

OSAP FACT SHEET

Apply Online: The application is free and the computer checks for accuracy and completeness. Your application is submitted directly to the Ministry where it is processed. The web address is www.ontario.ca/osap.

OSAP Access Number (OAN) & Password: Guard this information with your life - it's worth the value of your OSAP loans. Write this info down and store it in a secure place. If you forget your OAN and/or password, work through the online process on the OSAP website to retrieve the information.

Read everything carefully: Answers that are submitted the first time are easily accepted. Making changes after submitting the application requires proof and they are time consuming. You can Save & Exit your application at any time and return to it later. Pay especially close attention to the supporting documentation that may be required to finish the application. Take note of important deadline dates.

Accuracy: Enter your first and last name as it appears on your Social Insurance Number (SIN) card. All income figures are verified with the Canada Revenue Agency - taking numbers from the Notice of Assessment is best.

Select Your Institution: Redeemer is a private institution and does not show up in the drop-down list of institutions on the application. You must do a separate search for Redeemer by checking the box beside "School not on list?" and search for 'Redeemer'. Once you have searched for and selected Redeemer University as your institution, the next screen will present you with a disclaimer highlighted in yellow indicating that our institution goes through an annual approval process. Please do not be alarmed, you may still proceed with completing and submitting your application.

Student Number: Please enter your Redeemer Student ID number if one has already been assigned to you - it can be found on your application portal. If you have not yet been assigned a student ID number, one will be assigned upon payment of your deposit and/or application fee.

Program of Study: Search for your program of study by typing in your intended major, and use the year level filter to narrow the search to the year you will be in. YR-1 means Year 1 for 2021-2022. If you have difficulty searching for your program, limit your search to one word (i.e. "psychology" or "communications") and leave the degree level/year unselected. If you are still deciding what your major will be, choose Bachelor of Arts.

Study Period:

- Start date: Sept. 7, 2021
- End date: April 27, 2022

Percentage of full course load: If you are enrolled (or plan to enroll) in 5 full-credit courses in the Fall Semester, enter 100%. If you are enrolled in 4 full-credit courses for the Fall, enter 80%, and 3 full-credit courses, enter 60%. If you are enrolled in a different percentage of a full course load for the Winter Semester, an update will be submitted by the Financial Aid Office to the Ministry in the fall.

Award Income: Students receiving scholarships and/or bursaries must declare the total amount of their awards as income on their OSAP application in the Study Period Income section on the Financial Info page.

Parent's marital status: If your parents are divorced (or separated), select "No" in the first question of the Parental Information section: "My parents are married to each other or are in a common-law relationship with each other." You must report the marital status of the parent with whom you are living. If *that* parent has remarried, then you would select "Yes" in the second question that populates in the Parental Information section: "The parent that I currently live with has remarried...". If the parent you live with has not remarried, then you would select "No", and click one of the options that appears underneath on the application.

Parent's income: You must enter your parent's 2020 income information as it appears on their CRA Notice of Assessment. If your parents' income for 2021 is expected to be lower than 2020's due to extenuating circumstances (i.e. parent is recently unemployed, etc.) then you can file a review after your application has been submitted requesting that your OSAP application be reassessed based upon your parents' estimated 2021 income. Complete a "[Request to use Parent's Estimated Income](#)" form (found on the OSAP website) and submit it along with the required supporting documentation to the Financial Aid Office at Redeemer.

Parent's home within 30 km of Redeemer's campus: OSAP automatically classifies you as living at home during the school year if your parents live within 30 km of campus. This may limit your entitlement, which could be less than if you were classified as living away from home. If you will be living away from home during the school year and if you are not assessed to receive the maximum amount of funding, then you can submit a request for review to OSAP asking to be classified as 'living away from home'. Complete the "[Request for Review: Adjust Living Allowance](#)" form (found on the OSAP website) and submit it along with the required supporting documentation to the Financial Aid Office at Redeemer.

Getting an Estimate: After your application has been submitted, you are given an opportunity to receive an estimate of what you may qualify for in government funding. Accuracy depends on the information you enter.

- Do not enter an amount for housing as it is accounted for in the OSAP calculations
- Tuition for the 2021-22 school year is \$9,800 for full-time students
- Compulsory fees for 2021-22 are approximately \$416 for full-time students
- Number of study weeks for the 2021-22 school year will be 34

Where to send OSAP paperwork:

Upload directly to your online OSAP account:	Complete your electronic MSFAA through the NSLSC website:
- Your Signature pages	- Master Student Financial Assistance Agreement (MSFAA).
- Parents'/Spouse's Signature pages	<ul style="list-style-type: none"> • Follow the link in the National Student Loans Service Centre (NSLSC) Welcome Message that you receive • Confirm your ID and register on the NSLSC website • Complete the electronic version of the MSFAA
- Any other required documents listed on your account with an "upload" link	
Mail to Redeemer University:	
Any other documents to be submitted (aside from those indicated above) that do not have an "upload" link can be mailed to the Financial Aid Office at Redeemer University for processing.	

Questions: If you have any questions about your OSAP application, contact the Financial Aid Office anytime at financialaid@redeemer.ca, or by calling 905-648-2139 x.4206. **You can save and exit your application at any time and go back to it after your questions have been answered.**