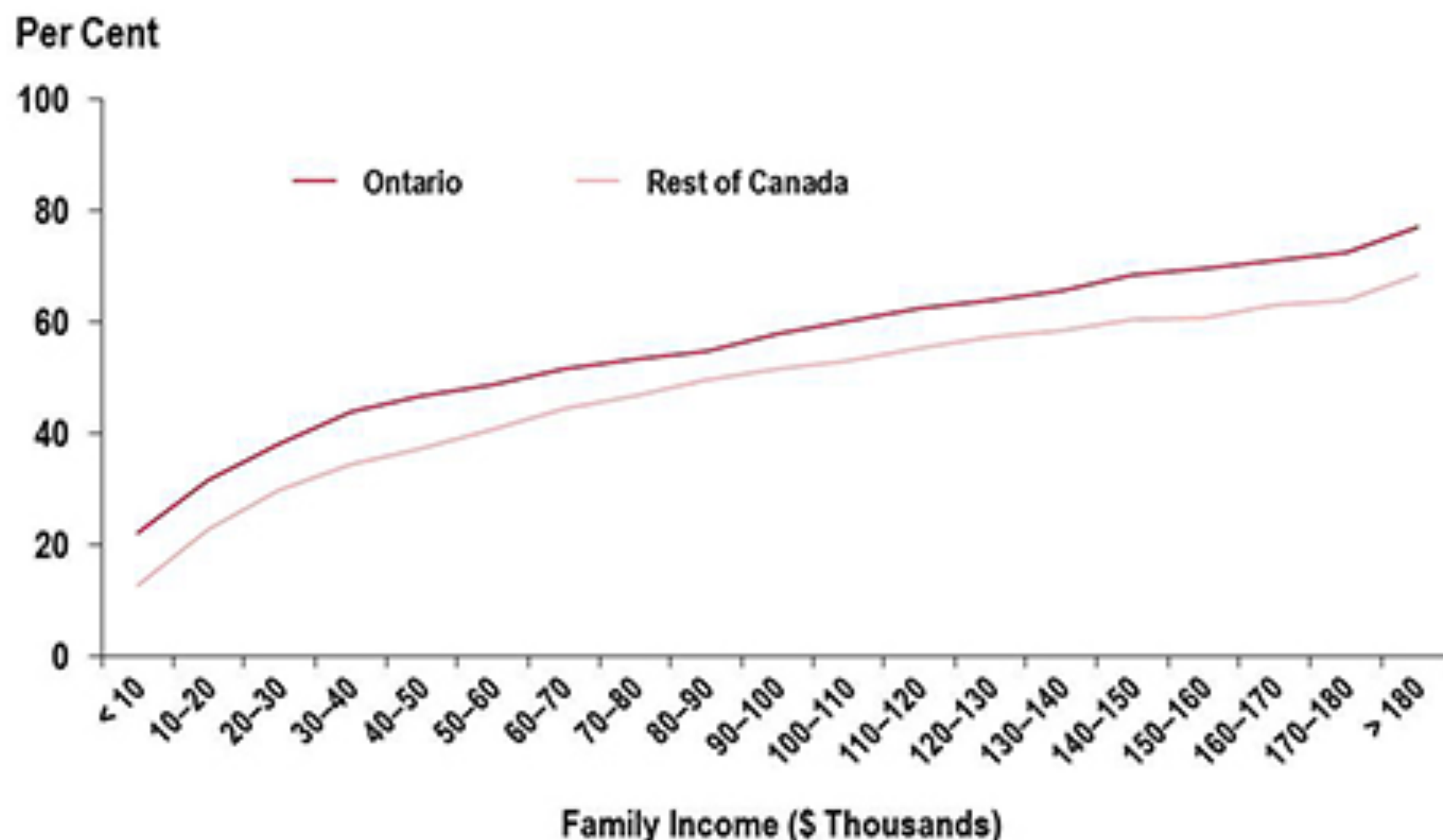




All students, regardless  
of family income,  
should have the  
opportunity to fulfill their  
academic potential

CHART 1.15

## Postsecondary Participation Rates of 18- to 21-Year-Olds Living at Home, by Parental Income, 2013



Note: Percentage of families with at least one child in full-time postsecondary education, of couple and lone-parent families with one or more children aged 18 to 21 residing at home.

Source: Statistics Canada — custom data prepared using tax data, 2013.

