

FAQs

About the Ontario Student Assistance Program (OSAP) for Adult Students

Q. What is OSAP?

A. OSAP, or the Ontario Student Assistance Program, is a financial aid program funded by both the provincial and federal governments that helps students pay for postsecondary education. OSAP includes:

- ✓ grants, which is money that a student gets to keep; and
- ✓ loans, which is money that a student will eventually have to repay back to the government. Loans are interest-free and payment-free while students are in school.

Q. How are students assessed for OSAP?

A. When determining how much OSAP a student can receive, the government considers many different factors. These include:

- ✓ the student's costs (e.g., tuition, fees, books, whether they are living away from home, travel costs, etc.); and
- ✓ the financial resources that students have available to contribute towards their own education (e.g. family income, savings, etc.)

Students can estimate how much OSAP they may be eligible to receive by using the OSAP calculator available at www.ontario.ca/osap.

Q. Are there restrictions to where and what a student can study?

A. Students must be enrolled in an institution and program that is approved for OSAP purposes. The program must be offered at the postsecondary level; be at least 12 weeks in duration; and lead to a degree, diploma or certificate upon successful completion. For a list of institutions that are approved for OSAP, go to www.ontario.ca/osap and click on "Approved Schools".

Q. Can students take only the grant portion of OSAP?

A. Yes. Students have the option to accept all of their OSAP funding (grants and loan), or only the grant. They can do this through their online OSAP account after their application is assessed.

If the student changes their mind, they can request the loan online. Their request must be submitted no later than 40 days before their study period end date.

Q. When and how do students apply for OSAP?

A. The 2017-18 OSAP application is now available online at www.ontario.ca/osap. Students are encouraged to apply as soon as they have been accepted to their school of choice. Visit www.ontario.ca/osap to get started.

Q. When is the deadline to apply for OSAP?

A. The deadline to apply for OSAP is 60 days before the end of a student's study period.



ontario.ca/OSAPpartners



Q. Is there a fee to apply for OSAP?

A. There is no fee to apply for OSAP. Students are automatically considered for all available loan and grant programs when they submit their online OSAP application, with the exception of the Bursary for Students with Disabilities, Canada Study Grant for Services and Equipment for Persons with Permanent Disabilities, Indigenous Student Bursary and First Generation Bursary, which require separate applications.

Q. When does OSAP money get deposited into students' accounts?

A. Students who apply for OSAP and submit all of their required documents at least 60 days before the start of school should receive their OSAP funding around the start of their classes.

Q. Who is ineligible for OSAP?

- A.** Students may not be eligible for OSAP if they:
- ✓ have enough financial resources to cover their expenses allowed by OSAP;
 - ✓ receive other government aid that covers their postsecondary education expenses;
 - ✓ don't meet the academic progress requirements;
 - ✓ report income on their OSAP application that is significantly different from what they reported to the Canada Revenue Agency;
 - ✓ have defaulted on a previous student loan;
 - ✓ have multiple loan overpayments outstanding;
 - ✓ have outstanding grant or bursary overpayments;
 - ✓ failed a credit check;
 - ✓ declared bankruptcy or consumer proposal, or consolidation orders under the Orderly Payment of Debts; or
 - ✓ have reached their lifetime limit of student loan funding.

The new OSAP

Q. How is OSAP changing?

A. Starting in September 2017, Ontario is moving forward with the single largest modernization of OSAP in the province's history. We are redesigning OSAP to help the people who need it the most, to access the education they need to succeed in the workplace.

As a result of the changes, eligible students from families with incomes of \$50,000 or less will receive free average tuition. This includes dependent students (those less than four years out of high school), married students and single-parent students.

Single independent students (those who have been out of high school for four or more years and who are not married or have children) will be eligible for free average tuition if they earn \$30,000 per year or less.

The government is also consolidating a number of OSAP grants into one upfront grant. Financial support previously provided at various times (e.g., start of studies, end of studies, or years later) will now be provided to students in an upfront grant to help with education costs when they are incurred.

