



# 2019-20

# OSAP Application for Part-Time Students

- For students taking between 20% to 59% of a full course load
- For programs starting anytime between August 1, 2019 and July 31, 2020

**Purpose**

This application form is used to determine your eligibility and amount of funding available to you through these programs:

- Part-Time Canada Student Loan Program
- Canada Student Grant for Part-Time Studies
- Canada Student Grant for Part-Time Students with Dependents
- Canada Student Grant for Persons with Permanent Disabilities
- Ontario Part-Time Grant

**Who can use this application?**

You can use this application if you are:

- Taking between 20% and 59% of a full course load;
- Taking a program that starts anytime between August 1, 2019 and July 31, 2020;
- Enrolled in a program with a study period of 4 to 52 weeks in length;
- Going to a postsecondary school that is approved for OSAP purposes. Go to the OSAP website ([ontario.ca/osap](http://ontario.ca/osap)) and select “Approved schools” to find out if your school is approved for OSAP; and
- An Ontario resident who is a Canadian citizen, permanent resident or protected person.

**Instructions**

Follow the instructions below to ensure that your OSAP Application for Part-Time Students is processed without delay.

**Step 1: Application form**

Complete all required sections of this application. Don't forget to sign the declaration section. Your spouse (if applicable) must sign their own declaration section as well. Definitions are provided at the end of this package and are identified throughout the application.

**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: Program Information Form**

If you are planning to attend a postsecondary institution outside of Ontario, you must also complete the Program Information Form and forward it to your school for completion. Refer to the instructions listed on the Program Information Form for complete details.

## Step 4: Submit your application

Send your application to:

- **If you're going to school in Ontario**, send your completed application, along with your required supporting documentation, to the financial aid office at the school that you will be attending. You do not need to complete the Program Information Form as the school's financial aid office will provide your program and study period costs to the ministry electronically.
- **If you're going to school outside of Ontario**, send your completed application, along with your required supporting documentation and Program Information Form to:

Student Financial Assistance Branch  
Ministry of Colleges and Universities  
PO Box 4500  
189 Red River Road, 4th Floor  
Thunder Bay, Ontario  
P7B 6G9

General inquiry telephone service is available Monday to Friday, 8:30 AM – 4:30 PM (Eastern Standard Time)  
Telephone: 807-343-7260.  
Toll-free in North America: 1-877-OSAP-411 or 1-877-672-7411  
TTY: 1-800-465-3958

## Deadlines

Ensure you meet the application and documentation deadline dates:

- **Study periods that are up to 20 weeks long:**  
Your application and supporting documentation must be received by your school's financial aid office or the ministry no later than 40 days before the end of your study period.
- **Study Periods that are 21 weeks or longer:**  
Your application must be received by your school's financial aid office or the ministry no later than 60 days before the end of your study period. Supporting documentation must be received no later than 40 days before the end of your study period.

## What's Next

Your application will be processed to ensure 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 account. To stay up to date on the latest status of your OSAP application, you can check online at [ontario.ca/osap](http://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 an "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](http://ontario.ca/osap). You can also get help from your financial aid office. Refer to Step 4 for details on who you should contact.



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**Terms and conditions**

Terms and conditions of updating your profile information on your OSAP account.

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:**

Month

Day

Year

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## Section C: Current situation

This page determines if someone in your family must provide information. For example, if you're married, we'll need information from your spouse.

### What is your current status?

**Married**

#### Do you have dependent children?

See "Dependent children" in the Definitions section.

Yes

No

**In a common-law relationship**

See "Common-law" in the Definitions section.

#### Do you have dependent children?

See "Dependent children" in the Definitions section.

Yes

No

**Sole-support parent with dependent children**

See "Sole-support parent" in the Definitions section.

**Single, separated, divorced or widowed with no dependent children**

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## Section D: Ontario residency

Check the FIRST statement that best describes your current residency situation.

### Have you always lived in Ontario?

- Yes  
 No

### Is Ontario the last province in which you lived for 12 months in a row without being a full-time postsecondary student?

See "Full-time postsecondary" in the Definitions section

- Yes  
 No

### Both of the following statements are true:

- I live in Ontario.
- I have lived in Canada for less than 12 months in a row.

- Yes  
 No

### Both of the following statements are true:

- I live in Ontario.
- None of the previous statements apply to me.

- Yes  
 No

See Required documents section.

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## Section E: Financial information

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).

