

STEP 1: WHO CAN APPLY FOR OSAP: ONTARIO STUDENT ASSISTANCE PROGRAM?

To apply for OSAP, you must:

- Be a Canadian citizen, Permanent Resident or Protected Person (Convention Refugees)
- Be an Ontario resident (must have resided in Ontario for the last 12 consecutive months without being a full-time student at a post-secondary institution)
- Be enrolled in an approved program of study (all Tyndale degree programs are approved by OSAP)

You can apply for **Full-Time** or **Part-Time** OSAP depending on your course load in the Fall and Winter semesters:

- Every 3-credit hour course carries a 20% course load
- Spring/Summer courses are not eligible for OSAP
- For students with permanent disability, a course load of at least 2 courses (40%) per semester will be considered a full-time course load.

Course load	OSAP Application	
3 courses (60%) or more in Fall <u>AND</u> 3 courses (60%) or more in Winter	Full-Time for both Fall and Winter (one application)	
3 courses (60%) or more in semester A and up to 2 courses (40%) in semester B	Full-Time for semester A	Part-Time for semester B
1-2 courses (20-40%) in Fall <u>AND</u> 1-2 courses (20-40%) in Winter	Part-Time for both Fall and Winter (needs separate applications if course loads are different in Fall and Winter)	

OSAP Funding for Online Courses

You are allowed to take online courses if you have a course load of 60% or more in the semester. Please refer to the chart below for the in-class vs. online courses ratio. In short, you are required to take more in-class courses than online courses within the semester.

Courses per semester	Course load on OSAP App	Minimum # of In-Class courses	Maximum # of Online courses
5	100%	3	2
4	80%	3	1
3	60%	2	1

Due to COVID-19, Tyndale has received temporary approval for alternative training measures from the Ministry of Colleges and Universities. Students are not required to follow the usual in-class vs online course ratio in order to receive OSAP funding until further updates.

STEP 2: COMPLETE AND SUBMIT YOUR OSAP APPLICATION

- Apply online at www.ontario.ca/OSAP. Returning users can access their OSAP account by entering their OAN and password. First time users must register to receive an OSAP Access Number (OAN) and create a password. You will need your Social Insurance Number (SIN) to create your OSAP account.
- Students can request a temporary password or retrieve their OAN from the ministry by sending an email to OICUinvest@ontario.ca. Please include your full name, address, and daytime phone number. The ministry will contact you by phone to authenticate your Social Insurance Number and other personal information, in order to facilitate the OAN/password reset.
- All students should submit their application and supporting documents **2 months prior to the start of the program** to give your application the best opportunity to be processed and approved by the start of the program.

What you'll need to complete the OSAP application:

- Information about your school and program (found in this OSAP Tip Sheet)
- Your 2019 tax information
- Your (and your spouse's, if applicable) RRSP, value of savings and other financial assets as of the start of the study period
- Your parents' or spouse's SIN (if applicable)
- Your parents' or spouse's 2019 tax information
- Most questions will have a pop-up screen to provide details on the information required

1. Select your application

Full-Time Application

Application if you're taking 60% or more of a full course load or 40% if you have a permanent disability.

Start New App

My Apps

Part-Time Application

Application if you're taking 20% to 59% of a full course load.

Start New App

My Apps

2. Select your classes start date according to the chart on the next page. It will prompt you to use the **2020-21** application.

Ready to apply?

When do your classes start?

September ▼

2020 ▼

You're applying for the 2020-21 academic year.

3. On the next page, under **Other postsecondary schools**, choose **Start a new application**.

4. To select Tyndale as your school, check off the **[School not on list]** box, type **"TYNDALE"** in the search bar, then click **[Next]**.

Select your school:

Select school ▼

School not on list?

Search for your school:

- Use only part of the school name
- Don't use accents (é, ç, à)

Tyndale

You will see the following message:

Private Career Colleges or other private postsecondary schools are approved annually. The earliest the results of the school approval process will be released is mid-July. In the meantime, you can submit your OSAP application and it will start processing but the amount of your OSAP funding will not be calculated. If your school is approved, it will finish processing if all outstanding items have been completed.

