



Ontario Undergraduate Student Alliance

## **POLICY PAPER**

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### ***Student Financial Aid***

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## ABOUT OUSA

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OUSA represents the interests of 160,000 professional and undergraduate, full-time and part-time university students at nine student associations across Ontario. Our vision is for an accessible, affordable, accountable, equitable, and high quality post-secondary education in Ontario. To achieve this vision we've come together to develop solutions to challenges facing higher education, build broad consensus for our policy options, and lobby the government to implement them.

The member institutions and home office of the Ontario Undergraduate Student Alliance operate on the ancestral and traditional territories of the Attawandaron (Neutral), Haudenosaunee, Huron-Wendat, Leni-Lunaape, Anishinaabek, and Mississauga Peoples.

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## ACKNOWLEDGEMENTS

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OUSA policy papers are written by students to articulate student concerns and offer student-driven solutions for accessible, affordable, accountable, high quality, and equitable post-secondary education in the province.

To support our policies and ensure that we are effectively representing undergraduate and professional students at Ontario's universities, students and student groups from each of our eight member institutions were consulted to provide guidance and feedback on the principles, concerns, and recommendations contained herein.

OUSA would like to thank students and student groups from Brock University, Laurentian University, McMaster University, Ontario Tech University, Queen's University, Trent University Durham GTA, the University of Waterloo, Western University, and Wilfrid Laurier University for their valuable contributions to this policy paper.

## TABLE OF CONTENTS

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<b>GLOSSARY.....</b>	<b>4</b>
<b>EXECUTIVE SUMMARY.....</b>	<b>6</b>
<b>INTRODUCTION .....</b>	<b>13</b>
<b>LOANS &amp; GRANTS .....</b>	<b>15</b>
TARGETED FREE TUITION .....	15
GRANTS-TO-LOANS RATIO.....	17
LOAN PAYBACK, INTEREST, & DEBT .....	19
NET BILLING.....	21
STUDENT ACCESS GUARANTEE .....	23
<b>ELIGIBILITY.....</b>	<b>24</b>
TARGETED FUNDING FOR EQUITY-DESERVING COMMUNITIES.....	24
INTERNATIONAL STUDENTS .....	26
INDEPENDENT & DEPENDENT STUDENTS .....	28
EQUITABLE FUNDING FOR PART-TIME STUDENTS.....	31
CO-OP & PROFESSIONAL STUDENTS .....	32
<b>PREDICTABILITY &amp; TRANSPARENCY .....</b>	<b>34</b>
<b>DATA COLLECTION .....</b>	<b>36</b>
DEMOGRAPHICS .....	36
USE OF PROCESSES, FORMS, LATE DOCUMENTS, ETC. ....	37
<b>ACCESS TO INFORMATION .....</b>	<b>39</b>
EARLY OUTREACH .....	39
POST-SECONDARY PROMOTION & INFORMATION.....	40
<b>APPEALS .....</b>	<b>40</b>
<b>OSAP ACADEMIC PROBATION.....</b>	<b>42</b>
<b>POLICY STATEMENT.....</b>	<b>44</b>

## GLOSSARY

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**1st-entry and 2nd-entry programs:** 1st-entry programs refers to programs that do not require previous university education to participate in. On the other hand, 2nd-entry programs require some level of university education before being eligible to participate in, for example graduate studies and most professional programs like medicine, dentistry, pharmacy, etc.

**Low-, medium-, and high-income students:** Although OSAP doesn't have formal classification of low-, medium-, and high-income students, this policy paper will use the income thresholds used in the Auditor General's 2018 report to define low-, medium-, and high-income students:<sup>1</sup>

- **Low-income student:** Independent or mature students <\$30,000 per year; dependent students <\$50,000 per year
- **Medium-income student:** Independent or mature students \$30,000 to <\$70,000 per year; dependent students \$50,000 to <\$90,000 per year
- **High-income student:** Independent or mature students >\$70,000 per year; dependent students >\$90,000 per year

**Means-tested:** A term used to describe an entitlement program that considers a variety of factors to determine if an individual is eligible for government assistance. These factors usually include the individual's income and is also based on the individual's means to manage without the assistance.

**Professional students:** Professional students are those enrolled in programs that leads to professions that are governed by a mandatory regulatory body and require credentials be kept current through membership and/or additional education. Typical examples include medicine, dentistry, pharmacy, rehabilitation sciences, nursing, teacher education, optometry, law, etc. While some professional degrees are 2nd-entry programs, not all are. Common 1st-entry professional programs include engineering, social work, and nursing.

**Qualified student:** A student who demonstrates academic potential and a willingness to excel in post-secondary.

**The Student Access Guarantee (SAG):** "SAG is a partnership program between the ministry and Ontario's public colleges and universities. Through SAG, Ontario's publicly assisted colleges and universities provide qualified students with additional financial aid so that financial need is not a barrier to accessing education. If OSAP doesn't cover your program costs and you still need money, your school may provide additional financial aid in the form of a: bursary, scholarship, work-study or summer-employment program."<sup>2</sup>

**Academic probation:** All students on OSAP must make sufficient academic progress. Upon the first instance a student fails to meet academic progress they are placed on academic probation for a period of one year. Students are still eligible for funding during this probationary year and must provide the financial aid office with a letter of explanation detailing the circumstances which led to poor academic performance and how they aim to improve their academic progress.<sup>3</sup>

**Extenuating parental circumstances:** "Formerly known as Family breakdown. If either of the following unusual and extenuating circumstances is true, you may request that your OSAP Application for Full-Time Students or your OSAP Application for Micro-credentials is processed without information and consent from one or both of your parents:

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<sup>1</sup> Office of the Auditor General, *Annual Report 2018* (Toronto, ON: Queen's Printer for Ontario, 2018), Volume 1, chap. 3, section 3.10, accessed March 25, 2019, [http://www.auditor.on.ca/en/content/annualreports/arreports/en18/v1\\_310en18.pdf](http://www.auditor.on.ca/en/content/annualreports/arreports/en18/v1_310en18.pdf).

<sup>2</sup> "How to Apply for OSAP," ontario.ca, n.d., <https://www.ontario.ca/page/how-apply-osap>.

<sup>3</sup> OSAP, "Important additional information about your academic progress and OSAP eligibility," accessed June 11, 2025, <https://osap.gov.on.ca/dc/PRDR020536>; OSAP, "Full-time OSAP documentation requirements," n.d., <https://osap.gov.on.ca/dc/PRDR020474>.

- You are estranged from or have been disowned by your parent(s) due to a serious rift in the family resulting in a severe and/or permanent breakdown in the parent-child relationship.
- Your parent(s) is/are unable to sign required OSAP documentation due to situations such as political unrest or civil war in the country that they live in, they are in a refugee camp, or their whereabouts are unknown because of the political climate in their country.”<sup>4</sup>

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<sup>4</sup> OSAP, “Extenuating Parental Circumstances,” n.d., <https://www.ontario.ca/page/osap-definitions#section-16>.

## EXECUTIVE SUMMARY

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### THE PROBLEM

#### *An Inequitable and Unclear Funding Distribution System*

Students are concerned that the changes to OSAP in January 2019 continue to reduce total support to low-income families, and the re-introduction of loans for low- and middle-income students leads to higher debt levels. Students are also concerned that the previous targeted free tuition program did not account for more expensive degree programs, such as professional programs. As such, students in professional programs did not have access to targeted free tuition. Students are worried about students from diverse backgrounds, specifically Indigenous students, Black students, racialized students, first-generation students, and mature students, who experience more systemic barriers when accessing financial aid and are already at risk of forgoing post-secondary education due to financial strain.

Students are worried that many students are unable to afford tuition, living expenses and other costs associated with post-secondary education. This could result in exclusion from educational, extra-curricular and experiential opportunities, perpetuating economic inequality and limited upward social mobility. Students are also worried about the long-term impact that debt and high-interest loans can have on a graduate's ability to reach financial milestones. Students are concerned with OSAP's assumption that all dependent students receive financial support from their families. This poses an issue because many dependent students may not have financial support from their families to help fund their education.

Additionally, changes to OSAP in 2019 have led to a consistent reduction in the total amount of grants, with a heavier reliance on loans. Students are further concerned that due to lower than projected need, provincial budgets for student financial assistance are not always spent to their fullest extent, reducing the amount of aid that recipients could benefit from. This was worsened in 2021 when students saw no benefit after the Canada Student Grant was increased, and as a result, the Ontario government reduced OSAP funding by a commensurate amount.

Students are concerned that many of their peers do not expect to be able to meet minimum student loan payments due to factors beyond their control. Students are worried about equity-deserving students who come from lower socioeconomic backgrounds, who often need more financial aid support, both in attending post-secondary and in paying back any potential loans. Students are also worried that their educational plans are disrupted by their immediate ineligibility for additional loans until they pay off existing loans when utilizing the Repayment Assistance Program. Additionally, students are concerned that recent graduates are often responsible for paying off substantial debt when they may not have stable sources of income.

Students are concerned that depending on the time of payment, the OSAP net billing program may leave students without the financial ability to pay rent or adequately finance other living expenses at the beginning of their academic term. Although students understand that it is well-intentioned, they are worried that the net-billing process often leads to some students not realizing their OSAP grants, and institutional financial aid are being applied directly to tuition fees rather than being disbursed to their personal accounts. Students are also concerned that they may miss tuition and other financial deadlines due to a lack of transparent communication regarding when and if they will receive the remainder of their OSAP funding. Additionally, students are concerned that due to late OSAP funds being received by students, some post-secondary institutions penalize students through reduced OSAP funding through net billing. Students are worried that students at some institutions do not have the option to choose between net billing and direct deposit for receiving their OSAP disbursement. Furthermore, when OSAP funding is deposited directly to the institution, and students do not use the entire sum for tuition, some financial aid offices do not reimburse students directly; instead, students may lose this difference in funding.

Students worry that the lack of transparency surrounding the annual Student Access Guarantee guidelines creates barriers to students holding institutions accountable for the program administration practices.

Students are also concerned that by removing the first-entry program guarantee and reducing institutional contributions, the changes to the Student Access Guarantee program negatively impact undergraduate students.

### ***Restrictive Eligibility Criteria for Diverse Student Groups***

Students are concerned that while many students from equity-deserving groups often face increased financial barriers, they do not receive adequate nor equitable government funding to address these barriers. Students are also concerned about OSAP not providing targeted funding for equity-deserving students from low-socioeconomic backgrounds who may face increased financial constraints not considered by standard OSAP calculations. Students are worried that financial aid policies in Ontario ignore the systemic challenges that Two Spirit and LGBTQIA+ students may face and fail to provide additional funding to account for financial barriers. Students are also worried that Indigenous Students who receive direct band sponsorship are unable to access institutional financial aid due to the reliance on OSAP assessments to determine need. Further, students are concerned that due to insufficient provincial aid for Indigenous students, they often resort to additional funding from private/external organizations.

Students are concerned that international students currently do not have adequate access to financial support in the event of unexpected financial hardships. Students are also worried that international students have fewer scholarship and bursary opportunities compared to domestic students. Further, students are concerned that due to the lack of provincial financial aid options, international students must look to external/private organizations for financial aid.

Students are worried that expected financial contributions assume dependent students always receive financial assistance from their parent(s), guardian(s), spouses, etc. Students are concerned that OSAP does not consider parental or spousal debt or assets as a factor in OSAP calculations for dependent students. Students are also concerned that restrictive requirements to be considered an independent student for OSAP can negatively impact independent students' ability to access appropriate funding for their living situations. Additionally, students raised concerns that an unclear provincial and federal definition of a full-time working week that excludes full-time students can leave students confused as to whether they qualify as an independent or dependent student. Moreover, students are concerned that OSAP takes a limited account of where a student is living and whether they are paying rent when calculating a student's fixed contribution. Furthermore, students are worried that OSAP's assumption that all students at institutions within 30 kilometres live at home, regardless of whether or not they select the living away from home option, limits their access to additional OSAP funding.

Students are concerned that part-time students have disproportionately lower levels of OSAP funding than full-time students. Students are worried that part-time students are often in the most need of financial aid as a result of a disability, chronic illness, financial barriers, increased caretaking roles, or other additional barriers that may prevent them from studying full-time. Additionally, students are worried that OSAP only provides part-time students with a maximum allotment of \$500 in grants per year. Further, students are worried that at some institutions, when the marginal cost per additional course decreases, part-time students pay a higher average cost per course than full-time students.

Students are worried that professional students in similar economic situations to those in non-professional programs are expected to contribute more to their degrees. Students are concerned that while some co-op programs do provide a paid opportunity, unpaid co-op and placements can negatively impact a student's financial situation by raising their cost of education and/or limiting their ability to work, making post-secondary more unaffordable. Moreover, students are concerned that those who are enrolled in a co-op work term have to take on additional administrative work to apply for interest-free status even though they are still students. Further, students are worried that by having a tuition and ancillary fee cap for professional students, the actual tuition and ancillary fee costs are not taken into consideration, which can negatively impact a student's OSAP funding.

### ***Minimal Predictability and Transparency Regarding OSAP***



Students are concerned that post-secondary students lack guarantees that their funding will not be negatively impacted without having adequate time to adjust to the changes. Students are also concerned that actual OSAP funding is sometimes inconsistent with estimates, resulting in students being unable to adequately fund their education. Students are worried that abrupt or mid-term changes to OSAP policies, such as adjustments to the proportion of loans and grants, can negatively impact students who rely on these funds. Additionally, students are worried that general or basic information, while helpful as a guide, can be confusing when trying to understand various aspects of OSAP, such as expected contributions, and how each aspect impacts a student's funding. Further, students are worried that there is a lack of transparency regarding the rationale and breakdown behind Student OSAP calculations.

Students are concerned that a lack of information detailing the demographic make-up of students accessing OSAP can negatively impact students and other stakeholders' ability to advocate for necessary changes to OSAP. Students are also concerned that demographic data historically has been unethically collected and used to harm equity-deserving communities. Further, students are concerned that OSAP's sole reliance on enrollment numbers to determine program success ignores the qualitative benefits that are offered.

Students are concerned that the current OSAP submission process places an onus on students to ensure that institutions submit necessary documentation in a timely manner. Students are also concerned that students often lack a comprehensive understanding of information regarding OSAP, and how to locate said information. Additionally, students are worried that students often have difficulty finding or applying for private grants and institutional bursaries, resulting in lost financial aid opportunities.

### ***Lack of Access to Information for Prospective Students***

Students are concerned that high school students and their parent(s)/guardian(s) lack access to information regarding various assistance programs when deciding whether to pursue post-secondary education and various post-secondary pathways. Students are also concerned that there is no direct line of information exists between Ontario's post-secondary student financial aid system and Ontario high schools, resulting in a significant gap in knowledge for high school students.

Students are concerned that a lack of access to information about student financial aid deters students from attending post-secondary education. Students are also concerned that a lack of promotion of financial aid information can lead to missed opportunities for students, potentially resulting in insufficient funds to pay for their education.

### ***Inadequate Appeals Processes***

Students are worried that students are generally unaware or have an insufficient understanding of the appeals process. Students are also worried that the current appeals process does not adequately address barriers that prevent students from receiving financial support from their parent(s)/guardian(s). Students are concerned that no publicly available and comprehensive data exists on the status and process of appeals, and the process is not outlined transparently. Additionally, students are concerned that the current appeal structure does not allow students to appeal refusals of financial support from parent(s)/guardian(s), resulting in students having insufficient funds for their education.

### ***Punitive Academic Probation Practices***

Students are worried that students placed on academic restriction do not have access to financial support from OSAP, leading to negative financial consequences and a possible end to their post-secondary education. Students are also worried that a comprehensive list of extenuating circumstances that OSAP allows appeals for is not available to students. Further, students are concerned that many students are unaware that OSAP academic probation exists due to a lack of clear communication and accessibility of information as well as extended response times from financial aid.

## **THE SOLUTION**

### ***Reconfiguring and Clearly Articulating OSAP Distribution Structures***

To improve access to funding for low-income students, students recommend that the provincial government restore the targeted free tuition program implemented in 2016 for all students from families in the first six income deciles. Students also recommend that the provincial government ensure that the targeted free tuition program reflects the actual program-specific cost of tuition incurred by each student, with particular attention paid to students in professional programs. Students suggest that the provincial government introduce targeted financial aid enhancements, such as increased grants and bursaries, to address systemic barriers faced by equity-deserving groups.

To improve the grants-to-loan ratio, OUSA recommends that the provincial government should ensure that changes made to the qualifying requirements for OSAP grants do not reduce students' ability to access the total amount of financial aid available to them. OUSA also recommends that the provincial government should focus on delivering the majority of financial aid through grants, prioritizing the allocation of grants to lower-income students. Students recommend that the provincial government expand the criteria and allow more flexible documentation in the extenuating circumstance(s) form in which dependent students can indicate a lack of financial support. Additionally, students recommend that the provincial government issue a directive to universities that ensure they waive any late payments, and delay deadlines, in the case that a student is in the process of disputing their dependent status. Further, students recommend that the provincial government guarantee that OSAP funding is not reduced due to an increase in federal financial aid and revert reductions from the 2020-2021 year.

