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Applying for OSAP
at the Daniels Faculty

This document outlines the process for students at the Daniels Faculty of Architecture, Landscape, and Design to apply for OSAP.

Updated 02-01-21

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ARCHITECTURE, LANDSCAPE, AND DESIGN

1 Spadina Crescent
Toronto, ON M5S 2J5
Canada
416-978-5038

INTRODUCTION

Each provincial government administers and maintains a student financial aid program in co-operation with the federal government's Canada Student Loan program (CSL). Usually the assistance is in the form of interest-free loans while a student is in full-time studies, as well as non-repayable grants.

In Ontario this program is called the Ontario Student Assistance Program (OSAP). A single application is used to assess entitlement for both CSL and Ontario Student Loans (OSL). The National Student Loans Service Centre (NSLSC) administers the combined government loan programs.

Provided that you have qualified for OSAP and promptly submitted required documentation, the University of Toronto will be able to confirm your full-time registration to OSAP in both September (for fall term) and January (for winter term). Once your registration is confirmed, your OSAP funds will be sent to your ACORN account to pay your UT outstanding fees for that particular term.

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Please note that for the purposes of OSAP, the Financial Aid office refers to University of Toronto's Enrolment Services Office which administers all OSAP applications for the entire university. Its contact information is:

> Enrolment Services
> University of Toronto
> 172 St. George Street
> Toronto, ON M5R 0A3
> T: 416-978-2190
> E: osap.staff@utoronto.ca
> W: http://future.utoronto.ca/finances/financial-aid/osap-and-other-government-aid

While the Office of the Registrar and Student Services can provide general guidance on financial aid resources, please direct specific OSAP application questions to Enrolment Services.

DETERMINE YOUR ELIGIBILITY

To apply for OSAP, you must meet **ALL** of the following eligibility requirements:
- Be a Canadian citizen, Permanent Resident or protected person (Convention Refugee)
    - o International students who have already been approved for Canadian permanent residency, have not lived in any other province in Canada, and will get their record of landing upon their arrival in Toronto will be immediately eligible to apply for OSAP funding.
    - o International students who receive their Canadian permanent residency during the academic year may still be eligible to apply for OSAP funding for that year. See Application Deadlines section below.
- Be an Ontario resident;
- Be enrolled in an approved program of study;
- Be registered in full-time studies (i.e., register in at least 60% of a full course load in **each** term; 40% for students with documented permanent disabilities).

If you are an undergraduate student registered in…		This is your course load	Thus, you are eligible to apply for
One term	Both fall and winter terms		
2.5 credits	5.0 credits	100%	Full-time OSAP
2.0 credits	4.0 credits	80%	Full-time OSAP
1.5 credits	3.0 credits	60%	Full-time OSAP
1.0 credits	2.0 credits	40%	Full-time OSAP, if you have documented permanent disabilities; otherwise, apply for Part-time OSAP
.5 credits	1.0 credits	20%	Part-time OSAP

If you are in a Daniels Faculty graduate program (Masters or Ph.D.), you are always expected to be in a full-time course load. Thus, you are eligible to apply for Full-time OSAP.

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APPLY ONLINE

- Apply online at the OSAP website. Applications for the upcoming academic year are normally available on the OSAP website in May.
    - o Depending on your course load, choose the Full-time application or the Part-time application.
- For summer term OSAP funding:
    - o Students who received Full-time OSAP funding in the most recent academic year must use a summer OSAP extension application that is made available on the Enrolment Services website in March of each year.
    - o Students who did not apply for or receive Full-time OSAP funding in the most recent academic year must use the application on the OSAP website.
    - o Part-time OSAP – apply through the OSAP website.

