2026-27 OSAP Application List of Documents

Processing times: Up to 8 weeks for documents processed by the Financial Assistance office. Typically, 12 weeks for documents that are processed at the Ministry level.

Proof of Marital Status	
○ Married	○ a copy of your marriage certificate (the long version of the marriage license is also acceptable provided it has been registered with the city) If you are not able to provide a marriage certificate for nonarbitrary reasons, you may provide an affidavit signed by both you and your spouse attesting to the date and location of your marriage and explaining the reason why you cannot provide a marriage certificate. **Note:** Attestations **cannot** be accepted in lieu of an affidavit.
○ Sole-support Parent (separated or divorced)	**One of the following:** ○ a copy of the separation agreement ○ a copy of the court order ○ a copy of the divorce judgement ○ if you do not have a separation agreement, court order, or divorce judgement, you can provide an affidavit **Note:** the documentation must include the date of your separation/divorce, details of your custody arrangements that confirm your child(ren) live with you at least 50% of the time during the study period, and the birth dates of those children. If your separation agreement, court order, and/or divorce judgment is more that 12-months old, an affidavit is required to be submitted.
○ Common-Law	**An affidavit signed by both you and your spouse confirming:** ○ you have lived with your spouse in a conjugal relationship outside marriage continuously for a period of not less than three years, or ○ you have lived with your spouse in a conjugal relationship outside marriage in a relationship of some permanence and are the natural or adoptive parents of a child.
○ Sole-support Parent (Widowed/Never married)	○ an affidavit confirming that your child(ren) will be residing with you full-time during your study period and the birth dates of those children ○ if you are widowed, you must also provide a copy of your spouse's death certificate that includes the date of your spouse's death
○ Independent - previously married (separated, divorced or widowed)	**One of the following:** ○ a copy of the separation agreement ○ a copy of the court order ○ a copy of the divorce judgement ○ if you do not have a separation agreement, court order, or divorce judgment, you can provide an affidavit confirming your separation/divorce as proof of your marital status ○ if you are widowed, you must provide a copy of your spouse's death certificate that includes the date of death **Note:** the documentation must include the date of your separation/divorce, details of your custody arrangements that confirm your child(ren) live with you at least 50% of the time during the study period, and the birth dates of those children. If your separation agreement, court order, and/or divorce judgment is more that 12-months old, an affidavit is required to be submitted.
○ Independent – both parents are deceased	○ a copy of your parent's death certificates
Proof of Residency	The appropriate completed History of Canadian Residency form: ○ if you are a dependent student, a completed History of Canadian Residency for Student and Parents form should be submitted ○ if you are a single independent student or a sole support parent, a completed History of Canadian Residency for the Student form should be submitted ○ if you have a spouse, a completed History of Canadian Residency for Student and Spouse form should be submitted If applicable, documentation that confirms the date of arrival in Canada (for example, a copy of the Canadian immigration record or Protected Person Status document) • Documentation that confirms when your parents or spouse arrived in Canada may be required. (If applicable) **Note:** If you are a Canadian citizen who has never lived in Canada prior to coming to Ontario for postsecondary studies (for example, your citizenship was based on your parent's citizenship) and no other documentation exists, you can submit a passport to show when you arrived in Canada.

