

**Ontario's "Free Tuition" Program**

**And**

**The**

**Potential Impact on PSSSP:**

**Considerations**

**From First Nations Education Counsellors**

**at Three Roundtables**

**A Report prepared for the Board of Directors and Members of the Ontario  
Native Education Counselling Association (ONECA), November 7, 2016**

## A PROPOSAL BY THE GOVERNMENT OF ONTARIO

The Government of Ontario oversees an Ontario Student Assistance Program (OSAP) which provides a combination of approximately 31 federal and provincial grants and loans totaling approximately \$3.5 billion annually to assist students to complete their post-secondary studies.<sup>1</sup>

In February 2016, the Government of Ontario unveiled its annual budget which included the following commitment:

To help more students qualify for grants and access the student loan system, the government will create a single major upfront grant — the Ontario Student Grant (OSG), starting in the 2017–18 school year. This will be done by redirecting 100 per cent of the funding from the Ontario Tuition Grant, Ontario Student Opportunity Grant, Ontario Access Grants and other grants offered by OSAP.<sup>2</sup>

The Government of Ontario has marketed their new OSG, a needs-based funding program, as “free tuition.” They claim the following:

- Students from families with incomes under \$50,000 will have no provincial student debt.
- More than 50 per cent of students from families with incomes of \$83,000 or less will receive non-repayable grants that will exceed average college or university tuition.<sup>3</sup>

In order to access the OSG, students will be expected to contribute \$3,000. The provincial government has determined that this is an amount a student can earn in the summer by “working an average of 17 hours per week, at minimum wage, for 16 weeks.”<sup>4</sup> There will be exemptions for students who have children, are on ODSP (Ontario Disability Support Program) or Ontario Works or, if the student is a Crown Ward or has other eligibility status with a children’s aid society.

Staff from the Ontario Ministry of Advanced Education and Skills Development are consulting with selected First Nations, Provincial/Territorial Organizations, Indigenous post-secondary institutions, and the federal government on how the Post-Secondary Student Support Program (PSSSP) could be used to pay the \$3,000 student contribution to access the Ontario Student Grant.

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<sup>1</sup> See page 15 of this report for a list of the OSAP grants and loans for 2016-17

<sup>2</sup> 2016 Ontario Budget announcement for new Ontario Student Grant  
<http://www.fin.gov.on.ca/en/budget/ontariobudgets/2016/bk1.html>

<sup>3</sup> Ibid.

<sup>4</sup> New Ontario Student Grant <https://www.ontario.ca/page/new-ontario-student-grant>. Also attached on Page 16 of this report.

## **POST-SECONDARY STUDENT SUPPORT PROGRAM (PSSSP)**

First Nations understand that funding for post-secondary education is an Aboriginal and Treaty right arising from treaties and federal fiduciary obligation. From demonstrations to lobbying to court cases,<sup>5</sup> First Nations have taken action to assert this right.

The current incarnation of federal funding for First Nations post-secondary education is called the Post-Secondary Student Support Program (PSSSP). According to the National Guidelines for 2016-17 issued by Indigenous and Northern Affairs Canada (INAC), the objective of PSSSP is "...to improve the employability of First Nation and eligible Inuit students by providing them with funding to access education and skills development opportunities at the post-secondary level."<sup>6</sup>

PSSSP is a comprehensive funding support program for First Nations students. Whereas OSAP provides a combination of grants and loans, PSSSP provides funding to potentially cover all costs of a post-secondary education. Unfortunately, a 2% cap has been placed on annual expenditure increases to the program since 1996-97, so there is not enough funding to address the needs of all eligible First Nations post-secondary students. Local administrators of the PSSSP have been forced to create funding priority lists.

According to the Department's Report on Plans and Priorities for 2016-17, INAC planned to spend \$358,318,901 on PSSSP in 2016-17. The Assembly of First Nations reported that in 2008 the national funding need was in excess of \$700,000, including providing funds to over 10,589 students who could not access PSSSP. The funding gap between need and the actual amount being provided is significant and forces many First Nations students to seek other means of funding to support their post-secondary studies. The current federal government did make an election commitment in 2015 that they would provide \$200 million over four years for First Nations post-secondary education, but these funds were not announced in the 2016 federal budget.

