undischarged bankrupt, your application will not be processed until:

- 1)(a) you provide proof that you have no outstanding balance on any student loans; or (b) if you have been released from your obligation to repay your student loans by reason of an absolute order of discharge under the BIA, you provide proof that an order of discharge was made and that three years have elapsed since the day the order was made; and
- 2) you provide proof from your trustee indicating the date you filed for Bankruptcy and that the following two conditions have been or will be met:
 - Neither Ontario or Canada is a creditor in the Bankruptcy as a result of financial assistance given to you through OSAP; and
 - No financial assistance given to you through OSAP in the 2012-2013 OSAP year (August 1, 2012 to July 31, 2013) will be seized to repay any creditor(s) listed in the Bankruptcy.

Applicants who did not receive student loans prior to the date they filed for Bankruptcy or initiated a Related Event

If you did not receive an Ontario Student Loan, a Canada Student Loan or a Canada-Ontario Integrated Student Loan on or before the date you filed for Bankruptcy or initiated a Related Event and:

- you are a discharged bankrupt, or you initiated a Related Event, you do not need to provide any required documentation.
- you are an undischarged bankrupt, your application will not be processed until you provide documentation from your trustee indicating the date you filed for Bankruptcy and that the following two conditions have been or will be met:
 - Neither Ontario or Canada is a creditor in the Bankruptcy as a result of financial assistance given to you through OSAP; and
 - No financial assistance given to you through OSAP in the 2012-2013 OSAP year (August 1, 2012 to July 31, 2013) will be seized to repay any creditor(s) listed in the Bankruptcy.

Bankruptcy or Related Event occurred on or after May 11, 2004

Applicants who received student loans prior to the date they filed for Bankruptcy or initiated a Related Event

If you received an Ontario Student Loan, a Canada Student Loan or a Canada-Ontario Integrated Student Loan on or before the date you filed for Bankruptcy or initiated a Related Event and:

- you are a discharged bankrupt, or you initiated a Related Event, your application will not be processed until:
 - 1) you provide proof that you have no outstanding balance on any student loans; or
 - 2) if you have been released from your obligation to repay your student loans by reason of an absolute order of discharge under the BIA, you provide proof that an order of discharge was made and that three years have elapsed since the day the order was made; or
 - 3) you provide proof that you meet the following four conditions:
 - 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; and
 - 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; and
 - you have not had a break in studies of longer than six months since the date you filed for Bankruptcy or initiated a Related Event; and
 - it has not been more than three years since the date you filed for Bankruptcy or initiated a Related Event.

If you are an undischarged bankrupt, your application will not be processed until:

1) (a) you provide proof that you have no outstanding balance on any student loans; or

(b) if you have been released from your obligation to repay your student loans by reason of an absolute order of discharge under the BIA, you provide proof that an order of discharge was made and that three years have elapsed since the day the order was made; or

(c) you provide proof that you meet the following four conditions:

- at the time you filed for Bankruptcy you were enrolled in an approved program of study at an approved school and you were taking the minimum required course load; and
- 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; and
- you have not had a break in studies of longer than six months since the date of Bankruptcy; and

it has not been more than three years since the date of Bankruptcy, and

2) you provide proof from your trustee indicating the date you filed for Bankruptcy and that the following two conditions have been or will be met: Neither Ontario or Canada is a creditor in the Bankruptcy as a result of financial assistance given to you through OSAP; and

- No financial assistance given to you through OSAP in the 2012-2013 OSAP year (August 1, 2012 to July 31, 2013) will be seized to repay any creditor(s) listed in the Bankruptcy.

