

## Purpose

If you're back in school full-time and have previous OSAP (Ontario Student Assistance Program) loans, then you must ensure that they are placed into interest-free status. When your loans are in interest-free status, you don't have to make payments on the interest and principal.

Use this application so that the National Student Loans Service Centre (NSLSC) is notified that you're back in full-time studies. If your application is approved, your new study period dates (known as your "confirmed study period") will be provided to the NSLSC and/or the financial institution(s) holding your full-time OSAP loans.

## When to Use this Application

Use this application if all of the following apply to you:

1. You are not submitting an OSAP Application for Full-Time Students for your study period.  
If your full-time OSAP application is approved, your study period information is sent to the NSLSC when your school confirms your enrolment.
2. You have outstanding full-time loans issued from OSAP. This includes:
  - Canada-Ontario Integrated Student Loans (COISL)
  - Canada Student Loans (issued before August 1, 2000)
  - Ontario Student Loans (issued before August 1, 2001)
3. You are now in full-time studies or within 15 days of starting full-time studies.  
For OSAP purposes, you're in full-time studies if you're taking 60% or more of a full course load (or at least 40% of a full course load if you have a permanent disability).
4. You meet the following eligibility requirements for your school, program and study period length:

### School

You can apply for interest-free status if you are enrolled in a postsecondary school approved for OSAP purposes. Check out the list of approved schools on the OSAP website at [ontario.ca/osap](http://ontario.ca/osap).

If you are enrolled at an Ontario secondary school (high school) or a private postsecondary school in Ontario not on the list of approved schools, you can also apply for interest-free status consideration.

### Program and Study Period Length

To be considered for interest-free status, your study period must be between 6 and 52 weeks long.

All aspects of your study period, including co-op work terms and work placements, can be considered for interest-free status as long as your program is:

- Approved for full-time OSAP purposes and leads to a degree, diploma or certificate; or
- Considered as academic upgrading (e.g., high school equivalency programs, pre-university programs, English or French as a second language) and is offered by a public college or university in Ontario; or
- A pre-requisite (often referred as "make-up year") for admission into a second entry level degree program (e.g, dentistry, law, medicine) or a university graduate studies program.
- The Law Society of Upper Canada's Law Practice Program only if it is taken through Ryerson University or the University of Ottawa.

The following programs are not eligible for interest-free status consideration:

- Practical training required for acceptance in a professional corporation, trade or profession (e.g., medical internship or residency, dietetic internship).
- Practical training in excess of the hours required for your program's degree, diploma or certificate requirements.
- The licensing process through the Law Society of Upper Canada or equivalent. (Exception: Students in the Law Society of Upper Canada's Law Practice Program at Ryerson University or the University of Ottawa).
- Post-doctoral programs.

## When to Apply?

The earliest you can apply is 15 days before the start of your study period.

## Deadline

Your application package must be received no later than 21 days before the end of your study period.

## How to Apply

Your application package is divided into three parts. You complete:

- Part 1 (Registration and Your Profile)
- Part 2 (Continuation of Interest-Free Status Application)
- Part 3 (Enrolment Confirmation) - Section C: Student Information only

Take the following action based on where you are going to school:

### **If you're enrolled in a postsecondary school in Canada approved for OSAP purposes:**

Send all parts of your completed application package to the financial aid office at your school.

### **If you're enrolled in:**

- A postsecondary school outside of Canada
- A secondary school (high school) in Ontario
- A private postsecondary school in Ontario not on the list of approved schools for OSAP purposes

Forward Part 3 (Enrolment Confirmation) to your school for completion. Make sure they return the completed form to you. Send all parts of your completed application package to:

Student Financial Assistance Branch  
Ministry of Colleges and Universities  
PO Box 4500  
189 Red River Road, 4th Floor  
Thunder Bay, Ontario  
P7B 6G9

## What Happens After You Apply

Your financial aid office or the ministry will notify you if your application is denied.

