Online Resources

• **OSAP: Ontario Student Assistance Program**
  • OSAP & OTG (Ontario Tuition Grant, “30% off”)
  • [www.ontario.ca/osap](http://www.ontario.ca/osap)

• **UTM Financial Aid & Awards**
  • funding information and options for UTM students
  • [www.utm.utoronto.ca/awards](http://www.utm.utoronto.ca/awards)

• **Government of Canada**
  • information and services relating to study options and how to cover the costs
  • [www.canlearn.ca](http://www.canlearn.ca)
Introduction

• OSAP is a needs based loan and grant program for full-time students that is funded by the federal and provincial governments
• One application per academic year allows a full-time student to be assessed for multiple loans and grants.
• **Apply Early!** The OSAP application is available online at [www.ontario.ca/osap](http://www.ontario.ca/osap) now
Introduction

• OSAP funding is released electronically to your bank account by the National Student Loans Service Centre (NSLSC)
• OSAP funding is released in two installments – 60% of your funding will be released in the fall session and 40% in the winter session
• This presentation is designed to guide you through the online* OSAP application

* The online application is the easiest and quickest way to apply for OSAP. The paper application should only be used by students without internet access, or students who are advised to apply using the paper form by a Financial Aid Advisor.
Getting Started

• To complete your OSAP application, you will need:
  • Social Insurance Numbers for the student and parent(s) or spouse (if applicable)
  • UTM student number
  • Student’s address
  • Date of birth for student and parent(s) or spouse (if applicable)
  • Parent(s)’ postal code(s)
  • Student’s University of Toronto Mississauga email address (preferred)
  • Last date the student attended high school and OEN (Ontario Education Number, found on student’s high school transcript). A missing OEN would not halt the OSAP application.
  • Name and date of birth for anyone that the student wishes to give consent to view their OSAP file (family, relatives, etc.)
  • Student’s most recent pay statement showing year-to-date income, if applicable
  • Amount of student’s other assets
  • Student’s OUAC number
  • Parent(s)’ 2015 income tax return (displaying lines 150, 236, 308, 310, 312 and 435)
Getting Started

• Other Possible Requirements:
  • Most recent social assistance statement (ex. Ontario Works, ODSP, CPP)
  • Amount of student’s Registered Educational Savings Plan (RESP) withdrawn for the study period being considered by this OSAP application
Step by Step Instructions

Step 1: Click on Register Now

• OSAP definitions
  • [https://www.ontario.ca/page/osap-definitions](https://www.ontario.ca/page/osap-definitions)

• When you apply for OSAP you are also automatically applying for the Ontario Tuition Grant (OTG)

• If applying to OTG only, use the OTG application on the OSAP website

• Submit one application only
Step 2: New User Agreement

- Read the OSAP User Agreement Carefully
- Click Save & Next

OSAP User Agreement

In order to apply online for funding consideration from the Ontario Student Assistance Program (OSAP), you must first register as a new user to this website. When you register, you will be providing basic personal information about yourself that will be used to start your personal profile. This information includes your name, birthdate, gender, identification numbers and contact information. You will also create your access credentials that you will use for future access to this website.

Once you provide the necessary information, your OSAP Access Number (OAN) will be generated. Your OAN will be your user id for this website. You will use your OAN, along with the password that you created, to access this website in the future.

The Ministry of Training, Colleges and Universities (ministry) and other organizations involved in the administration of OSAP will use and disclose your personal information to administer OSAP under the authority of the Ministry of Training, Colleges and Universities Act, Regulations 774 and 775 and O. Regs. 268/01 and 118/07. If you have any questions about the collection, use and disclosure of your personal information you can contact the Director, Student Financial Assistance Branch, Ministry of Training, Colleges and Universities, PO Box 4500, 189 Red River Road, Thunder Bay, Ontario P7B 5G9 or call (807) 343-7260.

