PAYING WITH OSAP FUNDS
IF YOU HAVE OSAP & TUITION WAIVER FUNDING

Minimum Payment to Register

The minimum required payment to register deadline for the Fall-Winter session for your division (Fall term tuition fees and unpaid prior session fees) is before Fall term OSAP funding is released, however OSAP students may be allowed to register without payment if certain conditions are met.

You may apply for an online OSAP deferral (register without payment) on ACORN to change your registration status from Invited without payment if:

1) you applied for OSAP for the Fall-Winter session and submitted required application documentation by June 30th, and
2) you have received a Notice of Assessment > $1.00, and
3) you have paid for prior session fees, and
4) your OSAP funding is approved before your division's minimum required payment to register deadline.

The ACORN Finances dashboard will display a Deferred payment for student loan (OSAP) financial arrangement for the session if you have successfully applied for an OSAP deferral and a Waiver of tuition fees financial arrangement for a Tuition Waiver deferral.

### Finances

<table>
<thead>
<tr>
<th>Outstanding Balance (Debit Account Balance)</th>
<th>$8,439.28</th>
</tr>
</thead>
</table>

<table>
<thead>
<tr>
<th>Fall-Winter 2018-2019</th>
<th>Waiver of tuition fees</th>
</tr>
</thead>
<tbody>
<tr>
<td>Fall-Winter 2018-2019</td>
<td>Deferred payment for student loan (OSAP)</td>
</tr>
</tbody>
</table>

If you are unable to get an OSAP deferral (to register without payment) then you must make the minimum required payment (Fall term fees and unpaid prior session fees displayed on your ACORN invoice before your division’s minimum required payment to register deadline in order to change your registration status from Invited to Registered). If you do not make the minimum required payment displayed on your ACORN invoice, your Fall Winter registration will be financially cancelled, and your course enrolments will be cancelled. Fee payment instructions can be viewed on Making a Fee Payment.

Apply for Tuition Waiver at least fifteen business days before the Fall term class start date: A tuition waiver of program or course fees is available for the dependants of University of Toronto administrative staff, faculty members, and librarians. The tuition waiver application form is available at [http://dlrssywz8ozqw.cloudfront.net/wp-content/uploads/sites/26/2016/04/Benefits-Education-Dependants-Tuition-Waiver-for-Dependants-of-Active-Staff-Retired-Staff-or-Deceased-Staff.pdf](http://dlrssywz8ozqw.cloudfront.net/wp-content/uploads/sites/26/2016/04/Benefits-Education-Dependants-Tuition-Waiver-for-Dependants-of-Active-Staff-Retired-Staff-or-Deceased-Staff.pdf)

Fill out the tuition waiver form, attach a copy of your ACORN invoice, and submit to your Human Resources Department for approval. Submit a copy of the approved tuition waiver form and ACORN invoice to the Student Accounts Office at least fifteen days prior to the Fall term class start date. Student Accounts will record the tuition waiver financial arrangement on your ACORN account to block the redirection of OSAP funding to your ACORN account. Student Accounts will record tuition waiver credits for Fall and Winter terms after the course add/drop dates and will adjust periodically if course enrolment changes.
Pay Fall Term Fees with OSAP Funds and Tuition Waiver Funding

- Submit all of the required OSAP documentation to Enrolment Services by mid-July, or at least 4-6 weeks before the start of classes
- Submit your Master Student Financial Aid Agreement (MSFAA) to the National Student Loan Centre (first-time OSAP applicants only)

Starting approximately ten business days before the start of Fall term classes, Enrolment Services will begin to electronically confirm Fall enrolment.

In order for your enrolment to be confirmed:

a) your Fall-Winter registration status on ACORN must be Registered; and,

b) the program, course load and study level information on your OSAP application matches the information on your University of Toronto student record, or you are enrolled in a full-time Fall term course load (according to OSAP definition).

