



What is OSAP: The Ontario Student Assistance Program (OSAP) is a financial aid program delivered by the federal and provincial government for post-secondary students. OSAP provides Ontario students with financial assistance to help pay for college or university. Through one application, you are assessed for non-repayable grants, as well as a repayable loan. Funding is available for both full and part-time postsecondary students.

	=	Money that you will not have to repay.
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Full-time

To be considered for the **full-time student assistance program (Full-time OSAP)**, you must be taking 60% or more of a full course load. For undergraduate students, this means a minimum course load of 1.5 credits per term..

Part-Time

To be considered for the **part-time student assistance program (Part-time OSAP)**, you must be taking less than 60% of a full course load. For undergraduate students, this means a course load of *fewer than* 1.5 credits per term.

Overview: Course load Requirements

2.0 or more credits	100%	Full-time
1.5 credits	60%	Full-time
1.0 credits	40%	Part –time or full-time for students with permanent disability
0.5 credits	20%	Part-time

How OSAP Aid is Determined

The amount of money you can get from OSAP is based on your assessed financial need. To determine this, OSAP looks at two factors:

Your education expenses: the amount of money you need to cover tuition, books, childcare, personal living expenses, supplies, and equipment.

Your personal financial situation: how much you and your family are expected to contribute, based on income, family size, and other factors.

The [online OSAP Aid Estimator](#) can provide you with a funding estimate based on a few factors. Submitting an application will provide you with an accurate assessment based on your individual situation.

Eligibility Requirements: To be eligible for OSAP funding, you must:

- Be a Canadian citizen, Permanent Resident or Protected Person
- Meet Ontario's provincial residency requirements
- Be enrolled in a degree, diploma, or certificate program that is approved for OSAP purposes and studying full-time or part-time at an OSAP approved institution.

If you do not meet Ontario's residency requirements, you may be eligible for government financial aid through your home province or territory. Visit carleton.ca/awards/sfa for a list of government financial aid programs by province and territory.

How to Apply

Step 1: Apply online at ontario.ca/osap

Step 2: Submit supporting documents

Step 3: Complete your MSFAA: The Master Student Financial Assistance Agreement (MSFAA) is a multi-year financial aid agreement that outlines your responsibilities and the terms

Step 4: Monitor your application

Getting Your Money

If you have applied for Full-time OSAP

Your funding is typically released in two installments:

- **Fall term:** first week of September
- **Winter term:** first week of January

If you apply after your study period has begun, your funding will be released as soon as your application has processed.