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 post-secondary institution)
- Be enrolled full-time in the Bachelor of Education Program, an OSAP-approved degree program at Tyndale

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.
- 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 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. Start a new **Full-time** application.

2. Select the classes start date as **August 2025**
   It will prompt you to use the **2025-26** application.

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

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
Enter the keyword '**Education**' in the search box, do not answer the 3 optional questions on the bottom of the page, click [**Next**]

5. On the next page select the OSAP program based on the semester you will be in:

Programs	OSAP Approved Program Code
Bachelor of Education (Semesters 1-3)	BACHELOR OF EDUCATION YR 1
Bachelor of Education (Semesters 1-3) FSL	BACHELOR OF EDUCATION FRENCH AS A SECOND LANGUAGE - YR1
Bachelor of Education (Semesters 4)	BACHELOR OF EDUCATION YR 2
Bachelor of Education (Semesters 4) FSL	BACHELOR OF EDUCATION FRENCH AS A SECOND LANGUAGE - YR2

6. Input the correct Start and End Date and Course Load for our program

Programs	Study Start Date	Study End Date	Course Load
Bachelor of Education (Semesters 1-3)	August 1, 2025	July 31, 2026	100%
Bachelor of Education (Semesters 4)	August 1, 2025	November 21, 2025	100%

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

8. 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

- *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 2025-26 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
Bachelor of Education (Semester 1-3)	$30,680	$645	$1250
Bachelor of Education (Semester 1-3) FSL	$34,220	$645	$1250
Bachelor of Education (Semester 4)	$4,720	$625	$750
Bachelor of Education (Semester 4) FSL	$2,950	$625	$750

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 in two installments (August 2025 and February 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 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 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.