1) If you have a Tuition Waiver deferral recorded on your ACORN account (when your enrolment is confirmed to OSAP) or your OSAP assessment is less than $100, your OSAP funding will NOT be directed to the University of Toronto to pay for some or all of outstanding tuition and other fees.

2) **New for 2018-19:** As per Government of Ontario requirements affecting all OSAP recipients (if you do NOT have a Tuition Waiver deferral recorded on your ACORN account), your Fall term OSAP funding will be redirected from OSAP to your ACORN account at the University of Toronto to pay your Fall term fees (with the exception of admissions and residence deposits).

   If your OSAP funding is *greater* than the fees you owe, OSAP will deposit your remaining Fall term funding into your bank account. If the combination of your redirected OSAP funding and Fall tuition waiver credit amount is *less* than the fees you owe, you must pay the outstanding fees by the Fall term payment deadline of April 30th.

   You can view the Fall term OSAP funding to be redirected to your ACORN account on the OSAP website, and the on the new ACORN Net Cost View Statement.

   The redirected OSAP amount is based on the amount of fees owing on the Confirmation of Enrolment date. More information on how the redirected OSAP amount is calculated is available on the Enrolment Services website.

   The Fall term OSAP redirected payments to the University of Toronto will be displayed on the ACORN invoice separately as Federal and Provincial amounts:

   **PAYMENTS**

<table>
<thead>
<tr>
<th>Process Date</th>
<th>Transaction Description</th>
<th>Invoice Session</th>
<th>Transaction Amount</th>
</tr>
</thead>
<tbody>
<tr>
<td>2018-09-28</td>
<td>OSAP Payment - Provincial (2018-09-25)</td>
<td>Fall 2018</td>
<td>$ 750.00 CR</td>
</tr>
<tr>
<td>2018-09-28</td>
<td>OSAP Payment - Federal (2018-09-28)</td>
<td>Fall 2018</td>
<td>$1,000.00 CR</td>
</tr>
</tbody>
</table>

   The Fall term OSAP payments will be displayed separately on the ACORN Payment History screen:

   Fall term OSAP funding will begin to be redirected from OSAP to the University of Toronto in early September; however, it can take up to two weeks for the funding to be received by the University of Toronto and recorded in your ACORN account.

   Fall term and Winter tuition waiver credits are usually recorded on your ACORN invoice starting in mid-September and are adjusted periodically as your course enrolment changes.

   If Fall term OSAP funding directed to the University of Toronto and Fall term tuition credits do not cover all of your Fall term fees, you are responsible for paying this amount by the Fall term payment deadline.
- September 30th if you do NOT have a Tuition Waiver deferral. Monthly service charge fee billing at a rate of 1.5% compounded (19.56% per annum) will be billed for unpaid Fall term fees on your ACORN invoice starting on October 15th.
- April 30th if you have a Tuition Waiver deferral. Monthly service charge fee billing at a rate of 1.5% compounded (19.56% per annum) will be billed for unpaid Fall term fees on your ACORN invoice starting on May 15th.

Fee payment instructions can be viewed on [Making a Fee Payment](#).

### Pay Winter Term Fees with OSAP and Tuition Waiver Funding

Starting in the first week of December, Enrolment Services will begin to electronically confirm Winter term enrolment.

1) In order for your enrolment to be confirmed:
   a) your Fall-Winter or Winter registration status on ACORN must be Registered.
   b) the program, course load and study level information on your OSAP application matches the information on your University of Toronto student record, or you are enrolled in a full-time Winter term course load (according to OSAP definition).

2) **New for 2018-19:** As per Government of Ontario requirements affecting all OSAP recipients (if you do NOT have a Tuition Waiver deferral on your ACORN account), your Winter term OSAP funding will be redirected from OSAP to your ACORN account at the University of Toronto to pay your Winter term fees (with the exception of admissions and residence deposits).

If your redirected OSAP funding amount is greater than the fees you owe, OSAP will deposit your remaining Winter term funding into your bank account. If your redirected OSAP funding and Winter tuition credits is less than the fees you owe, you must pay the outstanding fees by the Winter term payment deadline of April 30th.

