Ontario

Ministry of Colleges and Universities
Student Financial Assistance Branch

2025-26 OSAP Student Income Verification: Canadian Non-Taxable and/or Foreign Income

Purpose

All income information provided on your **2025-26 OSAP Application for Full-Time Students** is used to determine the amount and type of your OSAP funding. The ministry verifies income information provided on the application.

You must complete this form in either of the following situations:

- The ministry was unable to verify your income with the Canada Revenue Agency (CRA).
- The ministry indicated that you must provide information so your Canadian non-taxable and/or foreign income (see definition below) can be verified.

How to complete this form

This form has 2 sections.

- **Section A:** Provide basic information about yourself, as well as the name of the school that you're attending during your 2025-26 study period. Your signature is required to confirm that you agree with the declaration statement.
- **Section B: Required documents.** Documentation is required based on the response provided by you.

How to submit this form

You can upload your completed form and all required documents online. Log into the OSAP website 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 this completed form and all attachments to your school's Financial Aid Office.

If you're going to a school outside of Ontario:
Send this completed form and all attachments to: Student Financial Assistance Branch, Ministry of 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 no later than 12 months after the start of your 2025-26 study period. If the income information cannot be verified, Ontario Student Grant funding you receive may be converted to a loan that you must repay. See the terms and conditions of the Master Student Financial Assistance Agreement (MSFAA) for more information.

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 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 a.m. – 4:30 p.m. (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 information

Social Insurance Number:

Ontario Education Number (OEN), if assigned:

Last name:

First name:

Student mailing address

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

Apartment:

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

Postal code or zip code:

City, town, or post office:

Province or state:

Country:

Area code and telephone number:

Student school details

What is the name of the school you plan to attend or are currently attending for your 2025-26 study period?

Student number at your school:

Student income information

Select the sections that apply to income you received in 2024 (January 1, 2024, to December 31, 2024) and provide the information required.

☐ **1. Your total 2024 non-taxable income received in Canada was greater than zero.**

Examples: income earned that is tax-exempt under the *Indian Act*, lottery winnings totaling over $3, 600, gifts and inheritances totaling over $3,600, life insurance awards, strike pay, interest earned on a Tax-Free Savings Account (TFSA) and child support received.

Total non-taxable income received in Canada.

Enter amount in Canadian dollars.

$ See Required documentation, Section B, Part 1.

☐ **2. Your total 2024 foreign income (non-Canadian source) was greater than zero and not reported to the Canada Revenue Agency (CRA).**

Examples: employment income, rental and/or investment income from foreign sources.

Total 2024 foreign income (non-Canadian source) not reported to CRA:

Enter amount in the currency the income was received.

$ See Required documentation, Section B, Part 2.

Currency of income:

Country of currency:

☐ **3. You received no income in 2024.**

Sign Declaration of student. See Required documentation, Section B, Part 3.

Declaration of student

I declare that the income information that I provided is an accurate reflection of the income I received in the 2024 year, and that I have provided all required supporting documentation that substantiates the source(s) of my income. I understand that the ministry may verify this information with the government, my employer and/or the source(s) of my non-taxable income. If there is a discrepancy, my funding will be reassessed, which may change the amount of grant(s) and/or loan(s) for which I am eligible. In particular, my Ontario Student Grant may be converted into a loan if the income I reported cannot be verified to the satisfaction of the Minister of Colleges and Universities.

Note: if you are completing this form electronically, use the “Fill & Sign” feature or “Digital ID” in Adobe Reader or your PDF program to add your signature.

Signature of student:

Date:
Day Month 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 and in accordance with the consents you signed on your OSAP application. The Ministry of Colleges and Universities administers and finances OSAP under the legal authority set out on your OSAP application. If you have any questions about the collection, use and disclosure of your personal information, contact the Director, Student Financial Assistance Branch, Ministry of Colleges and Universities, PO Box 4500, 189 Red River Road, Thunder Bay, Ontario, P7B 6G9; 807-343-7260.

