How to Apply to OSAP:

What you will need:

- [ ] A computer with Internet access
- [ ] Your SIN
- [ ] Your OEN
- [ ] Your Parents' SIN numbers and Tax Information
- [ ] Your OUAC reference number AND/OR your OCAS account number.

Directions:

- [ ] Head to the OSAP website and click **Register.**
- [ ] Read through the information provided and click the box **confirming you understand the terms and conditions.**
- [ ] Choose **Next**.
- [ ] Indicate YES that you used one of OCAS or OUAC to apply to Post Secondary. You will select NO for private colleges (Gina's etc.).
- [ ] Link your OSAP account to your College and/or University Applications by entering your Account numbers where requested. You will likely know or be close to sure by April when the OSAP application opens. You can wait until you have confirmed your offer if you wish.
- [ ] Create your profile. Ensure you have your SIN handy! Be sure to pick a password you will remember. Write down your OAN (OSAP Access Number), Login and Password below. Take a photo to save in your phone also.
- [ ] You are now ready to start your application. It will require about 15 minutes!

  OAN:_____ Login: _____ Password:_____

- [ ] **Let's get started!** Indicate when your classes will begin. In most cases, September 2026.
- [ ] Indicate YES or NO to having applied to programs in the past. No is most likely.
- [ ] Confirm your Basic information which will include: Name, Birthdate, OEN, Address, Email (please use a personal email) and address.
- [ ] You will also have a chance to indicate some demographic info such as indigeneity, citizenship, disability status and more.
- [ ] You have the option of allowing someone else to have access to your OSAP account. You could allow a parent or guardian if you wish.

Completing the Modules:

- [ ] You will need to read each section of the application carefully and answer the questions correctly.
- [ ] After you submit your OSAP application, remember that you will be asked to provide proof of some information within the portal. This may include lines from your family tax return etc.
- [ ] By connecting your account to the University or College you have chosen, OSAP will automatically know tuition fees etc.
- [ ] Before you receive your loan, you will be asked to sign a MASTER STUDENT FINANCIAL ASSISTANCE AGREEMENT (MFSAA). This is a required agreement that is signed once during your education journey unless you take a two year leave of absence.
- [ ] You will receive information about signing the agreement from the National Student Loans Service Centre (NSLSC). Both of these institutions are safe and accredited.
- [ ] Your approval will take a minimum of six weeks.

Completing the Application::

- [ ] Read the terms and conditions of the application. Accept the terms!
- [ ] Select the school you plan to study at from the pull down menu. Click next. IF you have a student number already, please provide it.
- [ ] Indicate the course load you will maintain. For most students, it is 100%. Indicate your course type and then click Save.
- [ ] Indicate marital status, answer questions about length of time since high school, determine how long you have lived in Ontario, etc. Many questions indicating personal profile.
- [ ] If you receive Ontario Works etc., and other monies prior to starting your studies. This is to determine income. You will have to declare RESP money.
- [ ] Provide the marital status of your parents/guardians. You will then be asked to provide details about their Income Taxes and dependants. **You will need your parent/guardian's Income tax info/summary.**
- [ ] **You can now submit your application!!**

**Be sure to check your OSAP account in approximately 6 weeks. From there, be sure to check regularly!!