According to the National Program Guidelines for PSSSP, eligible expenditures include the following items:

- The actual cost of tuition and other compulsory student fees;
- Initial professional certification and examination fees;
- Books and supplies required by the student for their program of study;
- For full-time students only, as defined by the post-secondary institution, regional living allowances for the student, and if applicable, each dependent up to the maximum of those established by the Canada Student Loan Program (CSLP) as amended from time to time. Refer to the CSLP Needs Assessment Tables for Student Loans for further information;

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<sup>5</sup> See, for example, *Greyeyes v. The Queen*, [1978] 2 F.C. 385, *Attorney General of Canada v. Marvin Norman Yellowbird* [2008], ACQB, unreported

<sup>6</sup> PSSSP National Program Guidelines <https://www.aadnc-aandc.gc.ca/eng/1450118747581/1450118780992>

- For full-time students only, as defined by the post-secondary institution, the actual cost of one return trip to the student's permanent place of residence from the nearest Canadian PSE institution that offers the program of studies selected by the student, every 16 weeks (not more than two trips per academic year) for the student and, if applicable, for each dependent;
- Students taking classes through distance education or e-learning who are required to travel to another location to complete their required exams may be eligible for travel support. However, requests for accommodations such as taking the exam in the local school under the supervision of a teacher or school principal should be first examined to minimize travel costs;
- Tutorial, guidance and counseling services for students enrolled in the PSSSP or the UCEPP;
- Scholarship and incentive payments (as outlined in Section 6.4, Scholarships and Incentives); and
- Administration costs (as outlined in Section 6.3, Administration Costs).

The proposal to utilize PSSSP to pay a student contribution to OSAP does not clearly fit into any of the existing PSSSP eligible expenditures.

### **HOW MANY FIRST NATIONS STUDENTS CURRENTLY UTILIZE OSAP?**

The Ontario Ministry of Advanced Education and Skills Development has been asked how many First Nations people utilize OSAP. The Ministry cannot answer the question because they do not collect data that identifies the background of students. However, they were able to provide the following chart showing the number of students (560) who received both PSSSP and OSAP in 2015-16. The information demonstrates that the PSSSP funding provided in many circumstances is not enough to meet student need.

<b>Students with PSSSP on Full Time Application</b>					
Academic Year	# with PSSSP	# Identified as First Nations (Status/Non-Status)	Average PSSSP reported per student	# Received OSAP Award	Average OSAP Award
2015-16	560	460	\$11,050	510	\$8,700

### **WHAT ARE THE VIEWS OF FIRST NATIONS EDUCATION COUNSELLORS?**

The Ontario Native Education Counselling Association (ONECA) is well into its fourth decade of operation as an organization for the professional development of First Nations education counsellors in Ontario. In September and October of 2016, ONECA commissioned a series of roundtables with education counsellors to discuss their views on the proposal by the Ontario government to utilize PSSSP to pay the required student fee to access the new Ontario Student Grant ("free tuition") program.

The ONECA Board of Directors discussed the issue at their meeting in Sault Ste. Marie on October 1, 2016. Subsequently, regional representatives for ONECA invited education counsellors to attend roundtables at the following locations and times:

1. Fanshawe College, London, Ontario, on October 13, 2016
2. Days Inn, Thunder Bay, Ontario, October 18, 2016
3. Batchewana Learning Centre, Batchewana First Nation, October 20, 2016

The same three questions were asked at each roundtable:

1. What are the potential impacts of utilizing PSSSP to enable First Nations student access to OSAP?
2. If it is possible to create a provincial grants program, independent of PSSSP, to comprehensively fund FNs students in need, are there any potential drawbacks or concerns?
3. Should PSSSP be utilized to pay for the student contribution requirement under the new Ontario Student Grant?

Each roundtable occurred as a workshop. There were 43 participants in total. Responses to the questions were recorded on a flip chart and are appended to this report.

### **Question #1 – re Potential Impacts of Utilizing PSSSP to Access OSAP**

Roundtable participants tended to view the question first from the perspective of how this could work before considering the potential impact. There is immediate recognition that utilizing \$3,000 to enable a First Nations student to access an Ontario Student Grant could enable more students to have the funding to pay their tuition and some portion of their living needs. However, even in that best-case scenario, education counsellors indicated concern that this would involve using a rights-based PSSSP program to potentially put First Nations students in a situation where they would be subject to loan repayments. Participants repeatedly noted that the “free tuition” promise is somewhat limited by program cost, and provides no guarantees of longevity.

