

Welcome!

Thank you for joining the webinar on **The 'new' OSAP**, hosted by Prosper Canada.

The presentation will begin shortly. At this time there is no audio being played.

Technology Details:

- For technical assistance, please call GoToWebinar support line 1-855-352-9002.
- Participants should connect using VOIP. Please check that the volume is turned up on your computer.
- If dial in option is required, please dial in as follows:
 - Tel (Canada): +1 (647) 497-9389
 - Access Code: 812-845-308
 - Toll free option not available

Webinar logistics

- Audience members have all been **put on “mute”** for this webinar
- Please **share any questions you have using the “Question box”** (located at the bottom right side of your screen).
- We will share webinar slides with all participants and post a recording of the session within a few days.

Meet Prosper Canada

Founded in 1986, Prosper Canada is a national charity dedicated to expanding economic opportunity for Canadians living in poverty

As **Canada's leading champion of financial empowerment**, we work with government, business and community partners to develop and promote financial policies, programs and resources that transform lives and foster the prosperity of all Canadians

We help service systems and organizations in all sectors to build proven financial empowerment approaches into their businesses



Poll: tell us about the type of participants you work with

- Webinar poll



The New OSAP

Reform of Ontario's Financial Aid System

Ministry of Advanced Education and Skills
Development

May 2017

**In 2015-16
over 380,000 students
received OSAP**

\$3.6 billion
grants and loans issued

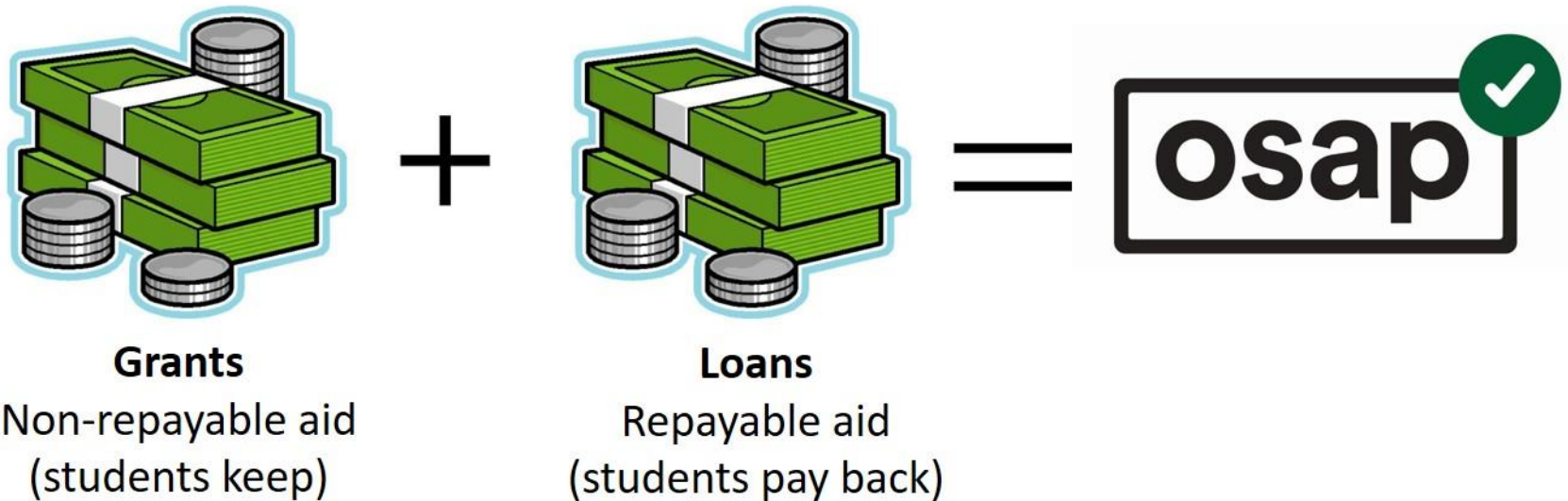
What is OSAP?



OSAP is financial assistance

OSAP is an integrated program funded by both the federal and provincial governments.

OSAP provides needs-based assistance through loans and grants to help qualified students and families with the cost of postsecondary studies.



Who is eligible for OSAP?

To be eligible for OSAP, students must be:

- ✓ A Canadian citizen, permanent resident or protected person
- ✓ An Ontario resident
- ✓ Attending or entering an OSAP-approved program and school
- ✓ Enrolled in or entering a certificate, degree or diploma program that is a minimum of 12 weeks in length



Students can get OSAP if they study outside of Ontario



You can still receive OSAP if you enroll in a public college or university program **outside of Ontario.**



If you want to study **outside of Canada,** you can still be eligible to receive partial OSAP funding.

Aid is based on students' unique circumstances

**Educational
Costs**



Tuition



Living expenses



Books

**Financial
Contribution**



Student



Parent(s)



