

## Tip Sheet: Applying for OSAP 2018-2019

### Step 1: Who can apply for OSAP: Ontario Student Assistance Program?

To apply for OSAP, you must:

- Be a Canadian citizen, Permanent Resident or Protected Person (Convention Refugees)
- Be an Ontario resident (must have resided in Ontario for the last 12 consecutive months)
- Be enrolled in an approved program of study (all Tyndale **degree programs** are approved by OSAP)
- Every 3-credit hour course carries a 20% course load.
- You can apply for Full-Time or Part-Time OSAP depending on your course load in the Fall and Winter semesters. Spring/Summer courses are not eligible for OSAP.
- For students with disability, a course load of at least 2 courses (40%) per semester will be considered as a Full-time course load

Course load	OSAP Application	
3 courses (60%) or more in Fall <u>AND</u> 3 courses (60%) or more in Winter	Full-Time for both Fall and Winter (one application)	
3 courses (60%) or more in semester A and up to 2 courses (40%) in semester B	Full-Time for semester A	Part-Time for semester B
1-2 courses (20-40%) in Fall <u>AND</u> 1-2 courses (20-40%) in Winter	Part-Time for both Fall and Winter (needs separate applications if course loads are different in Fall and Winter)	

### OSAP Funding for Online Courses

You are allowed to take online courses if you have a course load of 60% or more in the semester. Please refer to the chart below for the in-class vs. online courses ratio. In short, you are required to take more in-class courses than online courses within the semester.

Courses per semester	Course load on OSAP App	Minimum # of In-Class courses	Maximum # of Online courses
5	100%	3	2
4	80%	3	1
3	60%	2	1

**Note:** Online courses are not eligible for Part-time OSAP funding.

### Step 2: Complete and Submit Your OSAP Application

- Apply online at [www.ontario.ca/osap](http://www.ontario.ca/osap). Returning users can access their OSAP account by entering their OAN and password. First time users must register to receive an OSAP Access Number (OAN) and create a password. You will need your Social Insurance Number (SIN) to create your OSAP account.
- All students should submit their application and supporting documents by June 30th to give the application the best opportunity to be processed and approved by the start of the Fall semester.

- What you'll need to complete the OSAP application:
  - Information about your school and program (found in this OSAP Tip Sheet)
  - Your parents' or spouse's SIN (if applicable)
  - Your tax information (found on your income tax return)
  - Your parents' or spouse's tax information (found on their income tax returns)
- Most questions will have a pop-up link to explain what information is required.

### Select your application

- Select whether you will be completing a Full-Time or Part-Time application.

#### Full-Time Application

Application if you're taking 60% or more of a full course load or 40% if you have a permanent disability.

Start New App

My Apps

#### Part-Time Application

Application if you're taking 20% to 59% of a full course load.

Start New App

My Apps

- Next, select your classes start date according to the chart on page 3. It will prompt you to use the 2018-19 application.
- On the next screen, under **Other postsecondary schools**, choose **Start a new application**.

### Select your school

- Select the [School not on list] box, type "TYNDALE" in the search bar, then click [Next].

#### Select your school:

Select school  School not on list?

#### Search for your school:

- Use only part of the school name
- Don't use accents (é, ç, à)

Tyndale

- You will see the following message:
 

*Private Career Colleges or other private postsecondary schools are approved annually. The earliest the results of the school approval process will be released in mid-July. In the meantime, you can submit your OSAP application and it will start processing but the amount of your OSAP funding will not be calculated. If your school is approved, it will finish processing if all outstanding items have been completed.*
- This message explains that Tyndale will be approved for OSAP by mid-July, therefore your application will be processed and completed after this date. However, we encourage students to apply for OSAP as early as possible as applications are approved on a first come first serve basis.

### Search for Your Program of Study

- OSAP consolidates many of our programs into a list of OSAP Approved Programs. Please refer to the OSAP Program Key below.