Frances is from a family earning \$30,000 per year. She has a 38 per cent likelihood of attending college or university.

Rahul is from a family earning \$110,000 per year. He has a 63 per cent likelihood of attending college or university.

There are many factors that influence whether a student attends postsecondary.

Assumptions about affordability may be one of them.

**FREE TUITION**

Students from lower  
income families already  
got free tuition under  
OSAP.

<b>Total funding</b>	<b>\$16,000</b>
<b>Loan</b>	<b>\$14,000</b>
<b>Grant</b>	<b>\$2,000</b>
<b>Repayable</b>	<b>\$14,000</b>



<b>Total funding</b>	<b>\$16,000</b>
<b>Loan</b>	<b>\$14,000</b>
<b>Grant</b>	<b>\$2,000</b>
<b>Repayable</b>	<b>\$14,000</b>
<b>OSOG</b>	<b>-\$6,500</b>
<b>Final repayable</b>	<b>\$7,500</b>

<b>Total funding</b>	<b>\$16,000</b>
<b>Loan</b>	<b>\$14,000</b>
<b>Grant</b>	<b>\$2,000</b>

<b>Repayable</b>	<b>\$14,000</b>
<b>OSOG</b>	<b>-\$6,500</b>
<b>Final repayable</b>	<b>\$7,500</b>

<b>Total loan</b>	<b>\$7,500</b>
<b>Total grant</b>	<b>\$8,500</b>

The new OSAP replaces many existing Provincial grants (including OSOG) with a **single upfront grant**, helping students cover educational expenses as they become due.

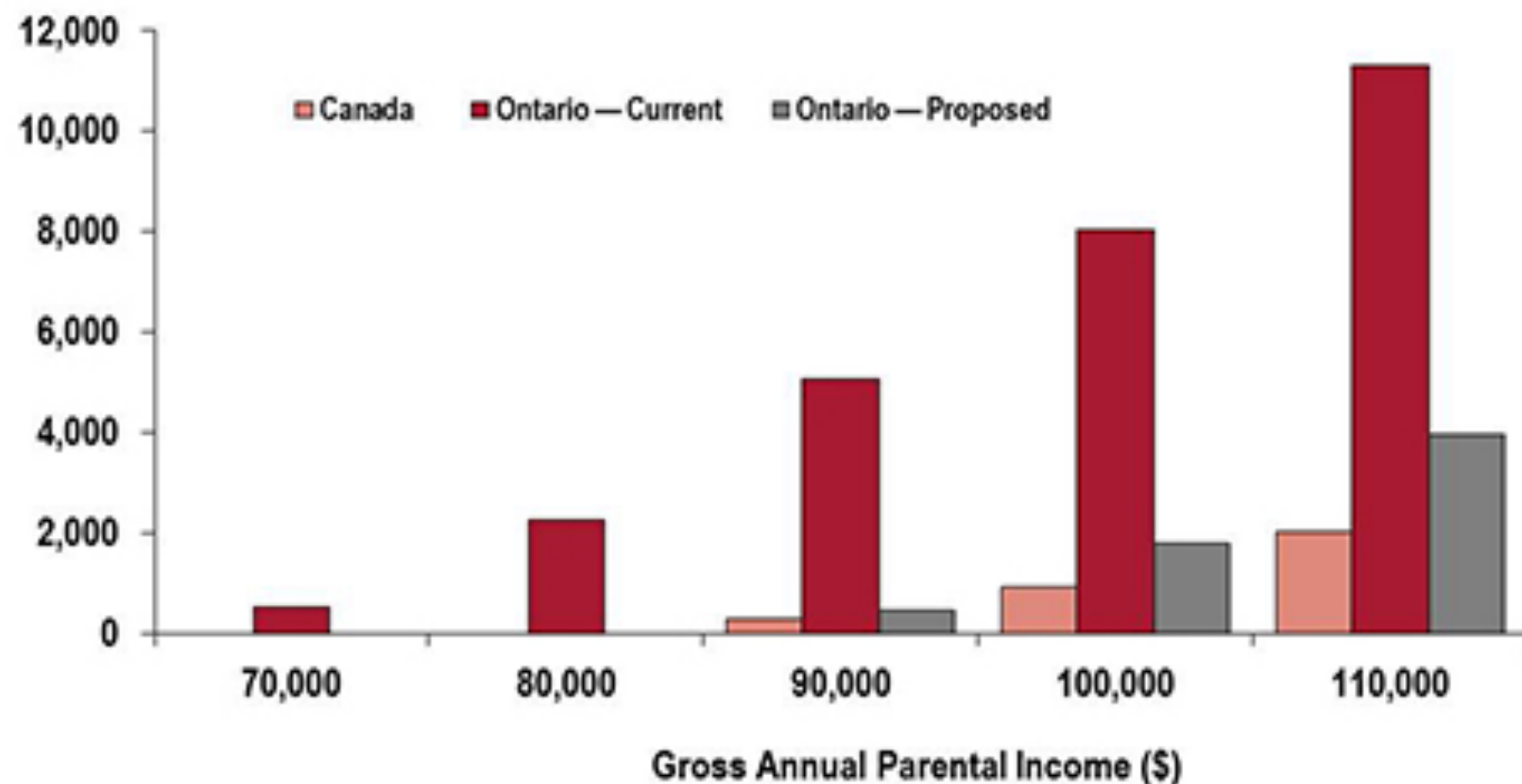
**Weekly funding limits** are increased for all student categories, and limits in future years will be indexed to inflation.