This message explains that Tyndale will be approved for OSAP by mid-July, therefore your application will be processed and completed after this date. However, we encourage students to apply for OSAP as early as possible as applications are approved on a first come first serve basis.

5. Search for your Program of Study

OSAP consolidates many of our programs into a list of OSAP Approved Programs. Please refer to the OSAP Program Key chart on the next page. Find your Tyndale program in the left column and enter the keyword (underlined) of your OSAP Approved Program in the search box.

Do not answer the 3 optional questions on the bottom of the page, click **[Next]**

On the next OSAP screen, choose the program name that matches exactly with the corresponding OSAP Approved Program listed in the chart. e.g. If your program is "BA in Biblical Studies & Theology", your OSAP approved program will be "BA IN HUMANITIES HYBRID"

Enter the name of your program:

- Use only part of the program name
- Don't use accents (é, ç, à) or characters (*, &)

HUMANITIES



BA IN HUMANITIES HYBRID YR 1

2 term program
 Entering year 1 of 4

Bachelor's degree
 29 weeks long

Program Key chart

Undergraduate Programs	OSAP Approved Programs
BA English, History, Linguistics, Philosophy, Biblical Studies & Theology, IDVP, Music	BA IN <u>HUMANITIES</u> HYBRID
BA ECE, SSW, Psychology, Health and Human Services	BA <u>SOCIAL SCIENCES</u> HYBRID
BA Business Administration	BA <u>BUSINESS ADMINISTRATION</u> HYBRID
BA Human Services Modular	BA <u>HUMAN SERVICES</u> -MOD HYBRID
BRE (Bachelor of Religious Education)	<u>BRE</u> HYBRID
BRE Modular & DCP	<u>BRE MODULAR</u> HYBRID

Seminary Graduate Programs	OSAP Approved Programs
MTS (Master of Theological Studies)	<u>MTS</u> HYBRID
MTS Modular	<u>MTS MODULAR</u> HYBRID
MDIV (Master of Divinity)	<u>MDIV</u> HYBRID
MDIV Church in the City	MDIV <u>CHURCH IN THE CITY</u> HYBRID
ThM (Master of Theology)	<u>ThM</u> HYBRID

6. Enter the Start and End Date for your program

Undergraduate Programs	Fall	Winter	Start Date	End Date
Bachelor of Arts / Bachelor of Religious Education	Full	Year	September 9, 2020	April 23, 2021
Bachelor of Arts / Bachelor of Religious Education	✓		September 9, 2020	December 18, 2020
Bachelor of Arts / Bachelor of Religious Education		✓	January 4, 2021	April 23, 2021
Bachelor of Arts Human Services (Modular)	Full	Year	August 27, 2020	July 30, 2021
Bachelor of Religious Education (DCP/Modular)	Full	Year	August 27, 2020	July 30, 2021

Seminary Graduate Programs	Fall	Winter	Start Date	End Date
Master of Divinity/Master of Theology Master of Theological Studies	Full	Year	September 14, 2020	April 19, 2021
Master of Divinity/Master of Theology Master of Theological Studies	✓		September 14, 2020	December 18, 2020
Master of Divinity/Master of Theology Master of Theological Studies		✓	January 4, 2021	April 19, 2021
Master of Divinity - In Ministry	Full	Year	August 10, 2020	June 15, 2021
Master of Theological Studies (Modular)	Full	Year	September 14, 2020	March 29, 2021

7. Enter the Course load %

- Every 3-credit hour course carries a 20% course load, e.g., if you will be taking 5 courses in the semester, your course load will be 100%
- *DCP/Modular programs*: the course load for modular-type programs is 100%. Students are required to take consecutive courses to keep the study period intact for OSAP purpose (please contact Student Financial Services if you need clarification).

8. Select 'No' for the question 'Are you taking all of your courses online, through correspondence or distance education?'

Are you taking all of your courses online, through correspondence or distance education?