If your application is approved, your existing full-time loans from OSAP may be eligible to be placed into interest-free status. The National Student Loans Service Centre (NSLSC) and/or the financial institution(s) holding your previous student loans will be notified of your new study period information. However, the information can still be rejected by the NSLSC or your previous lender if your loans are not in good standing (e.g., your payments are in arrears or your loans are in default).

The length of your interest-free status period could also be affected if your loans were already in repayment status when your application was approved:

- For Ontario Student Loans and the Ontario portion of your COISL: You may be eligible for interest-free status for your entire study period provided that your loans are in good standing.
- For Canada Student Loans and the Canada portion of your COISL: Your interest-free period begins the date your application is approved.

Follow up with the NSLSC and/or the financial institutions holding your previous student loans to verify the interest-free status period applied to your full-time loans.

## If Your Study Period Status Changes

Your eligibility for interest-free status will be impacted if you withdraw from full-time studies or reduce your course load to less than 60% of a full course load (or 40% if you are a student with a permanent disability).

You must notify your financial aid office or the ministry immediately of any changes to your study period.

## Checking the Status of Your Application

Check the status of your application online on the OSAP website ([ontario.ca/osap](http://ontario.ca/osap)). If you don't know your OSAP Access Number (OAN) and/or password needed to check the status, you can either visit any financial aid office at a public Ontario college or university or complete an "OSAP Website: Forgot Password and/or OSAP Access Number" form that is available for printing from the OSAP website.

## Questions?

### **If you're enrolled in a postsecondary school in Canada approved for OSAP purposes**

Contact the financial aid office at your school.

### **If you're enrolled in:**

- A postsecondary school outside of Canada
- A secondary school (high school) in Ontario
- A private postsecondary school in Ontario not on the list of approved schools for OSAP purposes

Contact the ministry at: Student Financial Assistance Branch Ministry of Colleges and Universities PO Box 4500 189 Red River Road, 4th Floor Thunder Bay, Ontario P7B 6G9

General inquiry telephone service is available Monday to Friday, 8:30 AM – 4:30 PM (Eastern Time)

- Telephone: 807-343-7260.
- Toll-free in North America: 1-877-OSAP-411 or 1-877-672-7411
- TTY: 1-800-465-3958



Ministry of Colleges and Universities  
Student Financial Assistance Branch

## **PART 1: Registration and Your Profile**

### **OSAP user agreement**

Before you can apply for financial assistance under the Ontario Student Assistance Program (OSAP), you must register as a new user. When you register, you will be asked to provide basic personal information for your personal profile on your OSAP account. This information includes your name, birthdate, gender, contact information, Social Insurance Number and other identification numbers, such as Ontario Education Number, if you have them. The necessary information will be used to create your OSAP Access Number (OAN). Your OAN will be your user identification for the OSAP website. If you want to use the OSAP website, you must visit your financial aid office to obtain a temporary password and your OAN. Otherwise, you can complete a OSAP Website: Forgot Password and/or OSAP Access Number form which is available on the OSAP website ([ontario.ca/osap](http://ontario.ca/osap)).

### **Collection, use and disclosure of personal information**

Your personal information will be collected and used by the ministry, the National Student Loans Service Centre (NSLSC), your school, and other authorized agents in order to administer OSAP.

The Ministry of Colleges and Universities (ministry) may collect, use and disclose your personal information to administer OSAP under the authority of the *Ministry of Training, Colleges and Universities Act*, R.S.O. 1990, c.M. 19; R.R.O. 1990, Reg. 774; R.R.O. 1990, Reg. 775; O. Reg. 268/01; O. Reg. 282/13 and O. Reg. 70/17 made under the Act.

The Ministry will disclose your social insurance number, name, date of birth, and gender to Employment and Social Development Canada to verify that the personal information you have provided matches the personal information contained in the Social Insurance Registration Office.

When you apply for OSAP assistance, the information from your OSAP personal profile will be used to automatically populate your application. The ministry may ask you to enter additional information that may be added to your personal profile. Any subsequent OSAP application(s) that you submit will include information from your updated personal profile. The notice on the application will explain how the ministry intends to use and disclose all personal information requested as part of that application. If you have any questions about the collection, use or disclosure of your personal information you can contact the Director, Student Financial Assistance Branch, Ministry of Colleges and Universities, PO Box 4500, 189 Red River Road, Thunder Bay, Ontario P7B 6G9 or call (807) 343-7260.