To improve loan payback, students recommend that the provincial government implement a no-interest student loan program modelled after the federal initiative to remove interest on all student loans, including past students who still owe provincial student loans. Students also recommend that the provincial government extend the OSAP loan repayment grace period from six months to at least two years. Additionally, students recommend that the provincial government remove the need to re-apply for OSAP Repayment Assistance Plan every 6 months and instead have applications be re-confirmed every 12 months. Further, the provincial government should automatically inform eligible recent graduates of the Repayment Assistance Plan.

Students recommend that the provincial government create a centralized platform for students to trace OSAP payments and disbursements in real-time, ensuring clear communication regarding net billing, funding release, and reimbursement of unused funding. Students also urge the provincial government to ensure that OSAP funds are released in a timely manner, with a priority on making funds available to students before their respective institution's tuition due date so they can cover tuition, living expenses, and other necessities to avoid unnecessary late payments. In addition, students recommend that the provincial government permit students to choose how to receive their OSAP disbursement, either by traditional direct deposit or net tuition billing.

OUSA recommends that the provincial government make the Student Access Guarantee guidelines up to date and easily accessible from the Ministry of Colleges, Universities, Research Excellence and Security website. OUSA also recommends that the provincial government mandate in its Tuition Fee Framework and Ancillary Fee Guidelines that any excess funds from the tuition set-aside program at each university should be directed to roll over to the following year. Additionally, OUSA recommends that the provincial government return to the Student Access Guarantee program guidelines prior to the changes from 2021.

### ***Expanding Eligibility and Equitable Funding for Diverse Student Groups***

To expand targeted funding eligibility, students recommend that the provincial government create a new targeted funding stream for equity-deserving students from lower socioeconomic backgrounds. Students also recommend that the provincial government provide grant funding to post-secondary institutions to incentivize the expansion of financial aid for Two Spirit and LGBTQIA+ students. Students urge the provincial government to provide accessible provincial-wide financial aid information sessions targeted at equity-deserving students from low socio-economic backgrounds, and ensure they are adequately

promoted to all students and their guardian(s) or supports. Additionally, students suggest the provincial government work with university registrar offices to ensure that Indigenous students are eligible for post-secondary institution grants, in addition to having received First Nations band sponsorship. Further, students recommend that the Ministry of Indigenous Affairs and First Nations Economic Reconciliation develop a provincial framework for post-secondary institutions to ensure financial aid is accessible and transparent for Indigenous students.

To improve international student access to financial aid, students recommend that the provincial government should require the Ministry of Colleges, Universities, Research Excellence and Security (MCURES) to mandate that all post-secondary institutions include a 10 percent international tuition set-aside for needs-based financial aid. Students also recommend that the Ministry of Colleges, Universities, Research Excellence and Security should work with the Ministry of Immigration, Refugees, and Citizenship, to develop a need-based grant program for international students. Additionally, students urge the Ministry of Colleges, Universities, Research Excellence and Security (MCURES) to commission the Council of Ontario Universities (COU) and the Ontario Universities' Application Centre (OUAC) to develop a centralized portal specifically for international student scholarships and grants. Further, students recommend that the provincial government should create an emergency relief fund specifically for international students facing sudden financial hardships.

To improve the financial aid application process, OUSA recommends that the Ministry of Colleges, Universities, Research Excellence and Security modify the OSAP portal to include an accessible appeals platform to contest inaccurate assumptions made through the OSAP process. OUSA also recommends that the provincial government remove the student fixed contribution and instead develop a sliding scale that accounts for extraneous factors that could have an effect on their finances to create a reasonable and affordable contribution. The provincial government should promote how to apply to change the automatic “at home” living allowance for students whose parent(s)/guardian(s) live within 30 kilometres of the institution/campus they are attending but who are not living at home within the OSAP application form. Further, OUSA recommends that the provincial government allow single dependent students to apply for a review of their living allowance if they are living at home but paying rent to parent(s)/guardian(s).

To improve access for independent students, OUSA also recommends that the provincial government modify the independent student status to four or more years out of high school, as opposed to the current six or more years, to align with the federal definition. In addition, OUSA recommends that the OSAP independent student requirement for working should be reduced from 24 consecutive months to 18 consecutive months. OUSA recommends that the provincial government clarify the definition of “worked full-time” in OSAP definitions to constitute an average 30 hours per week, regardless of whether they were a full-time student at the same time.

To improve funding for part-time students, OUSA recommends that the Ministry of Colleges, Universities, Research Excellence and Security adjust OSAP to base the amount of financial aid for part-time students on the total cost of tuition according to the number of credits they are taking, instead of allotting a \$500 cap on grants. OUSA also recommends that the provincial government modify the funding formula for part-time students to mirror the funding formula used for full-time students.

To improve access for co-op and professional students, students recommend that the provincial government remove the professional tuition funding cap from OSAP. Students also recommend that the provincial government adjust the funding formula to account for the actual cost of co-op program fees and professional programs. Additionally, students recommend that the provincial government should work with university registrar offices to confirm when students are enrolled in co-op work terms automatically, so they do not have to submit an interest-free status form manually.

### ***Increasing Predictability and Transparency***

To expand the predictability and transparency of OSAP funding, students recommend that the provincial government release a breakdown of calculations for applicants to review once the OSAP funding summary calculations are released. This way, students can better understand where their funding is coming from

and how it is broken up. Students also recommend that the provincial government provide the annual full-time and part-time OSAP technical manuals online to be accessible to the public, to allow transparency and additional understanding of OSAP calculations. Additionally, students urge the provincial government to create an easily digestible and transparent public resource that clearly outlines the funding structure for OSAP and is marketed to all students in post-secondary. Further, students recommend that the provincial government maintain the ratio of grants to loans that a student receives after a student's official funding amount has been calculated and communicated, assuming no changes have been made to the student's file.

### ***Enhancing OSAP Data Collection and Application Accessibility***

To improve the post-secondary sector's data collection practices, OUSA recommends that the provincial government develop optional demographic questions in accordance with the Ontario Human Rights Code and any applicable regulations, to better understand the demographic make-up of students accessing OSAP. OUSA also recommends that the provincial government include information about how the data will be used on both the OSAP survey and website and publish accessible annual reports on the OSAP website to ensure transparency to students and the public. As well, OUSA suggests that the provincial government should ensure that all data collected on student financial aid will be stored securely and privately within Canada. Further, OUSA urges the provincial government, through OSAP and in conjunction with the Higher Education Quality Council of Ontario, to develop satisfaction surveys for all OSAP recipients during and after their post-secondary education to evaluate OSAP's success through various qualitative measures, rather than solely relying on enrollment numbers.

To boost students' understanding of additional forms, students recommend that the provincial government further promote and provide more educational resources to inform students of the exceptional circumstances. Students also recommend that the provincial government make information regarding OSAP, such as OSAP's Repayment Assistance Plan program or forms, easily accessible in relevant locations within individuals' OSAP accounts, such as the funding summary page. Additionally, students suggest that the provincial government, in collaboration with the Council of Ontario Universities, upgrade student financial aid systems to improve the search function, which allows students to easily determine their eligibility and apply for institutional and private grants and bursaries. Students also urge the Ministry of Colleges & Universities to establish best practices for the accessible promotion and equitable access of grants and bursaries across post-secondary institutions. Further, students suggest that the Ministry of Colleges & Universities expand the mandatory OSAP information module to include accessible information on processes, programs, and forms related to the program. These modules and information should also be accessible even after students have completed the modules.

### ***Easier Access to Information for Secondary School Students***

To improve secondary students' understanding of OSAP, OUSA recommends that the provincial government create a direct line of information between provincial high schools and Ontario's student financial aid system in order to create workshops and information sessions to equip students with all information pertaining to financial aid. OUSA also recommends that the provincial government mandate all Ontario high schools incorporate a module on OSAP and other financial aid programs in the grade 10 financial planning curriculum. Additionally, OUSA suggests that the provincial government work in cooperation with university financial aid offices with resources to share with high school students regarding financial aid in an accessible and comprehensible manner.

To improve the promotion of OSAP to secondary students, students recommend that the provincial government work with institutions to develop a strategic plan to disseminate financial aid information prior to application and during the course of a student's duration of study. Further, students recommend that the provincial government create mandatory provincial standards for information that must be shared about the Ontario student financial aid system that must be included within admission packages.

### ***Raising Awareness of OSAP Appeals Processes***

To enhance the appeals process, OUSA recommends that the provincial government ensure that OSAP publicly publishes comprehensive data on the status and success rates of appeals. Students also recommend that the Ministry of Colleges, Universities, Research Excellence and Security should educate students and increase the promotion of the OSAP appeals process on the OSAP website and when communicating to students about their OSAP estimates. In addition, students urge the Ministry of Colleges, Universities, Research Excellence and Security to modify the OSAP application portal to include the OSAP appeals process instead of through individual institutions' websites. Furthermore, students urge the Ministry of Colleges, Universities, Research Excellence and Security to include and promote assessments relating to the effectiveness of OSAP appeal processes on the OSAP website when communicating to students about OSAP appeals.

### ***Raising Awareness of OSAP Academic Probation***

To streamline and bring greater awareness to the OSAP academic probation process, students recommend that the Ministry of Colleges, Universities, Research Excellence and Security ensure that students placed on academic probation are aware of the various pathways to appeal their status, such as the exceptional circumstances review form. Students also recommend that the provincial government should educate students on the existence of academic probation, how they may end up on probation, and how they can get out of it, as well as create a comprehensive list of exceptional circumstances available/accessible through the OSAP website. Moreover, students suggest that if a student is placed on academic restriction, the Ministry of Colleges, Universities, Research Excellence and Security should provide resources for other financial aid options they can pursue.

## INTRODUCTION

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Student financial aid is a cornerstone of accessible and equitable post-secondary education. For many students in Ontario, financial assistance is the deciding factor in whether they can pursue and complete a post-secondary credential. Ideally, financial aid programs like the Ontario Student Assistance Program (OSAP) should reduce barriers by accounting for tuition costs, living expenses, and students' diverse financial situations. However, when these programs fall short, the burden shifts to students. Many of whom are already navigating high housing costs, food insecurity, and limited work opportunities. As tuition rises and the cost of living continues to outpace inflation, a responsive, needs-based financial aid system is essential to ensure that access to education does not become a privilege reserved for the few who can afford it.

OSAP is a provincially and federally funded program that provides domestic Ontario students with financial aid to support the many costs of their education. In 2019, significant cuts were made to OSAP, which scaled back grant eligibility and increased loan burdens for students.<sup>5</sup> While there have been incremental funding increases over the past six years, these only return the OSAP budget to its 2019 levels, without accounting for inflation, rising tuition, or skyrocketing living costs. Notably, the Ontario government's recent \$1.3 billion investment in the post-secondary sector in 2024 made no allocations toward student financial aid.<sup>6</sup>

As tuition increases become more likely in response to stagnant institutional funding, students are being asked to bear more of the financial burden, without any indication that OSAP will adapt accordingly. This disconnect reflects a deeper issue: the OSAP model is based on outdated assumptions about students' financial capacity. It overestimates how much support families can realistically provide and underestimates the cost of living that students face today, particularly in relation to housing and limited work opportunities.

Data from the 2022 Ontario Undergraduate Student Survey (OUSS) illustrates these challenges clearly.<sup>7</sup> Among low-income students, only nine percent reported low or no concern about affording their education, compared to 33 percent of students from other income brackets. While 43 percent of low-income students reported being very concerned, this figure falls to 21 percent for students outside that income group. Independent students, who are not supported by family income, were also more likely to be "very concerned" (39 percent) than dependent students (22 percent). Similarly, racialized students (27 percent) expressed slightly more concern than non-racialized students (24 percent).<sup>8</sup>

Moreover, over half (52 percent) of students attributed their financial concerns to reductions in OSAP funding. This proportion increases significantly among students from equity-deserving groups: 61 percent of independent students, 61 percent of racialized students, 63 percent of low-income students, and 58 percent of first-generation students reported that cuts to OSAP contributed to their concern, compared to lower rates among their more privileged peers.<sup>9</sup>

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<sup>5</sup> Ryan Tishcoff, "What's the Deal With the 2019 Changes to OSAP?," Ontario Undergraduate Student Alliance, September 17, 2019, [https://www.ousa.ca/blog\\_osap\\_changes](https://www.ousa.ca/blog_osap_changes).

<sup>6</sup> Ministry of Colleges, Universities, Research Excellence and Security, "Ontario Investing Nearly \$1.3 Billion to Stabilize Colleges and Universities," *Ontario Newsroom*, February 26, 2024., <https://news.ontario.ca/en/release/1004227/ontario-investing-nearly-13-billion-to-stabilize-colleges-and-universities>.

<sup>7</sup> Octavia Andrade-Dixon and Abishane Suthakaran, *Affordability: Results from the 2022 Ontario Undergraduate Student Survey*, Research Report (Toronto: Ontario Undergraduate Student Alliance), 2025, [https://assets.nationbuilder.com/ousa/pages/2483/attachments/original/1741814894/OUSS\\_Affordability\\_Report\\_2022\\_document.pdf?1741814894](https://assets.nationbuilder.com/ousa/pages/2483/attachments/original/1741814894/OUSS_Affordability_Report_2022_document.pdf?1741814894)

<sup>8</sup> Ibid.

<sup>9</sup> Ibid.

At a time when enrolment among domestic students is projected to grow in the next two decades, Ontario needs to move beyond a one-size-fits-all financial aid model.<sup>10</sup> The current system no longer reflects the lived experience of most students and must be reformed to ensure affordability, access, and equity for all.

OUSA believes that Ontario's financial aid system should be sustainable and student centric. The following paper provides student-written recommendations for the provincial government to improve the transparency, accountability, and sustainability of the Ontario Student Assistance Program, commonly known as OSAP. The provincial government maintain a student financial aid model that is adapts to the needs of students across Ontario as the post-secondary sector evolves.

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<sup>10</sup> Sophie Lanthier et al., *Ontario's Domestic Postsecondary Enrolment: Examining Recent Trends to Inform Policy and Planning*, (Higher Education Quality Council of Ontario: Toronto, ON), 2025, <https://heqco.ca/wp-content/uploads/2025/04/Demographics-FORMATTED.pdf>.

## LOANS & GRANTS

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### TARGETED FREE TUITION

**Principle:** Post-secondary education should be accessible to all qualified students, including those from diverse socioeconomic, racialized, gender, age, backgrounds, etc.

**Principle:** Public funding programs such as student financial aid should be designed to promote access and assess support through means testing.

**Principle:** The provincial government has a responsibility to develop equitable access to post-secondary institutions for those from equity-deserving groups.

**Principle:** OSAP has an onus to comprehensively assess and appropriately fund the costs of a student's post-secondary education.

**Principle:** Students' OSAP calculations should include the indirect costs of accessing postsecondary education.

**Concern:** The changes to OSAP in January 2019 continues to reduce total support to low-income families and the re-introduction of loans for low- and middle-income students leads to higher debt levels.

**Concern:** The targeted free tuition program did not account for more expensive degree programs, such as professional programs, leaving students in professional programs without targeted free tuition.

**Concern:** Students from diverse backgrounds, specifically Indigenous students, Black students, racialized students, first generation students, and mature students, experience more systemic barriers when accessing financial aid and are already at risk of not being able to access post-secondary due to financial strain.

**Recommendation:** The provincial government should restore the targeted free tuition program implemented in 2016, for all students from families in the first six income deciles.

**Recommendation:** The provincial government should ensure that the targeted free tuition program reflects the actual program-specific cost of tuition incurred by each student, with particular attention paid to students in professional programs.

**Recommendation:** The provincial government should introduce targeted financial aid enhancements, such as increased grants and bursaries, to address systemic barriers faced by equity-deserving groups.

