



Student Financial Assistance Branch
Ministry of Training, Colleges and Universities



Ontario Student Assistance Program

**2013-2014
Eligibility, Assessment and Review
Manual**

Part I: Eligibility and Assessment

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Part I Eligibility and Assessment

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A. ELIGIBILITY CRITERIA FOR FULL-TIME STUDENT FINANCIAL ASSISTANCE

1. Introduction

This section outlines the eligibility criteria for full-time student financial assistance available through the *Ontario Student Assistance Program (OSAP) 2013-2014 Application for Full-Time Students*.

2. Period for which Application is Valid

Students must use the *OSAP 2013-2014 Application for Full-Time Students* for a study period that starts any time between August 1, 2013 and July 31, 2014.

3. Programs Included for Funding Consideration

When an individual applies using a 2013-2014 Application for Full-time Students, the applicant is assessed for eligibility under the following funding instruments:

- Canada-Ontario Integrated Student Loan
- Canada Student Grant for Persons with Dependants
- Canada Student Grant for Persons from Low-Income Families
- Canada Student Grant for Persons from Middle-Income Families
- Canada Student Grant for Persons with Permanent Disabilities
- Ontario Access Grants (years 1 & 2)
- Ontario Access Grant for Crown Wards
- Ontario Distance Grants
- Ontario Student Opportunity Grant*
- Queen Elizabeth II Aiming for the Top Scholarship (renewals only)*
- 30% Off Ontario Tuition grant*
- Living and Learning Grant

*Refer to the 2013-2014 manuals for eligibility details on these programs.

4. Course Load

A student enrolled in courses that constitute at least 60% of a full course load, as defined by the institution, may be considered for Canada – Ontario Integrated Student Loan and/or grant funding identified above in Section A.3.

Reduced course load for students with permanent disabilities:

A student *with a permanent disability* enrolled in courses that constitute at least 40% or more of a full course load, as defined by the institution, may be

considered for Canada – Ontario Integrated Student Loan and/or grant funding for full-time students (identified in Section A.3).

2013-14 Update: May 2013

No medical documentation supporting a disability-related need for a reduced course load is required when a student with a permanent disability taking a course load between 40% to 59% applies for OSAP for Full-time Students.

End of Update

No averaging of course loads is permitted.

Example 1: Clare is enrolled at an Ontario university where a full course load is five courses. She is taking four courses (80% of a full course load) in the first term from September to December 2013, and two courses (40% of a course load), in the second term from January to April 2014. The course load cannot be averaged over the two terms to equal 60% to meet the minimum course load requirement. Clare would be eligible for OSAP for full-time students in the first term but not in the second term. However, if she has a permanent disability, she would be eligible for full-time OSAP assistance in both terms because she is taking at least 40% of a full course load in each term.

Example 2: Jim is taking distance education course at a university in another Canadian province where a full course load is five courses. On October 1, 2013 he is enrolled in two courses (40% of a course load) with an end date of February 28, 2014. On November 15, 2013 he enrolls in a third course with an end date of February 28, 2014. As of November 15, 2013, Jim is taking 60% of a full course load. He may be considered for full-time OSAP assistance as of November 15, 2013.

a) Non Degree Programs at Private Career Colleges

A student enrolled in a non-degree program at a private career college must be enrolled in 100% of a course load because the program must be delivered as approved by the Superintendent of Private Career Colleges. Exceptions can be made for students with disabilities if a reduced course load is a requirement in an accommodation plan, developed between the institution and the student. In these cases, the student must be enrolled in at least 40% of a full course load.

b) Part-time Studies

Students enrolled in *less than 60%* of a full course load are considered to be studying on a part-time basis, and may be considered for part-time funding that is available from the federal and/or provincial government. Students who submit the *2013-14 Application for Part-time Students* will be considered for a Part-Time Canada Student Loan, the Ontario Part-time Grant, the Canada Student Grant for Part-Time Studies, the Canada

Student Grant for Students with Permanent Disabilities, and the Canada Student Grant for Part-Time Students with Dependents.

2013-14 Update: May 2013

A student with a permanent disability who is taking between 40% and 59% of a full course load is considered either a full-time student or a part-time student, based on the type of OSAP application that he or she submits.

End of Update

5. Applicable Acts and Regulations

Eligibility for the Canada portion of the Canada – Ontario Integrated Student Loan and the Canada Student Grants is determined in accordance with the *Canada Student Financial Assistance Act* and Regulations. Eligibility for the Ontario portion of the Canada – Ontario Integrated Student Loan and the provincial grants is determined in accordance with the *Ministry of Training, Colleges and Universities Act* and Regulations.

6. Citizenship

To be eligible for the Canada – Ontario Integrated Student Loan and/or grant funding, a student must be a Canadian citizen, a Permanent Resident, or a Protected Person under subsection 95(2) of the *Immigration and Refugee Protection Act* (Canada).

Citizenship must be obtained prior to the *2013-2014 Application for Full-time Students* deadline date in order for the student to be eligible to apply for assistance for the current study period.

Example:

Student's 2013-2014 study period: September 2, 2013 to April 30, 2014
OSAP application deadline date: March 1, 2014

- If student obtains Permanent Residency or Protected Person status **on or before March 1, 2014**, student is eligible for Canada – Ontario Integrated Student Loan and/or grant funding from the date of the application to the end of the study period.
- If student obtains Permanent Residency or Protected Person status **after March 1, 2014**, student is not eligible for any Canada – Ontario Integrated Student Loan and/or grant funding for the entire 2013-2014 study period.

2013-14 Update: May 2013

Note: As of January 2013, Citizenship and Immigration Canada no longer issues the Protected Persons Status Document. Students who became protected persons after this date would have one of the following:

- Verification of Status document issued by Citizenship and Immigration Canada, or
- Notice of Decision issued from the Immigration and Refugee Board (IRB).

End of Update

Note: An individual who is a Status Indian under the *Indian Act* and is not a Canadian citizen does not satisfy OSAP citizenship/permanent resident requirements. However, persons who have Indian status but who are not Canadian citizens may be eligible for citizenship or for deemed permanent residency status. It is the student's responsibility to apply to Citizenship and Immigration Canada. Information on this process is available in Operational Bulletin 250, dated November 22, 2010 on the Citizenship and Immigration Canada website: at <http://www.cic.gc.ca/english/resources>.

7. Provincial Residency

To be eligible for the Canada – Ontario Integrated Student Loan and/or grants, a student must meet OSAP provincial residency criteria.

a) Specific Provincial Residency Criteria

To be considered an Ontario resident, a student must meet at least one of the following criteria:

- As of the first day of the student's study period, Ontario is the last province in which the student resided for 12 consecutive months without being a full-time postsecondary student;
- If the student is married (See *Section H: Definitions and Context*) as of the first day of the student's study period, Ontario is the last province in which the student's spouse resided for 12 consecutive months without being a full-time postsecondary student, or
- If the student is a single dependent student as of the first day of the student's study period, Ontario is the last province in which the student's parent(s), step-parent(s), legal guardian(s) or official sponsor(s) resided for at least 12 consecutive months. Where parents/step-parents are separated or divorced, this requirement refers to the residency of the parent with whom the student normally resides, or who financially supports the student.

b) Residency Examples

i) Example One

Student lived in Alberta from September 2008 to December 2012, and has lived in Ontario since January 2013. During this entire period, the student was in the labour force, and did not participate in full-time postsecondary education until the start of his current study period beginning in September, 2013.

Outcome:

Alberta is the last province in which student resided for 12 consecutive months. Student does not meet Ontario residency criteria and should apply for assistance through Alberta.

ii) Example Two

Student lived in Quebec until January 2008, in Ontario from February 2008 to April 2013, in Quebec from May 2013 to August 2013, and then returned to Ontario. During this entire period, the student was in the labour force, and did not participate in full-time postsecondary education until the start of her current study period beginning in September, 2013.

Outcome:

Ontario is the last province in which student resided for 12 consecutive months. Student meets Ontario residency criteria.

c) Determining Provincial Residency for Students who are Protected Persons or Permanent Residents

FAAs are to use the following questions to assist them in determining provincial residency for student financial assistance purposes.

- **Has the student (or student's supporting individual, if applicable) resided in Ontario for 12 consecutive months without being a full-time student?**

Note:

The date the student became a Protected Person or Permanent Resident is not to be considered in determining the number of months a student has resided in Ontario for determining provincial residency.

If yes, then Ontario is the most recent province where the student (or supporting individual) resided for 12 consecutive months without being a full-time student?

Yes. Student has met Ontario's residency requirements.

No. Proceed to the next question (below).

- **Has the student (or student's supporting individual, if applicable) resided in any Canadian province or territory, other than Ontario, for 12 consecutive months without being a full-time student?**

Yes. The student is not a resident of Ontario for student financial assistance purposes. He or she is to be instructed to apply for student financial assistance in that province or territory.

No. Although the student does not meet Ontario’s residency criteria, these criteria may be waived under a provincial residency review, as outlined below.

d) Reviews For Waiving Ontario’s Residency Criteria

Where a student does not meet the above Ontario residency criteria, he or she may still be considered for assistance through the Canada-Ontario Integrated Student Loan Program under certain conditions. Details are provided in *Part II: Reviews and Requests for Reconsideration*.

8. Loan Defaults and Grant/Bursary Overawards

Students who have defaulted on a previous Canada or Ontario portion of the Canada – Ontario Integrated Student Loan or who are in receipt of bursary overawards are ineligible for further assistance until the following conditions are met:

If a student has...	In order to receive further loan and/or grant funding from both Canada and Ontario, the student must...
defaulted on previous student loans from both Canada and Ontario, e.g., both the Canada and Ontario portions of the Canada – Ontario Integrated Student Loan	<ul style="list-style-type: none"> • have received clearance from Human Resources and Social Development Canada (HRSDC), and • have repaid the full value of the defaulted Ontario portion of the Canada – Ontario Integrated Student Loan <p>Note: if the student receives clearance from HRSDC, but the previous Ontario Student Loans remain in default, further loan and/or grant funding may be issued from Canada only.</p>
defaulted only on: <ul style="list-style-type: none"> • the Canada portion of the Canada – Ontario Integrated Student Loan or • a previous Canada Student Loan 	have received clearance from Human Resources and Social Development Canada
defaulted only on: <ul style="list-style-type: none"> • the Ontario portion of the Canada – Ontario Integrated Student Loan or • a previous Ontario Student Loan 	have repaid the full value of the defaulted Ontario portion of the Canada – Ontario Integrated Student Loan
received a grant/bursary overaward	have repaid the overaward

A student who has defaulted on an Ontario Student Venture Capital Loan is ineligible for funding through the Ontario portion of the Canada – Ontario Integrated Student Loan until he/she provides written confirmation from the Entrepreneurship Partnerships Unit of the Entrepreneurship Branch, Ministry

of Economic Development and Trade (416-325-6541), that he/she has fully repaid the Venture Capital Loan Default.

9. Credit Screening

Students will not be subject to a credit check if:

- They are under 22 years of age at the time they submit an OSAP application; and/ or
- They have previously received student loans under OSAP.

All other applicants will be subject to verification of their credit history to ensure that funding is not issued to individuals with a history of credit abuse.

A “history of credit abuse” is defined as having had three or more credit accounts (e.g., personal loan, credit card, personal line of credit) each with a value of \$1,000 or more in arrears for over 90 days in the three years prior to the time of application.

a) Reviews for Extenuating Circumstances

A review process has been established for students who can demonstrate that their failure to meet credit financial obligations was due to extenuating or exceptional circumstances (e.g., significant and unexpected loss of income or unusual increases in expenses) and who can demonstrate a strong likelihood of being able to repay their student loans. Refer to *Part II: Reviews and Requests for Reconsideration* for additional information.

10. Satisfactory Academic Progress

2013-14 Update: May 2013

Students are required to satisfactorily complete the academic requirements of their program of study to continue to be eligible for Canada-Ontario Integrated Student Loan and/or grant funding for full-time students.

FAAs are responsible to monitor academic progress for all terms in an academic year that a student is receiving OSAP for Full-time Studies.

a) Academic progress review period

To ensure consistency and equity across all institutions, the student academic progress review period is one academic year, for the purpose determining whether a student must be placed on academic probation and when reviewing a student’s progress after the probation period is complete. See *Part II: Reviews and Requests for Reconsideration* for further details.

Institutions may run a student academic progress report at any time of the year and send a warning letter to students who are in danger of being

placed on probation or restriction, based on their academic performance at that point in the year.

b) Minimum Academic Requirements

To continue to be eligible for OSAP for Full-time Students, students are required to achieve passing grades, as defined by the institution, in the minimum required course load:

- For students enrolled in programs where the minimum required course load is 60% of what the institution considers to be a full course load:
 - At minimum, students must achieve passing grades in at least 60% of what the institution considers to be a full course load, even if the student is taking a larger course load.
 - To determine whether students have met the minimum requirement, grades are averaged across all of the terms that the student is enrolled and receiving OSAP funding for full-time studies at the institution. See *Part II: Reviews and Requests for Reconsideration* for further details.
 - Students are responsible for satisfactory academic progress at each institution they attend in an academic year. Institutions are not responsible for averaging grades across terms at other institutions.
 - For students with disabilities, the minimum required course load in which a full-time student must be enrolled is at least 40% of what the institution considers to be a full course load. Therefore, at minimum, students must achieve passing grades, averaged across all terms, in at least 40% of what the institution considers to be a full course load, even if the student is taking a larger course load.

- For students enrolled in a program at a Private Career College, where the minimum required course load is 100%:
 - Students must successfully complete the program within the standard time (e.g., if the program is 40 weeks, the standard time is 40 weeks).
 - Students who do not complete the program in the standard time are considered to have failed to achieve satisfactory academic progress.
 - Where a reduced course load is a requirement in an accommodation plan developed between the institution and a student with a permanent disability, the student must complete the requirements of the reduced course load.

Internal Institutional Policy – Minimum academic requirements

Postsecondary institutions may use their internal policy for minimum academic requirements if it exceeds the minimum requirements described above (e.g., where a student must achieve a higher overall grade than a passing grade in order to graduate). Institutions using their own internal policy must ensure that the written notification to students (e.g., Academic Probation Notification letter) clearly articulates institution policy.

c) Additional Academic Requirements

In addition to the minimum academic requirements, students are expected to progress through the successive years of their program of study. Frequent or multiple program switches, dropping from a full course load to a part-time course load, withdrawing from a program, repeating a program and/or taking multiple programs at the same level of study may also be considered lack of progress and lack of academic direction on the part of a student who is receiving OSAP funding.

i) Withdrawals at the end of a term, but before completing the OSAP study period

If a student receives OSAP aid and withdraws from full-time studies at the end of a term, and does not return to complete the OSAP study period, the student is considered to have met minimum academic progress requirements if he or she successfully completes at least 60% of a full course load (or 40% for a student with a permanent disability) for all term(s) in the academic year for which they received OSAP funding.

Example: Jane received the first instalment of her OSAP funding for a September to April study period. She successfully completed the Fall term and did not return for the Winter term. Jane is not placed on probation, as long as no second instalment funding is issued or any second instalment funding issued is returned.

Note: the withdrawal will trigger a reassessment of the student's OSAP funding and may result in a loan overaward, independent of whether or not the withdrawal results in academic probation or restriction.

ii) Withdrawals part way through a term

Students who receive OSAP aid and withdraw from studies or drop down to part-time studies part way through a term are placed on Academic Probation or Restriction (if they are already on Probation).

- However, the academic progress probation (or restriction) is removed from the student's file if at the end of the academic year, the student has successfully completed enough courses/credits to pass the

minimum required course load averaged over the terms that the student received FT funding at the institution, including the term where the student withdrew from studies; or

- The student returns all OSAP funding that he or she received for that term. This is consistent with the overall policy that FAAs are responsible to monitor only terms for which a student received OSAP funding. If all funding has been returned, for academic progress purposes, it is the same as having never received any OSAP funding. However, the funding must be returned immediately, i.e., before the end of the term for which it was received.

Example 1: In September, John received the first instalment of his OSAP funding for a September to April study period and withdrew in November before the end of the first term. John is placed on academic probation immediately. If John returns to studies in the winter and summer term, his performance is reviewed for the three terms to determine whether academic probation should be left on his file or can be removed from his file.

Example 2: Mary received both instalments of OSAP funding for a September to April study period and withdrew to part-time studies in February. Mary is placed on Academic Probation in February. At the end of the winter term, her performance is reviewed and it is determined that she successfully completed 60% of a full course load when her grades were averaged across the fall and winter term. The academic probation should be removed from her file.

iii) Withdrawals after receiving OSAP funding for the term

If by withdrawing, a student does not successfully complete the minimum requirements for any term for which they received OSAP funding, they did not meet the academic requirements and must be placed on academic probation (or restriction).

Example: Ami received OSAP funding for both winter and spring terms during the winter term, but did not complete the winter term or completed the winter term but did not return for the spring term. She would be placed on academic probation immediately, in either of those cases.

iv) Withdrawals at private career colleges

Students in programs at Private Career Colleges who withdraw at any point in their program must be placed on academic probation or restriction (if they are already on probation).

End of Update

v) Repeated Withdrawals

2013-14 Update: May 2013

If a student withdraws from a program before completing a study period and enrolls in a new program, and/or a new institution on more than two occasions, the student’s academic progress must be reviewed, even if the student has successfully completed a term. See the “academic history computer edit check” in the *Part II: Reviews and Requests for Reconsideration* for further details on this review.

If a student withdraws from one institution, is coded with a penalty, and attends another institution, they may be coded with a second penalty if they withdrew again or fail to successfully complete the minimum required course load at the second institution. Students would then have the right to appeal if they had exceptional circumstances (see below).

End of Update

d) Reviews for exceptional circumstances

Students experiencing circumstances beyond their control, including medical conditions, family crises, or a disability may be exempt from the requirement to meet satisfactory academic requirements for the period of illness, crisis, or disability. To be considered for an exemption, the student must provide documentation, as outlined in *Part II: Reviews and Requests for Reconsideration*.

e) Consequences of failure to make satisfactory academic progress

If a student does not make satisfactory academic progress, the following applies:

2013-14 Update: May 2013

Scholastic Situation	Consequence	Remedy
<p>Failure to make satisfactory academic progress during 1 academic year.</p>	<p>Student put on probation for the remainder of current academic year, if any (e.g., due to a withdrawal), and the next FULL academic year.</p> <p>The student remains eligible for OSAP funding for Full-time Students during the probationary period.</p> <p>The student also remains eligible for OSAP funding for Part-time Students unless</p>	<p>Must succeed in following academic year to maintain continuous Canada – Ontario Integrated Student Loan and/or grant eligibility. If student is not receiving OSAP funding during probationary year, must maintain Canada – Ontario Integrated Student Loans in good standing with lending institution.</p>

	there is a part-time academic penalty on file.	
Failure to make satisfactory academic progress for 2 successive academic years .	Student loses Canada – Ontario Integrated Student Loan and grant eligibility for a minimum of 12 months . Student also loses eligibility for CSG part-time funding for a minimum of 12 months.	Must maintain Canada – Ontario Integrated Student Loans in good standing with lending institution during the 12-month period .
Second failure to make satisfactory academic progress for 2 successive academic years – has previous one year restriction.	Student loses Canada – Ontario Integrated Student Loan and grant eligibility for a minimum of 36 months .	Must maintain Canada – Ontario Integrated Student Loans in good standing with lending institution during the 36-month period .
Third failure to make satisfactory academic progress for 2 successive academic years – has previous three year restriction.	Student loses Canada – Ontario Integrated Student Loan and grant eligibility for a minimum of 60 months (5 years).	Must maintain Canada – Ontario Integrated Student Loans in good standing during the 60-month period .
Fourth failure to make satisfactory academic progress for 2 successive academic years – has previous five year restriction.	Student loses eligibility for new Certificate of Eligibility and new loans.	Must repay all loans prior to obtaining new loans.

For further details, see the revised Academic Progress Flowchart in *Part II: Reviews and Requests for Reconsideration*

Notes:

- Only one academic penalty is assessed each academic year for students receiving OSAP for Full-time Students. However students who attend more than one institution during an academic year may be assessed for two academic penalties, since institutions are not responsible for averaging grades across terms at other institutions. Students who wish to appeal the second penalty may request a review for exceptional circumstances.
- In some cases, students who receive OSAP for Full-time Students and OSAP for Part-time Students in the same academic year may receive two academic penalties; one full-time penalty and one part-time academic penalty. See the *2013-14 Part-time Funding Manual*

for details on the interaction between full-time academic progress requirements and part-time satisfactory scholastic standards.

Institutional Internal Policy – Consequence of failure

The table above outlines the **minimum** consequences and remedies associated with different scholastic situations to be enforced by postsecondary institutions.

Postsecondary institutions may use their internal policy if it exceeds these minimum requirements for the consequence of failures. Institutions using their own internal policy for the consequence of failures must ensure that the written notification to students (e.g., Academic Probation Notification letter) clearly articulates the institution's policy.

End of Update

f) Maintaining Good Standing on Previous Loans During Periods of Academic Restriction

During periods that a student loses eligibility for Canada – Ontario Integrated Student Loan and grant funding due to an academic restriction, the student must keep his or her loans in good standing:

- If continuing in full-time studies, the student must keep loans in interest-free status by completing a Confirmation of Enrolment;
- If not continuing in full-time studies, the student must consolidate his or her loans and begin repayment.

Additional details regarding academic progress and reviews are outlined in the *Part II: Reviews and Requests for Reconsideration*.

11. Maximum Duration of Assistance

a) Lifetime Limits

A student is eligible to receive student financial assistance provided he/she has not exceeded the lifetime limits as outlined below:

i) Canada Student Loans

Students are eligible to receive assistance up to a lifetime limit of 340 weeks, including all weeks of postsecondary study for which a Certificate of Eligibility (Schedule 1) or Confirmation of Enrolment (Schedule 2) was issued. This does **not** include weeks between program years. The lifetime limit is extended an additional 60 weeks (i.e., to 400 weeks) for students in doctoral studies.

Students with disabilities are eligible to receive assistance up to a lifetime limit of 520 weeks, including all weeks of postsecondary study for which a Certificate of Eligibility (Schedule 1) or Confirmation of Enrolment (Schedule 2) was issued.

Notes:

- The number of weeks of assistance is the aggregate of the number of weeks corresponding to the borrower's confirmed weeks of study as a full-time student.
- For a student who has received a Confirmation of Enrolment or a Certificate of Loan/Grant Approval and Eligibility but who withdraws before the end of his or her period of studies, the actual number of weeks of study completed counts toward the lifetime limit.
- Students who exceed their maximum weeks of federal assistance will not be required to make interest or principal payments on their federal loans as long as they remain in full-time studies at an approved institution. While no payment will be expected, interest will accrue on these loans.

Note: Students who **ONLY** received Canada Student Loans **prior to August 1, 1995** were eligible to receive assistance up to a lifetime limit of 520 weeks, including all weeks for which a Certificate of Eligibility (Schedule 1) or Confirmation of Enrolment (Schedule 2) was issued. This included weeks between program years.

ii) Ontario Student Loans

Students enrolled in a program *other than a doctoral program* are eligible to receive up to a maximum of 340 weeks of Ontario Student Loan.

Students enrolled *in a doctoral program* are eligible to receive up to a maximum of 400 weeks of Ontario Student Loan, Ontario Access Grant and/or Ontario Access Grant for Crown Wards assistance.

In the case of a person with a disability, there is no maximum, and a Certificate of Loan/Grant Approval and Eligibility may be issued to an individual who has exceeded the maximum weeks of study.

Note: The number of weeks of Ontario assistance does not include the weeks a student receives in school interest-free status. There is no lifetime maximum on the number of weeks a student's Ontario Student Loans can be placed in interest-free status.

b) Periods of Study Plus One

Students may apply for Canada – Ontario Integrated Student Loan and/or grant funding for the number of periods of study normally specified by the institution for completion of that program of study plus 1 study period. A study period is defined as 1 academic year.

Student is enrolled in a:	Number of Academic Years OSAP Funding Available
1-year certificate program	2 years
2-year diploma program	3 years
4-year degree program	5 years

This policy applies to years of study that occurred in, or since, 1996-97 and includes only those years where the student applied for and received CSL and/or OSL funding or Canada – Ontario Integrated Student Loan funding. Periods of study in which a student did not receive CSL and/or OSL funding or Canada-Ontario Integrated Student Loan funding are not included.

Note: Students with permanent disabilities are exempt from this policy.

12. Interaction between Satisfactory Academic Progress, Periods of Study Plus One, and Lifetime Limits

The policy relating to satisfactory academic progress, periods of study plus one, and lifetime limits on student financial assistance are intended to work together, such that a student is no longer eligible for OSAP funding if he or she is restricted due to any one of these requirements.

For example, if a student has received OSAP funding for five years for a four year program, she has met the periods of study plus one maximum for the program she is currently enrolled in, and she cannot receive more funding for her current program even if she is in good standing academically and/or has not reached the lifetime limit on OSAP funding. However, if she enrolls in another program, she would be eligible to apply for more funding.

13. Postsecondary Program/Institution Requirements

A student must be enrolled in a postsecondary program and institution approved for student financial assistance purposes to be eligible for Canada – Ontario Integrated Student Loan and/or grant funding. Institution approval is granted annually when an institution meets predetermined requirements and deadlines. This approval can be withdrawn at any time.

Most programs offered by Ontario universities and colleges of applied arts and technology are approved for student financial assistance purposes. To be approved, programs offered by Ontario universities and colleges of applied arts and technology must:

- Have an entrance requirement of either an Ontario Secondary School Diploma (OSSD) or equivalent; or mature student status.
- Be approved for General Purpose Operating Grants. Students who are enrolled in academic upgrading programs or full cost recovery programs are not eligible for OSAP funding for full-time studies.

14. Program Length

A student's period of studies must be at least 12 weeks in length and must not exceed 52 consecutive weeks in an academic year. A student enrolled in a study period that is less than 12 weeks in length (e.g., summer/intersession) is eligible for assistance provided that when the weeks of study are combined with any previous period(s) of study within the same academic year, at the same institution, for which a student received assistance, the duration of the combined periods of study is at least 12 weeks in length.

15. Types of Programs

a) Co-operative Program

Co-operative education programs are programs that formally integrate a student's academic studies with work experience. The usual plan is for the student to alternate periods of experience in career-related fields according to the following criteria:

- Each work situation is approved by the postsecondary institution as a suitable learning situation;
- The co-operative education student is engaged in productive work rather than merely observing;
- The co-operative education student's progress on the job is supervised and evaluated by the student's employer;
- The time spent in periods of work experience must be at least thirty per cent of the time spent in academic study.

A student in a co-operative program is eligible for the following types of assistance:

Study Terms: Canada – Ontario Integrated Student Loan and/or grant funding for all educational costs or interest-free status.