In order to proceed with this registration process, you must read and consent to the indirect collection and disclosure of your personal information as well as the terms and conditions presented.

- 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.
- I do NOT give my consent to the indirect collection and disclosure of my personal information and/or do NOT agree to the terms and conditions outlined above.
Step 3: Complete the New User Registration

- Enter your First and Last name **exactly** as shown on your Social Insurance Number card. It is essential that they match so that funding can be released.
- Enter your Social Insurance Number and Ontario Education Number.
- Create a password.
- Create your challenge questions and answers.
- Click **Register & Next**.
Step 4: OSAP Access Number

- Write down your OSAP Access Number and password for future use
- Click Next
Step 5: Contact Information

- Complete the required contact information
- Click Submit
Step 6: Select Application based on Course Load

- Students registered in at least a 60% course load (1.5 credits in each term) may be considered for full-time OSAP.

- Students with a documented permanent disability must be registered in a minimum 40% course load to be considered.

- Click Next.
Step 7: Start a New Application

• Click on **Start a New App** to start a new application

• This application is for the upcoming 2016-2017 school year. If you would like OSAP funding in a future year, you will need to complete a new application again next year

• You can also choose to finish an un-submitted OSAP application or Check on the status of an application already submitted
Step 8: Before you Start….

- Ensure that you read “10 things you need to know”
- Enter the month and year you will be starting classes
- Click next
Step 9: Additional Profile Information

- Complete the required information
  Your last attended date of high school refers to the end month and year you finished high school on a full-time basis
- Click Submit
Step 10: Confirm Profile

- Carefully review the information to ensure it is accurate
- Indicate that the information is correct, and click Confirm
Step 11: Loan Information

- Carefully read the information on OSAP loans and Grants
- Indicate that you have reviewed the information and click Save & Next
Step 12: Application Agreement

- Read each section of the OSAP Application Agreement
- Scroll down and click “I have read and agree…”
- Click Save & Next
Step 13: School Information

- Select University of Toronto
Step 14: School Information Continued

- Enter **Mississauga Campus**
- Enter your **University of Toronto** student ID number
- Click **Save & Next**
Step 15: Search for Your Program

- Enter **Mississauga** as the Keyword
- Select the year of study that you are entering (1 for new students).
- Select **Bachelor’s** for the level of study
- Select **September** for the month your program starts
- Click **Search**

This will display UTM programs of study on the next screen
Step 16: Select Your Program

- All incoming new students (first year & transfer students) and upper year students in non-deregulated fee programs should select “Bachelor of Arts/Science, Mississauga: Erindale” with the corresponding Year of Program.

- Only upper year students, who have completed 4.0 credits and have been admitted to a Subject POSt with deregulated program fees should select one of the following programs: Commerce, Management Computer Science, CCIT, CTEP, Erindale/Sheridan Fine Arts Program

- Click Save & Next
Step 17: Course Load Percentages

- Type the course load percentage you plan to take in Fall-Winter 2016-17. See the chart below for help. Students must enrol in at least 60% of a full course load (minimum 1.5 credits in each term) to be eligible for full-time OSAP.

- Students with a permanent disability need at least a 40% of a full course load course load (1.0 credit in each term).

The UTM AccessAbility Office should be contacted for completion of the OSAP Notice to Students with Permanent Disabilities form.

- Complete other questions, click on Save & Next
Step 18: Status and Residency

- Complete the Citizenship Status Information question
  A student must be a Canadian Citizen, Permanent Resident or Protected Person to be eligible
- Select one status option
- Select one residency status option. You or your parent(s) must have lived in Ontario for 12 months without attending a post secondary institution prior to the start date of your UTM studies to be eligible for provincial funding.
- Click Save & Next
Step 19: Personal Information

- Complete the questions
- Click **Save & Next**
Step 20: Financial Information

- A – Enter an estimate of the student’s gross income (i.e. before taxes) from all sources from Jan. 1, 2016 to the start date of your pre-study period

- B – Enter an estimate of the student’s gross income (i.e. before taxes) within your pre-study period.

