
Students have the option of taking just their OSAP grants and not the loan.

How to request grant only funding

The fastest and easiest way for a student to request grant only funding is through their online OSAP account.

Once a student's OSAP application has processed and a funding summary has been generated, they have the option to decline their loan. Students can navigate to the "Funding summary" page on their OSAP account and check off "I don't want the loan" under the message "You don't have to take the loan".

Students can also request grant only funding by submitting a ["Request for Grant Only Funding" form](#).

Deadline to request grant only funding

OSAP funding is generally disbursed in two instalments. The first instalment of grant and loan is usually released at the start of the student's study period (e.g., September) and the second instalment is released halfway through the student's study period (e.g., January).

To decline all of their loan, students must submit their request for grant only funding no later than 40 days before the start of their study period.

To decline only the second instalment of their loan, students must submit their request for grant only funding no later than 40 days before the release of their second loan Installment.

If the student has received all of their loan, it is too late to request grant only funding. However, students can repay their loan at any time. Students can contact the National Student Loans Service Centre for details at 1-888-815-4514.

What if the student changes their mind and wants the loan?

If the student finds that they need the loan after all, they can change their mind and request the loan funding. The deadline to request the loan is 40 days before the end of their study period.

To request the loan funding, students can return to the "Funding summary" page and select the "How to change your mind" link. This request is typically processed the next business day.

Questions?

For questions about how to request grant only funding, students can contact the financial aid office at their school.