Scholarships and bursaries

**Financial
Need**

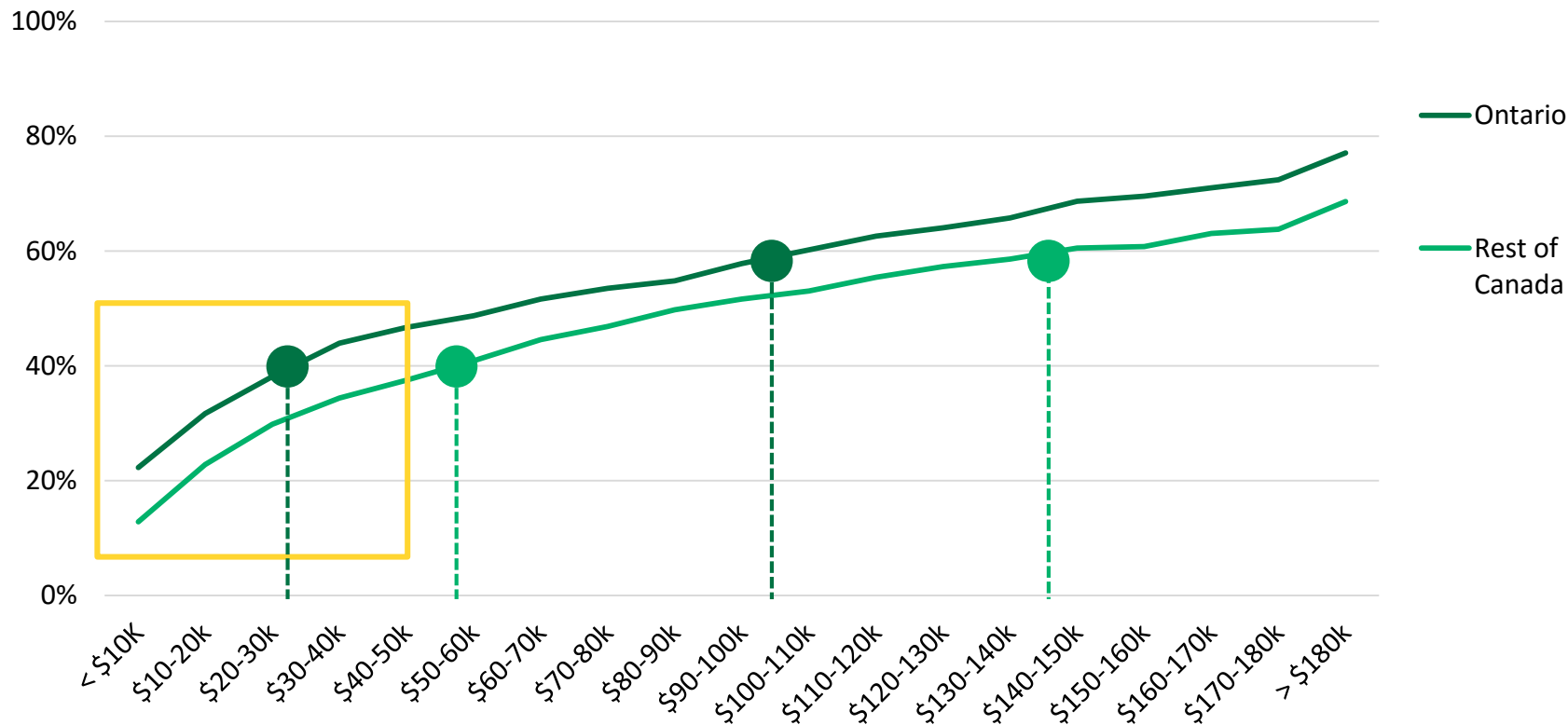


OSAP transformation



Low income students less likely to participate in postsecondary education

2013 Postsecondary Participation Rates by Parental Income
18 to 21 Year Olds



The new OSAP will make postsecondary education more accessible and affordable



Free tuition* and no provincial student debt for:

- Married students, single parents and dependent students whose annual family income is \$50,000 or less
- Independent single students whose annual income is \$30,000 or less

Increased grants for mature and sole support students

Improved ability to contain student debt by redirecting increased tax revenue to up-front grants

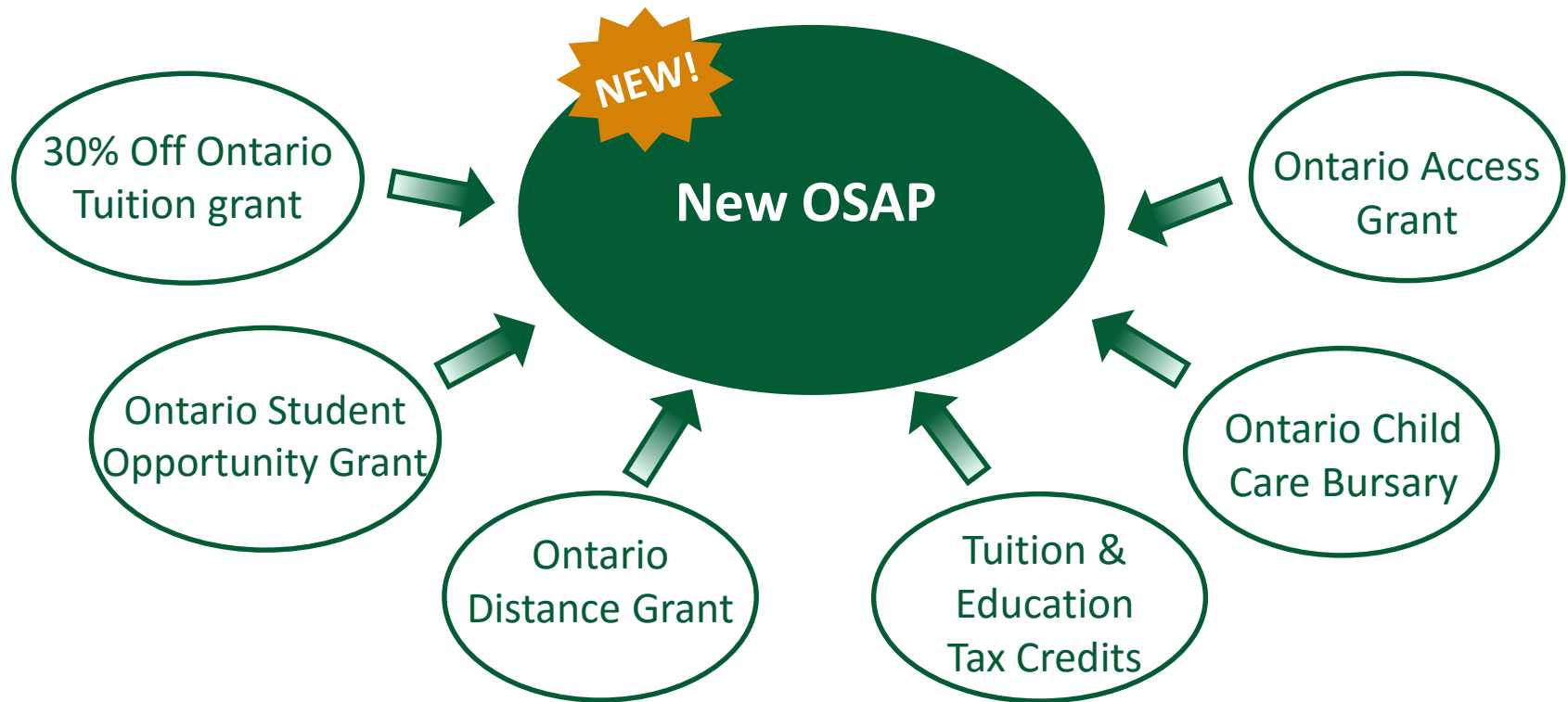
Increased clarity and transparency about the out-of-pocket cost of tuition

*Free tuition = grants from OSAP that exceed the cost of average tuition



The new OSAP helps students when they need it most

Ontario is combining many provincial grants with a single new up-front grant to help students with their education costs as they are incurred.

