1. Log on to the OSAP website at [ontario.ca/osap](http://ontario.ca/osap)
   Click “Register” and create your profile. Select “start new app” to complete the 2017-2018 full-time OSAP application.

2. Upload into your OSAP application (or submit to the Financial Aid Office of your post-secondary institution) supporting documentation (i.e., student and parental signature pages, residency information, proof of parent’s foreign income, child’s birth certificate, etc.)

3. Print, complete, and take your Master Student Financial Assistance Agreement (MSFAA)* in person to a designated Canada Post Outlet. The MSFAA is your lifetime loan agreement.
   Present: (1) your Social Insurance Number card; and
   (2) a piece of your Canadian government-issued photo identification (i.e., driver’s license or passport).
   *Required: provides your banking information so applicable OSAP funds can be deposited directly to your bank account.

4. Track the status of your application online, learn how much funding you will receive and when.

5. Ensure you are registered in a full-time course load (minimum 60% course load for all terms of study; 40% course load for students with a permanent disability). Your post-secondary institution will confirm your full-time enrolment closer to the start of your 2017-18 study period.

6. If you have granted permission (for 2017-2018) a portion (or all) of the first instalment of your OSAP funds will be applied to your post-secondary student fee account. Any remaining funds from your first instalment will be deposited directly into your bank account once you have completed the above steps, and your post-secondary institution has confirmed your enrolment.
7. **Confirm your income** before the release of your 2nd installment. Instructions will be sent to you.

8. Your OSAP funding will be **reassessed** and may change if there are:
   - Changes in your course load;
   - Changes in your income information (i.e., receive a monetary award, cash in RESP’s);
   - Opt out of student activity fees;
   - Parents income on OSAP application doesn’t match their income tax information;
   - Change in your status (e.g. get married or become common-law, birth of a child);
   - Adjustments to your OSAP application can be made at anytime during the study period by the Financial Aid Office your post-secondary institution.

9. Satisfy the **academic progress requirements** for OSAP by successfully passing at least 60% of a full course load/40% of a full course load for students with a permanent disability.
   * Academic progress requirements for OSAP may be different from your postsecondary institution.

10. **Apply for OSAP** funding for the next academic year
    OR
    If you will be enrolled in full-time studies next year but will not be accessing OSAP, complete a **Continuation of Interest Free Status form** at the beginning of your study period to place your loans into interest-free/non-repayment status
    OR
    If you will not be enrolled in full-time studies next year your loans will go into repayment. Contact the National Student Loan Service Centre

---

**September**

**Anytime**

**End of Study Period**

**OSAP: When new app available**

**CIFS: Late summer / early fall**