OAN and Password

- First-time users must register at OSAP to receive an OSAP Access Number (OAN) and create a password.
    - o To receive an OAN, an Ontario Education Number (OEN) is required. Students who attended the Ontario elementary and/or secondary school system can find their OEN on their secondary school transcripts.
    - o Students who did not attend elementary and/or secondary school in Ontario should leave the OEN field blank.
    - o **RECOMMENDATION**: Set up challenge questions so that if you forget your OAN and password, you can retrieve this information by answering your challenge questions.
- Returning users can access their OSAP account by entering their OAN and password.
- Students who have forgotten their OAN and password get locked out of the OSAP website.
    - o Retrieve your OAN and password by answering the challenge questions you set up.
    - o If you did not set up challenge questions, request for your OAN and temporary password by visiting Enrolment Services with **BOTH** of the following documents:
        - ▪ Government-issued photo identification card
        - ▪ Government-issued document showing the full nine-digits of your Social Insurance Number
            - Acceptable: SIN card, income tax notice of assessment
            - Not acceptable – T4, T2202A, income tax returns, income tax notices of assessment that do not show full nine digits of your Social Insurance Number

Setting up your Profile

Email Address and Correspondence Options

- How do you want to check the status of all your applications?
    - o **RECOMMENDATION**: Choose the Check Online option, which is the quickest and most up-to-date way to stay informed about your OSAP file.
- How do you want to get all your personalized forms?

- o **RECOMMENDATION**: Choose the You'll Print Yourself option, which is the quickest way to get your forms so they can be completed and returned for processing.

Permanent Disability

- If you respond yes to this question, you will be required to complete and submit a Disability Verification Form.
  - o Some sections must be completed by your health provider.
  - o Upload the completed form to your OSAP portal (see the Making Changes or Submitting Documents section below).
- Your Disability Verification Form will be reviewed by Enrolment Services for completeness and eligibility.
- If your Disability Verification Form is approved, a permanent disability designation will be put on your OSAP file.
  - o This designation will not be uploaded to your ACORN account.
  - o You will be eligible to receive the Canada Student Grant for Students with Permanent Disabilities.
- You are advised to register with UT Accessibility Services if you have permanent or temporary disabilities.

Indigenous Person

- If you respond yes to this question, you may be eligible for other OSAP programs that are specific to Canadian Indigenous students.

Information Session

Students applying for OSAP for the first time will be required to go through an information session before you can go through the application.

- This is a great information tool – make sure to read all the information in this section.
- You will be asked to answer questions based on the information you have just read – you will not be able to go to the next page until you answer correctly.

Application Agreement

- Make sure to read through the entire agreement, so that you fully understand
  - o Why information is being collected from you.
  - o How your information will be shared, and with which organizations.
  - o That you are providing consent to have your credit history checked.
  - o Your rights and responsibilities.
  - o That you are providing consent to have the Canada Revenue Agency provide information to OSAP from your tax records.

School

- Select University of Toronto from the drop-down list.
- University of Toronto Student Number
  - o **RECOMMENDATION**: Although this field is marked optional, report your student number accurately so that your OSAP application can be matched with your ACORN account.

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- No student number = your OSAP funds will not be correctly deposited into your ACORN account.
- No student number = you will not be able to apply for a tuition fee deferral.
  - Nine-digit number starting with a 9-, or 10-digit number starting with a 10-.
    - New undergraduate/bachelor students: Your U of T JoinID number is your UT student number.
    - New graduate students: Your U of T applicant number is your UT student number.

Program Search

- To find your Daniels program easily:

If your program is …	Enter in… Program Search	And Enter in… Level of study
Bachelor of Arts, Architectural Studies	Arch	
Bachelor of Arts, Visual Studies	Arts, Visual	
Master of Architecture	Arch	
Master of Landscape Architecture	Landscape	
Master of Urban Design	Urban Design Architecture	
Master of Visual Studies	Visual	Master's degree
Ph.D. Architecture, Landscape, and Design OR Forestry	PhD (Doctor of Philosophy)	
Master of Forest Conservation, Master of Science in Forestry	Forest	

