Continuation of Interest-Free Status Application

Purpose

If you're back in school full-time and have previous OSAP (Ontario Student Assistance Program) loans, then you must ensure that they are placed into interest-free status. When your loans are in interest-free status, you don't have to make payments on the interest and principal.

full-time OSAP loans.

When to Use this Application

Use this application if all of the following apply to you:

- 1. You are not submitting an OSAP Application for Full-Time Students for your study period.

 If your full-time OSAP application is approved, your study period information is sent to the NSLSC when your school confrms your enrolment.
- 2. You have outstanding full-time loans issued from OSAP. This includes:
 - Canada-Ontario Integrated Student Loans (COISL)
 - Canada Student Loans (issued before August 1, 2000)
 - Ontario Student Loans (issued before August 1, 2001)
- 3. You are now in full-time studies or within 15 days of starting full-time studies. For OSAP purposes, you're in full-time studies if you're taking 60% or more of a full course load (or at least 40% of a full course load if you have a permanent disability).
- 4. You meet the following eligibility requirements for your school, program and study period length:

School

You can apply for interest-free status if you are enrolled in a postsecondary school approved for OSAP purposes. Check out the list of approved schools on the OSAP website at ontario.ca/osap.

If you are enrolled at an Ontario secondary school (high school) or a private postsecondary school in Ontario not on the list of approved schools, you can also apply for interest-free status consideration.

Program and Study Period Length

To be considered for interest-free status, your study period must be between 6 and 52 weeks long.

All aspects of your study period, including co-op work terms and work placements, can be considered for interest-free status as long as your program is:

- Approved for full-time OSAP purposes and leads to a degree, diploma or certificate; or
- Considered as academic upgrading (e.g., high school equivalency programs, pre-university programs, English or French as a second language) and is of ered by a public college or university in Ontario; or
- A pre-requisite (often referred as "make-up year") for admission into a second entry level degree program (e.g., dentistry, law, medicine) or a university graduate studies program.
- The Law Society of Upper Canada's Law Practice Program only if it is taken through Ryerson University or the University of Ottawa.

The following programs are not eligible for interest-free status consideration:

- Practical training required for acceptance in a professional corporation, trade or profession (e.g., medical internship or residency, dietetic internship).
- Practical training in excess of the hours required for your program's degree, diploma or certificate requirements.
- The licensing process through the Law Society of Upper Canada or equivalent. (Exception: Students in the Law Society of Upper Canada's Law Practice Program at Ryerson University or the University of Ottawa).
- Post-doctoral programs.

When to Apply?

The earliest you can apply is 15 days before the start of your study period.

Deadline

Your application package must be received no later than 21 days before the end of your study period.

How to Apply

Your application package is divided into three parts. You complete:

- Part 1 (Registration and Your Profle)
- Part 2 (Continuation of Interest-Free Status Application)
- Part 3 (Enrolment Confirmation) Section C: Student Information only

Take the following action based on where you are going to school:

If you're enrolled in a postsecondary school in Canada approved for OSAP purposes:

Send all parts of your completed application package to the fnancial aid of ce at your school.

If you're enrolled in:

- A postsecondary school outside of Canada
- A secondary school (high school) in Ontario
- A private postsecondary school in Ontario not on the list of approved schools for OSAP purposes

Forward Part 3 (Enrolment Confirmation) to your school for completion. Make sure they return the completed form to you. Send all parts of your completed application package to:

Student Financial Assistance Branch Ministry of Colleges and Universities PO Box 4500 189 Red River Road, 4th Floor Thunder Bay, Ontario P7B 6G9

Social Insurance Number:				1	
Social insurance number.					



Ministry of Colleges and Universities Student Financial Assistance Branch

PART 1: Registration and Your Profle

OSAP user agreement

Before you can apply for fnancial assistance under the Ontario Student Assistance Program (OSAP), you must register as a new user. When you register, you will be asked to provide basic personal information for your personal profle on your OSAP account. This information includes your name, birthdate, gender, contact information, Social Insurance Number and other identification numbers, such as Ontario Education Number, if you have them. The necessary information will be used to create your OSAP Access Number (OAN). Your OAN will be your user identification for the OSAP website. If you want to use the OSAP website, you must visit your fnancial aid of ce to obtain a temporary password and your OAN. Otherwise, you can complete a OSAP Website: Forgot Password and/or OSAP Access Number form which is available on the OSAP website (ontario.ca/osap).