Applicants who did not receive student loans prior to the date they filed for Bankruptcy or initiated a Related Event

If you did not receive an Ontario Student Loan, a Canada Student Loan or a Canada-Ontario Integrated Student Loan on or before the date you filed for Bankruptcy or initiated a Related Event and:

- you are a discharged bankrupt, or you initiated a Related Event, you do not need to provide any required documentation.
- you are an undischarged bankrupt, your application will not be processed until you provide documentation from your trustee indicating the date you filed for Bankruptcy and that the following two conditions have been or will be met:

(1) Neither Ontario or Canada is a creditor in the Bankruptcy as a result of financial assistance given to you through OSAP; and

(2) No financial assistance given to you through OSAP in the 2012-2013 OSAP year (August 1, 2012 to July 31, 2013) will be seized to repay any creditor(s) listed in the Bankruptcy.

Contact your financial aid office for additional information.

G. REQUIRED DOCUMENTATION

You are responsible for ensuring that all required documentation, as indicated on the OSAP application, is attached to your paper application before you submit it. If you submit an electronic application, you are responsible for ensuring that all required documentation is provided to your financial aid office. If you do not provide required documentation, the processing of your application will be delayed.

If you are submitting documentation to the ministry or your financial aid office, please ensure that your envelope is addressed properly. In addition, you should consider sending the document(s) using a secure means (e.g., by personal delivery or by registered mail).

The ministry or your financial aid office may determine, through a normal verification or through an inspection, investigation or audit, that additional required documentation is required. If this is the case, you will be sent a notice describing the required documentation, the procedures that you must follow, and any pertinent deadline date(s).

Your OSAP funding will not be processed until all required documentation has been received.

Description of an Affidavit

An affidavit is a document that is sworn and signed before a lawyer, a person who is not a lawyer but who is a commissioner of oaths, or a notary public. You will be required to swear or affirm that the contents of the affidavit are true. A commissioner of oaths is generally available at courthouses, community legal clinics, municipal or township offices, and law offices.

Program Information Form

If you are planning to attend a postsecondary school outside Ontario, other than McGill University or Concordia University, you must provide a completed Program Information Form (see the “Submitting your Application” section in these instructions).

Social Insurance Number card (Section A, item 100)

If you are planning to attend a postsecondary school outside Canada, you must provide a photocopy of your Social Insurance Number card or a photocopy of any other Government of Canada official document that indicates your Social Insurance Number (such as Canada Revenue Agency Notice of Assessment, Canada Pension Plan Statement of Contributions, or a Confirmation of Social Insurance Number from Service Canada).

Canadian Immigration Record (Section A, item 170)

If you are a Permanent Resident, you must provide a photocopy of your Canadian Immigration Record or of your Permanent Resident Card.

Protected Persons (Section A, item 170)

A Protected Person is defined in subsection 95(2) of the Immigration and Refugee Protection Act (Canada). Protected Persons are individuals who have been issued a Protected Persons Status Document and can include convention refugees and 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.

If you are a Protected Person, you must provide a photocopy of your valid Protected Person Status Document (PPSD) and a photocopy of your temporary Social Insurance Number (SIN) card.

Permanent Disability (Section A, item 165)

For the purposes of this application, “permanent disability” is defined as 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 that is expected to remain with you for your expected life.

The Canada Student Financial Assistance Regulations require that you submit documentation to demonstrate that you have a permanent disability, as defined above. You must provide a recent medical certificate, report or assessment (e.g., a learning disability assessment) completed by a qualified practitioner, or documentation proving that you are in receipt of federal and /or provincial disability assistance.

Married applicant (Section B, item 200)

You must provide a copy of your marriage certificate.

Common-law Relationship (Section B, item 210)

You must provide an affidavit that is sworn and signed by you and your spouse confirming that you have been living together in a conjugal relationship for at least three years or are living together in a conjugal relationship and raising any children of whom you both are the natural or adoptive parents. The affidavit should be sworn by you and your spouse before a lawyer, a person who is not a lawyer but is a commissioner of oaths or a notary public and signed by you and your spouse.