Next year, OSAP will **reduce what parents and spouses are expected to contribute** to a student's educational costs, further increasing support for students from middle- to upper-income families.

CHART 1.18

**Illustrative Scenario: Lower Expected Parental Contributions**

Expected Parental Contribution (\$)



*Note:* Assumes family of four, with two parents earning equal income and paying standard taxes and deductions.  
*Source:* Ontario Ministry of Training, Colleges and Universities.

**RESPs are now exempt** from the OSAP needs assessment calculation.

**Students may now earn** more than \$11,000 during the school year before there is an impact on OSAP funding.

A variety of changes have been put in place to **remove barriers** for students with disabilities and indigenous learners

After postsecondary, students won't need to make payments on the provincial portion of OSAP **until they are earning** at least \$35,000.

# The promises

Eligible students, including mature students and adult learners with annual family incomes of \$50,000 or less, will receive enough in OSAP grants to cover average tuition costs

80 per cent of students with annual family incomes below \$90,000 will receive grants that equal or exceed the average cost of tuition and will not need to be repaid

About 230,000 students will have less debt than they would have had under previous OSAP rules

Total funding up 27.2%

**Grants have more than  
doubled**

More grants than loans



**How does it  
all work?**

# 1. Planning

Integrated application

Net estimates

Net billing

# 1. Net planning 2. Integrated application 3. Net estimates 4. Net billing

Allowing students from lower income families to make early discoveries regarding the affordability of postsecondary education before the application process

- Media campaigns with simple messaging
- Online estimator tools
- Outreach

# How much you could get

See what you could get in grants and loans.

