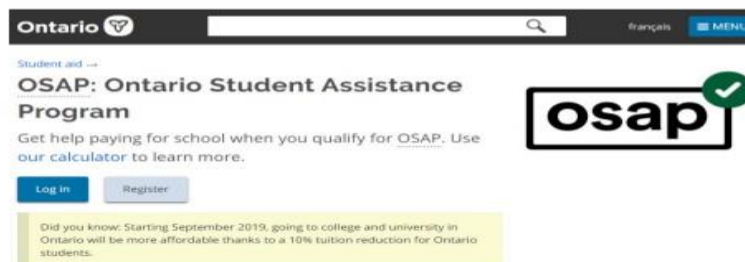


## How to apply for OSAP

- 1.** Go to [ontario.ca/osap](http://ontario.ca/osap)
- 2.** Click “Register” if you are a new user.  
Students will create an OSAP profile and be assigned an OSAP Access Number (OAN).
- 3.** Complete an application.
- 4.** Gather all required supporting documentation.
- 5.** Upload documentation
- 6.** Complete the MSFAA online.<sup>☆</sup>  
The MSFAA, or the Master Student Financial Assistance Agreement, is the student’s lifetime loan agreement.
- 7.** Track the status of the application online.



<sup>☆</sup> You will only be required to complete the MSFAA if prompted to do so by OSAP

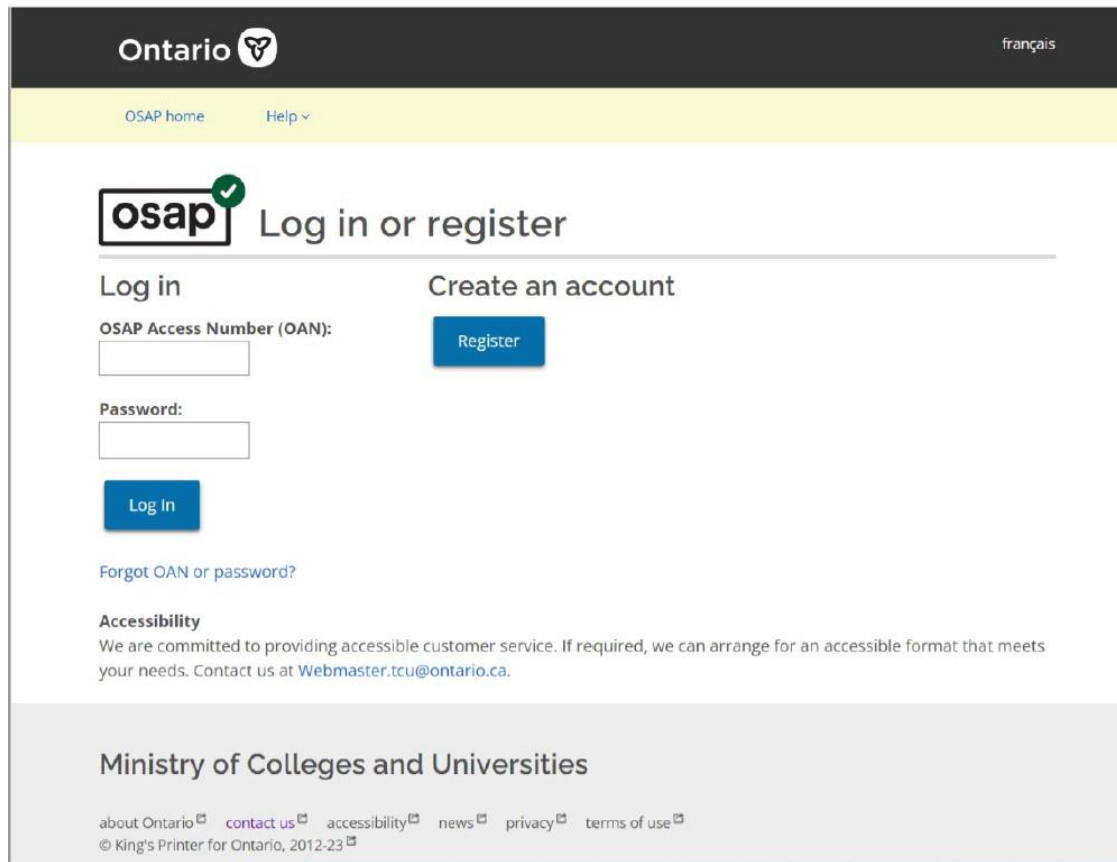
## 1st TIME APPLYING FOR OSAP?