Work Terms: Canada – Ontario Integrated Student Loan and/or grant funding for program-related fees, living costs, or interest-free status,

provided that the work term(s) is a required component of the program of study. Funding of employment-related expenses is not available.

b) Distance Education Programs

Distance education programs are programs where a majority of the teaching and learning is conducted without the teacher or students physically meeting each other, e.g., e-learning, correspondence, open broadcast, closed circuit, cable, microwave, satellite or audio conferencing.

A student in a distance education program may be eligible for Canada – Ontario Integrated Student Loan and/or grant funding and interest-free status if the program of study has been approved for student financial assistance purposes and the student meets all Canada – Ontario Integrated Student Loan and/or grant eligibility criteria.

Distance education programs may be approved for student financial assistance purposes if:

- there is a specified start and end date;
- the student's progress is monitored through regular assignments, exams, and contact with faculty; and
- the program of studies leads to a degree, diploma, or certificate.

c) Concurrent Study Programs

A student enrolled concurrently in two postsecondary institutions can apply for Canada – Ontario Integrated Student Loan and/or grant funding, and interest-free status provided that:

- combined, the courses from both institutions equal 60% or more of a full course load (40% or more for students with a permanent disability), as defined by the institution where the student is taking the majority of courses in the study period in question; and
- all courses lead to a degree, diploma or certificate, as established by the institution that will be granting the degree, diploma or certificate.

The Financial Aid Office (FAO) at the postsecondary institution where the student is taking the majority of courses (the "primary institution") is required to administer the student's OSAP application. Tuition, compulsory fees and book/equipment costs from the secondary institutions are added to the student's allowable educational costs at the primary institution.

If the institution granting the degree, diploma, or certificate approves all of the courses, a student may be enrolled concurrently in courses from more than two institutions.

d) Professional Training Programs

Individuals in periods of practical training required for acceptance in a professional corporation or for the practice of a trade or profession (e.g., medical internship/residency, dietetic internship, apprenticeship programs) are not considered full-time students for student assistance purposes.

The licensing process offered by the Law Society of Upper Canada is not approved for student financial assistance purposes.

16. Institution Location

The types and amounts of Canada – Ontario Integrated Student Loan and/or grant funding available to students depend on the type and location of their postsecondary institution.

Institution Type/Location	Funding Available
Publicly-funded Ontario college or publicly-funded Ontario university	<ul style="list-style-type: none"> • Canada – Ontario Integrated Student Loan Canada Student Grant for Persons with Dependants • Canada Student Grant for Persons with Permanent Disabilities • Canada Student Grant for Persons from Low-Income Families • Canada Student Grant for Persons from Middle-Income Families • 30% Off Ontario Tuition grant • Ontario Access Grant (years 1 & 2) • Ontario Access Grant for Crown Wards • Ontario Distance Grants • Queen Elizabeth II Aiming for the Top Scholarship (renewals only) • Ontario Student Opportunity Grant • Living and Learning Grant
Ontario private postsecondary institution/Ontario hairstyling schools (not on probationary status)	<ul style="list-style-type: none"> • Canada – Ontario Integrated Student Loan • Canada Student Grant for Persons with Dependants • Canada Student Grant for Persons with Permanent Disabilities • Canada Student Grant for Persons from Low-Income Families • Canada Student Grant for Persons from Middle-Income Families • Ontario Access Grants (years 1 & 2) • Ontario Access Grant for Crown Wards • Queen Elizabeth II Aiming for the Top Scholarship (renewals only) • Ontario Student Opportunity Grant • Living and Learning Grant

Institution Type/Location	Funding Available
Publicly-funded college or university in Canada, outside of Ontario	<ul style="list-style-type: none"> • Canada – Ontario Integrated Student Loan • Canada Student Grant for Persons with Dependants • Canada Student Grant for Persons with Permanent Disabilities • Canada Student Grant for Persons from Low-Income Families • Canada Student Grant for Persons from Middle-Income Families • Ontario Access Grants (years 1 & 2) • Ontario Access Grant for Crown Wards • Ontario Student Opportunity Grant • Living and Learning Grant
Private postsecondary institution in Canada, outside of Ontario	<ul style="list-style-type: none"> • Canada portion of Canada – Ontario Integrated Student Loan • Canada Student Grant for Persons with Dependants • Canada Student Grant for Persons with Permanent Disabilities • Canada Student Grant for Persons from Low-Income Families • Canada Student Grant for Persons from Middle-Income Families • Ontario Student Opportunity Grant
Postsecondary institution outside of Canada	<ul style="list-style-type: none"> • Canada portion of the Canada – Ontario Integrated Student Loan • Canada Student Grant for Persons with Dependants • Canada Student Grant for Persons with Permanent Disabilities • Canada Student Grant for Persons from Low-Income Families • Canada Student Grant for Persons from Middle-Income Families • Ontario Student Opportunity Grant
Postsecondary institution outside of Canada with specialized programs for deaf, deafened, or hard-of-hearing students (i.e., where the language of instruction is American Sign Language or Quebec Sign Language.)	<ul style="list-style-type: none"> • Canada – Ontario Integrated Student Loan • Canada Student Grant for Persons with Dependants • Canada Student Grant for Persons with Permanent Disabilities • Canada Student Grant for Persons from Low-Income Families • Canada Student Grant for Persons from Middle-Income Families • 30% Off Ontario Tuition grant • Ontario Access Grants (years 1 & 2) • Ontario Access Grant for Crown Wards • Bursary for Students with Disabilities Attending Out-of-Country Postsecondary Institutions • Ontario Student Opportunity Grant • Living and Learning Grant

Institution Type/Location	Funding Available
Ontario private institutions/Ontario hairstyling schools on probationary status	<ul style="list-style-type: none"> • Canada – Ontario Integrated Student Loan (up to \$210 per week) • Canada Student Grant for Persons with Dependants • Canada Student Grant for Persons with Permanent Disabilities • Ontario Access Grants (if program is multi-year) • Ontario Access Grant for Crown Wards • Living and Learning Grant
Hairstyling school outside of Ontario	Not eligible

17. Letter of Permission

A student may interrupt studies at one institution and take courses at a second institution. These courses may be eligible for transfer back to the home institution. The courses at the second institution must be degree, certificate or diploma-level courses for the student to be eligible for assistance.

If the student intends to apply for student financial assistance for the courses at the second institution, he/she must submit an OSAP application through the second institution (the institution which the student is attending during the specific time period and to which the student is paying tuition fees).

If the student is enrolled in courses at the second institution that are less than 12 weeks in length, the home institution can elect to process the student for assistance as a study period extension under the following conditions:

- the student must have an existing OSAP application/account at the home institution;
- the existing study period plus the extension study period is 12 or more weeks in length;
- the student is enrolled in a full-time course load throughout the extension of the study period; and
- the student agrees to provide the home institution with proof of enrolment at the second institution prior to release of any extension funding.

18. Deadlines

2013-14 Update: May 2013

In order to be eligible to receive a Canada – Ontario Integrated Student loan and/or grant funding, students must meet the following deadlines:

Deadlines :	
Application	<ul style="list-style-type: none"> • Applications must be submitted 60 days before the end of the student’s current study period;

Supporting documentation:	<ul style="list-style-type: none"> All required supporting documentation must be submitted 40 days before the end of the student's current study period
Reviews	<ul style="list-style-type: none"> Requests for reviews and all required supporting documentation must be submitted 40 days before the end of the student's current study period.
Issuing Loan and/or Grant Funding	<ul style="list-style-type: none"> OSAP loan and grant funding cannot be issued to students after the end of their study period. To account for time required for processing, funding can be issued no later than five (5) days before the student's study period end date.
Printing Confirmation of Enrolment	<ul style="list-style-type: none"> Paper Confirmation of Enrolment forms will be generated no later than 25 days before the end of the study period to allow time to issue funding before the study period end date. An MTCU override will force out a late Confirmation of Enrolment in exceptional circumstances (e.g., late reviews, etc.). Electronic Confirmation of Enrolment will continue to populate up to 5 days before the end of the study period.
Reissuing Lost Cheques	<ul style="list-style-type: none"> Cheques are stale dated six months after issue date. Students making a request to reissue a cheque must do so no later than five (5) days before the student's study period end date for which the funding relates.

a) OTG Deadlines

In order to be eligible to receive the OTG, students must meet the following deadlines:

- Through OSAP applications, the application must be submitted 60 days prior to study period end;
- Through the OTG standalone application, students in two-term study periods or study periods beginning on or after January 1, 2014, will have until March 1, 2014, or 60 days prior to study period end, whichever is later.
- All required supporting documentation must be submitted 40 days before the end of the student's current study period.
- Students in two-term study periods or study periods beginning on or after January 1, 2014 have until March 31, 2014, or 40 days prior to study period end, whichever is later (for OTG standalone and OSAP application).

End of Update

19. Funding from Other Government Programs

The OSAP application requires students to declare support from all other government programs to ensure there is no duplication in funding. This information is then taken into account in the OSAP needs assessment. If a student is receiving other government assistance that covers a portion of their expenses, they must provide a letter from that agency outlining the benefits they are receiving, or in the case of Second Career funding, they must provide a copy of the most recent Second Career Agreement, which includes all amendments.

Recipients of Ontario Works (OW) must contact their social assistance caseworker to discuss their eligibility for OSAP funding and OW income assistance while in postsecondary studies.

Recipients of Ontario Disability Support Program (ODSP) may continue to receive income support through ODSP while in full-time postsecondary studies and apply for OSAP funding for their direct educational and local transportation costs. They are required to report OSAP funding to their ODSP caseworker and it is the responsibility of the ODSP caseworker to determine whether or not the student's OSAP funding has any impact on ODSP income support. Students receiving ODSP may request to the amount of their OSAP funding reduced rather than have their ODSP income support reduced.

When an ODSP recipient requests to have his or her OSAP funding adjusted, the Ministry uses a Total Award (TAW) override code.

Note: If the student is eligible for Canada Student Grants, it is possible that the student may receive grant funding in excess of the amount of the TAW. Since the Canada Student Grants are flat rate grants, the Ministry cannot make further adjustments to the student's funding when this occurs. However, in most cases, these grants will be exempt for the purposes of ODSP. Please refer to *Part II: Reviews and Requests for Reconsideration*, for further details on funding adjustments for ODSP recipients.

20. Loan Overawards

A loan overaward exists when the student has negotiated loans in excess of his/her current OSAP entitlement.

a) Statement of Loan Overaward - Issuing Criteria

2013-14 Update: May 2013

A *Statement of Loan Overaward* will be issued to a student if all of the following conditions apply:

- Since 1997-98, the student has applied for and received OSAP assistance for at least two academic years; and,

- The student has received a loan overaward in two or more academic years; and,
 - Each loan overaward issued between 1997-98 and 2010-11 is in excess of \$250 or
 - Each loan overaward issued in 2011-12 or later is in excess of \$500.

b) Impact on Eligibility for Further Assistance

A student who is issued a *Statement of Loan Overaward* is not eligible for further assistance until:

- all outstanding loan overawards over \$500 have been repaid in full, with the exception of the loan overaward relating to the first academic year in which an overaward occurred, and the student has documented that this requirement has been met on review; or
- a decision has been made on review to allow repayment of the loan overaward to be waived for one year due to exceptional circumstances or hardship. See *Part II: Reviews and Requests for Reconsideration* for information on these types of reviews.
- If one or more of the outstanding loan overawards is between \$250 and \$500, the FAA may use the hardship review and make a note to the file to remove the requirement to repay. See *Part II: Reviews and Requests for Reconsideration* for details.

End of Update

To avoid generating loan overawards unnecessarily, the Ministry will reduce an overaward by the amount of tuition fee refunds that are reported through the OSAP on-line system. In addition, if in-year changes to a student's calculated financial need result in a loan overaward before all funds have been disbursed to a student, the loan overaward will be recovered from remaining loans or grants not yet issued to the student.

In a few situations, recovery of loan overawards from remaining loans or grants will mean that a student will receive less Ontario Access Grant or Ontario Access Grant for Crown Wards assistance than he or she is entitled to. To ensure that students are not disadvantaged, the province will make an adjustment to the reduction of the student's repayable loan principal through the Ontario Student Opportunity Grant such that the student receives the correct total amount of non-repayable assistance for the year from his or her Ontario Student Opportunity Grant in combination with his or her Ontario Access Grant or Ontario Access Grant for Crown Wards.

21. Bursary/Grant Overawards

A bursary/grant overaward exists when a student receives bursary/grant assistance to which he/she was not entitled.

Canada Student Grants

If a student withdraws from full-time studies within 30 days of the first day of classes, any Canada Student Grant, other than the Canada Student Grant for Services and Equipment for Persons with Permanent Disabilities, is considered an overaward and converted to federal loan. The loan must be repaid when the student enters repayment.

Ontario Grants

If a student withdraws from full-time studies after receiving a 30% Off Ontario Tuition grant, Ontario Access Grant, Ontario Distance Grant and/or a Living and Learning Grant, a grant overaward is not generated.

22. Bankruptcy

A student's OSAP eligibility is affected if a student:

- files for bankruptcy under the Bankruptcy and Insolvency Act (Canada) (BIA);
- makes a consumer proposal under the BIA that is approved or deemed to be approved by a court under that Act;
- obtains a consolidation order under the BIA; or
- files a document seeking relief for the orderly payment of debts.

If a student files for Bankruptcy, makes a consumer proposal, or is issued a consolidation order for the orderly payment of debts, then under review, as set out in *Part II: Reviews and Requests for Reconsideration*, he or she may be eligible for further financial assistance through OSAP if all eligibility requirements are met and if the required supporting documentation is provided.

Please refer to *Part II: Reviews and Requests for Reconsideration* for further details about bankruptcy and related events reviews.

B. OVERVIEW: ASSESSING FINANCIAL NEED

1. Introduction

This Chapter describes the process of assessing need for full-time students applying for Canada-Ontario Integrated Student Loans and/or grants using the *Ontario Student Assistance Program 2013-2014 Application for Full-Time Postsecondary Students*.

2. How Much Assistance Can Students Receive?

The amount of Canada – Ontario Integrated Student Loan and grant assistance students are eligible to receive is based on their assessed need, which is calculated as follows:

$$\text{Allowable Educational Costs} - \text{Expected Financial Contributions} = \text{Calculation of Assessed Need}$$

Financial need assessment criteria used for the Canada portion of the Canada – Ontario Integrated Student Loan and Canada Student Grants differ in some aspects from those used for the Ontario portion of the Canada – Ontario Integrated Student Loan and Ontario grants. Consequently, separate financial need assessments are calculated for Canada and Ontario funding.

Sections I to O provide sample need assessments.

3. Steps to Follow in Assessing Need

The need assessment process is described in Sections C to G below:

- Section C: Identify the student's category;
- Section D: Assess student's costs during the study period;
- Section E: Determine the resources available from the Student, and Family, if applicable;
- Section F: Calculate the student's need;
- Section G: Calculate the student's financial assistance.

C. IDENTIFY THE STUDENT'S CATEGORY

1. Student Category Definition

The need assessment process assigns students to a category which most closely fits their living situation. The categories reflect whether the student:

- is single and dependent on or independent of parental support;
 - is living at home or away from home; or
- is married or is a sole support parent.

2013-14 Update: May 2013

Category	Canada and Ontario Need Assessments
Single Dependent Students	A student is dependent on parental support (i.e., a Single Dependent Student) <u>unless</u> he/she meets one of the criteria outlined below:
Single Independent Student	<ul style="list-style-type: none"> • out of high school for 4 or more years as of the start of the student's study period, or • not a full-time student at a high school or postsecondary institution (i.e., has been in the labour force on a full-time basis) for at least 12 consecutive months on 2 or more occasions, or • both parents are deceased, or • current Ward of the Crown or was a Ward of the Crown just prior to age eighteen, or • receiving, or eligible to receive, an Extended Care and Maintenance allowance, or • the student was previously identified as married or a sole-support parent but no longer meets those criteria (e.g., student is widowed, divorced, or separated with no children).
Married or Common Law Relationship	<ul style="list-style-type: none"> • married, or • common law relationship in which a borrower is living with a person in a conjugal relationship outside marriage for not less than three years, or • the borrower and a person are living together in a conjugal relationship outside of marriage and are raising a child of whom both are the biological or adoptive parents. <p>Note: For the purposes of this Manual, the term "married student" is used to refer to students who meet this definition.</p>
Sole-Support Parent	<ul style="list-style-type: none"> • never been married or • separated, divorced, or widowed <p>AND</p> <ul style="list-style-type: none"> • has legal and/or physical custody and responsibility for supporting children; the child(ren) must reside with the student full-time during the current study period. <p>Note: If custody is shared with the other parent of the child(ren), he/she must meet the guidelines in <i>Part II: Reviews and Requests for Reconsideration</i> to be considered a sole-support parent. Also, students who provide financial support for a child(ren) for whom they do not have physical custody will be considered to be in another student group.</p>

End of Update

D. ASSESS THE STUDENT'S COSTS DURING STUDY PERIOD

1. Principle

The costs of postsecondary study include both education and living costs which are to be assessed for the study period during the academic year for which the student is enrolled.

2. Allowable Educational Costs

a) Tuition and Compulsory Fees

The amount of tuition and compulsory fees used in the need assessment does not vary between student categories.

i) Public Institutions: Regular Tuition Fee Programs

Actual tuition and compulsory fees are used in both the Canada and Ontario portions of the need assessment.

ii) Public Institutions: “Graduate and Professional” or “High-Demand” Programs

Actual tuition and compulsory fees are used in the Canada portion of the need assessment.

2013-14 Update: May 2013

Tuition and compulsory fees are capped in the Ontario portion of the need assessment for these programs:

- “Graduate and Professional” programs at Ontario universities include all former Additional Cost Recovery university programs and some additional programs identified in the *Tuition Fee Framework Guidelines for Universities 2013-14 to 2016-17*.
- “High-Demand” programs at Ontario colleges of applied arts and technology includes all former Additional Cost Recovery college programs and some additional programs identified in the *Tuition Fee Framework Guidelines for Colleges of Applied Arts and Technology 2013-14 to 2016-17*.

For these programs, the maximum amount of tuition and compulsory fees recognized in the Ontario portion of the need assessment is:

- \$2,762 per term for non co-op programs
- \$3,267 per term for co-op programs (\$2,762 for tuition and \$505 for co-op fees).

iii) Private postsecondary institutions and private degree-granting institutions approved for student financial assistance purposes designated on or after February 14, 2001

Actual tuition and compulsory fees are used in the Canada portion of the need assessment.

The maximum tuition and compulsory fees recognized by Ontario in the Ontario portion of the need assessment is \$2,762 per term.

End of Update

iv) Private postsecondary institutions and private degree-granting institutions approved for student financial assistance purposes designated before February 14, 2001

Actual tuition and compulsory fees are used in the Canada portion of the need assessment.

The maximum tuition and compulsory fees recognized by Ontario in the Ontario portion of the need assessment is \$5,000 per term.

v) All other institutions

Actual tuition and compulsory fees are used in the Canada and Ontario portions of the need assessment.

b) Recognized and Unrecognized Compulsory Fees

Not all compulsory fees charged by postsecondary institutions are recognized in the needs assessment.

2013-14 Update: May 2013

Recognized Compulsory Fees	Unrecognized Compulsory Fees
<ul style="list-style-type: none"> • co-op fees • student activity fees • athletic fees • health services • student union fees • laboratory fees • field placement • technology fee • computer software that is a mandatory requirement for the student's program • professional fees 	<ul style="list-style-type: none"> • confirmation fees • parking • late registration fees • convocation/graduate fees • appeal fees • fees for duplicate diplomas, ID cards, and/or fee receipts • transcript fees • special tests and/or exam fees (these costs may be allowed under professional/exam fees) • local public transportation fees • computer hardware rental or lease fees • computer lab fees

Notes regarding specific fees:

- The cost of purchasing, leasing or accessing computer hardware (including laptops) is not an allowable cost. A \$500 per year allowance for computer and computer-related costs is included in the OSAP need assessment.
- Fees related to public transit costs of students are not allowable costs. Transit costs are already included in the personal and living allowance in the OSAP need assessment.

c) Books, Supplies, Equipment, and Computer Allowance

The combined maximum allowance for books, supplies, equipment, and computers is different for the Canada and Ontario portion of the assessment:

Books, Supplies, Equipment and Computer Combined Maximums		
Number of Terms	Canada	Ontario
One-term programs	the lesser of \$1,000 or actual costs	the lesser of \$1,099 or actual costs
Two and three-term programs	the lesser of \$3,000 per academic year or actual costs	the lesser of \$3,296 per academic year or actual costs

The overall books, supplies, equipment, and computer allowance takes into consideration the specific categories outlined in the table below. Each category has a specific maximum that cannot be exceeded.

Books, Supplies, Equipment, and Computer Category Maximums			
Item	1 term (12 - 20 weeks)	2 terms (21 - 40 weeks)	3 terms (41 - 52 weeks)
Book Costs: maximums are based on program type.			
General Arts and Science	\$336	\$672	\$1,008
Applied Science, Engineering or any other Specialized Program	\$576	\$1,152	\$1,728
Expendable Supplies: maximums are based on program type.			
Non-Fine Arts Programs	\$225	\$450	\$675
Fine Arts	\$659	\$1,318	\$1,977
Uniforms and Minor Equipment: maximums apply to all programs. Clothing expenses incurred by students in co-op or work placement terms cannot be considered unless a specific uniform is a mandatory requirement of the placement and the student does not already have this uniform as part of the requirements of			

Books, Supplies, Equipment, and Computer Category Maximums			
Item	1 term (12 - 20 weeks)	2 terms (21 - 40 weeks)	3 terms (41 - 52 weeks)
his/her program.			
All programs	\$165	\$330	\$495
Field Trips: maximums apply to all programs. Costs can be reported only if the field trips are compulsory and are not already included in tuition or compulsory fees. Co-op student placement fees are not included in this category; they must be listed under compulsory fees.			
All programs	\$521	\$1,042	\$1,563
Major Equipment: maximums apply to all programs. Costs include cameras, musical instruments, medical or dental equipment, tool kits for aircraft mechanics.			
All programs	\$641	\$1,282	\$1,923
Graduate Thesis Costs: maximums apply to graduate level programs only. This category addresses the costs associated with preparing a thesis.			
Graduate Programs	\$331	\$662	\$993
Professional Association/Examination Fee: includes mandatory fees charged by professional associations that govern the field in which the student is studying (e.g., Registered Nurses examination fees). Unlike all other categories, the maximum allowable cost is the same regardless of the number of terms in the study period.			
Program specific	\$550	\$550	\$550
Computer Costs			
All programs	\$500	\$500	\$500

End of Update

Notes:

Costs for individual categories greater than the allowable maximum cannot be carried over into other categories in which the maximum was not reached. See *2013-2014 Cost Code Update Manual-Information and Edit & Entry Guidelines* for further clarification on acceptable methods to calculate program book costs and supply costs, and on how FAOs must document their calculations where book and supply costs are being updated.

Costs provided in the table above are based on a 100% course load. If a student is taking less than 100% of a full course load, costs are pro-rated in the need assessment based on the percentage of full course load taken.

d) Living allowance

The same living allowances are used in assessing student costs for both the Canada and Ontario portions of the need assessment.

i) Province Specific

Each student category has a standard living allowance based on the province where the student is attending school and the number of dependants (if applicable).

Living allowances for students studying in Ontario are provided in the table, “Living Allowances for Ontario” (below) and for all other provinces in Section N: 2013-2014 Monthly Living Allowances for the Canada – Ontario Integrated Student Loan.

- Students studying outside of Canada are assessed using Ontario living allowances.
- Students enrolled in a distance education course are assessed using Ontario living allowances.

2013-14 Update: May 2013

Living Allowances for Ontario			
Student Group	Monthly Allowance	Weekly Allowance ⁽¹⁾	Comments
Single student living at home	\$467	\$108.60	<ul style="list-style-type: none"> • A single dependent student whose parents live within 30 km of the institution that he/she is attending receives the “at home” living allowance. See <i>Part II: Reviews and Requests for Reconsideration</i> for reviews to allow an “away from home” allowance.
Single student living away from home	\$1,124	\$261.40	
Married student (not including children)	\$2,151	\$500.23	<ul style="list-style-type: none"> • If both spouses are full-time students, the applicant is assessed with 1/2 of the living allowance.
Sole support parent (not including children)	\$1,455	\$338.37	
Each dependent child*	\$598	\$139.07	<ul style="list-style-type: none"> • If a child becomes a family member after the start of the study period, the living allowance for this child is calculated from the date the child becomes a family member until the end of the study period.

⁽¹⁾ Weekly Living Allowance = Monthly Living Allowance divided by a factor 4.3.

$$\text{Number of weeks in study period} \times \text{Weekly allowance} = \text{Total study period living allowance}$$

End of Update

ii) Social Assistance Income Support and other Government Income:

The effect of social assistance income support (Ontario Works and Ontario Disability Support Program) on living allowances depends on the student's category and the type of social assistance, as shown in the table below:

Effect of Social Assistance on Living Allowances		
Status	Source of Social Assistance	Adjustment to the Standard Living Allowance
Single Student	Student identifies government income during study period (Item 630) from: <ul style="list-style-type: none"> • Ontario Works • Ontario Disability Support Program 	OSAP Living Allowance is reduced by the amount of government income (Item 625) ¹
Sole-Support Parent	Student identifies government income during study period (Item 630) from: <ul style="list-style-type: none"> • Ontario Disability Support Program 	OSAP Living Allowance is reduced by the amount of the government income (Item 625) ¹
	Student identifies government income during study period (Item 630) from: <ul style="list-style-type: none"> • Ontario Works (OW) 	OSAP Living Allowance is not reduced by the amount of government income listed in item 625. Sole support parents may be eligible for an OW top-up.
Married Student	Student identifies government income during study period (Item 630) or spousal income (Item 955) from: <ul style="list-style-type: none"> • Ontario Disability Support Program 	OSAP Living Allowance is reduced by the sum of: <ul style="list-style-type: none"> Total income (Item 950) • divided by 12, then • divided by 4.3 and • multiplied by the number of weeks in student's study period plus 100% of the student's income listed in Items 620, 625 and 626 ¹ .
	Student identifies study period government income (Item 630) or spousal income (Item 955) identifies income from: <ul style="list-style-type: none"> • Ontario Works (OW) 	OSAP Living Allowance is not reduced by the amount of government income listed in 625. Married students may be eligible for an OW top-up.

¹. If the amount of social assistance exceeds the OSAP living allowance, the excess amount is not considered a resource in the OSAP assessment.

iii) Reviews for social assistance recipients:

While single OW recipients are ineligible to receive OW income support and OSAP funding for full-time studies at the same time, in some cases there is an overlap of OW/ODSP funding for one or two months at the start of their study period. If the student is able to provide proof that OW has required a repayment of the OW income supports received during the study period, the OW income can be removed from the OSAP

assessment. See *Part II: Reviews and Requests for Reconsideration* for details.

