



# KING'S

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Western University · Canada

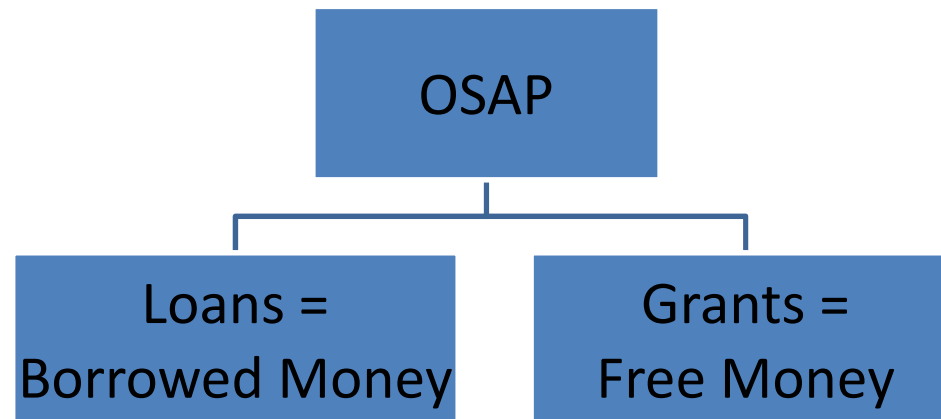
## Funding Post Secondary

# Funding Post Secondary is a Partnership



# The Government Piece - What is OSAP?

- The Ontario Student Assistance Program is a needs based loan and grant program, funded by both the federal and provincial government, which provides financial assistance to students to help them attend college or university.
- “Its purpose is to supplement, not to replace, the financial resources that you (and your family, if applicable) are expected to contribute.”
- Through **one** application (per academic year), you will be considered for non-repayable grants, as well as loans.



# Why should you apply for OSAP?

## OSAP: Ontario Student Assistance Program

You can get grants and loans to help you pay for university or college when you qualify for OSAP.



The OSAP Loan is an **interest free loan** as long as you are attending a post secondary institution full time (60% or greater)

Federal Interest Rate = Prime + 2.5 / Provincial Interest Rate = Prime + 1.0

OSAP offers a **grace period**. OSAP loans are **payment free** for the first six months after you graduate. The **Ontario portion** of OSAP loans are **interest free** for six months after you graduate.