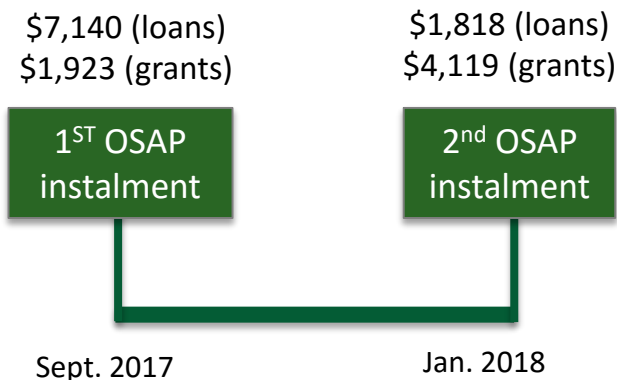


Support will be provided upfront

Current distribution of financial support



Future distribution of financial support



*Example is based on university costs.

Increasing OSAP assistance levels

Ontario's maximum OSAP assistance levels will be increased.

\$160/week → **\$180/week** for single students

\$360/week → **\$450/week** for married and sole support students

Canada provides \$210/week for all student types

Maximum OSAP Assistance Levels				
	2016-17		2017-18	
	Weekly	34-week program	Weekly	34-week program
Single students	\$370	\$12,580	\$390	\$13,260
Married / sole support students	\$570	\$19,380	\$660	\$22,440

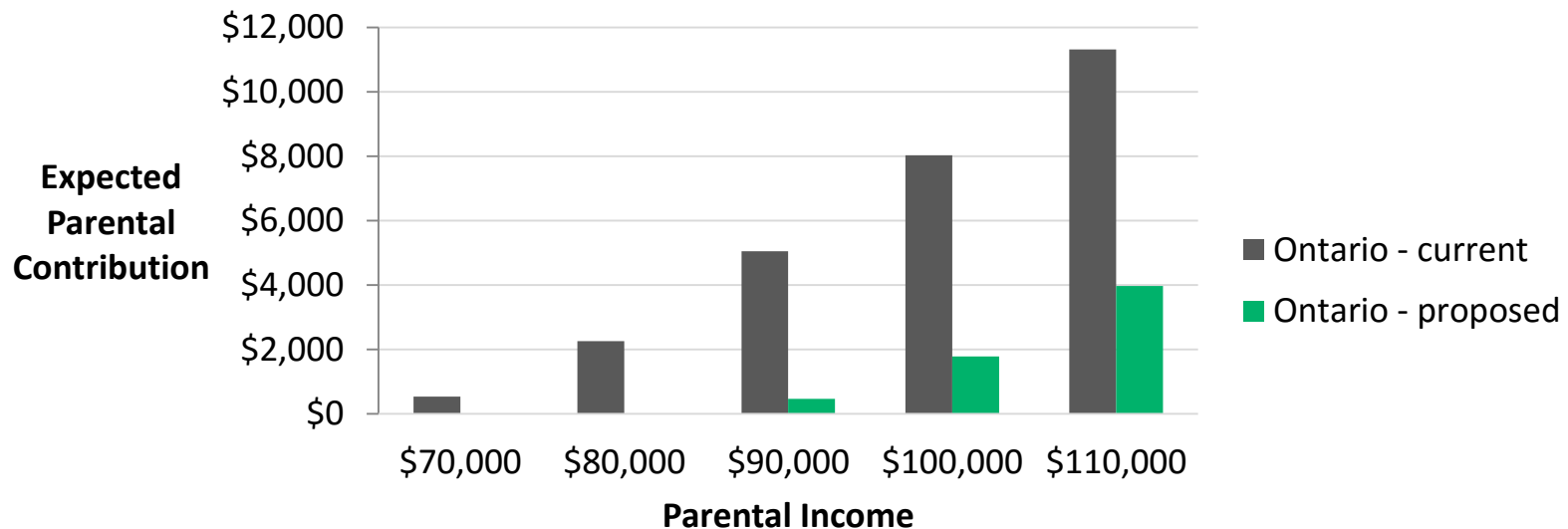
*Amounts based on both federal and provincial aid.



Reducing parental and spousal contributions

Ontario will reduce the contribution it expects from parents of dependent students and align more closely with Canada.

For example, Ontario would not expect a family of four to contribute until an income of \$86,000/year is reached, up from \$68,000/year today.



Ontario will also reduce required spousal contributions.