If a student is receiving other types of government income, including Employment Insurance, Loss of Earnings Benefits (WSIB), Postsecondary Student Support Program funding, Canada Pension Plan benefits, Second Career funding, or Ontario Skills Development funding, there is no effect on the OSAP living allowance. The amount of government income reported by the student is used as a direct resource.

If the student is receiving ODSP or OW and another source of government income, see *Part II: Reviews and Requests for Reconsideration* for details about reassessments.

e) Return Transportation

For both the Canada and Ontario portions of the need assessment, single dependent students living away from home are eligible for a return transportation allowance to their permanent home. No other student group is allowed this cost.

The maximum amount allowed for return transportation is two return trips per academic year at a maximum cost of \$600 per trip for a total of \$1,200 per academic year. The cost of return trips is based on the most economical means of transportation from the student's institution to his/her permanent home.

f) Child Care

To be eligible for a child-care allowance, the student must have dependent children aged 11 years and under, or children 12 years of age or older who have a disability.

For married students to be eligible for a child-care allowance, the applicant's spouse must either be employed or a full-time student.

The student reports expected child-care costs during the study period on the OSAP application (item 405). The amount claimed is subject to the maximums outlined in the tables below.

Note: If a child becomes a family member after the start of the study period, the child care costs for this child will be calculated from the date the child becomes a family member until the end of the study period.

Married Students – Child-Care Allowances		
Number of Children/ Comments	Programs Approved for Canada – Ontario Integrated Student Loan	Programs Approved for the Canada portion of the Canada – Ontario Integrated Student Loan only
Maximum assistance (1-2 children)	Lower of: <ul style="list-style-type: none"> • actual costs; or • \$40 per study week multiplied by the number of dependent children 	Lower of: <ul style="list-style-type: none"> • actual costs; or • \$40 per study week multiplied by the number of dependent children
Maximum assistance (3+ children)	Lower of: <ul style="list-style-type: none"> • \$80 per study week; or • actual child-care costs during the study period divided by number of dependent children multiplied by two and <ul style="list-style-type: none"> • Bursary assistance through the Child-Care Bursary for the 3rd, 4th and 5th + children (refer to 2013-2014 Child-Care Bursary Manual) 	Lower of: <ul style="list-style-type: none"> • actual costs; or • \$40 per study week multiplied by the number of dependent children <p>Note: Ontario's Child-Care Bursary is not available for students in programs that have been approved for the Canada portion of the Canada – Ontario Integrated Student Loan only.</p>
Note: If both spouses are full-time students, the applicant is assessed with one half (50%) of the child-care allowance. This calculation is done to prorate child-care costs for the first two children eligible for loan funding.		

Sole-support Parents - Child-Care Allowances		
Number of Children/ Comments	Programs Approved for Canada – Ontario Integrated Student Loans	Programs Approved for the Canada portion of the Canada – Ontario Integrated Student Loan only
Maximum assistance (1- 2 children)	Lower of: <ul style="list-style-type: none"> • actual costs; or • \$83 per study week multiplied by the number of dependent children; 	Lower of: <ul style="list-style-type: none"> • actual costs; or • \$83 per study week multiplied by the number of dependent children
Maximum assistance (3+ children)	Lower of: <ul style="list-style-type: none"> • \$166 per study week; or • actual child-care costs during the study period divided by number of dependent children multiplied by two⁽¹⁾ AND <ul style="list-style-type: none"> • Bursary assistance through the Child-Care Bursary for the 3rd, 4th and 5th + children (refer to 2013-2014 Child-Care Bursary Manual) 	Lower of: <ul style="list-style-type: none"> • actual costs; or • \$83 per study week multiplied by the number of dependent children <p>Note: Ontario's Child-care Bursary is not available for students in programs that have been approved for the Canada portion of the Canada – Ontario Integrated Student Loan only.</p>

⁽¹⁾ This calculation is done to pro-rate child-care costs for the first two children eligible for loan funding

E. ASSESS CONTRIBUTION FROM AVAILABLE RESOURCES

1. Introduction

The student and his or her family are expected to contribute toward the costs of post-secondary education.

This section describes the various resources from which students are expected to draw upon to meet the assessed costs of their postsecondary education, and identifies how expected contributions from those resources are calculated.

When completing the OSAP application, students are asked to report income from all sources of gross taxable and non-taxable income held world-wide with the exception of specified income sources that the application identifies are not to be reported. See Section H.20, Definitions and Context for further details.

Item numbers used in this section correspond with the item numbers used in the OSAP system and the paper version of the 2013-2014 OSAP Application. They are not visible in the AS400 or the on-line OSAP application.

2. Types of Resources

The following types of resources are considered in the assessment of need:

- Pre-study period income
- Study period income
- Student and spousal assets
- Parental income
- Canada loan and grant funding is used as a resource in the Ontario portion of the need assessment.

3. Pre-study period income

All students, as well as their spouses, if applicable, are expected to work during the student's pre-study period and to make a contribution toward the student's postsecondary educational costs.

The pre-study period income contribution is based on a pre-study period that can be anywhere from four (4) to sixteen (16) weeks in duration. The ministry does not calculate a contribution for pre-study periods of less than four weeks in duration.

a) Pre-study period income contribution

The contribution expected from the pre-study period varies by student category:

Pre-study period income contributions	
Single dependent/independent students	<p>The greater of:</p> <ul style="list-style-type: none"> the established minimum student contribution (defined below); or 80% of the student's discretionary income from the pre-study period.
Married students	<p>One spouse a student: the greater of:</p> <ul style="list-style-type: none"> the established minimum family income contribution; or 80% x (combined net family income less Standard Living Allowance ⁽¹⁾). <p>Both spouses are full-time students: the greater of:</p> <ul style="list-style-type: none"> 50% of the established minimum family income contribution; or 50% of [80% x (combined net family income less Standard Living Allowance ⁽¹⁾)] <p>Note: the standard living allowance increases with the number of dependents.</p>
Sole support parents	<ul style="list-style-type: none"> 80% x (Net Income – Standard Living Allowance ⁽¹⁾) <p>There is no minimum income contribution calculation for the pre-study period for students who are sole support parents because the monthly living allowance for the pre-study period for a sole-support parent with one dependent child exceeds the student's monthly pre-study minimum net income. Therefore, the pre-study period contribution will always be calculated using actual income.</p>

⁽¹⁾ See table, *Living Allowances in Ontario*, Section D.2.

b) Calculating expected minimum pre-study period income contribution

Minimum pre-study period income contributions are based on rates and allowances established by Statistics Canada for the Province of Ontario (e.g., minimum hourly wage and average weekly hours worked).

The expected minimum pre-study period income contribution is calculated as follows:	
Single dependent/independent Students	<ul style="list-style-type: none"> [(Ontario hourly minimum wage x average weekly hours worked) less (Tax Allowance ⁽¹⁾ and the Standard Weekly Living Allowance) ⁽²⁾] x the number of weeks in the pre-study period.

	<p>For single students living with their families “at home” during the pre-study period, the pre-study period expected minimum contribution is \$2,803 for a 16 week period and \$1,402 for an 8 week period.</p> <p>For single students living away from home during the pre-study, the expected minimum contribution is \$359 for a 16 week pre-study period and \$180 for an 8 week pre-study period.</p>
Married students	<p>One spouse is a student: the minimum family contribution is based on a calculation of minimum expected earnings for both the student and spouse</p> <ul style="list-style-type: none"> • [(Ontario hourly minimum wage x average weekly hours worked less a Tax Allowance⁽¹⁾ and the Standard Weekly Living Allowance⁽²⁾) x the number of weeks in the pre-study period] <p>Both spouses are full-time students: the minimum family contribution is based on a calculation of minimum expected earnings for both the student and spouse</p> <ul style="list-style-type: none"> • 50% x [(Ontario hourly minimum wage x average weekly hours worked) less a Tax Allowance⁽¹⁾ and the Standard Weekly Living Allowance⁽²⁾) x the number of weeks in the pre-study period]
Adjustment for married students with dependent children	<ul style="list-style-type: none"> • If the student or spouse reports one or more dependent children (Items 400, 410 and/or 411), the minimum pre-study family income contribution is automatically adjusted to zero for assessment purposes. • There is no minimum family contribution because the standard living allowance for the family is greater than the expected contribution from average hours worked at the minimum wage.
Sole support parents	<ul style="list-style-type: none"> • There is no expected minimum pre-study period contribution since the monthly living allowance for the pre-study period for a sole-support parent with one dependent child exceeds the student’s monthly pre-study minimum net income. • The pre-study period family contribution is calculated using actual income.

⁽¹⁾ See tables, *Tax Deductions from the Student’s Monthly Income During the Pre-study Period* and *Tax Deductions from Spouse’s Monthly Income, Section I.*

⁽²⁾ See table, *Living Allowances in Ontario, Section D.2.*

Sample Calculations:

For detailed calculations of minimum expected pre-study contributions see Section J.

i) Pre-study period residency requirements (Item 615)

Single students are asked where they will be living during the pre-study period (Item 615).

- Single dependent students are expected to reside with their families “at home” during the pre-study period. The pre-study calculation is based on the “at home” living allowance regardless of how the student answers this question. However, single dependent students may request a review to have their pre-study calculations based on the “away from home” living allowance if they are not living at home. For details, see *Part II: Reviews and Requests for Reconsideration*.
- The pre-study calculation for single independent students is based on either the “at home” or “away from home” living allowance during the pre-study period, depending on how the student answers Item 615 on the OSAP application. The default is “at home” if the student does not complete the question.

ii) Exceptions: Adjustment for Social Assistance Recipients

Students are expected to report the amount of income they have received from Ontario Works (OW) or Ontario Disability Support Program (ODSP) (**item 601**). If the student reports an OW or ODSP amount, they are required to identify the type of social assistance in a following question (**item 605**).

If a student’s income from OW or ODSP is greater than the amount they receive from any other sources during the pre-study period (item 600), no pre-study income contribution is expected.

If the student’s income from other sources is greater than the amount of income they reported for OW/ODSP a pre-study contribution is based on the income from other sources only (**item 600**).

The ministry will calculate both the minimum and actual pre-study contributions based on **item 600**. If the actual contribution is greater than the minimum expected contribution, then the ministry will use the actual contribution. If the actual contribution is less than the minimum expected contribution, then no pre-study income contribution is expected.

For married students, if the spouse has reported income is Ontario social assistance (item 950), then the spouse must indicate the source of income (item 955). In this situation, there is no family pre-study contribution regardless of the amount of pre-study income reported by the student.

c) Calculating an expected pre-study contribution from actual income

Students must report pre-study period income from all world-wide sources of gross taxable and non-taxable income, including government income, with the exception of specified income sources that the application identifies

are not to be reported (Item 600). (See *Section H.20* for a list of the excluded income sources).

All gross income is assumed to be earned in equal proportions throughout the weeks of the pre-study period.

The **student's net income** is calculated by deducting an estimated tax allowance from the student's gross income during the pre-study period. The table *Tax Deductions from Student's Monthly Income During the Pre-study Period* (Section I) lists the percentage of monthly income which is deducted for taxes, CPP, and Employment Insurance.

The spouse, if any, reports 2012 income in items 950 and 951 of the OSAP application. The **spouse's net income** is determined by deducting from the actual 2012 gross income reported in Item 950 the amount reported in Items 952 and 953 for CPP and EI (up to 2012 maximums of \$2,307, for CPP and \$840 for EI) and income tax reported in Item 954. To this amount, add any other income reported in Item 951.

Combined Net Family Income for a married student consists of the student's actual pre-study period income reported in the OSAP application by the student (Item 600) and the spouse's actual 2012 income reported in Items 950 and 951.

<i>The expected pre-study period contribution based on the actual income is calculated as follows:</i>	
Single students	<ul style="list-style-type: none"> 80% x (Net Income - Standard Living Allowance⁽¹⁾)
Married students	<p>One spouse is a student:</p> <ul style="list-style-type: none"> 80% x (combined net family income less Standard Living Allowance⁽¹⁾) <p>Both spouses are full-time students:</p> <ul style="list-style-type: none"> 50% x [80% of (combined net family income less Standard Living Allowance⁽¹⁾)]
Sole support parents	<ul style="list-style-type: none"> 80% x (Net Income - Standard Living Allowance⁽¹⁾)

⁽¹⁾ See table, Living Allowances in Ontario, Section D.2. For sole support parents or married students with dependents, the living allowance increases with the number of children.

Sample Calculations:

For detailed calculations of expected pre-study contributions based on actual income, see Sections K to P.

4. Study Period Income Contributions

The Canada and Ontario portions of the need assessment recognize different study period income contributions due to different treatments of income and tuition fees by the Government of Canada and the Government of Ontario.

Note: Income is defined in the *Section H: Definitions and Context*.

a) Notes on the student's study period income

Students report study period income through Items 626, 625, 620 and 661.

i) Awards, scholarships and bursaries (Item 626)

Student report all awards, scholarships and bursaries expected during the study period (Item 626), excluding those identified in Section H.20

Tuition waivers/reimbursements

A tuition waiver occurs when a dependant of an employee of the institution receives free or partial tuition due to their status as dependent of the employee. A tuition waiver is not based on academic achievement.

If a student is in receipt of a tuition waiver/reimbursement, the student is expected to report the full amount of the waiver as a scholarship/bursary in Item 626.

The waiver cannot be used to off-set the expected parental contribution in the OSAP assessment. Students are expected to report a tuition waivers/reimbursement in Line 130 on their income tax returns; therefore, it does not affect parental income.

Tuition Waivers and the 30% Off Ontario Tuition grant

Students who receive tuition waivers that cover 100% of their tuition are not eligible for the 30% Off Ontario Tuition grant. FAAs at publicly-assisted colleges and universities in Ontario are responsible to identify students with 100% tuition waivers. For additional information about reporting tuition waivers, FAAs must refer to the *2013-14 30% Off Ontario Tuition Grant Guidelines*.

ii) Income from government benefits during study period (Item 625)

The student reports gross income from government benefits to be received during the study period in Item 625 of the application form.

The following types of government income reported by the student are used as a direct resource. These sources of income are referred to as

“non-exempt government income” in the calculation of study period contributions below:

- Employment Insurance (EI),
- Loss of Earnings Benefits (WSIB),
- Postsecondary Student Support Program,
- Canada Pension Plan benefits
- Ontario Second Career funding
- Ontario Skills Development funding

Income support from the Ontario Disability Support Program (ODSP) or Ontario Works (OW) is **not** considered as a direct resource for OSAP purposes, but may be used to reduce the living allowance in the assessment of costs, depending on the student category, See Section D.2.d (ii) for details.

Sources of government income that students are not expected to report are identified in Definitions and Context, Section H.20.

iii) Note on income from Scholarship Trust Funds and Registered Education Savings Plans (RESPs)(Item 661):

2013-14 Update

Where a scholarship trust fund or an RESP has been established for the student, the student must report the amount that he or she expects to receive from this source to assist with the costs of the current study period. For RESPs, students are required to report the amount of the Educational Assistance Payment (EAP) that they have received or will receive for their study period. They are not required to report Refunds of Contribution (ROC), which are amounts withdrawn by RESP contributors, such as a parent.

For dependent students, EAPs and/or withdrawals from Scholarship Trust Funds are considered in the calculation of expected parental contributions. If the expected parental contribution is less than the income the student reports from RESPs and/or Scholarship Trust Funds, the difference between the two figures is used as study period income in determining the student’s expected income contribution.

If the expected parental contribution is greater than the income the student reports from RESPs and/or Scholarship Trust Funds, the RESP and/or Trust Fund income is not used as a resource in determining the student’s expected contribution from study period income.

This calculation is done separately for purposes of the Canada and Ontario need assessments, using the applicable parental contribution in each case.

iv) Registered Education Savings Plans for Crown Wards (Item 661):

For current and former Crown wards or recipients of Extended Care and Maintenance allowances, the amount of an RESP that has been set up for the student by a Children's Aid Society using federal Universal Child Care Benefits is not considered a resource in OSAP assessments.

While these students are required to report the amount of the Educational Assistance Payment they are receiving from the RESP for the current study period, they may request a review to have the amount of the RESP exempt from the OSAP assessment. See *Part II: Reviews and Requests for Reconsideration* for more details.

End of Update

v) Other sources of income during study period (Item 620)

In Item 620, the student reports all other sources of taxable and non-taxable income expected during the study period.

It is assumed that all income is received in equal portions throughout the weeks of the study period.

vi) Calculation of Student's Net Income

Net income is calculated by deducting an allowance for tax deductions from the student's gross income during the study period. The table, *Tax Deductions from Student's Monthly Income During the Study Period (Section I)*, lists the percentage of monthly income which is deducted for taxes, Canada Pension Plan (CPP), and Employment Insurance (EI).

Note: income from scholarships, bursaries and grants is not included in calculating this tax deduction allowance, due to the tax exempt status of scholarship, bursary and grant income for students attending programs eligible for the Education Tax Credit.

See *Part II: Reviews and Requests for Reconsideration* for reviews of the expected contribution from study period income where a student is attending a program not eligible for the Education Tax Credit and the income is therefore taxable.

b) Notes on the spouse's study period income

The student and the spouse are expected to contribute from their resources toward the costs of the student's education.

The gross taxable and non-taxable world-wide 2011 income of the spouse is reported in Items 950 and 951 in the OSAP application. The application

identifies certain income sources that are to be excluded. (See Definitions and Context, Section H.20 for a list of the excluded income sources.)

i) Calculation of the spouse's net income

The spouse's net income is determined by deducting from the actual 2011 gross income reported in Item 950 of the OSAP application the actual amount reported in Items 952 and 953 for CPP and EI (up to 2012 maximum annual contributions (i.e., \$2,307, for CPP and \$840 for EI) and income tax reported in Item 954. To this amount, add any other taxable and non-taxable income reported in Item 951.

ii) Expected Minimum Spousal Contribution

Where only one of the spouses is a full-time student and the status of the other spouse is "employed" or "other", the study period contribution is expected to be the greater of:

- An expected minimum income contribution from the student's spouse during the study period; or
- The contribution from the actual income reported by the student and the spouse.

The expected minimum income contribution from a married student's spouse who is not a full-time student is calculated as follows:

- [Ontario minimum wage x average number of weekly work hours in Ontario x 4.3 weeks less monthly tax deduction ⁽¹⁾] x number of months in the study period.

⁽¹⁾ See table, *Tax Deductions from Spouse's Monthly Income, Section I*

If both the student and his or her spouse are full-time students, the study period contribution is based on actual income reported by student and the spouse.

See *Part II: Reviews and Requests for Reconsideration* for reviews of the expected minimum spousal income contribution if the spouse was not employed.

iii) Exception for social assistance recipients:

The minimum spousal contribution is not calculated for married students if they or their spouse are in receipt of income support from Ontario Works or the Ontario Disability Support Program.

c) Contributions from reported income

The amount that students and their spouses, if applicable, are expected to contribute from study period income varies by student category.

Sample Calculations:

For detailed calculations of study period income contributions, see Sections J to P.

i) Canada portion of the Need Assessment for all programs and Ontario portion of the Need Assessment for regular tuition fee programs

2013-14 Update: May 2013

<i>The expected contribution from study period income is calculated as follows:</i>	
Single dependent/independent students	<p>An amount from study period income equal to:</p> <ul style="list-style-type: none"> • 100% of [net income received during the study period + scholarship/bursaries less an exemption of <ul style="list-style-type: none"> ○ \$100 per week of study (Canada) or ○ \$111 per week of study t (Ontario); and • 100% of income from non-exempt government benefits
Married students	<p>One spouse is a student: The greater of</p> <ul style="list-style-type: none"> • an expected minimum income contribution from the student's spouse during the study period; or • An amount from study period income equal to: <ul style="list-style-type: none"> ○ 100% of [net income received during the study period + scholarship/bursaries less an exemption of <ul style="list-style-type: none"> ▪ \$100 per week of study] (Canada) or ▪ \$111 per week of study (Ontario); and • 100% of the student's income from non-exempt government benefits; and • 70% of the spouse's net income <p>Both spouses are students: An amount from study period income equal to:</p> <ul style="list-style-type: none"> • 50% of [(the student's net income received during the study period + scholarships and bursaries) less an exemption of <ul style="list-style-type: none"> ○ \$100 per week of study] (Canada) or ○ \$111 per week of study (Ontario); and • 50% of the student's income from non-exempt government benefits; and • 50% [(the spouse's net income during the study period) less an exemption of <ul style="list-style-type: none"> ○ \$100 per week of study] (Canada) or ○ \$111 per week of study (Ontario); and • 50% of the spouse's income from non-exempt government benefits.
Sole support parents	<p>An amount from study period income equal to:</p> <ul style="list-style-type: none"> • 100% of [(net income received during the study period + scholarship/bursaries) less an exemption of <ul style="list-style-type: none"> ○ \$100 per week of study] (Canada) or ○ \$111 per week of study (Ontario); and • 100% of income from non-exempt government benefits.

End of Update

ii) Ontario portion of the Need Assessment for “Graduate and Professional” or “High-Demand” Programs

For the Ontario portion of the need assessment, the calculation of the study period contribution is the same as that of regular tuition fee programs except that the difference between the student’s actual tuition fees and the cap on OSAP’s allowance for tuition fees is also deducted from net income.

iii) Exceptions: Adjustments for social assistance recipients

- If a married student or a married student’s spouse reports study period income from Ontario Works, or the Ontario Disability Support Program, the Family Income Contribution will be reduced to zero for assessment purposes.
- If a student who is a sole support parent reports study period income from Ontario Works or the Ontario Disability Support Program, the study period income contribution will be reduced to zero for assessment purposes, regardless of any other sources of income reported by the student.

5. Contribution from student and spousal assets

Students are assessed a contribution based on the assets and vehicles registered in their name and/or, where applicable, their spouse's name.

a) Asset Valuation Date

All assets are to be valued on the date sixteen (16) weeks before the start of the students’ study period. However, the student must inform the financial aid office, in writing, if there is a change to any of his/her assets from 16 weeks before the start of the study period until the end of the study period.

In addition, students who report assets and whose pre-study period is less than 16 weeks may request a review of their assets if there is a change in the amount of their assets at the actual start of their pre-study period. See *Part II: Reviews and Requests for Reconsideration* for details.

b) Registered Retirement Savings Plans (RRSPs)

Students report the total value of RRSPs registered to themselves and their spouses (Item 660).

The value of RRSPs that have a mandatory “locked in” status under the *Canada Pension Plan Act* are not included in the calculation of a contribution from RRSPs (See Section H: *Definitions and Context*, and

applicable reviews to exempt “locked in” RRSPs in *Part II: Reviews and Requests for Reconsideration*).

i) Calculating a contribution from RRSPs

There is a \$2,000 deduction for each 12 month period that the student and spouse, if applicable, have been out of secondary school, as reported in Item 175 for the student and Item 945 for the spouse.

<i>The expected contribution from RRSPs is calculated as follows:</i>	
Single students	<ul style="list-style-type: none"> • 100% of the reported value of all RRSPs less • \$2,000 for each 12 month period that the student has been out of secondary school.
Married students	<p>One spouse is a student:</p> <ul style="list-style-type: none"> • 100% of the reported value of all RRSPs less • \$2,000 for each 12 month period the student has been out of secondary school and • \$2,000 for each 12 month period the spouse has been out of secondary school. <p>Both spouses are students:</p> <ul style="list-style-type: none"> • 50% of the reported value of all RRSPs less • \$2,000 for each 12 month period the student has been out of secondary school and. • \$2,000 for each 12 month period the spouse has been out of secondary school.
Sole support parents	<ul style="list-style-type: none"> • 100% of the reported value of all RRSPs less • \$2,000 for each 12 month period that the student has been out of secondary school.

Sample Calculations:

For detailed calculations of RRSP contributions, see Sections J to P.

c) Vehicles

The total current gross market value of all vehicles is assessed based on amounts reported in Items 643, 653, 683, and 693 of the OSAP application (or values provided by the Ministry of Transportation Ontario (MTO)).

Note: Outstanding debts on vehicles are not to be used to reduce the gross market value.

i) Vehicle asset contribution calculations: Canada portion of the Canada-Ontario Integrated Student Loan (All Programs)

<i>The vehicle asset contribution for Canada is calculated as follows:</i>	
Single students	<ul style="list-style-type: none"> • Total current gross market value of vehicles reported less • \$5,000 deduction

Married students	<p>One spouse is a student:</p> <ul style="list-style-type: none"> • Total current gross market value of vehicles reported less • \$5,000 deduction <p>Both spouses are full-time students: 50% of the</p> <ul style="list-style-type: none"> • Total current gross market value of vehicles reported less • \$5,000 deduction <p>Note: The same vehicle contribution is used in the spouse's OSAP need assessment.</p>
Sole support parents	<ul style="list-style-type: none"> • Total current gross market value of vehicles reported less • \$5,000 deduction.

(a) Adjustments to the vehicle exemption level

- The FAO can increase the asset exemption level for vehicles up to \$10,000 in specific situations. See *Part II: Reviews and Requests for Reconsideration* for a complete list of reviews.

(b) Exemption for vehicles specially-equipped for disabilities

If the student and/or spouse owns a vehicle that is specially-equipped for the student's and/or spouse's disability, the value of the vehicle is not considered when calculating an asset contribution. (See *Part II: Reviews and Requests for Reconsideration*.)

ii) Vehicles asset contribution calculations: Ontario portion of the Canada-Ontario Integrated Student Loan (All Programs)

The vehicle asset contribution for Ontario is calculated as follows:	
Single students	<ul style="list-style-type: none"> • Total current gross market value of vehicles reported less • \$5,000 deduction
Married students	<p>One spouse is a student:</p> <ul style="list-style-type: none"> • Total current gross market value of vehicles reported less • \$10,000 deduction <p>Both spouses are full-time students: 50% of the</p> <ul style="list-style-type: none"> • Total current gross market value of vehicles reported less • \$10,000 deduction <p>Note: The same vehicle contribution is used in the spouse's OSAP need assessment.</p>
Sole support parents	<ul style="list-style-type: none"> • Total current gross market value of vehicles reported less • \$10,000 deduction.

(a) Reviews to adjust to the vehicle exemption level

The FAO can increase the asset exemption level for vehicles up to \$10,000 for single students in specific situations, See *Part II: Reviews and Requests for Reconsideration* for a complete list of reviews.

(b) Exemptions for vehicles specially-equipped for disabilities

If the student and/or spouse owns a vehicle that is specially-equipped for the student's, spouse's or dependent child's disability, the value of the vehicle is not considered when calculating an asset contribution. (See *Part II: Reviews and Requests for Reconsideration*.)

d) Other Assets

Students are required to declare other assets (Item 670). Debts incurred in the purchase of the assets are not considered as a basis to reduce expected contributions. See Section H. Definitions and Context, for a list of "Other Assets."