Proof of Child's Date of Birth	
○ Child(s) born in Canada	**One of the following:** ○ The child's birth certificate ○ Statement of Live Birth ○ Certificate of Status under the Indian Act **Note:** If you are unable to provide any of the required documentation listed above, you are required to apply for a new birth certificate. No exceptions can be made to this requirement.
○ Child(s) born outside of Canada	○ A letter from you identifying the country your child was born in and explaining why you cannot obtain a copy of the child's birth certificate; and ○ one of the following types of documentation: • Immigration record with parent's name and child's name and date of birth • Ontario health card with the child's name and date of birth. • 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
	• 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 • The pay list issued by Crown-Indigenous and Northern Affairs (Canada) • Certified copies of a document that set out the name of the child and the child's age or date of birth, such as ➢ A census document (for example, from a country that does not issue birth certificates) ➢ Record from the foreign consulate.
Academic Probation	○ Completed OSAP Academic Probation Form + transcript (if applicable)
Academic Progress	○ Completed Academic progress letter
Academic Restriction – Once the restriction term is completed	○ No document required – please send an inquiry to our office at the following link https://www.mohawkcollege.ca/registration-and-records/contact-registrars-office#contact-us
Full Restriction – Income Variance (IVS) – Once the restriction term is completed (5 years)	○ Signed and dated clearance letter requesting that your restriction be removed ○ Proof that you have repaid all outstanding provincial loans and interest (NSLSC loan statement) **Note:** An Income Variance Restriction cannot be cleared until the following criteria are met: • The length of the restriction period is over; **and** • You have repaid all interest and principal owing on the outstanding Ontario portion of any Canada-Ontario Integrated Student Loan (issued on or after August 1, 2001) and/or Ontario Student Loans (issued prior to August 1, 2001) as applicable.
Proof of Citizenship	
○ Protected Person	○ provide a valid copy of your temporary Social Insurance Number (SIN) and a valid copy of one of the following documents: • Verification of Status • Notice of Decision issued from the Immigration and Refugee Board • Protected Persons Status Document (issued prior to January 1, 2013) • Refugee Travel Document **Note:** A Refugee Protection Claimant document is not valid proof that you are a protected person
○ Permanent Resident	○ provide a copy of the front and back of your Permanent Resident Card. If you do not have one, provide a copy of one of the following documents: • Record of Landing (IMM 1000) or earlier document, such as a Canadian Immigrant Information Card • Confirmation of Permanent Residence form • Verification of Status
○ Canadian Citizenship	**One of the following:** ○ Canadian citizenship certificate (front and back) ○ Front and back of Canadian Citizenship card (issued before February 2012) ○ Birth certificate from a Canadian province or territory (there are some exceptions, for example, see diplomatic passport) ○ Naturalization certificates (issued before January 1, 1947) ○ Registration of birth abroad certificates (issued between January 1, 1947, and February 14, 1977, inclusive) ○ Certificates of retention (issued between January 1, 1947, and February 14, 1977, inclusive
Proof of Parents Death	○ a copy of your parent's death certificates
Only One Parent is Deceased	○ Proof of the custodial parent's death (e.g., a copy of the death certificate, which would note the parent's marital status at time of death) ○ A letter from the student explaining why the remaining parent has not been the

	custodial parent for an extended period
Proof of Child's Disability	
○ Child(s) age 12-17	**One of the following:** ○ The "Disability tax credit letter/notice of determination" from you or your spouse's CRA Account showing that the CRA has accepted your child as having a disability and being dependent on you and/or your spouse ○ Current documentation from a physician or other regulated health care practitioner that clearly states • That your child has a disability; and • The physician or regulated health care practitioner's name and contact information
○ Child(s) age 18 and older	○ The "Disability tax credit letter/notice of determination" from you or your spouse's CRA Account showing that the CRA has accepted the child as being wholly dependent, **and** ○ An attestation that clearly states that: • Your child is single and resides with you or in a health care facility, and • Your child has a disability and requires daily care from others (e.g., student, student's spouse, healthcare professional) by reason of a mental or physical infirmity/impairment
Proof of Disability	○ Completed OSAP Disability Verification Form
Name Change	○ Signed and dated letter indicating the correct name that should be updated on your OSAP profile and ○ One of the following: • Social Insurance Number card or Social Insurance Number confirmation letter • a copy of marriage certificate • a copy of Change of Name certificate issued by the province where the legal name change was processed.
Gender Change	○ Signed and dated letter indicating the gender that should be updated on your OSAP profile ○ Proof of your gender (government document that confirms their gender)
Proof of High School date	**One of the following:** ○ High school transcript ○ Letter from the high school indicating the date you last attended on a full-time basis (or when you are expected to finish full-time high school if your final year of high school is not finished) ○ If you completed high school as a mature student, you can provide a transcript or a letter from the last high school that you attended on a full-time basis prior to returning to high school as a mature student Note: If you are a mature student and no longer have access to your transcript and cannot provide a letter, an affidavit can be accepted. The affidavit should include the date that you last attended high school on a full-time basis (not including time as a mature student) as well as the reason why you cannot provide a transcript or letter.
Proof of Crown Ward	○ Completed Verification of Status with Children's Aid Society form