In Ontario, post-secondary education accessibility is crucial to creating a more just society in which all qualified people can pursue higher education, regardless of their financial situation. In 2017, this was achieved through the provincial government's targeted free tuition program, which repurposed post-secondary tax credits into grants for low- to middle-income students, thereby making tuition free for those who needed it the most. This policy proved to be extremely valuable for entry into post-secondary - in the 2017-18 year, 81,000 more students received OSAP, with 60 percent of all recipients being low-income and 98% of their funding coming through grants.<sup>11</sup> In 2016-17, OSAP repayable debt was \$24,311 compared to 2018-19, where it was reduced to \$20,861.<sup>12</sup> Furthermore, there were 32 percent more OSAP applications from mature students, and 35 percent more from Indigenous students, indicating that targeted free tuition provided an affordable opportunity to earn a university education for

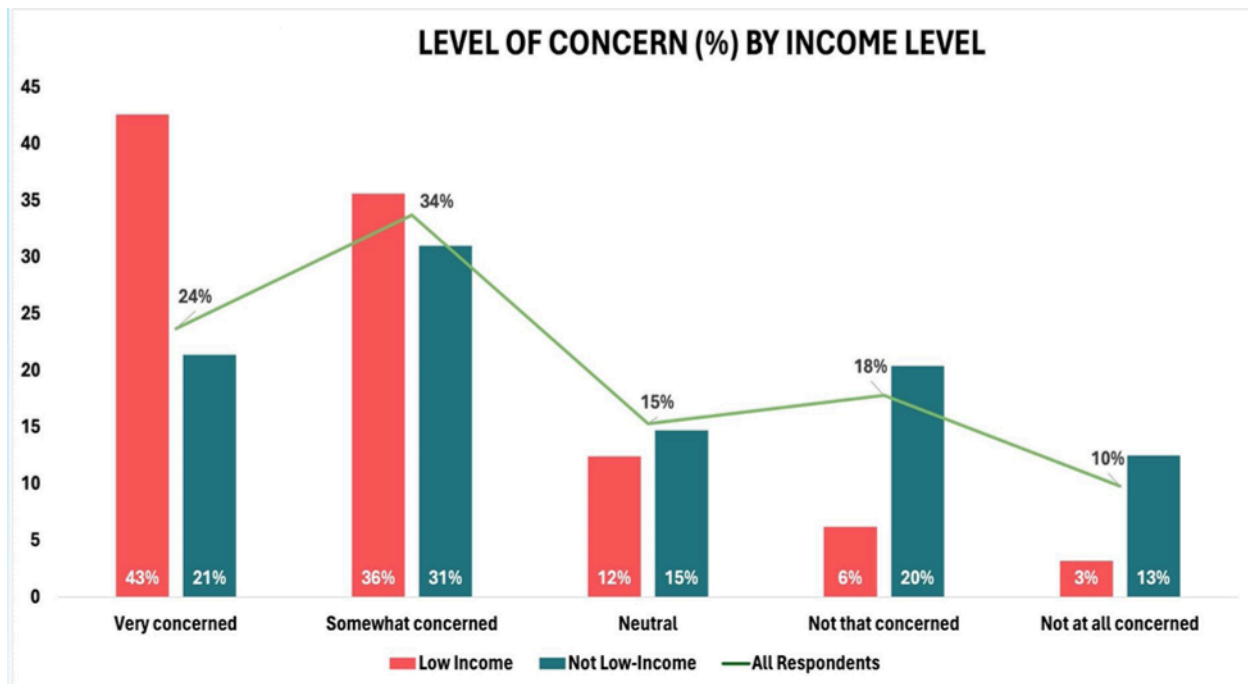
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<sup>11</sup> Office of the Auditor General, *Annual Report 2018* (Toronto, ON: Queen's Printer for Ontario, 2018), Volume 1, chap. 3, section 3.10, [http://www.auditor.on.ca/en/content/annualreports/arreports/en18/v1\\_310en18.pdf](http://www.auditor.on.ca/en/content/annualreports/arreports/en18/v1_310en18.pdf).

<sup>12</sup> Information gathered through a data request to the Ministry of Colleges, Universities, Research Excellence and Security.



underrepresented groups.<sup>13</sup> Financial aid is disbursed equitably through means-tested support, giving priority to those who require it the most. In fact, over 75% of grants provided during targeted free tuition went to low-income students, as highlighted in the graph below.<sup>14</sup> As such, since the program's breakdown in 2019, low- and middle-class households have been disproportionately affected by the 2019 OSAP adjustments. According to OUSA's 2022 Ontario Undergraduate Student Survey (OUSS), 88 percent of low-income students anticipated their debt to be "very" and "somewhat" burdensome compared to 76 percent of those who are not low-income.<sup>15</sup>



16

Notably, the targeted free tuition program fell short by not accounting for the higher costs of professional programs, leaving many students with substantial financial gaps. Targeted free tuition was intended to cover the average cost of tuition based on the government's calculations for undergraduate arts and science programs which were about \$6,160 at the time, whereas professional programs like medicine, cost \$13,858 at the time.<sup>17</sup> Therefore, to truly make post-secondary education available to everyone, the provincial government must reinstate and expand the targeted free tuition program. This restoration should encompass all students from families in the first six income deciles and consider the true expenses of various programs, particularly professional ones. It would also be prudent to conduct regular reviews of the targeted free tuition program, to make sure that the program is continuing to serve its intended purpose as the economy and cost of living shifts.

Furthermore, OSAP calculations should be updated to account for the indirect costs of education, such as living expenses which can vary by geographic region. An example of where this is put into practice is through childcare agencies. Their funding formula incorporates a "geographic adjustment factor" to account for the cost of rent, electricity, and food, among others, in various regions across Ontario, which

<sup>13</sup> Ministry of Advanced Education and Skills Development, "OSAP Transformation: Student Support Service Providers," Government of Ontario, February 2018

<sup>14</sup> Office of the Auditor General, Annual Report 2018 (Toronto, ON: Queen's Printer for Ontario, 2018), Volume 1, chap. 3, section 3.10, [http://www.auditor.on.ca/en/content/annualreports/arreports/en18/v1\\_310en18.pdf](http://www.auditor.on.ca/en/content/annualreports/arreports/en18/v1_310en18.pdf).

<sup>15</sup> Andrade-Dixon and Suthakaran, *Affordability*

<sup>16</sup> Ibid.

<sup>17</sup> Global News, "Ontario premier says she is worried about pitching 'free' tuition, says there are caveats," March 15, 2016, <https://globalnews.ca/news/2580066/ontario-premier-says-she-is-worried-about-pitching-free-tuition-says-there-are-caveats/>; Statistics Canada, "Table 3: Weighted average undergraduate tuition fees for Canadian full-time students, by field of study," Government of Canada, last modified September 7, 2016, <https://www150.statcan.gc.ca/n1/daily-quotidien/160907/to03a-eng.htm>

influences their total allocation of funding from the Ministry of Education.<sup>18</sup> A benchmark like this can be similarly applied to OSAP calculations in order to more accurately support a students' non-academic costs of education. As well, by implementing targeted financial assistance, the government may help alleviate the systemic hurdles experienced by Indigenous, racialized, and mature students, ensuring that all Ontarians have an equitable opportunity to succeed in their educational endeavours. These measures should reduce the financial burden of tuition, living expenses, and additional education-related costs, ensuring equitable access and success for students from equity-deserving backgrounds.

## GRANTS-TO-LOANS RATIO

**Principle:** All willing and qualified students should have access to financial aid that is reflective of their current financial reality.

**Principle:** Students should not be burdened by high amounts of debt in order to access post-secondary education in Ontario.

**Principle:** Low and middle income students should receive a higher proportion of grants to loans than high-income students.

**Principle:** High-income students who do not receive parental, guardian, or spousal support deserve a combination of grants and loans to support educational affordability.

**Principle:** Grants should be prioritized when distributing OSAP funding to students, as opposed to loans.

**Principle:** Budgeted OSAP should be spent in its entirety in order to achieve maximal benefit for students.

**Principle:** The provincial government should not take advantage of additional federal funding meant for students as a cost-reduction mechanism.

**Concern:** Many students are not able to afford tuition, living expenses and other costs associated with post-secondary education. This could result in exclusion from educational, extra-curricular and experiential opportunities perpetuating economic inequality and limited upward social mobility.

**Concern:** Debt and high interest loans can have a long-term impact on a graduate's ability to reach financial milestones.

**Concern:** The OSAP model assumes all dependent students receive financial support from their families. The reality is that there are many dependent students who may not have financial support from their families to help fund their education.

**Concern:** Changes to OSAP in 2019 have led to a consistent reduction in the total amount of grants, with a heavier reliance on loans.

**Concern:** Due to lower than projected need, provincial budgets for student financial assistance are not always spent to their fullest extent, reducing the amount of aid that recipients could be benefitting from.

**Concern:** In 2021, students saw no benefit when the Canada Student Grant was increased as a result of the Ontario government reducing OSAP funding by a commensurate amount.

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<sup>18</sup> Ministry of Education, "Ontario Child Care and Early Years Funding Guidelines," Government of Ontario, August 2024, <https://efis.fma.csc.gov.on.ca/faab/Child%20Care/Guidelines/EN/CWELCC%20Cost-Based%20Funding%20Guideline%20-%2015%20Aug%202024.pdf>

**Recommendation:** The provincial government should ensure that changes made to the qualifying requirements for OSAP grants do not reduce students' ability to access the total amount of financial aid available to them.

**Recommendation:** The provincial government should focus on delivering the majority of financial aid through grants, prioritizing the allocation of grants to lower-income students.

**Recommendation:** The provincial government should expand the criteria and allow more flexible documentation in the extenuating circumstance(s) form in which dependent students can indicate a lack of financial support.

**Recommendation:** The provincial government should issue a directive to universities that ensure they waive any late payments, and delay deadlines, in the case that a student is in the process of disputing their dependent status.

**Recommendation:** The provincial government should guarantee that OSAP funding is not reduced due to an increase in federal financial aid and revert reductions from the 2020-2021 year.

All willing and qualified students should have access to financial aid that is reflective of their current financial reality. For many students, financial aid is their primary source of funding for their post-secondary education. Yet, students across many income brackets face challenges affording their post-secondary education due to the current OSAP structure.

Grants should be prioritized when distributing OSAP funding to students, as opposed to loans. However, the 2019 changes to OSAP have led to a consistent reduction in the total amount of grants, with a heavier reliance on loans. In OUSA's 2022 affordability report, 30 percent of OSAP recipients attested to receiving less funding in the 2022-2023 school year than in the 2021-2022 school year. Those who received less funding were more likely to receive less grants (30 percent) or combination of grants and loans (46 percent) than they were to only receive less loans (16 percent).<sup>19</sup> As illustrated, grants were more likely to decrease than loans.

Some students may decide to take on greater student loan debt with minimal worry, however, for many students higher debt levels is a deterrent to pursuing their degree of choice or pursuing post-secondary education in general. Students should not be burdened by high amounts of debt in order to access post-secondary education in Ontario. Yet, this is an increasing trend for students in Ontario; especially as delivery costs for programs increase. This increased debt also has long term effects on students as debt and high interest loans can have a long-term impact on a graduate's ability to reach financial milestones. OSAP on average provides students with a 9.5 year repayment timeline.<sup>20</sup> Although the intent behind this calculation is manageable monthly repayments, many students find payments burdensome and an inhibitor to reaching other financial goals. Coupled with the limited interest free period and accrual of interest, repayment of loans are often students first financial roadblocks as they enter adulthood. To remediate the increased financial burden caused by a greater proportion of loans, the provincial government should ensure that changes made to the qualifying requirements for OSAP grants do not reduce students' ability to access the total amount of financial aid available to them.

When considering the proportion of grants, it is important to consider that they are being distributed equitably. Low and middle-income students should receive a higher proportion of grants-to-loans than high-income students. Many students are unable to afford tuition, living expenses and other costs associated with post-secondary education. This could result in exclusion from educational, extra-curricular and experiential opportunities, perpetuating economic inequality and limited upward social mobility. When surveyed on their level of concern related to financing their education, 43 percent of low-income students reported being very concerned compared to 21 percent of non-low-income students.<sup>21</sup>

<sup>19</sup> Andrade-Dixon and Suthakaran, *Affordability*

<sup>20</sup> "Pay Back OSAP," ontario.ca, n.d., <https://www.ontario.ca/page/pay-back-osap>.

<sup>21</sup> Andrade-Dixon and Suthakaran, *Affordability*

Low-income students also reported receiving less OSAP funding than their non-low-income counterparts (34 and 30 percent respectively). Of these students 63 percent attributed this concern to a decrease in their OSAP funding<sup>22</sup>. Lower-income students also have lower educational attainment than their non-low-income counterparts and experienced a greater decrease in enrollment between 2019 and 2022.<sup>23</sup> The rising costs associated with pursuing post-secondary education, coupled with the lower likelihood of familial knowledge of the post-secondary system and reduced government funding, mean that low-income students face greater systemic barriers to holistic post-secondary experiences. While OSAP aids low-income students in their pursuit of post-secondary education, the current system still poses challenges for recipients. To improve OSAP's ability to assist low-income students more effectively, the provincial government should focus on delivering the majority of financial aid through grants, prioritizing the allocation of grants to lower-income students.

It is important that OSAP not only account for students who are low-income by way of their disclosed parental income but for students whose parental income has little or no impact on their access to funding/resources for their post-secondary education. The OSAP model assumes all dependent students receive financial support from their families. The reality is that there are many dependent students who may not have financial support from their families to help fund their education. When asked to elaborate as to why they were about affording post-secondary education multiple students disclosed a lack of familial support and limited OSAP caused them a great deal of concern in their ability to afford their post-secondary education. One student shared, "Every financial assistance application seems to be based on the amount of money that my parents make. However, they are not helping me with tuition or living costs. It seems unfair that I should receive the same amount as someone who may have parents paying for tuition and/or rent."<sup>24</sup>

Students who do not receive parental, guardian, or spousal support deserve a combination of grants and loans to support educational affordability. However, the initial OSAP application does not provide students with the opportunity to disclose/dispute the assumption that they will have financial support from their families. To allow more students from varying backgrounds to receive appropriate funding, OUSA recommends that the provincial government expand the criteria and allow more flexible documentation in the extenuating circumstance(s) form in which dependent students can indicate a lack of financial support.

On a structural level, OSAP is meant to help as many students access post-secondary as possible. As such, budgeted OSAP should be spent in its entirety in order to achieve maximal benefit for students. Due to lower-than-projected need, provincial budgets for student financial assistance are not always spent to their fullest extent, reducing the amount of aid that recipients could benefit from. In 2023 the Ontario Fiscal Plan projected an underspending of \$75 million due to lower than expected demand for student financial aid, despite outcry for funding remaining high that year.<sup>25</sup> Additionally, the provincial government should not take advantage of additional federal funding meant for students as a cost-reduction mechanism. Yet, in 2021, students saw no benefit when the Canada Student Grant was increased as a result of the Ontario government reducing OSAP funding by a commensurate amount. To combat this trend, OUSA recommends that the provincial government should guarantee that OSAP funding is not reduced due to an increase in federal financial aid and revert reductions from the 2020-2021 year.

## LOAN PAYBACK, INTEREST, & DEBT

**Principle:** Provincial financial aid programs should be sustainably funded, without relying on student loan interest payments.

<sup>22</sup> Ibid.

<sup>23</sup> Government of Canada, Statistics Canada, "Postsecondary Enrolment Rates by Parental Income: National and Sub-national Trends From 2001 to 2022," April 23, 2025, <https://www150.statcan.gc.ca/n1/pub/36-28-0001/2025004/article/00002-eng.htm>.

<sup>24</sup> Unpublished student quote from OUSA's Ontario Undergraduate Student Survey.

<sup>25</sup> Peter Bethlenfalvy, Building a Strong Ontario (King's Printer for Ontario, 2023), <https://budget.ontario.ca/2023/pdf/2023-ontario-budget-en.pdf>.

**Principle:** Recent graduates should have a reasonable amount of time after graduation to find a job that positions them to pay back their student loans.

**Principle:** Students and recent graduates should have access to a wide variety of government financial supports, including the Repayment Assistance Plan.

**Principle:** Accessible and publicly assisted education is an avenue through which historically equity-deserving students are often to achieve upward social mobility.

**Concern:** Many students do not expect to be able to meet minimum student loan payments due to factors beyond their control.

**Concern:** Equity-deserving students who come from lower socioeconomic backgrounds often need more financial aid support, both in attending post-secondary and in paying back any potential loans.

**Concern:** Students are ineligible for additional grants or loans after utilizing the Repayment Assistance Program until existing loans are repaid, thereby disrupting their educational plans.

**Concern:** Recent graduates are often responsible for paying off substantial debt when they may not have stable sources of income.

**Recommendation:** The provincial government should implement a no-interest student loan program modeled after the federal initiative to remove interest on all student loans, including past students who still owe provincial student loans.

**Recommendation:** The provincial government should extend the OSAP loan repayment grace period from six months to at least two years.

**Recommendation:** The provincial government should remove the need to re-apply for OSAP Repayment Assistance Plan every 6 months and instead, have applications be re-confirmed every 12 months.

**Recommendation:** The provincial government should automatically inform eligible recent graduates of the Repayment Assistance Plan.

Sustainable funding of provincial financial aid programs is essential to ensuring accessible and equitable education for all students. Relying on student loan interest payments as a funding mechanism disproportionately burdens students and recent graduates, particularly those from lower-income backgrounds or historically equity-deserving groups. Equity-deserving students who come from lower socioeconomic backgrounds often need more financial aid support, in Ontario over 60 percent of OSAP recipients are low income students.<sup>26</sup> Accessible and publicly assisted education is an avenue through which historically equity-deserving students are often to achieve upward social mobility. Removing interest on student loans, as demonstrated by the federal no-interest student loan initiative, would alleviate financial stress on graduates and allow them to focus on career development and financial stability rather than accruing additional debt. As such, OUSA recommends that the provincial government implement a no-interest student loan program modeled after the federal initiative to remove interest on all student loans, including past students who still owe provincial student loans.