Q. What does "free tuition" mean?

- A.** "Free tuition" means OSAP grants would equal or exceed:
- ✓ actual tuition for a regular college diploma program across the province; or
 - ✓ actual tuition for an undergraduate arts and science program at an Ontario university; or
 - ✓ average tuition for a high-cost college or university program, such as dental hygiene or engineering. Additional support for OSAP students in high-cost programs is often available through the Student Access Guarantee.

Q. Will the changes to OSAP result in “free tuition” for adult students?

A. As announced in the 2016 Budget, the government is implementing the biggest reform of student financial aid in the province’s history. The new OSAP will be available for all students/individuals – including adult students.

Financial support previously provided at various times (e.g., start of studies, end of studies, or years later) will now be provided to students upfront to help with education costs when they are incurred.



The rationale for this is straightforward – all students/individuals should have a clear understanding of how much tuition actually costs when grants or non-repayable aid is taken into account. With that knowledge, they can make clear and informed choices about postsecondary education. The changes to OSAP will result in thousands of students having free tuition – defined as grants from OSAP that exceed the average cost of tuition. The number of years out of high school will not be a consideration in determining grant amounts. Accordingly, adult students may also qualify for free tuition.

Q. What are the residency requirements for the new OSAP?

A. OSAP is open to any Ontario resident who is a Canadian citizen, permanent resident or protected person (e.g., convention refugees, humanitarian-protected persons abroad, and persons in need of protection).

There will be no change to the definition of Ontario resident for the new OSAP. It will be available to Ontario students who enrol at a public postsecondary institution in Ontario and other Canadian provinces. Also, students attending OSAP-approved programs at private institutions in Ontario can be considered for the new OSAP. However, Ontario residents who enrol in private institutions outside of the province, or institutions

outside of Canada, are only eligible for the Canada portion of OSAP assistance.

As is currently the case, an exception is made for deaf students who are attending OSAP approved out-of-country institutions where the language of instruction is American Sign Language.

Students who are residents of other Canadian provinces and are studying in Ontario would receive financial assistance from their home jurisdiction.

Q. What do you mean by “make average tuition free” for students with need? Will tuition be free for all students who have family incomes under \$50,000?

A. If the changes to OSAP were in place today, over 210,000 students would receive free tuition – defined as grants from OSAP that equal or exceed the average cost of tuition. This includes students from families with incomes under \$50,000 and many with incomes over that amount.

While average tuition will be free for students with need from families with incomes of \$50,000 or lower, this will not be true of every student at this income level. Some students will not have enough financial need (e.g., they may have large scholarships) to qualify for grants that exceed the value of an average tuition, as their financial need will be fully met before their grants reach that value.

Even if a student’s family income is more than \$50,000 per year, they could still be eligible for support through the new OSAP. Many students from families that make more than \$50,000 will get free tuition, or more generous grants and loans.

Most of the changes to OSAP will be available to students enrolled in a program at a private career college or other private institution that is approved for OSAP purposes, as long as the student meets all other OSAP eligibility requirements. However, the government’s commitment to provide “free tuition” to eligible students from low-income families applies only to students attending a publicly assisted college or university in Ontario.

Students are encouraged to try the new OSAP calculator to see how much they can get:

www.ontario.ca/osap.

Q. Why is this threshold set at \$50,000 for families and at \$30,000 for a single independent student?

A. The thresholds for Ontario aid to be all-grant varies by family size because the same amount of income goes further when there are fewer people in the family to support. A single independent student only has costs for one person, while a family of three or four has significantly more costs. For this reason, measures of low-income typically vary by family size.

The threshold will be set at \$50,000 for the most common family sizes (a family of two, three or four people), and then will increase by \$5,000 per additional family member for larger families.

It should be noted, however, that many students above this threshold could be eligible for free tuition.

Q. Will the 30% Off Ontario Tuition grant still be available?

A. The government will repurpose funding from a number of provincial grants currently provided through OSAP, including the 30% Off Ontario Tuition grant. Under the new OSAP, students will receive the same or more than they would have received under the 30% Off Ontario Tuition grant.

The new OSAP will be more responsive to family size than the 30% Off Ontario Tuition grant. Grant funding will be available to families with incomes above \$160,000, as the income threshold will increase with additional family members. For example, for a family of four, the new OSAP will provide non-repayable aid to students from families with annual incomes up to \$175,000.