You can view the Winter term OSAP funding to be redirected to your ACORN account on the OSAP website, and the on the new ACORN Net Cost View Statement.

The redirected OSAP amount is based on the amount of fees owing on the Confirmation of Enrolment date. More information on how the redirected OSAP amount is calculated is available on the Enrolment Services website.

The Winter term OSAP redirected payments to the University of Toronto will be displayed on the ACORN invoice separately as Federal and Provincial amounts:

<table>
<thead>
<tr>
<th>PAYMENTS</th>
<th>2019 Winter</th>
</tr>
</thead>
<tbody>
<tr>
<td>OSAP Payment - Provincial (2019-01-21)</td>
<td>$ 500.00 CR</td>
</tr>
<tr>
<td>OSAP Payment - Federal (2019-01-23)</td>
<td>$ 700.00 CR</td>
</tr>
</tbody>
</table>

The Winter term OSAP payments will be displayed separately on the ACORN Payment History screen:

<table>
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<tr>
<th>Process Date</th>
<th>Transaction Description</th>
<th>Invoice Session</th>
<th>Transaction Amount</th>
</tr>
</thead>
<tbody>
<tr>
<td>2019-01-23</td>
<td>OSAP Payment - Federal</td>
<td>Winter 2019</td>
<td>$ 700.00 CR</td>
</tr>
<tr>
<td>2019-09-21</td>
<td>OSAP Payment - Provincial</td>
<td>Winter 2019</td>
<td>$ 500.00 CR</td>
</tr>
</tbody>
</table>

Winter term OSAP funding will begin to be redirected from OSAP to the University of Toronto in early January; however, it can take up to two weeks for the funding to be received by the University of Toronto and recorded in your ACORN account.

Fall term and Winter tuition waiver credits are usually recorded on your ACORN invoice starting in mid-September and are adjusted periodically as your course enrolment changes.

If Winter term OSAP funding directed to the University of Toronto and Winter term tuition credits do not cover all of your Winter term fees, you are responsible for paying this amount by the Winter term payment deadline.
- January 31st if you do NOT have a Tuition Waiver deferral. Monthly service charge fee billing at a rate of 1.5% compounded (19.56% per annum) will be billed for unpaid Fall term fees on your ACORN invoice starting on February 15th.
- April 30th if you have a Tuition Waiver deferral. Monthly service charge fee billing at a rate of 1.5% compounded (19.56% per annum) will be billed for unpaid Winter term fees on your ACORN invoice starting on May 15th.