**Consent to collection, use and disclosure of personal information**

Your personal information is collected and can be exchanged with authorized agents in order to administer OSAP.

I agree that:

- The ministry can disclose my Social Insurance Number, name, date of birth, and gender to Employment and Social Development Canada to verify that the personal information I have provided matches the personal information contained in the Social Insurance Registration Office. This verification is solely for the purpose of confirming the accuracy of my identification information for the creation or subsequent updates to my personal profile.
- The information contained within my personal profile will be used as part of any OSAP application(s) that I submit.
- When I provide additional personal information in connection with an OSAP application, the information may be added to my personal profile. Any subsequent OSAP application(s) that I may submit will include information from my updated personal profile.
- The ministry and/or one of its authorized third party administrators such as financial aid office staff at a postsecondary school will have access to the information contained within my personal profile, and can change information based on direction that I provide (e.g. submitting a paper application with updated information).

**Updates to Personal Profile Information**

You are responsible to keep your personal profile information on your OSAP account up to date.

I agree that:

- I am responsible for ensuring that my personal profile information is up to date.
- I will update my personal profile information where there is a change to my personal information that I can update myself, such as an address change.
- I will request a change in writing to either the ministry, its contractors, agents, or other authorized third party administrators for personal information that I cannot update myself (for example, name change).
- I may be asked to provide documentation to the ministry, its contractors, agents, or one of its authorized third party administrators to support specific changes to information contained within my personal profile (for example, name change).

**I have read and give my consent to the indirect collection and disclosure of my personal information and also understand and agree to the terms and conditions outlined above.**

**Signature of Applicant:**

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**Date:**

Day      Month      Year

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**Basic Personal Information**

The information you provide will be verified against information contained in the Social Insurance Register to confirm the accuracy of your identification. If there is a problem with the verification of the information you provide, you will be contacted in writing by the ministry.

**115 First name:****110 Last name:****155 Date of birth:**

Day Month Year

**160 Gender:** Male Female Other (for example, Trans, Non-Binary, Two-Spirit, Binary people and people who prefer not to disclose their gender identity).**Identifiers**

Your Social Insurance Number (SIN) is your unique identifier. You require a valid SIN in order to apply for any of the OSAP aid programs. If you do not currently have a valid SIN, contact any Service Canada Centre office for information on how to obtain one.

**100 Social Insurance Number (SIN):****107 Ontario Education Number (OEN):**

OEN is a student identification number that is assigned by the Ontario Ministry of Education to elementary and secondary students across the province. This unique number identifies a student's school records and follows the student throughout their education.

This number is optional.

**Contact information****In which language do you want your information?** English French

**Permanent Canadian address**

Mandatory. If you don't have one, enter the address of a friend or relative living in Canada.

**034 Street number and name, rural route, or post office box:**

**035 Apartment:**

**036 City, town, or post office:**

**037 Province:**

**038 Postal code (e.g., P0T2E0):**

**039 Area code and telephone number (e.g., 807-555-1512):**

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**Mailing address**

**Is your mailing address the same as your permanent Canadian address?**

Yes

No - provide your mailing address below.

**120 Street number and name, rural route, or post office box:**

**125 Apartment:**

**127 Street number and name, rural route, or post office box:**

**135 Province or state:**

**130 City, town, or post office:**

**140 Postal code or zip code:**

**137 Country:**

**145 Area code and telephone number (e.g., 807-555-1512):**

**Access to your OSAP information**

If you want to give access to your OSAP information to a family member, friend, or someone close to you, you must provide us with that person's information. That person's information will stay on file for 5 years. Remember that your file contains a lot of personal information that you may want to keep secure.

- If you already applied for OSAP and told us about someone that you'd like to have access to your account, you can log into the OSAP website and check your profile for complete details. If you're planning to attend a public college or university in Ontario, you can also contact the financial aid office at your school to add or remove someone.
- If you want to provide access to more than two people, provide the person's name and date of birth on a separate sheet and attach it to this application.