Marital Status (Section B, item 221)

- If you are separated, you must provide a copy of your separation agreement or court order. If you do not have a separation agreement or court order, you must provide an affidavit detailing the custody arrangements for your child(ren), confirming that your child(ren) will be living with you full-time during your 2012-2013 study period and
- the date of separation AND a copy of the federal government’s Child Tax Benefit cheque stub or statement, indicating the parent receiving the benefit and the child(ren) included in the benefit. (Please ensure documentation includes the name and date of birth of child(ren)).
- If you are divorced, you must attach a copy of your divorce judgment or order.
- If you are widowed you must provide a copy of your spouse’s death certificate. In addition, you must provide an affidavit confirming that you have children who will be living with you full-time during your 2012-2013 study period AND a copy of the Government of Canada’s Child Tax Benefit cheque stub or statement. (Please ensure documentation includes the name and date of birth of the child(ren)).
- If you have never been married, you must provide an affidavit confirming that you have children who will be living with you full-time during your 2012-2013 study period AND a copy of the Government of Canada’s Child Tax Benefit cheque stub or statement. (Please ensure documentation includes the name and date of birth of the child(ren)).

Separated, Divorced, or Widowed, and have No Dependent Children Living with You (Section B, item 231)

If you are separated, you must provide a copy of your legal separation agreement or court order. If you do not have a legal separation agreement or court order, you must provide an affidavit that indicates the date of separation. If you are divorced, you must provide a copy of your divorce judgment or order. If you are widowed, you must provide a copy of your spouse’s death certificate.

Crown Ward (Section B, item 260)

A Crown ward is a child who has been made a ward of the Crown pursuant to a court order made

under the Child and Family Services Act, R.S.O. 1990, c. C.11. Such an order gives the Crown the rights and responsibilities of a parent for the purpose of the child's care, custody, and control. Most of the Crown's duties and obligations in respect to a Crown ward are exercised and performed by the Children's Aid Society.

If you are a current Crown ward or were a former Crown ward at the time of your eighteenth birthday, you must provide a letter from the Children's Aid Society confirming that you are or were a former Crown ward. If you are not a current Crown ward or were not a Crown ward at the time of your eighteenth birthday, but you wish to be considered for the Ontario Access Grant for Crown wards, you must provide a letter from the Children's Aid Society confirming that you have previously been a Crown ward.

Both Parents Deceased (Section B, item 265)

If you indicate that both your parents are deceased, you must provide a copy of both your parents' death certificates.

Resided in Canada for Less than 12 Months in a Row (Section C, item 325)

If you have resided in Canada for less than 12 months in a row, you may be eligible for provincial aid in Ontario. If you want the ministry to determine your eligibility for assistance, follow the instructions outlined below.

If you completed item 230, 240, 250, 260, or 265 in Section B: Current Status Information, you must complete a History of Canadian Residency for Student form. The form is available for printing from the OSAP website, at www.ontario.ca/osap. You must also provide documentation that confirms your date of entry into Canada (e.g., Canadian Immigration Record, Permanent Resident Card, or Protected Person Status Document).

If you completed item 200 or 210 in Section B: Current Status Information, you and your spouse must complete a History of Canadian Residency for Student and Spouse form.

The form is available for printing from the OSAP website, at www.ontario.ca/osap. You and your spouse must also provide documentation that confirms your and your spouse's date of entry into Canada (e.g., Canadian Immigration Record, Permanent Resident Card, or Protected Person Status Document).

If you completed item 270 in Section B: Current Status Information, you and your parent(s), step-parent, legal guardian(s), or official sponsor(s) must complete a History of Canadian Residency for Student and Parent(s) form. You and your parent(s) must also provide documentation that confirms your and your parent(s)' date of entry into Canada (e.g., Canadian Immigration Record, Permanent Resident Card, or Protected Person Status Document).

Note: If you are submitting documentation to the ministry or your financial aid office, please ensure that your envelope is addressed properly. In addition, you should consider sending the document(s) using a secure means (e.g., by personal delivery or by registered mail).

Have Not Resided In Ontario For At Least 12 Months In A Row (Section C, Item 330)

You are not a resident of Ontario for OSAP purposes.

