

The Ontario Student Assistance Program (OSAP) is a financial aid program that can help you pay for college or university.

OSAP offers funding through:

- grants: money you don't have to pay back
- a student loan: money you need to repay once you're done school.

How is OSAP aid determined?

OSAP assistance is determined through a fact-based assessment of financial need, which considers an individual's costs and expected resources:

Educational Costs

Financial Contribution



Financial Need

OSAP assessments consider direct educational costs such as tuition, fees and books, as well as living expenses including housing, childcare and travel.

Generally, students and their families are expected to contribute financially towards their own postsecondary education. This contribution is based on a number of factors including income, assets, age and marital status.

Typically, about 60% of assistance is provided by the federal government and 40% from the provincial government, up to maximums.

OSAP Aid Estimator

The OSAP Aid Estimator is a tool to help individuals find out how much OSAP funding they may be eligible to receive.

To receive an estimate, users are asked to respond to a number of questions about their personal circumstances, including:

- institution and program of interest
- dates the program starts and ends
- tuition and book costs
- household income

This process takes about 5–10 minutes to complete. Students who would like to estimate how much OSAP funding they may be eligible to receive can access the online OSAP Aid Estimator.

Help is available

Students studying in Ontario should contact their school's Financial Aid Office for questions. If they are studying outside of Ontario, they should contact OSAP at 1-877-OSAP-411 (1-877-672-7411).