

Ministry of Colleges, Universities, Research Excellence and Security

# Student Financial Assistance for Under-Represented Learners

December 2025

# Agenda

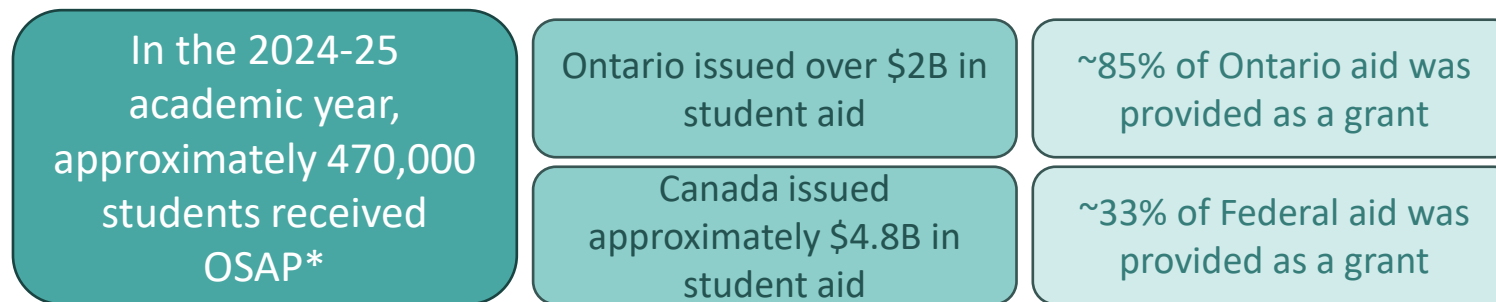
- 1) Student Financial Assistance Supports Overview
- 2) Common Questions
- 3) Question & Answer Period

# What are student financial assistance supports?

- Provides access to postsecondary education for Ontarians by assisting eligible students with the costs of postsecondary studies. It includes grant, loan, bursary, scholarship, and other aid programs.
- The ministry currently offers the following main types of student financial assistance supports:
  - **Ontario Student Assistance Program (OSAP):** OSAP is available to eligible full-time and part-time students attending an OSAP-approved postsecondary institution and receiving a credential in a program that is at least 12 weeks in length.
  - **OSAP for Micro-credentials:** OSAP for Micro-credentials provides eligible students with Ontario grant and loan assistance for ministry-approved, quality-assured micro-credential programs that are less than 12 weeks in length.
  - **Ontario Learn and Stay Grant:** The Ontario Learn and Stay Grant supports postsecondary students who enrol in priority programs in priority communities and commit to stay and work in those communities after they graduate.

# OSAP

- OSAP helps pay for students' post-secondary education through a combination of loans and grants. The OSAP need assessment considers many different student costs (e.g., tuition, books, living costs, travel costs, childcare).
- Ontario and Canada have integrated their student financial assistance programs under OSAP. Funding is provided by both governments, and Ontario administers the program, including the federal portion on behalf of Canada.
- OSAP is available to eligible full-time and part-time students attending an OSAP-approved postsecondary institution and receiving a credential in a program that is at least 12 weeks in length.



\*2024-25 academic year end data as of November 2025.

\*Reflects funding issued through Full-Time OSAP.

# OSAP and Indigenous Learners

## Excerpt from the 2025-26 Full-Time OSAP Application

**453 Do you want to self-identify as Indigenous? In the context of this question, an Indigenous person in Canada is a person who identifies as First Nations (Status/Non-Status), Métis or Inuit.**

Students who self-identify as Indigenous may be eligible for specific programs under OSAP once supporting documentation is accepted.

Yes - See Required documents section.

No

**If "Yes", complete items 454 and 455.**

**454 Select the description(s) that you self-identify as:**

First Nation (Status/Non-Status)

Métis

Inuk (Inuit)

I use an alternative term to describe my Indigenous ancestry and/or identity (e.g. Anishinaabe, Treaty 3).

