

## **CLEARANCE REVIEWS FOR STUDENT RESTRICTION ISSUES OTHER THAN ACADEMIC PROGRESS**

Student restrictions prevent the student from applying for OSAP through the online web application, however, the web will display information to the student that outlines the nature of the restriction and the applicable remedy. **Students may elect to complete and submit a paper application through the Student Awards and Financial Aid Office while they wait to determine if clearance will be provided.**

Only the Ministry of Colleges & Universities can consider clearance reviews for most “student restriction” issues, other than Academic Progress. These other “student restriction” issues include:

- federal restrictions only
- provincial restrictions only
- federal and provincial restrictions
- breach of contract
- significant income variances

A student’s request for a review must be submitted through the Student Awards & Financial Aid Office and forwarded to the Ministry on the student’s behalf.

The following information outlines the procedural issues and documentation requirements for reviews of this nature.

Student restrictions apply to future eligibility for further OSAP assistance, (i.e., loans, grants, bursaries and scholarships). Despite a student restriction, students who have not defaulted on their student loan(s) may remain eligible for OSAP repayment assistance programs such as:

- Revision of Repayment Terms
- Interest Relief
- Debt Reduction in Repayment
- Medical Loan Forgiveness (Ontario)
- Permanent Disability Benefit (Canada)

Students should be directed to the National Student Loans Service Centre (NSLSC) or the financial institution holding their loans to discuss eligibility for repayment assistance. National Student Loan Service Centre contact information is provided below.

### **A) Federal Restrictions**

Students who have failed to meet their obligations with respect to federal student assistance debts must seek clearance through the Government of Canada (Employment and Social Development Canada (ESDC) – Canada Student Loans Program (CSLP)). The student should contact ESDC-CSLP, via the appropriate division of the National Student Loans Service Centre, at the following addresses:

National Student Loans Service Centre  
PO Box 4030  
Mississauga, Ontario L5A 4M4  
Telephone: 1-888-815-4514

Note: Students must clearly itemize the purpose of their inquiry to the NSLSC representative to ensure that they are directed to the appropriate department. If the student receives federal clearance and is approved for additional federal funding, then ESDC-CSLP will provide the student with a written clearance decision, known as a

Clearance Letter. Students who have been issued a Clearance Letter can request a review of their situation to determine whether their eligibility for further federal funding can be considered by OSAP.

**Documentation required:**

- A letter from the student requesting a review of their current situation
- A copy of the Clearance Letter, as issued by ESDC-CSLP

Notes:

1. A copy of the Clearance Letter must be received by the ministry within one year of its date of issue.
2. A letter from a lender (e.g., a bank, financial institution or the NSLSC) indicating the student's federal assistance is in good standing will not be accepted in lieu of the Clearance Letter from ESDC-CSLP.
3. Conditional clearance letters are not acceptable

If the student only has a federal restriction, federal clearance will allow the OSAP application to process for full funding, if all other eligibility criteria are met. If the student only has a provincial restriction, then federal clearance is not required. However, the student must make a written request to the Student Awards & Financial Aid Office to have their OSAP application processed for federal funding only.

**B) Provincial restrictions**

Generally, students who have provincial student assistance debts and who have a provincial restriction on their file are not eligible for further provincial assistance until the provincial debt has been repaid in full. Student may contact the following provincial agency to determine the current status of their provincial debt and which private collection agency currently has the debt:

Collection Management Unit  
Account Management & Collections Branch  
33 King Street West  
P.O. Box 627  
Oshawa, ON L1H 8H5  
Telephone: 416-326-0500  
Toll free: 1-800-387-5604 or (416)326-0500 (within GTA)

Once the provincial debt has been repaid in full, students can request a review of their situation to determine whether they are eligible for further funding.

**Documentation required:**

- A letter from the student requesting a review of their eligibility for further provincial funding, including information on the current status of their provincial debt; and
- Proof that the provincial debt has been repaid in full (e.g. most recent statement of account from the agency holding the debt).