Upon further consideration, participants noted concern with federal administration of PSSSP and the potential for the federal government to steer First Nations into utilizing PSSSP to pay student costs for the Ontario Student Grant and essentially off-load post-secondary education costs to the province. Participants were concerned that this arrangement could lead to the federal government re-directing funds from First Nations in Ontario to meet other priorities, or even, in the long term, off-loading PSSSP to OSAP administrators. This would remove critical education capacity and advocacy from First Nations communities. Participants in all three roundtables identified the need for this proposal to be taken back to their communities for deliberation.

**Question #2 – Re Potential for a Provincial FNs Post-Secondary Funding Program**

Roundtable participants were told that the Chiefs of Ontario and the government of Ontario were entering into discussions on, among other matters, exploring the potential for a provincial program to support First Nations post-secondary students. Roundtable participants were hesitant to get into a theoretical discussion without knowing the parameters being considered by the parties. Concerns were expressed that the provincial government lumps First Nations, Metis and Inuit together, and bases much of its data collection in education on self-identification. While participants generally felt a discussion of a new provincial funding approach was worthwhile, there are First Nations-specific needs which must be considered which are distinct from those affecting Metis and Inuit students. Most importantly, any new funding program requires First Nations community involvement and consent.

Roundtable participants identified that the PSSSP must be recognized as a separate and distinct initiative which is provided pursuant to our Aboriginal and Treaty rights, and federal fiduciary obligation. Any discussion of a provincial funding initiative for First Nations students must recognize PSSSP as the primary source of funding for First Nations students and take measures to ensure that PSSSP is not adversely affected. Maintaining and strengthening First Nations capacity in post-secondary education is critical. The principle of First Nations control of First Nations education should guide any deliberations between the First Nations leadership and the provincial government.

**Question #3 - Should PSSSP be utilized to pay for the student contribution requirement under the new Ontario Student Grant?**

Roundtable participants opposed the idea of re-purposing PSSSP or otherwise mixing it with the Ontario Student Grant. PSSSP is a stand-alone, rights-based initiative. A proposal to change it to be a top up program for a provincial program which provides a combination of grants and loans potentially threatens the future of PSSSP as it opens up the possibility of federal off-loading to the province. There is currently no protection in place for the PSSSP program or for the education capacity it funds for First Nations.

Participants offered alternative suggestions including having Ontario waive the fee or pay the fee for First Nations students. Participants also noted that the conundrum posed by question #3 could be resolved if the federal government would add the funding necessary to PSSSP to address existing needs.

## REPORT FROM THE ROUNDTABLES

### **Roundtable #1 Fanshawe College, London, Ontario, on October 13, 2016**

Question #1 - What are the potential impacts of utilizing PSSSP to enable First Nations student access to OSAP?

- Pro: able to fund more students
- Con: PSSSP thrown into Ontario's bundle of funds could end up paying for non-Native students too
- PSSSP guidelines would need to change I.e. If it's used to help students access OSAP, the funding could end up being used to help students pay back student loans
- Con: First Nations haven't had discussions about this, but the university has been talking about it since July
- We don't know what our organizations are saying about this e.g. COO, AFN, PTO's. who is speaking on our behalf politically?
- Con: if we change the PSSSP policy, are we giving up our right (to PSE funding)? Our Treaty right?
- Will eligibility for OSAP be based on taxable income? If students must declare PSSSP funding as income, it will be a barrier for students.
- Students with disabilities must apply for OSAP to get needed services
- Are there age limits for accessing OSAP?
- Will a change in the use of PSSSP result in reallocations? How will it impact First Nations wait lists?
- Student credit?
- Con: barriers to understanding OSAP. First Nations administrators are not aware of OSAP administration guidelines and therefore, unable to assist First Nation students. Training will be needed.
- Con: PSSSP provides First Nations jobs
- Con: Is this the outcome of the Usher report?
- If our vision is to take control of education, we need to take control of OSAP for First Nations students?
- If we take on OSAP, do we end up working for Ontario?
- Con: What's the long-term impact? We don't know.
- How do you administer a student grants program in Ontario with a national program? How will this change PSSSP?
- If PSSSP is used for access to OSAP, does provincial policy supersede federal policy?
- This is federal downloading.
- How will this impact Tuition Agreements? (K-12)
- Pro: There may be good intentions but we don't trust them.
- Con: If the change is set to occur next year, it's being rushed through.
- Con: What's the legal obligation? Programs come and go.
- If this is an effort to provide equal opportunity, equal to who?
- If early withdrawal, the current requirement is that students must repay grants. This may also be a requirement after changes to OSAP.
- There is a need to redesign policy and bump up deadlines.