**Register** online for an OSAP account – Ontario.ca/osap

- You will need your social Insurance Number (SIN) to create your OSAP account.
- Write down your OSAP Access Number and password. You'll need these to log in to your OSAP account in the future.

## RETURNING STUDENT

- **Login** to your OSAP account using your OSAP Access Number and Password. *If you have previously created an OSAP profile, even for a different university/college, you can just log into that existing OSAP account.*



The screenshot shows the OSAP login and registration page. At the top, there is a dark header with the Ontario logo and the word "français" on the right. Below the header is a yellow navigation bar with "OSAP home" and "Help" with a dropdown arrow. The main content area features the OSAP logo with a green checkmark and the text "Log in or register". There are two columns: "Log in" and "Create an account". The "Log in" column has a "OSAP Access Number (OAN):" label above a text input field, a "Password:" label above another text input field, and a blue "Log In" button. The "Create an account" column has a blue "Register" button. Below the login fields is a link "Forgot OAN or password?". At the bottom, there is an "Accessibility" section with text: "We are committed to providing accessible customer service. If required, we can arrange for an accessible format that meets your needs. Contact us at Webmaster.tcu@ontario.ca." The footer contains the text "Ministry of Colleges and Universities" and a row of links: "about Ontario", "contact us", "accessibility", "news", "privacy", and "terms of use". At the very bottom, it says "© King's Printer for Ontario, 2012-23".

## Step 1: School additional information

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### UNIVERSITY OF TORONTO

University Registrar's Office  
172 St. George St.  
Toronto ON CA  
M5R0A3

Change school

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### UNIVERSITY OF TORONTO student number:

### Step 1:

#### Select "University of Toronto" from the drop-down menu

Don't worry, you can specify your campus (UTM) in a later screen.

### Step 2:

#### Enter Your Student Number

It is important that you enter your student number to prevent delays to your application and funding when classes begin.

#### Are you a new UTM student?

Your U of T applicant number is listed on your offer of admission or on JOIN. This becomes your student number, and is what you need to enter in this field.

## HOW TO FIND YOUR PROGRAM

There are 14 results for: "Mississauga".

Search for a different program

**Bachelor - Chemical and Physical Sciences - Mississauga Campus**

Sep 4/24 - Apr 24/25      Bachelor's Degree  
2 term program              34 weeks long  
Entering year 3 of 4

**Bachelor - Forensic Science - Mississauga Campus**

Sep 4/24 - Apr 24/25      Bachelor's Degree  
2 term program              34 weeks long  
Entering year 3 of 4

**Bachelor - Humanities - Mississauga Campus**

Sep 4/24 - Apr 24/25      Bachelor's Degree  
2 term program              34 weeks long  
Entering year 3 of 4

**Bachelor - Life Sciences - Mississauga Campus**

Sep 4/24 - Apr 24/25      Bachelor's Degree  
2 term program              34 weeks long  
Entering year 3 of 4

### Step 3:

#### Program Search for **New Students**

1. Program Search: type **"Mississauga"** to help narrow down the results.
2. Month your program starts: select **"September"**.
3. Year of the program you're entering: select **"1"** to indicate your first year of study
4. Level of Study: select **"Bachelor's degree"** then click submit.
5. When you proceed to the next screen: Choose **"Bachelor of Arts/Science (Mississauga: Erindale)"**

## Step 1: Select program

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There are 15 results for: "mississauga".

There are 14 results for: "Mississauga".

