

HUMBER COLLEGE - FINANCIAL AID DEPARTMENT
Frequently Asked Questions and Responses

OPERATIONAL

- Q1. What are the Office hours for Financial Aid?
A. *Monday – Friday 8:30 am to 4:30 pm.*
- Q2. What is the PHONE and FAX number for Financial Aid?
A. *North and Orangeville Campuses - P: (416) 675-6622 ext. 4245
F: (416) 675-1002
Lakeshore Campus - P: (416) 675-6622 ext.3212, 3514 or ext. 3235 F: (416) 252-3198*
- Q3. Where is the Financial Aid Office located? Do I have to book an appointment?
A. *Located in the Registrar's office – LRC, Level 1 (North Campus) and A118 Lakeshore Campus. You do not book an appointment -you must take a number from the Qnomy machine at the Welcome Centre Information Desk and wait till your number comes up on the screen.*
- Q4. What is the website address for the Ministry?
WEBSITE: osap.gov.on.ca - To apply for OSAP and check the status of your application.
- Q5. I can't get into the OSAP website because I forgot my PIN or password. How do I get into it now?
A. *You can go to the Financial Aid Office at any college or university and they will reset your PIN. You **MUST** bring your valid Canadian government issued photo ID and SIN card!! OR letter with social insurance number from Service Canada.*
- Q6. I am eligible to receive the Canada Study Grant for students with dependent(s) - when and how do I receive this?
A. *Your grant will be deposited to your bank account electronically once Humber confirms your enrolment in full-time studies.*

ELIGIBILITY

- Q7. What is required to be eligible for OSAP?
A. *- must be a Canadian citizen or permanent resident of Canada (landed immigrant or a protected person)
- student and/or parents, spouse or sponsor must be a resident of Ontario for at least 12 months in a row up to the beginning of the study period applied for and was not enrolled in full-time postsecondary studies during this 12 month period.
- must have applied for an approved postsecondary program
- must be taking at least 60% of a full course load (40% for students with a permanent disability)*

- Q8. If I am a part-time student, can I receive OSAP?
A. *No! To be eligible for OSAP you must be carrying at least 60% course load (40% for students with permanent disability). You may be eligible to apply for Part Time OSAP if your program is OSAP Approved and you meet the specific criteria. You can get more information about this on the OSAP website or contact the Financial Aid office during their office hours.*
- Q9. Why do I have to enter my parents' information when they are not supporting me and/or I do not even live at home?
A. *The Ministry expects your parents to make a contribution to your education if you have been out of high school less than 4 years UNLESS you are married, separated or a sole support parent or have not been a full-time student for two year or more. Your assessment will be based on their income as well as your own resources. If you have questions about this, you will have to speak to a Financial Aid Advisor. You can also get more information about the criteria for receiving OSAP on the OSAP website.*
- Q10. I received a "Notice of Re-assessment" what does this mean?
A. *If you are a current student you should visit the Financial Aid office for an explanation. If you are no longer a full-time student, contact Financial Aid by telephone (416) 675-6622 ext. 4245.*
- Q11. I have applied for OSAP but was not approved - can you tell me why?
A. *There are many reasons why this could be happening:*
a. Are you in default from a previous loan?
b. Did you apply at another institution?
c. It may be based on your, or your parents' /spouse's income or your assets
d. There may be errors on your application.
We suggest you check your file on the web first. You may have to visit the Financial Aid office for assistance if you cannot identify the problem.
- Q12. I have children - what proof do I have to present to OSAP to qualify?
A. *All supporting documentation required is listed in the application online and depends on your marital status. You must read and follow the instructions precisely.*
- Q13. I did not get enough OSAP to cover my books, rent and food - how can I get more?
A. *You will have to speak to a Financial Aid Advisor in person to review and discuss your OSAP assessment.*
- Q14. When do I have to start paying back my OSAP loan?
A. *Six months after you complete your program, become a part-time student or drop out of school. You must keep in touch with your lender (bank/National Student Loans Service Centre – NSLSC- (1-888-815-4514) at all times. Your lender will be corresponding with you before the six-months are up but it is your*

responsibility to notify them of any change of address or status.

