

## 2021-22 OSAP Application for Full-Time Students List of Documents Reference Guide

<b>Proof of Marital Status</b>	
<ul style="list-style-type: none"> <li>○ Married</li> </ul>	<ul style="list-style-type: none"> <li>○ a copy of the marriage certificate (the long version of the marriage licence is also acceptable as long as it has been registered with the city)</li> <li>○ if the student is not able to provide a marriage certificate for nonarbitrary reasons, they may provide an affidavit signed by them and their spouse attesting to the date and location of their marriage and explaining the reason why they cannot provide a marriage certificate.</li> </ul>
<ul style="list-style-type: none"> <li>○ Sole-support Parent (separated or divorced)</li> </ul>	<p><b>One of the following:</b></p> <ul style="list-style-type: none"> <li>○ a copy of the separation agreement</li> <li>○ a copy of the court order</li> <li>○ a copy of the divorce judgement</li> <li>○ if the student does not have a separation agreement, court order, or divorce judgement, the student can provide an affidavit</li> </ul> <p><b>Note:</b> the documentation must include the date of the student’s separation/divorce, details of their custody arrangements that confirm their child(ren) live with them at least 50% of the time during the study period, and the birth dates of those children.</p>
<ul style="list-style-type: none"> <li>○ Common-Law</li> </ul>	<p><b>An affidavit signed by the student and their spouse confirming:</b></p> <ul style="list-style-type: none"> <li>○ Student has lived with their spouse in a conjugal relationship outside marriage continuously for a period of not less than three years, or</li> <li>○ Student has lived with their spouse in a conjugal relationship outside marriage in a relationship of some permanence and are the natural or adoptive parents of a child.</li> </ul>
<ul style="list-style-type: none"> <li>○ Widowed/Never married</li> </ul>	<ul style="list-style-type: none"> <li>○ an affidavit confirming that the student’s child(ren) will be residing with them full-time during their study period and the birth dates of those children</li> <li>○ if the student is widowed, they must also provide a copy of their spouse’s death certificate that includes the date of their spouse’s death</li> </ul>
<ul style="list-style-type: none"> <li>○ Independent - previously married (separated, divorced or widowed)</li> </ul>	<p><b>One of the following:</b></p> <ul style="list-style-type: none"> <li>○ a copy of the separation agreement</li> <li>○ a copy of the court order</li> <li>○ a copy of the divorce judgement</li> <li>○ if the student does not have a separation agreement, court order, or divorce judgement, the student can provide an affidavit confirming their separation/divorce as proof of their marital status</li> <li>○ if the student is widowed, they must provide a copy of their spouse’s death certificate that includes the date of death</li> </ul>
<ul style="list-style-type: none"> <li>○ Independent – both parents are deceased</li> </ul>	<ul style="list-style-type: none"> <li>○ a copy of their parent’s death certificates</li> </ul>
<b>Proof of Residency</b>	<ul style="list-style-type: none"> <li>○ Completed OSAP History of Residency Form</li> </ul>
<b>Proof of Child’s Date of Birth</b>	
<ul style="list-style-type: none"> <li>○ Child(s) born in Canada</li> </ul>	<p><b>One of the following:</b></p> <ul style="list-style-type: none"> <li>○ The child’s birth certificate</li> <li>○ Statement of Live Birth</li> <li>○ Certificate of Status under the Indian Act</li> </ul> <p><b>Note:</b> If the student/parent indicates that they are unable to provide any of the required documentation listed above, they are expected to apply for a new birth certificate.</p>
<ul style="list-style-type: none"> <li>○ Child(s) born outside of Canada</li> </ul>	<ul style="list-style-type: none"> <li>○ A letter from the parent/student identifying the country the child was born in and explaining why they cannot obtain a copy of the child’s birth certificate; and</li> <li>○ one of the following types of documentation: <ul style="list-style-type: none"> <li>• Immigration record with parent’s name and child’s name and date of birth</li> <li>• Ontario health card with the child’s name and date of birth.</li> <li>• A copy of a hospital record of the birth that includes the date and place of birth and the name of the parent(s) and is certified by an authorized official at the hospital</li> <li>• If the child is in school or daycare in Canada, a letter on school letterhead, signed and dated by a senior staff (principal or manager) that confirms the name, age of the child and the parental contact information for the child</li> <li>• The pay list issued by Crown-Indigenous and Northern Affairs (Canada)</li> <li>• Certified copies of a document that set out the name of the child and the child’s age or date of birth, such as <ul style="list-style-type: none"> <li>➢ A census document (for example, from a country that does not issue birth certificates)</li> <li>➢ Record from the foreign consulate.</li> </ul> </li> </ul> </li> </ul>
<b>Academic Probation (Code 35)</b>	<ul style="list-style-type: none"> <li>○ Completed OSAP Academic Probation Form + transcript (if applicable)</li> </ul>