New OSAP calculator

The new OSAP can help
Find out how much you could get for 2017-18

I left high school in

☒ I am a married/common-law student

I have children

Parental income

I will go to *
☒ university
☐ college
☐ private career college

☒ I will live with parent/guardian

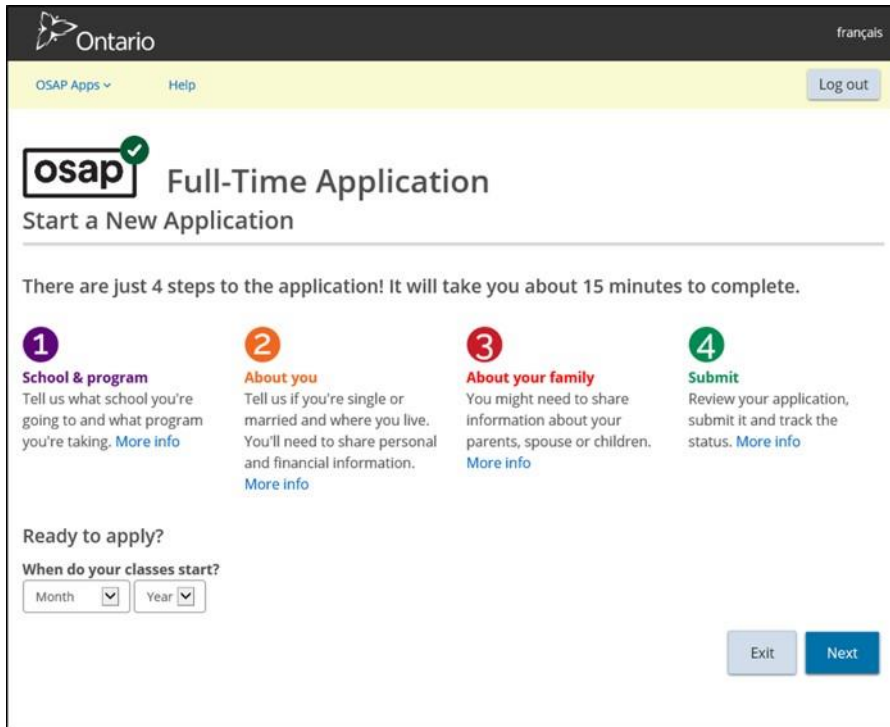


✓ A new tool to help students find out how much OSAP funding they may be eligible for in the 2017-18 academic year.

✓ Available online at ontario.ca/osap



Applying for OSAP



The screenshot shows the OSAP (Ontario Student Assistance Program) application interface. At the top, there's a header with the Ontario logo and a language selector for 'français'. Below the header, there's a navigation bar with 'OSAP Apps' and 'Help' links, and a 'Log out' button. The main heading is 'osap Full-Time Application' with a green checkmark icon next to 'osap'. Below this, it says 'Start a New Application'. A message states: 'There are just 4 steps to the application! It will take you about 15 minutes to complete.' The four steps are listed in a row: 1. School & program (purple circle), 2. About you (orange circle), 3. About your family (red circle), and 4. Submit (green circle). Each step has a brief description and a 'More info' link. Below the steps, there's a section titled 'Ready to apply?' with a sub-heading 'When do your classes start?'. This section contains two dropdown menus for 'Month' and 'Year'. At the bottom right, there are 'Exit' and 'Next' buttons.

The 2017-18 application is now available at ontario.ca/osap.

Students are encouraged to apply as soon as they have been accepted to their school of choice.

Full-time students have until 60 days before the end of the study period to apply.

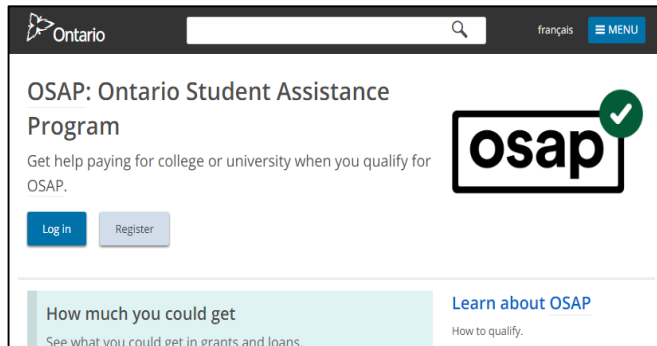
Students must apply for OSAP every year.

Applying for OSAP is easy!

1 Go to ontario.ca/osap.

2 Click “Register” to sign up as a new user.

Once you create an OSAP profile, you will be assigned an OSAP Access Number (OAN).



3 Complete your application.

4 Gather all required supporting documentation.

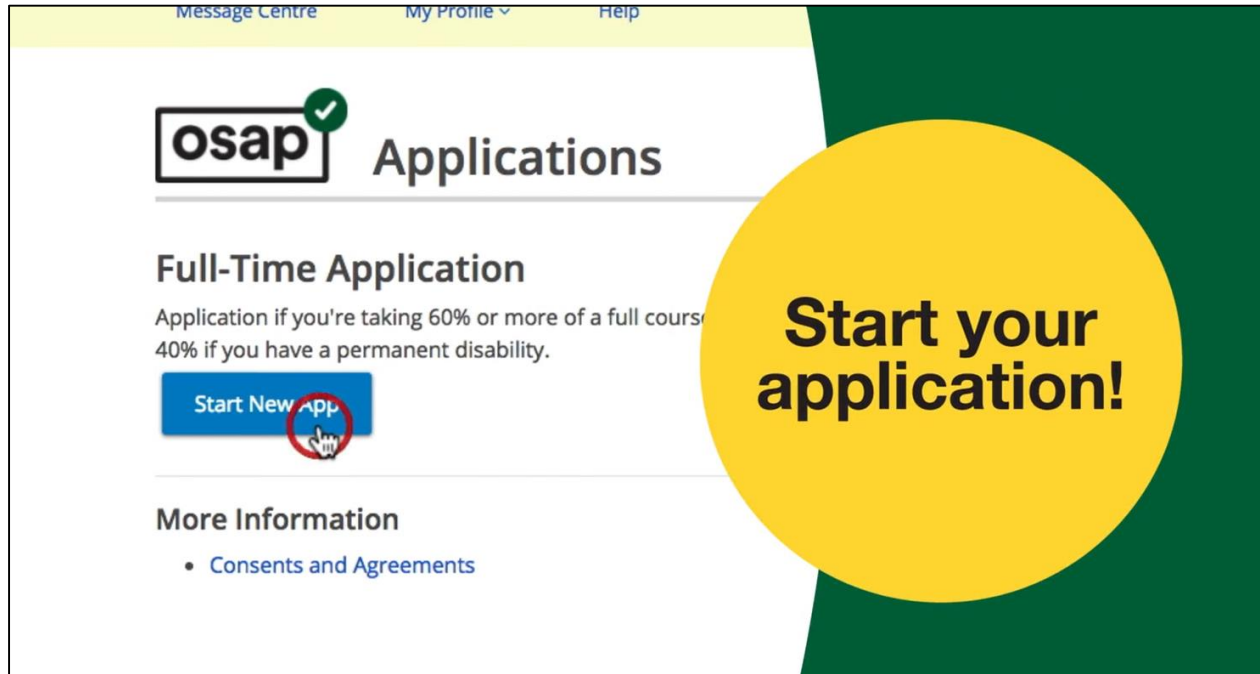
5 Upload the documentation online.