- Once you have found your correct program, make sure to choose the correct year of study.
  - Master of Architecture or Master of Landscape Architecture, advanced standing – choose the year that you are/will be in **within your advanced standing program**.
    - For example, a student entering/starting the MLA or Master of Architecture advanced standing program this year should choose the Year 1 option, NOT the Year 2 option.
    - Choosing an incorrect year of study will mean your OSAP application will take longer to process because it will require manual intervention by Enrolment Services to correct your year of study.
    - Master of Architecture students in the first year of the new two-year advanced standing program – choose Master of Architecture 2.5 Year Advanced Standing, Entering Year 1 of 4
  - Master of Architecture students in the first year of the new three-year program – choose the Entering year 1 of 4 option
  - Master of Architecture students in the last term of your program
    - Fall term students – Choose Master of Architecture, Standard, Sept 7 to Dec 18
    - Winter term students – Choose Master of Architecture: January start
- Ph.D. students – choose PhD (Doctor of Philosophy) – St. George campus, and the appropriate year level.

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Percentage of Full Course Load

- Undergraduate students
  - See Course Load table.
  - If you are not yet sure what your course load will be for the year, enter 100%.
    - Once you have finalized your courses, update your OSAP application with the correct course load. See Making Changes or Submitting Documents section below.
    - When your registration is confirmed by UT in September for fall term and then again in January for winter term, the confirmation process will update the course load in your OSAP application based on the number of credits showing on your ACORN account at that time.
    - If your actual course load as showing on your ACORN account is different from what you reported on your OSAP application, your OSAP funding may change.
- Graduate students – enter 100%. All graduate students at the Daniels Faculty are expected to be in a full-time course load every term and year.

Current Situation

Current Status

- Single – you will be asked questions to determine if you are dependent or independent of your parents. Dependent students will be required to provide information about their parents.
  - You will be asked about how long it has been since you completed high school.
  - You may be asked if you have worked full-time for at least 24 months in a row without being in full-time high school or post-secondary studies at the same time.
- Married or common-law
  - You will be asked information about your partner.
  - If you declare you have children, you will be asked information about your children.
- Sole-support – you will be asked information about your children.

Ontario Residency

- Have you lived in Ontario all of your life?
  - Your answer to this question will be validated/compared with your Social Insurance Number. For example, if you choose Yes, but your SIN starts with a 7, you will get this error message: You can't choose this residency because the social insurance number you provided was issued in another province.
- You may be required to complete a History of Canadian Residency form, depending on your answers to the questions in this section.
  - This form will require you to list your current residence, as well as all the residences you have lived in Canada.
  - This form will help OSAP to determine if you meet the Ontario residency requirement for OSAP.

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Personal Information

Living with parents

- Should your living situation change after you submit your OSAP application, report the change to OSAP (see Making Changes or Submitting Documents section below).
  - o You will be required to provide documentation that supports the change (for example, lease in your name).

Income and Assets

- Do not leave any question unanswered. If the amount is not applicable or negative, enter zero (0).
- You always want to report accurate information about your income and assets.
  - o See Making Changes or Submitting Documents section below on how to make changes after you submit your OSAP application.

Income received in 2020

- The income/s (yours, your parents, your partner) you report in this field will be compared with the line 150 income/s of the 2020 income tax information you/your parents/partner filed with Canada Revenue Agency.
- If you and/or your parents/partner have not yet filed your 2020 income tax return/s,
  - o File your/your parents'/partner's 2020 income tax return/s, then complete your OSAP application; **OR**
  - o Follow the instructions on how to estimate your/your parents'/partner's income/s.
    - You may still be eligible for both grants and loans, but any grants you receive may be converted to loans after a certain time period.
    - You will be notified on your OSAP messages page if your grants are on the verge of being converted to loans.