<b>Academic Probation (Code 36)</b>	<ul style="list-style-type: none"> <li>o Completed Academic progress letter</li> </ul>	
<b>Academic Restriction (Code 65)</b> – Once the restriction term is completed	<ul style="list-style-type: none"> <li>o No document required – send to advisor for review to see if Code 65 can be downgraded</li> </ul>	
<b>Full Restriction – Income Variance (IVS)</b> – Once the restriction term is completed (5 years)	<ul style="list-style-type: none"> <li>o Signed and dated clearance letter requesting that their restriction be removed</li> <li>o Proof that the student has repaid all outstanding provincial loans and interest (NSLSC loan statement)</li> </ul>	
<b>Proof of Citizenship</b>		
<ul style="list-style-type: none"> <li>o Protected Person</li> </ul>	<p><b>One of the following:</b></p> <ul style="list-style-type: none"> <li>o provide a valid copy of temporary Social Insurance Number (SIN) card and a valid copy of one of the following documents: <ul style="list-style-type: none"> <li>• Verification of Status</li> <li>• Notice of Decision issued from the Immigration and Refugee Board</li> <li>• Protected Persons Status Document (issued prior to January 1, 2013)</li> <li>• Refugee Travel Document</li> </ul> </li> </ul> <p><b>Note:</b> a Refugee Protection Claimant document is not valid proof that a student is a protect person</p>	
<ul style="list-style-type: none"> <li>o Permanent Resident</li> </ul>	<ul style="list-style-type: none"> <li>o provide a valid copy of the front and back of the Permanent Resident Card. If the student does not have one, provide a copy of one of the following documents: <ul style="list-style-type: none"> <li>• Record of Landing (IMM 1000) or earlier document, such as a Canadian Immigrant Information Card</li> <li>• Confirmation of Permanent Residence</li> <li>• Verification of Status</li> </ul> </li> </ul>	
<ul style="list-style-type: none"> <li>o Canadian Citizenship</li> </ul>	<p><b>One of the following:</b></p> <ul style="list-style-type: none"> <li>o Canadian citizenship certificate (front and back)</li> <li>o Front and back of Canadian Citizenship card (issued before February 2012)</li> <li>o Birth certificate from a Canadian province or territory (there are some exceptions, for example, see diplomatic passport)</li> <li>o Naturalization certificates (issued before January 1, 1947)</li> <li>o Registration of birth abroad certificates (issued between January 1, 1947, and February 14, 1977, inclusive)</li> <li>o Certificates of retention (issued between January 1, 1947, and February 14, 1977, inclusive)</li> </ul>	
<b>Proof of Parents Death</b>	<ul style="list-style-type: none"> <li>o a copy of their parent’s death certificates</li> </ul>	
<b>Proof of Child’s Disability</b>		
<ul style="list-style-type: none"> <li>o Child(s) age 12-18</li> </ul>	<p><b>One of the following:</b></p> <ul style="list-style-type: none"> <li>o The “Disability tax credit letter/notice of determination” from the student’s or their spouse’s CRA Account showing that the CRA has accepted the child as having a disability and being dependent on the student and/or the spouse</li> <li>o Documentation from a physician or other regulated health care practitioner that clearly states <ul style="list-style-type: none"> <li>• That the child has a disability; and</li> <li>• The physician or regulated health care practitioner’s name and contact information</li> </ul> </li> </ul>	
<ul style="list-style-type: none"> <li>o Child(s) age 19 and older</li> </ul>	<ul style="list-style-type: none"> <li>o The “Disability tax credit letter/notice of determination” from the student’s or their spouse’s CRA Account showing that the CRA has accepted the child as being wholly dependent</li> </ul>	
<b>Proof of Disability</b>	Completed OSAP Disability Verification Form	
<b>Name Change</b>	<ul style="list-style-type: none"> <li>o Signed and dated letter indicating the correct name that should be updated on their OSAP profile and</li> <li>o One of the following: <ul style="list-style-type: none"> <li>• Social Insurance Number card or Social Insurance Number confirmation letter</li> <li>• a copy of marriage certificate</li> <li>• a copy of Change of Name certificate issued by the province where the legal name change was processed.</li> </ul> </li> </ul>	
<b>Gender Change</b>	<ul style="list-style-type: none"> <li>o Singed and dated letter indicating the gender that should be updated on their OSAP profile</li> <li>o Proof of their gender (government document that confirms their gender)</li> </ul>	
<b>Proof of High School date</b>	<p><b>One of the following:</b></p> <ul style="list-style-type: none"> <li>o High school transcript</li> <li>o Letter from the high school indicating the date the student last attended on a full-time basis (or is expected to finish full-time high school if the final year of high school is not finished)</li> <li>o If the student completed high school as a mature student, they can provide a transcript or a letter from the last high school that they attended on a full-time basis prior to their return to high school as a mature student</li> </ul> <p><b>Note:</b> If a mature student no longer has access to their transcript and cannot provide a letter, an affidavit can be accepted. The affidavit should include the date that the student</p>	

