



# 10 THINGS YOU NEED TO KNOW ABOUT OSAP

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1. Apply at [ontario.ca/osap](http://ontario.ca/osap). Applications open each spring for the coming academic year.
2. New user? Register for an OSAP Access Number (OAN). Record your OAN and don't lose it. You will need it every time you access your OSAP account.
3. Before you apply you need:
  - ✓ Your parent(s)' income for the previous year. Make sure you and your parents file tax returns each year in order to be eligible for grants.
  - ✓ Your Social Insurance Number
4. Complete the application. If you are applying for OSAP, you are automatically considered for 30% Off Ontario Tuition, plus other grants. You don't have to do it all at once – save the application and go back the next day. Then submit it!
5. Apply as soon as you have accepted your offer of admission to college or university! This will help to make sure you receive your funding in time to meet your institution's payment deadlines.

6. Print off the signature pages – one for you and one for your parents. Get them signed and mail or submit them to your Financial Aid Office at your college or university.
7. Print out your Master Student Financial Assistance Agreement (MSFAA) and sign it. Take it (plus your SIN card and driver's license) to a designated Canada Post location. To find a location or another form of acceptable ID, visit [www.canlearn.ca](http://www.canlearn.ca).
8. The funding you will be eligible for depends on your costs and how much you are expected to contribute. If OSAP doesn't cover your tuition and books, public colleges and universities in Ontario can provide additional financial help. Check out our online aid estimator to see about how much you could be eligible for.
9. The OSAP funding you'll receive may be a mixture of loans (repayable) and grants (non-repayable). No matter how much assistance you receive, for 2015-16 your debt will be capped at \$7,400 for a two-term year. Loans are interest-free while you're in school and assistance is available for those who need help paying off their student loans after graduation.
10. If you have any questions, you can contact the financial aid office at your college or university or one that is local if that is easier.

## QUESTIONS?

[WWW.ONTARIO.CA/OSAP](http://WWW.ONTARIO.CA/OSAP)



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