

## EXTRAORDINARY EXPENSES - PARENTS

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OSAP may consider a parent's extraordinary expenses for the purpose of calculating the expected contribution from parental income for a dependent student.

*Extraordinary expense reviews do not increase the student's allowable costs and they have no impact on the family income that is used for the purposes of determining eligibility for Canada Student Grants and Ontario Student Grants. Extraordinary expense reviews have no impact on the student's assessment if there is no expected parental contribution in the Canada or Ontario need assessment.*

To be eligible to be considered for an extraordinary expense review, the following requirements must be met:

- The parent's previous year income (taxable and non-taxable and/or foreign income) must have been verified before the review can be approved. (e.g. For 20/21 OSAP Year, Parental Income for 2019)
- The costs are being claimed by the parent who incurred the expense
- The parent claiming the costs has not had an estimated income review – *(if both parents incur the expense, an extraordinary expense review can be considered for the parent who has not had an estimated income review).*
- The costs are one-time costs that have been incurred and paid during the student's study period or ongoing costs that will be incurred and paid during the study period *(amounts for one-time costs that have been billed, but not paid during the study period are not eligible)*

### **1. CHILD/SPOUSAL SUPPORT PAYMENTS -**

*(If a parent is claiming child support payments, the parent cannot be the custodial parent for that child and the child cannot be included in the student's parental family size.)*

#### **Documentation Required:**

- a copy of the separation/divorce agreement indicating that the parent has a legal responsibility to make payments for a child to a former spouse. If there is no separation agreement, an affidavit that provides the date of the separation and outlines the custodial/financial arrangements;
- proof of payments that have been made in the current year to date (e.g., 2020 year, receipts, cancelled cheques or a signed statement from the former spouse or custodial parent indicating the amount of payments that were received).
- a letter from the parent making the payments showing a calculation of the amounts that will be paid per week during the student's study period based on average monthly payments made to date in the current year (e.g. 2020).

### **2. FUNERAL COSTS**

Allowable funeral costs are costs that have not been covered, and will not be covered by the deceased's estate, Canada Pension Plan (CPP) - Death Benefits, another government agency, or private insurance plan benefits.

### **Documentation Required:**

- a letter from the parent(s) itemizing the costs incurred during the student's study period that have not been covered, and will not be covered by other sources
- receipts from the funeral home to confirm the amount and dates of payments made by the parent(s) during the student's study period;
- a statement from the estate's executor/executrix, CPP - Death Benefits, other government agency, and/or other private insurance plan(s) itemizing the costs that were covered or will be covered (if not included in the statement from the funeral home).

### **3. LEGAL FEES**

Allowable legal fees include legal fees paid for a separation or divorce, or criminal and civil cases  
*(Legal fees related to the purchase of a home or the operation of a business are not allowable costs)*

### **Documentation Required:**

- itemized statement from the parents' lawyer indicating the reason for the costs, date of payments and amounts paid during the student's study period.

### **4. UNINSURED MEDICAL, DENTAL AND OPTICAL EXPENSES**

Costs must be for the parents themselves or their dependent children, including dependent children over 18 with disabilities, if applicable.

Costs that are covered by OHIP, an employee benefit plan or a private insurance plan are not eligible  
*(If the parents have an insurance/employee benefit plan that provides less than 100% coverage, the amount of the uncovered balance may be considered.)*

Costs must be eligible to be claimed for income tax purposes and cannot not exceed amounts allowed by Canada Revenue Agency (CRA).

Costs can include one-time uninsured costs incurred during the student's study period or ongoing monthly costs that will be incurred during the study period

### **Documentation required:**

- A letter from the parent who will be claiming the costs on their Canadian income tax return, itemizing the costs, identifying the tax year the costs will be claimed and the amounts that will be claimed on Line 33099 and/or Line 33199 of their tax return

#### **Additional documentation for one-time cost already paid:**

- If there is no insurance/benefit plan, receipts from the physician, dentist or optometrist summarizing the one-time costs incurred during the student's study period; or
- Proof from the insurance company/benefit plan indicating the amount of the costs incurred during the student's study period that are being covered.

#### **Additional Documentation for ongoing costs:**

- If there is no insurance/benefit plan, receipts from the physician, dentist or optometrist summarizing the one-time costs incurred to date in the current year (e.g. 2020) or
- Proof from the insurance company/benefit plan indicating the amount of the costs incurred during the student's study period that are being covered.

## **7. SELF-FUNDED EDUCATIONAL COSTS**

The parent's study period must overlap with the student's study period;

The parent cannot be an OSAP recipient and must have self-funded the direct educational costs (for example, tuition fees were not paid by their employer);

Allowable costs are for tuition and compulsory fees, books, supplies and equipment

The parent cannot be a Second Career (SC) recipient

### **Documentation Required:**

- receipts for the amount of tuition, compulsory fees and books purchased showing that the parent's expenses were incurred for a study period that overlapped with the student's study period (receipts must indicate the name of the educational institution attended);
- a letter from the parent stating that he/she did not receive any OSAP, Second Career funding or other government financial assistance for the program costs.

