

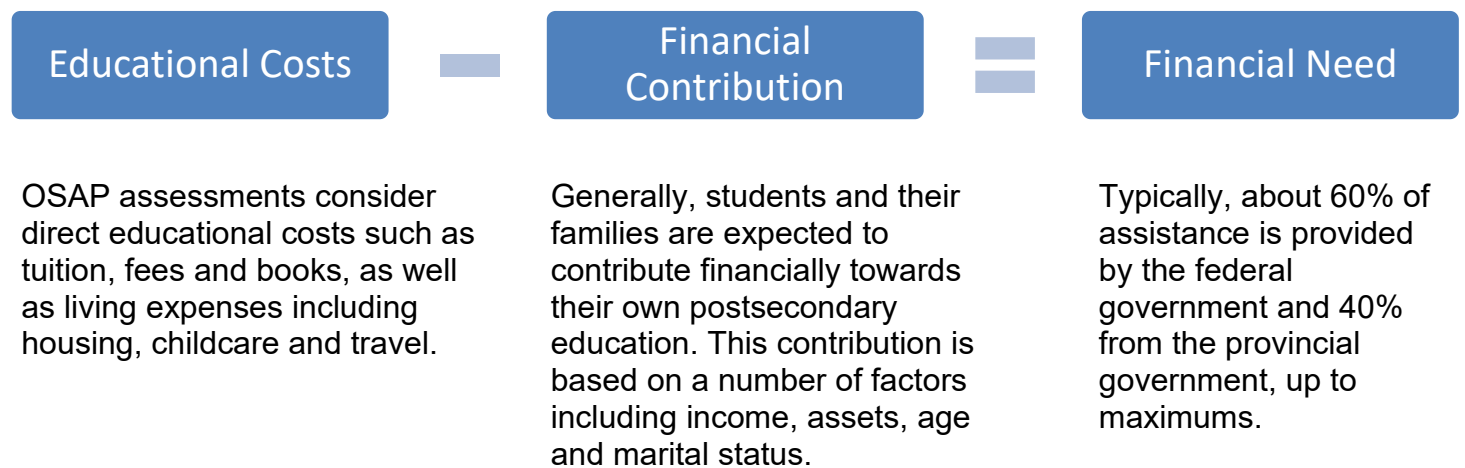
The Ontario Student Assistance Program (OSAP) is a financial aid program that can help you pay for college or university.

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:



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).