

# ONTARIO STUDENT ASSISTANCE PROGRAM (OSAP)

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Students enrolled in any program (except for AQ courses) at Niagara University in Ontario may be eligible, if qualified, for loans, grants, or awards granted under the Ontario Student Assistance Program (OSAP).

Canadian students registered with the Lewiston Campus programs are eligible for Canadian federal OSAP funding (up to 60%), and should apply through the Lewiston Campus Financial Aid Office.

Online application (<https://www.ontario.ca/page/osap-ontario-student-assistance-program/>) is recommended as there are no application fees; the website is available 24 hours a day, and students will receive an estimate upon applying. For complete details, access the OSAP website (<https://www.ontario.ca/page/osap-ontario-student-assistance-program/>).

## OSAP Repayment Policy

In general, an OSAP loan is repaid six months after graduation or the student leaves their program.

In some cases, OSAP funding may be recalculated during the course of the academic year. The amount of OSAP that a student must repay is determined via the OSAP Formula for Return of OSAP funds. A repayment may be required when cash has been disbursed to a student in excess of the amount of aid a student earned during the term.

If more OSAP aid was disbursed than was earned, the amount of OSAP aid that must be returned is determined by subtracting the amount earned from the amount actually disbursed.

The responsibility for returning unearned aid lies with the student.