Specify:

**455 Your postsecondary school may have additional funding available for Indigenous students. Indicate "Yes" if you would like OSAP to share your information with your school for the sole purpose of considering you for further financial support.**

Yes

No

- By identifying as Indigenous in the Full-Time OSAP application with approved supporting documentation, students may be entitled to additional benefits in their OSAP assessment including:
  - ✓ Exemption from the \$3,600 student fixed contribution.
  - ✓ Exemption of Post Secondary Student Support Program (PSSSP) funding (and equivalent) as a resource.
- Indigenous Student Bursary (ISB) ranges from \$1,000 to \$3,500 to help pay for school-related costs. However, students with remote travel costs for themselves, their spouse or dependents may receive up to \$6,500 (based on separate student application to institution).

# OSAP & Travel from Remote Communities

- Beginning in 2025-26, the former **Ontario Indigenous Travel Grant** (OITG) has been incorporated into the **Indigenous Student Bursary** (ISB), with a total annual allocation of \$2.5 million for students attending colleges, universities, and Indigenous Institutes in Ontario.
- This means that the ISB will explicitly include travel costs between a learner's remote Indigenous community and postsecondary institution as another eligible expense/financial need.
- The value of a typical bursary ranges from \$1,000 to \$3,500, but students may be eligible to receive up to an additional \$3,000 for remote travel costs for their spouses, dependents, and themselves for a total of up to \$6,500.
  - There is no longer any geographical restriction for travel cost eligibility based on postal code.
  - Institutions will have discretion in determining what qualifies as a remote community, and the disbursement and administration of the funds for travel-related costs
- The ISB is available to self-identified Indigenous students attending any publicly-assisted college or university in Ontario, or any of the nine Indigenous Institutes in Ontario.
  - While the Ministry does not prescribe specific Indigenous identity verification processes, institutions may request additional documentation to confirm Indigenous membership/citizenship based on their internal policies or guidelines.
  - Institutions also have discretion to augment individual bursaries with internal funds, and there is no cap on this additional institutional funding.
- Students do not have to apply for OSAP funding or be studying on a full-time basis to be considered for this bursary.
  - However, each student must demonstrate financial need, either through an OSAP Assessment or using budget information provided on the bursary application form to their institution's financial aid office.

# OSAP & Students with Disabilities

- Students can choose to self-identify as having a disability when completing their OSAP profile and applying for OSAP.
- Students who self-identify as having a permanent disability or a persistent or prolonged disability are provided with an OSAP Disability Verification Form that must be completed by a regulated health professional.
- For OSAP eligibility purposes the definitions of disability used are:
  - **permanent disability** means any impairment, including a physical, mental, intellectual, cognitive, learning, communication or sensory impairment — or a functional limitation — that restricts the ability of a person to perform the daily activities necessary to pursue studies at a postsecondary school level or to participate in the labour force and that is *expected to remain with the person for the person's expected life*.
  - **persistent or prolonged disability** means any impairment, including a physical, mental, intellectual, cognitive, learning, communication or sensory impairment — or a functional limitation — that restricts the ability of a person to perform the daily activities necessary to pursue studies at a post-secondary school level or to participate in the labour force and has lasted, or is *expected to last, for a period of at least 12 months but is not expected to remain with the person for the person's expected life*.

# OSAP for Students with Disabilities Continued

- Eligible students who have a verified permanent disability or a verified persistent or prolonged disability can be considered for additional disability-related funding and supports through OSAP. Some examples include:
  - **Canada Student Grant for Students with Disabilities** (\$2,800 for the 2025-26 academic year)
  - **Option to receive full-time OSAP funding** (rather than part-time OSAP funding) while studying at a 40% course load
  - **Exemption from the federal student fixed contribution** (up to \$3,600 per academic year)
  - **Bursary for Students with Disabilities** (up to \$2,000 per academic year for eligible disability-related educational services and equipment, subject to individual funding maximums; requires a separate application)
  - **Canada Student Grant for Services and Equipment – Students with Disabilities** (up to \$20,000 per academic year for eligible disability-related educational services and equipment, subject to individual funding maximums; requires a separate application)
  - **Ontario Out-of-Country Bursary for Students who are Deaf or Hard of Hearing** for Students who are deaf, deafened or hard of hearing and want to study at a school where American Sign Language or Quebec Sign Language is the primary language of instruction (require a separate application).