	last attended high school on a full-time basis (not including time as a mature student) as well as the reason why they cannot provide a transcript or letter.	
<b>Proof of Crown Ward</b>	<ul style="list-style-type: none"> <li>o Completed Verification of Status with Children's Aid Society form</li> </ul>	
<b>Proof of Indigenous Status</b>	<p>Reference pages <b>64</b> and <b>65</b> in the OSAP policy manual</p> <p>Students must provide a copy of ONE of the following documents:</p> <ul style="list-style-type: none"> <li>• Status card</li> <li>• Band membership card</li> <li>• Red card (Haudenosaunee Identification Card)</li> <li>• Confirmation of Band, Métis Nation of Ontario or other Métis organization funding (for example, Post Secondary Student Support Program (PSSSP) or Indigenous Skills Employment Training Program (ISET Program), Métis Nation Post-Secondary Education Strategy, and the Inuit Post-Secondary Education Strategy)</li> <li>• Membership card from a provincial affiliate of the Congress of Aboriginal Peoples (for example, Ontario Coalition of Indigenous Peoples)</li> <li>• Citizenship card issued by a Métis National Council governing member (for example, Métis Nation of Ontario, Métis Nation of Saskatchewan)</li> <li>• Land claim beneficiary card</li> </ul> <p>If the student does not have one of the documents listed above, they may provide one of the following:</p> <ul style="list-style-type: none"> <li>• a letter from an Indigenous organization (for example, Métis Nation of Ontario, Inuit Tapiriit Kanatami, or Tungasuvvingat Inuit) on the organization's letterhead that confirms name and Indigenous identity. The letter should be signed and dated by a senior representative of the organization and include their name, contact information, and position within the organization; or</li> <li>• a letter from an Indigenous Friendship Centre, on the organization's letterhead that confirms community involvement, the student's name and indigenous identity. The letter should be signed and dated by a senior representative of the organization and include their name, contact information, and position within the organization; or</li> <li>• an affidavit in which the student self-identifies as Indigenous. The affidavit must include: <ul style="list-style-type: none"> <li>• Student name</li> <li>• Declaration of Indigenous identity</li> <li>• Description(s) of Indigenous persons in Canada that they self-identify as, such as: <ul style="list-style-type: none"> <li>• First Nation (Status/Non-Status)</li> <li>• Métis</li> <li>• Inuk (Inuit)</li> </ul> </li> <li>• Alternative term to describe their Indigenous ancestry and/or identity (e.g. Anishinaabe, Treaty 3).</li> </ul> </li> </ul> <p>For example: I, _____, declare that I am an Indigenous person, and that I self-identify as Inuk.</p>	
<b>Change to living status</b> - Living at home with parents to living away from home	<ul style="list-style-type: none"> <li>o Signed and dated letter indicating that they are longer living at home with parents. (must include their new address as well as the date that of their move)</li> <li>o A copy of their signed and dated lease/rental agreement</li> </ul>	
<b>Proof of line 15000</b>	<ul style="list-style-type: none"> <li>o Copy of Notice of Assessment as issued by the CRA (Canada Revenue Agency)</li> </ul>	
<b>OAN Reset</b>	Send to <a href="mailto:ask@mohawkcollege.ca">ask@mohawkcollege.ca</a>	
<b>Proof of SIN</b>	<p><b>One of the following:</b></p> <ul style="list-style-type: none"> <li>o SIN Card or temporary SIN Card</li> <li>o SIN Confirmation letter from Service Canada that contains the student's SIN</li> <li>o "Proof of income statement" (also called "Assessment") from the Canada Revenue Agency if it contains the <b>full SIN</b></li> </ul>	
<b>SIN Change</b>	<p>If there is a SIN change, a new profile must be created under the new SIN and a new application must be entered under their new account.</p> <p>Once the account and application have been created/submitted. The student should be advised to submit proof of their new SIN to their application. (see note below)</p> <p><b>Note:</b> In all cases, the ministry must be advised when a student is issued a new SIN. There is a work queue SINCHG available for FAOs to upload proof of the new SIN, so the ministry can ensure both files are cross-referenced and the NSLSC is advised.</p>	
<b>Ontario Residency</b>	<p>Part 1 <b>History of Canadian residency for student and spouse</b> Print and complete a History of Canadian Residency for Student and Spouse form from the OSAP website.</p> <p>Part 2 <b>History of Canadian residency for student</b> Print and complete a History of Canadian Residency for Student form from the OSAP website.</p> <p>Part 3 <b>History of Canadian residency for student and parent(s)</b> Print and complete a History of Canadian Residency for Student and Parent(s) form from the OSAP website.</p>	
<b>Undischarged bankruptcy</b>	<p>A letter from the trustee in bankruptcy indicating the date bankruptcy was filed. This letter must confirm that:</p> <ul style="list-style-type: none"> <li>• neither Ontario nor Canada is a creditor in their Bankruptcy as a result of financial assistance given to the student through OSAP; and</li> </ul>	

