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Students FAQs

Student Awards & Financial Aid Office
2nd Floor, Needles Hall

Am I Eligible to Apply for the Ontario Student Assistance Program?

In general, to be eligible for both Canada Student Loans and Ontario Student Loans under OSAP, you must be a Canadian Citizen, Permanent Resident and you must have always resided in Ontario, or Ontario must have been the last province you resided in for 12 consecutive months without being a full-time post-secondary student. You must be planning to enroll in at least 60% of a full course load per term. If you are a student with a permanent disability, you are eligible to apply if you are planning to enroll in at least 40% of a full course load per term. If you are married/common-law you may qualify for Ontario residency through your partner, or if you are a "dependent" you may qualify through your parent(s), step-parent(s), legal guardian or official sponsor. Appeals may be available; see a SAFA Advisor for details.

How Do I Apply for OSAP?

We recommend that you apply for OSAP online at <http://osap.gov.on.ca>. Your online application will be processed in 3-4 weeks. After you have submitted your application, print your Signature and Consent Declaration pages and the request for supporting documentation. These documents must be returned to SAFA Office at University of Waterloo (Needles Hall, 2nd Floor) for your OSAP application to be completed. It is your responsibility to monitor the status of your application and to submit all required documentation in a timely manner. You may also apply using a **pdf application**, which is available at <http://osap.gov.on.ca>. This application has an administration fee of \$10 and takes approximately 4-6 weeks to process. Once you have completed the application and included the proper supporting documentation, forward the package to University of Waterloo, Student Awards & Financial Aid Office.

NOTE: When you complete the 2011 OSAP application, you are applying for the 2011-2012 academic year which consists of the following terms: September 2011 (fall term), January 2012 (winter term) and May 2012 (spring term). In the fall of 2012, you will apply again for 2012 -2013.

IMPORTANT: Please be advised that parental financial information and consent are needed for 'dependent' ** students and any student applying directly out of high school.

What Is the Application Deadline for OSAP?

You should apply for OSAP by June 17 once the year-specific application appears on the OSAP website. If you are relying on receiving OSAP to be able to pay for your tuition, you should submit your signature pages by July 15 to ensure your OSAP is available at the beginning of September. If you have applied for OSAP through more than one university, you must contact the Student Financial Aid offices at all other universities to cancel those OSAP applications before further processing can occur.

For the fall/winter term we accept applications up to 90 days before the end of your study period. If you apply 45 days or later into the fall/winter study period, OSAP applies penalties and reduces your entitlement.

Will I Be Considered for a Queen Elizabeth II (Aiming for the Top) Scholarship?

You will be considered for a **Queen Elizabeth II (Aiming for the Top) Scholarship** if you are applying in your final year of high school, if you have requested consideration on your OSAP

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application, and have applied by the published deadlines. To be eligible for consideration for a Queen Elizabeth II (Aiming for the Top) Scholarship, you must apply by June 15th and submit your Declaration and Signature pages by July 15th. **See eligibility requirements and deadlines** at <http://osap.gov.on.ca>.

How and When Will I Know If I Am Entitled to OSAP?

At the time you submit your online application you may view an '**estimate of your entitlement**'. This is an estimate only and should not be considered firm. Once your application is complete (signature pages, supporting documentation) you may view your actual entitlement at <http://osap.gov.on.ca> . This website confirms your eligibility and entitlement to OSAP based on the information provided on your application and edits completed by the Student Awards & Financial Aid Office.

How Do I Pick up My Funding Document?

If you are attending university from September 2011 to April 2012, you will pick up funding documents in the fall and winter terms. Your OSAP entitlement is divided into a 60%-40% split between the fall/winter terms. You are **required** to present your Social Insurance Card (or other valid proof of SIN), a valid government-issued photo id when collecting your funding documents. At the time of pick up, you will be asked to declare financial information (i.e. income, scholarships, etc.). Funding documents are distributed starting in September by appointment only; we will send you an email notifying you to book your appointment to pick up your funding. Check our [website](#) for further information.

What If My Situation Changes?

Changes in programs and course loads may significantly affect your OSAP entitlement. Be sure to speak with our staff if you are considering course changes. Let us know about any changes in your income before or during the study period (i.e. earnings/scholarships).

Student Awards & Financial Aid

University of Waterloo

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- **Notes:
1. You are considered a dependent student until you have been out of full-time high school studies for 4 years or more.
 2. It is the responsibility of the STUDENT to verify and ensure all application requirements and deadlines are met.