OUSA also recommends that the provincial government extend the OSAP loan repayment grace period from six months to at least two years as another critical step toward improving the financial stability of recent graduates. Many recent graduates are often responsible for paying off substantial debt when they may not have stable sources of income. They often struggle to secure stable, well-paying jobs immediately

<sup>26</sup> Auditor General, "Ministry of Training, Colleges and Universities: Ontario Student Assistance Program," *Chapter 3*, 2018, [https://www.auditor.on.ca/en/content/annualreports/arreports/en18/v1\\_310en18.pdf](https://www.auditor.on.ca/en/content/annualreports/arreports/en18/v1_310en18.pdf).

after completing their education, especially during periods of economic uncertainty, such as recessions or crises. On average, graduating students in Ontario owe \$30,800 at graduation from government and non-government sources, and \$24,500, both of which are marginally higher than the national average at \$30,600 and \$24,000 respectively.<sup>27</sup> Ontario graduates are also graduating into a job market with the highest unemployment rates of bachelor's degree holders. In 2024, Ontario's youth unemployment rate for those with bachelor's was 11.6 percent, 4.1 percent higher than the national average of 7.5 percent and one percent higher than Ontario's 2023's unemployment rate.<sup>28</sup> Further, an extended grace period would allow students more flexibility when navigating graduate program costs in the future. The Repayment Assistance Plan is a payment plan wherein the federal government assists recent graduates with the loan repayment process. If graduates qualify for the program the federal government will: "pay any interest owing on the federal part of [the] loan that [the] reduced payment does not cover and start to pay down both the principal and any remaining interest after 60 months of RAP or 10 years after [the graduate] finishes school".<sup>29</sup> If students opt into RAP, they become ineligible for additional grants or loans after utilizing the until existing loans are repaid, thereby disrupting their educational plans. This is a large deterrent for those who wish to pursue graduate education, leaving them with immediate repayment. A two-year grace period would provide graduates with the time needed to establish themselves professionally and better position themselves to begin repayment, thereby reducing the likelihood of default and long-term financial hardship.

Students and recent graduates should have access to a wide variety of government financial supports, including the Repayment Assistance Plan (RAP). Many students do not expect to be able to meet minimum student loan payments due to factors beyond their control, including difficulty securing meaningful employment, insufficient wages hindering their ability to make minimum payments, etc. For students who do not foresee pursuing further education, RAP d serve as a useful avenue for new graduates, but many students are unaware of the program. To improve student awareness of RAP, OUSA recommends that the provincial government automatically inform eligible recent graduates of the plan. To ease the process for those who are on RAP, the provincial government should remove the need to re-apply for OSAP every 6 months and instead, have applications be re-confirmed every 12 months.

## NET BILLING

**Principle:** All recipients of OSAP should have the ability to choose their funding disbursement method.

**Principle:** Financing post-secondary education using government and institutional financial aid should be accessible, transparent, and easy to understand.

**Principle:** Net billing should streamline the tuition-payment process, rather than complicate it.

**Concern:** Depending on time of payment, the OSAP net billing program may leave students without the financial ability to pay rent or adequately finance other living expenses at the beginning of their academic term.

**Concern:** Although well-intentioned, the net-billing process often leads to some students not realizing their OSAP grants and institutional financial aid are being applied directly to tuition fees, rather than being disbursed to their personal accounts.

**Concern:** Students may miss tuition and other financial deadlines, due to lack of transparent communication regarding when and if they will be receiving the remainder of their OSAP funding.

<sup>27</sup> Government of Canada, Statistics Canada, "Student Debt From All Sources, by Province of Study and Level of Study," March 22, 2024, <https://www150.statcan.gc.ca/t1/tbl1/en/tv.action?pid=3710003601>.

<sup>28</sup> Statistics Canada. Table 14-10-0020-01 Unemployment rate, participation rate and employment rate by educational attainment, annual, <https://doi.org/10.25318/1410002001-eng>

<sup>29</sup> Service Canada, "Repayment Assistance Plan – How It Works," Canada.ca, July 9, 2024, <https://www.canada.ca/en/services/benefits/education/student-aid/grants-loans/repay/assistance/rap.html>.

**Concern:** Due to late OSAP funds being received by students, some post-secondary institutions penalize students through reduced OSAP funding through net-billing.

**Concern:** Students at some institutions do not have the option to choose between net billing and direct deposit for receiving their OSAP disbursement.

**Concern:** When OSAP funding is deposited directly to the institution and students do not use the entire sum for tuition, some financial aid offices do not reimburse students directly and instead, students may lose this difference in funding.

**Recommendation:** The provincial government should create a centralized platform for students to trace OSAP payments and disbursements in real time; ensuring clear communication regarding net billing, funding release, and reimbursement of unused funding.

**Recommendation:** The provincial government should ensure that OSAP funds are released in a timely manner, with a priority on making funds available to students before their respective institution's tuition due date so they can cover tuition, living expenses, and other necessities, and avoid unnecessary late payments.

**Recommendation:** The provincial government should permit students to choose how to receive their OSAP disbursement, either by traditional direct deposit or by net tuition billing.

Net billing is the disbursement system wherein a student's OSAP funding is paid directly to the post-secondary institution, deducting this and any institutional aid from a student's total tuition costs which they are then responsible for covering out-of-pocket. While net billing was intended to simplify tuition payments, it often complicates financial stability for students from diverse financial backgrounds. Many students may find themselves in difficult situations at the start of the academic year if their OSAP funds are allocated solely for tuition, leaving insufficient income for rent and living expenses. If net billing is applied too late after financial deadlines for courses and accommodation, students are left without aid when it matters most. This is why clarity on a student's financial aid is important - it creates financial transparency and allows time to make other arrangements. In OUSA's 2024 OUSS, one student noted, "OSAP does not distribute quick enough or respond quick enough to know how much financial support will be available" which contributed to this student's level of concern to afford their education.<sup>30</sup> As a result, the province should create a centralized platform for students to trace OSAP payments and disbursements in real time, ensuring clear communication regarding net billing, funding release, and reimbursement of unused funding. Implementing an online dashboard would allow students to track their OSAP and empower them to plan their budgets effectively. Notably, a review of net billing systems in the United States found they had clearer communication on the comprehensive costs of education and that tuition and fee breakdowns convey these considerations to students.<sup>31</sup> The Higher Education Quality Council of Ontario acknowledged that Ontario could mimic a similar system for students in the province.<sup>32</sup> Similarly, institutions must inform students about the refund process, including timelines and methods for accessing these funds, to ensure that students receive the financial support intended for their education.

To address when OSAP should be disbursed, the provincial government should ensure that these funds are released in a timely manner, with a priority on making funds available to students before their respective institution's tuition due date so they can cover tuition, living expenses, and other necessities, and avoid unnecessary late payments. As one student mentioned, "I did not receive OSAP funding in time of due date for payment. I did apply, but did not receive OSAP in time."<sup>33</sup> Furthermore, allowing students the option between net billing and direct deposit would improve their financial flexibility, enabling them

<sup>30</sup> Unpublished student quote from OUSA's 2024 Ontario Undergraduate Student Survey.

<sup>31</sup> Linda Jonker and Martin Hicks, "Approaches to net tuition: An environmental scan," Higher Education Quality Council of Ontario (Toronto: Higher Education Quality Council of Ontario), 2016, <https://heqco.ca/wp-content/uploads/2020/03/Approaches-to-net-tuition-an-environmental-scan.pdf>

<sup>32</sup> Ibid.

<sup>33</sup> Unpublished student quote from OUSA's 2024 Ontario Undergraduate Student Survey.

to access their aid in a way that best meets their individual needs which is why the province should permit students to choose how to receive their OSAP disbursement. By prioritizing clear communication and offering these options, the government can help alleviate financial strain and support students throughout their educational journeys.

## STUDENT ACCESS GUARANTEE

**Principle:** The Student Access Guarantee program should be equitably accessible to all post-secondary students who have demonstrated financial need that is not being adequately covered by OSAP.

**Concern:** The lack of transparency for the annual Student Access Guarantee guidelines creates barriers to students holding institutions accountable for the program administration practices.

**Concern:** By removing the first-entry program guarantee and reducing institutional contributions, the changes to the Student Access Guarantee program negatively impact undergraduate students.

**Recommendation:** The provincial government should make the Student Access Guarantee guidelines up to date and easily accessible from the Ministry of Colleges, Universities, Research Excellence and Security website.

**Recommendation:** The provincial government should mandate in its Tuition Fee Framework and Ancillary Fee Guidelines that any excess funds from the tuition set-aside program at each university should be directed to roll over to the following year.

**Recommendation:** The provincial government should return to the Student Access Guarantee program guidelines, prior to the changes from 2021.

The Ministry of Colleges, Universities, Research Excellent and Security defines the Student Access Guarantee (SAG) program as follows: “SAG is a partnership program between the ministry and Ontario’s public colleges and universities. Through SAG, Ontario’s publicly assisted colleges and universities provide qualified students with additional financial aid so that financial need is not a barrier to accessing education. If OSAP doesn’t cover your program costs and you still need money, your school may provide additional financial aid in the form of a: bursary, scholarship, work-study or summer-employment program.”<sup>34</sup>

The SAG program should be equitably accessible to all post-secondary students who have demonstrated financial need that is not being adequately covered by OSAP. This is the intent of the program; however, by removing the first-year program guarantee and reducing institutional contributions, the changes to the Student Access Guarantee program negatively impact undergraduate students. While some universities, such as Toronto Metropolitan University, have moved away from students applying for SAG bursaries to automatic disbursement, many still require students to apply and prove their need.<sup>35</sup> This creates additional stress for students who are already experiencing financial hardships when the program could take a more accessible, student-centred approach. To maintain the accessibility of the student access guarantee, OUSA recommends that the provincial government return to the Student Access Guarantee program guidelines, prior to the changes from 2021.

Students are the key contributors to educational institutions' financial health; thus, it is critical that they have clear and simple access to information about how their tuition fees are spent, especially when it comes to financial aid programs like the Student Access Guarantee. As it stands, there is a lack of transparency for the annual Student Access Guarantee guidelines, which creates barriers to students

<sup>34</sup> “How to Apply for OSAP,” ontario.ca, n.d., <https://www.ontario.ca/page/how-apply-osap>.

<sup>35</sup> “Student Access Guarantee (SAG),” Toronto Metropolitan University (TMU), n.d., <https://www.torontomu.ca/student-financial-assistance/scholarships-bursaries/student-access-guarantee/#:~:text=If%20you're%20a%20domestic,fees%2C%20equipment%2C%20and%20supplies.>



holding institutions accountable for the program administration practices. Transparency in the distribution and utilization of this money fosters accountability while also empowering students to understand and advocate for their financial needs. To improve transparency, OUSA recommends that the provincial government make the Student Access Guarantee guidelines up-to-date and easily accessible from the Ministry of Colleges, Universities, Research Excellence and Security website. In addition, due to a lack of awareness, all SAG funds may not be spent on an annual basis. To ensure that funds contribute to student success year over year, the provincial government should mandate in its Tuition Fee Framework and Ancillary Fee Guidelines that any excess funds from the tuition set-aside program at each university be directed to roll over to the following year.

## ELIGIBILITY

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### TARGETED FUNDING FOR EQUITY-DESERVING COMMUNITIES

**Principle:** Students from equity-deserving groups should have access to financial aid that equitably meets their needs and covers disproportionate gaps in funding.

**Principle:** All students, specifically those that are equity-deserving, should have access to equitable financial aid information and resources.

**Principle:** Financial constraints arising from historic and current systemic barriers should not impede students' access to and participation in post-secondary education.

**Principle:** Students from equity-deserving groups should have access to targeted government financial aid that sustainably, holistically, and equitably meets their needs.

**Principle:** Financial aid programs should be compatible with the funding model for Indigenous students.

**Concern:** While many students from equity-deserving groups often face increased financial barriers, they do not receive adequate nor equitable government funding to address these barriers.

**Concern:** OSAP does not provide targeted funding for equity-deserving students from low-socioeconomic backgrounds who may face increased financial constraints not considered by standard OSAP calculations.

**Concern:** Financial Aid policies in Ontario ignore the systemic challenges that Two Spirit and LGBTQIA+ students may face, and fails to provide additional funding to account for financial barriers.

**Concern:** Indigenous Students who receive direct band sponsorship are unable to access institutional financial aid due to the reliance on OSAP assessments to determine need.

**Concern:** Due to insufficient provincial aids for Indigenous Students, they often resort to additional funding from external organizations.

**Recommendation:** The provincial government should create a new targeted funding stream for equity-deserving students from low-socioeconomic backgrounds.

**Recommendation:** The provincial government should provide grant funding to post-secondary institutions to incentivize the expansion of financial aid for Two Spirit and LGBTQIA+ students.

**Recommendation:** The provincial government should provide accessible provincial-wide financial aid information sessions targeted at equity-deserving students from low socio-economic backgrounds, and

ensure they are adequately promoted to all students and their guardian(s) or supports.

**Recommendation:** The provincial government should work with university registrar offices to ensure that Indigenous students are eligible for post-secondary institution grants, in addition to having received First Nations band sponsorship.

**Recommendation:** The Ministry of Indigenous Affairs and First Nations Economic Reconciliation to develop a provincial framework for post-secondary institution for ensuring financial aid is accessible and transparent for Indigenous students.

Students from equity-deserving groups should have access to financial aid that equitably meets their needs and covers disproportionate gaps in funding. The intended purpose of OSAP and financial aid is to provide adequate funding for students' post-secondary studies. As the student populations attending post-secondary education has diversified and needs have evolved, OSAP has not kept pace. Many students from equity-deserving groups often face increased financial barriers, and they do not receive adequate nor equitable government funding to address these barriers. Currently, OSAP has targeted grants for Indigenous students, students with disabilities, individuals in or formerly in society care and first generation students. However, other underrepresented student groups such as independent students, racialized students, 2SLGBTQIA+ students also face increased barriers that lead to a greater financial need. According to the 2022 OUSS Affordability report, of the racialized students who indicated some level of concern in regard to affording their tuition, 61 percent attributed that to the amount of OSAP funding they received. Similarly, 61 percent of independent students also attributed their concern to their lack of OSAP funding. These A critical discourse analysis done on post-secondary students with disabilities found that, "Students with disabilities are left with more responsibilities to prove their worthiness for assistance. At the same time, students cannot know for sure whether they will receive the necessary funds to continue their studies."<sup>36</sup> Additionally, OSAP does not provide targeted funding for equity-deserving students from low-socioeconomic backgrounds who may face increased financial constraints not considered by standard OSAP calculations. For instance, individuals from a household with income under \$40 000 report a higher level of financial stress with a greater inability to manage paying bills and other financial commitments. When comparing financial aid structures, financial aid for Canadian low-income students was found to be significantly lower than that of American low-income students.<sup>37</sup> To improve the financial aid funding structure, OUSA recommends that the provincial government should create a new targeted funding stream for equity-deserving students from low-socioeconomic backgrounds.

Students from equity-deserving groups should have access to targeted government financial aid that sustainably, holistically, and equitably meets their needs. One of the barriers that exists in OSAP's funding structure is the base assumptions of familial contribution and the extra hurdles students must overcome to challenge these assumptions. This basis particularly affects Two-Spirit and LGBTQIA+ students as financial Aid policies in Ontario ignore the systemic challenges that they may face and fails to provide additional funding to account for financial barriers. Two-Spirit and LGBTQIA+ students are more likely to experience estrangement due to stigma associated with the gender and sexuality.<sup>38</sup> When a student is estranged from a parent/guardian, it impacts their ability to access valuable documentation for an OSAP application such as parental/guardian tax statements. Estranged students are usually financially independent of their parent(s)/guardians(s), restricting/revoking their access any funds set aside for their education and subsequently, these students would not be able to meet the minimum contribution of \$3600; which impacts financial contribution as the student will now have to support themselves while

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<sup>36</sup> Mou, M., & Albagmi, F. M. (2021). Critical discourse analysis of federal and provincial government grants for post-secondary students with disabilities in Alberta and Ontario. *Disability and Society*, 38(7), 1117–1145.  
<https://doi.org/10.1080/09687599.2021.1983418>

<sup>37</sup> Burrows, Hannah, and Floor Nusselder. "Government of Canada." Canada.ca, November 24, 2023.  
<https://www.canada.ca/en/financial-consumer-agency/programs/research/2022-building-better-financial-futures-challenge/pedagogical-solution-financial-literacy-canada.html>.

<sup>38</sup> Fortesa Latifi, "Why so many young people are cutting off their parents," Sun News Daily, September 8, 2023,  
<https://www.cosmopolitan.com/lifestyle/a44178122/family-estrangement-cut-off-parents/>

also be enrolled in post-secondary education.<sup>39</sup> However, OSAP only accounts for extreme circumstances where estrangement may occur,<sup>40</sup> which does not holistically account for unique circumstances. Therefore, OUSA recommends that the provincial government provide grant funding to post-secondary institutions to incentivize the expansion of financial aid for Two Spirit and LGBTQIA+ students. The provincial government should provide accessible provincial-wide financial aid information sessions targeted at equity-deserving students from low socio-economic backgrounds, and ensure they are adequately promoted to all students and their guardian(s) or supports.

Additionally, since Indigenous Students who receive direct band sponsorship are likely unable to access institutional financial aid due to the reliance on OSAP assessments to determine need, it does not take into consideration. Due to insufficient provincial aids for Indigenous Students, they often resort to additional funding from external organizations.<sup>41</sup> As such, OUSA recommends that the Ministry of Indigenous Affairs and First Nations Economic Reconciliation develop a provincial framework for post-secondary institution for ensuring financial aid is accessible and transparent for Indigenous students. The provincial government should work with university registrar offices to ensure that Indigenous students are eligible for post-secondary institution grants, in addition to having received First Nations band sponsorship.

## INTERNATIONAL STUDENTS

**Principle:** International students should have access to financial aid programs.

**Principle:** Once international students have begun studying in Ontario, institutions have a responsibility to support them when encountering unexpected financial barriers.

**Principle:** International students should have access to a simple, transparent, timely and user friendly application process for financial aid.