- C – Enter an estimate of the student’s gross income (i.e. before taxes) for the study period from Sept. 2016 – Apr. 2017

You must promptly inform the UTM Office of the Registrar, in writing, of any changes to your OSAP status.
Step 21: Asset Information

- Enter the amount of student's assets as of the date indicated.

Click Save & Next
Step 22: Parent 1 Information

- Enter parent 1 details in the required fields.

If your parents have divorced/separated, ONLY enter the information for the parent with whom you last lived or are currently residing with, or who last supported you financially. For the purpose of assessing parental contributions, parents include natural parents, step parents, legal guardians, and sponsors.
Step 23: Parent 1 Income

- U of T Mississauga suggests that the parent and student complete this section of the application together.

- Use the parent’s Canadian Revenue Agency 2015 income tax return to enter the amounts (without cents) from the lines requested by OSAP. For example: line 150 is the gross yearly income. If the parent has not filed their income tax return yet, try to estimate the information as best you can with the data your parents have at hand (e.g., T4 income slips) and update this later when the actual information is available.

- If a parent earned non-taxable income (e.g., support payments, lottery winnings) or foreign income (from employment or other sources outside of Canada), convert these income amounts into Canadian dollars and enter ONLY these amounts in the “Other Income” section.
Step 24: Parent 2 Information

- Enter Parent 2 income
  The step parent’s information is also required if Parent 1 is re-married or living common law

- All student and parental income information will be verified by OSAP with the Canada Revenue Agency (CRA)

- A dependent child is a child who meets one of the following criteria:
  - A child under 18 years of age who will be living with their parent(s) for at least 50% of the OSAP applicant’s study period;
  - A full-time high school student who will be living with their parent(s) for at least 50% of the OSAP applicant’s study period;
  - A full-time postsecondary student who has been out of full-time high school studies for less than four years (this may include the OSAP applicant); or
  - A child with a permanent disability who is wholly dependent on the parent(s)
Step 25: Submit Application

- **Review** the summary
  You are not able to make changes online once you have submitted your application.

- Click **Submit**

- Any changes after submitting the online application must be made in writing to the Financial Aid Office in the UTM Office of the Registrar

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Review and Submit

If you're not ready to submit your application you can come back later to do so. It will stay on file for 45 days from the date you last updated it. Remember, there are deadlines to apply. [Deadlines >](#)

**Ready to submit?**

Check to ensure all information is accurate.

After you submit, any change needs to be made in writing to your financial aid office. You may also have to provide documentation.

[Details >](#)

**Review required documents**

This list is also available after you submit so that you can print your personalized forms, upload documents and keep track of the status of your documents.

[List of your documents >](#)

**Declare consents**

Indicate that you’ve gotten consents for parent(s) and/or spouse’s information.

Submit

Submit application for processing. If no errors and complete, you’ll be able to:

- Get an estimate
- Print your personalized forms and upload documents [Details >](#)
- Check the status of your application [Details >](#)

**Declaration of Parent(s) Consent**

I have advised my parent(s) that I have provided personal information about them on this application form. I have shown them this application form and I have obtained their consent to the disclosure and use of their personal information for the administration and financing of OSAP and purposes identified on this application form.

I understand that if I provide a false declaration the ministry may restrict me from receiving financial assistance in the future, including the Ontario Student Opportunity Grant. The Ministry may also take legal action against me and may require me to repay any financial assistance that I received. I further understand that it is an offence to knowingly provide false information for the purpose of obtaining or receiving OSAP assistance. If convicted, I may be liable for a fine of up to $25,000 and/or one year in prison.

