

## Step 1: Who can apply for OSAP: Ontario Student Assistant 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)

### Standard vs. Non-Standard Courses

- Standard courses have a duration of 12 weeks.
- Non-standard courses are shorter than 12 weeks in duration.

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 standard course carries a 20% course load.
- For students with a permanent disability, taking at least 2 standard courses (40% course load) per semester will be considered full-time.
- For Spring/Summer courses, please refer to the separate [OSAP Tip Sheet for Summer](#) on our website for more information.

OSAP Eligibility Form (will be available by the end of June)

- All BA/BBA/BRE students enrolled in non-standard courses must submit the **OSAP Eligibility Form** in [FLOW](#) to confirm the correct dates for your OSAP application.
- BA Psychology DCP/BRE Modular & DCP students taking fewer than 8 courses with more than a 2-week gap between courses must also submit the **OSAP Eligibility Form** in [FLOW](#).

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

## Step 2: Complete and submit your OSAP application

- Apply online at [www.ontario.ca/OSAP](http://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.
- All students should submit their application and supporting documents **2 months prior to the start of the program** to give their 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 2024 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 2024 tax information (if applicable)
- Most questions will have a pop-up screen to provide details on the information required

### 1. Select your application.

#### Full-time studies

Use this application to apply for OSAP if you're taking 60% or more of a full course load, or 40% or more of a full course load if you have a permanent disability, or a persistent or prolonged disability.

[How to calculate your course load](#)

[Financial assistance information for students with disabilities](#)

Apply for full-time

#### Part-time studies

Use this application to apply for OSAP if you're taking 20% to 59% of a full course load.

[How to calculate your course load](#)

Apply for part-time

### 2. Select your classes start date according to the chart on the next page. It will prompt you to use the **2025-26** application.

#### When do your classes start for the current academic year?

September

2025

You're applying for the 2025-26 academic year.

### 3. 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 processing will complete *after* this date. However, we encourage students to apply for OSAP as early as possible as the applications are reviewed in the order in which they are received.

### 4. 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

**OSAP Program Key chart**

Undergraduate Programs	OSAP Approved Programs
BA English, History, Linguistics, Philosophy, Biblical Studies & Theology, International Development	BA IN <u>HUMANITIES</u> HYBRID
BA Human Services – ECE or SSW, Psychology, Health and Human Services	BA <u>SOCIAL</u> SCIENCES HYBRID
BA Psychology DCP	BA <u>DCP</u>
BA Media Arts	BA <u>MEDIA</u> ARTS HYBRID
BA Music	BA <u>MUSIC</u> HYBRID
BA Business Administration	BA <u>BUSINESS</u> ADMINISTRATION HYBRID
BBA Business Administration	<u>BBA</u> BUSINESS ADMINISTRATION HYBRID
BRE (Bachelor of Religious Education)	<u>BRE</u> HYBRID
BRE Modular & Degree Completion Program (DCP)	<u>BRE</u> MODULAR HYBRID

Seminary / Master of Arts Programs	OSAP Approved Programs
MTS (Master of Theological Studies)	<u>MTS</u> HYBRID
MDIV (Master of Divinity)	<u>MDIV</u> HYBRID
MA (Master of Arts)	<u>MA</u> HYBRID
MA Discipleship	MA <u>DISCIPLESHIP</u> HYBRID
MA Thanatology; Historical and Theological	MA <u>THEOLOGICAL</u> STUDIES HYBRID
ThM (Master of Theology)	<u>ThM</u> HYBRID

**5. Enter the Start and End Date for your program (12-week courses)**

Undergraduate Programs	Fall	Winter	Start Date	End Date
Bachelor of Arts / Bachelor of Religious Education / Bachelor of Business Administration	Full	Year	September 4, 2025	April 22, 2026
	✓		September 4, 2025	December 12, 2025
		✓	January 5, 2026	April 22, 2026
Bachelor of Arts / Bachelor of Religious Education (DCP/Modular)	Full	Year	August 28, 2025	July 30, 2026

Seminary / Master of Arts Programs	Fall	Winter	Start Date	End Date
Master of Divinity / Master of Theology / Master of Theological Studies / Master of Arts	Full	Year	September 8, 2025	April 20, 2026
	✓		September 8, 2025	December 12, 2025
		✓	January 12, 2026	April 20, 2026

6. Enter the course load %
  - Every 3-credit hour standard course carries a 20% course load. For example, if you are taking 5 standard courses in a semester, your total course load will be 100%.
  - *DCP/Modular programs:* For modular-type programs, the course load is considered 100%. Students must take 8 consecutive courses with no more than a 2-week gap between them to maintain a continuous study period for OSAP purposes. If you need clarification, please contact Student Financial Services.
7. Total weeks of study
  - For Undergraduate (non-modular/non-DCP) students taking standard courses, the total weeks of study are 14 weeks for Fall and 15 weeks for Winter.
  - For Seminary students taking standard courses, the total weeks of study are 14 weeks for both Fall and Winter.
8. For the question “**Are you taking all of your courses online, through correspondence or distance education?**”, answer ‘Yes’ only if you plan to take all your courses online; answer ‘No’ if you plan to participate in in-person learning when it is offered on campus.
9. Complete the remainder of the application on personal and family financial information. Please contact Student Financial Services if you are unsure where to report certain items.

### Step 3: Receive OSAP estimate

- If you are asked to enter the program cost, calculate it based on your course load and the fee chart below:

*For example, BA with 10 courses*

*Tuition: 10 courses x \$1,770 / per course = \$17,700*

*Book cost: 10 courses x \$150 = \$1,500*

*Tuition + Extended Healthcare Benefits + Book costs = \$17,700 + \$605 + \$1,500 = \$19,805*

Programs	Tuition (per course)	Extended Healthcare Benefits	Book cost (per course)
BA / BBA / BRE	\$1,770	\$605	\$150
MDIV / MTS / ThM	\$1,641		
MA	\$2,094		

### 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://www.csnpe-nslsc.canada.ca/en/home>
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 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 Student Financial Services office. New students **must** meet with one of our Student Financial Services advisors to **confirm your enrollment**.
- OSAP funds will be disbursed into two installments (September 2025 and January 2026).
- 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 for paying 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 Student Financial Services office.
- Promptly update changes of your course load to the Student Financial Services 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 have an outstanding OSAP loan and are not receiving OSAP this year or if your OSAP is delayed**, you must complete a "Continuation of Interest-Free Status" (CIFS) form available online when you log into your OSAP account.

### Please notify us when you apply for 2025-26 OSAP

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

- Guide you through the OSAP application process
- Review your application before submission

### OSAP Deadlines

- **Full-Time OSAP:** The application must be submitted 60 days before the study period ends, and all supporting documents must be submitted 40 days before the study period ends.
- **Part-Time OSAP:** Both the application and all required documents must be submitted 40 days before the study period ends.