

**Purpose**

Normally, your spouse's 2018 income information is used when assessing your 2019-20 OSAP Application for Full-Time Students. Use this form to request that your spouse's estimated 2019 income be used instead of their 2018 income.

You can make this request if your spouse's financial situation changed in 2019 because of unexpected and/or one-time circumstances, such as:

- loss of full-time employment and/or new employment at a lower pay rate;
- illness, accident or retirement; and/or
- receipt of a severance package, insurance settlement or other one-time income payout.

In order to complete this form, you must have already submitted a 2019-20 OSAP Application for Full-Time Students.

**Required documents**

Your spouse must provide a letter explaining the unexpected and/or one-time circumstances that caused a difference between their 2018 and 2019 income. This letter must be signed and dated by your spouse.

Your spouse must also provide documentation (e.g. letter from employer, legal documents) that supports their 2019 income estimate and the circumstances outlined in their letter.

**Verification of income**

The ministry verifies income information provided for your application. If your spouse's 2019 income can't be verified with the Canada Revenue Agency (CRA), they must complete the 2019-20 Spouse Income Verification: Canadian Non-taxable and Foreign Income form.

If the ministry cannot verify your spouse's income within 12 months from the start of your 2019-20 study period, any Ontario Student Grant you receive will be converted to a loan that you must repay.

**How to submit this form**

You can upload your completed form online. Log into the OSAP web site and go to your application to use the "Print or upload documents" button. Or, you can submit a paper copy as follows:

**If you're going to a school in Ontario:**

Send your completed form and all required document(s) to your school's financial aid office.

**If you're going to a school outside of Ontario:**

Send your completed form and required document(s) to: Student Financial Assistance Branch, Ministry of Training, Colleges and Universities, PO Box 4500, 189 Red River Road, 4th Floor, Thunder Bay, Ontario, P7B 6G9.

**Deadline**

This form and all required documents must be received by your financial aid office or the ministry no later than 40 days before the end of your 2019-20 study period.

**Questions?****If you're going to a school in Ontario:**

Contact the financial aid office at your school.

**If you're going to a school outside Ontario:**

Contact the ministry at: Student Financial Assistance Branch, Ministry of Training, Colleges and Universities, PO Box 4500, 189 Red River Road, 4th Floor, Thunder Bay, Ontario, P7B 6G9.

General inquiry telephone service is available Monday to Friday, 8:30 AM – 4:30 PM (Eastern Time)

- Telephone: 807-343-7260
- Toll-free in North America: 1-877-OSAP-411 or 1-877-672-7411
- TTY: 1-800-465-3958

## Section A: Student's information

### Student's personal information

**Social Insurance Number:**

**Ontario Education Number (OEN), if assigned to you:**

**Last name:**

**First name:**

### Student's mailing address

**Street number and name, rural route, or post office box:**

**Apartment:**

**Street number and name, rural route, or post office box:**

**Province or state:**

**City, town, or post office:**

**Postal code or zip code:**

**Country:**

**Area code and telephone number:**

### Student's study period details

**What is the name of the school you plan to attend or are currently attending for your 2019-20 study period?**

**Student number at your school:**

**Student's declaration**

- I have given complete and true information on this form.
- I understand that I am responsible for providing all required supporting documentation as indicated on this form or as directed by my financial aid office or the ministry.
- I understand that if my review request is approved, my OSAP application will be reassessed based on my spouse's estimated income provided on this form. This estimated income would be used because non-recurring and/or unexpected circumstances have occurred and my spouse's prior year income does not accurately reflect our family's current income situation.
- I understand that the ministry will verify my spouse's 2019 estimated income with Canada Revenue Agency (CRA) or through other means when income information becomes available.
- I understand that if my application is reassessed after my spouse's 2019 estimated income is verified, it may affect my eligibility for OSAP and the type and amount of financial assistance I may receive.
- I understand that if the income I have reported, or my spouse has reported cannot be verified to the satisfaction of the Minister, the full amount of my Ontario Student Grants will be converted to loan.
- If I received financial assistance in excess of my entitlement, I will be responsible for the repayment of the amount of excess financial assistance received and I acknowledge that any future amount of financial assistance I am entitled to receive may be reduced by the amount owed.
- I understand that any grants that I receive may be converted into loans if I do not meet the terms and conditions of the Ontario Student Grants in the Ontario Student Grants and Ontario Student Loans Regulation under the *Ministry of Training, Colleges and Universities Act* and the terms and conditions of the Canada Student Grant in the Canada Student Financial Assistance Regulations under the *Canada Student Financial Assistance Act*.

**Signature of student:**

**Date:**

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Month	Day	Year

Your personal information will be used to administer and finance the Ontario Student Assistance Program (OSAP) as set out in the notice of Collection and Use of Personal Information on your OSAP application form and in accordance with the consents you signed on your OSAP application form. The Ministry of Training, Colleges and Universities administers and finances OSAP under the legal authority set out on your OSAP application form. If you have any questions about the collection, use and disclosure of your personal information, contact the Director, Student Financial Assistance Branch, Ministry of Training, Colleges and Universities, PO Box 4500, 189 Red River Road, Thunder Bay, Ontario, P7B 6G9; 807-343-7260.