Income Received during Study Period

- Scholarships and awards
  - o Merit-based awards
    - Report all merit-based awards from Daniels, UT or any external organization that you are/will be receiving for the 2021-22 academic year.
    - Graduate students – report the amount of Ontario Graduate Scholarships and Canada Graduate Scholarships that you will receive for the period Sept 2021 to April 2022.
  - o Need-based awards
    - Daniels and UT need-based awards will be reported to OSAP by UT.
    - Report all need-based awards that you are receiving from external or non-UT organizations.
  - o Doctoral students – report your funding package amount.
  - o If you are not sure if the Daniels or UT award you are receiving is merit-based or need-based, contact us at awards@daniels.utoronto.ca.
    - Provide your name, UT student number, and the name of the award.
  - o If you receive an award after you submit your OSAP application, report the award value to OSAP (see Making Changes or Submitting Documents section below).

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- Income totaling more than $11,200 during your study period (Sept to April)
  - Estimate your income based on pay information detailed in the job contract you have already been given by your employer.
  - If income during the year changes from what you originally report in your OSAP application, report the change to OSAP (see Making Changes or Submitting Documents section below).

Declaration and Signature Forms

- Print out forms from your OSAP portal.
- Read through the entire document before signing.
- Sign **IN PEN**.
  - Digital signatures are not acceptable. If you sign digitally, your signature pages will not be approved and you will be asked to sign again.
  - Digital signatures may become acceptable as a consequence of the COVID-19 pandemic, but at this time, it is best to sign in pen.
- Upload to your OSAP portal (see Making Changes or Submitting Documents section below).

Master Student Financial Assistance Agreement (MSFAA)

- This is a legal agreement between you and the federal and Ontario governments.
  - It outlines your responsibilities and the terms and conditions of accepting and repaying student loans.
- You complete this once, not every year (some exemptions apply).
- You will be asked to provide your banking information.
- This agreement must be completed before you can receive your OSAP funds.

MAKING CHANGES OR SUBMITTING DOCUMENTS

- Keep your OSAP application up-to-date if **ANYTHING** changes (address, financial, academic, family, living situation).
  - Address change – you can do this on your OSAP portal.
  - All other changes – you need to submit a letter.
- Write a letter to explain the change.
  - Include your name and your UT student number.
  - Sign your name **IN PEN**, and write the date.
- Include all documentation that provides proof regarding the change. For example,
  - Change in living situation – copy of lease showing your name as renter.
  - Change in income – copy of paystubs clearly showing income amounts.
- Upload letter and supporting documentation to your OSAP portal via the Required Documents page.
  - Click on the "Click here if you have other (optional) documents to upload" link.
- Uploading documents is the quickest way to submit documentation.
  - You are able to keep track of the documents you have uploaded.
  - You don't have to walk over to Enrolment Services to hand in your documents.
  - You save on mailing costs.
  - You do not run the risk of your OSAP documents getting lost in the mail en route to Enrolment Services.

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- **DEADLINE FOR SUBMITTING CHANGES OR DOCUMENTS**: No later than 40 days before the end your study period (normally in mid-March for students registered from Sept to April).

APPLICATION DEADLINES

For full-time students and part-time students with study periods of 21 weeks or more, submit your OSAP application no later than 60 days before the end of your study period (normally in late February for students registered from Sept to April).

DECLINE A LOAN

If the OSAP funding that is offered to you is in the form of loans and grants, you can decide to decline the loan and just accept the grants.
- To choose grants only, click on the No Loan option that appears in your application funding summary.
    - You can always change your mind afterwards.
- **IMPORTANT NOTE**: Students who choose grants only will not be eligible for Daniels bursaries/grants.

PROCESSING TIME

- Normal processing time is six to eight weeks after all of your documentation is received.
- OSAP will send a message to the email address you have entered on your OSAP profile if there is a message waiting for you on our OSAP Message Centre.
- **RECOMMENDATION**: Monitor your OSAP portal on a regular basis.