	<ul style="list-style-type: none"> <li>• none of the funding given to the student through any OSAP program in the 2021-22 academic year (August 1, 2021 to July 31, 2022) will be seized to repay any creditor(s) listed in the bankruptcy.</li> </ul> <p>If the previous student loans were not discharged with the bankruptcy or it has been less than 3 years since the loans were discharged, students are asked to provide the following as proof that they meet the conditions of eligibility for OSAP: 1. Proof that they have no outstanding balance on any prior Canada or Ontario student loans; (such as a statement or letter from the bank, NSLSC, or collection agency or a letter from the lender (Canada or Ontario Student Loans); or 2. Official documentation from the Educational Institution (a letter from the financial aid office or Registrar's office, transcripts etc.) which confirms:</p> <ul style="list-style-type: none"> <li>• At the time they filed for bankruptcy or initiated a related event, the student was enrolled in an approved program of study at an approved school and were taking the minimum required course load.</li> <li>• The student must continue to be enrolled in the same approved program of study in which they were enrolled at the time that they filed for bankruptcy or initiated a related event.</li> <li>• The student has not had a break in studies of longer than six months since the date of Bankruptcy or related event.</li> </ul>
<b>Discharged bankrupt/initiated a related event</b>	a copy of Certificate of Discharge or a copy of Bankruptcy Extract from the Office of the Superintendent of Bankruptcy.
<b>Foreign income and Canadian non-taxable income</b>	<p>If the student indicated an amount equal to or greater than \$15,000 and are attending a postsecondary institution within Canada, they must provide the following:</p> <ul style="list-style-type: none"> <li>• A completed 2021-22 OSAP Student Income Verification: Canadian Non-Taxable and/ or Foreign Income form and required supporting documentation.</li> </ul>

**OSAP forms can be found on the OSAP website [HERE](#)**

# Definitions

## **Allowances and other transitional support:**

Allowances and other transitional supports are provided by Children's Aid Societies (sometimes referred to as Child and Family Service Agencies) in Ontario to youth leaving care between the ages of 18 and 21. The supports are provided through the Continued Care and Support for Youth program (formerly Extended Care and Maintenance).

## **American Sign Language (ASL):**

Manual language with its own syntax and grammar, used primarily by people who are deaf.

## **Bankruptcy or related event:**

If you initiated a bankruptcy or a related event, this means you have filed for bankruptcy under the *Bankruptcy and Insolvency Act (Canada)* (BIA), made a consumer proposal under the BIA that is approved or deemed to be approved by a court under that Act, obtained a consolidation order under the BIA or filed a document seeking relief for the orderly payment of debts.