Fee payment instructions can be viewed on Making a Fee Payment

| Key Dates for Students Paying with OSAP Funds and Tuition Waiver Funding |
|-----------------------------|--------------------------------------------------------------------------------------------------|
| June 30th                   | Apply for Fall-Winter OSAP funding and submit all required documentation                           |
| Mid-July (4-6 weeks before the start of classes) | Submit all of the required OSAP documentation to Enrolment Services at least 4-6 weeks before the start of classes. Submit your Master Student Financial Aid Agreement (MSFAA) to the National Student Loan Centre (first-time OSAP applicants only). |
| Minimum Required Payment to Register Deadline | Request an OSAP deferral or Pay the minimum required payment to register amount (Fall term fees not covered by a tuition waiver e.g. Fall term incidental and ancillary fees and any portion of Fall term program or course fees not covered by a tuition waiver) to change your registration status from Invited to Registered by your division’s registration deadline. |
| At Least Fifteen Business days before the start of Fall classes | Submit approved Tuition Waiver application with a copy of your ACORN invoice to the Student Accounts office to allow sufficient time for Student Accounts staff to record your Tuition Waiver deferral (to block the redirection of OSAP funding to your ACORN account). |
| Ten business days Before the start of Fall classes | Enrolment Services will begin confirming Fall term enrolment and if you do not have a Tuition Waiver deferral, will request Fall term OSAP funding to be redirected from OSAP to your ACORN account to pay for your Fall term fees. |
| Beginning of September | OSAP redirects Fall term OSAP funding to the University of Toronto. |
| Mid-September | Fall term and Winter tuition waiver credits are usually recorded on your ACORN invoice starting in mid-September and are adjusted periodically as your course enrolment changes. |
| September 30th | If you do not have a Tuition Waiver deferral, pay Fall term fees not paid by OSAP. |
| October 15th | If you do not have a Tuition Waiver deferral, monthly service charge fee at a rate of 1.5% compounded (19.56% per annum) for unpaid Fall term fees will be billed on your ACORN invoice starting October 15th. |
| First Week of December | Enrolment Services will begin confirming Winter term enrolment and if you do not have a Tuition Waiver deferral will request Winter term OSAP funding to be redirected from OSAP to your ACORN account to pay your Winter term fees. |
| Beginning of January | OSAP redirects Winter term OSAP funding to the University of Toronto. |
| January 31st | If you do not have a Tuition Waiver deferral, pay Winter term fees not paid by OSAP. |
| February 15th | If you do not have a Tuition Waiver deferral, monthly service charge fee at a rate of 1.5% compounded (19.56% per annum) for unpaid Winter term fees will be billed on your ACORN invoice starting February 15th. |
| April 30th | If you have a Tuition Waiver deferral, pay Fall and Winter term fees not paid by OSAP or the tuition waiver. April 30th | If Fall-Winter session fees are not paid, a financial hold will be recorded on a student’s ACORN account which will block the release of transcripts and registration in future sessions. |
May 15th
If you have a Tuition Waiver deferral, monthly service charge fee at a rate of 1.5% compounded (19.56% per annum) for unpaid Fall and Winter term fees will be billed on your ACORN invoice starting May 15th.

REFUNDING FOR STUDENTS with OSAP & TUITION WAIVER FUNDING

Are you eligible for a refund?

Refund requests may be submitted if you have a credit balance greater than $100 on your ACORN account.

Step 1  Sign up for Direct Deposit and provide your bank account information on ACORN. View instructions here. If you do not enroll in Direct Deposit your Refund Request will not be processed.

Step 2  View and correct your ACORN mailing address (your local address) and ACORN permanent address (your home address).

Step 3  New! Refund requests for OSAP students are submitted to and processed by Enrolment Services.

A new refund request process for OSAP students will be launched at the beginning of September 2018. If you are an OSAP student, do NOT submit your refund request to Student Accounts.

Enrolment Services will re-assess your OSAP application to determine whether some or all of the credit balance should be refunded to a U of T award/scholarship program, refunded to the National Student Loans Service Centre to reduce your outstanding loans, and/or refunded to you. Enrolment Services will instruct the Student Accounts Office to issue the refunds.

Credit balances will be refunded first to a U of T award/scholarship program, and second to the National Student Loans Service Centre to reduce your outstanding loans. Any remaining credit balance will be refunded to you.

If you do not request a refund, Enrolment Services will conduct reviews of credit balances for OSAP students in the last two weeks in October (Fall), the last week in February and the first week in March (Winter), and last two weeks in June (Summer). Enrolment Services will instruct the Student Accounts Office to process refunds to the National Student Loans Service Centre and refunds to students. Student Accounts will issue the refunds.

Refunds will be displayed on your ACORN invoice:

**AWARDS**

2018 Fall
Award Cancellation – UTAPS 2018-10-28  $750.00   ($750 was returned to U of T award/scholarship program on Oct. 28, 2018)

**REFUNDS**

2018 Fall
Refund to OSAP 2018-10-28    $900.00  ($1,500 was refunded to the NSLC on Oct. 28, 2018)
Refund 2018-10-28(direct deposit)  $500.00  ($500 deposited in your bank account within 3-5 bus. days)

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**REFUNDS**

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