

CREDIT CHECK APPEALS

There is a separate appeal process if your OSAP application has been denied, wholly or in part, for a reason related to your credit history.

All new OSAP applicants are subject to a credit history check. A “new” OSAP applicant is someone who, in the previous year, either:

- did not receive a Canada-Ontario Integrated Student Loan; **or**
- failed the credit history check on the Ontario portion of the Canada-Ontario Integrated Student Loan.

Ontario Credit History Check

If you are a new applicant, you are ineligible for OSAP assistance if you have been delinquent for more than ninety (90) days within the past three years on three or more credit accounts/loans with a **combined** value of \$1,000 or more.

Federal Credit History Check

If you fail the Ontario credit history check, you may still be eligible for the Canada portion of the Canada-Ontario Integrated Student Loan (CSL) if you:

- are under 22 years of age; **or**
- have been eligible to receive the CSL or the Canada portion of the Canada-Ontario Integrated Student Loan in the past; **or**
- have not been delinquent for more than ninety (90) days within the past three years on three or more credit accounts/loans, **any of which** has a value of \$1,000 or more.

Eligibility for the Canada portion of the Canada-Ontario Integrated Student Loan will be considered according to the above criteria when a request is made to the OSAP Appeal Board for a credit check appeal.

SUBMITTING A CREDIT CHECK APPEAL

1. In making a credit check appeal, you must provide:
 - a) a letter explaining the circumstances beyond your control that caused your financial difficulty; **and**
 - b) evidence of your ability to repay your student loans; **and**

- c) documentation and a timeline of events to support the claims made in your appeal.
2. If you are attending, or are planning to attend, an educational institution **within Ontario**, the credit check appeal must be submitted to the OSAP Appeal Board by the Financial Aid Administrator (FAA) at your institution. If you are attending, or are planning to attend, an institution **outside Ontario**, you may submit your appeal directly to the OSAP Appeal Board, at:
OSAP Appeal Board
Student Support Branch
Ministry of Training, Colleges and Universities
77 Wellesley St. W., Box 276
Toronto, ON M7A 1N3
 3. The FAA at your educational institution may submit a letter with the credit check appeal.
 4. If you had a successful credit check appeal in the previous year, but fail the credit history check for the current year and wish to appeal, you must submit your credit check appeal to the OSAP Appeal Board through your FAA. You may receive the Canada-Ontario Integrated Student Loan if you have not incurred any new debts and/or new debt failures following the previous decision of approval of your credit check appeal.

DEADLINE

The deadline for submitting a credit check appeal is eight weeks before the end date of the study period.

For information about acknowledgements, timing, materials considered by the OSAP Appeal Board, and decision notices, see overleaf, under “How Appeals Are Processed”.

PROCESSING CREDIT CHECK APPEALS

1. Upon receiving a credit check appeal, the OSAP Appeal Board will request your credit file from a credit reporting agency.
2. The Canada Student Loan portion of the Canada-Ontario Integrated Student Loan will be issued if you pass the federal credit history check described above.

Ontario Student Assistance Program (OSAP) Appeal Board

What You Need to Know About the OSAP Appeal Process



Ontario

Ministry of Training,
Colleges and Universities

THE PURPOSE AND INTENT OF OSAP

OSAP provides financial assistance to help eligible students meet the costs of postsecondary education. The purpose is to supplement, not to replace, the financial resources that you (and your family, if applicable) are expected to contribute.

THE APPEAL PROCESS

You may appeal your OSAP eligibility and/or assessment. This guide is intended to assist you in preparing your appeal. It informs you about what you need to do and the supporting documentation that must be provided. **(If your application was denied for a reason related to your credit history, you should follow the separate appeal process described on the reverse side of this brochure.)**

FIRST STEPS

If you are attending a public university, college, or OSAP-eligible private institution **within Ontario** and your OSAP application has been denied (for reasons other than a failed credit history check), your first step is to request a review by a Financial Aid Administrator (FAA) at your institution. The FAA will review your file and make a decision. If the decision by the FAA is not in your favour, you may then appeal to the OSAP Appeal Board. If you are attending an **out-of-province or out-of-country** institution, the request for a review should be sent to:

Ministry of Training, Colleges and Universities
Student Support Branch
189 Red River Road, 4th Floor
Thunder Bay, ON P7B 6G9 Canada

THE OSAP APPEAL BOARD

Mandate and Composition of the Board

The mandate of the OSAP Appeal Board is to hear appeals from OSAP applicants according to criteria and in areas of jurisdiction as determined by the Minister of Training, Colleges and Universities and to offer advice about appeals to the minister.

The board has twelve members, four from each of the following three categories: student representatives, members of the public, and Financial Aid

Administrators (FAAs). Each appeal is considered by a panel consisting of one member from each of these three categories.

Jurisdiction of the Board

The OSAP Appeal Board has jurisdiction to consider appeals of eligibility, assessment, and/or due process that relate to the following:

- family breakdown
- exceptional parental expenses
- pre-study income contribution
- study period educational expenses
- study period income contribution
- expenses related to joint custody arrangements
- loan overpayments
- asset contribution
- credit history

The board does not have jurisdiction to consider appeals that relate to any of the following:

- income verification
- academic progress restriction
- matters that are currently under review

SUBMITTING AN APPEAL

(For credit check appeals, see overleaf)

1. The OSAP Appeal Board will consider an appeal **only if**:
 - a) your appeal is based on one or more of the areas of jurisdiction identified in the preceding section as eligible for appeal;
 - b) you first requested a review by the FAA, and the FAA denied your request;
 - c) you supply written confirmation that the FAA denied your review request.
2. You must make your appeal in writing to the OSAP Appeal Board. The appeal must set out your situation in detail and explain why you are making the appeal. The submission must also include documentation that supports the claims you make in your appeal. The board will not consider your appeal unless it is in writing and is complete.

3. You must submit your written appeal through your Financial Aid Administrator if you are attending a postsecondary institution within Ontario. The FAA will submit it on your behalf to the OSAP Appeal Board.

DEADLINE

The deadline for submitting an appeal is eight weeks before the end date of the study period.

HOW APPEALS ARE PROCESSED

Acknowledgement of Receipt

The OSAP Appeal Board will review your appeal to determine if all the necessary supporting documentation is present. If the submission is incomplete, a letter will be sent to you requesting documentation to support the claims made in the appeal. Once all the information has been supplied, a letter of acknowledgement will be sent to you, with a copy to the FAA.

Complete appeals are considered only once, so be sure your submission includes all the relevant information.

Timing of Hearings

Appeals are normally considered within thirty (30) days of receipt by the board of all required information.

Materials Considered by the Appeal Board Panel

Complete files, including the OSAP application and any correspondence or supporting documentation submitted with the appeal, will be carefully reviewed by a three-person panel of the board (see above, "Mandate and Composition of the Board").

Decision Notices

You will be notified in writing about the board's decision on your appeal within seven business days from the date of the decision.