Proof of Indigenous Status	You must provide a copy of **ONE** of the following documents ○ Status card ○ Band membership card ○ Red card (Haudenosaunee Identification Card) ○ 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) ○ Membership card from a provincial affiliate of the Congress of Aboriginal Peoples (for example, Ontario Coalition of Indigenous Peoples) ○ Citizenship card issued by a Métis National Council governing member (for example, Métis Nation of Ontario, Métis Nation of Saskatchewan) ○ Land claim beneficiary card If you do not have one of the documents listed above, you may provide **ONE** of the following: ○ 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 ○ an attestation confirming your Indigenous identity that includes: • your name • a declaration of your Indigenous identity, and a description of Indigenous persons in Canada that you self-identify as (for example, First Nation, Métis, Inuk, or an alternative term to describe your Indigenous ancestry and/or identity). • The circumstances that explain why you are unable to access and provide compulsory documentation that connects you to the communities you described
Change to living status - Living at home with parents to living away from home	○ Signed and dated letter indicating that you are longer living at home with your parents. (You must include your new address as well as the date of your move) ○ A copy of your signed and dated lease/rental agreement
Proof of line 15000	○ Copy of Notice of Assessment as issued by the CRA (Canada Revenue Agency)
OSAP Login Reset (OAN/Password)	You can come on campus to have the rest done in person – an appointment is not necessary. (Office hours are 8:30AM to 4:30PM Mondays to Friday, excluding closures and holidays) You must bring valid Government photo ID and proof of your SIN (SIN card or verification of SIN form).
Proof of SIN	**One of the following:** ○ SIN Card or temporary SIN Card ○ SIN Confirmation letter from Service Canada that contains your SIN ○ "Proof of income statement" (also called "Assessment") from the Canada Revenue Agency if it contains the **full SIN**
SIN Change	If your SIN changes, a new OSAP profile must be created under your new SIN and a new application must be submitted under your new account. Once the account and application have been created/submitted, you are required to notify the Financial Assistance office and upload proof of your new SIN to your application. Please ensure you keep the loans issued on your **old OSAP account** in good standing by applying for interest-free status for terms that you remain enrolled in full-time studies.

Bankruptcy	○ **Copy of the Notice of Bankruptcy** If the **bankruptcy is discharged**, one of the following: ○ copy of the Certificate of Discharge **or** ○ copy of paid-in-full letter or Order of Absolute Discharge from the Courts **or** ○ Bankruptcy and Insolvency Records Search Extract from Superintendent of Bankruptcy If the **bankruptcy is undischarged**, a letter from your Trustee indicating the date you filed for bankruptcy and indicating that the following two conditions have been or will be met: ○ neither Ontario nor Canada is a creditor in the bankruptcy as a result of financial assistance given to you through OSAP **and** ○ no current or future student financial assistance given to you through OSAP (or the Ontario Learn and Stay Grant) will be seized to repay any creditor(s) listed in the

	bankruptcy **In addition**, if prior student loans have not been discharged, one of the following: ○ a letter from your financial institution, the National Student Loans Service Centre, and/or your collection agency confirming that there is no outstanding balance on any student loans issued to you, or ○ Proof of continuous enrollment , if your bankruptcy was filed while you were enrolled in full-time postsecondary studies – contact the Financial Assistance office for more information. **Note:** If you are unable to provide one of these letters, you will not be eligible for further student loans.
Consumer Proposal	If the **Consumer Proposal is incomplete**: ○ a copy of the Notice to Creditors of Consumer Proposal **or** ○ a letter from your Trustee indicating the date you filed a Consumer Proposal and indicating that the following two conditions have been or will be met: • neither Ontario nor Canada is a creditor in Consumer Proposal as a result of financial assistance given to you through OSAP **and** • no current or future student financial assistance given to you through OSAP (or the Ontario Learn and Stay Grant) will be seized to repay any creditor(s) listed in the Consumer Proposal If the **Consumer Proposal is complete**, one of the following: ○ a copy of the Certificate of Full Performance **or** ○ an extract of the Bankruptcy and Insolvency Records Search from the Superintendent of Bankruptcy If the **Consumer Proposal is annulled**, one of the following: ○ a letter from the Trustee attesting to the annulment **or** ○ an extract of the Bankruptcy and Insolvency Records Search from the Superintendent of Bankruptcy **In addition**, if prior student loans have not been discharged, one of the following: ○ a letter from your financial institution, the National Student Loans Service Centre, and/or your collection agency confirming that there is no outstanding balance on any student loans issued to you, **or** ○ Proof of continuous enrollment, if your consumer proposal was filed while you were enrolled in full-time postsecondary studies – contact the Financial Assistance office for more information. **Note:** If you are unable to provide one of these letters, you will not be eligible for further student loans.
Consolidation Order	If the **Consolidation Order is incomplete**, the following documentation is required: ○ a copy of the Consolidation Order under the BIA orderly payment of debts provision that includes the Consent of Creditor letter **or** ○ a letter from your Trustee indicating the date you filed for the Consolidation Order and that the following two conditions have been or will be met: • neither Ontario nor Canada is a creditor in the Consolidation Order as a result of financial assistance given to you through OSAP **and** • no current or future student financial assistance will be given to you through OSAP (or the Ontario Learn and Stay Grant) will be seized to repay any creditor(s) listed in the Consolidation Order If the **Consolidation Order is complete**, one of the following: ○ a copy of the Certificate of Full Performance that proves that your obligations have been met and the debt is paid in full **or** ○ an extract of the Bankruptcy and Insolvency Records Search from the Superintendent of Bankruptcy **In addition**, if prior student loans have not been discharged, one of the following: ○ a letter from your financial institution, the National Student Loans Service Centre, and/or your collection agency confirming that there is no outstanding balance on any student loans issued to you, **or** ○ Proof of continuous enrollment, if your consolidation order was filed while you were enrolled in full-time postsecondary studies – contact the Financial Assistance office for more information. **Note:** If you are unable to provide one of these letters, you will not be eligible for further student loans.