### Income received in 2018

#### What is your total income from line 150 of your 2018 Canadian income tax return?

If you didn't file a return, enter an estimate. If you entered amounts in line 117 and/or 210 on your return, subtract those amounts from line 150.

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See Required documents section.

#### What is the total of your foreign income and Canadian non-taxable income received in 2018?

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

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See Required documents section.

### Previous funding information

#### Have you ever studied part-time and received a grant and/or a loan for those studies?

See "Part-time studies" in the Definitions section.

Yes

No

#### If "Yes", did you pass all of your courses when you last studied part-time?

Yes - See Required documents section.

No - You are not eligible for part-time funding because you did not pass all of the courses in your most recent part-time study period. To be considered for part-time funding from OSAP in the future, you must successfully complete one semester of part-time studies funded through your own resources. Contact your financial aid office for further details.

#### Have you received a Part-Time Canada Student Loan that you have not yet fully repaid?

See "Part-time studies" in the Definitions section.

Yes

No

#### If "Yes", what is the total outstanding balance to be repaid on your part-time loan(s)?

See "Total outstanding balance" in the Definitions section.

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## **Section H: 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 used by the Ministry of Colleges and Universities (ministry) to administer and finance the Ontario Student Assistance Program (OSAP) and by Employment and Social Development Canada (ESDC) to administer and finance the Canada Student Loans Program (CSLP). The ministry and ESDC may use other parties for any of these activities. Under agreement with ESDC, the National Student Loans Service Centre (NSLSC) uses your personal information to administer OSAP and CSLP. 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 and CSLP.

Administration includes: determining eligibility for financial assistance; verifying this application, including verifying the amounts and types of any other form of provincial or federal government financial assistance; updating the applicant's OSAP profile; paying the applicant's financial assistance; verifying the applicant's financial assistance, any relief granted from any payment the applicant is required to make and any loan rehabilitation; 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, overpayments, and repayments; enforcing the legislation set out below and the applicant's agreements with the ministry and ESDC; 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 and ESDC 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, including establishing and monitoring the minimum amount of student aid the applicant's postsecondary institution is required to provide under the Student Access Guarantee, if applicable; 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 such as developing key performance indicators on the aggregated Ontario Student Loan default rates of the applicant's postsecondary institution. 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. 70/17 as amended; s.10.1 of the Financial Administration Act, R.S.O. 1990, c.F.12, as amended; the Canada Student Financial Assistance Act, S.C. 1994, c. 28, as amended and the Canada Student Financial Assistance Regulations, SOR 95-329, as amended, the Apprentice Loans Act, S.C. 2014, c.20, s.483, 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.

**Spouse's consent to the indirect collection and disclosure of personal information**

- I understand that the information on this form, including my residency history provided by the applicant, is a necessary part of the calculation of any financial assistance to the applicant. The information I have given is complete and true, and I will notify the applicant's financial aid office or the ministry in writing if there are any changes. I agree that the ministry may use my personal information provided on this form and on OSAP application forms that may be submitted by the applicant in the future for the administration and enforcement of an OSAP application that may be made by me, my spouse and/or any other dependent children.
- I agree that until the applicant's loans, any amounts of excess financial assistance received and any other required repayments of financial assistance are assessed and repaid, the ministry can, without limitation, indirectly collect and exchange personal information about me that is relevant to the administration and financing of OSAP, and CSLP with: the applicant; ESDC; Canada Revenue Agency (CRA); NSLSC; the applicant's postsecondary institution and its authorized auditors and financial administration agents; bodies identified on this application by name or bodies that administer programs identified on this application; persons or bodies, including government bodies within and outside Canada, that may have information about my sources of income, assets or residency; other parties used by the ministry to administer and finance OSAP; ESDC's contractors and auditors; and collection agencies operated or retained by the federal or provincial governments.
- I understand that personal information about me provided on OSAP applications that may be made by the applicant in the future will also be subject to use disclosure in accordance with the previous bullet.
- I have advised my dependents who are 16 years of age or older that I have provided limited personal information about them on this application and future applications made by the applicant. I have shown them this section and I have obtained their consent to the disclosure and use of their limited personal information for the administration and financing of OSAP.
- I understand that the applicant can gain access to the personal information I provide in connection with this application. Other personal information relevant to a reassessment or appeal will be disclosed to the applicant and any person(s) authorized by the applicant to have access to all information in the applicant's 2019-2020 OSAP file.
- I understand that I can withdraw any consent I have given relating to an academic year for which the applicant has not received any financial assistance by writing to 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, at any time before the applicant accepts financial assistance.
- I understand that I cannot withdraw any consent relating to an academic year for which the applicant has received any amount of financial assistance. I understand that if I withdraw any consent it will affect the applicant's eligibility for, and the type and amount of, financial assistance under OSAP.