The Other Asset contribution is calculated as follows:	
Single students	<ul style="list-style-type: none"> Total current gross market value of other assets is considered a direct resource.
Married students	<p>One spouse is a student:</p> <ul style="list-style-type: none"> the full value of the couple's combined other assets is considered a direct resource. <p>Both spouses are full-time students:</p> <ul style="list-style-type: none"> 50% of the full value of the couple's combined other assets is considered a direct resource for each student.
Sole support parents	<ul style="list-style-type: none"> Total current gross market value of other assets is considered a direct resource.

i) Reviews to increase exemption for students with permanent disabilities

- Single students with permanent disabilities are permitted up to \$3,000 in other assets before a contribution is calculated.
- Sole support parents with permanent disabilities are permitted up to \$5,000 in other assets before a contribution is calculated. This exemption level is increased by \$500 for each dependent child.
- Married couples where either the student or the spouse has a permanent disability can have up to \$5,500 in other assets before a contribution is calculated. This exemption level is increased by \$500 for each dependent child.
- Registered Disability Savings Plans (RDSPs) held by students or their spouses with disabilities are not considered an asset.

For details, see *Part II: Reviews and Requests for Reconsideration*.

6. Parental contributions - single dependent students

Parent(s) of single dependent students are expected to contribute to their child(ren)'s education, based on their financial ability. Parental contributions vary by family income and family size.

a) Calculation of Parental Income Contribution

To calculate the expected contribution from parent(s) to be included in the need assessment, the following steps must be followed:

- Determine the Family Size
- Determine the Total Net Parental Income
- Determine the Amount of Parental Discretionary Income
- Determine Parental Contribution
- Adjust Weekly Parental Contribution to Number of Postsecondary Students

There are different calculations for parental contributions used in the Canada need assessment and the Ontario need assessment.

i) Determine family size

To determine the size of the parent(s)' family, the definition of dependent children is applied to the parents' household. Any dependent children listed on the OSAP application (Item 805) and the parent(s) themselves, are counted to determine the number of members in the family unit.

ii) Determine total net parental income

A parent reports 2012 actual total income from Line 150 of their income tax return.

The net parental income is determined by deducting from the actual 2012 gross income reported in Items 840 and/or 845 of the OSAP application the actual amounts for CPP, EI, and income tax reported in Items 870, 880 and 890 and/or Items 875, 885 and 895. To this amount, add any other income reported in Item 850 and/or Item 855.

Where the parent(s) reports a contribution to CPP or EI in excess of the 2012 maximum contributions for both programs, OSAP will only recognize the 2012 maximum annual contributions.

When two parents are reporting income, net parental income is calculated by adding the two net parental income amounts together.

Note: Assistance received through the Universal Child-Care Benefit, Child Tax Benefit, Ontario Child Benefit, Ontario Child Benefit Equivalent

program, or Rental Opportunity for Ontario Families (ROOF) program, by parents of dependent students is not to be included in parental income.

iii) Determine parental discretionary income

Using the parent(s) net income calculated above and the *Moderate Standard of Living table below*, the parent(s)' discretionary income **for the Canada and Ontario need assessments** is determined as follows:

$$\text{Annual Discretionary Income (ADI) of the parent(s)} = \text{Net family income} - \text{The Moderate Standard of Living (MSOL) allowance for family size}$$

2013-14 Update: May 2013

Moderate Standard of Living									
	Family Size								
	2	3	4	5	6	7	8	9	10
Canada	\$45,785	\$56,842	\$64,686	\$70,776	\$75,742	\$79,950	\$83,587	\$86,799	\$89,676
Ontario	\$40,392	\$46,220	\$51,232	\$55,663	\$59,510	\$62,773	65,455	\$67,552	\$69,068

End of Update

iv) Determine weekly parental contribution

Canada and Ontario have different calculations for the weekly parental contribution. Use the amount of parental ADI to determine the expected weekly parental contribution as follows:

Weekly Parental Contribution		
	Canada portion of need assessment	Ontario portion of need assessment
If annual discretionary income is between:	Weekly Parental Contribution is calculated as:	Weekly Parental Contribution is calculated as:
\$0 - \$7,000	15% of ADI / 52 weeks	25% of ADI / 52 weeks
\$7,001 - \$14,000	[\$1,050 + 20% of (ADI - \$7,000)] / 52 weeks	[\$1,750 + 50% of (ADI - \$7,000)] / 52 weeks
\$14,001 and over	[\$2,450 + 40% of (ADI - \$14,000)] / 52 weeks	[\$5,250 + 75% of (ADI - \$14,000)] / 52 weeks

v) Adjust weekly parental contribution for the number of postsecondary students

If the family unit has two or more dependent children in postsecondary studies, the weekly parental contribution is divided by the number of

dependent children in postsecondary studies to determine the weekly contribution for each student.

vi) Parental contribution

The adjusted weekly contribution is multiplied by the number of weeks in the student's study period to determine the parental contribution for the study period. For detailed calculations of parental contributions for dependent students, see Sections J to K.

F. CALCULATE THE STUDENT'S NEED

A student's calculated financial need is equal to total allowable costs minus expected financial resources. Two separate financial need calculations are performed - one to determine student financial assistance available from Canada, and another to determine student financial assistance available from Ontario.

If a student's combined Canada and Ontario financial need is less than \$250, Canada – Ontario Integrated Student Loan will not be provided.

1. Canada Financial Need

The amount of Canada financial need is equal to the student's total allowable costs minus total financial resources for the purposes of the Canada portion of the Canada-Ontario Integrated Student Loan.

If the result is zero or negative, the student is considered by Canada to have sufficient resources to finance his/her education and does not qualify for student financial assistance from Canada. If the result is positive, the student is eligible to receive student financial assistance from Canada.

2. Ontario Financial Need

Financial need, for the purposes of the Ontario portion of the Canada-Ontario Integrated Student Loan, is equal to the student's total allowable costs minus total financial resources (including federal support through the Canada portion of the Canada – Ontario Integrated Student Loan, the Canada Student Grant for Persons with Dependents, the Canada Student Grant for Persons from Low-Income Families and/or the Canada Student Grant for Persons from Middle-Income Families).

If the result of the calculation of Ontario financial need is negative, the student is considered to have sufficient resources to finance his/her education and does not qualify for student financial assistance from Ontario. If the result is positive, the student is eligible to receive student financial assistance from Ontario.

G. CALCULATE THE STUDENT'S ASSISTANCE

Once the student's Canada and Ontario financial need has been calculated, the next step is to calculate what assistance is available through programs for which eligibility is determined directly through the OSAP need assessment. See Section A.2 for a list of programs.

1. Canada Portion of Canada – Ontario Integrated Student Loan

A student's Canada portion of the Canada – Ontario Integrated Student Loan entitlement is equal to 60% of their federal need to a maximum of \$210 per week of study.

a) Interaction with Other Assistance

If a student is eligible for any of the Canada Student Grants for which eligibility is determined through the OSAP need assessment, one of the following will occur in relation to the Canada portion of the Canada – Ontario Integrated Student Loan:

- If 60% of the student's federal need is equal to or less than \$210/week of study, then the student will be eligible for Canada Student Loan equal to 60% of the student's need less Canada Student Grant(s);
- If 60% of the student's federal need is greater than \$210/week of study, then the student will be eligible for Canada Student Loan of \$210/week of study plus the Canada Student Grant(s) entitlement, up to the maximum of federal need or the combined loan plus grant, whichever is less.

Note:

The Canada Student Grants are issued as flat amounts and therefore may exceed a student's assessed federal need, if the student's federal need is less than the amount of Canada Student Grant(s) to which the student is entitled.

2. Ontario Portion of Canada – Ontario Integrated Student Loan

A student's Ontario portion of the Canada – Ontario Integrated Student Loan entitlement is equal to the calculated provincial need to a maximum of \$150 per week of study for single students and \$350 per week of study for married students and sole-support parents.

a) Interaction with Other Assistance

If a student is eligible for a 30% Off Ontario Tuition grant, and/or an Ontario Access Grant, some, or all of, the Ontario portion of the Canada-Ontario

Integrated Student Loan may be displaced by the grants. However, in cases where the student is eligible for the 30% Off Ontario Tuition grant and has unmet need, based on the adjusted federal need used for the Student Access Guarantee, the student may be eligible for a loan “top up” to address some or all of the unmet need.

See section 6 below for details on the loan top-up and on the interaction of the Ontario portion of the Canada-Ontario Integrated Student Loan, the Ontario Access Grant, and the 30% Off Ontario Tuition grant.

3. Canada Student Grants

a) Canada Student Grants for Persons with Dependents

A student is eligible to receive a Canada Student Grant for Persons with Dependents if he/she meets the following criteria:

- The student has need of at least \$1 on the Canada portion of the assessment;
- The student is enrolled in an approved program at an approved institution;
- The student is pursuing full-time postsecondary studies leading to a degree, diploma, or certificate;
- The student has a dependant under the age of 12 and/or a dependant with a permanent disability who is 12 years of age or older; and
- Previous year’s total family income as reported in Line 150 the Income Tax Form was less than or equal to the Low-Income Cut-Off (LICO) threshold. (See Section G-5.c (iv))

Students are eligible for the grant in each year of their postsecondary studies, including postsecondary studies beyond the undergraduate level, as long as they meet the eligibility criteria.

Note:

If a child 11 years of age or under or 12 years of age or older with a disability becomes a family member after the start of the study period, the Canada Student Grant for Students with Dependents for this child will be calculated from the date the child becomes a family member until the end of the study period.

i) Previous Year’s Income

As per federal requirements, only previous year’s income is used to assess a student’s eligibility for this grant. There is no review to assess grant eligibility based on an estimate of current year’s income.

For married students, the previous year's income for both the student and spouse is taken into consideration. For sole-support parents, only the student's previous year's income is taken into consideration to assess grant eligibility.

When both a student and his or her spouse are full-time postsecondary students, the previous year's income for both the student and spouse is added and divided by two, and the remainder is compared to the LICO chart. The family size is adjusted also: Family size = student + spouse + dependants - 1.

ii) Grant Amount

- \$200 per month of study per dependent child (\$46.51 per/week x weeks of study period).
- This is a flat amount and may exceed a student's assessed federal need.

iii) Grant Disbursement

50% of the grant amount is issued in the 1st instalment of assistance and the remaining 50% is issued in the 2nd instalment, for study periods greater than one term.

b) Canada Student Grant for Persons with Permanent Disabilities

A student is eligible for a Canada Student Grant for Persons with Permanent Disabilities if he/she meets the following criteria:

- The student has a need of at least \$1 on the Canada portion of the assessment;
- The student is enrolled in an approved program at an approved institution;
- The student is pursuing full-time postsecondary studies leading to a degree, diploma, or certificate;
- The student has a permanent disability, that is, a functional limitation that is caused by a physical or mental impairment which restricts the ability of a person to perform the daily activities necessary to participate in studies at a postsecondary level or in the workforce and is expected to remain with the person for the person's expected life.
- To demonstrate the presence of a permanent disability, the student must submit proof of a permanent disability. Proof may be in the form of a medical certificate, a psycho-educational assessment, or documentation proving receipt of federal or provincial disability assistance.

Students are eligible for this grant in all years of postsecondary studies, including postsecondary studies beyond the undergraduate level, as long as they meet the eligibility criteria.

i) Grant Amount

The amount of the grant is \$2,000 per student loan year. This is a flat amount and may exceed a student's assessed need.

Example:

If a student with a permanent disability demonstrates \$1,400 of assessed federal need, he or she would receive \$2,000 in this grant. The student would receive the grant instead of the Canada portion of the Canada-Ontario Integrated Student Loan.

ii) Grant Disbursement

50% of the grant amount is issued in the 1st instalment of assistance and the remaining 50% is issued in the 2nd instalment, for study periods greater than one term.

c) Canada Student Grant for Persons from Low-Income Families

A student is eligible for a Canada Student Grant for Persons from Low-Income Families if he/she meets the following criteria:

- The student has a need of at least \$1 on the Canada portion of the assessment;
- The student is enrolled in an approved undergraduate program that is at least 2 years in duration at an approved institution;
- The student is pursuing full-time postsecondary studies leading to a degree, diploma, or certificate;
- Previous year's total family income, as reported in Line 150 the Income Tax Form was less than or equal to the before-tax low-income cut-off (LICO) threshold for the student's family size. (See Section G-5c(iv))

Family size is as follows:

- Dependent Student: Parent(s) and all dependents reported on the OSAP application
- Independent Student: Family size of one
- Married/Common-Law Student (spouse employed or other): Student, spouse and any dependent children
- Married/Common-Law Student (spouse in postsecondary): Student and any dependent child(ren)
- Student is Sole-Support Parent: Student and dependent child(ren).

i) Previous Year's Income

As per federal requirements, only previous year's income is used to assess a student's eligibility for this grant. There is no review to assess grant eligibility based on an estimate of current year's income.

- Dependent students: Previous year's parental income is considered. Student income is not taken into consideration.
- Independent students and Sole-support Parents: Only the student's previous year's income is taken into consideration.
- Married students: Previous year's income for both the student and spouse is taken into consideration.

ii) Grant Amount

- \$250 per month of study (\$58.14 per/week x the number of weeks in the study period)
- This is a flat amount and may exceed a student's assessed federal need.

Example:

If a low-income student demonstrates \$1,400 in assessed federal need, the student would receive a low-income grant of \$2,000 (assuming 8 months of study). The student would receive the grant instead of the Canada portion of the Canada-Ontario Integrated Student Loan.

iii) Grant Disbursement

50% of the grant amount is issued in the 1st instalment of assistance and the remaining 50% is issued in the 2nd instalment, for study periods greater than one term.

iv) Low Income Cut-Off (LICO) Thresholds

The LICO Threshold is based on family size and prior year income as defined below:

2013-14 Update: May 2013

Low Income Cut-Off (LICO) Thresholds						
Family Size						
1	2	3	4	5	6	7 or more
\$23,647	\$29,439	\$36,192	\$43,941	\$49,839	\$56,209	\$62,581

End of Update

d) Canada Student Grant for Persons from Middle-Income Families

A student is eligible for a Canada Student Grant for Persons from Middle-Income Families if he/she meets the following criteria:

- The student has a need of at least \$1 on the Canada portion of the assessment;
- The student is enrolled in an approved undergraduate program that is at least 2 years in duration at an approved institution;
- The student is pursuing full-time postsecondary studies leading to a degree, diploma, or certificate;
- Previous year's total family income, as reported in Line 150 the Income Tax Form was greater than the before-tax low-income cut-off (LICO) threshold (See Section G-5c(iv)) but less than or equal to the middle-income cut-off (MICO) threshold (See Section G-5d(iv)).

Family size is as follows:

- Dependent Student: Parent(s) and all dependents reported on the OSAP application
- Independent Student: Family size of one
- Married/Common-Law Student (spouse employed or other): Student, spouse and any dependent children
- Married/Common-Law Student (spouse in postsecondary): Student and any dependent child(ren)
- Student is Sole-Support Parent: Student and dependent child(ren)

i) Previous Year's Income

As per federal requirements, only previous year's income is used to assess a student's eligibility for this grant. There is no review to assess grant eligibility based on an estimate of current year's income.

- Dependent students: Previous year's parental income is considered. Student income is not taken into consideration.
- Independent students and Sole-support Parents: Only the student's previous year's income is taken into consideration.
- Married students: Previous year's income for both the student and spouse is taken into consideration.

ii) Grant Amount

- \$100 per month of study (\$23.26 per/week x number of weeks in study period).
- This is a flat amount and may exceed a student's assessed federal need.

Example:

If a middle-income student demonstrates \$600 in assessed federal need, the student would receive a middle-income grant of \$800 (assuming 8 months of study). The student would receive the grant

instead of the Canada portion of the Canada-Ontario Integrated Student Loan.

iii) Grant Disbursement

50% of the grant amount is issued in the 1st instalment of assistance and the remaining 50% is issued in the 2nd instalment, for study periods greater than one term.

iv) Middle Income Cut-Off (MICO) Thresholds

The MICO Threshold is based on family size and prior year income as defined below:

2013-14 Update: May 2013

Middle Income Cut-Off (MICO) Thresholds						
Family Size						
1	2	3	4	5	6	7 or more
\$42,756	\$59,859	\$74,313	\$84,569	\$92,530	\$99,024	\$104,525

End of Update

e) Reassessments Based on Lower Estimated Income and the impact on Canada Student Grant Eligibility

As per federal requirements, previous year's income (i.e., Line 150 from the previous year's Income Tax Form) is used to determine a student's eligibility for the Canada Student Grant for Persons from Low-Income Families, Canada Student Grant for Persons from Middle Income Families, and the Canada Student Grant for Persons with Dependants.

Estimated 2013 income cannot be used to determine income eligibility for the Canada Student Grants, regardless of whether a reassessment of a student's OSAP application based on an estimate of 2013 income instead of actual 2012 income is conducted (see *Part II: Reviews and Requests for Reconsideration*).

4. Ontario Access Grants

To be eligible for an Ontario Access Grant, a student must:

- be enrolled in the first or second year of his or her program and is studying at the postsecondary level for the first time;
- have been out of high school for four years or less as of the first day of their current study period;

- be enrolled in a “first-entry” program of study of at least two years that leads to a certificate, degree or diploma, and his or her institution and program are approved for student loan purposes
- meet all eligibility requirements to be considered for the Ontario portion of a Canada-Ontario Integrated Student Loan.
- Parents with 2012 net income (from Line 236 of the Income Tax form) that is at or below the following income ceilings:

2013-14 Update

Family Net Income Thresholds (2013-2014 Loan Year) Ontario Access Grants										
Number of parents' dependent children ⁽¹⁾	0 - 1	2	3	4	5	6	7	8	9	10
Parents' net income ⁽²⁾	\$82,028	\$87,527	\$93,378	\$99,229	\$105,080	\$107,420	\$111,867	\$114,441	\$116,313	\$118,653

⁽¹⁾ Number of dependent children, including the applicant, identified in the OSAP Application.

⁽²⁾ Net income (from Line 236 of the Income Tax form) of the applicant's father, stepfather, legal guardian or official sponsor plus the applicant's mother, stepmother, legal guardian, or official sponsor as identified in the OSAP Application.

End of Update

In addition, if the student is attending a program of two or more terms in duration, the student must still be in full-time studies at the start of his or her second term in order to receive this grant. An Ontario Access Grant can only be received twice by a student (i.e., year 1 and year 2).

i) Grant Amount

The amount of the Ontario Access Grant is calculated as the lesser of:

- \$3,000,
- the amount of the Ontario portion of the Canada-Ontario Integrated Student Loan that the student would otherwise be entitled to receive;
- 25 to 50 per cent of the student's tuition.

The maximum percentage of tuition that can be covered depends on parental income.

2013-14 Update: May 2013

Maximum Percentage of Tuition ⁽¹⁾ that Can be Covered by Parental Income ⁽²⁾ Range and Family Size			
# of Dependent Children Supported by the Student's Parents ⁽³⁾	50%	50% to 25% ⁽⁴⁾	25%
0-1	\$43,561 or less	\$43,561 to 54,997	\$54,997 to \$82,028
2	\$43,561 or less	\$43,561 to \$61,433	\$61,433 to \$87,527
3	\$43,561 or less	\$43,561 to \$67,284	\$67,284 to \$93,378
4	\$49,158 or less	\$49,158 to 72,549	\$72,549 to \$99,229
5	\$54,771 or less	\$54,771 to \$76,645	\$76, 645 to \$105,080
6	\$60,384 or less	\$60,384 to \$80,741	\$80,741 to \$107,420
7	\$65,996 or less	\$65,996 to \$84,251	\$84,261 to \$111,867
8	\$71,610 or less	\$71,610 to \$86,591	\$86,591 to \$114,441
9	\$77,218 or less	\$77,218 to \$88,698	\$88,698 to \$116,313
10	\$82,826 or less	\$82,826 to \$91,038	\$91,038 to \$118,653

⁽¹⁾ Percentage of tuition used for purposes of the Canada need assessment (e.g., not subject to the OSAP tuition fee cap). Mandatory fees are not included.

⁽²⁾ Net income (from Line 236 of the Income Tax form) of the applicant's father, stepfather, legal guardian or official sponsor plus the applicant's mother, stepmother, legal guardian, or official sponsor as identified in the OSAP Application.

⁽³⁾ Number of dependent children, including the applicant, identified in the OSAP Application.

⁽⁴⁾ For families in the income ranges for which the maximum percentage of tuition covered is between 50 and 25 per cent, the percentage covered is calculated using the following formula:

$$0.5 - ((0.25 / (B - A)) * (\text{parental income} - A))$$

A = income ceiling up to which 50% of tuition is covered

B = income ceiling at which 25% of tuition starts to be covered.

End of Update**b) Interaction with Other Assistance**

The amount of the Ontario portion of the student's Canada-Ontario Integrated Student Loan is reduced by the amount of Ontario Access Grant that the student receives.

If a student is eligible for an Ontario Access Grant and a 30% Off Ontario Tuition grant, the amount of Ontario Access Grant is reduced by the amount of 30% Off Ontario Tuition grant.

See Section G.6 below for details on how the Ontario portion of the Canada-Ontario Integrated Student Loan, the Ontario Access Grant, and the 30% Off Ontario Tuition grant interact.

5. Ontario Access Grants for Crown Wards

2013-14 Update: May 2013

A student is eligible to receive an Ontario Access Grant for Crown Wards if he or she:

- Is a current or former Crown ward or has been eligible to receive an Extended Care and Maintenance allowance (including current Living and Learning Grant recipients),
- Is a full-time student and meets all eligibility requirements to be considered for the Ontario portion of a Canada-Ontario Integrated Student loan;
- Is enrolled in an undergraduate, "first-entry" program. Second entry programs like Law or Medicine, or graduate programs are not eligible;
- Is enrolled in a program at an institution approved for purposes of the Ontario portion of the Canada-Ontario Integrated Student Loan.
- Has not previously received four 30% Off Ontario Tuition grants and/or Ontario Access Grants and/or Ontario Access Grants for Crown wards.

Note: in 2013 the Extended Care and Maintenance program is being replaced by the Continued Care and Support for Youth allowance.

End of Update

Unlike the standard Ontario Access Grant, there are no requirements relating to number of years out of high school or that the student be enrolled in their first degree, diploma or certificate program. Also, there are no parental income ceilings (for example, if a former Crown ward has been adopted).

If the student is attending a program of two or more terms, the student must still be in full-time studies at the start of his or her second term in order to receive this grant.

Current and former Crown wards or students receiving an Extended Care and Maintenance allowance who are enrolled in one year programs may receive a one-time grant. The amount of the grant is calculated as the lesser of:

- \$3,000;
- 100 per cent of the student's tuition; or
- the amount of the Ontario portion of the Canada-Ontario Integrated Student Loan.

Current and former Crown wards and students receiving an Extended Care and Maintenance allowance who are enrolled in programs of two or more years in length may receive one Ontario Access Grant for Crown Wards each year, for a maximum of four years.

The amount of the grant is calculated as the lesser of:

- \$3,000;
- 50 per cent of the student's tuition; or
- the amount of the Ontario portion of the Canada-Ontario Integrated Student Loan.

a) Interaction with Other Assistance

The amount of the Ontario portion of the student's Canada-Ontario Integrated Student Loan is reduced by the amount of Ontario Access Grant for Crown Wards that the student receives.

Students can receive only one Ontario Access Grant or Ontario Access Grant for Crown wards in any given year. A student is not eligible to receive an Ontario Access Grant for Crown Wards if he or she is eligible to receive an Ontario Access Grant.

If a student is eligible for an Ontario Access Grant for Crown Wards and a 30% Off Ontario Tuition grant, the amount of Ontario Access Grant for Crown Wards is reduced by the amount of 30% Off Ontario Tuition grant that the student receives.

See Section G.6 below for details on the interaction among the Ontario portion of the Canada-Ontario Integrated Student Loan, the Ontario Access Grant, the Ontario Access Grant for Crown Wards, and the 30% Off Ontario Tuition grant.

6. 30% Off Ontario Tuition grants

To be eligible for a 30% Off Ontario Tuition grant, a student must be:

- enrolled full-time in a first entry program of study at a public college or university in Ontario;
- out of high school for four years or less as of the first day of their current study period, or six years for students with a permanent disability;
- enrolled in an OSAP-approved program; and
- a resident of Ontario.

2013-14 Update: May 2013

In addition, the students' parents must have a 2012 gross income of \$160,000, or less.

The amount of the 30% Off Ontario Tuition grant is:

- \$865 per term to a maximum of \$1,730 for students enrolled in a college or university degree program,

- \$395 per term to a maximum of \$790 for students enrolled in a college certificate of diploma program.

End of Update

Students may receive a 30% Off Ontario Tuition grant for a maximum of four years, or six years for students who have a permanent disability.

a) Interaction with Other Assistance

If a student qualifies for a 30% Off Ontario Tuition grant (OTG) as well as an OAG or OAG-CW, the OTG will displace some, or all, of the OAG/OAG-CW. In addition, the Ontario portion of the Canada Ontario Integrated Student Loan (OSL) will then be displaced by the combined remaining value of OAG and OTG.

However, in cases where the student is eligible for the 30% Off Ontario Tuition grant and has unmet need the OTG does not displace loan funding dollar for dollar, and is first applied to reduce unmet need. Unmet need is calculated based on adjusted federal need, as for Student Access Guarantee calculations. A student who has unmet need may be eligible for a loan “top up” to address some or all of the unmet need.

Interaction of Ontario Loan and Grants: Calculation of Loan Top- Up

Steps	Before Displacement	After Displacement
Step 1: the 30% Off Ontario Tuition grant displaces the Ontario Access Grant.	Student is assessed for \$2,000 OSL, \$1,400 OAG, and \$1,730 OTG. OAG – OTG = \$1,400 - \$1,730 = \$0 OAG	OTG = \$1,730 OAG = \$0 combined value of OAG/OTG = \$1,730
Step 2: Combined value of OAG and OTG displaces OSL	\$2,000 OSL – \$1,730 = \$270	OTG = \$1730 OAG = \$0 OSL = \$270
Step 3: Calculate unmet need, if any, using adjusted federal need used for SAG calculations.	Student’s adjusted federal need is \$10,000 and federal funding is \$7,500.	\$10,000 minus \$7,500 federal \$1,730 OTG \$270 OSL = \$500 unmet need.
Step 4: Add back a loan top up to OSL, which is the lesser of: <ul style="list-style-type: none"> • The amount of the unmet need; • The amount of the 30% Off Ontario Tuition grant; or • The amount of assessed OSL before displacement 	Unmet need = \$500 OTG = \$1,730 Assessed OSL before displacement = \$2,000 Lesser of these values = \$500	Loan top up = \$500. Therefore, total Ontario funding: OTG = \$1,730 OAG = \$0 OSL = \$770

7. Ontario Distance Grants

Ontario Distance Grants assist OSAP-eligible students from remote and rural areas with their commuting and travel costs.

a) Commuting Grants (\$500 per term)

This grant assists qualifying OSAP-eligible students who commute 80 kilometres (one way) or more on a near daily basis to reach a publicly-assisted Ontario postsecondary institution because there is no other university or college closer to home. It is intended to help offset the costs of inter-city public transit or gas, insurance, and wear and tear on the car used for daily or near-daily commuting.