## **Children's Aid Society or Child and Family Services Agency:**

Children's Aid Societies in Ontario (sometimes referred to as Child and Family Services agencies) as well as similar agencies or government departments in other provinces/territories (such as, child protection services, child welfare) have legal authority to protect children from abuse and neglect.

A child who is in the custody and care of a Children's Aid Society (or Child and Family Services agency) has been removed from a home where they faced either a risk of harm or experienced harm. Children who are taken into care may be placed with other family members, family friends, foster homes or group homes, or may be adopted.

## **Common-law relationship:**

You are living in a common-law relationship if you and your spouse:

- will have lived together in a spousal relationship continuously for a period of at least three years as of your first day of classes, or
- have lived together in a spousal relationship of some permanence and are the natural or adoptive parents of a child.

## **Current citizenship:**

**Canadian Citizen:** A Canadian citizen is a person who is Canadian by birth or who has applied for Canadian citizenship through Citizenship and Immigration Canada and has received a citizenship certificate. You are probably a Canadian citizen if you were born in Canada. You may also be a Canadian citizen if you were born outside Canada to a Canadian parent.

**Permanent Resident:** A permanent resident is someone who is not a Canadian citizen but has the right to enter and remain in Canada. Permanent residents are citizens of other countries.

A permanent resident must live in Canada for two years of every five years or risk losing their permanent resident status. A Record of Landing form (issued prior to 2002), Confirmation of Permanent Residence form, and Permanent Resident Card all provide official proof of status of permanent residency in Canada.

**Protected Person:** Protected Persons are individuals who hold a valid Verification of Status document issued by Immigration, Refugees and Citizenship Canada or a valid Protected Persons Status Document issued prior to January 1, 2013. A decision letter ("Notice of Decision") from the Immigration and Refugee Board (IRB) is also a valid form of identification. Protected Persons can include convention refugees, humanitarian-protected persons abroad, and persons in need of protection. A person in need of protection is a person in Canada whose removal to their country of nationality or former habitual residence will make them subject to the possibility of torture, risk of life, or risk of cruel and unusual treatment or punishment.

A Protected Person is defined in subsection 95(2) of the *Immigration and Refugee Protection Act (Canada)*.

## **Customary care:**

Customary care is a culturally appropriate placement option for First Nations, Inuit, and Métis children and youth determined to be in need of protection who cannot remain in the care of their parents.

In customary care arrangements, the child or youth is cared for by a person who is not the child's parent, according to the customs of the child's band or First Nations, Inuit or Métis community.

Customary care arrangements are supervised pursuant to a customary care agreement between a children's aid society and the child or youth's band or First Nations, Inuit, or Métis community.

## **Dependent children:**

A dependent child is your and/or your spouse's natural or adoptive child who is living with you at least

50% or more of your study period and is:

- under 18 years of age; or
- 18 years of age or older, single; and
  - is enrolled in high school and taking at least 60% of a full course load; or

- is a full-time college or university student and has been out of high school less than six years (if the child moved away to go to school and you are separated or divorced, you must be the parent(s) that the child last lived with); or
- has a disability and is wholly dependent on you.

If the child has worked full-time at paid employment for 24 months in a row when they were not a full-time high school, college or university student the child is not considered a dependent child.

To be wholly dependent, a child over the age of 18 must meet all of the following conditions:

- The child is single and lives with the student;
- The child is, by reason of a mental or physical disability, dependent on others for their personal needs and care; and
- The child is claimed by the student or spouse for tax purposes and Canada Revenue Agency (CRA) has accepted the child as being wholly dependent upon the student for tax purposes.

**Discharged bankrupt event:**

Your bankruptcy (or related event) has been discharged if you have completed the conditions outlined in your bankruptcy assignment or order and you have been issued a certificate of discharge by your trustee. This can be earned automatically by completing the terms of your bankruptcy (Automatic Order of Discharge) or received through court proceedings (An Absolute Order of Discharge).

**Extended Society Care (previously Crown Ward):**

Under the *Child, Youth and Family Services Act, 2017*, when a child has been placed in extended society care with a children's aid society under a court order, the Crown has the rights and responsibilities of a parent for the purpose of the child's care, custody and control.

The individual remains under the legal care of a children's aid society until they leave care at age 18 or marry, whichever comes first.