However, if you are denied student aid from the province or territory in which you have most recently resided, on the basis of residency, the ministry may review your situation to determine if you are eligible for aid in Ontario. If you wish to have your personal situation reviewed, follow the instructions outlined below.

If you completed item 230, 240, 250, 260, or 265 in Section B: Current Status Information, you must: 1) complete a History of Canadian Residency form for Student; 2) provide documentation that confirms your date of entry into Canada (e.g., Canadian Immigration Record, Permanent Resident Card, or Protected Person Status Document); and 3) provide a letter of refusal from the province or territory in which you most recently resided indicating that you are not eligible for aid from the student financial aid program operated by that province or territory on the basis of residency.

If you completed item 200 or 210 in Section B: Current Status Information, you and your spouse must: 1) complete a History of Canadian Residency form for Student and Spouse; 2) provide documentation that confirms your and your spouse's date of entry into Canada (e.g., Canadian Immigration Record, Permanent Resident Card, or Protected Person Status Document); and 3) provide a letter of refusal from the province or territory in which you most recently resided indicating that you are not eligible for aid from the student aid program operated by that province or territory on the basis of residency.

If you completed item 270 in Section B: Current Status Information, you and your parent(s), step-parent, legal guardian(s), or official sponsor(s) must: 1) complete a History of Canadian Residency form for Student and Parent(s); 2) provide documentation that confirms your and your parent(s)' date of entry into Canada (e.g., Canadian Immigration Record, Permanent Resident Card, or Protected Person Status Document); and 3) provide a letter of refusal from the province or territory in which you most recently resided indicating that you are not eligible for aid from the student aid program operated by that province or territory on the basis of residency.

Note: If you are submitting documentation to the ministry or your financial aid office, please ensure that your envelope is addressed properly. In addition, you should consider sending the document(s) using a secure means (e.g., by personal delivery or by registered mail).

Government Income (Section F, item 630)

If you expect to receive income during your study period from Employment Insurance, Ontario Works, Loss of Earnings Benefits (WSIB), Ontario Disability Support Program, Native Postsecondary Student Support Program, Second Career, or Ontario Skills Development you must provide a letter from that funder describing the portion of the government support that is for living costs, direct education costs (e.g. tuition, books), or other costs. It is important that you check with that funder about the possible impacts of receiving government income from the funder and student financial assistance at the same time.

Dependent Adult: (Section F, item 601)

For the purposes of OSAP, a dependent adult is an individual who is over eighteen years of age and is considered to be a participant in his/her parent(s) Ontario Works or Ontario Disability Support Program.

Income Tax Payable - Parents (Section I, items 890 and 895)

If parent 1's income tax payable is greater than 35 per cent of his income as indicated in item 840, he is required to provide a copy of his 2011 Notice of Assessment from Canada Revenue Agency showing the amounts on line 150 and 435 of his income tax return. If parent 2's income tax payable is greater than 35 per cent of her income as indicated in item 845, she is required to provide a copy of her 2011 Notice of Assessment from Canada Revenue Agency showing the amounts on lines 150 and 435 of her income tax return.

Income Tax Payable - Spouse (Section J, item 954)

If spouse's income tax payable is greater than 35 per cent of his or her income as indicated in item 950, he or she is required to provide a copy of his or her 2011 Notice of Assessment from Canada Revenue Agency showing the amounts on lines 150 and 435 of his or her income tax return.

Both Parents Deceased (Section I, item 011)

If you checked item 200, 210, 220, 230, or 250 in Section B and wish to be considered for the Canada Student Grant for Persons from Middle-income Families, Canada Student Grant for Persons from Low-income Families or the Ontario Access Grant, then you must provide a copy of both your parents' death certificates.

H. ADDITIONAL INSTRUCTIONS

Permanent Disability (Section A, item 165)

A student who self-identifies as being a student with a permanent disability is not required to complete a separate application form for the Canada Student Grant for Persons with Permanent Disabilities because eligibility will automatically be considered when the student's OSAP application is processed. See the Required Documentation section of these instructions for the definition of a permanent disability.