The new OSAP will also be available to all types of students, including dependent students, single adult students, married students and students with children.

If the changes to OSAP were in place today, about 270,000 students would receive more grants than under previous OSAP rules.

Q. Is the government eliminating all provincial grants provided through OSAP?

A. The government will replace the 30% Off Ontario Tuition grant, the Ontario Access Grant, the Ontario Child Care Bursary, the Ontario Student Opportunity Grant, and the Ontario Distance Grants with a single, up-front grant. While some special purpose grants such as Ontario Distance Grants for students who live in remote and rural areas of the province will be eliminated, distance-related costs will continue to be recognized as part of the new grant calculation.

There will also be a few grants that continue to be provided separately. These are:

- ✓ Bursary for Students with Disabilities
- ✓ First Generation Bursary
- ✓ Indigenous Student Bursary
- ✓ Ontario Part-time Grant
- ✓ Living and Learning Grant (funded by the Ministry of Children and Youth Services and delivered through OSAP)
- ✓ Graduate scholarships

In addition, federal Canada Student Grants will still be available.

Q. If the Child Care Bursary is eliminated, how will the government cover costs for students with three or more children with child care costs?

A. The costs for child care will continue to be included in the OSAP need assessment. As a result of the new OSAP, students with children will receive an equal amount, or more grant money, than they currently receive.

Q. How will adult students benefit from the new OSAP?

A. We're expanding support under the new OSAP for adult and married students. Under the new OSAP, all types of full-time postsecondary students, including adult students and students in graduate programs will qualify for OSAP. Eligibility for the

new OSAP grant will not depend on the number of years someone has been out of high school, or the program level.

Q. How will married and single-parent students benefit from the new OSAP?

A. The new OSAP will be available to all eligible students who are enrolled in OSAP-approved full-time programs, including married students and students with children. In the past, to be eligible for the 30% Off Ontario Tuition grant, students had to be less than four years out of high school. This meant mature students and students in graduate programs did not qualify. Under the new OSAP, eligibility for the new OSAP grant will not depend on the number of years someone has been out of high school, or the program level.

The Ontario weekly assistance levels will increase to \$450/week (up from \$360/week in 2016-17) for students who are married or have children. These levels will continue to be indexed to inflation.

Starting in 2018-19, Ontario will reduce expected financial contributions from the spouses of married students. This will make it easier for married students to receive OSAP.

Q. How will the new OSAP benefit students who are parents?

A. The new OSAP will be available to all eligible students who are enrolled in OSAP-approved full-time programs, including dependent students, mature single students, married students and students with children. The number of years someone has been out of high school will not be a consideration in determining grant amounts.

The vast majority of single parents who earn less than \$50,000 in annual income are expected to receive enough in grants to more than cover the costs of average tuition.

The costs for child care will continue to be included in the OSAP need assessment, and as a result of the new OSAP, students with children will receive an equal amount or more grant money than they currently receive.

Ontario's expected fixed student contribution is automatically waived for students with children.

The Ontario weekly assistance levels will increase to \$450/week (up from \$360/week in 2016-17) for students who are married or have children. These levels will continue to be indexed to inflation.

Starting in 2018-19, Ontario will reduce expected financial contributions from the spouses of married students.

Q. What about students who are single and don't live with their parents, but on their own?

A. Students will be considered independent for OSAP purposes if they're not currently married or in a common-law relationship, and they don't have any dependent children. They also have to meet at least one of these criteria:

- ✓ The student has been out of high school for four or more years at the start of their study period;
- ✓ For at least 12 consecutive months on two or more occasions, the student was not a full-time student at a high school or postsecondary school (i.e., they were in the labour force on a full-time basis);
- ✓ Both of the student's parents are deceased;
- ✓ The student is a current Crown ward, or was a Crown ward just prior to age 18; or
- ✓ The student is currently receiving a Continued Care and Support for Youth program allowance from their Children's Aid Society.

In the case of independent students, OSAP will consider the student's income – not their parents' income – in the financial aid calculation.

For students who are less than four years out of high school but live on their own, OSAP would still consider them financially dependent on their parents. OSAP is a needs-based program that is designed to supplement, not replace, the financial contribution of both an individual student and his or her parents or spouse, where applicable, towards the cost of postsecondary education.

