

PAYING WITH OSAP FUNDS IF YOU HAVE OSAP WITH OR WITHOUT UOFT GRADUATE SCHOLARSHIP 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.

Instructions for requesting to register without payment (fee deferral) through ACORN or submitting a Request to Register without Payment form can be viewed on the Student Account's Registration without Payment (Tuition Deferral) webpage.

Deferring Tuition Payment with UofT Graduate Scholarship Funding

You may apply through ACORN for a tuition fee deferral (register without payment) on the basis of UofT Graduate Scholarship/Award or Graduate Funding to change your registration status from Invited to Registered if you are in the funded cohort. Once the deferral is completed, the ACORN Finances dashboard will display a "Deferred payment for scholarship" status under "Financial Arrangements" (see example below). This financial arrangement will prevent your OSAP funding from being directed to the University of Toronto to pay for your tuition and other fees.

Deferring Tuition Payment with OSAP Only

You may apply through ACORN for a tuition fee deferral (register without payment) on the basis of OSAP to change your registration status from Invited to Registered 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.

Once the deferral successfully completed, the ACORN Finances dashboard will display a "Deferred payment for student loan (OSAP)" status under "Financial Arrangements" for the session.

Finances	
Outstanding Balance (Debit Account Balance)	\$8,439.28
Financial Arrangements	
Fall-Winter 2018-2019	Deferred payment for scholarship
Fall-Winter 2018-2019	Deferred payment for student loan (OSAP)

No Deferral

If you are unable to get an OSAP deferral or a UofT Graduate Scholarship deferral (to register without payment) or decide to not defer your tuition payments by following the instructions above, then you must make the minimum required payment (Fall term tuition 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.

Pay Fall Term Fees with OSAP Funds and UofT Graduate Scholarship 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 term enrolment.

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).

Pay Fall Term Fees with UofT Graduate Scholarship Funding

If you have a "Deferred payment for scholarship" financial arrangement recorded on your ACORN account 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. Your tuition is be paid from your graduate funding or scholarship by you, or as outlined in your annual graduate funding letter. If the UofT Graduate Scholarship funding does not cover all of your Fall term fees, you must pay the outstanding fees by the Fall term payment deadline of April 30th.

Pay Fall Term Fees with OSAP Funds

Starting in 2018-19: As per Government of Ontario requirements affecting all OSAP recipients, if you do NOT have a "Deferred payment for scholarship" financial arrangement 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 OSAP funding into your bank account.

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

Prior to Fall term OSAP confirmation of enrolment:

The ACORN Net Cost View will display the Fall term "Anticipated OSAP" amount which is the estimated OSAP amount needed to pay for your Fall term tuition and non-tuition fees. If you have made a Fall term tuition payment, then the Fall term OSAP funding amount to be directed to your ACORN account will be reduced by the payment amount.

Example:

2017 Fall Tuition & Fees totaled \$9,152.18 and the Anticipated amount of OSAP to be redirected to your ACORN account is \$5,602.50 (not including any fee payments that you have made).

The screenshot displays the 'ACORN' system interface for 'Invoice & Net Cost'. The left sidebar contains navigation options under 'ACADEMICS' (Enrol & Manage, Timetable & Exams, Planning Tools, Academic History, Transcript & Enrolment Confirmation, Graduation & Convocation, Portal) and '\$ FINANCES' (Financial Account, Invoice & Net Cost, Payment History, Account Details, Make a Payment, Awards & Aid, Grant Application, Tuition Fee Deferral). The main content area is titled 'Invoice & Net Cost' and features a 'Net Cost' tab. The 'What is My Net Cost?' section explains that the net cost is the anticipated sum of tuition and fees after OSAP is applied. It includes a 'Print Net Cost' button and a 'Last Updated: 2017-12-30' timestamp. Three summary boxes provide detailed cost breakdowns:

Term	Tuition & Fees	Anticipated OSAP	Received OSAP	Net Cost
2017-2018 Fall/Winter	\$18,249.36	\$11,205.00	\$0.00	\$7,044.36
2017 Fall	\$9,152.18	\$5,602.50	\$0.00	\$3,549.68
2018 Winter	\$9,097.18	\$5,602.50	\$0.00	\$3,494.68

After OSAP confirmation of enrolment:

Check the Funding section of your online OSAP account. When you log in to check your status, you can click the blue button "View the amount of your funding", then scroll down to the section "When you'll get your money" to see the "Amount deducted to pay tuition directly to your school"

Example:

\$6,982 is the Total 2018 Fall OSAP payment

\$4,526 is the Amount deducted to pay for Fall tuition directly to your school within 10 business days of enrolment confirmation

\$2,456 is the remaining payment that will be deposited in your bank account within 10 business days of enrolment confirmation

When you'll get your money

[Understand how and when you'll get your money](#)

[What to do if you have a new bank account](#)

1st payment

Estimated release date: Aug 29/18 - Aug 31/18
[Why this is an estimated date](#)

Status: Your school has confirmed that you are enrolled in full-time studies. Your money will be deposited into your bank account on the estimated date above.
[Who to contact if you haven't gotten your money](#)

Payment amount:	\$1,869	Ontario Student Grant
	\$1,471	Canada Student Grant for Full-Time Students
	\$3,642	Canada-Ontario Integrated Student Loan
	\$6,982	Total payment
Deposited amount:	\$6,982	Total payment
	\$4,526	Amount deducted to pay tuition directly to your school Why an amount was deducted
	\$2,456	Total deposited

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 payments will be displayed on the ACORN invoice separately as Federal and Provincial amounts:

PAYMENTS
2018 Fall
OSAP Payment - Provincial (2018-09-25) \$ 1000.00CR
OSAP Payment - Federal (2018-09-28) \$ 3526.00CR

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

Process Date	Transaction Description	Invoice Session	Transaction Amount
2018-09-28	OSAP Payment - Federal	Fall 2018	\$ 3526.00 CR
2018-09-25	OSAP Payment - Provincial	Fall 2018	\$ 1000.00 CR

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.

Your Funding Summary on your OSAP account must show that Fall term funding is scheduled to be released.

Fall term scholarship funding is usually recorded on your ACORN invoice starting in September.

If Fall term OSAP funding directed to the University of Toronto and Fall term scholarship funding does 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 UofT Graduate Scholarship 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 UofT Graduate Scholarship 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 UofT Graduate Scholarship Funding

Starting in the first week of December, [Enrolment Services](#) will begin to electronically confirm Winter term enrolment.

In order for your enrolment to be confirmed:

- a) your Fall-Winter or Winter registration status on ACORN has changed from Invited to 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).

Pay Winter Term Fees with UofT Graduate Scholarship Funding

If you have a "Deferred payment for scholarship" financial arrangement recorded on your ACORN account or your OSAP assessment is less than \$100, your Winter term OSAP funding will NOT be directed to the University of Toronto to pay for some or all of outstanding Winter term tuition and other fees. Your tuition is be paid from your graduate funding or scholarship by you, or as outlined in your annual graduate funding letter. If the UofT Graduate Scholarship funding does not cover all of your Winter term fees, you must pay the outstanding fees by the Winter term payment deadline of April 30th.

Pay Winter Term Fees with OSAP Funds

Starting in 2018-19: As per Government of Ontario requirements affecting all OSAP recipients, if you do NOT have a "Deferred payment for scholarship" financial arrangement recorded 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 OSAP funding is *greater* than the fees you owe, OSAP will deposit your remaining Winter term OSAP funding into your bank account.

You can view the Winter term OSAP amount to be directed to your ACORN account and the remaining funding that will be deposited into your bank account on your OSAP account. The Winter term OSAP amount to be directed to your ACORN account can also be viewed on the new ACORN Net Cost statement.

