



## Student financial assistance for youth leaving the care of an Ontario Children's Aid Society\* – 2018-2019

### What is OSAP?

The Ontario Student Assistance Program (OSAP) is funded by both the federal and provincial governments. OSAP provides needs-based assistance through grants and loans to help qualified students with the cost of postsecondary studies.

### Who is eligible?

To be eligible for OSAP, students must be a Canadian citizen, permanent resident or protected person and an Ontario resident. Students must be attending or entering an OSAP-approved program and school, enrolled in or entering a certificate, degree or diploma program that's at least 12 weeks long. Students may be eligible to receive OSAP to study at approved schools outside of Ontario.

### How much funding is available?

There is a tool for students to get a more precise estimate of how much OSAP funding they would qualify for, and to help them plan accordingly. The estimator can be accessed at <https://www.ontario.ca/page/osap-ontario-student-assistance-program>.

### How do you apply for OSAP?

If a student is applying to college or university in Ontario, they can apply for OSAP at the same time as they do their university and college applications. If a student is already in college or university, or applying to a school outside of Ontario, they can apply for OSAP at [ontario.ca/osap](http://ontario.ca/osap).

### What are the targeted supports for youth leaving care?

#### Living and Learning Grant

Youth between the ages of 21-24 who have left the care of Ontario's Children's Aid Societies may be eligible for the Living and Learning Grant. Students are automatically considered for the Living and Learning Grant when they submit a full-time OSAP application. Supporting documents may be required to confirm a student's eligibility.

The Living and Learning Grant currently provides \$116.28 per week of full-time study to a maximum of \$6,000 per year for a maximum of four years. The grant does not reduce the amount of OSAP grant and loan funding a student may be eligible to receive.

#### *Who is eligible?*

Students must be one of the following:

- A previous recipient of a continued care and support allowance or would have been eligible to receive such allowance and 21 to 24 years of age as of the first day of their current study period:
  - Eligible students who turn 21 during their study period can begin receiving the grant after their 21st birthday; and eligible students who turn 25 during their study period will continue to receive the grant to the end of their current study period.
- An individual who was formerly in extended society care with an Ontario Children's Aid Society and was adopted on or after August 1, 2013 and aged 18 to 24 (inclusive) at the start of their study period.

Students must also meet all other OSAP eligibility criteria and not be restricted from eligibility for Ontario student loans or grants.

\*A Children's Aid Society is sometimes referred to as a Child and Family Services Agency.

In addition, individuals who were in extended society care with an Ontario Children's Aid Society and have been adopted on or after August 1, 2013 must have at least \$1.00 of need for Ontario need-based grant or loan funding.

### Reporting income on the OSAP Application for Full-time Students

Students do not report the following income on an OSAP Application:

- Continued Care and Support for Youth allowances (provided between ages 18 and 21).
- Savings created through the Ontario Child Benefit Equivalent (OCBE) initiative.
- RESPs, including those established using Universal Child Care Benefit (UCCB) funding.
- Awards, such as scholarships or bursaries, from the college or university if the institution notifies the student in writing that they will report the award to OSAP.

Students must report the following income on an OSAP Application:

- Bursaries provided by a Children's Aid Society.
- Any funding provided by a Children's Aid Society after the youth reaches age 21<sup>1</sup>.
- Other awards and scholarships (for example, Clark Bursary Awards, Children's Aid Foundation, etc.).

### Expected contributions from student income

For students who are currently in extended society care or formal customary care or receiving continued care and support for youth allowances, the OSAP need assessment treats student income as follows:

- There is no student fixed contribution.
- Scholarships, bursaries and awards are considered a resource; however, there is an exemption of about \$1,800. This means, for example, if a student has a scholarship of \$3,000, only about \$1,200 is considered a resource.
- Any other study period income above \$5,600 per term is considered a resource.

### Ontario Postsecondary Application Fee Reimbursement Program for Individuals Who Are/Were in Extended Society Care

This program is intended to reimburse current and former Ontario children in extended society care or Ontario Children's Aid Societies (CAS)/CAS Foundations for the cost of applying to eligible postsecondary institutions and programs. Reimbursements are available for applications made to full-time postsecondary programs which lead to a first postsecondary degree, diploma or certificate.

For more information and an application form, see <https://www.ontario.ca/page/ontario-crown-ward-postsecondary-application-fee-reimbursement-program>.

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<sup>1</sup>The Continued Care and Support for Youth (CCSY) initiative provides financial and non-financial supports to youth aged 18, 19 and 20 who were in care or formal Customary Care. Eligibility for CCSY ceases when the youth turns 21 years of age. As such, funding provided by a Children's Aid Society to a youth after their 21st birthday is not treated in the same way by OSAP as funding under CCSY (i.e., it is not income exempt for the purposes of calculating OSAP funding).