Collection, use and disclosure of personal information

Your personal information will be collected and used by the ministry, the National Student Loans Service Centre (NSLSC), your school, and other authorized agents in order to administer OSAP.

The Ministry of Colleges and Universities (ministry) may collect, use and disclose your personal information to administer OSAP under the authority of the *Ministry of Training, Colleges and Universities Act*, R.S.O. 1990, c.M. 19; R.R.O. 1990, Reg. 774; R.R.O. 1990, Reg. 775; O. Reg. 268/01; O. Reg. 282/13 and O. Reg. 70/17 made under the Act.

The Ministry will disclose your social insurance number, name, date of birth, and gender to Employment and Social Development Canada to verify that the personal information you have provided matches the personal information contained in the Social Insurance Registration O f ce.

When you apply for OSAP assistance, the information from your OSAP personal profle will be used to automatically populate your application. The ministry may ask you to enter additional information that may be added to your personal profle. Any subsequent OSAP application(s) that you submit will include information from your updated personal profle. The notice on the application will explain how the ministry intends to use and disclose all personal information requested as part of that application. If you have any questions about the collection, use or disclosure of your personal information you can contact the Director, Student Financial Assistance Branch, Ministry of Colleges and Universities, PO Box 4500, 189 Red River Road, Thunder Bay, Ontario P7B 6G9 or call (807) 343-7260.

Social Insurance Number:				

Consent to collection, use and disclosure of personal information

Your personal information is collected and can be exchanged with authorized agents in order to administer OSAP.

I agree that:

- The ministry can disclose my Social Insurance Number, name, date of birth, and gender to Employment and Social Development Canada to verify that the personal information I have provided matches the personal information contained in the Social Insurance Registration Of ce. This verification is solely for the purpose of confirming the accuracy of my identification information for the creation or subsequent updates to my personal profile.
- The information contained within my personal profle will be used as part of any OSAP application(s) that I submit.
- When I provide additional personal information in connection with an OSAP application, the information may be added to my personal profle. Any subsequent OSAP application(s) that I may submit will include information from my updated personal profle.
- The ministry and/or one of its authorized third party administrators such as f nancial aid of ce staf at a postsecondary school will have access to the information contained within my personal profle, and can change information based on direction that I provide (e.g. submitting a paper application with updated information).

Updates to Personal Profle Information

You are responsible to keep your personal profle information on your OSAP account up to date.

I agree that:

- I am responsible for ensuring that my personal profle information is up to date.
- I will update my personal profle information where there is a change to my personal information that I can update myself, such as an address change.
- I will request a change in writing to either the ministry, its contractors, agents, or other authorized third party administrators for personal information that I cannot update myself (for example, name change).
- I may be asked to provide documentation to the ministry, its contractors, agents, or one of its authorized third party administrators to support specific changes to information contained within my personal profile (for example, name change).

I have read and give my consent to the indirect collection and disclosure of my personal information and also understand and agree to the terms and conditions outlined above.

Signature of Applicant:	Date:			
	Day	Month	Year	

_	er to confrm the accuracy of your identifcation. If there is a problem with the verifcation of the ation you provide, you will be contacted in writing by the ministry.
115 F	irst name:
12	
110 L	ast name:
155 D	ate of birth:

The information you provide will be verifed against information contained in the Social Insurance

Social Insurance Number:

Identifers

Basic Personal Information

	Social Insurance Number	r:	
Perr	nanent Canadian address		
Man	datory. If you don't have one, enter the address of a friend or rela	ative livin	g in Canada.
034	Street number and name, rural route, or post o f ce box:	. 03	5 Apartment:
036	City, town, or post o f ce:	037	7 Province:
038	Postal code (e.g., P0T2E0):		
039	Area code and telephone number (e.g., 807-555-1512):		
Mail	ing address		
ls yo	our mailing address the same as your permanent Canadian a	address?	?
	No - provide your mailing address below.		
120	Street number and name, rural route, or post o f ce box:	125	Apartment:
127	Street number and name, rural route, or post o f ce box:	135	Province or state:
130	City, town, or post o f ce:	140	Postal code or zip code:
137	Country:		
145	Area code and telephone number (e.g., 807-555-1512):		