I left high school in

Still in high school ▼

☐ I am a married/common-law student

I have 0 ▼ children

Parental income \$ ▼ \*

I will go to \*

☐ university

☐ college

☐ private career college

☐ I will live with parent/guardian

Calculate

# You could get FREE tuition



## OSAP



✓ Grants (you keep) \$8,700

● Loan (you repay) \$7,100

## School costs



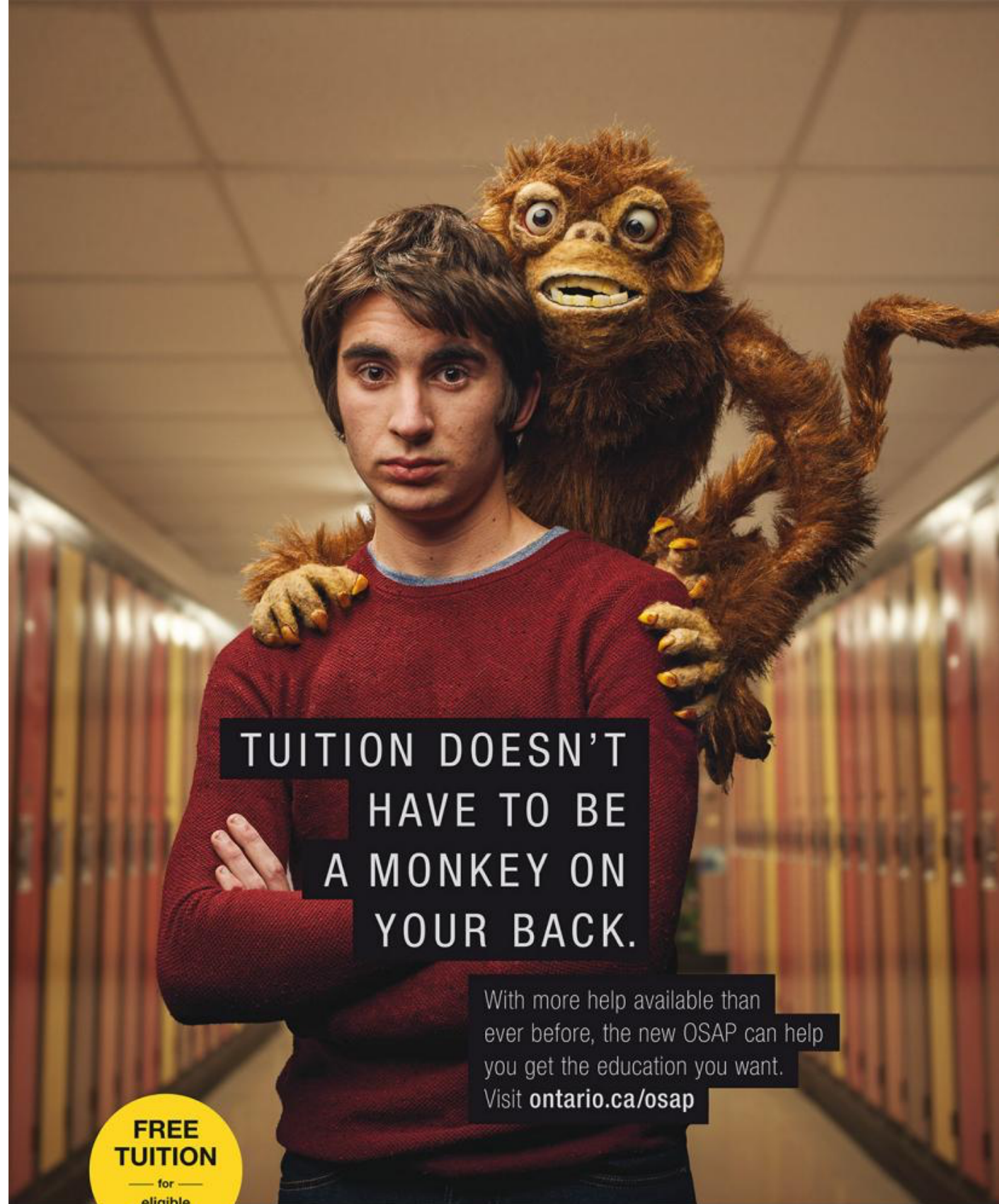
● Tuition \$6,500

● Fees, supplies \$2,700

● Living costs \$9,600

This tool is for illustrative purposes only, and includes estimates based on common scenarios and [proposed changes to OSAP](#) and the [Canada Student Loans Program](#).

[About these numbers](#)



TUITION DOESN'T  
HAVE TO BE  
A MONKEY ON  
YOUR BACK.

With more help available than  
ever before, the new OSAP can help  
you get the education you want.  
Visit [ontario.ca/osap](https://ontario.ca/osap)







1. Net planning
2. Integrated application
3. Net estimates
4. Net billing

Linking the OUAC/OCAS systems to the OSAP application, and aligning application timelines, to:

- Simplify the student experience
- Allow for a preliminary aid estimate prior to the applicant's selection of school
- Speed processing at colleges and universities





## 2017–18 Full–Time Application

[Start a New App](#)

**CENTENNIAL COLLEGE**  
PARALEGAL  
Sep 05/17 - Aug 17/18

Started: Mar 31/17

Finish App

[Cancel App](#)

**CENTENNIAL COLLEGE**  
Math  
Aug 22/17 - Jan 25/18

Started: Mar 31/17

Finish App

[Cancel App](#)

**Sault College**  
ALL STUDIES  
Aug 12/17 - Jan 03/18

Started: Mar 31/17

Finish App

[Cancel App](#)

**MCMASTER UNIVERSITY**  
Business  
Aug 29/17 - Dec 12/17

Started: Mar 31/17

Finish App

[Cancel App](#)

**LAKEHEAD UNIVERSITY**  
Architecture  
Aug 15/17 - Aug 12/18

Started: Mar 31/17

Finish App

[Cancel App](#)

1. Net planning
2. Integrated application
3. Net estimates
4. Net billing

Providing applicants with an estimate of academic costs, OSAP loan and grant funding available, and institutional scholarships and bursaries, for each postsecondary institution.