**Continued on next page**

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**Spouse's consent to the indirect collection and disclosure of information from Income Tax Returns**

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 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. 70/17 as amended; s.10.1 of the Financial Administration Act, R.S.O. 1990, c.F.12, as amended; the Canada Student Financial Assistance Act, S.C. 1994, c. 28, as amended and the Canada Student Financial Assistance Regulations, SOR 95-329, as amended, the Apprentice Loans Act, S.C. 2014, c.20, s.483, as amended, and s. 266.3(4) of the Education Act, R.S.O. 1990, c.E.2. This consent applies to the 2018 taxation year and to any subsequent taxation year for which assistance is requested.

**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.**

**Signature of spouse:**

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**Date:**

Month      Day      Year

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## **Section I: 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 used by the Ministry of Colleges and Universities (ministry) to administer and finance the Ontario Student Assistance Program (OSAP) and by Employment and Social Development Canada (ESDC) to administer and finance the Canada Student Loans Program (CSLP). Your SIN will be used as a general identifier in administering OSAP. The ministry and ESDC may use other parties for any of these activities. Under agreement with ESDC, the National Student Loans Service Centre (NSLSC) uses your personal information to administer OSAP and CSLP. 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 and CSLP.

Administration includes: determining your eligibility for financial assistance; verifying your application, including verifying the amounts and types of any other form of provincial or federal government financial assistance; updating your OSAP profile; paying your financial assistance; verifying your financial assistance, any relief granted from any payment you are required to make and any loan rehabilitation; determining whether to convert any of your grants into student loans; 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, overpayments and repayments; enforcing the legislation set out below and your agreements with the ministry and ESDC; 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 and ESDC 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, including establishing and monitoring the minimum amount of student aid your postsecondary institution is required to provide under the Student Access Guarantee, if applicable; 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 financial assistance 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. The ministry may also disclose your personal information to other ministries of the Ontario government for the purpose of conducting post-secondary 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. 70/17 as amended; s.10.1 of the Financial Administration Act, R.S.O. 1990, c.F.12, as amended; the Canada Student Financial Assistance Act, S.C. 1994, c. 28, as amended and the Canada Student Financial Assistance Regulations, SOR 95-329, as amended, the Apprentice Loans Act, S.C. 2014, c.20, s.483, 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.









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## Consent to the Indirect Collection and Disclosure of Information from Income Tax Returns

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. 70/17 as amended; s.10.1 of the Financial Administration Act, R.S.O. 1990, c.F.12, as amended; the Canada Student Financial Assistance Act, S.C. 1994, c. 28, as amended and the Canada Student Financial Assistance Regulations, SOR 95-329, as amended, the Apprentice Loans Act, S.C. 2014, c.20, s.483, as amended and s. 266.3(4) of the Education Act, R.S.O. 1990, c.E.2. This consent applies to the 2018 taxation year and to any subsequent taxation year for which assistance is requested.

**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.**

**Signature of student:**

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**Date:**

Month      Day      Year

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**First name:**

**Last name:**

**Student number at your school:**

**Student information (continued)**

**Student's mailing address**

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

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

**Apartment:**

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

**Province or state:**

**Country:**

**Postal code or zip code:**

**Area code and telephone number:**

First name:

Last name:

Student number at your school:

**Student's 2019-20 program information****1. Is the program considered a residency or internship program?**

- Yes - program is not eligible for OSAP. Stop here and return form to student.
- No - go to next question.

**2. For schools in Canada, is the student's program approved for Canada Student Loan by the province or territory the school is located in?**

- Yes - go to next question.
- No - program is not eligible for OSAP. Stop here and return form to student.

**3. What is the name of the student's program?****4. What is the start date of the student's 2019-20 study period?**

Day    Month    Year

**5. What is the end date of the student's 2019-20 study period?**

Note: The end date cannot be more than 52 weeks from study period start date.

Day    Month    Year

**6. What is the total number of weeks in the student's 2019-20 study period?**

The number entered cannot exceed 52 weeks. Do not include non-education related time, such as intersession or holiday breaks.

