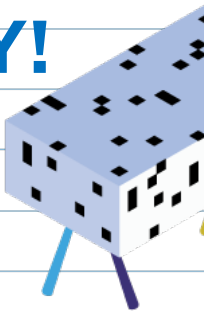


WELCOME TO OCAD UNIVERSITY!

FINANCIAL AID & AWARDS INFO SHEET



Need to know

1. Apply for financial assistance as soon as you can!

If you are a student living in Ontario, you can [apply for OSAP](#). Use the [OSAP Aid Estimator](#) to find out how much you would be eligible for.

1. If you are an Out-of-Province student, apply to your [respective Province](#).

In the upcoming year, Canada will be doubling **grants** and providing more support to students. See proposed changes [here](#).

You can also apply to the **Canada Emergency Student Benefit**; more information will be provided [shortly](#).

2. Estimate your expenses, start a budget!

2. Try our [Cost Calculator](#) and check out our [Budgeting Tips](#) page to get started. We have curated a video series you that may also help. See our [CreativeFund\\$](#) video on [Tracking your money & making a budget](#) or check out our [Do what you love](#) booklet on financial planning.

You can also download a variety of apps available online to help you in your budgeting journey.

3. Apply to Bursaries!

3. What is a [Bursary](#)?
Bursaries are non-repayable awards given primarily based on financial need.

Our bursary application will become available in September, you can apply through your MyOCADU portal once you gain access.

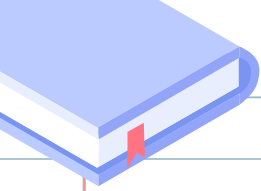
4. Look at our Scholarships!

4. Scholarships recognize overall academic achievement by grades and are given as tuition credits.

OCAD U's [Entrance Scholarships](#) and [In-Study Scholarships](#) do not require an application. Students are automatically considered.

5. **Apply for student jobs** through OCAD U's [work study plan](#). Most jobs will be posted in August and go quickly!





Frequently Asked Questions

OSAP

When do I apply for OSAP?

It is recommended you apply for OSAP by the end of July. Official OSAP deadlines will be posted on our [OSAP page](#).

How do I apply for OSAP?

The entire OSAP application is available online. See the How to apply for OSAP page for more information.

Am I a full-time or part-time student?

Knowing whether you will be considered a full-time or part-time student determines which government aid program you will apply to.

Full-time: Enrolled in at least 1.5 credits per semester.

Part-time: Enrolled in 0.5 credits to 1.5 credits.

Students with disabilities: If you have self-identified as a student with a permanent disability under OSAP, you are considered full-time when enrolled in 1.0 credits.

How do I submit my Supporting Documentation?

Supporting documentation can be uploaded directly to the OSAP system. If you have trouble uploading a file, it may be because it is too large. You can try to compress your file to upload or send it to our email. We encourage students to use the upload tool to keep documentation as secure as possible.

What is the Master Student Financial Assistance Agreement (MSFAA)?

This is for both Bachelors and Masters students. The MSFAA is a legal agreement between you and the NSLSC that outlines your responsibilities of receiving and repaying loans and grants.

Is tuition automatically paid for from my OSAP?

All OSAP funding will automatically be re-directed to OCADU to pay tuition and supplementary fees. Any funding left over will be deposited to your personal bank account. If OSAP funding does not cover the full cost of your tuition and fees, you are responsible for any outstanding balance on your student account.

Check your application status regularly to ensure everything is in order.

Out of Province Loans

How do I apply to out-of-province loans?

Each province is different, you can visit our [Out of Province webpage](#) to be redirected to your respective province. Students who are receiving financial assistance from another province or country should contact the Financial Aid & Awards office to make appropriate arrangements for disbursement and/or authorization of their funding.

US Students

What are my funding options?

OCADU has obtained eligibility for [US students](#) to secure private student loans through Sallie Mae only.

Am I able to defer existing loans with FFEP/FDSL?

In-school (interest-free) deferment of payment of Federal Family Education Program Loans and Federal Direct Student Loans is available through OCADU.

International Students

What are my funding options?

[Funding options for international](#) students are very limited, so it is extremely important to have a solid financial plan in place for your education-related costs and living expenses. International students are not eligible for government assistance through Canadian federal and/or other Canadian provincial loan programs. As an international student, you will be eligible for:

- Scholarships & Awards (automatically considered)
- OCAD U Bursary for International Students
- International Student Emergency Fund

Scholarships

How do I apply for scholarships?

Students are automatically considered for scholarships. No application is required. For more information visit our [In-study Scholarships page](#).

When will I be notified that I received a scholarship?

Scholarships are given as tuition credits prior to the start of the next academic year. Students are notified if they were awarded in the Summer.

Bursaries

How do I apply for bursaries?

The bursary application is available through [AwardSpring](#), on the top menu of your MyOCADU portal.

I received a bursary, where can I find it?

Bursaries are given to students as a tuition credit at the end of the Fall semester. Awarded bursaries will be in the Student Financials page under MyOCADU Records.

Employment

I am an international student, am I eligible for the program?

A limited number of work study positions are also available to international students through the International Student Services Office.

Can I work at OCADU if I am not eligible for the IWSP?

Students who are not eligible for the IWSP can work on-campus, however their employment will need to be compensated entirely from the department's budget. Priority is given to OSAP and Out of Province students.

Do I have to apply for IWSP every year?

Yes, an application form will be available on our website each fall/winter and summer term.