- Yes
 No

9. Complete the remainder of the application on personal and family financial information
Student Financial Services

STEP 3: RECEIVE OSAP ESTIMATE

- Normally, you can choose to receive an estimate of your OSAP funding once you submit your application. Currently this option is not yet available. Students who have submitted a 2021-21 application will receive an email from OSAP when their estimate is available.
- If you are asked to enter program cost information, please refer to the chart below:

Programs	Tuition	Compulsory costs	Book costs
BA/BRE except BRE Modular/DCP	\$14,640	\$1,290	\$900
BRE Modular/DCP	\$11,712	\$1,032	\$720
MDIV / MTS	\$11,043	\$1,107	\$900

STEP 4: SUBMIT YOUR OSAP SIGNATURE PAGES AND SUPPORTING DOCUMENTS

- Your completed OSAP Signature Forms and other Required Documents MUST BE uploaded to your OSAP account as soon as possible.
- Normal processing time is eight weeks after your documentation is submitted. Do not delay! You are encouraged to check your OSAP account on a regular basis as OSAP may send you additional requests in your message centre.

STEP 5: COMPLETE YOUR ONLINE MASTER STUDENT FINANCIAL ASSISTANCE AGREEMENT (MSFAA) *For first time OSAP applicants only*

1. After you submit your OSAP application, you will be given a 10-digit MSFAA number in your Required Documents section
2. You will receive a welcome email from National Student Loans Service Centre (NSLSC) in 2 business days to register for your loan account and submit your MSFAA. You will be directed to this link: <https://msfaa-emafe.cibletudes-canlearn.ca>
3. You can register for your NSLSC account using one of these two options:
 - **SecureKey Sign-In Partner** – your online banking login with a major Canadian bank
 - **GCKey** – your access login to online federal government services
4. Once you have registered for your NSLSC account, you will need the following information to complete your MSFAA:
 - Social Insurance Number (SIN)
 - MSFAA #
 - Banking Information (Transit, Institution and Account Number)

STEP 6: FACTORS AFFECTING YOUR OSAP FUNDING AND APPEALS

- Your income (especially during the study period). **If you are a recipient of the Canada Emergency Response Benefit (CERB) or the Canada Emergency Student Benefit (CESB), please include the amount you expect to receive in your study period income.**
- Your assets (and your spouse's) include savings and chequing accounts, TFSA, mutual funds, savings bonds, stocks, GICs, etc. (Note: Assets do not include the value of your vehicles nor the value of any owned real estate)
- Parent(s)/spouse's income for the last taxation year.
- Academic Progress (e.g. student has not met the satisfactory academic standard; is enrolled in the same year of an academic program for the third time; is continually switching programs; does not attend courses funded by OSAP; switched from full-time to part-time status)

STEP 7: RECEIVE YOUR OSAP FUNDING

- Once your funding is ready to be released, you will receive an email from the SFS office and you **must** meet with one of our Student Financial Services advisors to **confirm your enrollment**.
- OSAP funds will be disbursed in two installments (September 2020 and January 2021).
- Please update any income changes in your OSAP application prior to the second disbursement

STEP 8: PAY YOUR TUITION FEES

- Tyndale will direct your funding to pay for your tuition. Any OSAP funding over and above the amount due for tuition will be directed to you. You are responsible to pay for any remaining balance not covered by OSAP. Please adhere to the payment schedule provided at the Confirmation of Enrolment meeting.

STEP 9: KNOW YOUR RESPONSIBILITIES

- Promptly update changes to your gross income to OSAP by providing a signed and dated letter to the SFS office.
- Promptly update changes of your course load to the SFS office.
- OSAP also expects you to pass 60% of a full course load (40% if you have a documented permanent disability).

STEP 10: KEEP YOUR PREVIOUS OSAP LOANS IN GOOD STANDING

- Your previous OSAP loans will go into repayment 6 months after you were last a full-time student.
- If you confirm your status as a full-time student prior to the expiry of this 6-months grace period, your previous student loans will not enter repayment and remain interest-free.
- If you've received OSAP funding before your 6-months grace period ends, your previous loans will remain interest-free.
- **If you are not receiving OSAP or if your OSAP is delayed**, you must complete a "Continuation of Interest-Free Status" (CIFS) form available at the SFS office in September so OSAP will be aware that you are continuing your studies.

Please notify us when you apply for 2021-21 OSAP

Do not hesitate to contact us for assistance. You can book an appointment with the Student Financial Services to:

- Apply for OSAP with you
- Review your application before submission