Foreign income and Canadian non-taxable income	If you indicated an amount equal to or greater than $15,000 and are attending a postsecondary institution within Canada, have no SIN and reported Canadian non-taxable and/or foreign income greater than zero, or have no SIN and reported $0 income the following must be submitted. • A completed 2026-27 OSAP Income Verification: Canadian Non- Taxable and/ or Foreign Income form (for the student, spouse or parent(s), as applicable) **and** required supporting documentation. ○ Please review the supporting documentation section of the 2026-27 OSAP Student Income Verification form for more details.	
Proof of Spouse's CPP-DB, EI, ODSP or OW	**One of the following:** ○ For Canada Pension Plan Disability Benefits: bank record of payment or statement from online account (e.g., My Service Canada Account) ○ For Employment Insurance: bank record of payment or statement from online account (e.g., My Service Canada Account) ○ For Ontario Disability Support Program: letter from a caseworker, pay stub or statement of assistance ○ For Ontario Works: letter from a caseworker, pay stub or statement of assistance **Note:** You must provide proof of payments of CPP-DB, EI, ODSP or OW received during the study period (or no earlier than the month prior to the start of the study period). ○ **Example:** If your study period starts in September, proof of payments received in August is accepted as proof that your spouse will receive CPP-DB, EI, ODSP or OW during the study period.	

Ministry Reviewed Documents

If you have submitted any of the following documents that are **pending review,** please continue to monitor your OSAP application online, as these documents are reviewed at the ministry level. The ministry reviews these documents in the order of date received; therefore, the Financial Assistance office cannot advise when they may be reviewed.

- Proof of bankruptcy
- Poof of non-taxable/foreign income
- Employment income update/correction
- Select reviews/appeals
- Retroactive file adjustments

OSAP Restrictions

The only restriction that the Financial Assistance office has the authority to remove/downgrade is the "academic restriction" provided that the restriction term has elapsed before the start of your study period.

For all other restrictions (federal, provincial, overpayment restrictions, etc.), please review your OSAP application online for more information.

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. The supports are currently provided through the Ready, Set, Go program (formerly Continued Care and Support for Youth).

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.

Course load:
Your school determines the number of courses or credits that make up a full course load (100% course load). Your course load refers to the number of courses or credits you are taking.

At mohawk, course load varies based on the program and semester combination that you are enrolled in; therefore, your course load may be different from term to term, even if you are enrolled in the same number of courses.

For OSAP purposes, you're in full-time studies if you're taking 60% or more of a full course load. If you have a permanent disability or a persistent or prolonged disability, you may choose to be considered a full-time student if you're taking at least 40% of a full course load.

Contact your financial aid office if you need help determining your course load percentage.

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, Inuk, 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% of the time during 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, 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.

Disability statuses:

Permanent disability:
A permanent disability means any impairment, including a physical, mental, intellectual, cognitive, learning, communication or sensory impairment—or a functional limitation—that:

- restricts your ability to perform the daily activities necessary to pursue studies at a postsecondary school level or to participate in the labour force, and
- is expected to remain with you for your expected life.