	Social Insurance Number:									
Access to your OSAP information										
f you want to give access to your OSAP	information to a family member	er.	frie	end.	or s	som	eon	ес	lose	to

If you want to give access to your OSAP information to a family member, friend, or someone close to you, you must provide us with that person's information. That person's information will stay on fle for 5 years. Remember that your fle contains a lot of personal information that you may want to keep secure.

Yes - provide details below and sign declaration in item 720.

	Social Insurance Nu	ımber	:						
scho adm fund from	uthorize the ministry or one of its authorized users (e.g., fnanciool) to release to the person(s) named in this section any infinistering the Ontario Student Assistance Program (OSAP), ding I may apply for or have already applied for. This consent when I submit this consent. I understand that I can either a rson(s) named here or extend this consent for an additional for	ormat includ t is va imenc	tion p ding alid fo d or r	orovi infor or a evok	ded frations of the decirent fraction of the d	for th on re ear p	e pu lateo perio	rpos d to a od sta	ses of any arting
720	Signature of Applicant:	Date	e:						
Add	ditional information								
453	B Do you want to self-identify as Indigenous? In the con Indigenous person in Canada is a person who identife Status), Métis or Inuit.							'Non	-
	Yes - complete item 454								

Part 2: Application Form	
OFFICE USE ONLY	
Date received at FAO:	
Section A: School and Study Period Information	
Country:	

Social Insurance Number:					

Section B: Application Agreement

Collection and use of personal information

Your personal information, including your Social Insurance Number (SIN), provided in connection with your student profle, this application, and any previous applications and financial assistance received will be collected and used by the Ministry of Colleges and Universities (ministry) to administer and finance the Ontario Student Assistance Program (OSAP) and by Employment and Social Development Canada (ESDC) to administer and finance the Canada Student Loans Program (CSLP). Your SIN will be used as a general identifier in administering OSAP. The ministry and ESDC may use other parties for any of these activities. Under agreement with ESDC, the National Student Loans Service Centre (NSLSC) uses your personal information to administer OSAP and CSLP. Under agreement with the ministry, your postsecondary institution and, where authorized by the ministry, its agents who administer OSAP and its auditors, use your personal information to administer OSAP and CSLP.

Administration includes: determining your eligibility for fnancial assistance; verifying your application, including verifying the amounts and types of any other form of provincial or federal government fnancial assistance; updating your OSAP profle; paying your fnancial assistance; verifying your fnancial assistance, any relief granted from any payment you are required to make and any loan rehabilitation; considering any applications for review of determinations relating to your fnancial assistance, eligibility for relief from any payment or loan rehabilitation; determining whether to convert any of your grants into student loans; auditing your fle; assessing and collecting loans, overpayments and repayments; enforcing the legislation set out below and your agreements with the ministry and ESDC; and monitoring and auditing the NSLSC and your postsecondary institution or its authorized agents to ensure that they are administering the programs appropriately. In addition, administration by the ministry and ESDC includes public reporting on postsecondary education and training, including the administration and financing of student assistance programs and accessibility to and a fordability of postsecondary education; planning, delivering, evaluating and monitoring student assistance programs for quality and improvements in both content and delivery, including establishing and monitoring the minimum amount of student aid your postsecondary institution is required to provide under the Student Access Guarantee, if applicable; conducting risk management, error management, audit and quality assessment activities; conducting inspections or investigations; and conducting research related to postsecondary education and training, including all aspects of student fnancial assistance and accessibility to and afordability of postsecondary education and training such as developing key performance indicators on the aggregated Ontario Student Loan default rates of your postsecondary institution's students or for the purpose of evaluating and developing programs. The ministry may also disclose your personal information to other ministries of the Ontario government for the purpose of conducting post-secondary education related research on behalf of the ministry. You may be contacted to participate in surveys related to postsecondary education and training. Financing includes: planning, arranging or providing funding of the programs.