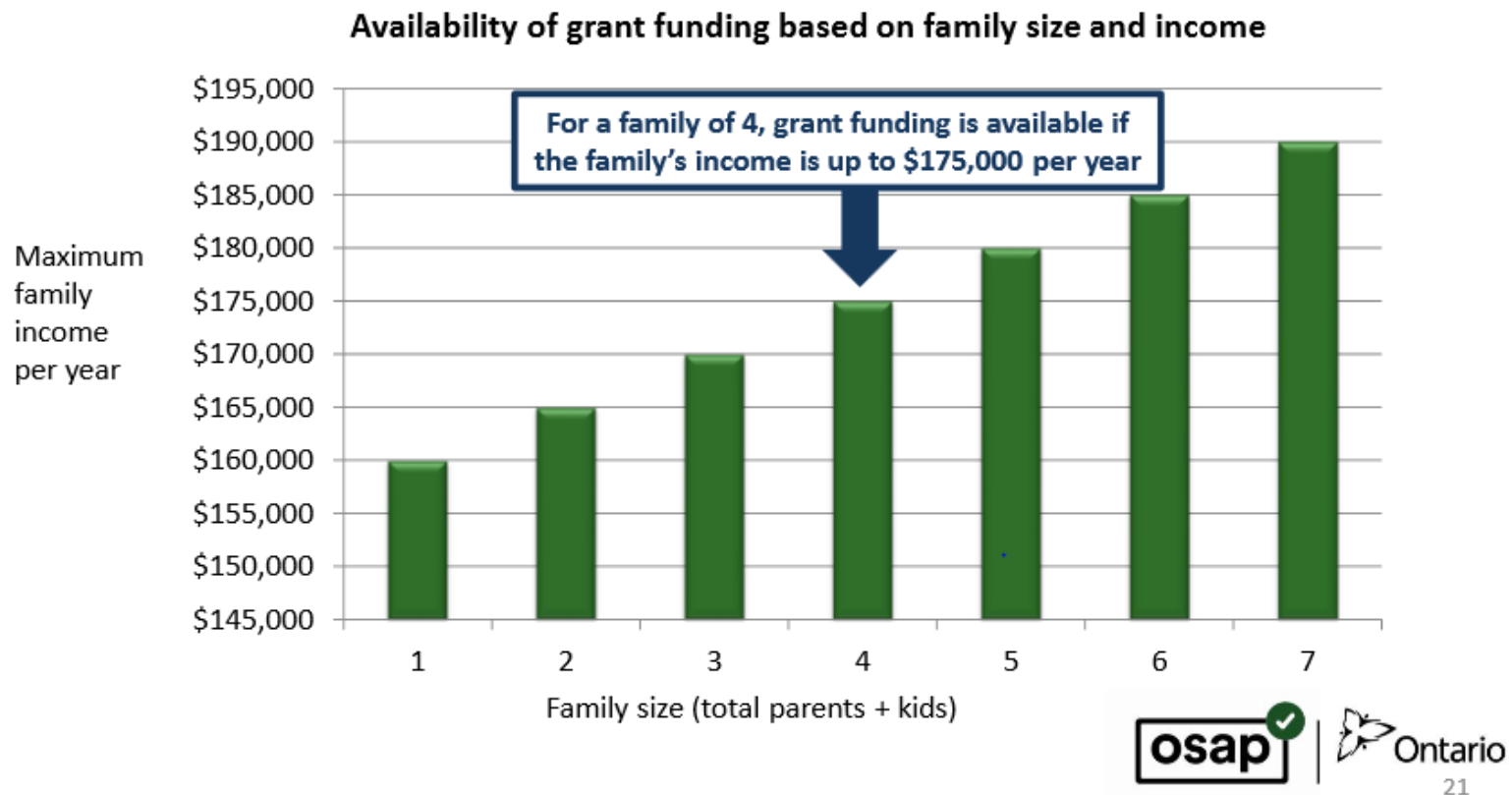
# OSAP changes for 2018-2019

- **Continuing from 2017-2018 - “Free Tuition”** OSAP will give students enough grants to cover the **average** cost of **tuition** if Parents earn \$50,000.00 or less per year. Some student who meet these requirements **may not** get “free tuition”, including student who have enough money to cover their tuition. (e.g. savings or Scholarships)
- Middle and Upper Income families will have improved access to subsidized loans.
- The amounts that parents are expected to contribute towards of their child’s postsecondary education will be reduced.



# Is there grant funding if family income is over \$50,000?

- **Yes**, students with family incomes above these amounts can receive a mix of grants and loans, which are based on their family size and income.



# New for 2018-2019 – OUAC Linking

Ontario Universities' Application Centre

Français Print

Secondary 2018

You are logged in as: [username]

Help Links

- Info
- About 101
- OUAC & Privacy
- Applicant Responsibilities
- Contact Us
- Intend to Apply For OSAP?
- Start Your Research with eRPO

### Ontario Secondary School Application (101)

#### Complete

[ ] your application has been submitted. Your OUAC Reference Number is: [ ]

Your application will be forwarded to your university choice(s) once the application service fee is successfully processed. All fees are non-refundable.

We are processing a huge volume of applications at this time of year. It can take up to 2 weeks for a university to acknowledge receipt of your application.

#### What Now?

- Print this screen and keep it for future reference.
- You cannot make changes to your application at this time.
- You will be able to log back in to your application once we receive your payment and process your application, which may take 2 to 5 business days.
- Your university choices will acknowledge that they have received your application information 1 to 3 weeks after your application has been processed.
- For more information, visit the [Current Ontario High School Students \(101\) web page](#).

[Review the information you submitted for your application.](#)

Reminder: if you make a program change after you have paid, there may be [additional fees](#).

You may be eligible for **FREE TUITION** through OSAP.

