



## Appeal Submission Cover Sheet – Loan Overpayment

Please forward to:

Financial Aid Office

2000 Talbot Rd. W.

Windsor, ON N9A 6S4

<b>OFFICE USE ONLY</b>	
Date Received:	
Date Reviewed:	
Approved <input type="checkbox"/>	Not Approved <input type="checkbox"/>

<b>LAST NAME:</b>	
<b>FIRST NAME:</b>	
<b>STUDENT ID #:</b>	
<b>DATE OF BIRTH:</b>	
<b>APPEAL SUBMISSION CHECKLIST:</b>	<ul style="list-style-type: none"> <li>•letter including: 1.loan overpayment was due to circumstances beyond control, 2. Repayment would involve financial hardship, 3. Program information</li> <li>•proof of extenuating circumstances</li> <li>•budget to prove financial situation</li> </ul>

### Financial Aid Office Notes:

St. Clair College is committed to the protection of privacy and confidentiality of all its constituents. The information is collected for the purposes of administering the Ontario Student Assistance Program (OSAP) on behalf of the Ministry of Colleges and Universities and any other need-based financial assistance as administered by St. Clair College. If you have any questions about the collection of information or the uses to which it will be put, please direct your questions to the Registrar, Financial Aid Office. The Ministry administers OSAP under the authority of the Ministry of Colleges and Universities Act, R.S.O. 1990, c. M.19, as amended, R.R.O. 1990, Reg. 773, Reg. 774, and Reg. 775, as amended, and O. Reg. 268/01, as amended; the Financial Administration Act, R.S.O. 1990, c. F. 12, as amended; the Canada Student Financial Assistance Act, S.C. 1994, c. 28, as amended; the Canada Student Financial Assistance Regulations, SOR 95-329, as amended; and the Budget Implementation Act, 1998, S.C. 1998, c. 21, as amended. If you have any questions about the collection or use of this information, contact the Student Financial Assistance Branch, Ministry of Colleges and Universities at 315 Front Street West, 15th Floor Toronto, ON M7A 0B8

## **Information for Students Who Have Received a Notice of Loan Overpayment**

### **LOAN OVERPAYMENTS**

Students are considered to have an overpayment if they have been issued grant and/or loan funding in excess of their entitlements at the end of their academic year. A student's loan entitlement can change due to the following reasons: withdrawal, change in course load, parental income verification, student income verification, change in earnings, change to distance of parental home, etc.

Students are ineligible for full-time OSAP in subsequent academic years if they have:

- Overpayments in three or more academic years of \$2,000 or more
- Overpayments in one or more academic year totaling \$10,000 or more

#### ➤ **Repayment In Full**

To become eligible for further full-time OSAP, students who have an overpayment restriction must pay back the following:

- \$2,000 – if there are three instances of overpayments totaling less than \$10,000
- The amount over \$8,000 if the total of the overpayment(s) is greater than \$10,000

Student is required to repay the overpayment amount to the National Student Loans Service Centre (NSLSC). The amount of overpayment may increase or decrease as information changes. The amount of overpayment owed by the student will reflect current information on file. Therefore, if a prior payment(s) is less than the current balance owing, the student is ineligible until the loan overpayment has been addressed in full.

*Documentation required to remove Overpayment Restriction:*

- Student must provide a copy of issued receipt(s) from the NSLSC showing the date and amount of payment made by the borrower

#### ➤ **Financial Hardship Review**

It is possible for an appeal to be filed to waive the collection of an overpayment in the current year so that the student can apply for funding, if the student meets all of the following criteria:

- The student is not starting a new program
- The student is progressing academically through their program (ie: no academic probation on their file)
- The student has not taken a break in study for longer than one academic year since the overpayment restriction was put in place
- The student demonstrates awareness of their total loan balance with NSLSC

- Repayment of the overpayment would involve financial hardship
- Student has not been approved for a hardship review previously

A student may have an overpayment restriction waived only once and for one academic year.

*Documentation required for Financial Hardship Review:*

- A letter of explanation from the student
- Any relevant supporting documentation for each of the other required criteria

➤ **Exceptional Circumstances Review**

If a student has experienced exceptional circumstances beyond their control that have caused them to fully withdraw from studies and led to a reassessment of their OSAP entitlement that results in one of the following, they may request a review:

- In-year overpayment
- Overpayment Restriction (where a financial hardship is not applicable)
- Grants converted to loan

A student is considered to have exceptional circumstances if they have experienced a sudden and/or unexpected event that is beyond the student's control and temporarily prevents their ability to perform the daily activities necessary to participate in postsecondary studies, including the following:

- An event that seriously aggravates or causes a relapse to an existing disability or medical condition
- Mental health crisis that requires an extended period of medical intervention or emergency hospitalization
- Diagnosis of a new disability or medical condition
- A serious injury or surgery that results in hospitalization and/or an extended period of rest/recovery
- Complications related to a pregnancy
- Unexpected parental leave
- Unexpected loss of housing due to fire, flood, etc

*Documentation required for Exceptional Circumstances Review:*

- A letter of explanation from the student or someone else who is knowledgeable about the circumstances. Letter must include:
  - A description of the circumstances and why they were exceptional beyond the student's control
  - An explanation of how the circumstances prevented their ability to attend school
  - A timeline of events
  - If letter is from someone other than student, letter must include the individual's full name, relationship to student, telephone number, address and brief explanation of why the letter is not being submitted by student
- A letter of support from a third party professional (where applicable)
- A professional who was directly involved with or aware of the circumstance (doctor, police, lawyer, counsellor)
- Medical documentation (where applicable) confirming circumstance, the impact on student's ability to attend studies and specific time period. If student intends to return to studies in current academic year, medical documentation must also include confirmation that they are able/well enough to return to studies
- Police reports, court documents, insurance claim documents (where applicable)

- If student has experienced a relapse to an existing medical condition, documentation is required from the institution describing how the school will support and/or accommodate the student in their current study period
  - Any other relevant supporting documentation for each of the other required criteria
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- ❖ The "Exceptional Circumstances Review" form must accompany your supporting documentation. Please ask your Financial Aid Office for this form.

