



Ontario Student Assistance Program (OSAP)



ontario.ca/osap

The new OSAP is here to help.

Free Tuition
for eligible students

2017-18

You don't have to pay for college or university all by yourself! The Ontario Student Assistance Program (OSAP) is here to help.

OSAP gives students the financial aid they need, when they need it.

How much can you get?
Find out at ontario.ca/osap

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✓ What is OSAP?

OSAP is financial aid to help students pay for college or university.

✓ What types of financial aid are available?

OSAP is a combination of grants and loans.

Grants = money that you **will not** have to pay back.

Loans = money that you will have to repay. Loans are interest- and payment-free while you are in school full time.

✓ How much can I get?

OSAP funding is calculated by comparing your educational costs and your personal financial situation.

For a typical two-term academic year, full-time single students will be eligible for up to \$13,260 in loans and non-repayable grants, while married students and sole support parents can get up to \$22,440.

Find out how much you can get – and how to apply – at ontario.ca/osap.

✓ What else do I need to know about OSAP?

- ✓ Both full- and part-time students can apply.
- ✓ When you apply for OSAP for full-time studies, you can choose to receive only non-repayable grants if you do not want the loan.
- ✓ OSAP is available to dependent students, mature students, married students, and students with children.
- ✓ If there are unexpected changes to your situation after you apply, you can request a review of your assessment.

✓ How do I apply?

There are THREE basic steps the first time you apply for OSAP...

1. Start your application today at ontario.ca/osap by registering as a new user. You will be assigned an OSAP Access Number and create your OSAP profile.
2. In spring of 2017, after you have been accepted to college or university, complete your OSAP application and gather your supporting documentation.
3. Upload, mail or drop-off the required supporting documentation to the financial aid office at the college or university you plan to attend.

✓ When do I apply?

The 2017-18 applications for full-time students will be available online at ontario.ca/osap starting in spring of 2017.

Don't delay – apply early!

The earlier you start your OSAP application, the sooner you can find out if you qualify and how much aid you can get.



New! Free Tuition for eligible students

If your family income is under \$50,000, your tuition is covered. Even if your family earns more, the new OSAP is still there to help you.

Attending college or university should be based on your ability to learn, and not on your ability to pay.

The new OSAP will allow more students to get a college or university education, make it easier to apply and provide financial support to those who need it most.

Over 210,000 eligible students will be provided with non-repayable grants that will meet or exceed the cost of average tuition. In other words, they will get free tuition.

- ✓ If the new OSAP was in place right now, 230,000 students would be finishing their school year with less debt.
- ✓ Students with financial need from families with incomes under \$50,000 per year will have average tuition fully covered.
- ✓ Middle-income students will also receive more generous OSAP grants and loans.

Find out how much you can get at ontario.ca/osap