The ministry collects your personal information under the authority of the *Ministry of Training, Colleges and Universities Act*, R.S.O. 1990, c.M.19, as amended, O. Reg. 70/17 as amended, and O. Reg. 282/13 as amended; s.10.1 of the Financial Administration Act, R.S.O. 1990, c.F.12, as amended; the Canada Student Financial Assistance Act, S.C. 1994, c. 28, as amended and the Canada Student Financial Assistance Regulations, SOR 95-329, as amended and s. 266.3(4) of the Education Act, R.S.O. 1990, c.E.2. If you have any questions about the collection or use of this information, contact the Director, Student Financial Assistance Branch, Ministry of Colleges and Universities, PO Box 4500, 189 Red River Road, 4th Floor, Thunder Bay, Ontario, P7B 6G9; 807-343-7260.

The ministry may use your personal information for the administration and enforcement of other applications you make to the ministry for fnancial assistance and of any OSAP application made by your spouse, any dependent children and/or your parent(s).

Social Insurance Number:					

Consent to the indirect collection and disclosure of personal information

• I agree that until my loans, any amounts of excess fnancial assistance received, and any other required repayments of fnancial assistance are assessed and repaid, the ministry can, without limitation, collect and exchange personal information about me that is relevant to the administration and fnancing of OSAP and CSLP with: ESDC; Canada Revenue Agency (CRA); NSLSC; my postsecondary institution and its authorized fnancial administration agents and auditors; any fnancial institution I have identifed to the ministry or NSLSC for the purposes of direct deposit and repayment of my fnancial assistance; any person, including my employer, who received government funding or income support that was for my beneft; bodies identifed on this application by name or bodies that administer programs identifed on this application; persons or bodies, including government bodies within and outside Canada, that administer any form of fnancial assistance and that may have information about any of my sources of income, assets or residency or any defaults in repayment of a loan, grant or award made by a government body; other parties used by the ministry to administer and fnance OSAP; ESDC's contractors and auditors; Ontario's

Social Insurance Number:					

Your declaration (continued)

• I understand that if I fail to provide complete and true information; fail to promptly notify my fnancial aid of ce or the ministry through my account on the OSAP website or in writing of changes to my fnancial institution or any changes to my address and/or fnancial, academic, family, and/or period of study status; or fail to fulfI any obligations respecting the repayment of any loan or overpayment, the ministry may restrict me from receiving fnancial assistance in the future, including the Ontario Student Opportunity Grant, and may take legal action and may require me to repay any fnancial assistance that I received. I further understand that it is an of ence to knowingly provide false information for the purpose of obtaining or receiving OSAP assistance. If convicted, I may be liable for a fne of up to \$25,000 and one year in prison.

I have read and understood all parts of this section, including the notice of collection, use and disclosure of my personal information, and my signature attests to my consent to the indirect collection, use and disclosure of my personal information and that my declaration is complete and true.

Signature of Student:	Date:	
_		Year

Ontario Education Number (OEN):OEN):

What is the name of the student's p	rogram?	
What are the start and end dates of the student's study period?		
Study period start date:	Day Month Year	
Study period end date:	Day Month Year	
Is the student enrolled in any one of the following: • practical training required for acceptance in a professional corporation, trade or profession (e.g.,		
yes no		
Is the student enrolled as a full-time student (60% or more of a full course load or 40% or more if the student has a permanent disability)?		

S	Social Insurance Number:
Institution stamp or seal (at private schoo	ols in Ontario or at schools outside of Ontario):
Note: if an institution stamp or seal cannot be school letterhead confrming why one was no	e provided on the form, please attach a letter on of cial of provided.
O f cial's name:	O f cial's title:
Area code and telephone number:	
Email address:	
Declarations	
	s school and the information provided is correct. earlier than 15 days before the start of the student's study
• If the information I have provided changes	(e.g., student withdraws) I will promptly notify the ministry Activity Update form available on the OSAP website
Signature of school o f cial:	Date:
	Day Month Year