Ontario

Ministry of Training, Colleges and Universities
Student Financial Assistance Branch

2018-19 OSAP Application Update: Request to Use Spouse's Estimated Income

Purpose

Normally, your spouse's 2017 income information is used when assessing your 2018-19 OSAP Application for Full-Time Students. Use this form to request that your spouse's estimated 2018 income be used instead of their 2017 income in the assessment of your 2018-19 full-time application.

You can make this request if your spouse's financial situation changed in 2018 because of unexpected and/or one-time circumstances, such as:

- loss of full-time employment and/or new employment at a lower pay rate;
- illness, accident or retirement; and/or
- receipt of a severance package, insurance settlement or other one-time income payout.

If this request is accepted, your spouse's 2018 estimated income will be used to determine your eligibility for Canada-Ontario Integrated Student loans and Ontario grants.

In order to complete this form, you must have already submitted a 2018-19 OSAP Application for Full-Time Students.

Required documents

Your spouse must provide a letter explaining the unexpected and/or one-time circumstances that caused a difference between their 2017 and 2018 income. This letter must be signed and dated by your spouse.

Your spouse must also provide documentation (e.g. letter from employer, legal documents) that supports their 2018 income estimate and the circumstances outlined in their letter.

Verification of income

The ministry verifies income information provided for your application. If your spouse's 2018 income can't be verified with the Canada Revenue Agency (CRA), they must complete the 2018-19 Spouse Income Verification: Canadian Non-taxable and Foreign Income form.

If the ministry cannot verify your spouse's income within 12 months from the start of your 2018-19 study period, any Ontario Student Grant you receive may be converted to a loan that you must repay.

How to submit this form

You can upload your completed form online. Log into the OSAP web site and go to your application to use the "Print or upload documents" button. Or, you can submit a paper copy as follows:

If you're going to a school in Ontario:
Send your completed form and all required document(s) to your school's financial aid office.

If you're going to a school outside of Ontario:
Send your completed form and required document(s) to: Student Financial Assistance Branch, Ministry of Training, Colleges and Universities, PO Box 4500, 189 Red River Road, 4th Floor, Thunder Bay, Ontario, P7B 6G9.

Deadline

This form and all required documents must be received by your financial aid office or the ministry no later than 40 days before the end of your 2018-19 study period.

Questions?

If you're going to a school in Ontario:
Contact the financial aid office at your school.

If you're going to a school outside Ontario:
Contact the ministry at: Student Financial Assistance Branch, Ministry of Training, Colleges and Universities, PO Box 4500, 189 Red River Road, 4th Floor, Thunder Bay, Ontario, P7B 6G9.

General inquiry telephone service is available Monday to Friday, 8:30 AM – 4:30 PM (Eastern Time)

- Telephone: 807-343-7260
- Toll-free in North America: 1-877-OSAP-411 or 1-877-672-7411
- TTY: 1-800-465-3958

Section A: Student's information

Student's personal information

Social Insurance Number:

Ontario Education Number (OEN), if assigned to you:

Last name:

First name:

Student's mailing address

Street number and name, rural route, or post office box:

Apartment:

Street number and name, rural route, or post office box:

Province or state:

City, town, or post office:

Postal code or zip code:

Country:

Area code and telephone number:

Student's study period details

What is the name of the school you plan to attend or are currently attending for your 2018-19 study period?

Student number at your school:

Social Insurance Number:

Student's declaration

- I have given complete and true information on this form.
- I understand that I am responsible for providing all required supporting documentation as indicated on this form or as directed by my financial aid office or the ministry.
- I understand that my OSAP application will be reassessed based on my spouse's estimated income provided on this form. This estimated income is being used because non-recurring and/or unexpected circumstances have occurred and my spouse's prior year income may not accurately reflect our family's current income situation.
- I understand that the ministry will verify my spouse's 2018 estimated income with Canada Revenue Agency (CRA) or through other means when income information becomes available.
- I understand that if my application is reassessed after my spouse's 2018 estimated income is verified, it may affect my eligibility and the type and amount of financial assistance I may receive.
- If I received financial assistance in excess of my entitlement, I will be responsible for the repayment of the amount of excess financial assistance received and I acknowledge that any future amount of financial assistance I am entitled to receive may be reduced by the amount owed.