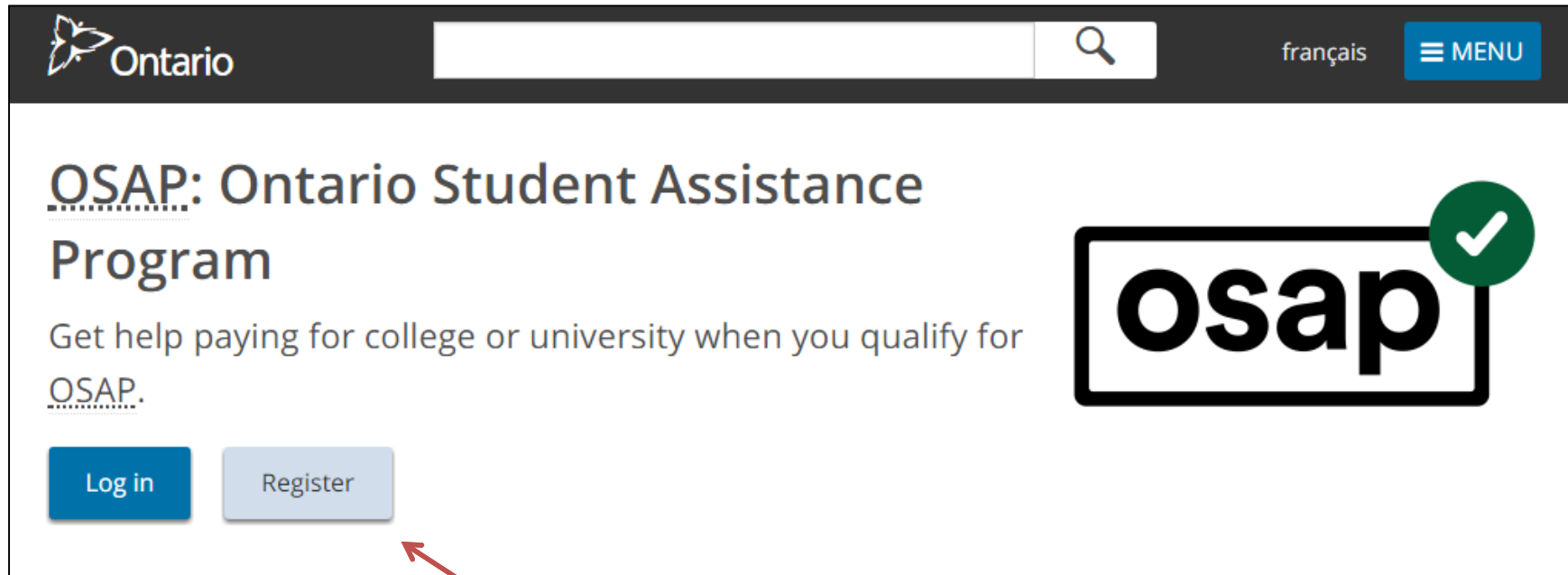
Click here to set up your OSAP account to find out how much funding you may be eligible to receive.

Accessibility | Environmental | Privacy | OUAC Website  
© 2017 Ontario Universities' Application Centre

Click the OSAP Banner to be directed to the OSAP Website to create a profile and create a link between OSAP and OUAC.




# Register with the OSAP site




New Users must register first-  
Keep your OAN and password safe



# Create your Profile

 Ontario français

Help Log in

 **New User Registration**

My Profile [Clear Page](#)


**Basic Personal Information**  
This Information (except for OEN) is verified with the Social Insurance Register to confirm your identity.

**First name:**

**Last name:**

**Date of birth:**

**Gender:**  
☒ Male  
☐ Female



# Create a Link to OUAC or OCAS

Did you use either of these online applications to apply for college or university for a program starting September 2018 or later?