Tyndale Programs	OSAP Approved Programs
BA in English, History, Linguistics, Philosophy, Biblical Studies & Theology, IDVP, Music	BA IN <u>HUMANITIES</u> HYBRID
BA ECE, SSW, Psychology, Health and Human Services	BA <u>SOCIAL</u> SCIENCES HYBRID
BA Business Admin	BA <u>BUSINESS</u> ADMINISTRATION HYBRID
BA Business Admin Co-op	BA <u>BUSINESS</u> ADMIN CO-OP HYBRID
BA Human Services Modular	BA IN <u>HUMAN SERVICES</u> -MODULAR HYBRID
BRE (Bachelor of Religious Education)	<u>BRE</u> HYBRID
BRE (Modular & DCP)	<u>BRE</u> MODULAR HYBRID
Master of Theological Studies (MTS)	<u>MTS</u> HYBRID
Master of Theological Studies Modular (MTS Modular)	<u>MTS</u> MODULAR HYBRID
Master of Divinity	<u>MDIV</u> HYBRID
Master of Divinity (In-Ministry)	<u>MDIV INMINISTRY</u> HYBRID
Master of Theology (ThM)	<u>ThM</u> HYBRID
Bachelor of Education	BACHELOR OF <u>EDUCATION</u>
Doctor of Ministry	<u>DOCTOR</u> OF MINISTRY

- Find your Tyndale program in the left column and *enter the keyword* (underlined) of your OSAP Approved Program in the search box. Do not change the 3 filters below the search box.
- On the next page, choose the program name that matches exactly with the your corresponding OSAP Approved Program listed in the chart.

e.g. If your program is “BA in Biblical Studies & Theology”, your OSAP approved program will be “BA IN HUMANITIES HYBRID”

**Enter the name of your program:**

- Use only part of the program name
- Don't use accents (é, ç, à) or characters (\*, &)



• **BA IN HUMANITIES HYBRID YR 1**

2 term program

Entering year 1 of 4

Bachelor's degree

29 weeks long

HUMANITIES

**Program Additional Information:**

- Input the correct Start and End Date for your Program

University College Programs	Fall	Winter	Study Start Date	Study End Date
Bachelor of Arts Bachelor of Religious Education	Full	Year	September 5, 2018	April 24, 2019
Bachelor of Arts Bachelor of Religious Education	✓		September 5, 2018	December 13, 2018
Bachelor of Arts Bachelor of Religious Education		✓	January 7, 2019	April 24, 2019
Bachelor of Religious Education (DCP/Modular)	Full	Year	August 31, 2018	August 2, 2019
Bachelor of Arts Human Services (Modular)	Full	Year	August 31, 2018	August 3, 2019
Bachelor of Education (Semesters 1-3)	Full	Year	August 1, 2018	July 31, 2019
Bachelor of Education (Semester 4)	Full	Year	August 1, 2018	November 23, 2018

Seminary Programs	Fall	Winter	Study Start Date	Study End Date
Master of Divinity/Master of Theology Master of Theological Studies	Full	Year	September 10, 2018	April 22, 2019
Master of Divinity/Master of Theology Master of Theological Studies	✓		September 10, 2018	December 14, 2018
Master of Divinity/Master of Theology Master of Theological Studies		✓	January 14, 2018	April 22, 2019
Master of Divinity - In Ministry (Cohort)	Full	Year	August 13, 2018	June 21, 2019
Master of Theological Studies (Modular)	Full	Year	September 10, 2018	June 28, 2018
Doctor of Ministry	Full	Year	August 1, 2018	April 30, 2019

- **Course load:** Every 3-credit hour course carries a 20% course load (for course load in the DCP/Modular programs, please contact the Student Financial Services)

### Step 3: Submit Your OSAP Signature Pages and Supporting Documents

- Your completed OSAP Signature Forms and any required supporting documentation **MUST BE** uploaded to the your OSAP account or submitted to our Student Financial Services (SFS) office as soon as possible.
- Normal processing time is **eight weeks** after your documentation is received. **Do not delay!**
- You are encouraged to check the OSAP website on a regular basis as OSAP might post new requests there.