**Principle:** International students should have access to provincial emergency grant funding like their domestic counterparts.

**Concern:** International students currently do not have adequate access to financial support in the event of unexpected financial hardships.

**Concern:** International students have fewer scholarship and bursary opportunities compared to domestic students.

**Concern:** Due to the lack of provincial financial aid options, international students must look to external/private organizations for financial aid.

**Recommendation:** The provincial government should require the Ministry of Colleges, Universities, Research Excellence and Security (MCURES) to mandate that all post-secondary institutions include a 10 percent international tuition set-aside for needs-based financial aid.

**Recommendation:** The Ministry of Colleges, Universities, Research Excellence and Security should work with the Ministry of Immigration, Refugees, and Citizenship, to develop a need-based grant program for international students.

<sup>39</sup> Costa, Cristina, Yvette Taylor, Claire Goodfellow, and Sidonie Ecochard. 2019. "Estranged Students in Higher Education: Navigating Social and Economic Capitals." *Cambridge Journal of Education* 50 (1): 107–23. doi:10.1080/0305764X.2019.1648639.

<sup>40</sup> "If Estranged from or Disowned by Parent(s) Due to Extenuating Circumstances." [osap.gov.on.ca](https://osap.gov.on.ca/dc/POCONT1_074347#:~:text=Note%3A%20The%20ministry%20considers%20this,with%20one%20or%20both%20parents.). Accessed November 26, 2024.

<sup>41</sup> Barking Dog Studios, <http://barking.ca>, "Financial Support Information for Indigenous Applicants – OUInfo," n.d., <https://www.ouinfo.ca/indigenous-applicants>.

**Recommendation:** The Ministry of Colleges, Universities, Research Excellence and Security (MCURES) should commission the Council of Ontario Universities (COU) and the Ontario Universities' Application Centre (OUAC) to develop a centralized portal specifically for international student scholarships and grants.

**Recommendation:** The provincial government should create an emergency relief fund specifically for international students facing sudden financial hardships.

International students should have access to financial aid programs. International students are currently excluded from most provincial financial aid programs, including those that support domestic students during unexpected financial hardships. On average international student tuition is seven times higher than that of domestic students in the same program of study. Although students can account for tuition expenses and are expected to show proof of sufficient personal funds to secure their student visas, these preliminary measures do not account for unexpected expenses.<sup>42</sup> In the event a student encounters unexpected expenses, they are forced to rely on private or external organizations, which may not always be sufficient or accessible. Moreover, international students often have fewer scholarships and bursary opportunities compared to their domestic counterparts, further limiting their financial security during emergencies. This financial strain can negatively impact their academic success and well-being. Once international students have begun studying in Ontario, institutions have a responsibility to support them when encountering unexpected financial barriers, as they would domestic students. However, in practices institutions in Ontario fall short. To address these gaps, the provincial government should create an emergency relief fund specifically for international students facing sudden financial hardships.

It is imperative that Ontario develops inclusive financial aid policies that recognize the contributions of international students while ensuring they are not disproportionately disadvantaged during their studies. Currently, international students face major challenges to receiving adequate financial help, including a fragmented application procedure and limited scholarship opportunities. Scholarships for international students are either merit-based, awarded for academic excellence or extracurricular involvement, or need-based, designed to support those facing financial challenges. These opportunities, however, are limited and the number of students in need outpaces the number of scholarships and bursaries available. Unlike domestic students, international students lack the security of a robust needs-based bursary system that would accommodate the needs of more than a select few student. According to the 2022 OUSS, 63 percent of surveyed international students had difficulty affording their tuition.<sup>43</sup> Expanding opportunities in both categories ensures access to education while recognizing excellence and addressing financial barriers. To address these concerns, the government should implement a 10 percent foreign tuition set-aside, similar to the domestic set-aside, with money expressly designated for needs-based financial aid for international students. Furthermore, coordination between the Ministry of Colleges, Universities, Research Excellence and Security and the Ministry of Immigration, Refugees, and Citizenship should result in a new funding program for international students who agree to stay in Canada for the duration of their degree program. This program would encourage international students to contribute to the Canadian workforce after graduation. Collaboration between the Ministry of Colleges, Universities, Research Excellence and Security (MCURES) and the Ministry of Immigration, Refugees, and Citizenship to create a need-based grant program would fill a critical gap. Such a program could help international students manage tuition fees, living costs, and unexpected financial barriers, fostering equity and ensuring Ontario remains a competitive destination for top talent globally.

A centralized application portal for international student financial aid would streamline access to scholarships and grants, making the process transparent and user-friendly. While the volume of scholarships available to international students dwarfs that of those available to domestic students, there

<sup>42</sup> Refugees and Citizenship Canada Immigration, "Study Permit: Who Can Apply," Canada.ca, May 7, 2025, <https://www.canada.ca/en/immigration-refugees-citizenship/services/study-canada/study-permit/eligibility.html>.

<sup>43</sup> Octavia Andrade-Dixon and Abishane Suthakaran, Affordability: Results from the 2022 Ontario Undergraduate Student Survey, Research Report (Toronto: Ontario Undergraduate Student Alliance), 2025, [https://assets.nationbuilder.com/ousa/pages/2483/attachments/original/1741814894/OUSS\\_Affordability\\_Report\\_2022\\_document.pdf?1741814894](https://assets.nationbuilder.com/ousa/pages/2483/attachments/original/1741814894/OUSS_Affordability_Report_2022_document.pdf?1741814894)

are still many/some that go unclaimed by students in need. OUSA recommends that the Ministry of Colleges, Universities, Research Excellence and Security (MCURES) commission the Council of Ontario Universities (COU) and the Ontario Universities' Application Centre (OUAC) to develop a centralized portal specifically for international student scholarships and grants. By commissioning organizations such as the Council of Ontario Universities (COU) and the Ontario Universities' Application Centre (OUAC), the government could simplify the process, reducing administrative burdens and ensuring financial aid reaches those who need it most.

Providing financial aid for international students is not only a matter of equity but also an investment in the province's future. International students contribute billions annually to Ontario's economy and enrich its cultural diversity. By supporting them during financial hardships, the government and institutions can enhance retention rates, academic success, and overall satisfaction, reinforcing Ontario's reputation as a leading destination for international education.

## INDEPENDENT & DEPENDENT STUDENTS

**Principle:** OSAP should consider a more comprehensive picture of dependent students' resources.

**Principle:** Students should not be negatively impacted by differences between provincial and federal definitions.

**Principle:** Students' fixed contributions should take into account their cost of living.

**Concern:** Expected financial contributions assumes dependent students always receive financial assistance from their parent(s), guardian(s), spouses, etc.

**Concern:** OSAP does not consider parental or spousal debt or assets as a factor in OSAP calculations for dependent students.

**Concern:** Restrictive requirements to be considered an independent student for OSAP can negatively impact independent students' ability to access appropriate funding for their living situations.

**Concern:** An unclear provincial and federal definition of a full-time working week that excludes full-time students can leave students confused as to if they qualify as an independent or dependent student.

**Concern:** When calculating a student's fixed contribution, OSAP takes a limited account where a student is living and whether they are paying rent.

**Concern:** Students are assumed to be living at home if they are within 30 kilometers from their parent(s)/guardian(s)/spouse/etc., regardless of whether or not they select the living away from home option, limiting their access to additional OSAP funding.

**Recommendation:** The Ministry of Colleges, Universities, Research Excellence and Security should modify the OSAP portal to include an accessible appeals platform to contest inaccurate assumptions made through the OSAP process.

**Recommendation:** The provincial government should modify the independent student status to 4 or more years out of high school, as opposed to the current 6 or more years to align with the federal definition.

**Recommendation:** The OSAP independent student requirement for working should be reduced from 24 consecutive months to 18 consecutive months.

**Recommendation:** The provincial government should clarify the definition of "worked full-time" in OSAP definitions to constitute as an average 30-hours per week, regardless of if they were a full-time

student at the same time.

**Recommendation:** The provincial government should remove the student fixed contribution and instead develop a sliding scale that accounts for extraneous factors that could have an effect on their finances to create a reasonable and affordable contribution.

**Recommendation:** The provincial government should promote on the OSAP application form how to apply to change the automatic “at home” living allowance for students whose parent(s)/guardian(s) live within 30 kilometres of the institution/campus they are attending but who are not living at home.

**Recommendation:** The provincial government should allow single dependent students to apply for a review of their living allowance if they are living at home but paying rent to parent(s)/guardian(s).

OSAP is a provincially and federally funded program that provides domestic Ontario students with needs-based loans and grants to support their education. Grants are non-repayable funding, while loans must be repaid, with interest after they are no longer a student. Whether the student is studying in Ontario or not, they are eligible to receive OSAP funding. In order to apply for OSAP funding, the student must take a financial assessment. However, because the assessment takes into consideration various factors such as student category (i.e dependent or independent), student’s assessed need, family size, prior year family income, the amount of funding may not truly reflect the students financial need.

According to OSAP, being an independent student means that a students must fulfill the following requirements:

- you are you’re not currently married or in a common-law relationship or
- you do not have any dependent children.
- While also fulfilling one of these requirements:
- you have been out of high school for 6 or more years at the start of your study period (applies to the provincial funding calculation only); or 4 or more years at the start of your study period (applies to the federal funding calculation only),
- you have worked full-time for at least 24 months in a row,
- both your parents are deceased,
- you are currently a youth in or from extended society care or were in the care of the Crown just prior to age 18, or
- you are currently receiving a Continued Care and Support for Youth program allowance from your Children’s Aid Society.<sup>44</sup>

Additionally, according to OSAP definitions, to qualify for a dependant student, you must meet all the following requirements:

- you are not married or in a common-law relationship
- you are not separated, divorced or widowed
- you are not a sole-support parent,
- you have been out of high school for: less than 6 years before the start of your study period (applies to the provincial funding calculation only), or less than 4 less before the start of your study period (applies to the federal funding calculation only), or
- you have not worked full-time for at least 24 months in a row.<sup>45</sup>

As outlined above, the provincial government has pre-determined guidelines for independent and dependent students. These guidelines are vital for maintaining the efficacy of OSAP as a system. However, students should not be negatively impacted by differences between provincial and federal definitions. In the requirements, OSAP states one of the requirements is that “you have been out of high school for 6 or more years at the start of your study period (applies to the provincial funding calculation only); or 4 or more years at the start of your study period (applies to the federal funding calculation only)”.<sup>46</sup> Previous to

<sup>44</sup> OSAP definitions. ontario.ca. (n.d.-b). <https://www.ontario.ca/page/osap-definitions#section-22>

<sup>45</sup> Ibid.

<sup>46</sup> Ibid.

the 2019 changes to OSAP, both provincial and federal years out of high school requirements were four years. Now, with the two year increase, this restrictive requirement to be considered an independent student for OSAP can negatively impact their ability to access appropriate funding for their living situations. Additionally, an unclear provincial and federal definition of a full-time working week that excludes full-time students can leave students confused as to if they qualify as an independent or dependent student. “You are working full-time if you are working at paid employment for at least 30 hours a week and you are not a full-time student at the same time (either in high school, college or university).<sup>47</sup> This may leave uncertainty for students who work multiple jobs, have fluctuating hours, or have worked full-time while in school but unsupported by family members. To rectify the incongruence between provincial and federal definitions, the provincial government should modify the independent student status to 4 or more years out of high school, as opposed to the current 6 or more years to align with the federal definition. To reduce the barriers to independent student status, OUSA recommends that the OSAP independent student requirement for working should be reduced from 24 consecutive months to 18 consecutive months. Further, to acknowledge the varying experiences of working students OUSA recommends that the provincial government should clarify the definition of “worked full-time” in OSAP definitions to constitute as an average 30-hours per week, regardless of if they were a full-time student at the same time.

OSAP should also consider a more comprehensive picture of dependent students’ resources and would benefit from such practices. Currently, all students are expected to contribute \$3600 towards their post-secondary education annually. Expected financial contributions assume dependent students always receive financial assistance from their parent(s), guardian(s), spouses, etc. This is not always the case for students in Ontario. According to the 2022 OUSS, there has been a significant decline in sole parental contributions to RESP compared to 2020 participants. 42 percent of respondents reported their family contributed to the RESP, and 28 percent reported both they and their family contributed. These results indicate a 43 percent decrease in sole familial contributions from the reported 85 percent in 2020 and a twofold increase in the number of students and family contributions (from 14 percent in 2020 to 28 percent in 2022).<sup>48</sup> This indicates that parents have a lower capacity to contribute to their children’s post-secondary education and are expecting students to contribute more. As familial capacity to contribute to their children’s education changes, OSAP maintains that it does not consider parental or spousal debt or assets as a factor in OSAP calculations for dependent students. Qualitative data from the 2022 OUSS contained multiple accounts from students who disclosed that, despite OSAP’s expectation of contribution, their parents were unable to do so due to familial constraints, such as providing for other dependents and paying off debt.<sup>49</sup> Although OSAP allows students to appeal and provide more detailed information about their financial situation, it is not part of the initial application process, but rather a secondary process that occurs after their initial assessment. To allow for a more accurate depiction of students’ financial standing when they are applying for OSAP, OUSA recommends that the Ministry of Colleges, Universities, Research Excellence and Security modify the OSAP portal to include an accessible appeals platform to contest inaccurate assumptions made through the OSAP process. Additionally, to adapt the application process to reflect the financial situation of many Ontarians, the provincial government should remove the student fixed contribution and instead develop a sliding scale that accounts for extraneous factors that could have an effect on their finances to create a reasonable and affordable contribution.

Monetary fixed contributions are one of the base assumptions that students are faced with when navigating OSAP. Another primary assumption that often negatively affects students’ funding is their place of residence and housing costs. Students are assumed to be living at home if they are within 30 kilometres of their parent(s)/guardian(s)/spouse/etc, regardless of whether or not they select the living away from home option, limiting their access to additional OSAP funding. In a 2022 UTILE study, it was identified that 70 percent of students in Canada attend a post-secondary institution outside of their home municipality. Students may choose to live in the municipality of their post-secondary institution for a myriad of reasons, including insufficient inter-regional transit, demanding class schedules that are

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<sup>47</sup> Ibid.

<sup>48</sup> Andrade-Dixon and Suthakaran, *Affordability*

<sup>49</sup> Ibid.

incompatible with commuting, familial expectations that students will live independently once they reach 18, etc. However, OSAP does not factor in these reasons. Additionally, OSAP takes into account where a student is living and whether they are paying rent, to contribute to their familial housing expenses or their off campus living expenses. In Ontario 75 percent of students rent their accommodations. Students' fixed contributions should consider their cost of living. This would allow for a clearer understanding of a student's true financial need. To reach the goal of a more equitable OSAP system, OUSA recommends that the provincial government promote on the OSAP application form how to apply to change the automatic "at home" living allowance for students whose parent(s)/guardian(s) live within 30 kilometres of the institution/campus they are attending but who are not living at home. Further, the provincial government should allow single dependent students to apply for a review of their living allowance if they are living at home but paying rent to parent(s)/guardian(s).

## EQUITABLE FUNDING FOR PART-TIME STUDENTS

**Principle:** Part-time students should receive equitable levels of OSAP funding.

**Concern:** Part-time students have disproportionately lower levels of OSAP funding compared to full-time students.

**Concern:** Part-time students are often in the most in need of financial aid as a result of a disability, chronic illness, financial barriers, increased caretaking roles, or other additional barriers that may prevent them from studying full-time.

**Concern:** OSAP only provides part-time students with a maximum allotment of \$500 in grants per year.

**Concern:** At some institutions, when the marginal cost per additional course decreases, part-time students pay a higher average cost per course than full-time students.

**Recommendation:** The Ministry of Colleges and University should adjust OSAP to base the amount of financial aid for part-time students on the total cost of tuition according to the number of credits they are taking, instead of allotting a \$500 cap on grants.

**Recommendation:** The provincial government should modify the funding formula for part-time students to mirror the funding formula used for full-time students.