If the student only has a provincial restriction, then federal clearance is not required. However, the student must make a written request to the Student Awards and Financial Aid Office to have their OSAP application processed for federal funding only.

### **C) Provincial and Federal Restrictions**

If the student has a federal and a provincial restriction issue, then upon receipt of proof of federal clearance from the student, the ministry will release the current OSAP application for processing for federal funding only.

Additional provincial funding will be provided once two conditions have been met:

- proof of federal clearance (above);
- completion of a successful review to remove the provincial restriction.

### **D) Breach of Contract (Code 61—full restriction, Code 62, Code 63, Code 64) – Inspection and Compliance Unit**

Students who have been restricted based upon an audit of their individual files are issued a detailed letter outlining the nature of the restriction and the duration of the restriction.

Reinstatement of eligibility after receipt of a code 61 restriction cannot occur until:

- The restriction period identified in the letter is over; and
- They have repaid all interest and principal owing on the outstanding Ontario portion of any Canada-Ontario Integrated Student Loan (issues on or after August 1, 2001), Ontario Student Loans (issued prior to August 1, 2001, if applicable) and other funding identified in the letter

Students wishing to be considered for further student financial assistance must contact:

Ministry of Colleges and Universities  
OSAP Inspection and Compliance Unit  
Student Financial Assistance Branch  
77 Wellesley Street West, Box 276  
Toronto, ON M7A 1N3  
Telephone: 416-314-0714  
Fax: 416-325-3096

Student must include supporting documentation, as set out in the letter from the ministry.

### **E) Significant Income Variances – Student Income Verification**

The ministry verifies student income as reported on the OSAP application against income information provided to Canada Revenue Agency (CRA) on income tax returns. If the ministry determines a significant variance between these income amounts, a Restriction Code 67 is placed on the student's file and the student is ineligible for OSAP Assistance. Students are issued a detailed letter outlining the reason for the restriction and the duration of the restriction.

An Income Variance Restriction cannot be cleared until the following criteria are met:

- The length of the restriction period is over; and
- The student has repaid all interest and principal owing on the outstanding Ontario portion of any Canada-Ontario Integrated Student Loans (issued on or after August 1, 2001) and Ontario Student Loans (issued prior to August 1, 2001, if applicable).

If all criteria are met to remove Code 67 during a student's study period, the student becomes eligible to receive OSAP funding beginning in their next study period with a start date after the clearance date.

- If there is a logical break in the current study period after the clearance date (for example, winter term or spring/summer term), you may apply a study period end date to the current file and guide the student to submit a new OSAP application for the next study period with a start date after the clearance date.

Students must include supporting documentation to show their Ontario funding has been repaid in full.

If a student is making directed payment towards their Ontario Student Loans, for the purposes of Income Variance Restriction Clearance, they should contact the Student Awards and Financial Aid Office prior to doing so.

A directed payment is a payment that a student makes to the NSLSC to pay down Ontario Student Loan debt for the purpose of addressing a restriction that prevents the student from receiving further Ontario assistance, such as an income variance restriction.

A directed payment can be used if the following requirements are met:

- The payment is a single lump sum amount that repays the full outstanding loan amount that must be repaid as part of clearing a restriction:
  - Partial repayments cannot be redirected.
  - Regular RAP payment(s) a student has been making over time, cannot be redirected retroactively to clear an Ontario restriction
- The restriction applies to Ontario assistance only:
  - Directed payments cannot be used for overpayment restrictions.

Before a restriction can be cleared from the student's file, all other conditions of the restriction, if any, also must be met.

#### **Allowable reviews:**

##### **1. Revised Income Tax Information**

A student may notify the Student Awards & Financial Aid Office that the income information provided to the ministry by CRA has been reassessed if the reassessment by CRA occurred after the date that the Ministry verified the income.

