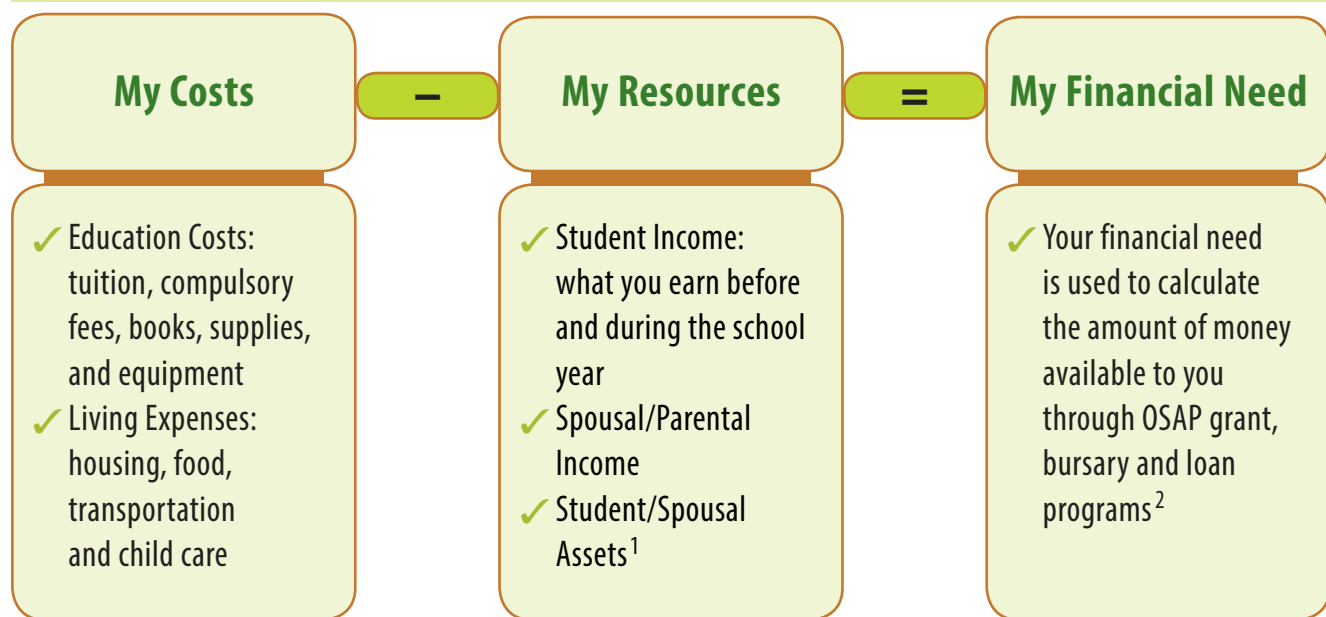


How is my OSAP calculated?

The purpose of the Ontario Student Assistance Program (**OSAP**) is to provide needs-based assistance, made up of both loans and grants, to help qualified students and their families with the cost of postsecondary studies. Each year, your financial need is calculated based on your tuition fees and other educational costs, living expenses and what you (and your family, if applicable) are expected to contribute.

Paying for postsecondary education is a shared responsibility between the government, institutions, students and their families. Ontario is working to simplify the **OSAP** assessment process so students will have a clearer understanding of what they need to contribute and how much financial aid they can expect to receive.



Visit ontario.ca/osap to get an **estimate**.
Find out **how much you could get** based on **your** situation.

1. Assets include RESPs, RRSPs, GICs, stocks and bonds
2. Need may exceed maximum assistance available from OSAP, but help is still available. These students will be automatically considered for grants under the Student Access Guarantee – funding from the Ontario government which is administered by colleges and universities.