While attending post-secondary, the number of courses that a student takes dictates the amount of funding that they receive. Currently, OSAP only covers a maximum allotment of \$500 in grants per year for Ontario part-time students.<sup>50</sup> Despite the fact that many students who are taking part-time studies have lower levels of OSAP funding compared to full-time, there are often many reasons as to why a student is taking part-time studies in the first place. Part-time students face barriers to accessing education, like disability, chronic illness, financial hindrances, increased caretaking roles, or other factors that prevent them from studying full-time. Although students with disabilities who are on ODSP fall under a are allotted greater funding, there are many students who have disabilities who have not received recognition of their disability and as such may opt for part-time study such that they can study at a pace suited for their capacity. Without formal recognition of their disability, these students are only eligible for \$500 in grants. In reality, the *Accessibility for Ontarians with Disabilities Act* recommends having process at the beginning to assess part-time persons with disabilities so they qualify for similar funding as full-time students.<sup>51</sup> Because the grant allotment is low compared to the full-time allotment, this may pose significant issues in attending post-secondary in general. Students who may be caretakers to those who fall outside of the definition of dependent are also negatively affected by this limitation. A 2019 study on young adult caregivers in university found that 46.7 percent of respondents indicated providing of those

<sup>50</sup> *Maximum amounts of aid*. ontario.ca. (n.d.). <https://www.ontario.ca/page/maximum-amounts-aid#section-o>

<sup>51</sup> Lisa Kovac, "Removing Financial Accessibility Barriers in College and University", *Accessibility for Ontarians with Disabilities Act*, October 16, 2023, <https://www.aoda.ca/removing-financial-accessibility-barriers-in-college-and-university/>



80.6 percent were women with a median age of 20.28 years.<sup>52</sup> According to Young Caregivers Canada there are 542,218 reported young caregivers who are providing some level care to their family members or neighbours.<sup>53</sup> When assessing these two figures together, it becomes clear that young women pursuing higher education are disproportionately affected and this impact is felt most greatly in Ontario; the province with the highest number of caregivers. If OSAP aims to ensure students across Ontario have better access to post-secondary education, regardless of their identity, then it is pertinent that the formulation of part-time OSAP takes into account students' experiences in a similar fashion to the full time student application. Over the years, the OSAP rules have changed which significantly reduced the fining for certain part-time students. For instance, under previous OSAP rules part-time mature students used to be able to qualify for free tuition, but the latest ruling in 2019 has changed grants to becoming a mix of loans and grants.<sup>54</sup> The Ministry of Colleges and University should adjust OSAP to base the amount of financial aid for part-time students on the total cost of tuition according to the number of credits they are taking, instead of allotting a \$500 cap on grants, as it hinders students' accessibility to post-secondary. Additionally, the provincial government should modify the funding formula for part-time students to mirror the funding formula used for full-time students to ensure equitable access to post-secondary.

## CO-OP & PROFESSIONAL STUDENTS

**Principle:** Students should not be deterred from pursuing second-entry/professional programs due to a concern of unmanageable debt.

**Principle:** OSAP should provide professional students with an equitable amount of assistance regardless of their choice of program.

**Principle:** OSAP should provide co-op students with equitable financial assistance especially those in unpaid positions.

**Principle:** Students enrolled in co-op work terms should not have to manually submit an interest-free status form.

**Principle:** All OSAP calculations should be based on actual tuition fees, including both direct and indirect costs associated with specific programs.

**Concern:** Professional students in similar economic situations to those in non-professional programs are expected to contribute more to their degree.

**Concern:** While some co-op programs do provide a paid opportunity, unpaid co-op and placements can negatively impact a student's financial situation by raising their cost of education and/or limiting their ability to work, making post-secondary more unaffordable.

**Concern:** Students enrolled in a co-op work term have to take on additional administrative work to apply for interest-free status even though they are still students.

**Concern:** By having a tuition and ancillary fee cap for professional students, the actual tuition and ancillary fee costs are not taken into consideration, which can negatively impact a student's OSAP funding.

<sup>52</sup> Ashyana-Jasmine Kachra, "Invisible Intersections: Bringing the Experiences of Young Adult Caregivers to Public Discourse," *Ontario Undergraduate Student Alliance*, 2021,

[https://assets.nationbuilder.com/ousa/pages/2117/attachments/original/1634322446/Invisible\\_Intersections-Bringing\\_the\\_Experiences\\_of\\_Young\\_Adult\\_Caregivers\\_to\\_Public\\_Discourse\\_document.pdf?1634322446](https://assets.nationbuilder.com/ousa/pages/2117/attachments/original/1634322446/Invisible_Intersections-Bringing_the_Experiences_of_Young_Adult_Caregivers_to_Public_Discourse_document.pdf?1634322446)

<sup>53</sup> <https://youngcaregivers.ca/who-are-young-caregivers/#canadian-overview>

<sup>54</sup> Grace Xie, "Changes to OSAP for 2020-2021: What's new and how student groups are reacting", Imprint, July 14, 2020 <https://uwimprint.ca/article/changes-to-osap-for-2020-2021-whats-new-and-how-student-groups-are-reacting/>

**Recommendation:** The provincial government should remove the professional tuition funding cap from OSAP.

**Recommendation:** The provincial government should adjust the funding formula to account for the actual cost of co-op program fees and professional programs.

**Recommendation:** The provincial government should work with university registrar offices to automatically confirm when students are enrolled in co-op work terms, so they do not have to manually submit an interest-free status form.

Attending post-secondary is expensive and can be even higher depending on a student's area of study. After the deregulation of tuition fees for some first and second-degree programs, some undergraduate programs such as architecture, commerce, business administration, computer science and engineering are being priced higher than most other programs.<sup>55</sup> If a student wishes to enroll in a program with higher fees and tuition, this may deter them from pursuing second-entry/professional programs due to a fear of unmanageable debt. In our 2024 iteration of OUSS, one student stated "Professional programs are extremely expensive, so I worry about being unable to afford further education as I stopped working in order to focus on school."<sup>56</sup> As Table 1 demonstrates, a professional program, like optometry, costs significantly more and yet their estimated grants are lower than a non-professional program while their loans are higher.<sup>57</sup> Interestingly, when calculating this same estimate in 2022-23, projected tuition remained the same while estimated grants for the optometry program went down \$700 and loans went up \$6,000.<sup>58</sup> This means a student in a more expensive program will also graduate with more debt.

**Table 1: OSAP Distribution of Funding Between a Non-Professional and Professional Program, 2025-26**

	Tuition	OSAP Grants	OSAP Loans	Total Funding
Anthropology	\$6,128	\$10,000	\$11,600	\$21,600
Optometry	\$15,270	\$6,300	\$13,500	\$19,800

Tuition fees, and the weight they carry towards a students' funding assessment, varies between professional and non-professional programs. When calculating OSAP, actual tuition amounts are used in assessments of funding for regular programs. However, for professional programs, the amount of tuition considered towards a student's assessment is capped; as of 2020-21, professional programs were capped at \$2,882 for non-co-op programs and \$3,408 for co-op programs.<sup>59</sup> This means that the province does not consider the actual cost of a professional program when calculating OSAP for students in these programs, leading to insufficient financial aid. Due to the staggering differences in program fees, the provincial government should remove the professional tuition funding cap from OSAP. These massive differences can be discouraging for many students, especially those that have previous debt from another degree or personal loans. In some cases, students must engage in unpaid work to fulfill regulatory requirements which can exacerbate the financial struggles of paying for post-secondary education. In OUSA's 2024 OUSS, nine percent of students engaged in an unpaid internship.<sup>60</sup> These unpaid internships preclude students from working paying jobs. Furthermore, the province should adjust the funding formula to account for the actual cost of co-op program fees and professional programs.

<sup>55</sup> Marc Frenette, The Impact of Tuition Fees on University Access: Evidence From a Large-Scale Price Deregulation in Professional Programs (Ottawa, ON: Statistics Canada, 2005).

<sup>56</sup> Unpublished student quote from OUSA's 2024 Ontario Undergraduate Student Survey.

<sup>57</sup> Estimates gathered from the OSAP Aid Estimator. In this scenario, the student is a dependent student at the University of Waterloo, entering their first year, not living with their parents, and has a combined parental income of \$60,000.

<sup>58</sup> Estimates for 2022-23 were presented in the 2022 iteration of this policy.

<sup>59</sup> Student Financial Assistance Branch, "Ontario Student Assistance Program: Full-Time OSAP Policy Manual 2020-21," Ministry of Colleges, Universities, Research Excellence and Security, Version 2.1, October 2020 (unpublished).

<sup>60</sup> Unpublished data from OUSA's 2024 Ontario Undergraduate Student Survey.

According to the 2020-21 OSAP Manual, co-op fees for professional programs are priced at \$526 which is the amount considered towards the total cost of a program, and as such, the assessment of funding. However, co-op fees can be much higher than this - in 2020, Brock University was charging co-op fees as a half credit course, making their fee almost \$609.<sup>61</sup>

Additionally, many co-op students typically have to manually submit an interest-free status form for OSAP to ensure that the co-op period is not mistaken for time off, leading them into accruing more interest than they should have. If the provincial government were to work with university registrar's offices, this would reduce red tape and administrative barriers that prevent students from communicating accurate updates to the OSAP system and ultimately ensuring their funding is unaffected. This is why the provincial government should work with university registrar offices to automatically confirm when students are enrolled in co-op work terms, so they do not have to manually submit an interest-free status form.

## PREDICTABILITY & TRANSPARENCY

**Principle:** OSAP funding estimates should be transparent and reliable when initially calculated, to ensure students are able to sustainably create financial plans for the entire year.

**Concern:** Students lack guarantees that their funding will not be negatively impacted without having adequate time to adjust to the changes.

**Concern:** Actual OSAP funding is sometimes inconsistent with estimates, resulting in students being unable to adequately fund their education.

**Concern:** Abrupt or mid-term changes to OSAP policies, such as adjustments to the proportion of loans and grants, can negatively impact students who rely on these funds.

**Concern:** General or basic information, while helpful as a guide, can be confusing when trying to understand various aspects of OSAP, such as expected contributions, and how each aspect impacts a student's funding.

**Concern:** There is a lack of transparency regarding the rationale and breakdown behind Student OSAP calculations.

**Recommendation:** The provincial government should release a breakdown of calculations for applicants to review once OSAP funding summary calculations are released. This way, students can better understand where their funding is coming from, and how it is broken up.

**Recommendation:** The provincial government should provide the annual full-time and part-time OSAP technical manuals online to be accessible to the public, in order to allow transparency and additional understanding of OSAP calculations.

**Recommendation:** The provincial government should create an easily digestible and transparent public resource that clearly outlines the funding structure for OSAP and is marketed to all students in post-secondary.

**Recommendation:** The provincial government should not change the ratio of grants to loans that student receive after a student's official funding amount has been calculated and communicated,

<sup>61</sup> Student Accounts and Financial Aid, "2020 Undergraduate Program Fees," Brock University, n.d., <https://brocku.ca/safa/2020-undergraduate-program-fees/#2018-coop-admin-fees59e8-31efd0aa-bb2b>; Student Accounts and Financial Aid, "Undergraduate Tuition and Ancillary Fees 2020-2021," Brock University, <https://brocku.ca/safa/undergraduate-tuition-and-ancillary-fees-2020/#2017-ug-arts-science7420-ef5cf380-e567fa19-d01c166f-27ec>

assuming no changes have been made to the student's file.

As post-secondary education has become increasingly necessary for today's job market, more and more students from different socioeconomic backgrounds have pursued post-secondary education. One of the contributing factors to the increase in diverse student populations attending post-secondary institutions was the expansion of OSAP and the predictability of reliable financial aid to fund their education. However, the 2019 changes to OSAP significantly changed the accessibility of post-secondary education for low and middle income students.

Statistics Canada's recent report detailed post-secondary enrollment trends based on parental income. Between 2001 and 2019 Ontarian students from the bottom income quartile increased by 18.4 percent from 36.1 to 54.5 percent. However, from 2019 to 2022 enrollment for the same group decreased by 2.2 from 54.5 percent to 52.3 percent. For students from the middle or third quintile experienced a more substantial decline of 3.3 percent- one which can be partially attributed to the decrease in financial support for middle income families in 2019.<sup>62</sup> 2019 to 2022 marks a significant change in OSAP's structure wherein the provincial government reduced the amount of grants available, increased the expected parental contribution and changed eligibility criteria for funding.<sup>63</sup> As such, many low and middle-income students were negatively impacted by these changes and lost the predictability of funding they had at the beginning of their degrees. Abrupt or mid-term changes to OSAP policies, such as adjustments to the proportion of loans and grants enacted in 2019, can negatively impact students who rely on these funds.<sup>64</sup> Consequently, they negatively impacted students' enrollment and attainment rates.

OSAP funding estimates should be transparent and reliable when initially calculated, to ensure students are able to sustainably create financial plans for the entire year. However, after the 2019 changes to OSAP, students lack guarantees that their funding will not be negatively impacted without having adequate time to adjust to the changes. Additionally, actual OSAP funding is sometimes inconsistent with estimates. This results in students being unable to adequately fund their education. While students often work in the summer to save for school, the earnings saved are often inadequate in comparison to the funding gaps. Further, there is a lack of transparency regarding the rationale and breakdown behind Student OSAP calculations, making it difficult for students to adequately appeal for greater funding if necessary. These changes have negatively impacted student confidence in OSAP.

To maintain predictability, OUSA recommends that the provincial government maintain the ratio of grants to loans that students receive after a student's official funding amount has been calculated and communicated, assuming no changes have been made to the student's file. To improve transparency for applicants, students encourage the provincial government to release a breakdown of calculations for applicants to review once the OSAP funding summary calculations are released. This way, students can better understand where their funding is coming from and how it is broken up. Students also recommend that the provincial government provide the annual full-time and part-time OSAP technical manuals online to be accessible to the public, in order to allow transparency and additional understanding of OSAP calculations. Further to improve public understanding of OSAP, OUSA recommends that the provincial government create an easily digestible and transparent public resource that clearly outlines the funding structure for OSAP and is marketed to all students in post-secondary education.

One of these situations includes a period of time where the OSAP timeline shifted from 8-10 weeks into a delay of nearly 4 months, leading to some students needing to differ their university enrollment.<sup>65</sup> Had the students that were impacted been informed about this in advance, they could have been able to seek out an alternative option for funding. Even after OSAP informed students about the delay, calls to their help

<sup>62</sup> Government of Canada, Statistics Canada, "Postsecondary Enrolment Rates by Parental Income: National and Sub-national Trends From 2001 to 2022," April 23, 2025, <https://www150.statcan.gc.ca/n1/pub/36-28-0001/2025004/article/00002-eng.htm>.

<sup>63</sup> Tishcoff, "What's the Deal With the 2019 Changes to OSAP?,"

<sup>64</sup> Farrah Merali, "3 Years After OSAP Overhaul, Many Ontario Students Still Struggling to Get Funding They Need," CBC, July 13, 2022, <https://www.cbc.ca/news/canada/toronto/osap-changes-impact-three-years-on-1.6518122>.

<sup>65</sup> Clara Pasieka, "Ontario student racked up thousands of dollars in debt due to unexplained OSAP delay," *CBC News*, December 02, 2022, <https://www.cbc.ca/news/canada/toronto/ontario-student-osap-delay-1.6669501>

phone number often did not go through, leaving students with even more unanswered questions and even less information to rely on.<sup>66</sup>

## DATA COLLECTION

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### DEMOGRAPHICS

**Principle:** Access to demographic information on OSAP recipients, particularly those covered by the Ontario Human Rights Code, is vital for the continued improvement of OSAP.

**Principle:** Students should have clear and complete information about how data will be used and stored, and about how information will be reported – particularly those from equity-deserving communities who have previously been targeted by unethical for data collection.

**Principle:** OSAP's success should be determined by a variety of measurements that take into account student's satisfaction with how OSAP has impacted their studies and life.

**Concern:** A lack of information detailing the demographic make-up of students accessing OSAP can negatively impact students and other stakeholders' ability to advocate for necessary changes to OSAP.

**Concern:** Demographic data historically has been unethically collected and used to harm equity-deserving communities.

**Concern:** OSAP's sole reliance on enrollment numbers to determine program success ignores the qualitative benefits that are offered.

**Recommendation:** The provincial government should develop optional demographic questions in accordance with the Ontario Human Right Code and any applicable regulations, to better understand the demographic make-up of students accessing OSAP.

**Recommendation:** The provincial government should include information about how the data will be used on both the OSAP survey and website and publish accessible annual reports to OSAP website ensure transparency to students and the public.

**Recommendation:** The provincial government should ensure that all data collected on student financial aid will be stored securely and privately within Canada.

**Recommendation:** The provincial government should, through OSAP and in conjunction with the Higher Education Quality Council of Ontario, develop satisfaction surveys for all OSAP recipients during and after their post-secondary education to evaluate OSAP's success through various qualitative measures, rather than solely relying on enrollment numbers.

OSAP recipients come from various and diverse backgrounds, and it is important for these demographics, particularly those covered by the Ontario Human Rights Code, to be accessible for the continued improvement of OSAP. Without access to information detailing the demographic make-up of students accessing OSAP can negatively impact students and other stakeholders' ability to advocate for necessary changes to OSAP. As it stands, OSAP data on the public Ontario Data Catalogue has not been updated since 2016, and there is no publicly available demographic breakdown of OSAP recipients.<sup>67</sup> These are useful demographics that they could be used to make policy and procedural changes in the best interest of university students in the province, such as targeted bursaries and grants. To improve the data collection

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<sup>66</sup> Ibid.

<sup>67</sup> Ontario Data Catalogue.



process, the provincial government should develop optional demographic questions in accordance with the Ontario Human Right Code and any applicable regulations, to better understand the demographic make-up of students accessing OSAP.

Not only is it important to make the demographic accessible, but students should also have clear and complete information about how data will be used and stored, and about how information will be reported – particularly those from equity-deserving communities who have previously been targeted by unethical for data collection. Although there has been increased efforts to collect demographic data with expressed intent of improving the experiences of underrepresented students from schools like University of Waterloo, Queen’s University and Western University more could be done at the provincial level to ensure all students across Ontario are accounted for.<sup>68</sup> Ontario and Canada broadly has historically underreported statistical demographic data. As the post-secondary sector aims to tackle this data gap it is important that this data is used effectively and stored appropriately as data collection is expanded to the provincial level. In recent years, institutions such as University of Guelph and Laurentian University have experienced data breached of student personal information.<sup>69</sup> To ensure is used appropriately and to better the experience of students, OUSA recommends that the provincial government include information about how the data will be used on both the OSAP survey and website and publish accessible annual reports to OSAP website ensure transparency to students and the public. Additionally, the provincial government should ensure that all data collected on student financial aid will be stored securely and privately within Canada.