**7. What percentage of a full course load will the student be taking?** %**8. Does the student's program lead to a degree, diploma, or certificate issued by your school?**

- Yes
- No - student is not eligible for OSAP.

First name:

Last name:

Student number at your school:

**Student's 2019-20 program information (continued)****9. How many courses is the student taking in-class?****10. How many courses is the student taking online, through correspondence or distance education?****11. What is the student's level of study?**

- Diploma
- Certificate
- Bachelor's degree
- Master's degree
- Doctoral degree

**12. What is the faculty or division of the student's program?**

- |   |  |
|---|--|
| <input type="checkbox"/> Administration/Business      | <input type="checkbox"/> Health sciences |
| <input type="checkbox"/> Agriculture/Related sciences | <input type="checkbox"/> Law             |
| <input type="checkbox"/> Arts/Sciences                | <input type="checkbox"/> Medicine        |
| <input type="checkbox"/> Community service/Education  | <input type="checkbox"/> Theology        |
| <input type="checkbox"/> Dentistry                    | <input type="checkbox"/> Trades          |
| <input type="checkbox"/> Engineering/Technology       |  |

**Student's Study Period Costs**

Provide the costs for the student's study period entered on this form. Enter all amounts in Canadian dollars only; don't indicate cents.

**13. What are the tuition fees for the student's 2019-20 study period?**

Don't include residence fees, book or equipment costs or computer purchase or rental costs.

\$

**First name:**

**Last name:**

**Student number at your school:**




**Student's 2019-20 program information (continued)**

**14. What are the compulsory fees for the student's 2019-20 study period?**

Don't include residence fees, book or equipment costs or computer purchase or rental costs.

\$

**15. What are the book and equipment costs for the student's 2019-20 study period?**

Don't include computer purchase or rental costs.

\$

**School information**

**School name:**

**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:**

**Institution stamp or seal:**

**First name:**

**Last name:**

**Student number at your school:**

**School declaration**

**Official's name:**

**Official's title:**

**Area code and telephone number:**

**Email address:**

I declare that the information provided on this form is complete and true and I am authorized to provide this information on behalf of the institution.

**Signature of school official:**

**Date:**

Day    Month    Year

**Blank page**



## 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. proof of income).
- Forms that you have to complete (e.g. Verification of a Disability). A personalized form may be mailed to you. Forms referenced below can also be printed from the OSAP website ([ontario.ca/osap](http://ontario.ca/osap)) under the “Forms” section.

If you have difficulty obtaining the required documents, contact your financial aid office for assistance.

### Deadline date:

If your study period is:

- up to 20 weeks long, you must submit your application and supporting documents no later than 40 days prior to the end of your study period.
- 21 weeks or longer, you must submit your application no later than 60 days before the end of your study period and supporting documents no later than 40 days prior to your study period end date.

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## Part 1: Registration and your profile.

### 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.

### Verification of a disability:

You must provide a completed Disability Verification form and any additional documentation, as listed on the OSAP Disability Verification Form.

A copy of the form is available for printing from the Forms section of the OSAP website ([ontario.ca/osap](http://ontario.ca/osap)).

### Proof of citizenship:

The following documentation is required based on your response to your current citizenship status:

#### 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; or
- Notice of Decision issued from the Immigration and Refugee Board; or
- Protected Persons Status Document (issued prior to January 1, 2013); or
- Refugee Travel Document.

## Part 2: Application form

### Section D: Ontario residency

**If you selected the response, “I live in Ontario and none of the previous statements apply to me”:**

You are not a resident of Ontario. To have your residency reviewed, provide the following documentation:

- A letter of refusal from the province or territory in which you most recently resided indicating that you are not eligible for financial assistance from the student financial assistance program operated by that province or territory.

### Section E: Financial information

#### Proof of 2018 income:

- You must provide a copy of your 2018 proof of income statement issued by Canada Revenue Agency (CRA). This statement can be either your 2018 Notice of Assessment or your 2018 Income Tax Return Information document from CRA.
- **If the amount you entered in the Canadian non-taxable income and foreign income field is greater than zero:** you must provide a statement that lists the sources and amounts of your 2018 Canadian non-taxable and/or foreign income listed on your application. You must sign and date this statement.

#### If you previously received a grant and/or loan for part-time studies:

You must provide a transcript of your marks for your most recent part-time study period that you received a grant and/or part-time loan.