Additionally, a student with a permanent disability may receive non-repayable financial assistance through the Ontario Bursary for Students with Disabilities and the Government of Canada's Special Services and Equipment Grant for Students with Permanent Disabilities. You can apply for both programs using a single application. Application forms are available through the OSAP website or from your financial aid office.

Deaf Students Attending Out-of-country Postsecondary Schools (Section A, item 166)

If you were enrolled in an out-of-country postsecondary school in the 2011-2012 academic year, you will automatically be sent an OSAP Application Guide for Deaf Students. Otherwise, information on the amount of aid available and the application process can be found on the OSAP website, or you can obtain a copy of the guide by contacting the ministry. If you have questions, contact the ministry by e-mail at tdd@osap.gov.on.ca, by phone at 1-800-465-3958 (TDD/TY), or by fax at 1-807-343-7278.

Current Citizenship Status (Section A, item 170)

If you are a Canadian citizen, a Permanent Resident, or a Protected Person as defined in subsection 95(2) of the Immigration and Refugee Protection Act (Canada), you are eligible to apply for OSAP funding. If you indicated "Other" in item 170, you are not eligible for student aid in Ontario.

Where Will You Be Living During Most Of The 16-Week Period Before Your 2012-2013 Study Period Starts? (Section A, Item 615)

If you are a single dependent student (i.e., if you completed item 270 in Section B), you will be assessed as living with your parents during the pre-study period. If you did not live with your parent(s) during the pre-study period, please contact your financial aid office for additional instructions.

Will You Be Living With Your Parent(S) During Your 2012-2013 Study Period? (Section D, Item 555)

If you checked item 270 in Section B, you are a dependent student, and the ministry assumes you will be living with your parent(s) during the study period if your parent(s) reside in the same community as the school you plan to attend. You will therefore be assessed as living with your parent(s) regardless of what you indicated in item 555. It is possible, however, that even though your parent(s) live in the same community as the postsecondary school you plan to attend, you may ask to be assessed as living away from home. In this case, you must inform your financial aid office and provide required documentation. Contact your financial aid office for details.

I. VERIFICATION AND AUDIT

Your Student Aid

All information provided in connection with your OSAP application is subject to verification and audit by the ministry. The ministry may verify this information by comparing it with information currently in your OSAP file and information gathered from other government agencies, collection agencies, credit reporting bureau, and educational and financial institutions. For further information refer to the consents, declarations and signature pages of your 2012-2013 OSAP application.

Information that is verified before your funding can be determined and/or released includes:

- your credit history, which is verified with a credit bureau;
- basic personal information (Social Insurance Number, first name and last name, date of birth, and gender), which is verified with Human Resources and Skills Development Canada;
- your (and your spouse's if applicable) Ontario driver's licence and vehicle information, which are verified with the Ministry of Transportation;
- any other government income (e.g., Second Career, Ontario Works), which is verified with the funder; and
- other information provided on your application, including your academic progress, which is verified against information from previous OSAP applications.

Information that is verified after you have received all or a portion of your funding includes all income information that you (and your spouse or parent(s), if applicable) provide. This information is verified with Canada Revenue Agency.

The verification may result in a reassessment of your eligibility for aid, including loans and/or the Ontario Student Opportunity Grant, and the reassessment of the amount of your current and/or any future funding. See the OSAP website, at www.ontario.ca/osap, for details on income verification.

Failure to provide complete and true information or to promptly notify your financial aid office or the ministry, in writing, of changes to your reported income or assets, or to the reported income or assets of your spouse or parent(s), if applicable, or changes to your address and/or financial, academic, family, and/or study period status, may result in your being denied future assistance, including the Ontario Student Opportunity Grant, and could lead to legal action. It is an offence to knowingly provide false information for the purpose of obtaining or receiving OSAP assistance. If convicted, a person may be liable for a fine of up to \$25,000 and one year in prison.