6 Print, sign and submit the 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, even from your phone.

Video will guide students through application process



**Video will be available late May at
ontario.ca/osap!**

Manage financial assistance anywhere, anytime

Ontario is redesigning OSAP for the digital age, making it faster, and easier to use, so that students can apply, check their status and manage their financial assistance anywhere, anytime, on any device.

Mobile

The mobile view of the OSAP New user registration page is shown. It features a dark header with the Ontario logo and a language selector (FR). Below the header is a yellow bar with a 'Help' dropdown and a 'Log out' button. The main content area has a white background with the 'osap' logo and a green checkmark. The title 'New user registration' is followed by the subtitle 'How you applied for school'. A 'Clear page' link is visible. The main content area contains a list of bullet points: 'If you've applied to attend a school in 2017-18, let us know because we may be able to prefill your profile with information from your OCAS school application.' and 'If you haven't applied to attend a school in 2017-18, select "I haven't applied/I don't know" to continue.' Below this is a section titled 'How did you apply to attend a school in 2017-18?' with a list of radio button options: 'Ontario College Application Service (OCAS) for a college', 'Ontario University Application Service (OUAC) for a university', 'Directly to the school', and 'I haven't applied/I don't know'. At the bottom are 'Exit' and 'Next' buttons.

Tablet

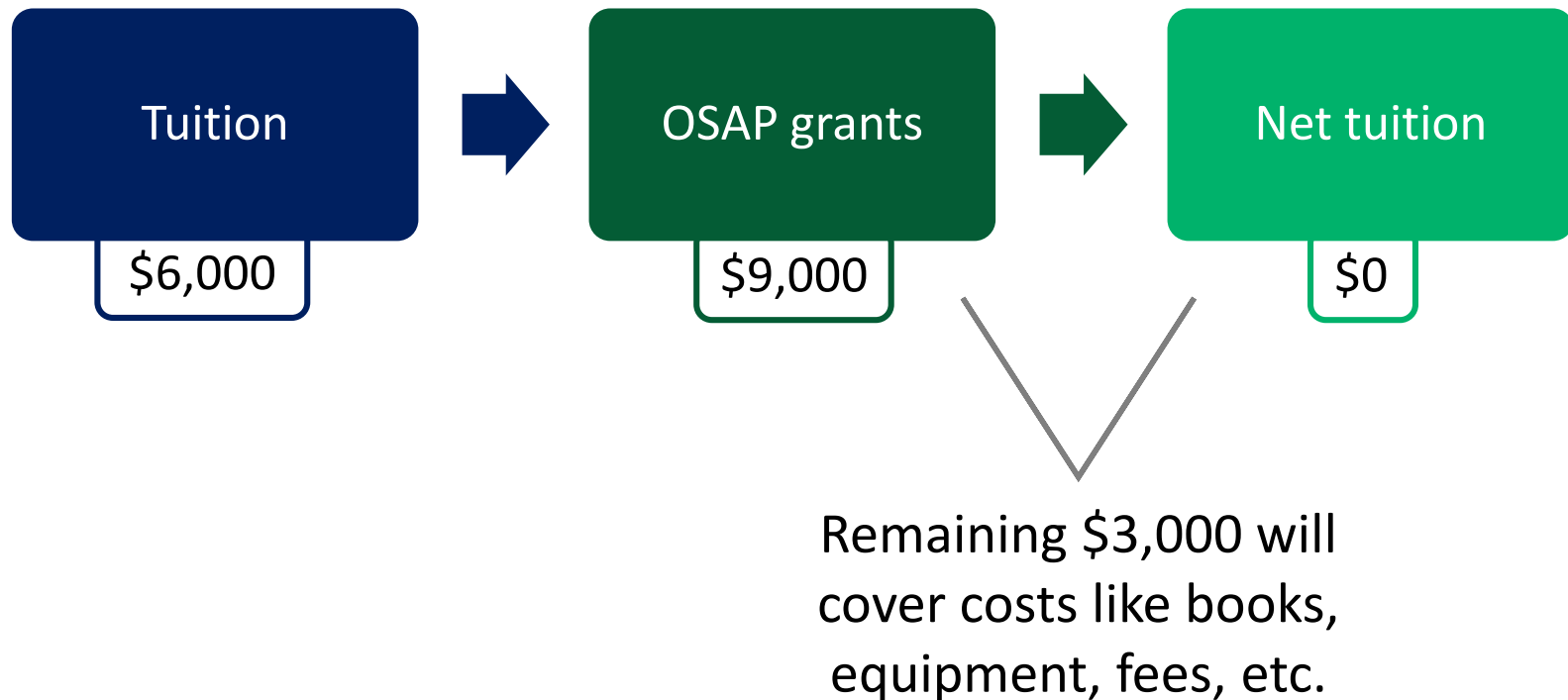
The tablet view of the OSAP New user registration page is shown. It features a dark header with the Ontario logo and a language selector (FR). Below the header is a yellow bar with a 'Help' dropdown and a 'Log out' button. The main content area has a white background with the 'osap' logo and a green checkmark. The title 'New user registration' is followed by the subtitle 'How you applied for school'. A 'Clear page' link is visible. The main content area contains a list of bullet points: 'If you've applied to attend a school in 2017-18, let us know because we may be able to prefill your profile with information from your OCAS school application.' and 'If you haven't applied to attend a school in 2017-18, select "I haven't applied/I don't know" to continue.' Below this is a section titled 'How did you apply to attend a school in 2017-18?' with a list of radio button options: 'Ontario College Application Service (OCAS) for a college', 'Ontario University Application Service (OUAC) for a university', 'Directly to the school', and 'I haven't applied/I don't know'. At the bottom are 'Exit' and 'Next' buttons.