Q15. I am **NOT** currently a student and am not working/or working for a very low salary - How can I defer repayment for my OSAP loan?

A. *The Repayment Assistant Program is described in detail on the OSAP website at: osap.gov.on.ca or contact the lender (NSLSC) at 1-888-815-4514*

Q16. I received a letter from the Ministry that my application cannot be processed due to an error(s). What is the error and how do I correct it?

A. *Contact the Financial Aid office or access your file on the Ministry system to check the error messages.*

PROCESS

Q17. How do I apply for OSAP?

A. *Apply on the web at osap.gov.on.ca or print a paper application. Submit your completed paper application to the Financial Aid Office.*

Q18. When should I apply for OSAP? What should I do first? Apply for OSAP or apply to Humber or apply for my courses?

A. *You should apply for your program first at Ontariocolleges.ca. You may apply for OSAP after you have been approved for a program at the college. Apply at least by July 15th. Applications should be available late March/April but the Ministry usually does not assess applications until late June or early July. If you applied for OSAP at more than one institution you must go online and cancel your application at the other institution(s) before your OSAP will process for Humber.*

Q19. When I apply on the web - how and when will I know if I am accepted?

A. *First you must print your Consent Declaration and signature pages from the web or ask the Ministry to send them to you if you are unable to print them. You will receive your signature pages from the Ministry in approximately 7 days. You may be required to provide supporting documentation e.g. proof of citizenship, marriage, separation/divorce papers, affidavit and child tax benefit. This must be sent to the **Financial Aid office at Humber** or you can scan signature pages and any supporting documents to a PDF file and upload these pages to the website. You must also print your Master Student Financial Assistance Agreement (MSFAA) form, complete your banking information or attach a void cheque or direct deposit slip. Sign this form and take it to a designated Canada Post outlet. You must present your SIN card and a valid Canadian Government issued photo ID to the staff at the Canada Post. You will be able to see your assessed amount on the WEB within 7 to 10 business days. **NOTE: The Ministry normally starts assessing the applications late June or early July.***

- Q20. I applied for OSAP on a paper application through the Financial Aid office, how and when would I know how much money I will receive?
- A. *Within a week you should check your status on the web, phone or visit the Financial Aid office in person. We do not release \$ amounts over the phone as this information is confidential. (The Ministry may adjust a student's assessment as their information changes for example, Income Verification with CRA).*
- Q21. Can I fax or photocopy the web signature sheet to send it to the Financial Aid Office?
- A. *YES! However, the fax copies **MUST** be legible or you can scan and email to finaid@humber.ca. Make sure you send it to Humber College or the institution you are going to attend. **NOT TO THE MINISTRY IN THUNDER BAY!!***
- Q22. I was accepted for OSAP at Humber College but now I am going to another institution - can I transfer my OSAP to that institution?
- A. *NO. You must cancel your OSAP application on the web or contact the Financial Aid office in person, fax or mail a request in writing to cancel your OSAP at Humber. Then you will have to reapply at the other institution.*
- Q23. I am changing from one program to another at Humber College. Can I transfer my OSAP to that program?
- A. *YES. But you must advise the Financial Aid office. If the tuition fee, book costs and study period end date are different from your first program you may be reassessed.*
- Q24. When do I get the second (40%) portion of my OSAP funds?
- At the beginning of your second semester.*
- Q25. I had OSAP last year; do I have to reapply each year?
- A. *Yes, but if you are a returning student entering the second, third or fourth year of your program, you must complete the 'Renewable Application Form' on the web.*
- Q26. I am currently in school but not receiving OSAP. How can I get Interest Free Status on previous OSAP loans while I am in school? Or - The NSLSC told me I had to pick up a form at the college - where do I go for that.
- A. *You need to complete a 'continuation of Interest Free Status form.' (CIFS) This form can be downloaded from the OSAP website or obtained at Financial Aid when you are in full-time attendance. Remember to bring your valid Canadian government issued photo ID and SIN card to Financial Aid Office to process your CIFS form.*
- Q27. I am not eligible for OSAP because my previous loans are in default. How do I become eligible again?
- A. *For instructions, contact the NSLSC repayment department at 1-866-788-0288 and ask for directions on how to obtain clearance.*