Section B: Required documentation

Part 1: Canadian non-taxable income was greater than zero
You must provide your completed form along with documents and/or statements issued by the agency, financial institution, organization or government department recording your 2024 Canadian non-taxable income. Documents must indicate the source and amount of income, and additional information below as applicable:

- If the Canadian non-taxable income is from child-support payments, you must also provide a copy of your separation agreement or court order detailing the amount and frequency of the support payments during the 2024 year.
    - If the separation/divorce agreement or court order was dated more than one year ago, you may submit the outdated documentation along with confirmation of the payments received during the 2024 year.
    - If the separation/divorce agreement or court order is not available, you must provide:
        - Documentation confirming the payments received in 2024 (e.g. bank statements, copies of void cheques) and one of the following:
            - a dated and signed letter from the payor confirming the value, reason and total for all payments made during the 2024 year; or
            - an affidavit (see definition below) confirming the value, reason and total for all payments received during the 2024 year.
- If you indicate 2024 income earned that is tax-exempt under the *Indian Act*, they must provide a copy of their 2024 T4 slip showing the amount in Box 71 or a letter from their employer (on the employer's letterhead) that specifies their total amount of 2024 income earned that is tax-exempt under the *Indian Act*. Self-employed individuals may provide the letter as their own employer, and must include an explanation that a letter from another employer is not available.

Part 2: Foreign income (non-Canadian source) was greater than zero and not reported to CRA
You must provide your completed form, along with the following documentation as applicable:

- Proof of your 2024 income from a foreign (non-Canadian) source with documentation issued by that country's government/tax agency. Working copies of tax documents and/or tax returns are not acceptable.
- Official documentation from your employer that specifies the gross income (before any deductions) you received in 2024. The documentation must be on the employer's letterhead or other official format.

If your 2024 foreign income was from self-employment, investments, rental income or other means, you must provide documentation confirming the source and amount of your income. Acceptable documentation could include bank statements, letter(s) from a financial representative, lease agreements, and/or proof of rent income. This applies only if you are living outside of Canada and have not claimed your 2024 income to CRA.

If you are unable to provide your documentation by the deadline listed on page 1, you can submit an affidavit that includes the following:

- The reasons why you are unable to provide the required documentation.
- The amount, currency and sources of your 2024 foreign income.

Part 3: No income received in 2024
You must provide your completed form along with an affidavit that explains where you resided in 2024, the dates you resided in Canada and/or outside of Canada, and why you had no income in 2024. Persons registered under the *Indian Act* may provide a letter from a Band Council official in lieu of an affidavit.

Note: As applicable, individuals with a Social Insurance Number (SIN) not filing taxes must include the reason for not filing taxes. This could include reason(s) for not being in Canada, and confirmation of residential ties to Canada or another country (for example, lease agreement, mortgage documents, or utility bills) as part of their documentation. Individuals who did not file taxes because they did not have a SIN must provide evidence of when they came to Canada and/or when they were issued a SIN. Additional information may not be required for individuals registered under the Indian Act.

Definitions

Affidavit
An “affidavit” is a sworn document that is signed before a lawyer, a commissioner of oaths (who may not be a lawyer), or a notary public, swearing or affirming that the contents of the affidavit are true. A commissioner of oaths is generally available at community legal clinics, municipal or township offices, and law offices.

Canadian non-taxable income/foreign income includes the following:
- income earned in a country other than Canada (employment income, rental income or gains from investments);
- child support received;
- income earned on a First Nations Reserve in Canada;
- lottery winnings totalling over $3,600;
- gifts and inheritances totalling over $3,600;
- life insurance compensation;
- strike pay received from a union;
- interest, dividends or capital gains from a tax-free savings account (TFSA) or investments of any type (for example stocks, bonds or GICs) regardless of the original source of the income.
- settlements from lawsuits (entire amount for economic loss and portion for non-economic loss/pain and suffering/general damages over $100,000).
- long-term disability benefits not included in your Canadian taxable income;
- spouses and parents are expected to report scholarships as non-taxable income if the scholarships were not reported in Line 15000 on their income tax return.