



THE NEW Ontario Student Assistance Program

By Ministry of Advanced Education and Skills Development

Students have a lot to think about when it comes to applying to college and university.

Which program should they choose? Will they get accepted? If they get in, how will they pay for the costs of postsecondary education? As the list goes on, it can be overwhelming.

To make some of these decisions easier, and remove some of the financial barriers that many students face, the government of Ontario is transforming student financial assistance in Ontario. This transformation is about making postsecondary education more accessible and affordable for students, and helping them reach their potential. Starting in the 2017–18 academic year, the new Ontario Student Assistance Program (OSAP) will provide more generous financial support to a greater number of students than ever before, including free tuition for hundreds of thousands of low- and middle-income students.

The new OSAP will help students when they need it the most by providing grants up front to help with education costs when they need it most. Financial support previously provided at various times – at the start of studies, at the end of studies and sometimes years later – will now be focused on offsetting the cost of tuition first. All full-time postsecondary students will benefit from the new OSAP, including mature

learners, married students, students with children and students in graduate programs.

What is OSAP?

OSAP is a student financial aid program funded by both the provincial and federal governments, which helps students with the costs of postsecondary education. OSAP provides financial assistance through a combination of grants and loans. Grants are money that a student does not have to repay, while loans are money that students will eventually have to repay once they have graduated. OSAP loans are interest-free and payment-free during full-time studies, and upon completion, students have at least six months before loan repayments are necessary.

Ontario residents can get full OSAP funding for studies at an Ontario or Canadian postsecondary institution. If students want to study outside of Canada or at a private institution outside of the province, they will only be eligible for partial OSAP funding through the federal government.

What do we mean when we say free tuition?

Free tuition means a student will receive non-repayable grants that equal or exceed the average cost of tuition. If the changes to OSAP were in place today, over 210,000 students

would receive free average tuition. OSAP will cover the cost of tuition for a regular college diploma program at an Ontario college and tuition for an undergraduate arts and science program at an Ontario university.

Eligible students in higher cost programs such as dental hygiene or engineering will get grants that cover the average value of an Arts and Science or regular college program tuition. They may also receive additional support (above the OSAP grants) from their postsecondary institution. Through the Student Access Guarantee (SAG), Ontario's publicly assisted colleges and universities provide financial aid to eligible students to assist with expenses directly related to their programs including tuition, books and mandatory fees that are not fully covered by OSAP.

How much can students receive through OSAP?

The amount of money a student can get is based primarily on their financial need. When calculating the amount of financial aid a student is eligible to receive, OSAP looks at the difference between a student's educational costs (tuition, books, living expenses, fees, equipment) and the resources they can bring to the table, like their savings, help from parents, and scholarships/bursaries.

To find out what type of assistance is available, we encourage students to try out the OSAP calculator. By answering a few questions, students can get information on how much they could be eligible to receive. For example, a high school student who is applying to university and has parental income of \$50,000, could be eligible for free tuition. This student could receive \$8,700 in grants to more than cover the cost of their tuition (\$6,500), plus an additional loan to help cover expenses such as fees, supplies, books and living expenses.

What's changing for the 2018–19 academic year?

Students in grade 12 in the fall and applying to college and university for the 2018–19 academic year will be introduced to even more changes to OSAP through a process called net tuition.

There are four components to net tuition:

1. Improved financial planning
2. Integrated application
3. Net estimates
4. Net billing

We're improving financial planning facilitated by new and updated OSAP tools.

We're simplifying the OSAP application process by integrating OSAP with the Ontario College Application Service (OCAS) and the Ontario University Application Centre (OUAC). Students can now apply for OSAP at the same time they apply for college and university. Select student information from the OCAS and OUAC applications will now be transferred directly to the student's OSAP application.

To help with financial planning, students will be provided with net estimates as soon as they complete their OSAP applications. Net estimates will include their estimated tuition, estimated OSAP aid, broken down by loans and grants and estimated net tuition. When students are logged into their online OSAP account they will be able to compare the amount of financial aid they may be eligible to receive for each program they applied to. This will be complemented by a one-time letter sent to students in advance of acceptance deadlines (assuming students have applied in advance of these dates).

Net billing will also be implemented, which means that students and their families will only be required to pay the difference (if any) between their OSAP aid and institutional costs. Students will benefit by having increased clarity and transparency about the out-of-pocket cost of tuition as well as a simplified payment

process—payments will be made directly to institutions by OSAP on students' behalves.

The government is working with publicly assisted colleges and universities to implement net tuition for the 2018-19 academic year. A pilot on net billing is being implemented by some institutions during the upcoming 2017-18 academic year.

So what can guidance professionals and other educators do to help students applying to postsecondary education in the fall?

Guidance counsellors play a key role in helping students learn about the financial

assistance available to them through OSAP. Students in grades 9-11 should be informed that financial aid is available so they can focus on studying and earning good grades. Students in grade 12 should be encouraged to start the application process early. The OSAP Application for Full-Time Students will be available in November 2017.

For resources to help you educate students about OSAP, check out our OSAP tools and resources page. From FAQs and fact sheets, to common scenarios and posters, there's something there for everyone. 🐦

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