- Create education program for the impacts of OSAP and how to apply.
- How do you show income verification for those living and working on reserve?
- Students and parents are hesitant to take out loans. They shouldn't have to for education.
- Will students be penalized on the OSAP application for accessing PSSSP?
- Will financial need bursaries dry up because there is now "less" financial need?
- Will federal contributions be reduced in Ontario because the province is taking on the responsibility?
- What opportunities to students on reserve have to earn \$3,000 over the course of summer?
- \$3,000 is too much for individuals
- Students will need good money management for big chunks of money at once
- The rules for OSAP are very rigid; they don't allow for mistakes.
- Distrust of government bodies
- If PSSSP works in conjunction with OSAP, it could help to alleviate distrust
- What is the program changes?
- What are the potential Treat impacts?
- The system will create a lot more work for post-secondary education departments.
- Unsure if this should be accessed; may need a referendum in the community

#### Question #2 - Re Potential for a Provincial FNs Post-Secondary Funding program

- Where does the funding come from?
- We need First Nations to counsel our students
- INDSPiRE funding? Confusion over the different funding sources
- Added bursaries will help or hurt students
- Who delivers the provincial program? First Nations would want control
- Aligning goals guidelines will be a hurdle
- Will it eliminate the need for PSSSP or eliminate any potential increases to PSSSP?
- If the PSSSP cap is eliminated, will the additional funding be used for this Ontario program?
- We need transparency for PSSSP
- Status, non- status and Métis will all be included in the new Ontario program
- It will be important to keep statistics
- Flow the funding to First Nations to administer
- How can guidelines change to make it more accessible to obtain funding?
- How do we make Ontario accountable if supporting our students with OSAP?
- Would reduce or eliminate waiting lists; could use this to reduce funds
- A one size fits all approach doesn't cater to unique community needs
- Hotly contested; may cause fighting among communities and others
- Who would be redesigning this program? Need consulting to be First Nation led

- Making administration too complex for individuals (tuition waver signed for Indigenous). Tuition and student fees flow directly to the school. Other funds are given to the students.
- Claw back of bursaries for OSAP students. Every dollar given in bursaries are requested back from OSAP.
- Provincial funds/grants should be separate from PSSSP

Question #3 – Should PSSSP Be Used to Pay the Student Contribution to the OSG?

- No, does the responsibility change ie. Will it erode PSSSP?
- Afraid to say yes
- Feds need to continue funding PSSSP
- Leary of the impact
- Look at all applicants that apply – OSAP should give all FN's students the \$3,000 to meet the requirement
- If you get your \$3,000, now you are in the general population. If funds flow through the First Nation, we retain our identity; we have exemptions, student supports, etc. to help student remain in the system.
- PSE is still new to First Nations families; change to administration of funding will be difficult for First Nations families.
- If Ontario is doing this for all students, they need to fund it; province has responsibility for our students in Ontario
- The federal government hasn't told us it won't affect our PSSSP funding
- Province needs to reassure us
- We want control of education rather than become part of the system
- Free makes sense
- Don't understand the flow of the \$3,000
- If the institutions all get the same thing, why are some institutions richer than others – something wrong with the whole picture re general operating funds for the institutions
- Institutions have a obligation – if students receiving PSSSP, then institutions are receiving FN's funding – we need to challenge them to see what we get for our PSSSP
- There will be increased demand if there is an Ontario specific FN's funding program.
- How are institutions spending FN's funding they receive to support our students?
- Tell Ontario to pay the \$3,000

**Roundtable #2 Days Inn, Thunder Bay, Ontario, October 18, 2016**

Question #1 - What are the potential impacts of utilizing PSSSP to enable First Nations student access to OSAP?