To be eligible, a student must:

- be an Ontario resident;
- be eligible for the Ontario portion of the Canada-Ontario Integrated Student Loan;
- be attending a publicly-assisted Ontario college or university;
- be a full-time postsecondary student enrolled in an approved program of study;
- not be enrolled in a program of study offered through distance education;
- be a dependent or independent student living at home with his/her parents during the study period; married student or in a common-law relationship, or sole support parent; and
- have a permanent home address that is 80 kilometres or more from the closest publicly assisted Ontario postsecondary institution of the type attended (i.e., 80 kilometres from a college if a college student, 80 kilometres from a university if a university student).

2013-14 Updates: May 2013

In addition, Francophone students are eligible for a Commuting Grant if they:

- meet the first six eligibility requirements above;
- self-identify as a francophone student on the OSAP application;
- are enrolled in at least 60% of a full-time course load in French (40% if they are a student with permanent disability); and
- have a permanent home address that is 80 kilometres or more from the postsecondary institution they are attending (regardless of whether there is a closer institution).

End of Update

i) Example #1: Commuting Grants

A married student is living in Trenton and commuting to Trent University. The student has applied for and is eligible for the Canada and Ontario

portions of the Canada-Ontario Integrated Student Loan. There is a college of applied arts and technology within 15 kilometres of her home address, but no university within 80 kilometres of her home. Because the student continues to live at home while attending Trent, rather than moving closer to campus, she is eligible for the Commuting Grant of \$500 per term.

ii) Example #2: Commuting Grants

An independent student is living in Kitchener. He is registered in a master's program at the University of Toronto. He has applied for and is eligible for the Canada and Ontario portions of the Canada-Ontario Integrated Student Loan. He doesn't want to move to Toronto, so decides to commute regularly from Kitchener (a trip of over 100 kilometres one-way) for his classes.

This student is not eligible for the commuting grant because there are other postsecondary institutions of the same type as the one he is attending within 80 kilometres of his home address (e.g., Wilfrid Laurier University, University of Waterloo, University of Guelph and McMaster University). Distance grants are not awarded on the basis of program choice.

However, if this student was francophone and enrolled at least 60% of his program is in French, he would be eligible for the Commuting Grant.

b) Travel Grants (\$300 per year)

This grant is for OSAP-eligible dependent students only who live away from his or her parents' home during their study period because there is not an institution of the type they attend within 80 kilometres of their permanent home address.

To be eligible, a student must:

- be an Ontario resident;
- be eligible for the Ontario portion of the Canada-Ontario Integrated Student Loan;
- be attending a publicly-assisted Ontario college or university;
- be a full-time postsecondary student, enrolled in an approved program of study;
- not be enrolled in a program of study offered through distance education;
- be a dependent student living away from home during the study period; and,
- have a permanent home address that is 80 kilometres or more from the closest publicly-assisted Ontario postsecondary institution of

the type attended (i.e., 80 kilometres from a college if a college student, 80 kilometres from a university if a university student).

2013-14 Updates: May 2013

In addition, Francophone students are eligible for a Travel Grant if they:

- meet the first six eligibility requirements above;
- self-identify as a francophone student on the OSAP application;
- are enrolled in at least 60% of a full-time course load in French (40% if they are a student with permanent disability); and
- have a permanent home address that is 80 kilometres or more from the postsecondary institution they are attending (regardless of whether there is a closer institution).

End of Update

i) Example #1: Travel Grants

A single dependent student leaves his parental home in Blind River to study at Canadore College in North Bay. While there are other colleges closer to home (Cambrian College in Sudbury and Sault College in Sault Ste. Marie), none are within 80 kilometres of the student's home. The student has applied for and is eligible for the Canada and Ontario portions of the Canada-Ontario Integrated Student Loan. The student would be eligible for the \$300 Travel Grant.

ii) Example #2: Travel Grants

A single dependent student leaves her parental home in Barrie to attend a program at Sheridan College in Oakville. This student does not qualify for the travel grant, despite the fact that she has applied for and is eligible for the Canada and Ontario portions of the Canada-Ontario Integrated Student Loan, because there is a publicly-assisted college in her hometown, Georgian College.

2013-14 Updates: May 2013

Example #3: Travel Grants: Francophone Student

A single dependent student leaves her parental home in Sudbury to attend a full-time program graduate program in French at the University of Toronto. The student has identified as francophone on her OSAP application, as well as indicated that she takes a full-time course load in French. The student qualifies for both Canada and Ontario portions of funding. This student is eligible for the travel grant, despite the fact that there is a closer university offering French-language programs in her home town (Laurentian University).

End of Update

c) Calculating the Mileage for Ontario Distance Grant Purposes

When comparing equivalent institutions, the ministry is comparing schools with institution codes starting with "EV" to other schools starting with "EV"

and schools with institution codes starting with “EU” to other schools starting with “EU”.

The distance between the institution’s postal code (per the OSAP institution master), the student’s permanent postal code and any other institution’s postal code that might be closer is based on the straight line distance between the postal codes. In order to allow for the difference between the straight line distance and the distance the student has to travel by road, a straight line distance of 60 kilometres is used for eligibility purposes and not the 80 kilometre value that is reported on the public website posting for the grant. **Official communication to the public *must indicate* that the ministry is looking at a distance of 80 kilometres.**

If the straight line distance between the student’s postal code and the institutions postal code is calculated as 250 kilometres or greater, the ministry will not assess the student for a Commuting Grant. **However**, in situations where a student **actually** is commuting 250 kilometres one way daily, see *Part II: Reviews and Requests for Reconsideration* for documentation requirements for a review to allow a calculation of the grant.

In addition, should there be changes that would subsequently make the student eligible for a distance grant (e.g., change to permanent address postal code, student status), see *Part II: Reviews and Requests for Reconsideration*.

d) Francophone students

2013-14 Updates: May 2013

Eligibility for distance grants has been expanded to include Francophone students who commute or travel at least 80 kilometres to attend a full-time French-language program at a college or university, regardless of whether there is a closer college or university to their permanent home address.

The 2013-14 OSAP application includes a new question, “Do you want to self-identify as a Francophone student?”

A student is considered a Francophone student if their mother tongue is French; or they studied in French at the elementary or secondary level; or they are/were enrolled in a postsecondary program offered at least partially in French.

If students answer YES to above question, they are asked to confirm that they are enrolled in a French language program: “Are you taking at least 60% of full-time course load in French (40% if you are a student with permanent disability)?”

The French language program may be at French language institution (e.g., Boreal), bilingual institution (e.g., University of Ottawa) or other (e.g., French major at University of Waterloo).

There is no distance comparison to other colleges or universities in the case of Francophone studies who take at least 60% of full-time studies in French (40% for a student with a permanent disability).

End of Revision

e) Institution Exemption List for Ontario Distance Grant Purposes

As a result of the specific programming offered at some publicly-assisted postsecondary institutions in Ontario, the following institutions will not be compared to all other public postsecondary institutions in Ontario for the purpose of determining the student's eligibility for the Ontario Distance Grants:

- Royal Military College
- Collège Dominicain
- University of Ontario Institute of Technology
- Northern Ontario School of Medicine (Sudbury & Thunder Bay campuses)
- Eastern Ontario School of X-Ray Technology
- University of Guelph – Kemptville campus
- University of Guelph – Ridgetown campus
- University of Guelph – campus D'Alfred
- OCAD University
- Niagara Parks School of Horticulture
- La Cité Collégiale
- Collège Boréal
- Michener Institute

i) Example #1: Commuting Grant and Exempted Institution

An OSAP-eligible student is living at home in Fergus while attending the OCAD University. The student's permanent address is more than 80 kilometres (60 kms straight line) from the institution. As this student is commuting to the institution, he/she will be considered for the commuting grant even though University of Guelph is a closer institution to his permanent address because OCAD University is on the exempt institution list.

ii) Example #2: Travel Grant and Exempted Institution

An OSAP-eligible student's permanent address postal code is outside of Ottawa and more than 80 kilometres (60 kms straight line) from Algonquin College, where she will be living while at school. On her trip to go to Algonquin College, the student passes by La Cité Collégiale,

which is only 55 kilometres straight line from the student's permanent address postal code. While La Cité is closer to the student's permanent address, the student would qualify for a travel grant as La Cité is on the exempt institution list.

f) Collaborative Nursing and Other Programs involving two institutions

For collaborative nursing and other programs of study where the degree is offered at a second institution, the institution where the student is registered and taking classes is the one used for determining eligibility for a distance grant. (e.g., Humber College students in Collaborative Nursing who receive a degree from the University of New Brunswick)

g) Ontario Distance Grant Funding Maximums

i) Commuting Grant (\$500 per term)

Funding is based on the number of terms in the student's study period multiplied by \$500/term, as indicated in the chart below:

# of terms	Commuting Grant Award
One	\$500
Two	\$1,000
Three	\$1,500

On a single account, the maximum amount of assistance that a student could receive in the 2013-2014 academic year is \$1,500.

However, a student with more than one account within the 2013-2014 academic year could receive up to an additional \$1,500 based on the number of terms in the subsequent 2013-2014 account(s).

ii) Travel Grant (\$300 per year)

Funding is based on a lump sum total of \$300 per academic year.

h) Interaction with Other Assistance

The Ontario Distance Grant will not displace loan or grant funding. It will be issued to qualifying students in addition to their OSAP entitlements so as to provide additional funds to the student.

i) Effect of Reassessments on Ontario Distance Grants

Application changes that will have an impact on the amount of a student's Ontario Distance Grant include the following:

- Withdrawals from full-time studies;
- Withdrawals as a result of a course load change below 60% (40% if a student with a disability);
- Reinstatements;
- Status Changes (with a change in weeks of study);
- Program Changes;
- Transfer cases (withdrawal from one school and applies to a different institution).

If a student is issued a distance grant that is greater than the amount that he/she is eligible to receive after a reassessment, the system will make an adjustment that will show that the student received more than his/her entitlement. However, the ministry will not pursue collection of these overaward amounts.

As the distance grant eligibility calculation occurs only once per initial student application, changes to any of the following fields will not cause a reassessment to the student's assessment for a distance grant:

- student's permanent address postal code;
- living arrangements (at home/away from home) during study period
- method of study (in class, correspondence or distance education)
- student status.

Refer to the *Part II: Reviews and Requests for Reconsideration* for review options when a student meets distance grant eligibility requirements after the initial assessment of his/her application.

8. Required Institutional Assistance Under the Student Access Guarantee

The *2013-2014 Student Access Guarantee Guidelines* provide direction to public universities and colleges on how institutions will participate in the student access guarantee initiative during 2013-2014.

Under the Student Access Guarantee, it is the responsibility of institutions to ensure that students are able to get enough aid to cover their costs for tuition, books, compulsory fees, equipment and supplies, when these are above the usual range of costs covered by OSAP.

The ministry provides financial aid offices with calculations of OSAP recipients' "tuition/book shortfalls". The calculations are based on program cost information entered into the OSAP system by postsecondary institutions in accordance with the *OSAP Cost Code Update Manual*.

In 2013-2014, the "tuition/book shortfall" is defined as a student's remaining financial need after receipt of available OSAP assistance, which is due to

tuition and compulsory ancillary fees above \$2,762/term (\$\$3,267/term for co-op programs) and/or book, equipment and supply costs above \$561/term.

Since 2010-11, institutions are required to automatically provide tuition/book shortfall assistance to their students in first entry programs of study. In meeting tuition/book shortfalls of students in first-entry programs, institutions can base the amount of aid provided on:

- “Snapshot tuition/book shortfalls”; or
- “Current” tuition/book shortfalls” at the time aid is adjudicated; or
- “Remaining SAG Obligation” at the time aid is adjudicated.

For detailed instructions on required institutional assistance under the student access guarantee, please refer to the *2013-2014 Student Access Guarantee Guidelines*, and *Chapter 8 Q of the Processing Guidelines*

9. Ontario Student Opportunity Grant

A student is eligible for an Ontario Student Opportunity Grant (OSOG) if he or she:

- completes at least two academic terms during a 12-month study period on or after August, 1, 2001 for which he/she received Canada – Ontario Integrated Student Loan and/or grant funding;
- received Canada-Ontario Integrated Student Loan in excess of \$7,000 for two terms of study (in a 12-month period) or \$10,500 for three terms of study (in a 12-month period), for study periods ending prior to August 1, 2010 or
- received Canada-Ontario Integrated Student Loan in excess of \$7,300 for two terms of study (in a 12-month period) or \$10,950 for three terms of study (in a 12-month period) for study periods ending on or after August 1, 2010; and
- is not restricted from further assistance.

Number of terms of study	OSOG to reduce annual repayable Canada – Ontario Integrated Student Loan debt to the following levels:	
	<i>For study periods ending prior to August 1, 2010:</i>	<i>For study periods ending on or after August 1, 2010:</i>
1 term	OSOG not available	OSOG not available
2 terms	\$7,000	\$7,300
3 terms	\$10,500	\$10,950

OSOG funding is paid on an annual basis. The OSOG payment is applied directly to the Ontario portion of the Canada – Ontario Integrated Student Loan principal after a student has completed his/her academic year and all income reported to OSAP has been verified with Canada Revenue Agency (CRA). Until income tax returns have been submitted to Canada Revenue

Agency by students and/or their supporting individuals, students' OSOG eligibility cannot be confirmed and OSOG payments cannot be processed.

If a student who has not received OSOG payments as a result of not having submitted an income tax return in previous years, does eventually submit the tax return(s), CRA will automatically send updated tax information to the ministry. However, OSOG payments are considered only if the tax returns are submitted within six years.

Students may request a review of a decision to deny them OSOG eligibility because the student withdrew or was expelled from studies. See *Part II: Reviews and Requests for Reconsideration* for further information on reviews of this nature.

10. Living and Learning Grant

2013-14 Updates: May 2013

The Living and Learning Grant is a new initiative announced by the Ministry of Children and Youth Services in January 2013 to support youth leaving the care of children's aid societies who are engaged in post-secondary education and training.

To be eligible, a student must be:

- a Canadian Citizen, protected person, or permanent resident;
- a resident of Ontario;
- enrolled full-time in an OSAP-approved program at an institution approved for the Ontario portion of the Canada-Ontario Integrated Student Loan;
- be older than age 21 and younger than age 25;
- formerly in receipt of or eligible to receive an Extended Care and Maintenance (ECM) allowance or Continued Care and Support for Youth (CCSY), the new name for the revised ECM program to be introduced in 2013; and
- not be restricted from further assistance.

Students who submit an OSAP Application for Full-time Students will be assessed for the LLG. A separate application form will be developed for part-time students, and for full-time students who elect not to apply for OSAP funding.

a) Grant Funding Maximums

The LLG is disbursed as a lump sum amount of \$2,000 per term, to a maximum of \$6,000 each academic year. The LLG will only be paid for the terms that a student is enrolled in an OSAP-eligible program.

b) Interaction with Loan and Other Grants

The LLG will have no impact on OSAP loan or grant funding. It will be issued to qualifying students in addition to their OSAP entitlements so as to provide additional funds to the student.

End of Update

H. DEFINITIONS AND CONTEXT

1. Academic Year

An academic year covers the period between August 1 in any year and July 31 of the following year. Study periods with a start date between August 1, 2013 and July 31, 2014 are part of the 2013-2014 academic year, and are subject to a maximum duration of 52 weeks. A study period may comprise multiple terms or semesters, including summer and intersession. Within the criteria set by the ministry, the duration and format of the academic year for a particular study period is defined by the educational institution.

2. Assets

2013-14 Update

For the purpose of assessing contributions from student and spousal resources, assets mean RESPs, RRSPs, vehicles and “other assets”. Other assets refer to the full net worth of all financial assets, including:

- bonds, term deposits, GICs;
- mutual funds;
- real estate (excluding a primary residence);
- boats or aircrafts; and
- all other investments and savings.

Other assets do not include:

- savings from employment in the 16 week pre-study period;
- money parents transferred to a student as their financial contribution;
- the value of a principal residence;
- clothing, furniture or personal belongings;
- non-economic loss and/or pain and suffering awards of less than \$100,000;
- savings through the Ontario Child Benefit Equivalent program; and/or
- OSAP funding.

End of Update

3. Asset Valuation Date

The asset valuation date for all students is the day sixteen (16) weeks prior to the start of the study period. This date is used to avoid double counting students' savings from income earned during the pre-study period based on the assumption that pre-study periods are typically 16 weeks in length.

Note: If students come into possession of significant new assets (e.g. gift of a new vehicle) after the asset valuation date, they are expected to contact their financial aid office to update their financial information.

In addition, if the student's pre-study period is less than sixteen weeks, they may request a review to have their assets adjusted to reflect the value of their assets at the beginning of their actual pre-study period. For details, see *Part II: Reviews and Requests for Reconsideration*.

4. At Home

2013-14 Update

A dependent single student is assessed as living at home with his or her family in the study period if **either** of the following circumstances applies:

- the student is living in the parental home; **or**
- the parent's principal residence is less than 30 kilometres from the postsecondary institution that the student attends.

Students affected by this policy can be reassessed as "away from home" on review, if they provide documentation that they are in fact living away from home during their study period.

End of Update

An independent single student is assessed as living at home if he or she is living in the parental home.

5. Away from Home

2013-14 Update

A dependent single student is assessed as living away from the parental home in the study period if **both** of the following circumstances apply:

- the student is living away from the parental home; **and**,
- the parent's principal residence is more than 30 kilometres from the postsecondary institution that the student attends.

End of Update

6. Canada Child Tax Benefit (CCTB)

The Canada Child Tax Benefit is a non-taxable amount paid monthly to help eligible families with the cost of raising children under 18 years of age, and may include the National Child Care Benefit Supplement and the Child Disability Benefit. Money received through the CCTB is not to be included in any income reported on the OSAP application.

7. Common-Law Relationship

See "*Student Group Definition*" in Section C.1 of this manual.

8. Compulsory Fees

Compulsory fees are fees charged at postsecondary schools for costs beyond tuition fees. Recognized compulsory fees are outline in Section B.2.

9. Computer Allowance

Eligible expenses under the books and supplies allowance include a \$500 computer allowance for all categories of students.

10. Crown Ward

Under the *Child and Family Services Act*, R.S.O. 1990, a court may issue an order making a child a Ward of the Crown, thus giving the Children's Aid Society permanent custody of the child and responsibility for the child's care. If it is in the best interests of the child, adoption to a suitable family may be undertaken. A crown ward is assessed as an independent student.

11. Default

A borrower is considered in default of his or her obligations to repay student loans if he or she: unequivocally refuses to pay the loans; or is in arrears by at least three months as a result of failing to make monthly payments on at least three separate occasions.

12. Dependent Student

Dependent students are defined as students who:

- Have never been married or in a common-law relationship; **and**,
- Have never been a single parent with legal custody and financial responsibility for supporting child(ren); **and**,
- Are pursuing postsecondary education within four years of leaving secondary school; **and**
- Have not been in the labour force full-time for two years. The two years need not be consecutive; however, each year must be a period of twelve consecutive months.

Dependent students are financially dependent on their parent(s), guardian(s), sponsor(s) or other supporting relative(s) and do not qualify as independent students.

13. Dependent Children

A dependent child is a child (including an adopted child, a stepchild, or a foster child) who is living with the applicant (and spouse, if any) during the applicant's study period and who meets one or more of the following criteria:

- is under 16 years of age and will be living with the applicant and his or her spouse, if any, for 50% or more of the applicant's 2013-2014 study period.; **or**
- is 16 years of age or over **and**

- is enrolled in high school and taking at least 60% of a full course load, and will be living with the applicant and his or her spouse, if any, for 50% or more of the applicant's 2013-2014 study period;
- is a full-time postsecondary student and has been out of high school less than four years; or
- has a permanent disability and is wholly dependent on the applicant (and spouse, if any).

Note: a married student who is not separated and has a spouse (and children, if any) who are not living with the student during the study period (including situations where the family is living outside Canada) must apply to OSAP as a married student. The spouse must complete their portion of the application, including income and signature pages. Children who are living with the spouse are considered dependents for the purposes of OSAP.

14. Discretionary Income – Parents

Discretionary income is defined as the parents' annual income less applicable taxes and less a weekly living allowance based on the *Moderate Standard of Living*. Canada and Ontario use different living allowances to calculate discretionary income.

15. Discretionary Income – Students

Discretionary income is defined as the student's gross income less a standard tax allowance less a standard living allowance.

16. Disability (Permanent)

A permanent disability is a functional limitation that is caused by a physical or mental impairment which restricts the ability of a person to perform the daily activities necessary to participate in studies at a postsecondary level or in the workforce and is expected to remain for the person's expected life.

17. Extended Care and Maintenance (ECM) Allowances

In Ontario, when Crown wards and other youth in care (e.g., Customary Care Agreement or a Legal Custody Order) leave the care of a Children's Aid Society (CAS) at the age of eighteen, they may enter into an agreement with the Children's Aid Society to receive ECM allowances to help them make the transition to independence. ECM allowances are provided for a maximum of three years until the youth reaches age 21.

Beginning in the 2011-2012 academic year, ECM funding has been approved as exempt income for the purposes of the calculation of an expected study period contribution in the Need Assessment. Beginning in the 2012-13

academic year, students are not required to report on their OSAP application ECM funding received during the study period.

In 2013, the ECM program will be revised and called Continued Care and Support for Youth (CCSY).

18. Financial Need

Financial Need is equal to the total assessed costs minus the total assessed resources. This may be a positive or a negative number. The calculated financial need will be used in determining the amount of OSAP loan and grant assistance awarded.

If financial need is a negative value, the student has sufficient resources to finance his/her education and does not qualify for OSAP loan or grant funding, but may be considered for the 30% Off Ontario Tuition grant.

19. Food Costs

Agriculture Canada's *Retail Food Price Report* is the source for the data used to determine the allowances for food costs in the student living allowance. The Report provides estimates for the purchase of a nutritious food basket in various urban areas.

20. Income

a) Student Income

For students, income means gross taxable and non-taxable income from all world-wide sources, including, but not limited to:

- employment earnings;
- child-support and alimony payments;
- monetary gifts;
- lottery winnings;
- government benefits, such as payments received from any social services agency, workers' compensation benefits, or unemployment insurance;
- cashed-in Registered Education Savings Plans (RESPs) or Scholarship Trust Funds;
- cashed in Registered Retirement Savings Plans;
- business earnings
- any other income (e.g. awards, scholarships, fellowships, bursaries, grants, interest, investments and/or trust fund income).
- Tuition waivers/reimbursements

b) Parental Income

For parents, income means the income reported on Line 150 on the previous year's income tax return.

Other income means the total value of all other taxable and non-taxable income (Items 850 and 855) received from all world-wide sources that was not reported on the mother's and/or father's Canadian income tax return (e.g., foreign income, lottery winnings, insurance payouts, cashed-in RRSPs, etc.)

Net parental income, when used for purposes of calculating eligibility for Access Grants means parental income reported on Line 236 of the previous year's income tax return.

Net parental income, for purposes of determining financial contributions, means income minus amounts for CPP, EI, and income tax.

c) Spousal Income

For spouse, income means the income reported on Line 150 of the previous year income tax return.

Other income means the total value of all other taxable and non-taxable income (Item 951) received from all world-wide sources that was not reported on the spouse's Canadian income tax return (e.g., non-taxable income, lottery winnings, cashed-in RRSPs, etc.)

d) Income not Reported in the OSAP Application

Students, spouses, and parents of dependent students are advised not to report the following sources of income in the OSAP application:

- Canada Child Tax Benefit
- Universal Child Care Benefit
- Ontario Child Benefit
- Ontario Child Benefit Equivalent program
- Extended Care and Maintenance allowance from a Children's Aid Society
- Rental Opportunity for Ontario Families (ROOF) program
- Pain and suffering awards, including non-economic loss (NEL) awards up to \$100,000. For further details, see Part II: Reviews and Requests for Reconsideration
- HST/GST rebates
- Assistance for Children with Severe Disabilities.
- Entrepreneurial/seed grants
- Indian Residential Schools payments

- Hepatitis C compensation payments,

In addition, students are advised to not report:

- Awards, bursaries, and/or needs-based scholarships from a publicly-assisted Ontario college of applied arts and technology or university IF the postsecondary institution has informed the student in writing that the institution will report it to OSAP directly (e.g., through the Bursary Recording System). Awards that are reported through the BRS will automatically update the student's OSAP file, if the income is considered a financial resource.
- OSAP funding, including:
 - student loans
 - Child-Care Bursary
 - Bursary for Students with Disabilities
 - Canada Student Grants
 - Ontario Access Grants (years 1 & 2)
 - Ontario Access Grant for Crown Wards
 - 30% Off Ontario Tuition grant
 - Queen Elizabeth II Aiming for the Top Scholarship (renewals only)
 - Ontario Distance Grants
 - Ontario Student Opportunity Grant
 - Living and Learning Grant.

Income reported inadvertently may be removed through a review. See *Part II: Reviews and Requests for Reconsideration* for more details.

21. Loan Year

Loan year means the period commencing on August 1 in any year and ending on July 31 in the following year.

22. Local Transportation

A monthly amount for local transportation is available to all students, the students' spouses, and dependants). This amount is included in the student living allowances set out in Section N, *2013-2014 Monthly Living Allowances for the Canada – Ontario Integrated Student Loan*.

23. Locked-in Retirement Accounts

Students and their spouse, if any, are not to report funds that are invested in a locked-in retirement savings account (i.e., Locked-in Retirement Account (LIRA), a Life Income Fund (LIF), or a Locked-in Retirement Income Fund (LRIF)). In addition, students and their spouse, if any, who gain special

access to money invested in any of these funds prior to the usual withdrawal age (e.g., age 55) are not to report the amount withdrawn on the student's OSAP application.

Once a student/spouse withdraws any money invested in these accounts as per the fund's usual withdrawal age, he or she must report the amount withdrawn as income on the student's OSAP application.