**Do you want to give access to your OSAP information to a family member, friend or someone close to you?**

- Yes - provide details below and sign declaration in item 720.
- No

**Person 1**

**705 First name:**

**700 Last name:**

**706 Date of birth:**

Day Month Year

**Person 2**

**715 First name:**

**710 Last name:**

**716 Date of birth:**

Day Month Year



I authorize the ministry or one of its authorized users (e.g., financial aid office staff at a postsecondary school) to release to the person(s) named in this section any information provided for the purposes of administering the Ontario Student Assistance Program (OSAP), including information related to any funding I may apply for or have already applied for. This consent is valid for a five year period starting from when I submit this consent. I understand that I can either amend or revoke my consent for the person(s) named here or extend this consent for an additional five year period.

**720 Signature of Applicant:**

**Date:**

Day

Month

Year

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### Additional information

**453 Do you want to self-identify as Indigenous? In the context of this question, an Indigenous person in Canada is a person who identifies as First Nations (Status/Non-Status), Métis or Inuit.**

Students that self-identify as Indigenous may be eligible for specific programs under OSAP.

- Yes - complete item 454
- No

**454 Select the description(s) that you self-identify as:**

- First Nation (Status/Non-Status)
- Métis
- Inuk (Inuit)
- I use an alternative term to describe my Indigenous ancestry and/or identity (e.g., Anishinaabe, Treaty 3).

Specify:

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**455 Your postsecondary school may have additional funding available for Indigenous students. Indicate “Yes” if you would like OSAP to share your information with your school for the sole purpose of considering you for further financial support.**

- Yes
- No



## Section B: Application Agreement

### Collection and use of personal information

Your personal information, including your Social Insurance Number (SIN), provided in connection with your student profile, this application, and any previous applications and financial assistance received will be collected and used by the Ministry of Colleges and Universities (ministry) to administer and finance the Ontario Student Assistance Program (OSAP) and by Employment and Social Development Canada (ESDC) to administer and finance the Canada Student Loans Program (CSLP). Your SIN will be used as a general identifier in administering OSAP. The ministry and ESDC may use other parties for any of these activities. Under agreement with ESDC, the National Student Loans Service Centre (NSLSC) uses your personal information to administer OSAP and CSLP. Under agreement with the ministry, your postsecondary institution and, where authorized by the ministry, its agents who administer OSAP and its auditors, use your personal information to administer OSAP and CSLP.

Administration includes: determining your eligibility for financial assistance; verifying your application, including verifying the amounts and types of any other form of provincial or federal government financial assistance; updating your OSAP profile; paying your financial assistance; verifying your financial assistance, any relief granted from any payment you are required to make and any loan rehabilitation; considering any applications for review of determinations relating to your financial assistance, eligibility for relief from any payment or loan rehabilitation; determining whether to convert any of your grants into student loans; auditing your file; assessing and collecting loans, overpayments and repayments; enforcing the legislation set out below and your agreements with the ministry and ESDC; and monitoring and auditing the NSLSC and your postsecondary institution or its authorized agents to ensure that they are administering the programs appropriately. In addition, administration by the ministry and ESDC includes public reporting on postsecondary education and training, including the administration and financing of student assistance programs and accessibility to and affordability of postsecondary education; planning, delivering, evaluating and monitoring student assistance programs for quality and improvements in both content and delivery, including establishing and monitoring the minimum amount of student aid your postsecondary institution is required to provide under the Student Access Guarantee, if applicable; conducting risk management, error management, audit and quality assessment activities; conducting inspections or investigations; and conducting research related to postsecondary education and training, including all aspects of student financial assistance and accessibility to and affordability of postsecondary education and training such as developing key performance indicators on the aggregated Ontario Student Loan default rates of your postsecondary institution's students or for the purpose of evaluating and developing programs. The ministry may also disclose your personal information to other ministries of the Ontario government for the purpose of conducting post-secondary education related research on behalf of the ministry. You may be contacted to participate in surveys related to postsecondary education and training. Financing includes: planning, arranging or providing funding of the programs.