- how would you report the 3k as an eligible expense?
- It could lead to the erosion of inherent rights re pse funding
- Regulation could possibly be imposed; no consultation
- Implications for staffing/resourcing re FN's administrators and Ontario
- Potentially an administrative nightmare
- Undermines fiduciary obligations/rights; federal gov't supposed to fully fund post-secondary education
- Negative repercussions for unsuccessful students (those with low gpa)
- Possibly improve access to PSE
- OSAP applicants will have reduced debt
- Who makes the decision on the 3k if the student was already refused funding for PSSSP?
- Who creates guidelines on the approval of the 3k? INAC?
- What happens to students who can't provide supporting documents to OSAP?
- Issues with providing parent's income because student living independently for years already
- Less money for eligible funded students
- If single student gets the 3k paid by PSSSP and the PSSSP can allocate a maximum of (ie. 8k) then the student only gets 5k from PSSSP - problem is if these funds are taken from the student's living allowance.
- Where does the 3k go?
- What is if for and what proof do students need to provide that the money was spent on tuition?
- Privacy violation
- Education is a fiduciary responsibility and the province has no jurisdiction in FN's education
- Information will have to be shared between FNs and OSAP to prevent misuse of funds
- Jeopardizes PSSSP funding
- Creating debt for students where none exists now
- Students unable to manage large cash amounts upfront (might by a car!) = no money to live on for semester which creates a new set of socio-economic problems for students/FNs
- If the student is not successful and if this is a grant program do students have to pay funds back?
- Who administers this?
- Taking away FN's autonomy on education funding
- Who are students accountable to?
- Are students being set up for failure?
- OSAP doesn't have the same supports as PSSSP
- Discourages students from attending post-secondary = less applying
- GED/Mature students would benefit because they are at the bottom of the funding priority list (most likely have the greatest need)

### Question #2 - Re Potential for a Provincial FNs Post-Secondary Funding program

- Concern feds may rely on this program to neglect any demand for funding increases to PSSSP
- Need long-term political commitment to continue funding
- Jeopardizes applicants education - not resourced enough
- Reduces human and financial resources in PSSSP
- How would this impact INDSPiRE?
- Provincially driven - how will funds be structured (bundled)?

	Competition?	Similar?
PSSSP		FN OSAP
-accountability		-?
-meet regs		-mature, GED, low GPA 1st yrs
-application process		-?
-Administer		-?
-Monthly allowance		-2 portions
-Counsellors provide support & connections		-?
-non-status, Metis		- would they benefit?
When would a student apply to either one?		

- Can the program complement the current PSSSP program ie. additional allowance
- May impact PSSSP by dissolving it
- Who would administer the program
- Capping debt but...
- Self-identification - what concrete numbers are there?
- Leadership may not have all the information/may not be actively involved with COO, also high turnover within leadership
- Why is this the solution?
- Students hear "free" and everyone is excited
- Potential to turn PSSSP into a loan program
- Fight amongst ourselves for scarce funds
- Who sets criteria for grants program?
- Where does funding come from for such a grants program?
- Accountability - where does it lie?
- Duplication of programs and services
- If we have OSAP now, why does it have to change?

### Question #3 - Should PSSSP Be Used to Pay the Student Contribution to the OSG?

- Don't want to jeopardize PSSSP
- Don't want to tie this to self-identification
- 3k could be leveraged for OSAP and get more students into PSSSP, but other implications re long term PSSSP allocations
- In theory it looks good, but who administers/decides on the use of the 3k of PSSSP funds
- Impacts local budgeting

### **Roundtable #3 Batchewana Learning Centre, Batchewana First Nation, October 20, 2016**

Question #1 - What are the potential impacts of utilizing PSSSP for the creation of a new OSAP program?