Note:

A locked-in retirement savings account is an account into which an individual's pension benefit is transferred when the individual terminates their membership in a registered pension plan. The money payable to the individual from this locked-in account can be used only to provide retirement income and is therefore locked-in until the individual reaches the age of 55. In Ontario, there are three types of locked-in accounts:

- Locked-in Retirement Accounts (LIRA),
- Life Income Funds (LIF), and
- Locked-in Retirement Income Funds (LRIF).

24. Married Student

Students identified as married are either married or are in a common-law relationship.

The need assessment of students who are identified as married assumes a financial contribution from the spouse. The unwillingness of the spouse to assume financial responsibility for the other person does not affect the identification of the student as a married student.

Married students whose marriage or common-law relationship ceases are assessed as either independent students or sole support parents, depending on whether the student has dependent child(ren).

Married students whose relationship ceases do not revert to dependent students, even if they have not otherwise met the criteria for independent status.

25. Miscellaneous Expenses

The Statistics Canada Family Expenditure Survey is the source for the data used to determine the allowances for miscellaneous expenses. The miscellaneous expense allowance includes amounts for clothing, personal care, health care, household expenses, communication and other expenses. An amount for miscellaneous expense is included in the student living

allowances set out in Section N, *2013-2014 Monthly Living Allowances for the Canada – Ontario Integrated Student Loan*.

26. Moderate Standard of Living (MSOL)

The moderate standard of living is a measure of the costs of living for the parents of dependent students. It is based on various sources from Statistics Canada. The parents' MSOL includes the costs for various family sizes for shelter, food, household operation, child-care, furnishings and equipment, clothing, transportation, health and personal care, reading materials, life insurance premiums, pension contributions, charitable donations and other miscellaneous expenses.

Beginning in the 2007-2008 academic year, the federal government began calculating Moderate Standard of Living using different weightings than those used historically. Ontario continues to index its Moderate Standard of Living to Consumer Price Inflation. As a result, Canada and Ontario use different Moderate Standards of Living. (See *Moderate Standard of Living table*.)

27. Ontario Child Benefit

Announced in the 2007 Ontario Budget, the Ontario Child Benefit (OCB) is a non-taxable amount paid to eligible families with children under 18 years of age. The first payments were made in July 2007 and beginning July 2008, the OCB was included with Canada Child Tax Benefit Child Benefit Supplement monthly payments. Money received through the OCB is not to be included in any income reported on the OSAP application.

28. Ontario Child Benefit Equivalent Savings

The Ontario Child Benefit Equivalent is a non-taxable amount paid for children and youth in care in Ontario Children's Aid Societies. It is equivalent to the maximum amount of Ontario Child Benefit that the children/youth's family would otherwise receive. A portion of this funding must be set aside as savings for youth between the ages of 15-17 to be used when they leave care at age eighteen. OSAP applicants who are current or former Crown wards or recipients of Extended Care and Maintenance allowances and have these savings are not required to report the funds as income or assets.

29. Net Income

For purposes of calculating eligibility for Ontario Access Grants that are targeted by parental income, net income means the income reported on Line 236 of the parents' previous year's income tax return.

30. Parents

For the purpose of assessing parental contributions, parents include natural parents, step parents, legal guardians, and sponsors.

31. Pre-Study Period

For a student who was a full-time high school or a postsecondary student in 2012-2013, the pre study period is the time between the end of the student's last study period and the start of the 2013-2014 study period. The pre-study period can be up to a maximum of sixteen (16) weeks immediately preceding the start of the student's 2013-2014 study period.

For a student who was not a full-time high school or a postsecondary student in 2012-2013, the pre-study period is the sixteen (16) week period immediately preceding the start of the student's 2013-2014 study period.

32. Study Period

2013-14 Update

For the purpose of the OSAP need assessment, a study period is the time period in which the student is considered by the student's institution and OSAP to be in school. This time period is used to determine the amount of the student's funding as well as the deadline dates for OSAP and interest free status on previous loans, if applicable. The start date and end date for the student's study period are displayed when the student checks the status of his or her application on the OSAP website and are printed on documentation sent to the student by the ministry. When students are given extensions to complete course requirements, there is no change to the study period used for OSAP purposes.

End of Update

33. Registered Disability Savings Plans (RDSPs)

Introduced in December 2008, RDSPs help Canadians with disabilities and their families save for the future. Contributions can be made to the plans until age 59. Lifetime Disability Assistance Payments must start no later than when individual turns 60 and Disability Assistance Payments may be withdrawn prior to age 60 only if the plan is set up to allow this kind of withdrawal.

Students may request reviews to have contributions to RDSPs made by their parents, themselves or their spouses considered as exceptional expenses during the pre-study or study period. In addition, through reviews, RDSPs held by students or their spouses may be exempt as assets and withdrawals from RDSP may be exempt from income.

34. Registered Education Savings Plan (RESPs)

2013-14 Update

A Registered Education Savings Plan (RESP) is a special savings account that is registered by the Government of Canada and allows money deposited for postsecondary education to grow tax-free until the person named as beneficiary enrolls in postsecondary studies after high school. RESPs are typically used by parents to save for their children's postsecondary education.

Withdrawals from RESPs may be

- Educational Assistance Payments (EAP): amounts cashed in or withdrawn for the student); and
- Refunds of Contribution (ROC): amounts withdrawn by RESP contributor such as a parent, which can be forwarded to the student or kept by the contributor.

EAPs from RESPs are considered a resource in the OSAP need assessment. For dependent students, the amount of the EAP that is considered a resource takes into consideration the amount of the parental contribution.

End of Update

For current and former Crown wards or other youth leaving care, the amount of an RESPs that has been set up by Children's Aid Societies for the student using federal Universal Child Care Benefits is not considered a resource in OSAP assessments. While students are required to report the amount of the RESP they are withdrawing for the current study period, they may request a review to have the amount of the RESP exempt from the OSAP assessment.

35. Registered Retirement Savings Plans (RRSPs)

RRSPs include the net value of all RRSPs registered to the students (and spouse or common-law spouse, if applicable) as of the asset valuation date. For Canada – Ontario Integrated Student Loan purposes, RRSPs do not include the value of RRSPs mandatorily "locked in" under the *Canada Pension Plan Act*. Only those RRSP investments which are deemed as completely inaccessible under the *Canada Pension Act* (that is, by law, the investor cannot withdraw the funds until he or she reaches the age of 65 years) are considered "locked in".

The student can deduct any debts that are directly related to the RRSPs such as any financial penalties assigned by the financial institution and/or income tax withheld by financial institution in calculating the net value.

36. Shelter

Canada Mortgage and Housing Corporation (CMHC) and Statistics Canada are the sources for the data used to determine the shelter allowances. CMHC provides estimates of average rental payments for major urban and rural areas (including utilities but not electricity). The Statistics Canada Family Expenditure Survey provides the cost estimates for electricity.

The cost of shelter for dependants is based on the average incremental cost of an additional bedroom. The shelter allowance for dependent children is included in the dependant's total monthly allowance in Section N, *2013-2014 Monthly Living Allowances for the Canada – Ontario Integrated Student Loan*, which is added to the total monthly allowances for sole support parents who have full-time physical custody of children and for married students.

a) Single Students Living Away from Home

For single students living away from home, the allowance for shelter is based on half the average cost of a two-bedroom apartment, including utilities.

b) Single Student Living at Home

Single students living at home are not entitled to a shelter allowance.

c) Sole Support Parents

For sole support parents, the allowance for shelter is based on the full average cost of a one-bedroom apartment, including utilities. An additional shelter allowance is included for each dependent child.

d) Married Students

For married students, the allowance for shelter is based on the full average cost of a two bedroom apartment, including utilities. An additional shelter allowance is included for each dependent child.

37. Sole Support Parent

Students identified as sole support parents are students who have never married, who are separated or divorced from a spouse, or who are widowed, and who have legal and/or physical custody and responsibility for child(ren) who live with the student full-time during the study period.

38. Student Living Allowance

Living allowances are the standard allowances to cover the costs of shelter, food, and local transportation costs, amounts for dependent children and miscellaneous expenses.

Living costs are assessed on a standard basis across Canada using data for each region derived from objective national databases. The monthly allowances for standard living costs are provided in Section N, *2013-2014 Monthly Living Allowances for the Canada – Ontario Integrated Student Loan* and depend on each student's category and number of dependent children.

39. Tuition

Tuition is the fee payable for the teaching and instruction received in an approved post-secondary education institution. Tuition fees may be based on the course weight (e.g., full or half-credit), the number of courses enrolled in, and/or the length of the program.

A **tuition waiver** occurs when a dependant of an employee at the institution receives free or partial tuition due to their status as dependent of the employee. A tuition waiver is not based on academic achievement.

40. Universal Child Care Benefit

The Universal Child Care Benefit (UCCB), which was announced in the 2006 Federal Budget, is federal assistance paid to parents with children under the age of 6. The benefit is paid in instalments of \$100/month per child. The first payments were made to parents in July 2006. Money received through the UCCB is not to be included in any income reported on the OSAP application.

41. Vehicles

Vehicles include both primary and secondary modes of transportation owned or leased by the student and/or the spouse. Vehicles can be:

- automobiles; or
- recreational vehicles (e.g., boats, planes, motorcycles).

I. SAMPLE ASSESSMENTS: ESTIMATED TAX DEDUCTIONS

1. Tax Deductions from Student’s Monthly Income in the Pre-study Period

The following table identifies the percentage of monthly income that is deducted from a student’s pre-study period income for taxes, CPP, and Employment Insurance. The estimated tax deductions (also called tax allowances) are used in the calculation of the student’s expected minimum pre-study contribution and the expected pre-study contribution based on actual pre-study period income.

Tax Deductions from Student’s Monthly Income During the Pre-study Period					
Percentage of income to be deducted	Monthly Income Between:				
	\$1 to \$1499	\$1,500 to \$2,999	\$3,000 to \$4,499	\$4500 to \$5,999	\$6,000 and over
	6.77%	7.37%	9.63%	13.65%	16.55%

2. Tax Deductions from Student’s Monthly Income in the Study Period

The following table identifies the percentage of monthly income that is deducted from the student’s study period income for taxes, CPP, and Employment Insurance. The estimated tax deduction is used to calculate expected contributions from a student’s income during the study period.

Tax Deductions from Student’s Monthly Income During the Study Period						
Percentage of Income to be Deducted	Monthly Income Between:					
	\$1 to \$749	\$750 to \$1,499	\$1,500 to \$2,249	\$2,250 to \$2,999	\$3,000 to \$3,749	\$3,750 and over
	6.77%	7.37%	9.63%	13.65%	16.48%	19.15%

3. Tax Deductions from Spouse’s Monthly Income

The following table identifies the percentage of monthly income that is deducted for taxes, CPP, and Employment Insurance in the calculation of a spouse’s minimum expected contribution during the pre-study period and study period:

Tax Deductions from Spouse's Monthly Income							
Percentage of Income to be Deducted	Monthly Income Between:						
	\$1 to \$499	\$500 to \$999	\$1,000 to \$1,499	\$1,500 to \$1,999	\$2,000 to \$2,499	\$2,500 to \$3,999	\$4,000 and over
	6.78%	7.29%	9.63%	13.74%	16.91%	19.98%	29.35%

J. SAMPLE CALCULATIONS OF EXPECTED MINIMUM PRE-STUDY PERIOD CONTRIBUTION

1. Single Students

Instructions	Line	Student is living at parents' home		Student is living away from parents' home	
		8 weeks	16 weeks	8 weeks	16 weeks
Multiply the average number of weekly work hours in Ontario (29.7) by the minimum wage in Ontario (\$10.25)	A	\$304.43	\$304.43	\$304.43	\$304.43
Calculate Net Monthly Pre-study Period Income:					
• Calculate gross monthly pre-study period Income to determine tax rate (Multiply Line A by 4.3).		\$1,309.05	\$1,309.05	\$1,309.05	\$1,309.05
• Obtain tax rate ⁽¹⁾		6.77%	6.77%	6.77%	6.77%
• Multiply gross monthly pre-study period income by (1 – tax rate)	B	\$1,220.43	\$1,220.43	\$1,220.43	\$1,220.43
Calculate Average Net Weekly Income:					
• Divide Line B by 4.3	C	\$283.82	\$283.82	\$283.82	\$283.82
Calculate Net Income for student's pre-study period:					
• Multiply Line C by number of weeks in the student's pre-study period	D	$\frac{\times 8}{\$2,270.56}$	$\frac{\times 16}{\$4,541.12}$	$\frac{\times 8}{\$2,270.56}$	$\frac{\times 16}{\$4,541.12}$
Calculate Living Allowance:					
• Weekly Living Allowance ² x number of weeks in pre-study period	E	$\frac{\times 8}{\$108.60}$ \$868.80	$\frac{\times 16}{\$108.60}$ \$1,737.60	$\frac{\times 8}{261.40}$ \$2,091.16	$\frac{\times 16}{261.40}$ \$4,182.40
Expected minimum pre-study period contribution:					
• Subtract Line E from Line D		\$1,402	\$2,803	\$179	\$359

⁽¹⁾ See table, *Tax Deductions from Student's Monthly Income During the Pre-study Period*, Section I.

⁽²⁾ See table, *Living Allowances for Ontario*, Section D.2.

2. Married Students

a) Married student with no dependent children

Instructions	Line	8 week study period	16 week study period
Calculate Gross Weekly Income:			
• Multiply the average number of weekly work hours in Ontario (29.7) by the minimum wage (\$10.25)	A	\$304.43	\$304.43

Instructions	Line	8 week study period	16 week study period
Contribution from the student: Calculate Student's Pre-study period Monthly Net income: <ul style="list-style-type: none"> Calculate gross monthly pre-study period income to determine tax rate (multiply Line A by 4.3) Obtain tax rate ⁽¹⁾ Multiply gross monthly pre-study period income by (1-tax rate) 	B	\$1,309.05 6.77%	\$1,309.05 6.77%
Calculate average weekly net income: Divide Line B by 4.3	C	\$283.82	\$283.82
Contribution from the spouse: Calculate spouse's pre-study period monthly net income: <ul style="list-style-type: none"> Calculate gross monthly pre-study period income to determine tax rate (multiply Line A by 4.3) Obtain tax rate ⁽²⁾ (9.63%) Multiply gross monthly pre-study period income by (1-tax rate) 	D	\$1,309.05 9.63%	\$1,309.05 9.63%
Calculate spouse's average net weekly income: Divide Line D by 4.3	E	\$275.11	\$275.11
Calculate combined minimum net family income per week <ul style="list-style-type: none"> Add Line C and E 	F	\$558.93	\$558.93
Calculate combined minimum net family income for the pre-study period <ul style="list-style-type: none"> Multiply Line F by the number of weeks in the student's pre-study period. 	G	X8 \$4,471.44	X16 \$ 8,942. 88
Calculate the living allowance for pre-study period: <ul style="list-style-type: none"> \$500.23/week for married student⁽²⁾ x the number of weeks in the pre-study period 	H	\$500.23 X8 \$4,001.86	\$500.23 X16 \$8003.68
Minimum family pre-study period income contribution: <ul style="list-style-type: none"> Subtract Line H from G 		\$469.58	\$939.20

⁽¹⁾ See table, *Tax Deductions from Student's Monthly Income During the Pre-study Period*, Section I.

⁽²⁾ See table, *Living Allowances for Ontario*, Section D.2.

b) Married student with dependent children

There is no expected minimum pre-study period contribution for a married student with one or more children because the minimum net family income per week (Line F in the table above) is less than the weekly living allowance. For example, the minimum net family income for a married student is \$558.93 per week and the weekly living allowance for a married student with one child is \$500.23 + \$139.07 = \$639.30.

3. Sole Support Parents

As illustrated in the calculations below, there is no expected minimum pre-study period contribution for a sole support parent with one or more children because the minimum net income for the pre-study period (Line D) is less than the living allowance for a sole support parent with one child (Line E).

Instructions	Line	8 weeks	16 weeks
Multiply the average number of weekly work hours in Ontario (29.7) by the minimum wage in Ontario (\$10.25)	A	\$304.43	\$304.43
Calculate Net Monthly Pre-study Period Income: <ul style="list-style-type: none"> Calculate gross monthly pre-study period Income to determine tax rate (Multiply Line A by 4.3). Obtain tax rate ⁽¹⁾ Multiply gross monthly pre-study period income by (1 – tax rate) 	B	\$1,309.05 6.77% \$1,220.43	\$1,309.05 6.77% \$1,220.43
Calculate Average Net Weekly Income: <ul style="list-style-type: none"> Divide Line B by 4.3 	C	\$283.82	\$283.82
Calculate Net Income for student's pre-study period: <ul style="list-style-type: none"> Multiply Line C by number of weeks in the student's pre-study period 	D	$\frac{\$283.82}{\times 8}$ \$2,270.56	$\frac{\$283.82}{\times 16}$ \$4,541.12
Calculate Living Allowance: <ul style="list-style-type: none"> Weekly Living Allowance² x number of weeks in pre-study period 	E	\$338.37 $\frac{\$338.37}{\times 8}$ \$2,706.98	\$338.37 $\frac{\$338.37}{\times 16}$ \$5,413.95
Expected minimum pre-study period contribution: <ul style="list-style-type: none"> Subtract Line E from Line D 		\$0.00	\$0.00

⁽¹⁾ See table, *Tax Deductions from Student's Monthly Income During the Pre-study Period*, Section I.

⁽²⁾ Weekly living allowance for sole support parent with one child, see table, *Living Allowances for Ontario*, Section D.2.

K. SAMPLE ASSESSMENT: SINGLE DEPENDENT STUDENT LIVING AT HOME DURING STUDY PERIOD

1. Determine the Student' Status

The student is single and dependent on his parent(s). He finished high school less than four years before the start of his study period.

2. Assess the Student's Costs during Study Period

a) Tuition and compulsory fees

The student is enrolled in the third year of post-secondary studies at an Ontario university in a regular tuition fee program. Both the Canada and Ontario portions of the need assessment recognize the same fee amounts. The university has reported total fees of \$5,530:

- Eligible tuition fees of \$4,330
- Eligible compulsory fees of \$1,200.

b) Books, supplies, equipment and computer allowance

The student is enrolled in a Bachelor of Arts program for a 34-week study period:

⁽¹⁾ See table, *Books, Supplies, Equipment, and*

Cost component	Actual costs reported by institution	Maximum ⁽¹⁾	Amount used in Canada & Ontario assessment
Book fees – general	\$457	\$672	\$457
Computer Allowance			\$500
TOTAL	\$457		\$957

Computer Category Maximums

c) Living allowance

The Standard Living Allowance, per table, “*Living Allowances for Ontario*”, is \$467 per month or \$108.60 per week for a student is living at home during the study period and attending a university in Ontario. The total Living Allowance during the study period, is calculated as follows:

$$\$108.60 \text{ per week of study} \times 34 \text{ weeks study period} = \$3,692.40$$

d) Return transportation

Students who live at home during the study period are not eligible for return transportation costs.

e) Child care costs

Single students are not eligible for a child-care allowance.

3. Assess Contribution from Resources Available**a) Pre-study period income contribution**

Use the greater of:

- the expected minimum pre-study period contribution, which is \$2,803 for a single student living at home during 16 week pre-study period (see Section J.1) or
- Calculated contribution based on actual income.

Calculation of Pre-Study Income Contribution from Actual Income		
The student is living at home during the pre-study period. Gross income for the 16-week period is \$3,000 (Item 600).		
Instructions	Calculations	Line
Calculate Gross Weekly Pre-study period Income (\$3,000/16)	\$187.50	A
Calculate Gross Monthly Income (Line A * 4.3) Obtain pre-study period income tax rate ⁽¹⁾ (6.77%) based on gross monthly income.	\$806.25	
Calculate Net Income: • Multiply gross pre-study income by (1-tax rate)	\$2,796.90	B
Calculate the pre-study period living allowance: Standard Weekly Living Allowance (\$108.60 per week for student living at home) ⁽²⁾ x the number of weeks in the student's pre-study period (16)	\$108.60 <u>X 16</u> \$1,737.60	C
Subtract Line C from Line B. If negative, enter zero.	1059.30	D
Multiply Line D by the 80% expected contribution rate	\$847.44	
Total expected pre-study period contribution based on actual income is:	\$847	

⁽¹⁾ See table, *Tax Deductions from Student's Monthly Income During the Pre-study Period*, Section I

⁽²⁾ See table, *Living Allowances for Ontario*, Section D.2.

The minimum expected contribution (\$2,803 is used in both the Canada and Ontario portions of the need assessment because it is higher than the calculated contribution from actual income (\$847).

b) Calculate contribution from study period income

The Canada and Ontario need assessments use different study period income exemptions.

The student reported study period income from part-time work of \$3,000 (Item 620). There are 34 weeks in the student's study period.		
Instructions	Calculations	Line
Calculate Gross Weekly Income (\$3,000/34)	\$88.23	A
Calculate the Net Study period Income: <ul style="list-style-type: none"> • Calculate Gross Monthly Study period Income (Line A * 4.3) to determine tax rate. • Obtain tax rate⁽¹⁾ (6.77%). • Multiply reported study period income by (1-tax rate) 	\$2,797	B
100% of scholarships, bursaries and awards received during the study period	\$0	C
Add Lines B + C for a sub-total	\$2,797	D
Canada: Determine Study Period Contribution		
Subtract the study-period exemption of (\$100 per week X 34 weeks = \$3,400) from Line D. If negative, enter zero.	<u>-\$ 3,400</u> \$0	E
100% of reported non-exempt government benefits	\$0	F
Expected study period contribution for Canada : Add Lines E and F	\$0	G
Ontario: Determine Study Period Contribution		
Subtract the study-period exemption of (\$111 per week X 34 weeks = \$3,774) from Line D. If negative, enter zero.	<u>-\$ 3,774</u> \$0	H
100% of reported non-exempt government benefits	\$0	I
Expected study period contribution for Ontario : Add Lines H and I	\$0	J

⁽¹⁾ See table, *Tax Deductions from Student's Monthly Income During the Study Period*, Section I.

c) Calculate contribution from student's assets

This student has not reported any assets.

d) Calculate expected parental contribution

The level of discretionary income determines the applicable formula to use when calculating the parental income contribution. The Canada and Ontario need assessments use different formula.

Parental Income Contribution		
Parent 1 reports \$75,000 in actual annual gross income on the OSAP Application (Item 840) and Parent 2 reports an actual annual gross income of \$4,000 in Item 845. There are two dependent children, but only one in postsecondary studies.		
Instructions: Determine family size	Calculations	Line
Family size (Item 805) is:	4	A
Instructions: Determine total net parental income	Calculations	Line
Parent 1: Actual Gross Income 2012	\$75,000	B
Deductions:		
• CPP (Item 870, maximum \$2,307)	\$2,307	
• EI (Item 880, maximum \$840)	\$840	
• Reported Income tax Deduction	<u>\$17,661</u>	
Total Deductions	\$20,808	C
Net Income of Parent 1: Deduct Line C from Line B	\$54,192	D
Parent 2: Actual Gross Income 2012	\$4,000	E
Deductions:		
• CPP (Item 875, maximum \$2,307)	\$100	
• EI (Item 885, maximum \$840)	\$121	
• Reported Income tax Deduction	<u>\$200</u>	
Total Deductions	\$421	F
Net Income of Parent 2: Deduct Line F from Line E	\$3,579	G
Calculate Combined Net Family Income: Add Parent 1's net income (Line D) and Parent 2's net income (Line G)	\$57,771	H
Canada: Determine Parental Discretionary Income	Calculations	Line
The Moderate Standard of Living for a family size of 4 is ⁽¹⁾ :	\$64,686	I
Subtract MSOL in Line I from Line H to calculate Annual Discretionary Income (ADI). If negative, enter zero.	\$0	J
Calculate expected weekly parental contribution using the formula: 15% of ADI/52	\$0	K
Canada expected parental contribution: Multiply Line K by number of weeks in study period (34)	\$0	L
Ontario: Determine parental discretionary income	Calculations	Line
The Moderate Standard of Living for a family size of 4 is ⁽¹⁾ :	\$51,232	M
Subtract the MSOL in Line M from Line H to calculate Annual Discretionary Income (ADI). If negative, enter zero.	\$6,539	N
Calculate expected weekly parental contribution using the formula: [25% of ADI] / 52	\$31.44	O

Ontario expected parental contribution: Multiply by number of weeks in study period (34)	\$1,069	P
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⁽¹⁾ See table, *Moderate Standard of Living*, Section E.7

4. Need Assessment Summary Table

Single Dependent Student Living at Home During Study period

Canada	Allowable Educational Costs	Ontario
\$5,530	Tuition and Compulsory Fees	\$5,530
\$957	Books/ Equipment/ Supplies/ Computer Allowance	\$957
\$3,692	Personal and Living Allowance	\$3,692
N/A	Return Transportation Allowance	N/A
N/A	Child-Care	N/A
\$10,179	Total Costs (A)	\$10,179
Canada	Expected Contributions	Ontario
\$2,803	Pre-study Income Student Contribution	\$2,803
\$0	Study period Student Income Contribution	\$0
\$0	Student Asset Contribution	\$0
\$0	Parental Income Contribution	\$1,069
N/A	Federal portion/CSG as a resource	\$4,426
\$2,803	Total Contributions (B)	\$8,298
Canada	Calculation of Assessed Need	Ontario
\$7,376	Need: (Total Costs minus Total Contributions = A - B)	\$1,881
\$4,426	Federal Adjusted Need: 60% of total Federal need	N/A
\$791	Federal Grants: Canada Student Grant for Persons from Middle-Income Families Family income must be greater than \$43,941 and less than or equal to \$84,569 for a family of 4. Family income in example equals \$79,000. Therefore, student is eligible for a grant of \$23.26/wk * 34 weeks = \$791	N/A
\$3,635	Federal Loan Funding: Lower of: <ul style="list-style-type: none"> Federal Adjusted Need less Canada Student Grant for Persons from Middle-Income Families (i.e., \$4,426- 	N/A

	<p>\$791 = \$3,635); or,</p> <ul style="list-style-type: none"> • \$210 X weeks in study period (i.e., \$210 X 34 = \$7,140) 	
N/A	<p>30% Off Ontario Tuition grant:</p> <ul style="list-style-type: none"> • \$865 per term for college and university degree programs to a maximum of \$1,730; • \$395/term for college certificate and diploma programs to a maximum of \$790 	\$1,730
	<p>Remaining Provincial Need: Provincial need minus 30% Off Ontario Tuition grant</p>	\$151
N/A	<p>Ontario Access Grant Student is in 3rd year and not eligible for this grant.</p>	N/A
	<p>Provincial Loan Funding: Remaining provincial need less Ontario Access Grant, if any, to a maximum of:</p> <ul style="list-style-type: none"> • \$150 per week for single students or • \$350 per week for students who are married or sole support parents 	\$151
\$ 2,950	Difference Between Need and Funding	\$0

L. SAMPLE ASSESSMENT: SINGLE DEPENDENT STUDENT LIVING AWAY FROM HOME DURING STUDY PERIOD

1. Determine the Student' Status

The student is single and dependent on her parent(s). The student finished high school in June 2013.