In addition to working with the universities, and government within Ontario, OUSA recommends that the provincial government should, through OSAP and in conjunction with the Higher Education Quality Council of Ontario, develop satisfaction surveys for all OSAP recipients during and after their post-secondary education. These would be used to evaluate OSAP’s success through various measures, rather than solely relying on enrollment numbers. They would also combat the overreliance on OSAP’s enrollment numbers to determine program success which ignores the qualitative data on the benefits that OSAP offers to students. OSAP’s success should be determined by a variety of measurements that take into account student’s satisfaction with how OSAP has impacted their studies and life; and collecting varied data would facilitate this process.

## USE OF PROCESSES, FORMS, LATE DOCUMENTS, ETC.

**Principle:** Through applying for OSAP students should receive accessible information on next steps, as well as the navigation of processes and forms.

**Principle:** Students should not be penalized if institutions are late submitting documentation to OSAP.

**Concern:** The current OSAP submission process places an onus on students to ensure that institutions submit necessary documentation in a timely manner.

**Concern:** Students often lack a comprehensive understanding of information regarding OSAP, and how to locate said information.

**Concern:** Students often have difficulty finding, or applying for private grants and institutional

<sup>68</sup> Queen’s University, “2023-24 Enrolment Report,” 2023,

[https://www.queensu.ca/registrar/sites/uregwww/files/uploaded\\_files/2023-24%20Enrolment%20Report.pdf](https://www.queensu.ca/registrar/sites/uregwww/files/uploaded_files/2023-24%20Enrolment%20Report.pdf); The Office of Equity, Diversity & Inclusion et al., “2022-23 Annual Progress Report,” n.d., [https://www.edi.uwo.ca/about-us/reports/EDI\\_Annual\\_Progress\\_Report\\_2022\\_23.pdf](https://www.edi.uwo.ca/about-us/reports/EDI_Annual_Progress_Report_2022_23.pdf); “Equity Survey Results | Office of Equity, Diversity, Inclusion and Anti-racism | University of Waterloo,” n.d., [https://uwaterloo.ca/equity-diversity-inclusion-anti-racism/equity-survey/equity-survey-results#:~:text=More%20than%20one%2Dthird%20\(38,19%25\)%20as%20South%20Asian](https://uwaterloo.ca/equity-diversity-inclusion-anti-racism/equity-survey/equity-survey-results#:~:text=More%20than%20one%2Dthird%20(38,19%25)%20as%20South%20Asian).

<sup>69</sup> CBC, “Laurentian University Confirms Some Personal Data Compromised by Cyber Incident,” CBC, March 6, 2024, <https://www.cbc.ca/news/canada/sudbury/laurentian-university-cyber-incident-data-breach-1.7135372>; Hannah Schmidt, “Added Stressor to University Life: University of Guelph Student Speaks Out Following Data Breach,” CTVNews, November 24, 2024, <https://www.ctvnews.ca/kitchener/article/added-stressor-to-university-life-university-of-guelph-student-speaks-out-following-data-breach/>.

bursaries, resulting in lost financial aid opportunities.

**Recommendation:** The provincial government should further promote and provide more educational resources to inform students of the exceptional circumstances form.

**Recommendation:** The provincial government should make information regarding OSAP, such as OSAP's Repayment Assistance Plan program or forms, easily accessible in relevant locations within individuals' OSAP accounts, such as the funding summary page.

**Recommendation:** The provincial government in collaboration with the Council of Ontario Universities should upgrade student financial aid systems to improve the search function that allows students to easily determine their eligibility and apply for institutional and private grants and bursaries.

**Recommendation:** The Ministry of Colleges & Universities should establish best practices for the accessible promotion, and equitable access of grants and bursaries across post-secondary institutions.

**Recommendation:** The Ministry of Colleges & Universities should expand the mandatory OSAP information module to include accessible information on processes, programs, and forms related to the program. These modules and information should also be accessible even after students have completed the modules.

Across the province, students are facing many challenges when it comes to forms and documentation. Currently, the OSAP submission process places an onus on students to ensure that institutions submit necessary documentation in a timely manner. As a result, students are unfairly penalized for the mistakes of their institutions, including late document submissions, leading to them not receiving the entirety of the funds that they are entitled to. Unfortunately, a university's financial aid office is the first point of contact for students receiving OSAP, and most financial aid offices are extremely busy during the first months of the school year, making the process to receive the required forms very lengthy. In recent years there has been an uptick in OSAP delivering student funding later than expected due to ministerial and institutional delays, often jeopardizing students' enrollment status.<sup>70</sup> Students should not be penalized if institutions are late submitting documentation to OSAP. It is essential that students are informed of the appropriate channels to dispute any issues. To combat this issue, the provincial government should further promote and provide more educational resources to inform students of the exceptional circumstances form. Additionally, the Ministry of Colleges & Universities should expand the mandatory OSAP information module to include accessible information on processes, programs, and forms related to the program. These modules and information should also be accessible even after students have completed the modules.

Students feel as though financial aid officers are not doing enough to support them while they pursue financial aid for their post-secondary studies.<sup>71</sup> In contrast with the previous issue, studies have also shown that there is a large number of students that are aware of how to apply for scholarships, bursaries and awards at their own schools, however, only 45% of students were aware of financial management resources on their campuses.<sup>72</sup> To combat the lack of awareness, OUSA recommends that the provincial government should make information regarding OSAP, such as OSAP's Repayment Assistance Plan program or forms, easily accessible in relevant locations within individuals' OSAP accounts, such as the funding summary page. OUSA also recommends that the provincial government in collaboration with the Council of Ontario Universities should upgrade student financial aid systems to improve the search function that allows students to easily determine their eligibility and apply for institutional and private grants and bursaries. To improve promotion and information dissemination at the provincial level, OUSA recommends that the Ministry of Colleges, Universities, Research Excellence and Security should

<sup>70</sup> Clara Pasieka, "This Single Mom Applied for Her OSAP Funding Months Ago. As Classes Begin, She's Still Waiting," CBC, September 9, 2022, <https://www.cbc.ca/news/canada/toronto/osap-delays-anxiety-backlog-1.6575164>.

<sup>71</sup> Rouf, Kazi Abdur. "Canadian higher education student financial aid program." (2019).

<sup>72</sup> Katie Herlick and Necia Martins, "Understanding undergraduate students' financial wellness", *Academica Forum*, February 28, 2024, <https://forum.academica.ca/forum/understanding-undergraduate-students-financial-wellness>

establish best practices for the accessible promotion, and equitable access of grants and bursaries across post-secondary institutions.

## ACCESS TO INFORMATION

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### EARLY OUTREACH

**Principle:** Students who are thinking about entering post-secondary education should have access to easily understandable and standardized information across high schools about Ontario's student financial aid system prior to entering.

**Concern:** High school students and their parent(s)/guardian(s) lack access to information regarding various assistance programs when deciding whether to pursue post-secondary education and various post-secondary pathways.

**Concern:** No direct line of information exists between Ontario's post-secondary student financial aid system and Ontario high schools, resulting in a significant gap in knowledge for high school students.

**Recommendation:** The provincial government should create a direct line of information between provincial high schools and Ontario's student financial aid system in order to create workshops and information sessions to equip students with all information pertaining to financial aid.

**Recommendation:** The provincial government should mandate that all Ontario high schools incorporate a module on OSAP and other financial aid programs in the grade 10 financial planning curriculum.

**Recommendation:** The provincial government should work in cooperation with university financial aid offices with resources to share with high school students regarding financial aid in an accessible and comprehensible manner.

Across the province, high school students and their parent(s)/guardian(s) lack access to information regarding various assistance programs when deciding whether to pursue post-secondary education and various post-secondary pathways. Currently, there is direct line of information exists between Ontario's post-secondary student financial aid system and Ontario high schools, resulting in a significant gap in knowledge for high school students. Currently, there is no direct line of information exists between Ontario's post-secondary student financial aid system and Ontario high schools, resulting in a significant gap in knowledge for high school students. If a student is left to find this information on the internet independently, it is likely that their school board will have outdated information on their website. When searching "applying to OSAP TDSB" to find information the Toronto District School Board, the largest school board in the country, the top links are from over five years ago.<sup>73</sup> This is detrimental in an age where students often rely on independent searching to find information. Students also rely on their high schools to lead workshops or host information nights to gain further insights to post-secondary and financial aid, however, that leaves significant room for varying quality from school to school. To combat the uneven dissemination of information, OUSA recommends that the provincial government should create a direct line of information between provincial high schools and Ontario's student financial aid system in order to create workshops and information sessions to equip students with all information pertaining to financial aid. This education should also begin earlier in the secondary education journey. To improve post-secondary education in earlier stages of high school, the provincial government should

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<sup>73</sup> Ontario Student Assistance Program, "Ontario Student Assistance Program," n.d., <https://schoolweb.tdsb.on.ca/Portals/donmillsci/docs/Student%20Services/High%20School%20Presentation%20Updated%2004-05-2017.pdf>; <https://schoolweb.tdsb.on.ca/westview/Departments/Student-Support-Services/Applying-to-Post-Secondary-School>



mandate that all Ontario high schools incorporate a module on OSAP and other financial aid programs in the grade 10 financial planning curriculum. Further,

## POST-SECONDARY PROMOTION & INFORMATION

**Principle:** Information regarding Ontario's student financial aid system should be accessible and easily understandable for all applicants and current students in post-secondary.

**Concern:** A lack of access to information about student financial aid deters students from attending post-secondary education.

**Concern:** A lack of promotion of financial aid information can lead to missed opportunities for students, potentially resulting in insufficient funds to pay for their education.

**Recommendation:** The provincial government should work with institutions on developing a strategic plan to disseminate financial aid information prior to application and during the course of a student's duration of study.

**Recommendation:** The provincial government should create mandatory provincial standards for information that must be shared about the Ontario student financial aid system, that must be included within admission packages.

Though many students experience difficulties financing their university education, there is an obvious disconnect between prospective students, universities and the government regarding financial aid. Insufficient access to information about student financial aid deters students from attending post-secondary education. After the 2019 changes to OSAP, many middle income students from dual income households had their OSAP funding cut substantially<sup>74</sup>. Students from this middle income cohort are still receiving significantly less despite the increased cost of living affecting their families and their lives at post-secondary, along with tuition increased via ancillary and incidental fees. As a result, many prospective students in similar situations may be under the impression that post-secondary education is out of their financial reach. Prospective students are also less aware of the non-governmental financial aid options like the Student Access Guarantee, other institutional needs-based bursaries, and scholarships. The lack of promotion for this financial aid information can lead to missed opportunities for students, potentially resulting in insufficient funds to pay for their education. To remediate the information gap experienced by prospective students, the provincial government should work with institutions on developing a strategic plan to disseminate financial aid information prior to application and during the course of a student's duration of study. For students who are admitted and beginning the financing process, OUSA recommends that the provincial government should create mandatory provincial standards for information that must be shared about the Ontario student financial aid system, that must be included within admission packages.

## APPEALS

**Principle:** The OSAP appeal process should be accessible and effectively advertised to all students.

**Principle:** The appeals process should support students who are facing extenuating circumstances that hinder their ability to finance their education.

**Concern:** Students are unaware or have an insufficient understanding of the appeals process.

<sup>74</sup> Ryan Tishcoff, "What's the Deal With the 2019 Changes to OSAP?," Ontario Undergraduate Student Alliance, September 17, 2019, [https://www.ousa.ca/blog\\_osap\\_changes](https://www.ousa.ca/blog_osap_changes).

**Concern:** The current appeals process does not adequately address barriers that prevent students from receiving financial support from their parent(s)/guardian(s).

**Concern:** No publicly available and comprehensive data exists on the status and process of appeals, and the process is not outlined transparently.

**Concern:** The current appeal structure does not allow students to appeal refusals of financial support from parent(s)/ guardian(s), resulting in students having insufficient funds for their education.

**Recommendation:** The provincial government should ensure that OSAP publicly publish comprehensive data on the status and success rates of appeals.

**Recommendation:** The Ministry of Colleges, Universities, Research Excellence and Security should educate students and increase promotion of the OSAP appeals process on the OSAP website and when communicating to students about their OSAP estimates.

**Recommendation:** The Ministry of Colleges, Universities, Research Excellence and Security should modify OSAP application portal to include the OSAP appeals process instead of through individual institutions websites.

**Recommendation:** The Ministry of Colleges, Universities, Research Excellence and Security should include and promote assessments relating to the effectiveness of OSAP appeal processes on the OSAP website when communicating to students about OSAP appeals.

The OSAP appeal process offers a way for students to get their funding re-assessed based on actual circumstances rather than those presumed by the standard calculation. For example, if their relationship with their parents leads to the student having no access to parental information, if spousal or parental income has changed substantially, or if their accommodation and travel costs are higher than estimated.<sup>75</sup> It is vital for students facing financial hardships, yet many remain unaware or struggle to navigate it effectively. As well, the appeals process cannot be used in any situation which excludes various circumstances that actually pose a barrier for students to get sufficient funding from OSAP. For example, one of the conditions that cannot be appealed is if a parent(s) outright refuses to contribute towards a student's education - however, this often tends to be the case for students and results in lower OSAP funding than they actually need. Many students in our 2024 OUSS shared this experience, as one student shared, "I don't receive OSAP as my parents make too much but I am paying everything on my own still, they aren't helping. With the amount of hours I'm able to work due to my school schedule and not hearing back about scholarships for months I am concerned about paying for my tuition."<sup>76</sup>

When OSAP was restructured in 2019, expected personal and parental incomes went up. Despite all this, it's hard to know how many students use the appeals process since this is not published by the provincial government. OUSA recommends that the province publicly publish comprehensive data on the status and success rates of OSAP appeals. As well, integrating the appeals process directly into the OSAP application portal would increase visibility and ease navigation. The provincial government has often used additional federal funding meant for students as a cost-reduction mechanism, reallocating these resources to balance budgets instead of addressing the financial needs of students. This practice undermines the intent of federal funding, which aims to enhance educational accessibility, particularly for equity-deserving groups. Furthermore, the current appeal process fails to consider significant barriers such as estrangement from parents or personal challenges, leaving many students without essential financial support during critical times.

To improve accessibility and effectiveness, the provincial government should publicly share detailed statistics on appeal status and success rates, helping students better understand the process.. Adjustments

<sup>75</sup> University Registrar's Office, "OSAP Appeals," *University of Toronto*, n.d., <https://www.registrar.utoronto.ca/finances-and-funding/osap/osap-appeals/>

<sup>76</sup> Unpublished quotes from OUSA's 2024 Ontario Undergraduate Student Survey.

are also needed to accommodate students facing barriers to parental support, including the ability to amend parental contributions. Importantly, the government must commit to maintaining or increasing provincial financial aid levels, ensuring that an influx of federal funding does not merely offset provincial responsibilities. This approach is essential for guaranteeing equitable support for all students in their pursuit of postsecondary education.

## OSAP ACADEMIC PROBATION

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**Principle:** Students should be able to pursue their university program without the concern of penalization when extenuating circumstances arise.

**Concern:** Students placed on academic restriction do not have access to financial support from OSAP, leading to negative financial consequences and a possible end to their post-secondary education.

**Concern:** A comprehensive list of extenuating circumstances for which OSAP allows appeals is unavailable to students.

**Concern:** Many students are unaware that OSAP academic probation exists due to a lack of clear communication and accessibility of information, as well as extended response times from financial aid.

**Recommendation:** The Ministry of Colleges, Universities, Research Excellence and Security should ensure that students placed on academic probation are aware of the various pathways to appeal their status, such as the exceptional circumstances review form.

**Recommendation:** The provincial government should educate students on the existence of academic probation, how they may end up on probation, and how they can get out of it, as well as create a comprehensive list of exceptional circumstances available/accessible through the OSAP website.

**Recommendation:** In the event that a student is placed on academic restriction, the Ministry of Colleges, Universities, Research Excellence and Security should provide resources for other financial aid options they can pursue.

The OSAP academic probation system currently imposes significant barriers to students who are striving to succeed in their post-secondary education. OSAP academic probation is enacted when a student fails to “maintain satisfactory academic progress.” They detail that common reasons for failing to maintain satisfactory academic progress include:

- Did not successfully complete a full-time course load;
- Fully withdrew from a term or from full-time postsecondary studies;
- Dropped to a part-time course load;
- Did not actively participate in one or more courses.