The intention is to provide applicants with relevant information about program affordability prior to the decision point.



Dear, John Doe

The Ontario Student Assistance Program (OSAP) is pleased to provide you with your estimated student financial aid and net tuition for the postsecondary programs you applied to.

Below you will find a breakdown of your estimated OSAP aid that includes non-repayable aid (money you won't have to pay back if terms and conditions are met) as well as loan that you will have to pay back. A portion of your funding may be sent directly to your school to pay down your fees.

Your non-repayable aid covers your tuition and any aid remaining may help pay for other educational costs. In addition, you may be eligible for aid from your school through government mandated support. If you received any (conditional) scholarships or bursaries from your school they may be incorporated in your OSAP assessment.

**University of Waterloo**  
**(Honours Arts)**

**Estimated Aid**

**Non-repayable**

Ontario Student Grant	\$6,000
Canada Student Grant(s)	\$3,000
School scholarships/bursaries	\$1,000

**Repayable**

Canada Ontario Integrated Student Loan	\$7,140
--	---------

**Total estimated aid** \$17,140

**Estimated Tuition** \$6,700

**Remaining aid to pay other educational costs, such as fees and books** \$10,440

**Estimated Net Tuition**

Your tuition has been covered by your non-repayable aid

**\$0**

**McMaster University**  
**(Honours Bachelor of Arts)**

**Estimated Aid**

**Non-repayable**

Ontario Student Grant	\$6,000
Canada Student Grant(s)	\$3,000

**Repayable**

Canada Ontario Integrated Student Loan	\$7,140
--	---------

**Total estimated aid** \$16,140

**Estimated Tuition** \$7,000

**Remaining aid to pay other educational costs, such as fees and books** \$9,140

**Estimated Net Tuition**

Your tuition has been covered by your non-repayable aid

**\$0**

1. Net planning
2. Integrated application
3. Net estimates
4. Net billing

Ensuring that students are only charged for expenses that exceed the OSAP entitlement

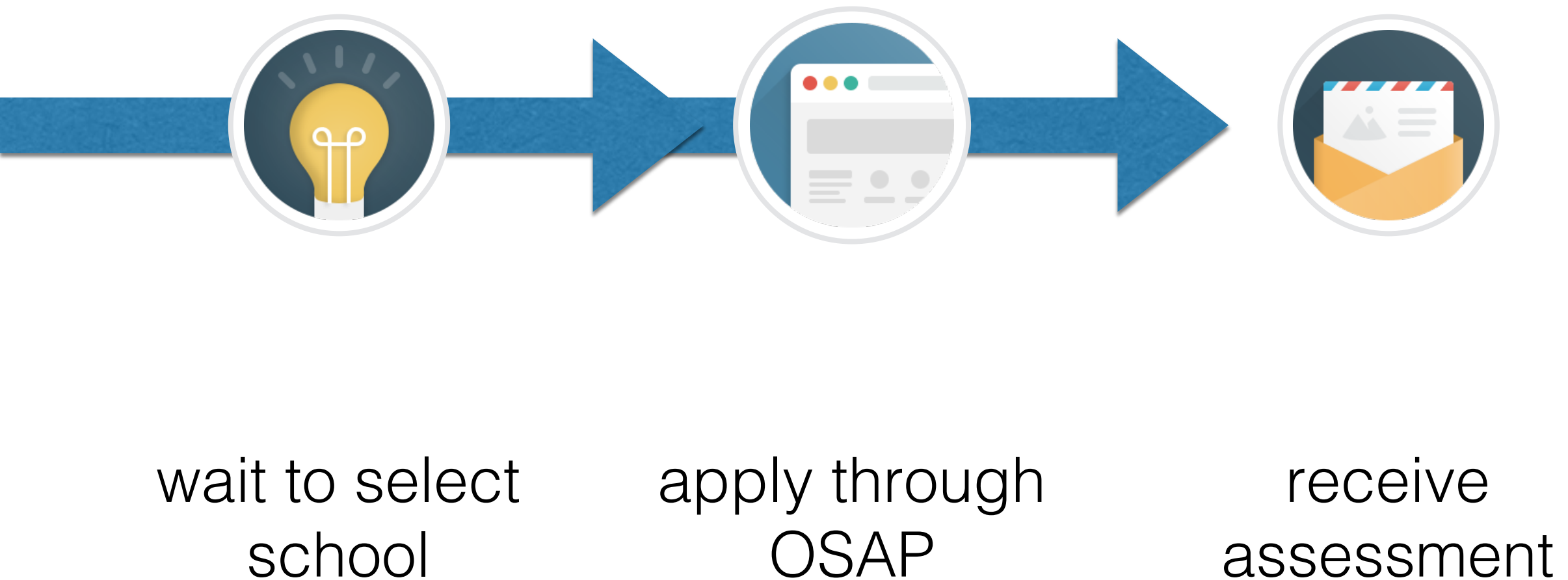
The student's journey

Until now, the student didn't have financial information readily comparable at the point of selecting an institution.