- Ontario College Application Service (OCAS)
- Ontario Universities' Application Centre (OUAC)

☒ Yes  
☐ No

**Which online application did you use?**  
You can select more than 1

☒ Ontario College Application Service (OCAS)

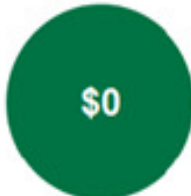
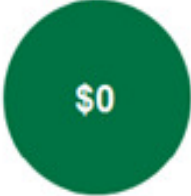
**OCAS Account number:**

**Date of birth:**  
Month  Day  Year

☒ Ontario Universities' Application Centre (OUAC) - only available if you applied for 2018 entry with the OUAC 101 or 105 (undergraduate) application  
[How linking to OUAC works](#)

If you create a link-OSAP will start an application for every school you applied to. Your profile and school program information will be pre-filled. Complete every application that is started for you so you can receive a Net Estimate Letter.

# Net Estimate Available in April


<u>University of Waterloo</u> <u>(Honours Arts)</u>		<u>McMaster University</u> <u>(Honours Bachelor of Arts)</u>	
Estimated Aid		Estimated Aid	
<b>Non-repayable</b>		<b>Non-repayable</b>	
Ontario Student Grant	\$6,000	Ontario Student Grant	\$6,000
Canada Student Grant(s)	\$3,000	Canada Student Grant(s)	\$3,000
School scholarships/bursaries	\$1,000		
<b>Repayable</b>		<b>Repayable</b>	
Canada Ontario Integrated Student Loan	\$7,140	Canada Ontario Integrated Student Loan	\$7,140
<b>Total estimated aid</b>	<b>\$17,140</b>	<b>Total estimated aid</b>	<b>\$16,140</b>
<b>Estimated Tuition</b>	<b>\$6,700</b>	<b>Estimated Tuition</b>	<b>\$7,000</b>
<b>Remaining aid to pay other educational costs, such as fees and books</b>	<b>\$10,440</b>	<b>Remaining aid to pay other educational costs, such as fees and books</b>	<b>\$9,140</b>
<b>Estimated Net Tuition</b>		<b>Estimated Net Tuition</b>	
Your tuition has been covered by your non-repayable aid		Your tuition has been covered by your non-repayable aid	
			

Comparison by school of how much money you have leftover after paying for tuition.



# Those Who Did Not Create a Link

## Start a New Application

 **Full-time application**  
Start a new application

There are just 4 steps to the application! It will take you about 15 minutes to complete.

**1**  
**School & program**  
Tell us what school you're going to and what program you're taking. [More info](#)


**2**  
**About you**  
Tell us if you're single or married and where you live. You'll need to share personal and financial information. [More info](#)


**3**  
**About your family**  
You might need to share information about your parents, spouse or children. [More info](#)

**4**  
**Submit**  
Review your application, submit it and track the status. [More info](#)

Ready to apply?

When do your classes start?

September 


2018 

You're applying for the 2018-19 academic year.

Exit

Next

# Select Your School

 2018–19 Full-time application

## Step 1: School search

Select your school:

☐

☒ School not on list?

Clear school

If your school is not on the above list, search for your school:


- Use only part of the school name
- Don't use accents (é, ç, à)

Exit

Save

Next

# Select Your Program

 2018–19 Full-time application

## Step 1: Program search

**Enter the name of your program:**

- Use only part of the program name
- Don't use accents (é, ç, à) or characters (\*, &)

Clear page

**Optional: You can use these filters to narrow your search:**

**Month your program starts:**

Select ▼


**Year of the program you're entering (e.g. year 1):**

Select ▼

**Level of study:**

Select ▼

# Your Current Status - Student



**Current status** Clear status

**What is your status?**

- ☐ Married
- ☐ In a common-law relationship  
[What is a common-law relationship](#)
- ☐ Sole-support parent with dependent children  
[Who is a sole-support parent](#)
- ☒ Single

**Have you been out of high school for at least 4 years as of the start of your 2018-19 study period?**

- ☐ Yes
- ☒ No

**By the time you start your 2018-19 study period, do you expect to have worked full-time for at least 24 months in a row?**

[What is considered to be full-time work](#)

- ☐ Yes
- ☒ No

**Are you separated, divorced or widowed and have no dependent children living with you?**

[Who are dependent children](#)