- What is the guarantee that the new Ontario program won't affect PSSSP? I need a guarantee before talking about an OSAP proposal.
- It will impact First Nations PSE student priorities.
- It will complicate our approval process.
- There would be a need to change the PSSSP guidelines.
- It will threaten the PSSSP process i.e. eligible for OSAP or keep students under PSSSP.
- A new program will threaten future PSSSP budgets.
- If a student doesn't complete their program, do they have to pay back the \$3,000 plus the OSAP?
- The amount of the grants and loans is unknown.
- Does OSAP cover prep and certificate programs? It must be a provincially accredited program.
- The student will still owe money after program completion.
- Students will need budgeting skills as OSAP grants and loans are loaded at the front end.
- Who is eligible for OSAP? Is it open to mature students?
- The OSAP deadline (for approval) is August 31st which is too late for most students.
- Students could acquire a debt of a minimum of \$10,000/year if not funded by PSSSP.
- It would be difficult for students to come up with \$3,000/year to continue PSE.
- Is credit rating going to be a barrier?
- It's our First Nation righteous have PSE! It's our inherent right!
- This is a step to eliminate PSSSP.
- We don't want our students having debt. We care! We will pay for it in the end. Our communities will pay for it.
- How many years will the new program be in place before it gets cut?
- PSSSP funding must be reported as income when applying for OSAP.

Question #2 - Re Potential for a Provincial FNs Post-Secondary Funding program

- Ontario could show their commitment to First Nations students by offering a grants program to First Nations students.
- What are the limitations? Will the fund support students to attend PSE in the USA?
- We need a strong connection between OSAP and First Nations. Why isn't there one now?
- What are the timelines?
- If we truly cooperated and collaborated and shared with respect to funding students, it could work but no veto. Who controls access and funding amounts?

- First Nations should administer.
- Each First Nation would want to set up a committee for who's eligible for funding. The responsibility should not rest with just one person.
- We need control to use funding where it's most needed.
- First Nations need a consultative mechanism if COO and Ontario are to work on creating a new program. The technicians are the ones that know.
- If an independent program is created, it needs to be administered and monitored by First Nations.
- The danger is that the federal government could transfer responsibility of PSSSP to Ontario.
- This is not a Nation to Nation agreement.
- If a new program is created, it cannot be perceived as an Inherent or Treaty right.
- There must not be a funding cap.
- I need to see a comparison: student on PSSSP, students with OSAP (grant plus loan plus student portion), and student with new funding program, in order to assess the benefits and impact.
- All the onus is on the student.
- Where does the funding come from? All grant or all loan?
- Will the First Nation need to make a contribution?
- What is Ontario willing to give?
- We need free tuition like Quebec where the government pays the tuition.
- Remove the funding barriers for students.
- Will a new funding program change existing funding opportunities?
- Fund inadequate living allowances and top up for travel home.
- Let's talk about all student grants.
- There must be no student debt.
- First Nations need better access to current grants.

### Question #3 - Should PSSSP Be Used to Pay the Student Contribution to the OSG?

- NO!
- It's one step toward eliminating PSSSP.
- Chiefs of Ontario should take it to the Assembly of First Nations for discussion. We need to know what the Chiefs think and what they're saying.
- It's the responsibility of First Nations to administrator changes.
- Who administers: Ontario or First Nations?
- How many times can a student get funded?
- If students are denied PSSSP but approved for OSAP, who pays? Will Ontario bill the First Nation if the student doesn't pay?
- What if the student messes up? Will they need to repay funding, and at what cost (percentage)?
- Ontario can give the First Nation the \$3,000/student or more. I'd be happy to send more students to PSE.
- If we administer the funding, it's not taxable for the student.

### Final Comments

- Why at COO? This discussion needs to beat the grassroots level ie. PSE administrators
- There's a purpose for wait lists and a reason why students get wait listed eg. Late applications.
- First Nation communities help fund wait listed students.
- There should be no tuition fees for students with less than \$80,000 income.
- We need some direction as to what changes are to occur.
- What issue does Ontario have with not channelling the funding to First Nations?
- We can't lose the funding we have. We need more funding.
- It's a way of getting rid of PSSSP. If it is total grant, then awesome!
- We need more funding from the federal government.
- If the new OSAP program has a loan component, there aren't enough jobs for all students to be able to pay back loans.
- There is a trust issue with COO.
- We will be out of jobs.
- The federal government needs to increase funding for PSSSP.
- When will we get information from COO or Ontario?
- I'm disappointed our political bodies don't seem to be active.
- There will not be any equity. OSAP students will have debt and PSSSP will not.
- When will it impact nominal rolls?
- It sounds like Ontario is looking to streamline their grants and loans programs. We wish them well.
- We need to keep the heat on the federal government to increase PSSSP.