The ministry collects your personal information under the authority of the *Ministry of Training, Colleges and Universities Act*, R.S.O. 1990, c.M.19, as amended, O. Reg. 70/17 as amended, and O. Reg. 282/13 as amended; s.10.1 of the *Financial Administration Act*, R.S.O. 1990, c.F.12, as amended; the *Canada Student Financial Assistance Act*, S.C. 1994, c. 28, as amended and the *Canada Student Financial Assistance Regulations*, SOR 95-329, as amended and s. 266.3(4) of the *Education Act*, R.S.O. 1990, c.E.2. If you have any questions about the collection or use of this information, contact the Director, Student Financial Assistance Branch, Ministry of Colleges and Universities, PO Box 4500, 189 Red River Road, 4th Floor, Thunder Bay, Ontario, P7B 6G9; 807-343-7260.

The ministry may use your personal information for the administration and enforcement of other applications you make to the ministry for financial assistance and of any OSAP application made by your spouse, any dependent children and/or your parent(s).

## Consent to the indirect collection and disclosure of personal information

- I agree that until my loans, any amounts of excess financial assistance received, and any other required repayments of financial assistance are assessed and repaid, the ministry can, without limitation, collect and exchange personal information about me that is relevant to the administration and financing of OSAP and CSLP with: ESDC; Canada Revenue Agency (CRA); NSLSC; my postsecondary institution and its authorized financial administration agents and auditors; any financial institution I have identified to the ministry or NSLSC for the purposes of direct deposit and repayment of my financial assistance; any person, including my employer, who received government funding or income support that was for my benefit; bodies identified on this application by name or bodies that administer programs identified on this application; persons or bodies, including government bodies within and outside Canada, that administer any form of financial assistance and that may have information about any of my sources of income, assets or residency or any defaults in repayment of a loan, grant or award made by a government body; other parties used by the ministry to administer and finance OSAP; ESDC's contractors and auditors; Ontario's Ministry of Finance and collection agencies operated or retained by the federal or provincial governments; and consumer reporting agencies.
- I agree that the ministry may exchange my personal information with the Ministry of Finance for the purpose of collecting on my loans where I am in default of my obligation to repay the loan.

## Applicant's declaration

- I have given complete and true information on this form.
- I understand that I am responsible for providing all required supporting documentation as indicated on my application or as directed by my financial aid office or the ministry.
- I understand that within six months of ceasing to be a full-time student, I must contact the NSLSC, and/or any financial institution(s) holding my student loan(s) to consolidate my loans.
- I understand that I am responsible for promptly notifying my financial aid office or the ministry of changes to any information I have provided in my personal profile or application and my financial institution, or of changes to my address and/or financial, academic, family, and/or period of study status. I will communicate any changes in information by updating my account on the OSAP website or in writing to my financial aid office or the ministry.
- I understand I am responsible for promptly notifying my financial aid office or the ministry of any change to my class attendance, course load, or program of study or if I withdraw from studies or if I reduce my course load to less than 60 per cent of a full course load (or less than 40 per cent if I am a student with a permanent disability). I understand that if I am a student studying outside of Ontario or a secondary school student, I must provide written notification of any change to the ministry.
- I understand that a change in my period of study may accelerate the date on which I will be required to begin repayment of my student loan(s) and may affect my eligibility and the type and amount of assistance I am entitled to receive.
- I understand that information I provide will be verified and the ministry may also conduct audits and investigations.
- I understand that any change to the information I provide and any change resulting from verification and audit will result in a reassessment.
- I understand that if my application is reassessed, it may affect my eligibility and the type and amount of financial assistance. If I received financial assistance in excess of my entitlement, I will promptly repay all or part of my grants, loans, bursaries, and/or scholarships, or my future loans may be reduced by the amount I owe.
- I understand that if I am not eligible for a particular student financial assistance program, this may affect my eligibility for other programs.
- I understand that I can withdraw any required consent I have given by writing to the Director, Student Financial Assistance Branch, Ministry of Colleges and Universities, PO Box 4500, 189 Red River Road, 4th Floor, Thunder Bay, Ontario, P7B 6G9, at any time before I accept financial assistance. I understand that if I withdraw any of my required consents it will affect my eligibility for and the type and amount of financial assistance.