- ☐ Yes
- ☒ No

# Student Income

## Income received in 2017

Clear page

**Total gross income from line 150 of your 2017 Canadian income tax return:**  
If you have not yet filed a return, enter an estimate. If you entered amounts in line 117 and/or 210 on your return, subtract those amounts from line 150.  
[How to estimate your income](#)

\$

**All foreign income and Canadian non-taxable income you expect to receive in 2017:**  
[What income to include](#)

\$

## Income received before your study period

**Do you expect to receive social assistance from the Ontario Disability Support Program or Ontario Works in the month before your study period (Jul 1/18 to Aug 24/18)?**

☒ Yes  
☐ No

**Source of income:**

☐ Ontario Disability Support Program  
☐ Ontario Works



# Student Income

**Income received during your study period**

Do you expect to receive scholarships, bursaries and/or awards during your study period (Aug 24/18 to Apr 5/19)?

[What not to include](#)

☒ Yes  
☐ No

**Estimated Amount:**

\$

Do you expect to receive social or financial assistance from government programs during your study period (Aug 24/18 to Apr 5/19)?

[What government assistance to include](#)

☒ Yes  
☐ No

**Source(s) of government income:**

[How to report your government income](#)

☒ Employment Insurance

**Estimated Amount:**

\$

# Income Received During the School Year

Do you expect to earn or receive other income totaling more than \$11,200 during your study period (Aug 24/18 to Apr 5/19)?

What income to include 

☒ Yes

☐ No

Blue words are links to definitions

Estimate the total amount of income you will earn during your study period:

\$

# Student Assets

## Assets

Do you expect to have Registered Retirement Savings Plans (RRSPs) as of the start of your study period (Aug 24/18)?

[What are RRSPs](#)

☒ Yes  
☐ No

Total net value:

[How to calculate the net value](#)

\$

Do you expect to have other assets as of the start of your study period (Aug 24/18)?

[What to include in other assets](#)

☒ Yes  
☐ No

Estimated amount:

\$

ExitSaveNext

# Parental Status



## 2018–19 Full-time application

### Step 3: Parent information

This page determines if one or both of your parents must provide information. Parent refers to your birth or adoptive parent(s), step-parent, or official sponsor(s).

#### Marital status

[Clear page](#)

**My parents are married to each other or in a common-law relationship with each other.**

[What is a common-law relationship](#)

☒ Yes

☐ No

Provide information from both of your parents.

#### Parent 1 information

☐ **Family breakdown review:** I am unable to provide information about Parent 1 because I am estranged from my parent due to extenuating circumstances. I understand that I must provide documentation to support my request for the review of my application

[Documentation you'll need to provide](#)

# Parental Information

**First name:**

**Last name:**

**Date of birth:**

Month	<input type="text"/>	Day	<input type="text"/>	Year	<input type="text"/>
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**Postal code:**

Enter without space or dash (e.g., P0T2M0)

**Is your parent's home within 30 km of LAKEHEAD UNIVERSITY?**

- ☐ Yes  
☐ No

**Does parent have a Social Insurance Number?**

- ☐ Yes  
☐ No


# Parental Information Cont'd

Your Parents most likely have not filed taxes yet- that's ok. Enter their best guess and it can be updated later.


**Income reported on parent's 2017 Canadian income tax return**  
If parent has not filed a 2017 income tax return, estimate the amounts.  
[How to estimate income](#)  
Enter amounts in dollars only. Do not indicate cents or use commas or periods. If the amount is zero or negative, enter zero (0).  
**Total income from line 150:**  
If estimating, do not include tax-free benefits or refundable tax credits (e.g. Canada Child Benefit, Ontario Trillium Benefit).  
[If parent is splitting pension income \(line 210\)](#)  
\$   
**Canada Pension Plan contribution from lines 308 and 310:**  
\$   
**Employment Insurance premiums from line 312:**  
\$   
**Total tax payable from line 435:**  
[If parent has other payable amounts \(line 421 and 422\)](#)  
\$   
**I (Parent 1) authorize Canada Revenue Agency (CRA) to release to the ministry or an authorized third party administrator as identified by the ministry information about my income tax returns and, if applicable, other required tax payer information about me, whether supplied by me or a third party, for the 2017 and 2018 taxation years.**  
[Read full declarations](#)  
☐ Yes  
☐ No  
**Income from all other sources**  
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).  
**All Canadian non-taxable and foreign income your parent expects to receive in 2017:**  
[What income to include](#)  
\$

# Dependent Children


### Children information

[Who are dependent children](#) 

Number of dependent children, including the student, parents have:



How many dependent children, including the student, will be taking postsecondary studies in the 2018-19 academic year?