**OSAP Grants and Loans 2016-17**

<https://osap.gov.on.ca/OSAPPortal/en/A-ZListofAid/index.htm>

Bursary for Students with Disabilities (16-17)  
 Canada Student Grant for Part-Time Students with Dependants (16-17)  
 Canada Student Grant for Part-Time Studies (16-17)  
 Canada Student Grant for Persons from Low-Income Families (16-17)  
 Canada Student Grant for Persons from Middle Income Families (16-17)  
 Canada Student Grant for Persons with Dependants (16-17)  
 Canada Student Grant for Persons with Permanent Disabilities (16-17)  
 Canada Student Grant for Services and Equipment for Persons with Permanent Disabilities (16-17)  
 Canada-Ontario Integrated Student Loan (16-17)  
 Child Care Bursary (16-17)  
 Continuation of Interest Free Status  
 Indigenous Student Bursary (16-17)  
 Living and Learning Grant (LLG) (16-17)  
 One Year OSAP Grace Period for Entrepreneurs  
 One-Year OSAP Grace Period for Not-for-Profit Employees  
 Ontario 30 % Off Tuition (16-17)  
 Ontario Access Grant (16-17)  
 Ontario Access Grant for Crown Wards (16-17)  
 Ontario Distance Grant - Commuting (16-17)  
 Ontario Distance Grant - Travel (16-17)  
 Ontario First Generation Bursary (16-17)  
 Ontario Graduate Scholarship (16-17)  
 Ontario Out-of-Country Bursary for Deaf Students (16-17)  
 Ontario Part-Time Grant (16-17)  
 Ontario Student Loan Rehabilitation Program  
 Ontario Student Opportunity Grant (16-17)  
 Part-Time Canada Student Loan (16-17)  
 Queen Elizabeth II Graduate Scholarship in Science and Technology (QEII-GSST) Program (16-17)  
 Repayment Assistance Plan (RAP) (16-17)  
 Severe Permanent Disability Benefit  
 Tuition Aid for Youth Leaving Care (16-17)

## **New Ontario Student Grant**

<https://www.ontario.ca/page/new-ontario-student-grant>

Learn more about the Ontario Student Grant, which will provide free tuition for tens of thousands of Ontario students and increase access to interest-free and low-cost loans, starting in the 2017-18 school year.

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## **Changes to OSAP in 2017-18**

**Starting in the 2017-18 school year**, Ontario is bundling many existing provincial OSAP grants into a single Ontario Student Grant.

The changes will make average college and university tuition free for the majority of eligible students, whose parents make a **combined household income of less than \$50,000** per year. The grant will be available to full-time students only.

The changes also apply to middle-to-upper income families and include:

- **providing grants to most students whose parents make** a combined household income of **\$83,000 per year or less** to cover their tuition
- providing additional **financial support to full-time mature and married students**
- changing eligibility so that **grant approval isn't tied to how long a student has been out of high school**
- giving **students from middle- and upper-income families** (making \$83,000 to \$130,000 per year) more **access to interest-free and low cost loans** through OSAP
- **capping the maximum OSAP debt level at \$10,000** for an academic year
- making sure no eligible student receives less grant money under the Ontario Student Grant than they would have under the 30% Off Tuition grant
- reducing the amount parents and spouses contribute towards the costs of college/university **starting in the 2018-19 school year**

The grant will adjust for inflation and increases to tuition.

## **How to apply**

**Starting in spring 2017**, you can **apply for the Ontario Student Grant** by submitting an [OSAP Application for Full-Time Students](#).

[Find out if you're eligible to apply for OSAP.](#)

## **How many times you can apply for the grant**

The grant is available as long as you are eligible for OSAP support. However, there is a lifetime limit to how often you can receive the tuition component of the new grant. This works similarly to the current 30% Off Ontario Tuition grant.

The tuition component of the grant is based on very simple eligibility criteria: your family income must be below \$160,000 (or more for larger families). The tuition component of the Ontario Student Grant can only be received for up to:

- 8 terms of study for full-time students
- 12 terms of study for full-time students with disabilities

If you already received the 30% Off Ontario Tuition grant, those grants will be applied toward your lifetime maximum for the tuition component of Ontario Student Grant. If you decide to study part-time, or take time off, you can apply for the grant again when you return to full-time studies.