**Foreign income and Canadian non-taxable income includes:**

- income earned in a country other than Canada that has not been reported to the Canada Revenue Agency (CRA) through line 10400 (e.g. employment income, rental income or interests, dividends and capital gains from investments)
- child support received
- income earned on a First Nations community in Canada
- lottery winnings totalling over \$3,600
- gifts and inheritances totalling over \$3,600
- life insurance compensation
- strike pay you received from your union
- interest, dividends or capital gains from tax-free savings accounts (TFSA) regardless of the original source of the income

Despite being exempt from tax, these earnings are still considered income for the purposes of determining eligibility for grants and loans through OSAP and must be included in the application. You may be asked to verify these amounts.

Do not include:

- Canada Child Benefits
- Ontario Child Benefits
- GST/HST Rebates
- Ontario Trillium Benefit
- Assistance for Children with Severe Disabilities

**Francophone student:**

You are considered a Francophone student if:

- your mother tongue is French, or
- you studied in French at the elementary or secondary level; or
- you are/were enrolled in a postsecondary program offered at least partially in French.

**Full-time work:**

You are working full-time if you are working at paid employment for at least 30 hours a week and you are not a full-time student at the same time (either in high school, college or university).

**Full-time high school:**

A full-time high school student is a student taking 60% or more of a regular high school program, but not if you are completing high school as a mature student.

**Full-time college or university studies:**

You're in full-time college or university studies if you are taking 60% or more of a full course load (or 40% or more if you're a student with a permanent disability).

**Income from government programs:**

What to report:

- Employment Insurance
- Loss of Earnings Benefits (WSIB)
- Ontario Disability Support Program
- Ontario Works
- Canada Pension Plan (Disability Benefits, Orphans' Benefits, Survivors' Benefits, Disabled Contributors' Child's Benefits)
- Second Career
- Canada-Ontario Job Grant
- Other (for example, Social Assistance or Disability Benefits from another province in Canada, Resettlement Assistance Program funding, funding from Sports Canada, Quest for Gold or other Athletic Training Programs, Veteran Affairs Canada - Education and Training Benefit, Canadian Armed Forces Education Benefits, etc.)

If you are receiving a Canada Apprenticeship Loan for your current study period, you are not eligible to apply for OSAP funding.

What not to report:

- Registered Education Savings Plans (RESPs), Canada Education Savings Grant (CESG) or Canada Learning Bond (CLB)
- Postsecondary Student Support Program (PSSSP)
- Indigenous Services Canada (previously known as INAC) funding
- Canada Child Benefit (CCB)
- Ontario Child Benefit (OCB)
- Child support (report under item 623)
- Ontario Trillium Benefit
- GST/HST credit
- Continued Care and Support for Youth (allowance from your Children's Aid Society or Child and Family Services Agency)
- Veteran Affairs Disability Benefits
- Criminal Injuries Compensation Board funding (victims of violent crimes)
- Canada Recovery Benefit (CRB)
- Canada Recovery Sickness Benefit (CRSB)
- Wage Earner Protection Program (WEPP) Report

CRB, CRSB, and WEPP under item 623.

**Income splitting:**

If you are income splitting and entered an amount on line 21000 of your 2020 Canadian Income Tax Return, subtract the amount entered in line 21000 from the amount in line 15000. Enter the revised amount.

If you are receiving Universal Child Care Benefits and entered an amount on line 11700 of your 2020 Canadian income tax return, subtract the amount entered on line 11700 from the amount on line 15000. Enter the revised amount.

**OEN:**

The OEN is a student identification number that is assigned by the Ministry of Education to Ontario elementary and secondary students. This unique number is used as the key identifier on a student's school records, and follows the student through their elementary and secondary education. The OEN is nine digits long (eight digits plus a check digit), randomly assigned and tied to stable information about the student (name, gender, date of birth). For more information, go to the Ministry of Education website at <http://www.edu.gov.on.ca/eng/document/brochure/oen/index.html> or contact the ministry at 416-325-2929 or 1-800-387-5514.

**Other assets:**

Report the total value of all other financial assets or savings from:

- the savings portion in all bank accounts including chequing accounts, tax-free savings accounts (TFSA) and foreign bank accounts
- Guaranteed Investment Certificates (GICs)
- Canada Savings Bonds (CSBs), provincial savings bonds or corporate bonds
- stocks
- term deposits
- treasury bills
- mutual funds
- trust funds (withdrawals/payments, interest or dividends),

- awards/settlements for economic loss (past or future loss of income) or income replacement benefits or for punitive damages

Do not report the following assets or savings:

- your vehicles
- Registered Education Savings Plans (RESPs)
- Registered Disability Saving Plans (RDSPs)
- Registered Retirement Savings Plans (RRSPs) and other retirement accounts
- the value of your principal residence and any other owned real estate
- clothing, furniture or personal belongings
- awards/settlements for non-economic loss and/or pain and suffering
- savings through the Ontario Child Benefit Equivalent program

**Parent:**

Parent refers to your birth or adoptive parent(s), step-parent, or official sponsor(s).