## Interaction with the Ontario Disability Support Program (ODSP)

- Students in receipt of income support through ODSP can also apply for OSAP.
- OSAP is meant to cover a student's direct educational costs, while ODSP income support can help with living costs while in receipt of OSAP.
- Students must report ODSP income support on their OSAP application.

# Bursary for Students with Disabilities (BSWD) and Canada Student Grant for Services and Equipment – Students with Disabilities (CSG-DSE)

- Through the BSWD and CSG-DSE, Ontario and the Federal Government provide non-repayable financial assistance (up to \$22,000/academic year) to eligible students with permanent disabilities or with persistent or prolonged disabilities.
- The BSWD and CSG-DSE are intended to help eligible students with disabilities pay for eligible disability-related services and equipment needed to participate in postsecondary studies (e.g., academic strategists, tutors, note-takers, assistive technology, etc.).
  - Students may also be considered for BSWD and CSG-DSE funding to cover assessment fees (e.g., psycho-educational assessment, reimbursement of other disability/medical assessments).
- Each eligible service or equipment request included on a BSWD/CSG-DSE Application is considered on a one-by-one basis and determined based on each student's specific disability-related functional limitations
- On average, eligible students receive ~\$2,800/academic year in funding for services and equipment.
- In the 2024-25 fiscal year, the Ministry provided approximately \$4.2 million in financial assistance for disability-related educational costs.
- Additional information about the BSWD/CSG-DSE can be accessed via the [OSAP for under-represented learners](#) webpage.

# OSAP for Micro-credentials

- OSAP for Micro-credentials provides eligible students with Ontario grant and loan assistance for ministry-approved, quality-assured [micro-credential programs that are less than 12 weeks in length](#).
- Similarly to OSAP, financial assistance through OSAP for Micro-credentials is based on the student's financial need, which is equal to the student's total allowable costs minus expected resources. The following direct educational costs, up to a combined maximum allowance of \$5,000 per study period, are considered in the OSAP for Micro-credentials need assessment:
  - Tuition
  - Program fees
  - Books
  - Equipment
- To date, the Ministry has approved over 2,000 micro-credentials as OSAP-eligible. These micro-credential programs are offered at 19 publicly-funded universities and 18 colleges in Ontario, as well as 4 Indigenous Institutes.
- As of January 2025, Indigenous Institutes also offer 91 micro-credentials approved for OSAP.
- The complete list of eligible OSAP for Micro-credentials is available on the Ontario Micro-credentials Portal ([microlearnontario.ca](https://microlearnontario.ca))

# Ontario Learn and Stay Grant

- The Ontario Learn and Stay Grant supports postsecondary students who enrol in priority programs in priority communities and commit to stay and work in those communities after they graduate.
- Eligible students who apply for the Ontario Learn and Stay Grant will receive full, upfront funding for tuition, books and other direct educational costs.
- In exchange, **graduates will commit to stay and work in the region** where they studied, helping to fill critical labour shortages in underserved communities.
- In the 2023-24, 2024-25 and 2025-26 academic years, the Ontario Learn and Stay Grant will include:
  - Nursing programs in Northern, Southwestern and Eastern Ontario;
  - Medical Laboratory Technologist/Medical Laboratory Science programs in Northern and Southwestern Ontario; and
  - Paramedic programs in Northern Ontario.
- You can find a full list of the eligible programs at [ontario.ca/learnandstay](https://ontario.ca/learnandstay), including from Indigenous Institutes.
- In the 2024-25 academic year, approximately \$62.3M in OLSG funding was issued to over 7,300 students.
- Since program inception in 2023-24 to November 6, 2025, approximately 12,300 OLSG recipients have received over \$134M, and 432 have already begun or completed their service commitments. Many more will begin their service commitments in the coming years once their multi-year studies are completed.