If you self-identify as a student with a disability but your disability is not permanent (see definition above), then select "No" to the question "Is your disability permanent?".

Persistent or prolonged disability:
A persistent or prolonged disability mean any impairment, including a physical, mental, intellectual, cognitive, learning, communication or sensory impairment—or a functional limitation—that:

- restricts your ability to perform the daily activities necessary to pursue studies at a postsecondary school level or to participate in the labour force, and
- has lasted, or is expected to last, for a period of at least 12 months, but
- is not expected to remain with you for your expected life.

Discharged or fully performed bankruptcy-related event:

- Bankruptcy: 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.
- Consumer Proposal: your Consumer Proposal has been fully performed if you have completed the conditions outlined in your Consumer Proposal and you have been issued a Certificate of Full Performance by your trustee. This document is proof that you satisfied all of the terms of your Consumer Proposal.

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 Reserve 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
- interest, dividends or capital gains from investments of any type (for example, stocks, bonds or GICs) regardless of the original source of the income
- long-term disability benefits not included in your Canadian taxable income
- settlements from lawsuits (entire amount for economic loss and portion for non-economic loss/ pain and suffering/general damages over $100,000)
- spouses and parents are expected to report scholarships as non-taxable income if the scholarships were not reported in Line 15000 on their income tax return.

Continued on next page

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 of a full course load if you're a student with a permanent disability or a persistent or prolonged 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 (CPP-DB), Orphans' Benefits, Survivors' Benefits, Disabled Contributors' Child's Benefits)
- Better Jobs Ontario
- Canada-Ontario Job Grant
- Government program that provides funding for costs of a postsecondary education program (e.g., the BEGIN Initiative: Bridging Educational Grant in Nursing)
- Other (e.g., Social Assistance or Disability Benefits from another province in Canada, Resettlement Assistance Program and/or, Private Sponsorship Program funding, funding from Sports Canada, Quest for Gold or other Athletic Training Programs, Veterans Affairs Canada - Education and Training Benefit, Veterans Affairs Canada – Income Replacement 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.

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What not to report:

- Ontario Learn and Stay Grant
- Registered Education Savings Plans (RESPs), Canada Education Savings Grant (CESG) or Canada Learning Bond (CLB)
- Post-Secondary Student Support Program (PSSSP)
- Indigenous Services Canada (previously known as INAC) funding , including the Métis Nation Post-Secondary Education Strategy, and the Inuit Post-Secondary Education Strategy
- Canada Child Benefit (CCB)
- Ontario Child Benefit (OCB)
- Child support (report under item 623)
- Canada Disability Benefit (CDB)
- Ontario Trillium Benefit
- GST/HST credit
- Ready, Set, Go (allowance from your Children's Aid Society or Child and Family Services Agency)
- Veterans Affairs Canada - Disability Benefits
- Veterans Affairs Canada – Additional Pain and Suffering Compensation
- Criminal Injuries Compensation Board funding (victims of violent crimes)
- Wage Earner Protection Program (WEPP) (report under item 623)
- Canada Training Benefit
- International Education Strategy (including Global Skills Opportunity funding)
- Funding for Athletes (such as Quest for Gold from Sports Canada or other Athletic Training Programs; only funding for training expenses or equipment is exempt)
- Affordable Housing Programs
- Community Homelessness Prevention Initiative
- Assistance for Children with Severe Disabilities
- Foster care payments

Income splitting:

If you are income splitting and entered an amount on line 21000 of your 2025 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 2025 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 https://www.ontario.ca/page/collection-and-use-education-information 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 (TFSAs), First Home Savings Account(s) (FHSAs), and foreign bank accounts
- this includes awards/settlements for economic loss (past or future loss of income) or income replacement benefits or for punitive damages
- Guaranteed Investment Certificates (GICs)
- Canada Savings Bonds (CSBs), provincial savings bonds or corporate bonds
- stocks
- term deposits
- treasury bills
- mutual funds
- cryptocurrency holdings (keep documentation showing how you determined their value as of the first day of your study period)
- trust funds (withdrawals/payments, interest or dividends)

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
- value of farm assets

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

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 a Home Buyers' Plan (if applicable) and 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, Indspire, 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 receiving support from a Children's Aid Society or Child and Family Services Agency, other than financial support through the Ready, Set, Go program, 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 dependent children (as defined below) and you have never been married or are separated, divorced or widowed.

A dependent child is your natural or adoptive child **who is living with you at least 50% of the time during 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, 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