Prior to Winter term OSAP confirmation of enrolment:

The ACORN Net Cost View will display the Winter term "Anticipated OSAP" amount which is the estimated OSAP amount needed to pay for your Winter term tuition and non-tuition fees. If you have made a Winter term tuition payment, then the Winter term OSAP funding amount to be directed to your ACORN account will be reduced by the payment amount.

Example:

2018 Winter Tuition & Fees totaled \$9,097.18 and the Anticipated amount of OSAP to be redirected to your ACORN account is \$5,602.50 (not including any fee payments that you have made).

The screenshot shows the ACORN 'Invoice & Net Cost' page. The navigation menu on the left includes 'ACADEMICS' and 'FINANCES'. The main content area is titled 'Invoice & Net Cost' and has tabs for 'Invoice' and 'Net Cost'. Under 'Net Cost', there is a section 'What is My Net Cost?' with a 'Print Net Cost' button. Below this are three summary cards: '2017-2018 Fall/Winter Net Cost', '2017 Fall Net Cost', and '2018 Winter Net Cost'. Each card lists 'Tuition & Fees', 'Anticipated OSAP', and 'Received OSAP' with their respective amounts, and a final 'Net Cost' value.

After OSAP confirmation of enrolment:

Check the Funding section of your online OSAP account. When you log in to check your status, you can click the blue button "View the amount of your funding", then scroll down to the section "When you'll get your money" to see the "Amount deducted to pay tuition directly to your school"

Example:

\$6,982 is the Total 2018 Winter OSAP payment

\$4,526 is the Amount deducted to pay for Winter tuition directly to your school within 10 business days of enrolment confirmation

\$2,456 is the remaining payment that will be deposited in your bank account within 10 business days of enrolment confirmation

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 payments will be displayed on the ACORN invoice separately as Federal and Provincial amounts:

PAYMENTS
 2019 Winter
 OSAP Payment - Provincial (2019-01-21) \$ 1000.00CR
 OSAP Payment - Federal (2019-01-23) \$ 3526.00CR

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

Process Date	Transaction Description	Invoice Session	Transaction Amount
2019-01-23	OSAP Payment - Federal	Winter 2019	\$ 3526.00 CR
2019-09-21	OSAP Payment - Provincial	Winter 2019	\$ 1000.00 CR

Winter term OSAP funding could be released as early as the beginning of January however it can take up to two weeks for the Winter term OSAP funding amount to be directed to the University of Toronto to be received and recorded in your ACORN account.

Your Funding Summary on your OSAP account must show that Winter term funding is scheduled to be released.

Winter term scholarship funding is usually recorded on your ACORN invoice starting in September.

If Winter term OSAP funding directed to the University of Toronto and Winter term scholarship funding does 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 UofT Graduate Scholarship 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 February 15th.
- April 30th if you have a UofT Graduate Scholarship 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 UofT Graduate Scholarship Funding	
June 30 th	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 a UofT Graduate Scholarship or OSAP deferral or Pay the minimum required payment to register amount to change your registration status from Invited to Registered by your division's registration deadline.
Ten business days Before the start of Fall classes	Enrolment Services will begin confirming Fall term enrolment and if you do not have a UofT Graduate Scholarship 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. Fall term scholarship funding is usually recorded on your ACORN invoice starting in September.
September 30 th	If you do not have a UofT Graduate Scholarship deferral, pay Fall term fees not paid by OSAP or your graduate funding.
October 15 th	If you do not have a UofT Graduate Scholarship 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 15 th .
First Week of December	Enrolment Services will begin confirming Winter term enrolment and if you do not have a UofT Graduate Scholarship 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. Winter term scholarship funding is usually recorded on your ACORN invoice starting in January.
January 31 st	If you do not have a UofT Graduate Scholarship deferral, pay Winter term fees not paid by OSAP or your graduate funding.
February 15 th	If you do not have a UofT Graduate Scholarship 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 15 th .