If there has been a family breakdown and the student is estranged from his or her parents, there is a review process available. In such cases,

students should submit an OSAP application and indicate that they cannot provide parental information. They will then be advised that supporting documentation will be required to complete the processing of their application.

Q. Is the government doing anything to increase financial assistance for adult students in postsecondary studies on a part-time basis?

A. The main focus of OSAP is to provide financial support for students who are studying in full-time programs. However, support is available for part-time students through:

- ✓ Canada Student Grant for Part-Time Students with Dependents (up to \$1,920 per academic year);
- ✓ Canada Student Grant for Part-Time Studies (up to \$1,800 per academic year);
- ✓ Part-Time Canada Student Loan (up to a maximum of \$10,000); and
- ✓ Ontario Part-Time Grant (up to \$500 per academic year).

Q. Are Second Career clients eligible for the new OSAP?

A. Yes, Second Career clients are eligible for all OSAP grants and loans. The amount of OSAP assistance a Second Career client may receive is determined through a financial needs assessment, which takes into account factors such as the student's resources and educational costs.

The new OSAP will include two main components:

- ✓ A "base" component that will be calculated similar to the current 30% Off Ontario Tuition grant and will cover a percentage of average tuition costs. This component is based on family income, and not based on "need".
- ✓ A "needs-based" component that will look at the student's financial need (educational costs minus resources) and calculate any remaining amount of Ontario aid.

Second Career clients will not be eligible for the base component. Furthermore, as with the existing OSAP design, any funding students receive from the Second Career program will be considered

as a resource in the OSAP needs assessment and reduce the student's OSAP aid.

Q. Why does OSAP expect a fixed contribution from students towards their education?

A. The Government of Ontario considers postsecondary education to be a shared investment and responsibility between students, their families, the government and postsecondary institutions. That's why students are expected to help contribute to the costs of their own postsecondary education.

This contribution is automatically waived for students with children, Indigenous students who self-identify, Crown wards and other students with eligible status with a children's aid society, and in situations where a student or their spouse is on the Ontario Disability Support Program or Ontario Works.

A review is available for students who demonstrate that they are unable to make this contribution, either fully or partially, and have made reasonable efforts to do so. Reviews are administered by the financial aid offices at postsecondary institutions.

Q. Will the amount of aid provided through the new OSAP increase each year by inflation, or by the amount that average tuition goes up? Will it go up at all?

A. OSAP indexes all of its supports. Living supports are indexed to inflation, and tuition supports are indexed to changes to average undergraduate arts and science tuition and average regular college tuition levels.

Q. Will the changes to OSAP be available to students who are enrolled in OSAP approved private career colleges and other private institutions in Ontario?

A. Most of the changes to OSAP will be available to students who are enrolled in a program at a



private career college or other private institution that is approved for OSAP purposes, as long as the student meets all other OSAP eligibility requirements. For a list of institutions that are approved for OSAP, go to www.ontario.ca/osap and click on “Approved Schools”.

However, the government’s commitment to provide “free tuition” to eligible students from low-income families applies only to students attending a publicly assisted college or university in Ontario.

Q. Does “no Ontario student” debt mean these students will have no student loan debt at all?

A. No. OSAP funding includes grants and loans from both the Government of Ontario and the Government of Canada.

The annual amount of Canada Student Loans a student receives depends on need but would not exceed \$7,140 for a typical two-term, 34 week study period. In many cases the amount of Canada Student Loan will be reduced by one or more Canada Student Grants that the student may be eligible to receive.

Q. With the elimination of the tuition and education tax credits, what happens to students who do not qualify for OSAP and no longer receive these credits?

A. Students who lose access to the Ontario tuition and education tax credits may benefit from the changes to OSAP. However, some students will not.

For example, students attending out-of-country institutions are only eligible for the Canada portion of OSAP assistance – these students could benefit from changes to increased Canada Student Grants. However, they will not benefit from Ontario changes.

In addition, some individual programs that qualify under tax credit rules are not approved for OSAP support.

Students may continue to be eligible for the federal tuition tax credit.