2. Assess the Student's Costs during Study period

a) Tuition and compulsory fees

She is enrolled in the first year of post-secondary studies at an Ontario university in a regular tuition fee program. Both the Canada and Ontario portions of the need assessment recognize the same fee amounts. The university has reported total fees of \$5,524:

- Eligible tuition fees of \$4,724
- Eligible compulsory fees of \$800.

b) Books, supplies, equipment and computer allowance

The institution has reported that the student will be enrolled in a Bachelor of Arts program for a 34-week study period:

Cost component	Actual costs as reported by institution	Maximum ⁽¹⁾	Amount used in Canada & Ontario Assessment
Book fees – general	\$957	\$672	\$672
Expendable supplies – non-fine arts	\$345	\$450	\$345
Computer Allowance			\$500
TOTAL	\$1,302		\$1,517

⁽¹⁾ See table, *Books, Supplies, Equipment, and Computer Category Maximums*

c) Living allowance

The Standard Living Allowance, per table, *Living Allowances for Ontario, Section D.2*, is \$1,124 per month or \$261.40 per week for a student living away from home during the study period and attending a university in Ontario. The total Living Allowance during the study period is calculated, as follows:

\$261.40 per week of study X 34 weeks study period = \$8,888.

d) Return transportation

The student is a dependent single student who is living away from home. Students in this situation are eligible for a return transportation allowance of two trips per academic year. Maximum allowable costs are \$600 per term or \$1,200 per academic year.

The student has listed the cost of one return trip as \$200 on the OSAP application (Item 560). Therefore, her return travel allowance is \$400.

e) Child care costs

Single students are not eligible for a child-care allowance.

3. Assess Contribution from Resources Available

a) Pre-study period income contribution

Use the greater of:

- the expected minimum pre-study period contribution, which is \$1,402 for a single student living at home during 8 week pre-study period (see Section J.1) or
- Calculated contribution based on actual income.

Calculation of Pre-Study Income Contribution from Actual Income		
The student is living at home during the pre-study period. Gross income for the 8-week period is \$2,600 (Item 600).		
Instructions	Calculations	Line
Calculate Gross Weekly Pre-study period Income (\$2,600/8)	\$325.00	A
Calculate Net Income: <ul style="list-style-type: none"> • Calculate Gross Monthly Pre-study period Income (Line A *4.3) to determine tax rate. • Obtain tax rate ⁽¹⁾ (6.77%). • Multiply reported pre-study period income (Item 600) by (1-tax rate) 	\$2,423.98	B
Calculate Living Allowance: Standard Weekly Living Allowance (\$108.60 for a student living at home during the pre-study period ⁽²⁾) x weeks in pre-study period (8)	\$108.60 X8 \$868.80	C
Subtract Line C from Line B. If negative, enter zero.	\$1,555.18	D
Multiply Line D by the 80% expected contribution rate	X 80%	
Total expected pre-study period contribution based on actual income is:	\$1,244	

⁽¹⁾ See table, *Tax Deductions from Student's Monthly Income During the Pre-study Period*, Section I

⁽²⁾ See table, *Living Allowances for Ontario*, Section D.2.

The minimum expected contribution (\$1,402), is used in both the Canada and Ontario portions of the need assessment because it is higher than the calculated contribution from actual income (\$1,244).

b) Calculate contribution from study period income

The Canada and Ontario need assessments use different study period income exemptions.

The student reported study period income from part-time work of \$2,500 (Item 620). There are 34 weeks in the student's study period.		
Instructions	Calculations	Line
Study period Income Contribution: Calculate Gross Weekly Income (\$2,500/34)	\$73.53	A
Calculate the Net Study period Income: <ul style="list-style-type: none"> Calculate Gross Monthly Study period Income to determine tax rate. Obtain tax rate ⁽¹⁾ (6.77%). Multiply reported study period income (Item 620) by (1-tax rate) 	\$2,331	B
100% of scholarships, bursaries and awards received during the study period	\$0	C
Add Lines B + C	\$2,331	D
Canada: Determine Study Period Contribution		
Subtract the study-period exemption of (\$100 per week X 34 weeks = \$3,400) from Line D. If negative, enter zero.	<u>-\$ 3,400</u> \$0	E
100% of reported non-exempt government benefits	\$0	F
Expected study period contribution for Canada : Add Lines E+F	\$0	G
Ontario: Determine Study Period Contribution		
Subtract the study-period exemption (\$111 per week X 34 weeks = \$3,774) from Line D. If negative, enter zero.	<u>-\$ 3,774</u> \$0	H
100% of reported non-exempt government benefits	\$0	I
Expected study period contribution for Ontario: Add Lines H+I:	\$0	

⁽¹⁾ See table, *Tax Deductions from Student's Monthly Income During the Study Period*, Section I.

c) Calculate contribution from student's assets

The student has reported the following assets on the application: a vehicle with a current gross market value of \$6,000, other assets in the amount of \$1,500, and no RRSPs.

Instructions: Contribution from RRSPs	Calculations	Line
Take the reported value of the student's RRSPs (Item 660). Subtract \$2,000 for every year since the student has left secondary school (Item 175). If negative, enter zero.	\$0 - N/A \$0	A
Instructions: Contribution from Vehicles	Calculations	Line
Canada and Ontario Portion: Take the reported value of the vehicles (Items 643, 653, 683, 693). Deduct \$5,000 in total from the value of all vehicles reported.	\$6,000.00 - \$5,000.00 \$1,000.00	B
Instructions: Contribution from Other Assets	Calculations	Line
Take 100% of the value of other assets (Item 670)	\$1,500.00	C
Add the totals of Lines A, B and C to get the total contribution from assets	\$2,500.00	D

d) Calculate expected parental contribution

The level of discretionary income determines the applicable formula to use when calculating the parental income contribution. The Canada and Ontario need assessments use different formula.

Parental Income Contribution		
Parent 1 reports \$23,000 in actual annual gross income on the OSAP Application (item 840) and Parent 2 reports an actual annual gross income of \$11,000 in Item 845 of the OSAP Application. The only child is in postsecondary studies.		
Instructions: Determine family size	Calculations	Line
Family size (Item 805):	3	A
Instructions: Determine total net parental income	Calculations	Line
Parent 1: Actual Gross Income 2012	\$23,000	B
Deductions:		
• CPP (Item 870, maximum \$2,307)	\$1,114	
• EI (Item 880, maximum \$840)	\$486	
• Reported Income Tax Deduction	<u>\$3,739</u>	
Total Deductions	\$5,339	C
Net Income of Parent 1: Deduct Line C from Line B	\$17,661	D
Parent 2: Actual Gross Income 2012	\$11,000	E
Deductions:		
• CPP (Item 875, maximum \$2,307)	\$421	
• EI (Item 885, maximum \$840)	\$224	
• Reported Income tax Deduction	<u>\$564</u>	
Total Deductions	\$1,209	F
Net Income of Parent 2: Line F from Line E	\$9,791	G

Calculate Combined Net Family Income: Add Parent 1's net income (Line D) and Parent 2's net income (Line G)	\$27,452	H
Canada instructions: Determine parental contribution	Calculations	Line
The Moderate Standard of Living for a family size of 3 is ⁽¹⁾	\$56,842	I
Subtract MSOL in Line I from Line H to calculate Annual Discretionary Income (ADI). If negative, enter zero.	\$ 0	J
Ontario instructions: Determine parental contribution	Calculations	Line
The Moderate Standard of Living for a family size of 3 is ⁽¹⁾	\$46,220	K
Subtract the MSOL in Line K from Line H to calculate Annual Discretionary Income (ADI). If negative, enter zero.	\$0	L
Since the annual discretionary income in both calculations is zero, the parental contribution for both the Canada and Ontario assessments is zero.		

⁽¹⁾ See table, *Moderate Standard of Living*, Section E.7

Note:

In addition to reporting gross income on the OSAP application, the father has reported \$21,200 net income in item 841 and the mother has reported \$10,000 net income on the OSAP application (Item 846). The combined net family income of \$31,200 is below the net income thresholds for a family of three, for the Ontario Access Grant. Based on the family size and income level the student is eligible for an Ontario Access Grant for up to 50% of tuition. See Table, *Maximum Percentage of Tuition that can be Covered by Parental Income*.

The student is also eligible for a Canada Student Grant for Persons from Low-Income Families because the family's 2012 income was less than the low-income threshold for the family size. See table, *Low Income Cut-off (LICO) Thresholds*.

The student is also eligible for a 30% Off Ontario Tuition grant because the combined parental gross income is less than \$160,000 and the student is less than four years out of high school.

4. Need Assessment Summary Table

Single Dependent Student Living Away From Home During Study Period

Canada	Allowable Educational Costs	Ontario
\$5,524	Tuition and Compulsory Fees	\$5,524
\$1,517	Books/ Equipment/ Supplies/Computer Allowance	\$1,517
\$8,888	Personal and Living Allowance	\$8,888
\$400	Return Transportation Allowance	\$400

N/A	Child-Care	N/A
\$16,329	Total Costs (A)	\$16,329
Canada	Expected Contributions	Ontario
\$1,402	Pre-study Income Student Contribution	\$1,402
\$0	Study period Student Income Contribution	\$0
\$2,500	Student Asset Contribution	\$2,500
\$0	Parental Income Contribution	\$0
N/A	Federal portion/CSG as a resource	\$7,456
\$3,902	Total Contributions (B)	\$11,358
Canada	Calculation of Assessed Need	Ontario
\$12,427	Need: (Total Costs minus Total Contributions = A - B)	\$4,971
\$7,456	Federal Adjusted Need: 60% of total federal need	N/A
\$1,977	Federal Grants: Canada Student Grant for Persons from Low-Income Families \$58.14/wk * 34 weeks = \$1,976.76	N/A
\$5,476	Federal Loan Funding: Lower of: <ul style="list-style-type: none"> Federal Adjusted Need less Canada Student Grant for Persons from Low-Income Families (i.e., \$7,453 - \$1,977 = \$5,476); or, \$210 X weeks in study period (i.e., \$210 X 34 = \$7,140) 	N/A
N/A	30% Off Ontario Tuition grant: <ul style="list-style-type: none"> \$865 per term for college and university degree programs to a maximum of \$1,730; \$395/term for college certificate and diploma programs to a maximum of \$790 	\$1,730
	Remaining Provincial Need: Provincial need minus 30% Off Ontario Tuition grant	\$3,241
N/A	Ontario Access Grant cannot exceed the lesser of \$3,000 or remaining provincial need: 50% of tuition = \$4,724 x 0.5 = \$2,362 minus \$1,730 OTG = \$632	\$632
	Provincial Loan Funding: Remaining provincial need less Ontario Access Grant to a maximum of: <ul style="list-style-type: none"> \$150 per week for single students or \$350 per week for students who are married or sole support parents 	\$2,609
4,971	Difference Between Need and Funding	\$0

M. SAMPLE ASSESSMENT: SINGLE INDEPENDENT STUDENT LIVING AWAY FROM HOME DURING THE STUDY PERIOD

1. Determine the Student' Status

The student is single and independent. The student completed secondary school more than four years ago.

2. Assess the Student's Costs during Study period

a) Tuition and compulsory fees

The student is enrolled in the 2nd year of a computer programmer analyst program at an Ontario college. The student is in a regular fee program, so the Canada and Ontario portions of the need assessment recognize the same fee amounts:

The college has reported total fees of \$3,100:

- Tuition fees of \$2,308 for a 34-week study period
- Compulsory fees of \$792.

b) Books, supplies, equipment and computer allowance

The institution has reported that the student will be enrolled in a computer programmer program for a 34 week study period:

Cost component	Actual costs as reported by institution	Maximum ⁽¹⁾	Amount used in Canada & Ontario assessment
Book fees –	\$518	\$672	\$518
Expendable supplies – non-fine arts	\$100	\$450	\$100
Computer Allowance			\$500
TOTAL	\$618		\$1,118

⁽¹⁾ See table, *Books, Supplies, Equipment, and Computer Category Maximums*, Section D.2

c) Living allowance

The Standard Living Allowance, per table, *Living Allowances for Ontario, Section D.2* is \$1,124 per month or \$261.40 per week for a student living away from home during the study period, and attending a college in Ontario. The total Living Allowance during the study period, is calculated as follows:

\$261.40 per week of study X 34 weeks study period = \$8,888.

d) Return transportation

Independent students are ineligible for a return transportation allowance.

e) Child care costs

Single students are not eligible for a child-care allowance.

3. Assess Contribution from Resources Available

a) Pre-study period income contribution

Use the greater of:

- the expected minimum pre-study period contribution, which is \$359 for a single student living away from home during a 16 week pre-study period (see Section J.1) or
- Calculated contribution based on actual income.

Calculation of Pre-Study Income Contribution from Actual Income		
The student is living away from home during the pre-study period. Gross income for the 16-week period is \$4,000 (Item 600).		
Instructions	Calculations	Line
Calculate Gross Weekly Pre-study period Income (\$4,000/16)	\$250.00	A
Calculate Gross Monthly income: A*4.3	\$1,075.00	
Calculate Net Income: <ul style="list-style-type: none"> • Obtain tax rate ⁽¹⁾ for gross monthly income (6.77%). • Multiply reported pre-study period income (Item 600) by (1-tax rate) 	\$3,729.20	B
Calculate the living allowance: \$261.40/ week for student living away from home ⁽²⁾ x the number of weeks in the student's pre-study period (16 weeks)	\$261.40 X 16 \$4,182.40	C
Subtract Line C from Line B. If negative, enter zero.	\$0	D
Multiply Line D by the 80% expected contribution rate	X 80%	
Total expected pre-study period contribution from actual income	\$0	

⁽¹⁾ See table, *Tax Deductions from Student's Monthly Income During the Pre-study Period*, Section I

⁽²⁾ See table, *Living Allowances for Ontario*, Section D.2

Since the calculated contribution from actual income (\$0) is less than the minimum expected contribution (\$359), the latter amount is used in both the Canada and Ontario portions of the need assessment.

b) Calculate contribution from study period income

The student is receiving \$2,500 from government income (i.e., Postsecondary Support Program).		
Instructions	Calculations	Line
Take Gross Income from scholarships, bursaries and awards received during the study period (line 626) and add net income from income reported by the student (item 620)	\$0	A
Canada: Determine Study Period Contribution		
Subtract the study-period exemption of (\$100 per week X 34 weeks = \$3,400) from Line A. If negative, enter zero.	<u>-\$ 3,400</u> \$0	D
100% of reported non-exempt government benefits	\$2,500	E
Expected study period contribution for Canada : Add Lines D+E	\$2,500	F
Ontario: Determine Study Period Contribution		
Subtract the study-period exemption (\$111 per week X 34 weeks = \$3,774) from Line A. If negative, enter zero.	<u>-\$ 3,774</u> \$0	G
100% of reported non-exempt government benefits	\$2,500	H
Expected study period contribution for Ontario: Add Lines G+ H:	\$2,500	

⁽¹⁾ See table, *Tax Deductions from Student's Monthly Income During the Study Period*, Section I.

c) Calculate contribution from student's assets

The student has reported the following assets: a vehicle with a current gross market value of \$10,000, and no RRSPs or other assets.		
Instructions: Contribution from RRSPs	Calculations	Line
Take the reported value of the student's RRSPs (Item 660). Subtract \$2,000 for every year since the student has left secondary school (Item 175). If negative, enter zero.	\$0 - N/A \$0	A
Instructions: Contribution from Vehicles	Calculations	Line
Take the reported value of the vehicles (Items 643, 653, 683, 693). Deduct \$5,000 in total from the value of all vehicles reported.	\$10,000.00 <u>- \$5,000.00</u> \$5,000.00	B

Instructions: Contribution from Other Assets	Calculations	Line
Take 100% of the value of other assets reported in Item 670	\$0.00	C
Add the totals of Lines A, B and C to get the total contribution from assets	\$5,000.00	D

4. Need Assessment Summary Table

Single Independent Student living away from home during study period

Canada	Allowable Educational Costs	Ontario
\$3,100	Tuition and Compulsory Fees	\$3,100
\$1,118	Books/ Equipment/ Supplies/Computer Allowance	\$1,118
\$8,888	Personal and Living Allowance	\$8,888
N/A	Return Transportation Allowance	N/A
N/A	Child-Care	N/A
\$13,106	Total Costs (A)	\$13,106
Canada	Expected Contributions	Ontario
\$359	Pre-study Income Student Contribution	\$359
\$2,500	Study period Student Income Contribution	\$2,500
\$5,000	Student Asset Contribution	\$5,000
N/A	Parental Income Contribution	N/A
N/A	Federal portion/CSG as a resource	\$3,148
\$7,859	Total Contributions (B)	\$11,007
Canada	Calculation of Assessed Need	Ontario
\$5,247	Need: (Total Costs minus Total Contributions = A - B)	\$2,099
\$3,148	Federal Adjusted Need: 60% of total federal need	N/A
\$1,977	Federal Grants: Canada Student Grant for Persons from Low-Income Families \$58.14/wk * 34 weeks = \$1,977	N/A
\$1,171	Federal Loan Funding: Lower of: <ul style="list-style-type: none"> • Federal Adjusted Need less Canada Student Grant for Persons from Low-Income Families (i.e., \$3,148- \$1,977 = \$1,171); or, • \$210 X weeks in study period (i.e., \$210 X 34 = \$7,140) 	N/A

N/A	30% Off Ontario Tuition grant: <ul style="list-style-type: none"> • Student is not eligible 	\$0
N/A	Remaining Provincial Need: Provincial need minus 30% Off Ontario Tuition grant	\$2,099
N/A	Ontario Access Grant Lesser of: 50% of tuition or provincial funding to a maximum of \$3,000	\$0
N/A	Provincial Loan Funding: Remaining provincial need less Ontario Access Grant to a maximum of: <ul style="list-style-type: none"> • \$150 per week for single students or • \$350 per week for students who are married or sole support parents 	\$2,099
\$2,099	Difference Between Need and Funding	\$0

N. SAMPLE ASSESSMENT: MARRIED STUDENTS - ONE SPOUSE A STUDENT

1. Determine the Student's Status

The student is married. The student's spouse is not a full-time student. The couple has no dependants.

2. Assess the Student's Costs during Study period

a) Tuition and compulsory fees

The institution has reported eligible tuition and compulsory fees of \$8,063 for a 42-week study period. A total of \$8,063 is used in the Canada and Ontario portions of the need assessment since the student is in a regular tuition fee program.

b) Books, supplies, equipment and computer allowance

The institution has reported that the student will be enrolled in a Bachelor of Engineering program for a 42-week study period:

Cost component	Actual costs as reported by institution	Maximum ⁽¹⁾	Amount used in Canada & Ontario assessment
Book fees -- Applied science, engineering and any other specialized program	\$2,700	\$1,728	\$1,728
Expendable supplies – non-fine arts	\$518	\$675	\$518
Uniform and equipment	\$230	\$495	\$230
Field trips	\$100	\$1,563	\$100
Major equipment	\$900	\$1,923	\$900
Computer allowance			\$500
TOTAL	\$4,448		\$3,976

⁽¹⁾ See table, *Books, Supplies, Equipment, and Computer Category Maximums*

\$3,976 is the allowable cost based upon category maximums; however, the maximum allowance for a three-term program of study for books, supplies, and equipment, and the computer allowance is \$3,000 for the Canada portion of the need assessment and \$3,296 for the Provincial portion.

c) Living allowance

The married student is attending an institution in Ontario. The Standard Living Allowance for this situation, per table, *Living Allowances for Ontario*, Section D.2 is \$2,151 per month or \$500.23 per week.

The Living Allowance during the study period is calculated, as follows:

- \$500.23 per week of study x 42 weeks = \$21,010.

d) Return transportation

Not applicable to a married student.

e) Child care costs

The couple has no dependent children. They are not eligible for a child-care allowance.

3. Assess Contribution from Resources Available

a) Pre-study period income contribution

Use the greater of:

- the expected minimum pre-study period contribution, which is \$938 for a married student with no dependent children and a 16 week pre-study period (see Section J.1) or
- Calculated contribution based on actual income.

Calculate Pre-study Income Contribution from Actual Income		
One spouse is student. The other spouse is employed. The couple has no children. The student reports pre-study period income of \$5,000 (Item 600) over a 16-week period. The student's spouse reports 2012 income of \$30,000 (Item 950) and the student's 2012 income is \$12,000.		
Instructions	Calculations	Line
Determine Student's Net Income:	\$5,000.00	
	/ 16	
Calculate Gross Weekly Income	\$312.50	A
Calculate Net Income:		
<ul style="list-style-type: none"> • Calculate Gross Monthly Pre-study period Income to determine tax rate. (Line A x 4.3) • Obtain tax rate ⁽¹⁾ (6.77%). • Multiply reported pre-study period income by (1-tax rate) 	\$4,661.50	B
Determine Spouse's Income:		
Spouse's Gross 2012 Income (item 950)	\$30,000	C

Subtract: • CPP (item 952, maximum \$2,307) • EI (item 953, maximum \$840) • Reported income tax deduction (item 954) Total Deductions	\$1,312 \$561 <u>\$4,436</u> \$6,309	D
Spouse's Net Income Subtract Total deductions (Line D) from Spouse's Gross 2012 Income (Line C)	\$23,691	E
Calculate spouse's net weekly income: Divide the total net annual income (Line E) by 52	\$455.60	F
Calculate spouse's net income for the pre-study period: Multiply spouse's net weekly income (line F) by the number of weeks in the student's pre-study period (16 weeks)	<u>X 16</u> \$7,289.60	G
Calculate Combined Family Income: Add Line B and G	\$11,951.10	H
Calculate the living allowance: (\$500.23/week for married student) ⁽²⁾ x the number of weeks in the student's pre-study period (16 weeks)	\$500.23 X16 \$8,003.68	I
Subtract Line I from Line H. If negative, enter zero.	\$3,947.42	J
Canada and Ontario contribution: To get the total expected family contribution for the pre-study period: Multiply Line J by 80%	<u>X 80%</u> \$3,157.94	

⁽¹⁾ See table, *Tax Deductions from Student's Monthly Income During the Pre-study Period*, Section I.

⁽²⁾ See table, *Living Allowances for Ontario*, Section D.2.

Since the calculated contribution from actual income in both the federal and provincial assessments (\$3,158) is greater than the minimum expected contribution (\$938), the amount from actual income is used in both the Canada and Ontario portions of the need assessment.

b) Calculate contribution from family study period income

The student and the spouse are expected to contribute from the family's resources towards the costs of the student's education. The family study period contribution from one-student families is expected to be the greater of:

- a minimum spousal income contribution from the spouse of a married student during the study period; or
- the income reported by the student and the spouse which they expect to receive during the study period.

i) Minimum spousal income contribution

The student has a 42-week study period.		
Instructions	Calculations	Line

The minimum weekly contribution from the spouse is:	\$275.11	A
Multiply Line A by the number of weeks in the student's study period	X 42	
The minimum spousal contribution is	\$11,555	

ii) Contribution from actual income

The student's reported gross income for a 42-week study period is \$4,200 (Item 620) from part-time work. The spouse's actual annual income is \$30,000.		
Instructions:	Calculations	Line
Study period Contribution by Student		
Calculate Gross Weekly Income	\$4,200 / 42 \$100.00	A
Calculate Net Income: <ul style="list-style-type: none"> • Calculate Gross Monthly Income to determine tax rate. • Obtain tax rate ⁽¹⁾ (6.77%). • Multiply reported pre-study period income by (1-tax rate) 	\$3,915.66	B
Add 100% of scholarship/bursary income	\$0	C
Add Lines B and C	\$3,916	D
Canada:		
Subtract the study-period exemption of (\$100 per week X 42 weeks = \$4,200) from Line A. If negative, enter zero.	-\$ 4,200 \$0	E
100% of reported non-exempt government benefits	\$0	F
Expected study period contribution for Canada: Add Lines E+F	\$0	G
Ontario:		
Subtract study period exemption (\$111 per week x 42 weeks) from Line D. If negative, enter zero.	-\$4,662 \$0	H
100% of reported non-exempt government benefits.	\$0	I
Expected study period contribution for Ontario: Add Lines G+H	\$0	J
Study period Contribution by Spouse:		
Spouse's Gross 2012 Income (item 950)	\$30,000	K
Subtract: <ul style="list-style-type: none"> • CPP (item 952, maximum \$2,307) • EI (item 953, maximum \$840) • Reported income tax deduction (item 954) 	\$1,312 \$561 \$4,436	
Total Deductions	\$6,309	L
Spouse's Net Income Subtract Total deductions (Line K) from Spouse's Gross 2012 Income (Line J)	\$23,691	M

Calculate spouse's net weekly income: Divide the total net annual income (Line L) by 52	\$455.60	N
Calculate spouse's net income for the study period: Multiply spouse's net weekly income (line M) by the number of weeks in the student's study period (42 weeks)	X 42 \$19,135.20	O
Calculate the spouse's study period income contribution: Canada and Ontario: Multiply the amount in Line N by the 70% contribution rate	X 70% \$13,395	P
Expected study period contribution for Canada : add Lines G and P.	\$13,395	
Expected study period contribution for Ontario: add Lines J and P.	\$13,395	

⁽¹⁾ See table, *Tax Deductions from Student's Monthly Income During the Study Period*

Since the calculated contribution from actual family income (\$13,395 for Canada and \$13,395 for Ontario) is greater than the minimum expected spouse contribution (\$11,555, the greater amounts are used in the Canada and Ontario portions of the need assessment.

c) Contribution from student and spouse assets

The student's spouse is not a postsecondary student. The student has been out of secondary school for 2 years, the spouse for 3 years. The student has reported the following combined assets on the application: \$7,000 in RRSPs, a vehicle with a current gross market value of \$6,000, and other assets in the amount of \$500.		
Instructions: Contribution from RRSPs	Calculations	Line
The reported value of the student and spouse's RRSPs (Item 660)	\$7,000	A
Subtract \$2,000 for every year out of secondary school for student and spouse: <ul style="list-style-type: none"> • Student - \$2,000 x 2 years (Item 185) = \$4,000 • Spouse - \$2,000 x 3 years (Item 945) = \$6,000 	\$10,000.00	B
The assessed contribution from RRSPs is A- B. If negative, enter zero.	\$0.00	C
Instructions: Contribution from Vehicles	Calculations	Line
Canada Portion: As only one of the spouses is a student, take the reported value of the vehicles (Items 643, 653, 683, 693). Deduct \$5,000 from the value of vehicles. If negative, enter zero.	\$6,000 <u>-\$5,000</u> \$1,000	D
Ontario Portion: As only one of the spouses is a student, take the reported value of the vehicles (Items 643, 653, 683, 693). Deduct \$10,000 from the value of vehicles. If negative, enter zero.	\$6,000.00 <u>-\$10,000.00</u> \$0	E
Instructions: Contribution from Other Assets	Calculations	Line
As only one of the spouses is a student, take 100% of the value of other assets reported in Item 670.	\$500.00	F

Calculate the total contribution from assets:		
Canada Portion: Add Lines C, D and F	\$1,500.00	
Ontario Portion: Add Lines C, E and F	\$500.00	

d) Calculate expected parental contribution

Married students are not assessed for contributions from their parents.