Other activities, including multiple repeats of a program or program switches, or taking multiple programs at the same level of study, may be considered a failure to progress satisfactorily.<sup>77</sup> Despite how commonplace the aforementioned reasons are amongst students, many are unaware that OSAP academic probation exists due to a lack of clear communication and accessibility of information, as well as extended response times from financial aid. Information on academic probation is available on a dedicated landing page, but it is not discussed in the application process, and students would not be aware of the gravity of unsatisfactory academic performance until they face the repercussions of such shortcomings. When aiming to access information on academic probation, financial aid offices may not provide students the information they need in a timely manner. The information on the OSAP website is also limited, and students do not have access to a comprehensive list of extenuating circumstances. Students should be able

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<sup>77</sup> OSAP, “Common reasons for not progressing academically,” n.d., <https://osap.gov.on.ca/dc/PRDR020473>.

to pursue their university program without the concern of penalization when extenuating circumstances arise. Yet, the current system of academic probation only adds further stressors to the lives of students who often fail to meet academic expectations due to matters outside of their control. Additionally, students who are on academic probation for two consecutive years are then placed on academic restriction, which makes them ineligible for OSAP funding for a 12-month period, and they must maintain their previous OSAP loans in good standing, either by applying for continuation of interest free status or by beginning the repayment process.<sup>78</sup> Students on academic restriction thus lack access to financial support from OSAP, and must privately fund their education; an expense many students dependent on OSAP are unable to afford. Results from the 2022 OUSS show 79 percent of students were concerned about their ability to finance their education, of those respondents, 52 percent said their concerns were related to changes in their OSAP funding.<sup>79</sup> Students on OSAP restriction would fall into this cohort of students who, without additional academic concerns, were worried about financing their education. Coupled with the likelihood of deeply extenuating circumstances and possible mental health issues of a student who failed to meet academic requirements for two consecutive years, the negative financial consequences could lead to the end of their post-secondary journey.

To address the issue of awareness, OUSA recommends that the provincial government educate students on the existence of academic probation, how they may end up on probation, and how they can get out of it, as well as create a comprehensive list of exceptional circumstances available/accessible through the OSAP website. OUSA also recommends that the Ministry of Colleges, Universities, Research Excellence and Security ensure that students placed on academic probation are aware of the various pathways to appeal their status, such as the exceptional circumstances review form. Further, in the event that a student is placed on academic restriction, the Ministry of Colleges, Universities, Research Excellence and Security should provide resources for other financial aid options they can pursue.

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<sup>78</sup> “OSAP Academic Probation and Restriction,” Toronto Metropolitan University (TMU), n.d., <https://www.torontomu.ca/student-financial-assistance/osap/probation-restriction/#!accordion-1611860305444-full-time-osap-academic-restriction>.

<sup>79</sup> Andrade-Dixon and Suthakaran, *Affordability*

## POLICY STATEMENT

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**Whereas:** Post-secondary education should be accessible to all qualified students, including those from diverse socioeconomic, racialized, gender, age, backgrounds, etc.

**Whereas:** Public funding programs such as student financial aid should be designed to promote access and assess support through means testing.

**Whereas:** The provincial government has a responsibility to develop equitable access to post-secondary institutions for those from equity-deserving groups.

**Whereas:** OSAP has an onus to comprehensively assess and appropriately fund the costs of a student's post-secondary education.

**Whereas:** Students' OSAP calculations should include the indirect costs of accessing postsecondary education.

**Whereas:** All willing and qualified students should have access to financial aid that is reflective of their current financial reality.

**Whereas:** Students should not be burdened by high amounts of debt in order to access post-secondary education in Ontario.

**Whereas:** Low and middle income students should receive a higher proportion of grants to loans than high-income students.

**Whereas:** High-income students who do not receive parental, guardian, or spousal support deserve a combination of grants and loans to support educational affordability.

**Whereas:** Grants should be prioritized when distributing OSAP funding to students, as opposed to loans.

**Whereas:** Budgeted OSAP should be spent in its entirety in order to achieve maximal benefit for students.

**Whereas:** The provincial government should not take advantage of additional federal funding meant for students as a cost-reduction mechanism.

**Whereas:** Provincial financial aid programs should be sustainably funded, without relying on student loan interest payments.

**Whereas:** Recent graduates should have a reasonable amount of time after graduation to find a job that positions them to pay back their student loans.

**Whereas:** Students and recent graduates should have access to a wide variety of government financial supports, including the Repayment Assistance Plan.

**Whereas:** Accessible and publicly assisted education is an avenue through which historically equity-deserving students are often to achieve upward social mobility.

**Whereas:** All recipients of OSAP should have the ability to choose their funding disbursement method.

**Whereas:** Financing post-secondary education using government and institutional financial aid should be accessible, transparent, and easy to understand.

**Whereas:** Net billing should streamline the tuition-payment process, rather than complicate it.

**Whereas:** The Student Access Guarantee program should be equitably accessible to all post-secondary students who have demonstrated financial need that is not being adequately covered by OSAP.

**Whereas:** Students from equity-deserving groups should have access to financial aid that equitably meets their needs and covers disproportionate gaps in funding.

**Whereas:** All students, specifically those that are equity-deserving, should have access to equitable financial aid information and resources.

**Whereas:** Financial constraints arising from historic and current systemic barriers should not impede students' access to and participation in post-secondary education.

**Whereas:** Students from equity-deserving groups should have access to targeted government financial aid that sustainably, holistically, and equitably meets their needs.

**Whereas:** Financial aid programs should be compatible with the funding model for Indigenous students.

**Whereas:** International students should have access to financial aid programs.

**Whereas:** Once international students have begun studying in Ontario, institutions have a responsibility to support them when encountering unexpected financial barriers.

**Whereas:** International students should have access to a simple, transparent, timely and user friendly application process for financial aid.

**Whereas:** International students should have access to provincial emergency grant funding like their domestic counterparts.

**Whereas:** OSAP should consider a more comprehensive picture of dependent students' resources.

**Whereas:** Students should not be negatively impacted by differences between provincial and federal definitions.

**Whereas:** Students' fixed contributions should take into account their cost of living.

**Whereas:** Part-time students should receive equitable levels of OSAP funding.

**Whereas:** Students should not be deterred from pursuing second-entry/professional programs due to a concern of unmanageable debt.

**Whereas:** OSAP should provide professional students with an equitable amount of assistance regardless of their choice of program.

**Whereas:** OSAP should provide co-op students with equitable financial assistance especially those in unpaid positions.

**Whereas:** Students enrolled in co-op work terms should not have to manually submit an interest-free status form.

**Whereas:** All OSAP calculations should be based on actual tuition fees, including both direct and indirect costs associated with specific programs.

**Whereas:** OSAP funding estimates should be transparent and reliable when initially calculated, to ensure students are able to sustainably create financial plans for the entire year.

**Whereas:** Access to demographic information on OSAP recipients, particularly those covered by the Ontario Human Rights Code, is vital for the continued improvement of OSAP.

**Whereas:** Students should have clear and complete information about how data will be used and stored, and about how information will be reported – particularly those from equity-deserving communities who have previously been targeted by unethical for data collection.

**Whereas:** OSAP's success should be determined by a variety of measurements that take into account student's satisfaction with how OSAP has impacted their studies and life.

**Whereas:** Through applying for OSAP students should receive accessible information on next steps, as well as the navigation of processes and forms.

**Whereas:** Students should not be penalized if institutions are late submitting documentation to OSAP.

**Whereas:** Students who are thinking about entering post-secondary education should have access to easily understandable and standardized information across high schools about Ontario's student financial aid system prior to entering.

**Whereas:** Information regarding Ontario's student financial aid system should be accessible and easily understandable for all applicants and current students in post-secondary.

**Whereas:** The OSAP appeal process should be accessible and effectively advertised to all students.

**Whereas:** The appeals process should support students who are facing extenuating circumstances that hinder their ability to finance their education.

**Whereas:** Students should be able to pursue their university program without the concern of penalization when extenuating circumstances arise.

**Be it resolved that:** The provincial government should restore the targeted free tuition program implemented in 2016, for all students from families in the first six income deciles.

**Be it further resolved that (BIFRT):** The provincial government should ensure that the targeted free tuition program reflects the actual program-specific cost of tuition incurred by each student, with particular attention paid to students in professional programs.

**BIFRT:** The provincial government should introduce targeted financial aid enhancements, such as increased grants and bursaries, to address systemic barriers faced by equity-deserving groups.

**BIFRT:** The provincial government should ensure that changes made to the qualifying requirements for OSAP grants do not reduce students' ability to access the total amount of financial aid available to them.

**BIFRT:** The provincial government should focus on delivering the majority of financial aid through grants, prioritizing the allocation of grants to lower-income students.

**BIFRT:** The provincial government should expand the criteria and allow more flexible documentation in the extenuating circumstance(s) form in which dependent students can indicate a lack of financial support.

**BIFRT:** The provincial government should issue a directive to universities that ensure they waive any late payments, and delay deadlines, in the case that a student is in the process of disputing their dependent status.

**BIFRT:** The provincial government should guarantee that OSAP funding is not reduced due to an increase in federal financial aid, and revert reductions from the 2020-2021 year.

**BIFRT:** The provincial government should implement a no-interest student loan program modeled after the federal initiative to remove interest on all student loans, including past students who still owe provincial student loans.

**BIFRT:** The provincial government should extend the OSAP loan repayment grace period from six months to at least two years.

**BIFRT:** The provincial government should remove the need to re-apply for OSAP Repayment Assistance Plan every 6 months and instead, have applications be re-confirmed every 12 months.

**BIFRT:** The provincial government should automatically inform eligible recent graduates of the Repayment Assistance Plan.

**BIFRT:** The provincial government should create a centralized platform for students to trace OSAP payments and disbursements in real time; ensuring clear communication regarding net billing, funding release, and reimbursement of unused funding.

**BIFRT:** The provincial government should ensure that OSAP funds are released in a timely manner, with a priority on making funds available to students before their respective institution's tuition due date so they can cover tuition, living expenses, and other necessities, and avoid unnecessary late payments.

**BIFRT:** The provincial government should permit students to choose how to receive their OSAP disbursement, either by traditional direct deposit or by net tuition billing.

**BIFRT:** The provincial government should make the Student Access Guarantee guidelines up to date and easily accessible from the Ministry of Colleges, Universities, Research Excellence and Security website.

**BIFRT:** The provincial government should mandate in its Tuition Fee Framework and Ancillary Fee Guidelines that any excess funds from the tuition set-aside program at each university should be directed to roll over to the following year.

**BIFRT:** The provincial government should return to the Student Access Guarantee program guidelines, prior to the changes from 2021.

**BIFRT:** The provincial government should create a new targeted funding stream for equity-deserving students from low-socioeconomic backgrounds.

**BIFRT:** The provincial government should provide grant funding to post-secondary institutions to incentivize the expansion of financial aid for Two Spirit and LGBTQIA+ students.

**BIFRT:** The provincial government should provide accessible provincial-wide financial aid information sessions targeted at equity-deserving students from low socio-economic backgrounds, and ensure they are adequately promoted to all students and their guardian(s) or supports.

**BIFRT:** The provincial government should work with university registrar offices to ensure that Indigenous students are eligible for post-secondary institution grants, in addition to having received First Nations band sponsorship.

**BIFRT:** The Ministry of Indigenous Affairs and First Nations Economic Reconciliation to develop a provincial framework for post-secondary institution for ensuring financial aid is accessible and transparent for Indigenous students.

**BIFRT:** The provincial government should require the Ministry of Colleges, Universities, Research Excellence and Security (MCURES) to mandate that all post-secondary institutions include a 10 percent international tuition set-aside for needs-based financial aid.



**BIFRT:** The Ministry of Colleges, Universities, Research Excellence and Security should work with the Ministry of Immigration, Refugees, and Citizenship, to develop a need-based grant program for international students.

**BIFRT:** The Ministry of Colleges, Universities, Research Excellence and Security (MCURES) should commission the Council of Ontario Universities (COU) and the Ontario Universities' Application Centre (OUAC) to develop a centralized portal specifically for international student scholarships and grants.

**BIFRT:** The provincial government should create an emergency relief fund specifically for international students facing sudden financial hardships.

**BIFRT:** The Ministry of Colleges, Universities, Research Excellence and Security should modify the OSAP portal to include an accessible appeals platform to contest inaccurate assumptions made through the OSAP process.

**BIFRT:** The provincial government should modify the independent student status to 4 or more years out of high school, as opposed to the current 6 or more years to align with the federal definition.

**BIFRT:** The OSAP independent student requirement for working should be reduced from 24 consecutive months to 18 consecutive months.

**BIFRT:** The provincial government should clarify the definition of “worked full-time” in OSAP definitions to constitute as an average 30-hours per week, regardless of if they were a full-time student at the same time.

**BIFRT:** The provincial government should remove the student fixed contribution, and instead develop a sliding scale that accounts for extraneous factors that could have an effect on their finances to create a reasonable and affordable contribution.

**BIFRT:** The provincial government should promote on the OSAP application form how to apply to change the automatic “at home” living allowance for students whose parent(s)/guardian(s) live within 30 kilometres of the institution/campus they are attending but who are not living at home.

**BIFRT:** The provincial government should allow single dependent students to apply for a review of their living allowance if they are living at home but paying rent to parent(s)/guardian(s).

**BIFRT:** The Ministry of Colleges and University should adjust OSAP to base the amount of financial aid for part-time students on the total cost of tuition according to the number of credits they are taking, instead of allotting a \$500 cap on grants.

**BIFRT:** The provincial government should modify the funding formula for part-time students to mirror the funding formula used for full-time students.

**BIFRT:** The provincial government should remove the professional tuition funding cap from OSAP.

**BIFRT:** The provincial government should adjust the funding formula to account for the actual cost of co-op program fees and professional programs.

**BIFRT:** The provincial government should work with university registrar offices to automatically confirm when students are enrolled in co-op work terms so they do not have to manually submit an interest-free status form.

**BIFRT:** The provincial government should release a breakdown of calculations for applicants to review once OSAP funding summary calculations are released. This way, students can better understand where their funding is coming from, and how it is broken up.

**BIFRT:** The provincial government should provide the annual full-time and part-time OSAP technical manuals online to be accessible to the public, in order to allow transparency and additional understanding of OSAP calculations.

**BIFRT:** The provincial government should create an easily digestible and transparent public resource that clearly outlines the funding structure for OSAP and is marketed to all students in post-secondary.

**BIFRT:** The provincial government should not change the ratio of grants to loans that student receive after the final numbers are determined, assuming no changes to the student's official funding amount has been calculated and communicated, assuming no changes have been made to the student's file.

**BIFRT:** The provincial government should develop optional demographic questions in accordance with the Ontario Human Right Code and any applicable regulations, to better understand the demographic make-up of students accessing OSAP.

**BIFRT:** The provincial government should include information about how the data will be used on both the OSAP survey and website, and publish accessible annual reports to OSAP website ensure transparency to students and the public.

**BIFRT:** The provincial government should ensure that all data collected on student financial aid will be stored securely and privately within Canada.

**BIFRT:** The provincial government should, through OSAP and in conjunction with the Higher Education Quality Council of Ontario, develop satisfaction surveys for all OSAP recipients during and after their post-secondary education to evaluate OSAP's success through various qualitative measures, rather than solely relying on enrollment numbers.

**BIFRT:** The provincial government should further promote and provide more educational resources to inform students of the exceptional circumstances form.

**BIFRT:** The provincial government should make information regarding OSAP, such as OSAP's Repayment Assistance Plan program or forms, easily accessible in relevant locations within individuals' OSAP accounts, such as the funding summary page.

**BIFRT:** The provincial government, in collaboration with the Council of Ontario Universities, should upgrade student financial aid systems to improve the search function that allows students to easily determine their eligibility and apply for institutional and private grants and bursaries.

**BIFRT:** The Ministry of Colleges & Universities should establish best practices for the accessible promotion, and equitable access of grants and bursaries across post-secondary institutions.

**BIFRT:** The Ministry of Colleges & Universities should expand the mandatory OSAP information module to include accessible information on processes, programs, and forms related to the program. These modules and information should also be accessible even after students have completed the modules.

**BIFRT:** The provincial government should create a direct line of information between provincial high schools and Ontario's student financial aid system in order to create workshops and information sessions to equip students with all information pertaining to financial aid.

**BIFRT:** The provincial government should mandate that all Ontario high schools incorporate a module on OSAP and other financial aid programs in the grade 10 financial planning curriculum.

**BIFRT:** The provincial government should work in cooperation with university financial aid offices with resources to share with high school students regarding financial aid in an accessible and comprehensible manner.

**BIFRT:** The provincial government should work with institutions on developing a strategic plan to disseminate financial aid information prior to application and during the course of a student's duration of study.

**BIFRT:** The provincial government should create mandatory provincial standards for information that must be shared about the Ontario student financial aid system, that must be included within admission packages.

**BIFRT:** The Ministry of Colleges, Universities, Research Excellence and Security should educate students and increase promotion of the OSAP appeals process on the OSAP website and when communicating to students about their OSAP estimates.

**BIFRT:** The Ministry of Colleges, Universities, Research Excellence and Security should modify OSAP application portal to include the OSAP appeals process instead of through individual institutions websites.

**BIFRT:** The Ministry of Colleges, Universities, Research Excellence and Security should include and promote assessments relating to the effectiveness of OSAP appeal processes on the OSAP website when communicating to students about OSAP appeals.

**BIFRT:** The Ministry of Colleges, Universities, Research Excellence and Security should ensure that students placed on academic probation are aware of the various pathways to appeal their status, such as the exceptional circumstances review form.

**BIFRT:** The provincial government should educate students on the existence of academic probation, how they may end up on probation, and how they can get out of it, as well as create a comprehensive list of exceptional circumstances available/accessible through the OSAP website.

**BIFRT:** In the event that a student is placed on academic restriction, the Ministry of Colleges, Universities, Research Excellence and Security should provide resources for other financial aid options they can pursue.