Q. When will the elimination of tuition and education tax credits take effect?

A. Ontario’s tuition and education tax credits will be discontinued in fall 2017. Students will be able to claim the Ontario tuition tax credit for studies up to and including September 4, 2017, and the Ontario education tax credit for months of study before September 2017.

The federal education and textbook tax credits were discontinued effective January 1, 2017, but the federal tuition tax credit is not being eliminated.

Students will continue to be able to carry forward unused Ontario and federal tax credits and claim them in future years.

Q. What does “net tuition billing” mean and how would this be implemented by colleges and universities?

A. Net tuition billing means that a student’s OSAP grant funding and institutional aid would be considered in the calculation of tuition costs and the student would pay only the difference, if applicable. The student would only be billed for what they actually owe once OSAP and institutional aid are taken into account.

The government will work with universities and colleges to implement net tuition billing by 2018-19. This means that students will have a much better understanding of what the “out-of-pocket” cost of tuition is, and will help students better plan for their postsecondary education.

Q. Will there be any changes to the Student Access Guarantee?

A. Through the Student Access Guarantee, our partners at Ontario’s publicly assisted colleges and universities will continue to ensure that students have enough financial aid to cover assessed need for expenses directly related to their programs, including tuition, books and mandatory fees that are not fully met by OSAP.

There are no major changes to the Student Access Guarantee for 2017–18. The Ministry of Advanced

Education and Skills Development will work with colleges, universities and student groups over the spring and summer of 2017 to develop options for improved delivery of the Student Access Guarantee in 2018–19.

Q. What do the OSAP changes mean for graduate students completing Master’s or PhD programs, or students in professional programs?

A. The new OSAP will be available to full-time students in all types of OSAP-approved programs. This includes students in graduate and professional programs (including dentistry, medicine and education) that are not currently eligible for the 30% Off Ontario Tuition grant.

In addition, graduate students continue to be eligible for other Ontario government scholarships that are administered separately from OSAP such as the Ontario Graduate Scholarship (OGS) and the Queen Elizabeth II Graduate Scholarships in Science and Technology (QEII-GSST).

Q. Since the tuition framework will remain status quo for two more years, why can’t the government update the tuition policy in conjunction with the modernization of OSAP?

A. Ontario is focused on making postsecondary education more accessible by moving forward with the single largest modernization of OSAP in its history to ensure student financial aid is more transparent and targeted to those with the greatest financial need.

This includes the introduction of the new OSAP and a net tuition system. The extended tuition framework provides stability to institutions to facilitate this transformation.

Q. Are there limits to how often a student can get the new OSAP?

A. Under the new OSAP, many existing provincial grants, including the 30% Off Ontario Tuition grant, are being replaced with a new upfront grant.

The new OSAP will include two main components:

1. A “base” component will be calculated similar to the current 30% Off Ontario Tuition grant and will cover a percentage of average tuition costs. This component is based on family income, not need.
2. A “needs-based” component will look at the student’s financial need (costs minus resources) and calculate any remaining amount of Ontario aid.

There will be a maximum amount of time a student can receive the base grant component, which is for a total of eight academic terms. (However, students with disabilities may be considered for up to six years, or 12 terms.) This maximum will factor in any previous tuition support provided through the 30% Off Ontario Tuition grant. For example, if a student received two terms of the 30% Off Ontario Tuition grant in 2016–17, they would be eligible for six additional terms of the base component.

The needs-based component will continue to be available through additional years of study, up to the OSAP lifetime maximum and will ensure Ontario aid stays all-grant for low-income students. The lifetime maximums are 340 weeks for an individual who is enrolled in a program of study other than a doctoral program, or 400 weeks for an individual enrolled in a doctoral program — this is about 10 years of postsecondary school.

Students who are studying at an Ontario publicly assisted college or university, and whose family income is less than \$50,000, are eligible for a top-up grant that ensures their tuition is covered. However, once a student has reached the maximum amount of base grant, they are no longer eligible for a top-up.

For example, if a student is eligible for \$6,000 in grants, but their tuition is \$6,300, they would receive an additional \$300 (if their family income is less than \$50,000 and they are studying at an Ontario publicly assisted college or university). Once this student reaches their maximum number of base components, they would not be eligible for the \$300 top-up.