[Exit >](#)  [Submit >](#)
Step 26: Submit Documents

- Print the Master Student Financial Assistance Agreement (MSFAA), Signature & Consent Declaration pages
- Enter OSAP login password to have access to print the documents
Sample Master Student Financial Assistance Agreement

- Submit the MSFAA in person to a designated Canada Post Outlet to have your OSAP funding deposited in your bank account.
- Bring your Social Insurance Card, Government Issued Photo ID, and your banking information.
- Search for Designated Canada Post outlets at www.canlearn.ca

OR

- Mail the MSFAA to the NSLSC with copies of required IDs to the address indicated.
- **DO NOT** send the MSFAA to the University of Toronto Mississauga.
Sample Parent Signature Pages

- Parent(s) can make changes on the parent's information
- Cross out the incorrect information and write the correct information using a pen only. The corresponding parent will have to write their initials next to the changes made as shown in the example
- Send supporting documentation and signature pages to the UTM Office of the Registrar or Enrolment Services at the St. George Campus.
Obtaining your Estimate

- To get an estimate of the OSAP funding, click on **MY APPS**
- Select **Get estimate**
What’s Next?

- Submit all supporting documentation including the Signatures, Consents & Declarations to the Office of the Registrar at UTM or Enrolment Services at St. George Campus.
- Submit the MSFAA to a designated Canada Post Outlet or mail to the NSLSC with required IDs.
- Visit the Office of the Registrar if changes to the OSAP application are necessary.
- Check for a Notice of Assessment to arrive by mail or e-mail. Normally, it takes 6-8 weeks for an OSAP application to process.
It is the student’s responsibility to:

• Maintain at least a 60% course load (40% course load for students with documented permanent disabilities) for every week of the study period

• Remain in good academic standing at the University of Toronto

• Consult with a Financial Aid Advisor in the Office of the Registrar if you are considering dropping courses and are receiving OSAP funding for the session

• Complete a Continuation of Interest Free Status (CIFS) form if you are studying full time* and not receiving OSAP this semester but have previously.

*at least a 60% course load or a 40% course load for students with permanent disabilities
What is the difference between a loan and a grant?

- The main difference between a loan and a grant is that a grant is a non-repayable sum of money provided to assist students with educational expenses. OSAP is a need-based assistance program which provides loan (repayable) and grant (non-repayable) to full-time students.

What is the last day to apply for OSAP?

- If attending Fall and Winter Semesters: The last day to apply for OSAP is 60 days before the end of the study period. However, apply early in order to receive your Notice of Assessment from OSAP to be eligible for a fee deferral. It is recommended that all students apply before June 30.
Frequently Asked Questions

What if I do not have contact with my parents and want to apply for OSAP?

- Parental information is required on the OSAP application until a student has been out of high school for 4 years or has not been in full-time attendance in either high school or postsecondary studies for 12 consecutive months on two or more occasions. Specific appeals based upon extenuating circumstances can be considered. Contact a Financial Aid Advisor for appeal clarification before submitting your OSAP application.

What if I am looking for a job but haven’t found one yet?

- Answer the OSAP questions based on your situation today. Contact a Financial Aid Advisor when you find a job to update your income. Additional income may result in a reassessment of your OSAP funding.
# U of T Mississauga Financial Aid Team

<table>
<thead>
<tr>
<th>Assistant Registrar, Financial Aid &amp; Scholarships</th>
<th>Renu Kanga Fonseca</th>
</tr>
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<tbody>
<tr>
<td>Financial Aid Advisors</td>
<td>Bridgette Arrindell, Mark Boucher, Sutandy Craig, Francis Yun</td>
</tr>
<tr>
<td>Financial Aid Assistant</td>
<td>Carmela Vardaro</td>
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**Questions?**

Contact the Office of the Registrar at 905-828-5399 or come to the Office of the Registrar for a walk-in Financial Aid Advising appointment:

- **Monday to Thursday:** 9:00 a.m. to 4:00 p.m.,
- **Friday:** 9:00 a.m. to 1:30 p.m