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.

Grants = **Money that you will not have to repay.**

Loan = **Money that you will have to repay. Loans through OSAP are interest and payment-free while you are in school full-time.**

Funding is available for both full and part-time postsecondary students.

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. For graduate students, you must be designated as a full-time graduate student by the Faculty of Graduate and Postdoctoral Affairs.

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. For graduate students, you must be designated as a part-time graduate student by the Faculty of Graduate and Postdoctoral Affairs.

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 a 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: Apply online at **ontario.ca/osap**

All students who wish to receive OSAP for the upcoming academic year must submit a new application online.
This means that if you are a returning student and received OSAP in previous years you must re-apply every year.
For new students, you must first register as a new user on the OSAP website which is now accessed through the OCAS or OUAC site.

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.

Before your funding can be released each term, the Awards Office must confirm your enrolment at Carleton with OSAP. This is typically done a few days prior to your funding release date each term. If you have not submitted all required documents or registered in the appropriate course load, your OSAP will be placed on hold and your enrolment will not be confirmed.