ExitSaveNext

**Dependent Children:** Any Children below 16 in and in school. Children 16 years of age or older must be full-time (taking 60% or more of a full course load) high school or postsecondary students to be considered. Children beyond 4 years out of high school are no longer considered dependent children.

# Review and Submit

<b>1</b> <b>School &amp; program</b> Go to: School - ✓ Program - ✓	<b>2</b> <b>About you</b> Go to: Current situation - ✓ Personal info - ✓ Income & assets - ✓	<b>3</b> <b>About your family</b> Go to: Parent - ✓	<b>4</b> <b>Submit</b> Go to: <b>Review &amp; submit</b>
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 **2018–19 Full-time application**

## Step 4: Review & submit

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**You can now submit your application**


It's a good idea to review each page before you submit your application. Use the links at the top of the page to review the information entered. Remember that if something changes, you'll be able to update your application after you click the submit button.

- [How to make changes to a submitted application](#) 
- [Check the application deadline dates](#) 

After you submit your application, you'll get an estimate of the amount of aid you could get.



# Your Estimate

 2018–19 Full-time application

Estimate

Test StudentTen  
LAKEHEAD UNIVERSITY - Bachelor of Administration  
Aug 24/18 - Apr 5/19

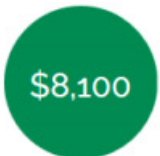
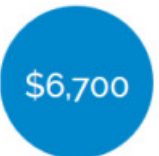
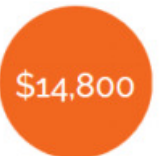
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Dec 1/17: Estimate calculated

This estimate is based on unverified information from your application and information your school provided about your program and costs. It may change when your application is assessed.

[How you get your OSAP money](#)

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Grants (you keep)		Loan (you repay)		Total
	+		=	

You could get FREE tuition 

You may be eligible for free tuition because your grants (you don't repay) are more than your estimated tuition costs of \$5,000.


# In April or May - Print Documents

	Document:	Status:	Instructions:	Date:	Action:
✗	Your Declaration and Signature Pages	Required	Print then either upload or submit to your financial aid office. <a href="#">Details &gt;</a>	May 13/16	<a href="#">Print/Save &gt;</a> <a href="#">Upload &gt;</a>
PDF file to upload:					<a href="#">Browse...</a>
✗	Master Student Financial Assistance Agreement (MSFAA)	Required	Print and submit to designated Canada Post Outlet <a href="#">Details &gt;</a>	May 13/16	<a href="#">Print/Save &gt;</a>
✗	Spouse's Declaration and Signature Pages	Required	Print then either upload or submit to your financial aid office. <a href="#">Details &gt;</a>	May 13/16	<a href="#">Print/Save &gt;</a> <a href="#">Upload &gt;</a>

1. **Signature Sheets**-Upload or mail to school.
2. **MSFAA**-Take to a Designated Canada Post with SIN card, gov't photo ID
3. **Other Documents**-Upload or mail to school.

# Check Your Status Later

[Message Centre](#) [My Profile ▾](#) [OSAP Apps ▾](#) [Help](#) [Log Out](#)

 **2017-18 Full-Time Application**

[Start a New App](#)

**LAKEHEAD UNIVERSITY**  
Bachelor of Administration  
Aug 25/17 - Apr 06/18

Submitted: Mar 31/17

[Check Status](#)  
[Print/Upload](#)  
[Close App](#)

[Exit](#)

**Ministry of Advanced Education and Skills Development**  
OSAP: Ontario Student Assistance Program



# Lost your OAN or Password

- #1- Try the challenge questions
  - #2- Visit a financial aid office in Ontario
  - #3- Print the form from the OSAP website, mail it and wait to receive the information by mail
- 
- Choose #1 or #2 is possible-it is quicker!