# admission



# OSAP





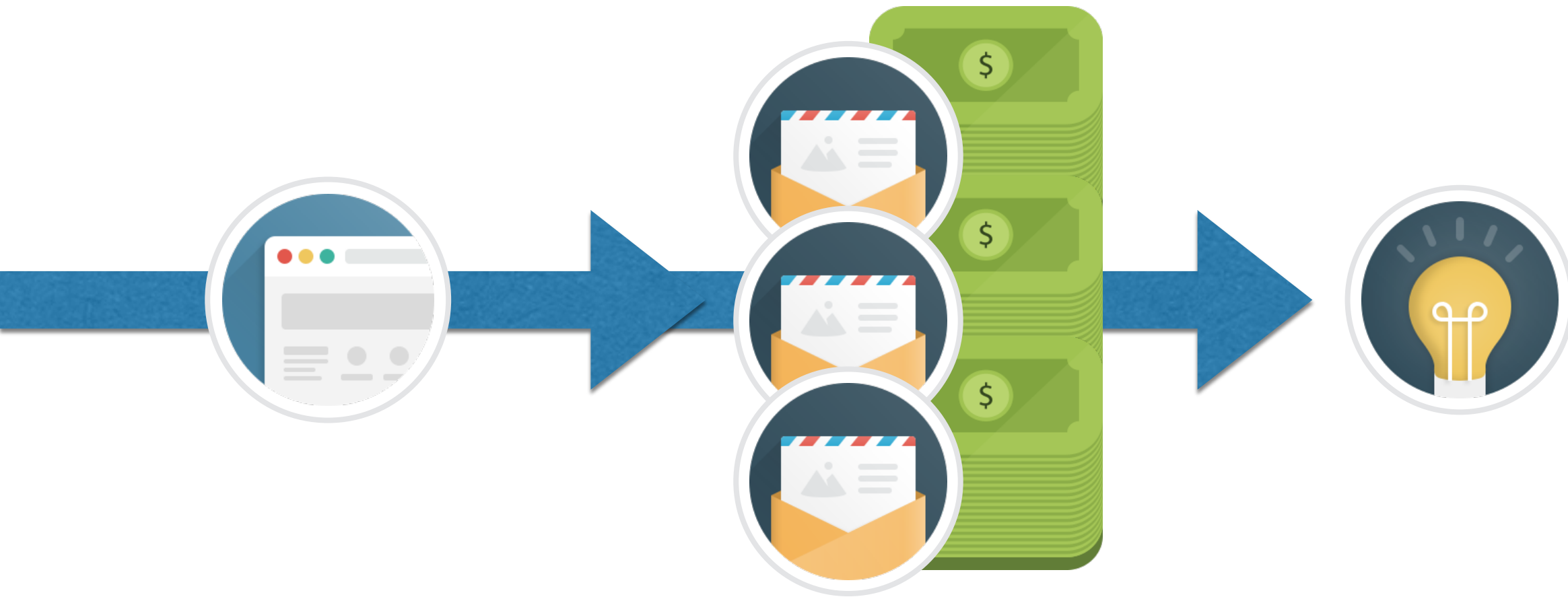
# awards



apply to each  
institution and award

receive  
funding

# net estimate



apply through  
OUAC & OCAS & OSAP  
simultaneously

review admission,  
scholarship,  
and financial aid offers

select  
school

Still about program,  
not about finances

[https://  
www.ontario.ca/page/  
how-apply-osap](https://www.ontario.ca/page/how-apply-osap)

**Apply** for OSAP when submitting applications through OUAC/OCAS after November 8th, 2017.

**Receive an estimate of funding** shortly after application.

See the estimate change as institutions add **scholarship and bursary offers.**

After selecting your college or university, **submit your required documents** and banking information to complete your file.