

### 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)

You can apply for **Full-Time** or **Part-Time OSAP** depending on your course load in the Summer semester:

Course load	OSAP Application
One 1-week course	Not Eligible
One 4-week course (3 credit hour course)	Eligible for Part-Time OSAP at 20%
One 1-week course + One 4-week course	May be eligible for Part-Time OSAP
3 or more courses (at least one 4-week course)	Eligible for Part-Time or Full-Time OSAP

- Every 3-credit hour course usually carries a 20% course load, but this may vary based on course dates.
- For students with a permanent disability, a course load of at least 2 courses (40%) per semester will be considered a full-time course load, provided that course dates overlap to maintain a 40% course load.
- To ensure accuracy, you may submit the [OSAP Eligibility for Non-Standard Courses Form](#) in FLOW to verify the appropriate dates for your application.

### 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.

### Ready to apply?

When do your classes start for the current academic year?

May 2026

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 in 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 SCIENCES</u> HYBRID
BA Psychology DCP	BA <u>DCP</u>
BA Media Arts	BA <u>MEDIA ARTS</u> HYBRID
BA Music	BA <u>MUSIC</u> HYBRID
BA Business Administration	BA <u>BUSINESS ADMINISTRATION</u> HYBRID
BBA Business Administration	<u>BBA BUSINESS ADMINISTRATION</u> HYBRID
BRE (Bachelor of Religious Education)	<u>BRE</u> HYBRID
BRE Modular & Degree Completion Program (DCP)	<u>BRE MODULAR</u> HYBRID

Seminary / Master of Arts Programs	OSAP Approved Programs
MTS (Master of Theological Studies)	<u>MTS</u> HYBRID
MTS Modular	<u>MTS MODULAR</u> HYBRID
MDIV (Master of Divinity)	<u>MDIV</u> HYBRID
MDIV Church in the City	MDIV <u>CHURCH IN THE CITY</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 STUDIES</u> HYBRID
ThM (Master of Theology)	<u>ThM</u> HYBRID

5. Enter the Start and End Date for your program
  - Refer to the start and end dates of your registered courses for the summer semester. If you are taking multiple courses, ensure that the dates you provide reflect the period when your full course load is in effect. For example, if you are enrolled in two 3-credit hour courses (equivalent to a 40% course load), use the dates when both courses overlap, not just when one begins/ends.
  - To ensure accuracy, you may submit the [OSAP Eligibility for Non-Standard Courses Form](#) in FLOW to verify the appropriate dates for your application.
6. Enter the course load %
  - Every 3-credit hour course carries a 20% course load, e.g., if you will be taking 5 courses in the semester, your course load will be 100%
  - *DCP/Modular programs*: the course load for modular-type programs is 100%. Students are required to take consecutive courses to keep the study period intact for OSAP purposes (please contact Student Financial Services if you need clarification).
7. 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.
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

- 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 cost + Book cost: \$17,700 + \$1,500 = \$19,200*

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

*\*All prices are subject to final confirmation*

### 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*

- After you submit your OSAP application, you will be given a 10-digit MSFAA number in your Required Documents section
- 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>
- 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
- 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 their enrollment**.
- OSAP funds may be disbursed in one or two installments, depending on the length of your Summer courses.
- If applicable, update any income changes in your OSAP application before 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) or all courses covered in your tuition estimate.

### 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.
- **Full-time students with an outstanding OSAP loan who are not receiving OSAP this year or experiencing delays in their OSAP funding must complete a *Continuation of Interest-Free Status (CIFS)* form.** This form is available online through 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