

Canada and Ontario have a lifetime student loan agreement that will cover you for all the time you are in full-time postsecondary studies. This agreement is called the "Master Student Financial Assistance Agreement (MSFAA)". Your agreement is personalized and you'll be able to print it after you submit your OSAP online application. Give it to a designated Canada Post Outlet. This only needs to be done ONCE.

Once your MSFAA is received and if your OSAP application is complete, funding will be deposited directly into your bank account after your school confirms your enrolment. Follow these 4 steps to get your OSAP funding.

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

Print, complete, and sign your MSFAA

After you submit your OSAP Application for Full-Time Students, you can print your MSFAA. You can also ask the ministry to mail it to you, but we recommend that you print it yourself. Please ensure that it prints legibly. 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). You don't have to wait for classes to begin. 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 get to a designated Canada Post outlet because you're not in Canada, in a remote area, or don't have a designated 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 on your OSAP application must be submitted to your financial aid office before your funding can be given to you. Log in to the OSAP website and go to "Documents You Must Provide".

Step 3: School Confirms Your Enrolment

Your school must confirm your enrolment before your funding can be given 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 the OSAP website and go to "Check Status".

Step 4: Update Your Income

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

Important Points

- You'll be provided with one MSFAA for all your 2013-2014 OSAP applications. If you have multiple applications you only need to print one copy of your MSFAA.
- Once your MSFAA is received, it's good for the duration of your full-times studies. You won't have to submit it again if you apply for OSAP next year.