I understand that any Ontario Student Grants that I receive may be converted into loans if I do not meet the terms and conditions of the grant under the *Ministry of Training, Colleges and Universities Act.* In particular, if I withdraw from full-time studies within the first 30 days of my study period, if the income I have reported, or my spouse has reported, cannot be verified to the satisfaction of the Minister, or if a reassessment results in a determination that I am no longer eligible for the Ontario Student Grant or that I am no longer entitled to the amount of the Ontario Student Grant received.

Signature of student:

Date:

Month Day Year

Your personal information will be used to administer and finance the Ontario Student Assistance Program (OSAP) as set out in the notice of Collection and Use of Personal Information on your OSAP application form and in accordance with the consents you signed on your OSAP application form. The Ministry of Training, Colleges and Universities administers and finances OSAP under the legal authority set out on your OSAP application form. If you have any questions about the collection, use and disclosure of your personal information, contact the Director, Student Financial Assistance Branch, Ministry of Training, Colleges and Universities, PO Box 4500, 189 Red River Road, Thunder Bay, Ontario, P7B 6G9; 807-343-7260.

Section B: Spouse's information and estimated income

Spouse must enter an estimate of their 2018 total income from January 1, 2018 to December 31, 2018. Enter the amount in dollars only; do not indicate cents or use periods or commas. If spouse expects to enter information on line 210 (deduction for elected split-pension amount) on their 2018 income tax returns, subtract the amount that will be entered on line 210 from the amount that will be entered on line 150 and enter this as the estimated income amount.

Required documentation

Spouse must provide the following:

- a letter explaining the unexpected and/or one-time circumstances and why their 2018 estimated income should be used instead of their actual 2017 income;
- documentation confirming the circumstances outlined, such as a letter from their employer, legal documents, etc.;
- proof of their 2018 income to date as well as a calculation of their estimated income for the remainder of 2018;
- If income is earned through self-employment: a Notice of Assessment from Canada Revenue Agency for 2015 and 2016.

First name:

Last name:

Social Insurance Number:

Estimated total income as will be reported on line 150 of 2018 Canadian income tax return:

Do not include tax-free benefits or refundable tax credit (e.g. Canada Child Benefit, Ontario Trillium Benefit)

$

Estimated Canadian non-taxable income and/or foreign income (taxable and non-taxable) that will not be reported on spouse's 2018 Canadian income tax return:

$

Social Insurance Number:

Spouse's declaration

- I have given complete and true information on this form.
- I have provided all required supporting documentation required by this form.
- I understand that my spouse's OSAP application will be reassessed based on my estimated income provided on this form. This estimated income is being used because non-recurring and/or unexpected circumstances have occurred and my prior year income may not accurately reflect our family's current income situation.
- I understand that the ministry will verify my 2018 estimated income with Canada Revenue Agency (CRA) or through other means when income information becomes available.
- I understand that if my spouse's application is reassessed after my 2018 estimated income is verified, it may affect my spouse's eligibility and the type and amount of financial assistance my spouse receives.
- I understand that any Ontario Student Grants that my spouse receives may be converted into loans if the 2018 estimated income I reported cannot be verified to the satisfaction of the Minister, or if a reassessment results in a determination that my spouse is no longer eligible for the Ontario Student Grant or that my spouse is no longer entitled to the amount of the Ontario Student Grant received.

Signature of spouse:

Date:
Month Day Year

Your personal information will be used to administer and finance the Ontario Student Assistance Program (OSAP) as set out in the notice of Collection and Use of Personal Information on your spouse's OSAP application form and in accordance with the consents you signed on your spouse's OSAP application form. The Ministry of Training, Colleges and Universities administers and finances OSAP under the legal authority set out on your spouse's OSAP application form. If you have any questions about the collection, use and disclosure of your personal information, contact the Director, Student Financial Assistance Branch, Ministry of Training, Colleges and Universities, PO Box 4500, 189 Red River Road, Thunder Bay, Ontario, P7B 6G9; 807-343-7260.