## What you pay out of pocket

You are expected to contribute \$3,000 per school year to your education costs.

This figure is based on the amount a student can earn (after tax) while working over a summer. By working an average of 17 hours per week, at minimum wage, for 16 weeks, students will be able to make this contribution.

You can also put any existing savings toward the required contribution amount. Or, if you are working at a part-time job while in school, you can put the money you earn during the school year towards the contribution amount.

### Contribution waiver

The \$3,000 contribution amount will **automatically** be **waived if you:**

- have children
- are on ODSP (Ontario Disability Support Program) or Ontario Works
- are a Crown Ward or have other eligibility status with a children's aid society

You can also appeal to your school's financial aid office to have the contribution amount waived or reduced. You will have to demonstrate you've made reasonable efforts to provide the \$3,000 contribution amount and are still unable to pay.

## Repaying your student loan

OSAP is made up of grants and loans from both the Government of Ontario and the Government of Canada.

Regardless of the source of these funds, loans must be repaid and grants do not need to be repaid. In other words, even if you are eligible for the Ontario Student Grant **you will still have to pay back any loan you receive** as a part of your student financial aid package.

While many students will receive all grant support from Ontario and incur no provincial debt, the assistance received from the federal government is likely to include both grants and loans.

Loans issued by the federal government don't exceed \$7,140 for a typical two-term, 34-week study period. In many cases that amount will be offset by one or more Canada Student Grants you may be eligible for.

## Out of province students

You can apply for the Ontario Student Grant if you're:

- an [Ontario resident](#) who is enrolled at a **public** college or university in another Canadian province
- a **deaf student** attending an **OSAP approved institution** outside of Canada where the language of instruction is American Sign Language

If you are a student who's enrolled in a **private career** college or a college or university outside of **Ontario or Canada** you are **not eligible for the grant** but you are still eligible for the federal portion of OSAP assistance.

## Professional programs and graduate students

If you are a full-time student in a graduate or professional program (e.g. dentistry, law, medicine, education) you can apply for the grant.

Graduate students are still eligible for other Ontario government scholarships that are administered separately from OSAP, such as the [Ontario Graduate Scholarship \(OGS\)](#) and the [Queen Elizabeth II Graduate Scholarships in Science and Technology \(QEII-SST\)](#).

## Tuition and education tax credits

For courses that start **on or after September 5, 2017**: you can no longer claim Ontario Tuition and Education tax credits.

For courses taken **before September 5, 2017**: you may be eligible to claim Ontario Tuition and Education tax credits. Unused credits from previous years can also be carried forward. You can no longer claim the federal Education and Textbook tax credits for courses that start on or after January 1, 2017. The Tuition Tax Credit will continue to be provided by the government of Canada.

## Private career colleges

If you are a student enrolled in an OSAP-approved private career college and/or other private institution in Ontario, you can apply for the grant as long as you meet all the other [OSAP eligibility requirements](#).

## Grants that are not changing

The following grants will continue to be provided separately from the Ontario Student Grant:

- Bursary for Students with Disabilities
- First Generation Bursary
- Aboriginal Postsecondary Education and Training Bursary
- Ontario Part-time Grant
- Living and Learning Grant (funded by Ministry of Children and Youth Services and delivered through OSAP)
- graduate scholarships
- Canada Student Grants (funded by the federal government)

## Student Access Guarantee

The [Student Access Guarantee](#) ensures that if OSAP doesn't cover all of a student's expenses that directly relate to their program (e.g. books, tuition, mandatory fees) – and the student is still in need – public colleges and universities in Ontario have to provide financial help.

This money could include:

- bursaries
- scholarships
- work study programs
- summer employment programs

**High school students** are automatically considered for this guarantee, based on the information in their OSAP application.

Graduate/professional students (e.g. law, medicine) need to **apply to their school's financial aid office**.

## Resources for post-secondary institutions

### Net tuition billing

Ontario will work with universities and colleges to start net tuition billing by 2018-19.

Net tuition billing means that a student's OSAP grant as well as aid from their college/university will be taken into consideration when calculating tuition fees. The student will only be billed what they actually owe once OSAP and institutional aid are applied.

This means that students will have a much better understanding of what the out-of-pocket cost of tuition is, and will help them better plan for their postsecondary education.

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