**Permanent disability:**

A permanent disability is a functional limitation that is:

- caused by a physical or mental impairment that restricts your ability to perform the daily activities necessary to participate in studies at a postsecondary level or in the labour force, and
- expected to remain with you for your expected life.

If you self-identify as a student with a disability and your disability is temporary (see definition below), then select "No".

A temporary disability is a functional limitation that is:

- caused by a physical or mental impairment that restricts your ability to perform the daily activities necessary to participate in studies at a postsecondary level or in the labour force, and
- is **not** expected to remain with you for your expected life.

**Public adoption:**

Public adoptions are adoptions of children in the permanent care of a Children's Aid Society (CAS) or Child and Family Services Agency, formerly known as Crown wards. All public adoptions are carried out by a CAS.

**Registered Retirement Savings Plan (RRSP):**

An RRSP is a retirement savings plan that you establish, and is registered by the Government of Canada, to which you, your spouse or common-law partner contribute. Deductible RRSP contributions can be used to reduce an individual's tax. Any income you earn in the RRSP is usually exempt from tax as long as the funds remain in the plan; you generally have to pay tax when you receive payments from the plan.

**Net value of RRSP:**

The total net value of RRSPs is the current market value (principal and interest) of all RRSP accounts, including the value of any Lifelong Learning Plan withdrawals you have made or plan to make for your study period less:

- any taxable withdrawals (i.e. withdrawals that are considered income by the Canada Revenue Agency)
- funds (principal and interest) inaccessible under the *Canada Pension Act*
- the balance owing (at asset valuation date) of any loans taken out specifically to purchase an RRSP
- any financial penalties assigned by the financial institution
- income tax withheld by a financial institution.

Note: The Lifelong Learning Program allows individuals to borrow funds from their RRSPs to pay for full-time training or postsecondary education. Under this program you may withdraw a set amount from your RRSPs and repay it within 10 years without tax penalties. For more information, visit your financial institution.

**Scholarships, bursaries and/or awards:**

Report scholarships, bursaries or awards from external organizations (e.g., Pathways, Métis Nation of Ontario, Inspire, Clark Bursary, Children's Aid Foundation, etc.).

Report all scholarships, bursaries, awards and/or tuition waivers from your school. If you are attending a public Ontario college or university, do not include any amounts that your school has told you in writing that they will report directly to OSAP.

If you are over the age of 21 and receiving support from a Children's Aid Society or Child and Family Services Agency, report this funding here.

Do not report OSAP funding you expect to receive or entrepreneurial grants you've received to start a business.

**Sole-support parent:**

You are a sole-support parent if you have a dependent child or children (as defined below) and you



are single, separated, divorced, or widowed.

A dependent child is your natural or adoptive child who is living with you at least 50% or more of your study period and is:

- under 18 years of age; or
- 18 years of age or older, single; and
  - is enrolled in high school and taking at least 60% of a full course load; or
  - is a full-time college or university student and has been out of high school less than six years (if child moved away to go to school and you are separated or divorced, you must be the parent that the child last lived with); or
  - has a disability and is wholly dependent on you.

If your child has worked full-time at paid employment for 24 months in a row when they were not a full-time high school, college or university student the child is not considered a dependent child.

To be wholly dependent, a child over the age of 18 must meet all of the following conditions:

- The child is single and lives with the student;
- The child is, by reason of a mental or physical disability, dependent on others for their personal needs and care; and
- The child is claimed by the student for tax purposes and Canada Revenue Agency (CRA) has accepted the child as being wholly dependent upon the student for tax purposes.

**Study period:**

Your study period is the length of time that your institution considers to be the normal school year for your program. It may include one, two or three academic terms.

**Term of study:**

For OSAP purposes, the word "term" refers to the following:

- 1 term = 12 to 20 study weeks
- 2 terms = 21 to 40 study weeks
- 3 terms = 41 to 52 study weeks