April 30th	If you have a UoFT Graduate Scholarship deferral, pay Fall and Winter term fees not paid by OSAP or your graduate funding.
April 30 th	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 UoFT Graduate Scholarship 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 15 th .

REFUNDING FOR STUDENTS with OSAP & UOFT GRADUATE SCHOLARSHIP 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.*

ACORN will display a notification for OSAP students with a current session credit balance.

Click on '[request an OSAP refund here](#)' in the blue notification box.

The screenshot shows the ACORN student dashboard. At the top, there is a blue notification box titled "Tuition & Fee Refund for OSAP Students". The notification text reads: "You may be eligible for a refund payment (e.g. if you withdrew from courses or overpaid your fees). To request a refund:" followed by three bullet points:

- Ensure that your [mailing and permanent addresses are accurate and up to date](#)
- Ensure that your [direct deposit banking information is accurate and up to date](#)
- When you have completed the preceding actions, you may [request an OSAP refund here](#)

Below the notification, the dashboard is divided into two main sections: "Today's Timetable" and "Key Dates". The "Today's Timetable" section shows a calendar for December 15th (Tue) with a message: "You don't have any activities scheduled for today. Here's what's on at U of T today". The "Key Dates" section shows "View the sessional dates for your division:" followed by a link for "Faculty of Arts & Science". The left sidebar contains navigation options: Dashboard, Profile & Settings, ACADEMICS (Enrol & Manage, View Timetable, Planning Tools, Academic History, Order Transcripts, Graduation & Convocation, Portal), and FINANCES.

The OSAP Refund Request page displays the maximum Refund amount e.g. \$50)

The screenshot shows the top portion of the OSAP Refund Request page. It features the University of Toronto logo and the text 'UNIVERSITY OF TORONTO' on the left, and 'OSAP Refund' in a dark blue box on the right. Below this is a 'Refunds' section with a '+ Request Refund' button. A light blue box contains instructions for the fastest processing, including recording Canadian bank account information and ensuring the mailing address is up to date. A table below lists a refund for 'Fall 2016' with an amount of '\$50' and a status of 'PROCESSING'. At the bottom, there is a security warning and contact information for the University of Toronto.

Term	Amount	Status
Fall 2016	\$50	PROCESSING

Fill in the requested information and then Click on 'Request Refund' at the bottom right hand corner of the screen.

The screenshot shows the 'Request Refund' form. It has a title bar with 'Request Refund' and a close button. The form contains three main sections: 1) Input fields for 'Term' (a dropdown menu with 'Select Term'), 'Amount' (a text box with a '\$' symbol), and 'Reason (optional)' (a text area). A note below the amount field states: 'You currently have a maximum credit of \$3623.96 on your account.' 2) A 'Terms Of Refund' section with a list of bullet points explaining the refund process, including processing times, banking information requirements, and loan debt considerations. 3) A checkbox labeled 'I have read and understood the terms of the refund'. At the bottom right, there are two buttons: 'Cancel' and 'Request Refund'.

To view the status of your refund request, log out, and when you log back in, you can view the status of your refund request.

UNIVERSITY OF TORONTO OSAP Refund

Refunds

For the fastest processing, please do the following before you submit this form:

- Record your Canadian bank account information on ACORN to receive your refund by direct deposit.
- Ensure that your Mailing Address is up to date on ACORN.

Your refund request is being reviewed. It takes approximately 2 weeks from the date of the request to process a refund, longer during peak times. Once your refund has been processed, the amounts will be shown on your ACORN invoice.

Term	Amount	
Fall 2018	\$3623.96	PROCESSING

For security reasons, if you are currently using a public computer, please **close your browser completely** when you are finished with the website.

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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)
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REFUNDS

2018 Fall

Refund to OSAP 2018-10-28	\$900.00	(\$900 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)