4. Need Assessment Summary Table

Married Student - One spouse is a student

Canada	Allowable Educational Costs	Ontario
\$8,063	Tuition and Compulsory Fees	\$8,063
\$3,000	Books/Equipment/Supplies/Computer Allowance	\$3,296
\$21,010	Personal and Living Allowance	\$21,010
N/A	Return Transportation Allowance	N/A
N/A	Child-Care	N/A
\$32,073	Total Costs (A)	\$32,369
Canada	Expected Contributions	Ontario
\$3,158	Pre-study Income Student and Spouse Contribution	\$3,158
\$13,395	Study period Student and Spouse Income Contribution	\$13,395
\$1500	Student/Spouse Asset Contribution	\$500
N/A	Federal Funding/CSG as a resource	\$ 8,412
\$ 18,053	Total Contributions (B)	\$25,465
Canada	Calculation of Assessed Need	Ontario
\$ 14,020	Need: (Total Costs minus Total Contributions = A - B)	\$6,904
\$8,412	Federal Adjusted Need : 60% of federal need	N/A
\$977	Canada Student Grant for Persons from Middle-Income Families Family size of two and combined student and spousal income totals \$42,000. MICO threshold is \$\$59,859. Therefore, student is eligible for a grant of \$23.26/wk X 42 weeks = \$976.92	N/A

\$7,435	Federal Loan Funding: Lower of: <ul style="list-style-type: none"> • Federal Adjusted Need less Canada Student Grant for Persons from Middle-Income Families (i.e., \$8,412 - \$977 = \$7,435); or, • \$210 X weeks in study period (i.e., \$210 X 42=\$8,820) 	N/A
N/A	30% Off Ontario Tuition grant: <ul style="list-style-type: none"> • student is not eligible. 	\$0.00
	Remaining Provincial Need: Provincial need minus 30% Off Ontario Tuition grant	\$6,904
N/A	Ontario Access Grant <ul style="list-style-type: none"> • student is not eligible. 	\$0.00
N/A	Provincial Loan Funding: Remaining provincial need less Ontario Access Grant to a maximum of: <ul style="list-style-type: none"> • \$150 per week for single students or • \$350 per week for students who are married or sole support parents 	\$6,904
\$5,608	Difference Between Need and Funding	\$0

O. SAMPLE ASSESSMENT: MARRIED STUDENTS - BOTH SPOUSES ARE STUDENTS

1. Determine the Student' Status

The student and his spouse are full-time postsecondary students. The couple has one dependent child less than 12 years old.

2. Assess the Student's Costs during Study period

a) Tuition and compulsory fees

The student is enrolled in a law program in Ontario, which is a professional program, so the Canada and Ontario portions of the need assessment recognize different fee tuition and compulsory fee amounts:

i) Federal assessment:

The institution has reported total fees of \$8,823:

- Tuition fees of \$8,323
- Compulsory fees of \$500.

ii) Provincial assessment:

For "Graduate and Professional" university programs and "High-Demand" college programs the maximum amount which can be included in the Ontario portion of the need assessment for tuition and compulsory fees for a two-term, non-co-op program between 21 and 40 weeks in length, is \$5,524 (Tuition difference = \$3,299).

b) Books, supplies, equipment and computer allowance

The institution has reported that the student will be enrolled in a law program for a 34-week study period:

Cost component	Actual costs as reported by institution	Maximum ⁽¹⁾	Amount used in Canada & Ontario assessment
Book fees—General	\$896	\$672	\$672
Expendable supplies – non-fine arts	\$345	\$450	\$345
Uniform and equipment	\$230	\$330	\$230
Computer allowance			\$500
TOTAL	\$1,471		\$1,747

⁽¹⁾ See table, *Books, Supplies, Equipment, and Computer Maximums*

c) Living allowance

The standard living allowance for a married student in Ontario, as per table, “*Living Allowances for Ontario*”, Section D.2, is \$2151 per month or \$500.23 per week. The couple also has a dependent child, so an additional living allowance of \$139.07 per week (\$598 per month) is added, for a total weekly living allowance of \$639.30. The total Living Allowance during the study period is calculated, as follows:

$$\$639.30 \text{ per week of study} \times 34 \text{ weeks study period} = \$21,736.20$$

As both spouses are students, the living allowance must be divided in half:

$$\$21,736.20 / 2 = \$10,868.10.$$

Enter \$10,868 in the Canada and Ontario portions of the need assessment.

d) Return transportation

Not applicable

e) Child-care costs

The couple reports one dependent child under the age of 11 years and the applicant reports expected child - care costs during the study period will be \$3,400.

As per the table *Married Students - Child-Care Allowances*, the maximum assistance available for married students with one dependent child is the lower of:

- actual costs; or
- a maximum of \$40 per study week \times number of dependent children.

As the student’s study period is 34 weeks, the maximum child-care allowance is \$1,360.

As both spouses are students, the childcare expenses must be divided in half: $\$1,360 / 2 = \680 .

Enter the lesser amount of the child care allowance (\$680) in the Canada and Ontario portions of the need assessment.

3. Assess Contribution from Resources Available

a) Pre-study period income contribution

Calculate the pre-study period income from the family's actual income because the couple a dependent child and their monthly living allowance for the pre-study period exceeds the expected minimum monthly pre-study period income.

Calculate Pre-study Income Contribution from Actual Income		
The student reports pre-study period income of \$5,000 (Item 600) over a 16-week period. The spouse reports an actual annual 2012 income of \$10,000 for the year (Item 950) and the student's 2012 income is \$15,000.		
Instructions	Calculations	Line
Step 1: Determine Student's Pre-study period Income: Calculate Gross Weekly Pre-study period Income	\$5,000.00 / 16 \$312.50	A
Calculate Pre-study period Net Income: <ul style="list-style-type: none"> Calculate Gross Monthly Pre-study period Income to determine tax rate. Obtain tax rate ⁽¹⁾ (6.77%). Multiply reported pre-study period income by (1-tax rate) 	\$4,661.50	B
Step 2: Determine Spouse's Income: (Spouse is also a student)		
Spouse's Gross 2012 Income (Item 950)	\$10,000	C
Subtract: <ul style="list-style-type: none"> CPP (item 952, maximum \$2,307) EI (item 953, maximum \$840) Reported income tax deduction (item 954) Total Deductions	\$322.00 \$187.00 <u>\$244.00</u> \$753.00	D
Spouse's Net Income Subtract Total deductions (Line D) from Spouse's Gross 2011 Income (Line C)	\$9,247.00	E
Add total value of all other income reported by the spouse in item 951 to get Total Net Annual Income	\$9,247.00	F
Calculate spouse's net weekly income: Divide the total net annual income (Line F) by 52	\$177.83	G
Calculate spouse's net income for the pre-study period: Multiply spouse's net weekly income (line G) by the number of weeks in the student's pre-study period (16 weeks)	<u>X 16</u> \$2,845.28	H
Calculate Combined Pre-study period Family Income: Add Line B and H	\$7,506.78	I
Calculate Living Allowance: Standard Weekly Living Allowance (\$639.30 for a married couple with one dependent) ⁽²⁾ x number of weeks in the student's pre-study period (16 weeks)	\$639.30 <u>X 16</u> \$10,229	J

Subtract Line J from Line I. If negative, enter zero.	\$0	K
Canada and Ontario contribution: To get the total expected provincial family contribution for the pre-study period: Multiply Line K by 80%	\$0	L
To get the expected family contribution for the pre-study period, divide Line L in half	\$0	

⁽¹⁾ See table, *Tax Deductions from Student's Monthly Income During the Pre-study Period*, Section I

⁽²⁾ See table, *Living Allowances for Ontario*, Section D.2

No pre-study period contribution is required in either the Canada or the Ontario portion of the need assessment.

b) Calculate contribution from family study period income

The student and the spouse are expected to contribute from the family's resources towards the costs of the student's education.

Since the student is enrolled in a professional program, the calculation of the study period income contribution is different for the Canada and Ontario portions of the Need Assessment: The student's gross study period income for 34 weeks in Item 620 is \$6,000. The difference between the student's tuition/compulsory fees and the OSAP allowance is \$3,459. The spouse's actual annual 2012 income is \$10,000 and the student's 2012 income is reported as \$15,000.		
Instructions – Canada portion	Calculations	Line
Step 1: Calculate student's study period contribution:	\$6,000	
Calculate Gross Weekly Income	$\frac{6,000}{34}$ \$176.47	A
Calculate Student's Net Income:		
<ul style="list-style-type: none"> Calculate Gross Monthly Study period Income to determine tax rate. Obtain tax rate (7.37%).⁽¹⁾ Multiply reported gross study period income by (1-tax rate) 	\$5,557.80	B
Divide the amount in Line B in half	$\frac{5,557.80}{2}$ \$2,778.90	C
Add 50% of scholarships, bursaries and awards received during the period of study (\$0.00)	\$0.00 2,778.90	D
Subtract the study period exemption \$100 x 34 weeks. If negative, enter zero.	-\$3,400 \$0.00	E
50% of reported non-exempt government benefits (in this case, zero).	\$0	F
Step 2: Calculate spouse's study period contribution		
Spouse's Gross 2012 Income (Item 950)	\$10,000	G

Subtract:		
• CPP (item 952, maximum \$2,307)	\$322.00	
• EI (item 953, maximum \$840)	\$187.00	H
• Reported income tax deduction (item 954)	<u>\$244.00</u>	
Total Deductions	\$753.00	
Spouse's Net Income		
Subtract Total deductions (Line H) from Spouse's Gross 2011 Income (Line G)	\$9,247.00	I
Add total value of all other income reported by the spouse in item 951 to get Total Net Annual Income	\$9,247.00	J
Calculate spouse's net weekly income: Divide the total net annual income (Line J) by 52	\$177.83	K
Calculate spouse's net income for the study period: Multiply spouse's net weekly income (line K) by the number of weeks in the student's study period (34 weeks)	<u> X 34</u> \$6,046.22	L
Divide the amount in Line L in half.	\$3,023.11	M
Subtract the study period exemption (\$100 X 34 weeks) from Line M. If negative, enter zero.	<u>- \$3,400.00</u> \$0	N
Calculate the spouse's study period income contribution: Multiply the amount in Line N by the 100% contribution rate	\$0	O
Expected study period contribution for the Canada portion, add Lines E, F, and O	\$0	
Instructions: Ontario portion		
Take 50% of the student's net study period income (Line C) Add 50% of scholarships, bursaries and awards received during study period (\$0)	\$2,778.90 <u> \$0.00</u> \$2,778.90	P
Add the \$3,774 (\$111 x 34 weeks) study period exemption and the \$3,299 tuition difference	\$7,073.00	Q
Subtract Line Q from Line P. If negative, enter zero.	\$0	R
Add 50% of reported non-exempt government benefits (in this case \$0)	\$0	S
Add Spouse's study period contribution for the Ontario portion (Line O = \$0)	\$0	T
Expected study period contribution for the Ontario portion, add Lines R, S, and T.	\$0	

⁽¹⁾ See table, *Tax Deductions from Student's Monthly Income During the Study Period*, Section I.

c) Contribution from student and spouse assets

The combined RRSPs of the couple total \$40,000. The student (applicant) has been out of secondary school for 9 years, the spouse, also a student, for 5 years. The student also has reported one vehicle with a current gross market value of \$5,000, No other assets were reported.		
Instructions: Contribution from RRSPs	Calculations	Line
Reported value of the student and spouse's RRSPs from Item 660.	\$40,000.00	A

Divide RRSP value in Line A in half to get each spouses' share.	<u> /2</u> \$20,000.00	B
Contribution from student's share of RRSPs: Subtract \$2,000 multiplied by the number of years the student has been out of secondary school from (Line B). If negative, enter zero.	\$20,000.00 <u>- \$18,000.00</u> \$2,000.00	C
Contribution from spouse's share of RRSPs: Subtract \$2,000 multiplied by the number of years the spouse has been out of secondary school from (Line B). If negative, enter zero.	\$20,000.00 <u>- \$10,000.00</u> \$10,000.00	D
Add Lines C and D.	\$12,000.00	E
Divide Line E in half to get the assessed RRSP contribution:	\$6,000.00	F
Instructions: Contribution from Vehicles	Calculations	Line
Canada Portion: Take the total current gross market value of all vehicles (Items 643, 653, 683, and 693). Deduct \$5,000 from this amount.	\$5,000.00 <u>- \$5,000.00</u> \$0.00	
Since both of the spouses are students, divide by 2.	<u> /2</u> \$0.00	G
Ontario Portion Take the total current gross market value of all vehicles (Items 643, 653, 683, and 693). Deduct \$10,000 from this amount.	\$5,000.00 <u>- \$10,000.00</u> \$0.00	
Since both of the spouses are students, divide by 2.	<u> /2</u> \$0.00	H
Instructions: Contribution from Other Assets	Calculations	Line
As both spouses are students, take 50% of the value of other assets reported in Item 670.	\$0.00	I
Canada Portion: Add the totals of Lines F, G and I to get the total contribution from assets	\$6,000.00	
Ontario Portion: Add the totals of Lines F, H and I to get the total contribution from assets	\$6,000.00	

d) Calculate expected parental contribution

Married students are not assessed for contributions from their parents.

4. Need Assessment Summary Table

Married Students-Both Spouses Are Students

Canada	Allowable Educational Costs	Ontario
\$8,823	Tuition and Compulsory Fees	\$5,524
\$1,747	Books/Equipment/Supplies/Computer Allowance	\$1,747
\$10,868	Personal and Living Allowance	\$10,868
N/A	Return Transportation Allowance	N/A
\$680	Child-Care	\$680

\$22,118	Total Costs (A)	\$18,819
Canada	Expected Contributions	Ontario
\$0	Pre-study Income Student and Spouse Contribution	\$0
\$0	Study period Student and Spouse Income Contribution	\$0
\$6,000	Student/Spouse Asset Contribution	\$6,000
N/A	Federal portion/CSG as a resource	\$9,671
\$6,000	Total Contributions (B)	\$15,661
Canada	Calculation of Assessed Need	Ontario
\$16,118	Need: (Total Costs minus Total Contributions = A - B)	\$3,148
\$9,671	Federal Adjusted Need: 60% of total need	N/A
\$1,581	<p>Federal Grants: Canada Student Grant for Persons with Dependants Combined 2012 income of the student and the spouse is \$25,000 which is below the LICO threshold. The student and spouse have one child under the age of 12.</p> <p>\$46.51 X 34 weeks X 1 child = \$1581.34</p>	N/A
1,977	<p>Canada Student Grant for Persons from Low-Income Families \$58.14 X 34 weeks = 1,976.76</p>	N/A
\$6,113	<p>Federal Loan Funding: Lower of:</p> <ul style="list-style-type: none"> • federal adjusted need less Canada Student Grants(i.e., \$9,671 – \$1581 – \$1,977 = \$6,113); or • \$210/week of study (i.e., \$210 X 34 = \$7,140) 	N/A
N/A	<p>30% Off Ontario Tuition grant: - Student is not eligible</p>	\$0
	<p>Remaining Provincial Need: Provincial need minus 30% Off Ontario Tuition grant</p>	\$3,148
N/A	<p>Ontario Access Grant - student is not eligible</p>	\$0
	<p>Provincial Loan Funding: Remaining provincial need less Ontario Access Grant to a maximum of:</p> <ul style="list-style-type: none"> • \$150 per week for single students or • \$350 per week for students who are married or sole support parents 	\$3,148
\$ 6,447	Difference Between Need and Funding	\$0

P. SAMPLE ASSESSMENT: SOLE SUPPORT PARENT

1. Determine the Student' Status

The student is a sole support parent with one dependent child. In addition, the student has self-identified as having a permanent disability. The student is studying at the undergraduate level. The student completed high school five years ago.

2. Assess the Student's Costs during Study period

a) Tuition and compulsory fees

The student is in a regular tuition fee program, so the Canada and Ontario portions of the need assessment recognize the same fee amounts. The institution has reported total fees of \$5,524:

- Tuition fees of \$4,724.
- Compulsory fees of \$800.

b) Books, supplies, equipment and computer allowance

The institution has reported that the student will be enrolled in a Bachelor of Fine Arts for a 34 week study period:

Cost component	Actual costs as reported by institution	Maximum ⁽¹⁾	Amount used in Canada & Ontario assessment
Book fees--general	\$440	\$672	\$440
Expendable supplies – fine arts	\$530	\$1,318	\$530
Computer allowance			\$500
TOTAL	\$970		\$1,470

⁽¹⁾ See table, *Books, Supplies, Equipment, and Computer Maximums*, Section D.2

c) Living allowance

The Standard Living Allowance for a sole support parent with one dependant, as per table, *Living Allowances for Ontario*, is \$1,455 per month or \$338.37 per week plus \$598 per month or \$139.07 per week for each dependent child. In this example, the weekly living allowance totals \$477.44. The Living Allowance during the study period is calculated, as follows:

$$\$477.44 \text{ per week of study} \times 34 \text{ weeks study period} = \$16,232.96$$

Therefore, \$16,233 will be used as the Living Allowance in both the Canada and Ontario portions of the need assessment.

d) Return transportation

The student is not eligible for a return transportation allowance because this allowance is only available to dependent single students living away from home.

e) Child-care costs

The student reports one dependent child under the age of 11 years and reports that expected child-care costs during the study period will be \$3,400 (Item 405).

As per table, *Sole-support Parents - Child-Care Allowances*, the maximum assistance available for a sole support parent with one dependent child is the lower of:

- actual costs; or
- a maximum of \$83 per study week x number of dependent children.

As the student's study period is 34 weeks, the maximum child-care allowance is \$2,822.

The lesser amount of the child care allowance (\$2,822) is entered the in both the Canada and Ontario portions of the need assessment.

3. Assess Contribution from Resources Available

a) Pre-study period income contribution

The student reported \$3,500 for pre-study period income (Item 601) and noted in Item 605 that she received income supports from Ontario Works. The student reported no income in item 600. Therefore all of the student's income is from Ontario works and the pre-study period income contribution is adjusted to zero for assessment purposes.

Additionally, the student's 2012 income as reported on the OSAP application was \$13,000.

b) Calculate contribution from student's study period income

Sole support parents in regular tuition fee programs are expected to contribute an amount from study period earnings.

The student has reported study period earnings of \$1,000 from a bursary (item 626). The study period is 34 weeks.		
Instructions	Calculations	Line
Calculate Study period Net Income:	\$0	A
Add total scholarship/bursaries entered on the OSAP application	\$1,000	B
Canada Portion:		
Subtract the study-period exemption of (\$100 per week X 34 weeks = \$3,400) from Line A. If negative, enter zero.	-\$ 3,400 \$0	C
100% of reported non-exempt government benefits	\$0	D
Expected study period contribution for Canada: Add Lines C+D	\$0	E
Ontario Portion:		
Subtract study period exemption (\$111 per week x 34 weeks) from Line D. If negative, enter zero.	-\$3,774 \$0	F
100% of reported non-exempt government benefits.	\$0	G
Expected study period contribution for Ontario: Add Lines F+G	\$0	H

⁽¹⁾ See table, *Tax Deductions from Student's Monthly Income During the Study Period*, Section I.

c) Contribution from student assets

The student has reported only one asset on the application: a vehicle with a current gross market value of \$6,000.		
Instructions: Contribution from Vehicles	Calculations	Line
The reported value of the vehicles (Items 643, 653, 683, and 693).	\$6,000.00	A
Canada Portion: Deduct \$5,000 from the total value of all vehicles (if negative, enter zero)	\$1,000	
Ontario Portion: Deduct \$10,000 from the total value of all vehicles (if negative, enter zero)	\$0	B
Total contribution from assets		
Canada Portion:	\$1,000	C
Ontario Portion:	\$0	

d) Calculate expected parental contribution

Students who are sole support parents are not assessed for contributions from their parents, except to determine eligibility for the 30% Off Ontario Tuition grant and/or the Ontario Access Grant. In this case, because the student has a permanent disability and completed high school less than six years ago, the student may be considered for the 30% Off Ontario Tuition grant. Her parental gross income for 2012 is verified as less than \$160,000.

4. Need Assessment Summary Table

Sole Support Parents (One Dependent Child)

Canada	Allowable Educational Costs	Ontario
\$5,524	Tuition and Compulsory Fees	\$5,524
\$1,470	Books/Equipment/Supplies/Computer Allowance	\$1,470
\$16,233	Personal and Living Allowance	\$16,233
N/A	Return Transportation Allowance	N/A
\$2,822	Child-Care	\$2,822
\$26,049	Total Costs (A)	\$26,049
Canada	Expected Contributions	Ontario
\$0	Pre-study Income Student Contribution	\$0
\$0	Study period Student Contribution	\$0
\$1,000	Student Asset Contribution	\$0
N/A	Federal Funding/CSG as a resource	\$12,698
\$1,000	Total Contributions (B)	\$ 12,698
Canada	Calculation of Assessed Need	Ontario
\$25,049	Need: (Total Costs minus Total Contributions = A - B)	\$13,351
\$15,029	Federal Adjusted Need: 60% of federal need	N/A
\$2,000	Federal Grants: Canada Student Grant for Persons with Permanent Disabilities Federal need to a maximum of \$2,000	N/A
\$1,977	Canada Student Grant for Persons from Low-Income Families $\$58.14 * 34 \text{ weeks} = \$1,976.76$	N/A
\$1,581	Canada Student Grant for Persons with Dependants Student's 2012 income equals \$13,000. The LICO threshold for a family of 2 is \$29,439. Therefore, CSG-DEP: $\$46.51 * 34 \text{ weeks} * 1 \text{ child} = \$1,581$	N/A
\$7,140	Federal Loan Funding: Lower of: <ul style="list-style-type: none"> • federal adjusted need less Canada Student Grants (i.e., $\\$15,029 - \\$2,000 - \\$1,977 - \\$1,581 = \\$9,471$); or, • \$210/week of study ($\\$210 * 34 = \\$7,140$) 	N/A
N/A	30% Off Ontario Tuition grant: <ul style="list-style-type: none"> • \$865 per term for college and university degree programs to a maximum of \$1,730; 	\$1,730

N/A	Remaining Provincial Need: Provincial need minus 30% Off Ontario Tuition grant	\$11,621
N/A	Ontario Access Grant - Student is not eligible	\$0.00
N/A	Provincial Loan Funding: Remaining provincial need less Ontario Access Grant to a maximum of: <ul style="list-style-type: none"> • \$150 per week for single students or • \$350 per week for students who are married or sole support parents 	\$11, 621
\$12,351	Difference Between Need and Funding	\$0

Q. 2013-2014 MONTHLY LIVING ALLOWANCES FOR THE CANADA – ONTARIO INTEGRATED STUDENT LOAN/GRANT

To convert the monthly living allowance into a weekly amount, divide the monthly amount by **4.3**.

Regional Distribution -> Actual Monthly Budget (Loan Year 2013-2014)

LIVING SITUATIONS	NL	PE	NS	NB	QC	ON	MB	SK	AB	BC	YT	NT	NU
SINGLE STUDENT AWAY FROM HOME													
· Shelter (2 bedroom apt. inc. utilities shared by two)	393	402	458	414	388	542	445	491	433	592	540	744	746
· Food (Purchased from Stores)	243	220	224	221	249	243	228	235	254	241	275	279	279
· Miscellaneous (Personal & health care, clothing, H/H cleaning, communications)	212	232	226	215	291	262	273	282	305	242	285	292	293
· Local Public Transportation*	63	62	63	64	43	77	79	61	66	80	64	64	64
Total Monthly Allowance	911	916	971	914	971	1,124	1,025	1,081	1,058	1,155	1,164	1,379	1,382
SINGLE PARENT (without dependent)													
· Shelter (1 bedroom apartment including utilities)	701	672	772	723	649	873	626	854	687	908	980	1,171	1,174
· Food (Purchased from Stores)	243	220	224	221	249	243	228	235	254	241	275	279	279
· Miscellaneous (Personal & health care, clothing, H/H cleaning, communications)	212	232	226	215	291	262	273	282	305	242	285	292	293
· Local Public Transportation*	63	62	63	64	43	77	79	61	66	80	64	64	64
Total Monthly Allowance	1,219	1,186	1,285	1,223	1,232	1,455	1,206	1,453	1,312	1,471	1,604	1,806	1,810
MARRIED STUDENT & SPOUSE (no dependent)													
· Shelter (2 bedroom apartment including utilities)	834	792	917	820	775	1,080	812	982	865	1,182	1,077	1,484	1,488
· Food (Purchased from Stores)	434	439	449	442	442	444	413	426	460	427	549	445	446
· Miscellaneous (Personal & health care, clothing, H/H cleaning, communications)	423	464	453	430	463	475	522	537	580	514	567	477	478
· Local Public Transportation*	126	126	125	128	86	152	159	137	133	162	128	129	129

Total Monthly Allowance	1,817	1,821	1,944	1,820	1,766	2,151	1,906	2,104	2,038	2,285	2,321	2,535	2,541
LIVING SITUATIONS	NL	PE	NS	NB	QC	ON	MB	SK	AB	BC	YT	NT	NU

EACH DEPENDENT PERSON

· Shelter	91	164	190	153	141	232	173	127	154	234	163	320	321
· Food (Purchased from Stores)	173	179	182	179	206	190	176	182	197	191	225	222	223
· Miscellaneous (Personal & health care, clothing)	93	68	67	64	109	99	124	128	138	112	85	101	102
· Local Public Transportation*	63	62	63	64	43	77	79	61	66	80	64	64	64
Total Monthly Allowance	420	473	502	460	499	598	552	500	555	617	537	707	710

SINGLE STUDENT LIVING AT HOME

· Shelter	0	0	0	0	0	0	0	0	0	0	0	0	0
· Food (Purchased from Stores)	173	218	224	221	206	190	176	182	197	191	275	222	223
· Miscellaneous (Personal & health care, clothing)	182	177	165	153	206	200	217	224	242	210	188	237	238
· Local Public Transportation*	63	62	63	64	43	77	79	61	66	80	64	64	64
Total Monthly Allowance	418	457	452	438	455	467	472	469	505	481	527	523	525

Source:

Shelter: CMHC 1998 rental rates indexed to 2013
 Food, Miscellaneous: FAMEX 1996 indexed to 2013