Desktop

The desktop view of the OSAP New user registration page is shown. It features a dark header with the Ontario logo and a language selector (français). Below the header is a yellow bar with a 'Help' dropdown and a 'Log out' button. The main content area has a white background with the 'osap' logo and a green checkmark. The title 'New user registration' is followed by the subtitle 'How you applied for school'. A 'Clear page' link is visible. The main content area contains a list of bullet points: 'If you've applied to attend a school in 2017-18, let us know because we may be able to prefill your profile with information from your OCAS school application.' and 'If you haven't applied to attend a school in 2017-18, select "I haven't applied/I don't know" to continue.' Below this is a section titled 'How did you apply to attend a school in 2017-18?' with a list of radio button options: 'Ontario College Application Service (OCAS) for a college', 'Ontario University Application Service (OUAC) for a university', 'Directly to the school', and 'I haven't applied/I don't know'. At the bottom are 'Exit' and 'Next' buttons.

Net tuition

“Net tuition” is applying students OSAP aid and institutional aid, if applicable, against their tuition fees.



Net tuition will benefit students in many ways



- ✓ Increased clarity and transparency about the out-of-pocket cost of tuition.
- ✓ Simplified payment process – payments will be made directly to institutions by OSAP on students behalf.
- ✓ Improved financial planning for students and their families.
- ✓ More informed postsecondary education decision making.

Students will receive their OSAP around the start of classes

OSAP funding comes in **2** installments.

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.**



Students start paying off their loan six months after they leave college or university

OSAP loans are interest-free and payment-free while students are in studies.

In the first six months after a student graduates, or stops attending college or university:

- Students don't need to make any loan payments;
- No interest is charged on the provincial portion of the student loan; but
- Interest is charged on the federal portion of the student loan.



Students need to start paying off their loan six months after they leave college or university.

If students are having trouble making their required payments, they could be eligible for support through the Repayment Assistance Plan (RAP).



OSAP and other considerations



Income verification

As part of the eligibility criteria for the new OSAP, a student's personal or family income must be verified with the Canada Revenue Agency and/or through other means.

To be considered for OSAP funding, the prior year income is reported. This means that students and parents must file taxes for each year that precedes the student receiving OSAP.

Students can be issued grants and loans prior to income being verified. In cases where income cannot be verified at the time of the assessment, grants will still be issued to students based on income reported on the application.

If a student's income is not verified within one year from the start of their study period, the non-repayable grant will be converted into a repayable loan.



RESPs

As announced in the [2017 Provincial Budget](#), Ontario is better assisting families that have saved for their children's postsecondary education by ensuring savings from Registered Education Savings Plans (RESPs) will not reduce the amount of financial assistance provided to students through OSAP.

Ontario is exempting RESPs so students will no longer be required to report RESP withdrawals on their OSAP application.

OSAP is not considered taxable income

OSAP grants are not considered taxable income. They are covered by the exemption for scholarships and bursaries under the Income Tax Act and, therefore, As a result, students do not have to report the grants on their tax returns.

The Canada Revenue Agency requires the Ministry to issue a T4A for OSAP grants, which can be found on the student's online account with the National Student Loans Service Centre: <http://ontario.ca/c2at>; however, as noted, the grants do not have to be reported as income when filing tax returns.

OSAP and different types of learners



OSAP and Indigenous learners

All First Nations students can apply for OSAP, even if they are getting other government grants. Most grants and bursaries are counted as a resource in the OSAP need assessment and may reduce the amount of OSAP aid a student receives. One exception is the Indigenous Student Bursary; it is not treated as a resource.

The Government of Canada and the Government of Ontario are helping Indigenous learners by:

- ✓ exempting Post-Secondary Student Support Program (PSSSP) funding from the OSAP assessment for Indigenous learners who self-identify, and
- ✓ waiving the expected student contribution for Indigenous students who self-identify.

Ontario is currently engaging with Indigenous stakeholders from across the province to support decision making around OSAP transformation.

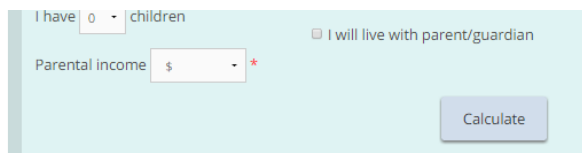
OSAP and Indigenous learners

How do students provide proof of income if they live on a reserve and their family does not file taxes?

Income verification is required for OSAP. However, there are reviews available for situations where a family does not file taxes, including families who live on reserve and do not file taxes.

The review can be initiated by completing this form:

Parent Income Verification: Foreign and/or Non-Taxable Income Form, which is available from the Forms section of the OSAP website.

A screenshot of the OSAP Parent Income Verification form. It features a light blue background. At the top, there is a dropdown menu for 'I have' with '0' selected, followed by the word 'children'. To the right is a checkbox labeled 'I will live with parent/guardian'. Below the dropdown is a text input field for 'Parental income' with a dollar sign and a red asterisk. A 'Calculate' button is located at the bottom right of the form area.

Repay your loan

When, how and what help's available.

Resources

[Approved schools](#)
[Forms](#)
[OSAP definitions](#)

Contact

Your school's financial aid office and the NSLSC.

Special circumstances

Beyond OSAP

[Other loans, grants, scholarships and bursaries](#)
[Go to college or university in Ontario](#)
[Admission requirements and application](#)



OSAP and Crown wards, other youth leaving care

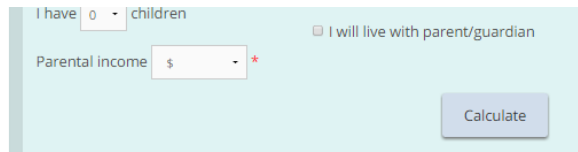
How do we assess “free tuition” for Crown wards and other youth leaving care?

Based on \$0 family income	Based on income of adoptive parent(s)	Based on own income or income of student and spouse
For Crown wards, youth with an eligible children’s aid society or Indigenous Child Well-being society status who are single and less than four years out of high school.	For former Crown wards who have been adopted and are less than four years out of high school.	A youth who is a single parent and more than four years out of high school would be assessed for free tuition based on their own income. If the individual is married, eligibility for free tuition would be based on the income of the student and their spouse.

OSAP and Crown wards, other youth leaving care

What proof do students provide to show their eligible status with a children's aid society or Indigenous Child Well-being society?

Youth are required to submit a **Verification of Status with Ontario Children's Aid Society (CAS)** form, which is available from the Forms section of the OSAP website.