APPEALING YOUR OSAP ENTITLEMENT

- You can appeal your OSAP funding amount. See Request to Review.
- Visit Enrolment Services to discuss your situation.
- **DEADLINE FOR APPEALS**: Your appeal must be received at Enrolment Services 40 days before the end your study period (normally in mid-March for students registered from Sept to April).

RECEIVING YOUR OSAP FUNDING

- OSAP funds are disbursed in two installments.

    - For a regular two-term study period, 60% of the full funding is disbursed in the fall term and the remaining amount in the winter term.

- In order to receive your OSAP funding, you must be a registered in a full-time course load in **each** term for which you applied for OSAP funding.

- To become registered, you must do **either** of the following:

    - Pay the Minimum Payment to Register amount listed at the bottom of your ACORN fees invoice; **OR**

    - Request a Tuition Fee Deferral through your ACORN account (under the Finances section).

        - If you have submitted an OSAP application for the 2021-22 academic year **AND** you listed your UT student number on that application, you will be eligible to request a tuition fee deferral.

- After you are registered:

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- o In September, Enrolment Services will confirm to OSAP your course load for the fall term.
    - If you are registered in a full-time course load, your OSAP funds will be released to your ACORN account to pay down your outstanding balance for the fall term.
- o In late December, Enrolment Services will confirm to OSAP your course load for the winter term.
    - If you are registered in a full-time course load, your OSAP funds will be released to your ACORN account to pay down your outstanding balance for the winter term.
- If your OSAP funding does not cover your entire ACORN balance, you are responsible for paying the remaining amounts from your other funding sources by the payment deadline dates.
    - o The Net Cost View portion of your ACORN fees invoice will show how much of your fees for each term will be paid by OSAP, and how much you will need to pay from your other funding sources such as your savings, and UT awards.
- If your OSAP funding for the term is more than the amount of fees you are required to pay for that term, the remaining portion of your OSAP funding will be direct deposited into the bank account you listed on your MSFAA.
- Your OSAP portal will show the amounts that will be released to your ACORN account, and the amounts that will be deposited into your bank account.

PREPARE FOR JANUARY DISBURSEMENT OF OSAP

- In October, complete the "Confirmation of Student Income" form on your OSAP portal to receive the second installment of your funds at the start of classes in January.

KNOW YOUR RESPONSIBILITIES

- Promptly update OSAP regarding **ANY** changes (financial, academic, family, living situation, address) by writing and uploading a signed and dated letter to your OSAP portal (see Making Changes or Submitting Documents section above).
- Maintain at least 60% of a full course load in **EACH** of fall and winter terms (40% if you have a documented permanent disability).
    - o If you drop below the full course load threshold:
        - Your OSAP will be re-assessed. You will be considered to have received more OSAP funds than you are entitled to.
        - You may be restricted from receiving future OSAP funding.
- Pass all of your courses in order to maintain satisfactory academic progress.
    - o You may be restricted from receiving future OSAP funding if you do not maintain satisfactory academic progress.
- Keep your address updated on your ACORN account.

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KEEP YOUR PREVIOUS OSAP LOANS IN GOOD STANDING

- Your OSAP loans go into repayment any time you are not in full-time studies for more than six months.
    - Repayment means that interest will start accruing on your OSAP loan, and you will be required to start re-paying your OSAP loans.
- If you apply for and receive new OSAP funding before the six months' end, your loans will not enter repayment and will remain interest-free.
- Complete a "Confirmation of Interest-Free Status" application on your OSAP portal if you are in a full-time course load **BUT**
    - You are not applying for OSAP funding for the year; **OR**
    - You applied late for OSAP funding.

QUESTIONS?

- Check out the OSAP FAQs page on the Enrolment Services website.
- Email us at the Daniels Faculty Office of the Registrar and Student Services awards@daniels.utoronto.ca
- While the Office of the Registrar and Student Services may provide general guidance on financial aid resources, please direct specific application questions to Enrolment Services:

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