Search for a different program

**Bachelor of Business Administration Specialist in Management: Mississauga**

Sep 4/24 - Apr 24/25                      Bachelor's Degree  
2 term program                              34 weeks long  
Entering year 2 of 4

**Bachelor of Commerce: Mississauga**

Sep 4/24 - Apr 24/25                      Bachelor's Degree  
2 term program                              34 weeks long  
Entering year 2 of 4

**Bachelor of Science COMPUTER SCIENCE (Mississauga)**

Sep 4/24 - Apr 24/25                      Bachelor's Degree  
2 term program                              34 weeks long  
Entering year 2 of 4

**Bachelor of Science INFORMATICS (UT Mississauga)**

Sep 4/24 - Apr 24/25                      Bachelor's Degree  
2 term program                              34 weeks long  
Entering year 2 of 4

## Step 3:

### Program Search for **Returning Students**

Type "Mississauga" in the program search field. From the results, select your program and year of study from the options that appear.

#### Note:

If you're in a non-deregulated fee program, select **Bachelor of Arts/Science (Mississauga: Erindale)** with the corresponding Year of Study.

If you have completed 4.0 credits and have been admitted to a program of study with deregulated program fees, select one of the following options:

- Commerce
  - Management
  - Computer Science
- NOTE: Bioinformatics, CCIT, DEM and VCC students should select Computer Science. These programs have been grouped together for OSAP as they share the same tuition costs.

# COURSE LOAD REQUIREMENTS

## What percentage of a full course load will you be taking?

For example, if a full course load is 5 courses and you are taking 5, then you'd be taking 100%.

[How to calculate your course load](#)

100 %

Are you taking all of your courses online, through correspondence or distance education?

Yes

No

Your course load information is entered as a percentage, and is based on the number of credits you are enrolled in:

Course Load %	Fall-Winter Credits	Credits Per Term
100%	5.0	2.5
80%	4.0	2.0
60%	3.0	1.5
40%	2.0	1.0
20%	1.0	0.5

## What does it mean to be a full-time OSAP Student

- ✓ You are enrolled in at least a 60% course load (minimum 1.5 credits each term).
- ✓ Reducing your course load below this threshold can affect your [OSAP eligibility](#).
- ✓ If you have a persistent prolonged, or permanent disability, you must be enrolled in at least 40% or 1.0 credit in each term to be considered full-time. Contact your physician or regulated health care professional to request completion of the [OSAP Disability Verification Form](#), which can be found on the OSAP website.

If your course load changes, you can notify the university, and OSAP by using the [Financial Aid Change Form](#) on the Office of the Registrar website. Upload the completed document to your OSAP application, as an optional update via the Required Documents section of your OSAP application online.

## Tips & Next Steps

### Submit Required Documents

- If you have required documentation to submit (e.g. Consent, Declaration and Signature pages), upload them directly to your OSAP application. Returning students may not need to submit any documentation.
- The deadline to submit any required documents is 40 days prior to the end of your study period.
- Complete your Master Student Financial Assistance Agreement (MSFAA) by following the steps online. You are only required to complete the MSFAA once during your postsecondary studies. However, OSAP may request this, and other documentation, again should you have a break in your studies of at least two years.

### Check your OSAP status online

- ❓ Apply early – It is recommended that you submit an application by June 30<sup>th</sup> each year to allow sufficient time for your application to be processed by the start of the new school year. The Final deadline to apply for OSAP is 60 days prior to the end of your study period.
- ❓ Monitor the status of your OSAP application regularly for updates. Processing may take up to 6-8 weeks.
- ❓ For updates on the status of their OSAP application, students are strongly encouraged to regularly **check their OSAP Message Centre**

### Request a fee deferral to register for the upcoming year

- Request a fee deferral on ACORN as soon as your fees are posted in July and **no later than August 27, 2024**. Learn more about how to complete your registration at U of T by reading through the Registration Guide: <https://www.utm.utoronto.ca/registrar/FWguide>

### Support

- Contact the Office of the Registrar at 905-828-5399 or visit [AskRegistrar](#) to request an appointment with a Financial Aid Advisor.
- Visit the OSAP website for more information on how to apply: <https://www.ontario.ca/page/how-apply-osap>