I have 0 children

☐ I will live with parent/guardian

Parental income \$ *

Calculate

Repay your loan

When, how and what help's available.

Resources

[Approved schools](#)
[Forms](#)
[OSAP definitions](#)

Contact

Your school's financial aid office and the
NSLSC.

Special circumstances

Beyond OSAP

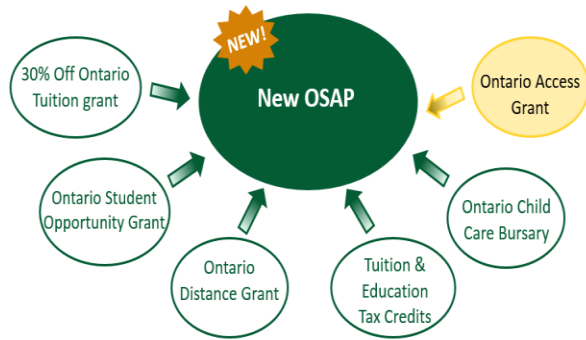
[Other loans, grants, scholarships and
bursaries](#)
[Go to college or university in Ontario](#)
Admission requirements and application



The form is completed by the individual's Ontario Children's Aid Society or Indigenous Child Well-being society.



OSAP and Crown wards, other youth leaving care



Students currently eligible to receive the Ontario Access Grant for Crown Wards will receive an equal or greater amount of grant funding through the new OSAP, and as a result, there will be no need for a targeted Ontario Access Grant for Crown Wards.

The Ministry will consult with institutions about the 100% Tuition Aid for Youth Leaving Care program so that eligible students would continue to have 100% of their tuition covered.

The Living and Learning Grant will continue to be available for eligible youth in full-time postsecondary studies.

OSAP and Ontario Works recipients



Ontario Works (OW) recipients who wish to participate in full-time postsecondary studies must apply for OSAP funding for their direct educational costs and living costs.



Students who are married or sole support parents may receive an Ontario Works top-up if the amount of OSAP funding they receive for living costs is less than they received through Ontario Works income support.

Students must declare the amount of OW income they will receive during their pre-study and study periods on their OSAP application.

Recipients of Ontario Works income support must contact their caseworker to discuss their eligibility to receive both OSAP funding and Ontario Works income support while enrolled in postsecondary studies.



OSAP and the Ontario Disability Support Program



If students are Ontario Disability Support Program recipients, OSAP will assess them for **direct educational costs only** (tuition and compulsory fees, books and supplies, local transportation allowance and child care allowance, if applicable).



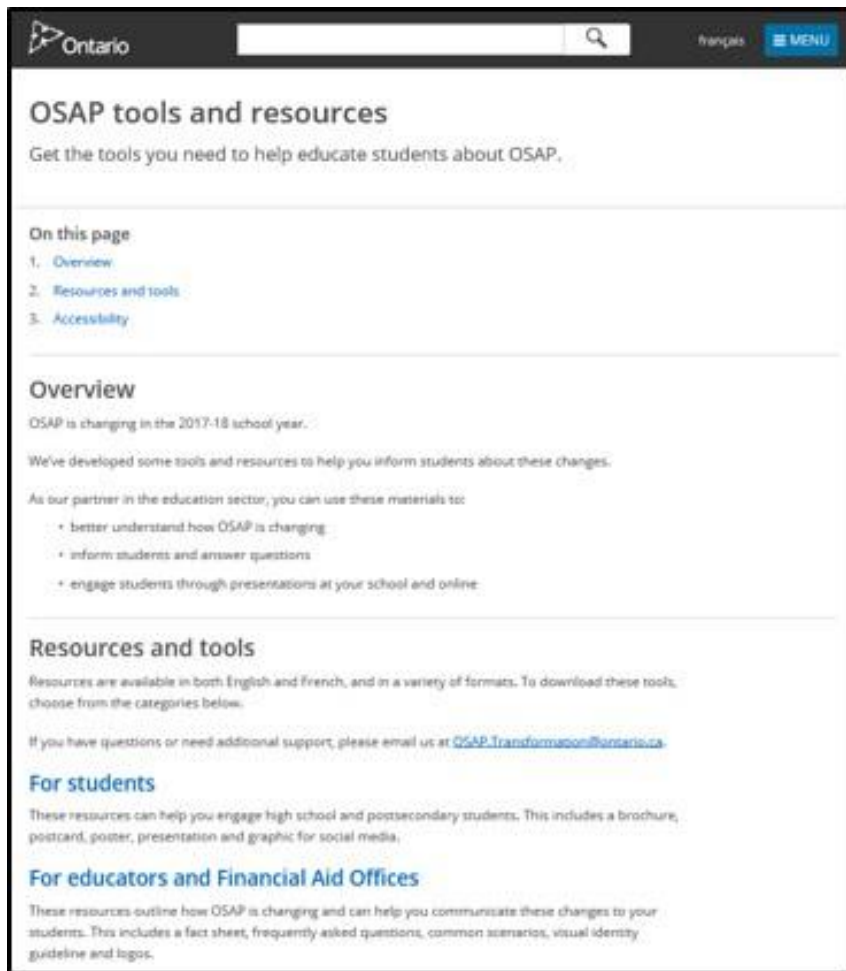
A living allowance will not be considered in the OSAP assessment.

Students must declare the amount of ODSP income they will receive during their pre-study and study periods on their OSAP application.

Students may continue to receive ODSP for living costs while they are in full-time postsecondary studies.



New tailored materials for different learners



The screenshot shows the 'OSAP tools and resources' webpage. At the top, there's a navigation bar with the Ontario logo, a search bar, and a 'MENU' button. The main heading is 'OSAP tools and resources' with a subtext 'Get the tools you need to help educate students about OSAP.' Below this, a 'On this page' section lists three items: 'Overview', 'Resources and tools', and 'Accessibility'. The 'Overview' section is expanded, showing that OSAP is changing in the 2017-18 school year and that various tools have been developed to help inform students. It lists three ways to use these materials: to better understand OSAP changes, to inform students and answer questions, and to engage students through presentations. The 'Resources and tools' section mentions that resources are available in both English and French and lists categories for students, educators, and financial aid offices. The 'For students' section describes resources like brochures, postcards, posters, and social media graphics. The 'For educators and Financial Aid Offices' section describes resources like fact sheets, FAQs, common scenarios, and visual identity guidelines.