# Common Questions



# I receive Post-Secondary Student Support Program (PSSSP) through my band/community. Does this impact my OSAP?

## PSSSP Exemption

- Ontario does not consider PSSSP funding as a resource when determining a student's Full-Time OSAP entitlement.
- This means that OSAP is not reduced by the amount of PSSSP a student receives.

**Update:** In July 2024, the Ministry completed work on the double-payment OSAP processing issue with PSSSP. The Ministry has investigated the issue, identified solutions with partners and created new guidance to postsecondary institutions that compiles identified solutions into the OSAP policy manual. The Ministry will continue to monitor the issue into future academic years.

# Do I have to provide evidence of Indigenous identification?

- Indigenous students are exempt from the OSAP student fixed contribution.
- Supporting documentation is **only** required for students who identify as Indigenous on their OSAP Application for Full-time Students and want to be exempt from the student fixed contribution.
  - Exemption from the student fixed contribution can result in additional OSAP grant and loan support each year (up to approximately \$3,600 per year).

## What kind of documentation can I provide?

- ❑ Students can provide one of many documents: e.g., Status Card, Band membership card, Red card, Membership card from a provincial affiliate of the Congress of Aboriginal Peoples, Métis Nation of Ontario or other Métis Nation organization funding.
- ❑ Students may also provide letters from an Indigenous organization (e.g., Métis Nation of Ontario, Inuit Tapiriit Kanatami).
- ❑ Students may also provide an attestation confirming their Indigenous identity.

# What other funding is available to support Indigenous students?

- In addition to OSAP, Indigenous students in financial need can apply to the Indigenous Student Bursary to help pay for school costs.
- While the value of a typical bursary ranges from \$1,000 to \$3,500, students may be eligible to receive up to \$6,500 in total for additional remote travel costs for themselves, spouses, and dependents.
- The actual amount awarded is determined by the school. Institutions have discretion to augment individual bursaries with internal funds.
- A separate application is required for this program. Students can contact their school's financial aid office for more information, including how to apply.
- The [OSAP for under-represented learners page](#) compiles tools and resources available for Indigenous Students within and beyond OSAP.

# How can I be considered for BSWD and CSG-DSE? How much can I get?

- To be eligible for BSWD/CSG-DSE, a student must:
  - be enrolled in an OSAP-approved program
  - demonstrate at least \$1 of financial need through:
    - OSAP full-time or part-time application (provincial need is required for BSWD eligibility; federal need is required for CSG-DSE eligibility).
    - Institution-funded special bursary application (administered independently by each publicly-assisted university or college in Ontario).
  - submit documentation that confirms their permanent disability or persistent or prolonged disability (i.e., OSAP Disability Verification Form), outlines disability-related functional limitations impacting participation in postsecondary studies and recommends services and/or equipment needed to mitigate these impacts.
- While BSWD and CSG-DSE are separate programs, they have a joint application, which allows students to indicate which disability-related services and equipment they require in order to participate in postsecondary studies.
  - Students attending publicly-funded institutions in Ontario must work with their school's office for students with disabilities/accessibility services office to complete the application.
- Although the program maximums for BSWD and CSG-DSE are \$22,000 combined, eligible services and equipment are subject to individual caps and are approved based on each student's specific disability-related functional limitations.

# Can I get OSAP without taking on loan debt?

## Grant-only Funding Option

- Students studying for OSAP on a full-time basis may opt to take just their OSAP grants and not the loan.
- A student can easily request grant-only funding through their online OSAP account:
  - To decline their entire Canada-Ontario Integrated Student Loan, students must submit a 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 a request for grant-only funding no later than 40 days before the release of the second loan installment.
  - Students 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.

**Any questions?**