- Q28. I was approved to receive OSAP – how do I get the money?
- A. *During the week of Orientation Financial Aid Office will confirm your full-time enrolment with the Ministry who will then authorize the National Student Loans Service Centre to release your OSAP funds to your bank account within 7 business days.*
- Q29. When and how can I apply for a **Tuition Bursary**?
- A. *For new and returning students – As of June 1st. Applications for the tuition bursary are available on the WEB only, for students who have been accepted to a program at Humber. Visit the website at: **myhumber.ca**, login, then click on **Student Awards and Financial Aid** and follow the instructions to complete the Interactive Budget Calculator for your study period e.g. September to April.*
- Q30. I am married and have no income, how do I complete my budget on the Interactive Budget Calculator?
- A. *Enter the expenses for the entire household and your spouse's net income as a resource under Family Contribution.*
- Q31. Are there any scholarships available and how can I apply for one?
- A. *There are 2 types of Entrance Scholarships:*
*1st – **Requires an Application**: Information and application for this Entrance Scholarship available on the Humber College website at: www.humber.ca/financial-aid.*
*2nd – **Based on Academic Excellence**: Students eligible for this Entrance Scholarship will be chosen based on their academic record before coming to Humber and will be notified if they have been awarded the \$1,000.00 scholarship prior to the fees due date or prior to the start of the semester.*
- Q32. I lost my SIN Card, what do I do?
- A. *Visit your local Service Canada Office to apply for a new card and you will get a letter with your Social Insurance Number or provide a copy of your Notice of Assessment from Canada Revenue Agency or CPP Statement of Contribution.*
- Q33. My OSAP money is not available until after school starts. How do I pay my tuition fees by the fees due date?
- A. *The remaining tuition fees are due by September 21st. Late fee of \$100 will be charged if full tuition fees are not paid by the due date. It is your responsibility to make sure that you have paid the required \$500 deposit and that you are registered in at least 60% course load (40% for students with permanent disabilities) before August 15th.*

- Q34. What is a non-refundable Tuition Fee deposit and how does it work?
- A. The non-refundable fee deposit \$500 for domestic students are due prior to the end of June. The full amount is applied to tuition and it allows you to register and obtain your class schedule for fall. Also Financial Aid staff will be able to confirm your enrolment with OSAP so that the full 60% of your funding will be deposited to your bank account.
- Q35. If I have been attending school since September and I am continuing through the summer, do I need to apply for OSAP again?
- A. No, once you have an offer set up for full-time studies through the summer, you must see a Financial Aid Advisor to determine eligibility and to extend your OSAP funding for summer.
- Q36. I am switching from part-time studies to full-time studies, what is the process?
- A. First you must apply to Ontariocolleges.ca for full-time studies, then apply for OSAP once you have received your acceptance.
- Q37. My step-parent is refusing to contribute to my education costs, what do I do?
- A. Visit the Financial Aid Office on campus to obtain the necessary information for step-parent refusal.
- Q38. My parents are separated, which one do I list on my OSAP application?
- A. You must provide information for the parent you currently live with or whom you last lived with if you move closer to Humber College to attend school.
- Q39. My parent/s income is lower this year than it was last year, how do I notify the Ministry?
- A. Print a Request for Lower Estimated Income form from the OSAP website. You and your parent/s must complete this and return it to the Financial Aid Office with the required supporting documents for processing.
- Q40. What is considered an Asset and how does it affect my OSAP funding?
- A. Investments such as Mutual Funds, Stock, Bonds Term deposits, Tax Free savings Account and any rental properties. These amounts are used as a direct resource in the OSAP assessment.

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