Administration of OSAP

The ministry monitors and audits the administration of OSAP by or on behalf of your postsecondary school and the National Student Loans Service Centre (NSLSC). In order to monitor and audit the administration of OSAP by or on behalf of your postsecondary school and the NSLSC, the ministry and its contractors and auditors may need to access your information.

J. SUBMITTING YOUR APPLICATION

It is recommended that you apply as early as possible, since some bursary and scholarship programs have early deadlines. You should submit your OSAP application at least 10 weeks before your classes begin.

You must submit all pages of the application form with all required signatures and required documentation.

Students Studying in Ontario

Send your completed OSAP application, the application fee (if providing a cheque or money order), and all required documentation to the financial aid office of the postsecondary school you plan to attend. Addresses and telephone numbers of the financial aid offices of Ontario universities and colleges of applied arts and technology are listed on the OSAP website.

Students Studying at McGill University or Concordia University in Quebec

Send your completed OSAP application, the application fee (if providing a cheque or money order), and all required documentation to the financial aid office of the postsecondary school you plan to attend. Addresses and telephone numbers of the financial aid offices are listed on the OSAP website.

Students Studying Outside Ontario

Send your completed OSAP application, the application fee (if providing a cheque or money order), all required documentation, and the completed Program Information Form (see below) to the Student Financial Assistance Branch, Ministry of Training, Colleges and Universities, PO Box 4500, 189 Red River Road, 4th Floor, Thunder Bay ON P7B 6G9. You must ensure that your return address is printed clearly in the upper left corner of the envelope.

Note: When submitting documentation to the ministry, please ensure that your envelope is addressed properly. In addition, you should consider sending the document(s) using a secure means (e.g., by personal delivery or by registered mail).

Program Information Form

If you are planning to attend a postsecondary school outside Ontario (excluding McGill University and Concordia University), you and your school must complete a Program Information Form. This form is used to gather information from the school about your program of study, your tuition and compulsory fees, and your book and equipment costs.

The Program Information Form is available for printing from the OSAP website. You can also request a copy from the ministry, or your school may be able to give you this form.

You should fill out your portion of the form and then have it completed and signed by your

postsecondary school. The ministry recommends that you attach the completed Program Information Form to your OSAP application and submit both (along with any required documentation) directly to the ministry.

Your application cannot be processed until the completed Program Information Form has been received by the ministry.

Multiple Applications

Before submitting several OSAP applications, you may wish to consider the options outlined below: You may wait until you have received notification of your acceptance at a specific postsecondary school before you fill out an OSAP application for that postsecondary school.

You may want to apply for aid before you receive notification of your acceptance. If you choose this option, you must complete a separate OSAP application (either a paper or an online application) for each postsecondary school to which you are applying for admission.

To reduce the number of OSAP applications you complete, you should submit an application only for the postsecondary schools that are your first and second choices.

Once you have received notification of your acceptance from the postsecondary school you plan to attend, notify the financial aid office at that postsecondary school, in writing, to avoid delays in processing your OSAP application.

You must also contact the financial aid office at the school(s) you do not plan to attend to request that the application for that school be cancelled.

Tracking Your Application

To check the status of your application go to the OSAP website at www.ontario.ca/osap, where you will find details on any errors and/or missing information, required documentation, and funding amounts and release dates.

K. INFORMATION ABOUT STUDENT AID

Information about student aid, including eligibility requirements, funding maximums, and other sources of aid, is available on the OSAP website, at www.ontario.ca/osap. It is important that you regularly check the OSAP website or check with your financial aid office to learn about changes to the student aid programs.

Getting Help

If you are planning to attend a postsecondary school in Ontario, direct your questions to the financial aid office of the school you plan to attend. Addresses and telephone numbers of the financial aid offices of Ontario universities and colleges of applied arts and technology are listed on the OSAP website, at www.ontario.ca/osap.

If you are planning to attend a postsecondary school outside Ontario and you have questions, contact the ministry at (807) 343-7260 or toll free in North America at 1-877-OSAP-411 (1-877-672-7411).