# Budget for School Year

FOR ALL REGULAR PROGRAMS STARTING IN SEPTEMBER., USE: 34 weeks or 8 months,

FOR ALL PROGRAMS STARTING IN JANUARY, USE: 32 weeks or 8 months

FOR ONE SEMESTER, USE: 16 weeks or 4 months

FOR FAST-TRACK OR ACCELERATED PROGRAMS, USE: 50 weeks or 12 months

EXCEPT FOR THE FOLLOWING:

Pharmacy Technician/ YEAR 1 Acc. Paralegal	39 weeks or 10 months	Esthetician/ Power Eng. YEAR 1	47 weeks or 12 months
Child and Youth/ Cardiovascular YEAR 1	40 weeks or 10 months	Hairstylist/ Firefighter/ IBM	50 weeks or 12 months
Cardiovascular YEAR 2	51 weeks or 12 months	RPN/ Sonography YEAR 1	43 weeks or 11 months
Collaborative Nursing YEAR 2	38 weeks or 9 months	Sonography YEAR 2/ Dental Assisting/ Power Eng. YEAR 1	41 weeks or 10 months

## INCOME/ RESOURCES (FOR SCHOOL YEAR ONLY):

Savings from summer employment ..... \$ \_\_\_\_\_

Parents' contribution ..... \$ \_\_\_\_\_

Bursaries/ Scholarships/ Awards ..... \$ \_\_\_\_\_

Part Time employment (for all semesters)..... \$ \_\_\_\_\_

OSAP Assistance (for all semesters)..... \$ \_\_\_\_\_

Other income (eg: line of credit, child support, government income):..... \$ \_\_\_\_\_

Spouses'/ Common Law partner net income (during study period)..... \$ \_\_\_\_\_

**TOTAL INCOME:** ..... \$ \_\_\_\_\_

## EXPENSES (FOR ALL SEMESTERS):

Tuition (for all semesters) ..... \$ \_\_\_\_\_

Books, supplies and related materials ..... \$ \_\_\_\_\_

Rent (residence fees, mortgages)..... \$ \_\_\_\_\_ x \_\_\_\_\_ mths ..... \$ \_\_\_\_\_

Utilities..... \$ \_\_\_\_\_ x \_\_\_\_\_ mths ..... \$ \_\_\_\_\_

Phone..... \$ \_\_\_\_\_ x \_\_\_\_\_ mths ..... \$ \_\_\_\_\_

Cable TV/ Internet ..... \$ \_\_\_\_\_ x \_\_\_\_\_ mths ..... \$ \_\_\_\_\_

Child Care..... \$ \_\_\_\_\_ x \_\_\_\_\_ mths ..... \$ \_\_\_\_\_

Food..... \$ \_\_\_\_\_ x \_\_\_\_\_ wks ..... \$ \_\_\_\_\_

Personal (laundry/ toiletries) ..... \$ \_\_\_\_\_ x \_\_\_\_\_ wks ..... \$ \_\_\_\_\_

Clothing..... \$ \_\_\_\_\_ x \_\_\_\_\_ mths ..... \$ \_\_\_\_\_

Car costs - gas..... \$ \_\_\_\_\_ x \_\_\_\_\_ wks ..... \$ \_\_\_\_\_

-Insurance ..... \$ \_\_\_\_\_ x \_\_\_\_\_ mths ..... \$ \_\_\_\_\_

Bus pass ..... \$ \_\_\_\_\_ x \_\_\_\_\_ mths ..... \$ \_\_\_\_\_

Return trip to permanent home..... \$ \_\_\_\_\_ x 2 trips ..... \$ \_\_\_\_\_

(out of town students only)

Entertainment..... \$ \_\_\_\_\_ x \_\_\_\_\_ wks ..... \$ \_\_\_\_\_

Other (cell phone, car repairs, school activities for children, etc) please specify:

\_\_\_\_\_ ..... \$ \_\_\_\_\_ x \_\_\_\_\_ mths/wks ..... \$ \_\_\_\_\_

\_\_\_\_\_ ..... \$ \_\_\_\_\_ x \_\_\_\_\_ mths/wks ..... \$ \_\_\_\_\_

\_\_\_\_\_ ..... \$ \_\_\_\_\_ x \_\_\_\_\_ mths/wks ..... \$ \_\_\_\_\_

Other exceptional one-time expenses (please specify):

\_\_\_\_\_ ..... \$ \_\_\_\_\_

\_\_\_\_\_ ..... \$ \_\_\_\_\_

**TOTAL EXPENSES:** ..... \$ \_\_\_\_\_