OSAP Questions and Answers

1. **Will 2019-20 OSAP recipients be penalized because they withdrew from studies or dropped some of their courses because of COVID-19?**

Response: There will be no academic penalties for students who fully or partially withdrew (i.e., reduced their course load below OSAP’s minimum course load requirements for funding for full-time studies) because they were ill, self-isolating, quarantined, caring for an immediate family member, or withdrew due to mental health issues resulting from COVID-19.

   Enrolment Services is assuming all full/partial withdrawals that took place on or after February 19, 2020 are COVID-19 related. Affected OSAP files will not be reassessed, nor will there be any academic penalties. Students are not required to do anything.

   OSAP recipients who fully/partially withdrew between January 25, 2020 and February 18, 2020 because of COVID-19, can request a review of their OSAP files. Students should prepare, sign and date a personal statement outlining the COVID-19 related circumstances and the dates the student was impacted resulting in their full/partial withdrawal from studies. These documents should be uploaded by the student to the OSAP website if there’s an existing 2020 Summer OSAP application. If the student absolutely cannot upload documents to the OSAP website, then they should e-mail these documents to Enrolment Services at osap.staff@utoronto.ca.

2. **Will OSAP accept electronic signatures from students if the student is required to sign an OSAP document or supporting documentation requiring a "wet" signature?**

Response: Yes

**Electronic Signatures for 2019-20**
- Electronic signatures are permitted, with a couple of exceptions.

Exception #1 -- **Affidavits** – Student attestations that are not sworn before a lawyer, a commissioner of oaths or a notary public are acceptable for now. However, students must follow up with a complete affidavit as soon as is possible.
Exception #2 -- OSAP Consent and Declaration (signature) forms -- Electronic signatures will be accepted on these documents in the short term. Original documents with "wet" signatures may be required in the future.

According to OSAP, accepted electronic signatures include:
- A digital image of an original signature inserted into a document.
- A digital image of a completed form including signature.
- A digitally derived signature (e.g. stylus/touch screen) applied to a document.
- A signature authenticated by software (e.g., DocuSign, Adobe Sign, etc.).

Documents with electronic signatures should be uploaded by students through their OSAP account where possible. Clear and legible copies of original documents received via scan are acceptable. If a scanned image is not legible/blurred/dark or unreadable, the student may be required to resubmit the document. Note: THESE ARE INTERIM MEASURES.

- Students should upload all documents through their ministry OSAP account.

3. Is the 2020-21 OSAP need assessment being changed to reflect that many students and their families will not have resources to contribute to their school costs next year due to COVID-19?

Response: The ministry has not yet communicated decisions about the 2020-21 OSAP need assessment.

4. On April 22, 2020, the federal government announced several initiatives to assist postsecondary students. What was announced?

- Creation of the Canada Emergency Student Benefit, which will provide support to students and new graduates who are not eligible for the Canada Emergency Response Benefit. This benefit would provide $1,250 per month for eligible students, or $1,750 per month for eligible students with dependants or disabilities. The benefit would be available from May to August 2020.

- Extend expiring federal graduate research scholarships and postdoctoral fellowships, and supplement existing federal research grants, to support students and post-doctoral fellows, by providing $291.6 million to the federal granting councils. In addition, the government will enhance work opportunities for graduate students and postdoctoral fellows through the National Research Council of Canada.
• Double the Canada Student Grants for all eligible full-time students to up to $6,000 and up to $3,600 for part-time students in 2020-21. The Canada Student Grants for Students with Permanent Disabilities and Students with Dependents will also be doubled.

• Broaden eligibility for student financial assistance by removing the expected student’s and spouse’s contributions in 2020-21, in recognition that many students and families will struggle to save for school this year.

• Enhance the Canada Student Loans Program by raising the maximum weekly amount that can be provided to a student in 2020-21 from $210 to $350.

• Create the Canada Student Service Grant, which will help students gain valuable work experience and skills while they help their communities during the COVID-19 pandemic. For students who choose to do national service and serve their communities, the new Canada Student Service Grant will provide up to $5,000 for their education in the fall.

• Increase existing distinctions-based support for First Nations, Inuit, and Métis Nation students pursuing post-secondary education by providing an additional $75.2 million in 2020-21.

The link to the announcement can be found here:

5. Do students have to report the Canada Emergency Response Benefit (CERB) and the Canada Emergency Student Benefit (CESB) as income in the OSAP application?

Response: Yes. If a student is receiving the CERB or the CESB during the study period, that income must be reported as employment/other income in the OSAP application since these sources are considered income replacement programs. The employment/other income section of the OSAP application is eligible for an exemption of $5600 per term so only the total income, including the CERB/CESB, above that threshold must be declared.

Information on the CERB, CESB and other supports for individuals can be found here:

6. What does the temporary deferral of interest and payments mean for OSAP borrowers?
From March 30, 2020 to September 30, 2020, you are not required to make OSAP loan payments, and interest will not accrue on your OSAP loans.

More information is available on the National Student Loans Service Centre website (http://nslsc.ca).

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Updated – May 20, 2020
Please note: this COVID-19 accommodation has not been fully implemented by the NSLSC. The NSLSC is working on implementation, retroactive to March 30th, and you will most likely see the adjustments in your NSLSC loan account in June.

7. When will the 2020-21 OSAP application be available to students?
The 2020-21 OSAP application will be available Wednesday, May 20, 2020. The application is available through the OSAP website (www.ontario.ca/osap).

According to the Ministry of Colleges and Universities (MCU), the online estimate and 2020-21 Aid Estimator tool will not be included with this release; they are expected to become available in summer 2020. Students who have submitted a 2020-21 application will receive an email from OSAP when their estimate is available.

MCU has not yet provided any information about the 2020-21 OSAP need assessment.

Some reminders:

- Apply for OSAP funding early (we recommend in May or June) to ensure there’s enough time to process your application before the start of classes.

- Upload any required documents through the OSAP website

- After applying and uploading required documents, please check your status on the OSAP website on an ongoing basis. The processing time for uploaded documents is around 6-8 weeks. The status for early applications may only be updated around the beginning of July.

Undergraduate Emergency Grant Questions and Answers

1. Will the COVID-19 related undergraduate emergency grants continue to be available in the 2020 summer term?

Response: Yes -- the 2020 Summer emergency grant application will be available on the Enrolment Services website starting May 1.