Ontario

OSAP tools and resources

Get the tools you need to help educate students about OSAP.

On this page

1. Overview
2. Resources and tools
3. Accessibility

Overview

OSAP is changing in the 2017-18 school year.

We've developed some tools and resources to help you inform students about these changes.

As our partner in the education sector, you can use these materials to:

- better understand how OSAP is changing
- inform students and answer questions
- engage students through presentations at your school and online.

Resources and tools

Resources are available in both English and French, and in a variety of formats. To download these tools, choose from the categories below.

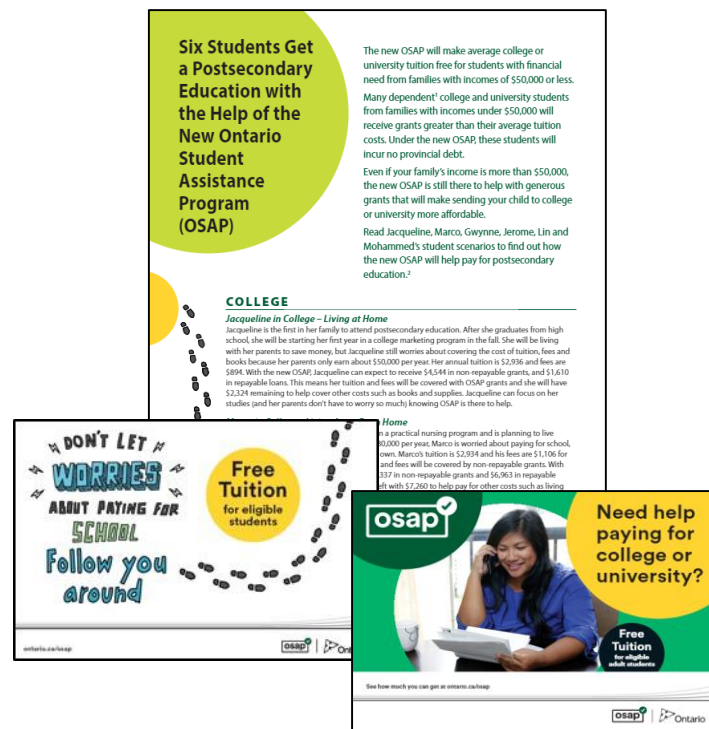
If you have questions or need additional support, please email us at OSAP.Transform@ontario.ca.

For students

These resources can help you engage high school and postsecondary students. This includes a brochure, postcard, poster, presentation and graphic for social media.

For educators and Financial Aid Offices

These resources outline how OSAP is changing and can help you communicate these changes to your students. This includes a fact sheet, frequently asked questions, common scenarios, visual identity guideline and logos.



This collage features three OSAP marketing materials. The top material is a green and white graphic titled 'Six Students Get a Postsecondary Education with the Help of the New Ontario Student Assistance Program (OSAP)'. It includes a text box explaining that the new OSAP will make average college or university tuition free for students with financial need from families with incomes of \$50,000 or less. It also mentions that many dependent college and university students from families with incomes under \$50,000 will receive grants greater than their average tuition costs. A small text box reads 'COLLEGE' and 'Jacqueline in College - Living at Home', followed by a paragraph about Jacqueline's situation. The bottom left material is a poster with a speech bubble saying 'DON'T LET WORRIES ABOUT PAYING FOR SCHOOL Follow you around' and a yellow circle stating 'Free Tuition for eligible students'. The bottom right material is a graphic showing a student on a phone, with text asking 'Need help paying for college or university?' and 'Free Tuition for eligible students'.

Six Students Get a Postsecondary Education with the Help of the New Ontario Student Assistance Program (OSAP)

The new OSAP will make average college or university tuition free for students with financial need from families with incomes of \$50,000 or less. Many dependent college and university students from families with incomes under \$50,000 will receive grants greater than their average tuition costs. Under the new OSAP these students will incur no provincial debt. Even if your family's income is more than \$50,000, the new OSAP is still there to help with generous grants that will make sending your child to college or university more affordable. Read Jacqueline, Marco, Gwynne, Jerome, Lin and Mohammed's student scenarios to find out how the new OSAP will help pay for postsecondary education.

COLLEGE

Jacqueline in College - Living at Home

Jacqueline is the first in her family to attend postsecondary education. After she graduates from high school, she will be starting her first year in a college marketing program in the fall. She will be living with her parents to save money, but Jacqueline still worries about covering the cost of tuition, fees and books because her parents only earn about \$50,000 per year. Her annual tuition is \$2,936 and fees are \$894. With the new OSAP, Jacqueline can expect to receive \$4,844 in non-repayable grants, and \$1,610 in repayable loans. This means her tuition and fees will be covered with OSAP grants and she will have \$2,324 remaining to help cover other costs such as books and supplies. Jacqueline can focus on her studies and her parents don't have to worry so much knowing OSAP is there to help.

Home

Marco is a practical nursing program and is planning to live on his own. He is worried about paying for school, too. Marco's tuition is \$2,934 and his fees are \$1,106 for and fees will be covered by non-repayable grants. With \$37 in non-repayable grants and \$6,963 in repayable loans with \$7,260 to help pay for other costs such as books.

Free Tuition for eligible students

Need help paying for college or university?

Free Tuition for eligible students

See how much you can get at ontario.ca/osap

Available at
ontario.ca/OSAPpartners



If the changes to OSAP were in place today:

Over 210,000 students

would receive free average tuition

If the changes to OSAP were in place today:
About 230,000 students
would have less debt than under previous rules

If the changes to OSAP were in place today:

Nearly 85%

of OSAP students would receive more grants.

Questions?

Prosper Canada

60 St. Clair Avenue East, Suite 700

Toronto, ON M4T 1N5

(416) 665-2828

www.prospercanada.org

info@prospercanada.org



Glenna Harris

Curriculum & Content Officer

gharris@prospercanada.org