## Section B: Spouse's information and estimated income

Spouse must enter an estimate of their 2019 total income from January 1, 2019 to December 31, 2019. Enter the amount in dollars only; do not indicate cents or use periods or commas. If spouse expects to enter information on line 210 (deduction for elected split-pension amount) on their 2019 income tax returns, subtract the amount that will be entered on line 210 from the amount that will be entered on line 150 and enter this as the estimated income amount.

### Required documentation

Spouse must provide the following:

- a letter explaining the unexpected and/or one-time circumstances and why their 2019 estimated income should be used instead of their actual 2018 income;
- documentation confirming the circumstances outlined, such as a letter from their employer, legal documents, etc.;
- proof of their 2019 income to date as well as a calculation of their estimated income for the remainder of 2019;
- If income is earned through self-employment: a Notice of Assessment from Canada Revenue Agency for 2016 and 2017.

**First name:**

**Last name:**

**Social Insurance Number:**

**Estimated total income as will be reported on line 150 of 2019 Canadian income tax return:**

Do not include tax-free benefits or refundable tax credit (e.g. Canada Child Benefit, Ontario Trillium Benefit)

\$

**Estimated Canadian non-taxable income and/or foreign income (taxable and non-taxable) that will not be reported on spouse's 2019 Canadian income tax return:**

\$

### Spouse's declaration

- I have given complete and true information on this form.
- I have provided all required supporting documentation required by this form.
- I understand that if this review request is approved, my spouse's OSAP application will be reassessed based on my estimated income provided on this form. This estimated income would be used because non-recurring and/or unexpected circumstances have occurred, and my prior year income does not accurately reflect our family's current income situation.
- I understand that the ministry will verify my 2019 estimated income with Canada Revenue Agency (CRA) or through other means when income information becomes available.
- I understand that if my spouse's application is reassessed after my 2019 estimated income is verified, it may affect my spouse's eligibility for OSAP, and the type and amount of financial assistance my spouse receives.
- I understand that any Ontario Student Grants that my spouse receives will be converted into loans if the 2019 estimated income I reported cannot be verified to the satisfaction of the Minister.

**Signature of spouse:**

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**Date:**

Month	Day	Year

Your personal information will be used to administer and finance the Ontario Student Assistance Program (OSAP) as set out in the notice of Collection and Use of Personal Information on your spouse's OSAP application form and in accordance with the consents you signed on your spouse's OSAP application form. The Ministry of Training, Colleges and Universities administers and finances OSAP under the legal authority set out on your spouse's OSAP application form. If you have any questions about the collection, use and disclosure of your personal information, contact the Director, Student Financial Assistance Branch, Ministry of Training, Colleges and Universities, PO Box 4500, 189 Red River Road, Thunder Bay, Ontario, P7B 6G9; 807-343-7260.

**Lower Estimated Income Review :  
Letter to explain one-time circumstance & income estimate**

Student's Name	Student #
Spouse's Name	

**Please explain the unique circumstances that lead to your current year's income being lower than last year's:  
*(remember to attach proof – i.e. severance letter, proof of buyout package, Record of Employment, etc.)***

**Provide details on how you calculated this year's estimated income:**

Source of <b>(GROSS)</b> income <i>(attach proof of each source)</i>	Monthly/ weekly amount	X #	Months/wks	Total for current year
Government income -specify:	\$	X	mos/wks.	<b>1</b> \$
Pension income	\$	X	mos/wks	<b>2</b> \$
Employment income	\$	X	mos/wks	<b>3</b> \$
Employment Insurance	\$	X	mos/wks.	<b>4</b> \$
Other – specify:	\$	X	mos/wks	<b>5</b> \$
Other – specify:	\$	X	mos/wks	<b>6</b> \$
Total income for current year ( <b>1+2+3+4+5+6</b> ) <i>This number should match the amount you entered on the official OSAP estimated income form!</i>				\$

**Spouse Declaration:**

*I hereby confirm that I have given true and complete information on this form.*

\_\_\_\_\_  
Spouse Signature

\_\_\_\_\_  
Date

**Protection of privacy**

The information on this form is collected under the authority of the Nipissing University Act, 1992. The University uses relevant personal information on this form to administer scholarships, bursaries, awards, loans, work study, and OSAP for the purposes of determining eligibility, verifying the application and calculating entitlements. The personal information may be disclosed to employees of the university, donors, the federal government, and ministries of the Ontario government for the purpose of notification and verification of the application of any award. If you have any questions about the collection, use, and disclosure of this information please contact the Financial Aid Office, Nipissing University, 100 College Drive, North Bay, ON P1B 8L7, (705) 474-3450 ext. 4297.