



Register online for an OSAP account.

You'll need your Social Insurance Number (SIN) to create your OSAP account.

Write down your OSAP Access Number and password. You'll need these to login in the future.



Apply for OSAP.

It typically takes less than 15 minutes.

You can start your application and come back to it if you need extra time to complete it.

You'll need:

- info about your school and program
- your parents' or spouse's SIN (if applicable)
- your tax information
- your parents' or spouse's tax information

Tax information includes income and other information found in an income tax return.

If you're not sure about which school you're going to, submit an OSAP application for each school you're applying to.



Submit your OSAP application by the deadline.

For part-time students with study periods of 21 weeks or more and for all full-time students, submit your OSAP application no later than 60 days before the end of your study period.

For part-time students with study periods of 20 weeks or less, submit your OSAP application no later than 40 days before the end of your study period.



Receive an estimate of how much OSAP funding you can get when you submit your application.

You could qualify for more money if you're:

- an Indigenous student
- a student with a permanent disability
- a current or former Crown ward

Learn more about [OSAP for students in special circumstances](#).



Complete either your Full-Time or Part-Time Master Student Financial Assistance Agreement (MSFAA) if required. The Master Student Financial Assistance Agreement (MSFAA) is a lifetime student loan agreement, so only needs to be completed once for full-time studies or part-time studies.

The National Student Loans Service Centre (NSLSC) will send you an email when it's time for you to register for your online account and complete your MSFAA online.



You might need to complete your signature and declaration forms and upload them to your OSAP application.

You may also need to submit additional documents.

Your financial aid office must receive these documents no later than 40 days from the end of your study period.



Updates about your application will be posted online on your OSAP account. Check your OSAP account regularly and opt-in for email notifications so you know as soon as updates occur.

From the time you submit your application and the time we receive all your required documents, it usually takes about 3 to 6 weeks to hear back.

Choose the "Check online" option on your OSAP profile to receive the email notification anytime the status of your application changes.