**Your declaration (continued)**

- I understand that if I fail to provide complete and true information; fail to promptly notify my financial aid office or the ministry through my account on the OSAP website or in writing of changes to my financial institution or any changes to my address and/or financial, academic, family, and/or period of study status; or fail to fulfil any obligations respecting the repayment of any loan or overpayment, the ministry may restrict me from receiving financial assistance in the future, including the Ontario Student Opportunity Grant, and may take legal action and may require me to repay any financial assistance that I received. I further understand that it is an offence to knowingly provide false information for the purpose of obtaining or receiving OSAP assistance. If convicted, I may be liable for a fine of up to \$25,000 and one year in prison.

I have read and understood all parts of this section, including the notice of collection, use and disclosure of my personal information, and my signature attests to my consent to the indirect collection, use and disclosure of my personal information and that my declaration is complete and true.

**Signature of Student:****Date:**

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Day	Month	Year

**Part 3: Enrolment Confirmation****Instructions for Student**

Complete Section C only. Then send this form to your school for completion. See section, "How to Apply" on page 2 of the application instructions.

**Section C: Student Information****Student number at your school:****Ontario Education Number (OEN):****First name:****Last name:****Street number and name, rural route, or post office box:****Apartment:****City, town, or post office:****Province or state:****Postal code or zip code:****Country:****Area code and telephone number:****Section D: Information from School****Instructions for School Official**

Complete this form only if the student is enrolled at your school. In addition, the earliest you can complete and sign this form is 15 days before the start of the student's study period.

If your school is:

- A postsecondary school outside of Canada
- A secondary school (high school) in Ontario
- A private postsecondary school in Ontario not on the list of approved schools for OSAP purposes

Return the completed form to the student as they require it for their Continuation of Interest-Free Status Application package.

If your school is:

- A postsecondary school in Canada that does not have access to the OSAP administrative system

Complete this form, then indicate the application received date and institution code at the top of page 10. Label the top page of the student's completed application package with "CIFS" and send all parts of the application package to the Student Financial Assistance Branch (see page 2 for address).

## Section D: Enrolment Confirmation (cont'd)

Student's first name:

Student's last name:

School name:

Institution code:

Street number and name, rural route, or post office box:

City, town, or post office:

Province or state:

Country:

Postal code or zip code:

What is the name of the student's program?

What are the start and end dates of the student's study period?

Important: The study period information entered cannot exceed 52 weeks.

Study period start date:

Day Month Year

Study period end date:

Day Month Year

Is the student enrolled in any one of the following:

- practical training required for acceptance in a professional corporation, trade or profession (e.g., medical internship or residency, dietetic internship).
- practical training in excess of the hours required for the program's degree, diploma or certificate requirements.
- the licensing process through the Law Society of Upper Canada or equivalent (excluding the Law Society's Law Practice Program taken through Ryerson University or the University of Ottawa).
- a post-doctoral program

yes

no

Is the student enrolled as a full-time student (60% or more of a full course load or 40% or more if the student has a permanent disability)?

yes

no

**Institution stamp or seal (at private schools in Ontario or at schools outside of Ontario):**

Note: if an institution stamp or seal cannot be provided on the form, please attach a letter on official school letterhead confirming why one was not provided.

**Official's name:**

**Official's title:**

**Area code and telephone number:**

**Email address:**

**Declarations**

I declare that:

- the above-named student is enrolled at this school and the information provided is correct.
- I am completing and signing this form no earlier than 15 days before the start of the student's study period indicated.
- If the information I have provided changes (e.g., student withdraws) I will promptly notify the ministry in writing of this change using the Student Activity Update form available on the OSAP website ([ontario.ca/osap](http://ontario.ca/osap)).

**Signature of school official:**

**Date:**

Day      Month      Year