##### ***Documentation required:***

- A letter from the student requesting a review of their current situation, including an explanation of the reason for the reassessment by CRA.
- A copy of the student's most recent Notice of Reassessment as issued by CRA:
  - The CRA has made available to all taxpayers commencing in February 2015 the capability to get electronic copies of their Notice of Assessment/Reassessment (condensed and detailed view) through their My Account Feature
  - The new electronic notices have a different appearance from the paper copies; however, printed copies of an electronic Notice of Assessment are accepted and treated the same as a paper copy

Once this information has been reviewed by the Student Awards & Financial Aid Office, it will be forwarded to the ministry on the student's behalf. Once this information has been reviewed by the ministry, the student will be issued a decision regarding his/her eligibility status for further funding.

##### **2. Conflicting Income Amounts – Process for Verification of Income**

In the case of conflicting income amounts reported to OSAP and CRA, a student will be issued a letter from the ministry at the time that income verification is completed. The letter will include a Verification of Income form that the student must complete providing more detailed information and documentation regarding the timing and amounts of income received. It's recommended this form must be submitted, along with supporting documentation, to the Student Awards and Financial Aid Office for review. Once reviewed, it will

be forwarded to the ministry on behalf of the student. The Verification of Income form includes specific instructions on the supporting documentation that must be provided to support the student's review request.

If the student has lost or misplaced the Verification of Income form, the student may request a duplicate copy. The student may contact the Ministry directly or the Student Awards & Financial Aid Office may email the Ministry on behalf of the student. Request for these forms may be submitted to [award1@uwindsor.ca](mailto:award1@uwindsor.ca). Please include name, student number and address to which the forms should be mailed. This address must match the address on file on your OSAP Account.

**Appeal Submission Cover Sheet –  
Clearance Review for Restriction Issues**

Please forward to:  
Financial Aid Administrator  
Student Awards & Financial Aid Office  
401 Sunset Ave.  
Windsor, ON N9B 3P4

<p><b>Office Use:</b></p> <p><b>Date Received:</b> _____</p> <p><b>Date Reviewed:</b> _____</p> <p><input type="checkbox"/> <b>Approved</b>                      <input type="checkbox"/> <b>Not Approved</b></p>
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<b>LAST NAME:</b>	
<b>FIRST NAME:</b>	
<b>U OF W STUDENT ID:</b>	
<b>ONTARIO ACCESS NUMBER: (OAN)</b>	
<b>APPEAL SUBMISSION CHECKLIST:</b>	<ul style="list-style-type: none"> <li>○ A letter outlining the grounds for an appeal.</li> <li>○ Supporting documentation to support the request for an appeal.</li> <li>○ Be sure that your letter(s) are SIGNED, DATED and that your name, student ID# and address appear on all supporting documentation.</li> </ul>

**Financial Aid Office Notes:**

The University of Windsor is committed to the protection of privacy and confidentiality of all its constituents. The information collected in this process is collected under the authority of the *University of Windsor Act, 1962* and is collected for the purposes of administering the Ontario Student Assistance Program (OSAP) on behalf of the Ministry of Colleges & Universities and any other need-based financial assistance as administered by the University of Windsor. If you have any questions about the collection of information or the uses to which it will be put, please direct your questions to the Director, Student Awards & Financial Aid. The ministry administers OSAP under the authority of the Ministry of Training, Colleges and Universities Act, R.S.O. 1990, c. M.19, as amended, R.R.O. 1990, Reg. 773, Reg. 774, and Reg. 775, as amended, and O. Reg. 268/01, as amended; the Financial Administration Act, R.S.O. 1990, c. F. 12, as amended; the Canada Student Financial Assistance Act, S.C. 1994, c. 28, as amended; the Canada Student Financial Assistance Regulations, SOR 95-329, as amended; and the Budget Implementation Act, 1998, S.C. 1998, c. 21, as amended. If you have any questions about the collection or use of this information, contact the Director, Student Support Branch, Ministry of Training, Colleges and Universities, PO Box 4500, 189 Red River Road, 4th Floor, Thunder Bay, ON P7B 6G9.

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