#### If you (and your spouse, if applicable) had no income in 2018:

You must provide an explanation of how you are paying for your daily living costs (e.g. housing, food, utilities, etc.). You must sign and date your letter.

### Section F: Children information

#### If the weekly child care cost for any one child is greater than \$200 dollar:

You must provide proof of the hourly rate you are paying for child care for each of your children during your in-class hours.

Documentation must include the following:

- a signed statement from your child care provider or a copy of your child care agreement indicating that the child is in their care, and
- the hourly rate paid for each of your children in their care.

### Section G: Spouse information

#### Proof of spouse's income:

- You must provide a copy of your spouse's 2018 proof of income statement issued by Canada Revenue Agency (CRA). This statement can be either their 2018 Notice of Assessment or their 2018 Income Tax Return Information document from CRA.
- **If the amount you entered for your spouse's Canadian non-taxable income and foreign income field is greater than zero:** you must provide a statement from your spouse that lists the sources and amounts of their 2018 Canadian non-taxable and/or foreign income listed on your application. Your spouse must sign and date this statement.

## Definitions

### **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.

### **Common-law relationship:**

For the purposes of this part-time application, your marital status is considered as common-law if you are living in a conjugal relationship and this relationship has been ongoing for at least one year.

### **Course load:**

You must be taking from 20 to 59% of a full course load to be eligible for OSAP for Part-time Students. To determine your course load, compare the amount of credits or courses that you are taking, with the number of credits or courses in a full course load for your program. Your school will confirm this information once they process your application.

### **Note:**

In determining your percentage of a full course load, course load averaging is **NOT** permitted. For example, if you are considered as having 70 percent of a full course load in your first term and 40 percent in your second term, the course loads **cannot** be averaged to equal 55 per cent for your entire study period.

### **Dependent children:**

A dependent child is your natural or adoptive child who is:

- under 18 years of age; or
- 18 years of age or older; and
  - is enrolled in high school and taking at least 60% of a full course load; or
  - is a full-time postsecondary student and has been out of high school less than four years; or
  - has a disability and is wholly dependent on you

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.

### **Foreign income and Canadian non-taxable income includes:**

- income earned in a country other than Canada that has not been reported to the CRA through line 104 (e.g. employment income, rental income or interests, dividends and capital gains from investments),
- child support received,
- foster parent payments,
- postsecondary school scholarships, fellowship and bursaries,
- income earned on a First Nations Community in Canada,
- lottery winnings over \$3,600,
- gifts and inheritances over \$3,600,
- life insurance compensation,
- strike pay you received from your union,
- interest, dividends or capital gains from tax-free savings account (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 will be asked to provide additional information about this income for your file.

**Full-time postsecondary studies:**

You're in full-time postsecondary studies if you're taking 60% of a full course load (or 40% or more if you're a student with a permanent disability).

**OEN:**

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 his or her 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, contact the Ministry of Education at 416-325-2929 or 1-800-387-5514.

**Part-time studies:**

Part-time studies means taking from 20 to 59 % of a full course load at the postsecondary level of study (e.g., degree, diploma or certificate level).

**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.

**Permanent Resident:**

A permanent resident in Canada is someone who is not a Canadian citizen but has the right to enter or 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 Resident form, and Permanent Resident Card all provide official proof of status of permanent residency in Canada.

**Protected Person:**

A protected person is an individual who holds a valid Verification of Status document issued by Citizenship and Immigration 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).

**Sole-support parent:**

You are a sole-support parent you have your dependent child or children living with you on a full-time basis (50% or more) during your study period AND you are single, separated, divorced or widowed. See "Dependent children" definition.

**Spouse:**

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

**Study period:**

Your study period is the time period during the current academic year in which you are considered to be in school. This time period, which is set by your postsecondary institution, is used to determine the amount of your aid, as well as various deadlines to submit applications or supporting documents.

**Note:**

If you are in school for more than one term (also known as a semester) during the current academic year and your course loads are different for each term, each term is considered a separate study period and you will have to submit a separate part-time application for each term. In that instance, the start date and end date that you enter for each application will correspond to the course load for the term in question.

**Total Principal:**

The total principal is the total amount of part-time student loans that you have borrowed and still have to repay.

**Term of study:**

For OSAP purposes, the word “term” refers to the following:

- 1 term = 12 to 20 study weeks
- 2 terms = 21 to 40 study weeks
- 3 terms = 41 to 52 study weeks