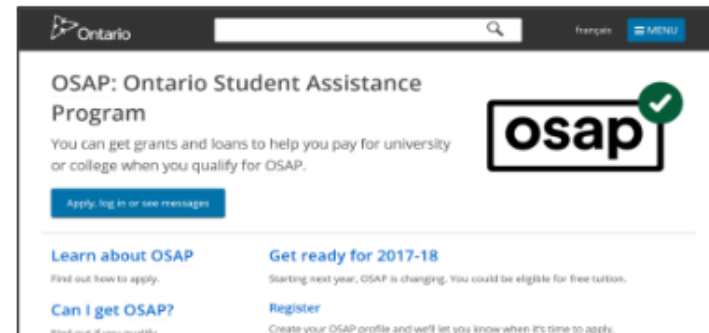
# OSAP Appeals

- Parent's Estimated Income Review
- Exceptional Family Situations
- Exceptional Expense Review (i.e. legal costs)
- Living Away from Home Allowance
- Additional Travel Allowance

# OSAP Process

- 1 Go to [ontario.ca/osap](https://ontario.ca/osap).
- 2 Click “Register” to create your profile. We’ll let you know when it’s time to apply.  
Once you create an OSAP profile, you will be assigned an OSAP Access Number (OAN).
- 3 Log in and click “start new app” to fill out the application.
- 4 Gather all required documents. (You’ll get a list at the end of your application.)
- 5 Upload your documents online, or mail/deliver them to your financial aid office.

- 6 Print, sign and submit your MSFAA to a designated Canada Post office.  
The Master Student Financial Assistance Agreement (MSFAA) is your lifetime loan agreement.
- 7 Track the status of your application online, and learn how much money you’ll get and when. You can even do this from your phone!



# Student Contribution

## What you pay out of pocket

You are expected to contribute \$3,000 per school year to your education costs.

This amount is based on the amount a student can earn (after tax) while working over a summer. By working an average of 17 hours per week – at minimum wage, for 16 weeks – you will be able to make this contribution.

You can also put any existing savings toward the required contribution amount. Or, if you are working at a part-time job while in school, you can put the money you earn during the school year towards the contribution amount.



# Parental Contribution

- Talk to your family
- Ways to contribute;
  - RESP
  - Monthly assistance (i.e. rent and/or food)
  - Tuition Benefit through employer
  - HigherEdPoints: Aeroplan Miles & TD Travel Points
    - (at applicable institutions)



# Create a Budget

STUDENT BUDGET			
ESTIMATE OF EXPENSES		FINANCIAL RESOURCES	
Total Tuition & Activity Fees		OSAP	
Total Books		Line of Credit	
Rent (multiply by 8 months)		Summer Savings	
Residence Fees		Previous Savings	
Total Clothing		Parental Contribution	
Total Local Transportation		Relative Contribution	
Entertainment		Spouses's Net Income (if applicable)	
Telephone (multiply by 8 months)		Child Care Bursary (if applicable)	
Utilities (multiply by 8 months)		HST Rebate	
Food (multiply by 8 months)		Entrance Bursary	
Other (Specify)		Scholarships	
Other (Specify)		Other	
Other (Specify)		Other	
Other (Specify)		Other	
<b>TOTAL EXPENSES</b>		<b>TOTAL RESOURCES</b>	
		<b>NEED (EXPENSES - RESOURCES)</b>	

# Student Line of Credit

- Student line of credit vs. parent's line of credit
  - Differences in amounts and interest rates when out of school
- Can still apply for most needs based awards
- Most banks offer Student Lines of Credit where interest only payments allowed until graduation
- Back up plan

# Institution's Contribution

This money could include:

- bursaries
- scholarships
- work study programs
- summer employment programs



# Questions?



Have questions now:

**Ask me now!**



Have questions later:

**Ask your FAO!**



# KING'S

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Western University · Canada