### Step 4: Complete your online Master Student Financial Assistance Agreement (MSFAA)

- **For first time OSAP applicants only**
  1. After you submit your OSAP application, you will be given a **10-digit MSFAA number** in your **Required Documents** section
  2. You will receive a **welcome email** from **National Student Loans Service Centre (NSLSC)** in 2 business days to register for your loan account and submit your MSFAA. You will be directed to this link: <https://msfaa-emafe.cibletudes-canlearn.ca/en/welcome>
  3. You can register for your NSLSC account using one of these two options:
    - a. **SecureKey Sign-In Partner** – your online banking login with a major Canadian bank
    - b. **GCKey** – your access login to online federal government services

More information can be found here:  
[https://msfaa-emafe.cibletudes-canlearn.ca/en/sign-in-method?AppCode=CSLP\\_NSL](https://msfaa-emafe.cibletudes-canlearn.ca/en/sign-in-method?AppCode=CSLP_NSL)
  4. Once you have registered for your NSLSC account, you will need the following information to complete your MSFAA:
    - a. **Date of Birth**
    - b. **MSFAA #**
    - c. **Social Insurance Number (SIN)**
    - d. **Banking Information** (Transit, Institution and Account Number)

### Step 5: Factors affecting your OSAP funding and appeals

- Your income (especially during the summer and study period).
- Your assets (and your spouse's) include savings accounts, TFSA, mutual funds, savings bonds, stocks, GICs, etc. (Note: Assets do not include the value of your vehicles nor the value of any owned real estate)
- Parent(s)/spouse's income for the last taxation year.
- Academic Progress (e.g. student has not met the satisfactory academic standard; is enrolled in the same year of an academic program for the third time; is continually switching programs; does not attend courses funded by OSAP; switched from full-time to part-time status)

## Step 6: Receive your OSAP funding

- Once your funding is ready to be released, you will receive an email notification from the SFS office for a **Confirmation of Enrolment** meeting with one of our Student Financial Services advisors. **This is a MANDATORY meeting to release your funding.**
- OSAP funds are disbursed in two installments. (60% in Fall and 40% in Winter)
- Before we release the second installment, you will be reminded to update your income with any changes that occurred since you submitted your OSAP application. This allows for any necessary funding recalculation before your last installment is disbursed.

## Step 7: Pay Your Tuition Fees

- Please allow the Ministry to use a portion of your OSAP funding to pay on your behalf to the school in your application. Otherwise, you need to pay your fees promptly once the OSAP funds are deposited into your bank account. Please be aware of our payment deadlines.
- You can access your updated statement from [www.mytyndale.ca](http://www.mytyndale.ca) or contact the SFS office. The school charges a monthly interest fee beginning on October 31st for the Fall semester and every month thereafter on the balance of all outstanding fees.

## Step 8: Know Your Responsibilities

- Promptly update changes to your gross income to OSAP by providing a signed and dated letter to the SFS office.
- Promptly update changes of your course load to the SFS office.
- OSAP also expects you to pass 60% of a full course load (40% if you have a documented permanent disability).

## Step 9: Keep Your Previous OSAP Loans in Good Standing

- Your previous OSAP loans will go into repayment 6 months after you were last a full-time student.
- If you confirm your status as a full-time student prior to the expiry of this 6-month grace period, your previous student loans will not enter repayment and remain interest-free.
- If you've received OSAP funding before your 6-month grace period ends, your previous loans will remain interest-free.

**If you are not receiving OSAP or if your OSAP is delayed**, you must complete a "Continuation of Interest-Free Status" (CIFS) form available at the SFS office in September so OSAP will be aware that you are continuing your studies.

**Please notify us when you apply for the 2018-19 OSAP.**

**Do not hesitate to contact us for assistance. You can book an appointment with the Student Financial Services to have us:**

- **Apply for OSAP with you**
- **Review your application before submission**

**Please contact us at:**

[sfs@tyndale.ca](mailto:sfs@tyndale.ca)

416-226-6620 ext. 6735

Student Financial Services

Tyndale University College & Seminary

3377 Bayview Ave, Room E302

Toronto, ON M2M 3S4