## **8. REQUIRED PAYMENTS ON GOVERNMENT FULL-TIME OR PART-TIME STUDENT LOANS**

Minimum required full- or part-time government student loan payments may be considered an exceptional expense. Payments to private lenders' student loan programs cannot be considered unless the individual claiming the costs converted previously issued government-funded student loans to a private lender's loan program. The payments must be for student loans held by the parent claiming the costs

### **Documentation Required:**

#### **For payment of government student Loans**

- Copy of the government student loan consolidation agreement between the parent(s) and the financial institution or NSLSC indicating the required monthly payment;
- If a consolidation agreement is not available, other proof from the parent showing the amount of their required monthly payments, such as a letter from NSLSC)
- Proof from NSLSC of payments made to date in the current year (e.g. 2020)
- A calculation of the total amount of the payments that will be made during the student's study period based on the payments made to date. • If payments to date varied in amount, the calculations cannot be higher than the minimum required monthly payment.

#### **For government student loans converted to private loans:**

- A signed statement from the financial institution confirming that government-funded student loans were converted to a private lenders loan program. The financial institution's statement must indicate the total amount of converted student loan, the conversion date, and the amount of each loan payment made to date in the current year (e.g. 2020)
- A calculation of the total amount of payments that will be made during the student's study period, based on the average payment amount made to date in the current year (e.g. 2020).

## **10. CHILD CARE OR ATTENDANT CARE FOR DEPENDENT CHILD WITH DISABILITY PARENTS OF DEPENDENT STUDENTS**

The costs must be for childcare or attendant care of the parent's wholly dependent child with a disability who is 12 years of age and older

### **Documentation Required:**

- Receipts for costs paid to date in the current year (e.g. 2020)
- A letter from the parent(s) which indicates the nature of the child's disability and the type of supports required on an on-going basis
- A calculation of the costs that will be incurred per week during the student's study period, based on average monthly costs paid to date for the current year (e.g. 2020) (average monthly payments / 4.3 x weeks in study period)
- If the child is over 18, the "Disability tax credit page" from the parent's CRA Account showing that CRA has accepted the child as wholly dependent in the previous tax year (e.g. 2019)

## **11. PARENTS REQUIRE SECOND RESIDENCE**

*(One parent must live in another community, away from the family home because of employment. Eligible costs are mortgage payments on the second residence, rent payments, or board and lodging costs and return travel costs only. Maintenance and insurance costs for a vehicle are not eligible costs)*

### **Documentation Required:**

- a letter from the parent(s) indicating that one parent must reside away from his/her family home (principal residence) for employment purposes
- a letter from both parent's employers confirming the locations of each parent's regular employment. The letter from the "away" parent's employer must confirm what costs if any are covered by the employer
- proof that the family is maintaining two residences during the student's study period (for example, a copy of the rental agreement or mortgage from the second residence)

## **12. CARE/PERSONAL SUPPORT OF ELDERLY OR INFIRM RELATIVE**

The elderly or infirm relative must be residing in Canada and either living in the household of the parent claiming the cost or in an institution, such as a private nursing home, not including a retirement home, unless care/personal support is being provided.

The allowable costs cannot exceed \$2,000 per relative per academic year, and an overall maximum of \$4,000 per family if there are two or more relatives who require care.

### **Documentation Required:**

- a signed statement from the parents explaining the type and amount of care/personal support given, the address of the dependent relative, the reason for the support, and the relationship of the parent(s) to the relative
- a calculation of the costs that will be incurred during the student's study period, based on average monthly costs to date for the current year (e.g. 2020) (average monthly payments / 4.3 x weeks in study period)
- receipts that support the calculation of costs during the study period: • if the dependant resides in the family home, receipts confirming the care/personal support costs incurred and paid by the parents during the current year (e.g. 2020) to date
- if the dependent relative does not reside in the family home - receipts from the private nursing home for the current year (e.g. 2020) to date confirming care/personal support costs

### **13. CONTRIBUTIONS TO A REGISTERED DISABILITY SAVINGS PLAN**

The RDSP contribution must be made for the parent(s) themselves or for one or more of their dependent children.

#### **Documentation Required:**

- Documentation showing that an RDSP has been set up for the parent(s) or one or more of their children;
- Proof of the amount of payments that have been made to the RDSP(s) for the current year (e.g. 2020) to date

### **14. PARENT IS WORKING IN THE U.S. AND FILING TAXES IN BOTH CANADA AND THE U.S.**

The portion of the parent's income tax liability in the U.S. that applies to the student's study period may be claimed as an extraordinary expense

#### **Documentation Required:**

- the current year (e.g. 2020) Income Verification: Foreign and/or Non-Taxable Income form if the parent is working in the U.S.
- copy of the previous year (e.g. 2019) Notice of Assessment from Canada
- a copy of the previous year (e.g. 2019) Tax Account Transcript or the Record of Account Transcript from the U.S.; and
- if the parent is working in the U.S., a letter from the student's parent explaining their employment situation in the previous year (e.g. 2019) and confirming that the situation will exist for the student's entire student's study period, that is, into the current and upcoming (e.g. 2020 and 2021) tax years

### **15. ADJUSTMENT FOR DOUBLE-COUNTING OF WSIB COMPENSATION**

An adjustment may be made to parental prior year income if compensation received from the Workplace Safety and Insurance Board (WSIB) is double-counted on Line 15000 of the parent's previous year (e.g. 2019) income tax return.

This review cannot be used in combination with an estimated income review for the applicable parent and cannot be made before the parent's previous year (e.g. 2019) taxable and non-taxable/foreign income has been verified.

#### **Documentation Required:**

- a copy of the parent's T4 slip (showing the amount in Box 77)
- a copy of the T5007 slip (showing the amount of WSIB benefits received)
- a copy of the parent's previous year (e.g. 2019) income tax return or Canada Revenue Agency Notice of Assessment showing Lines 10100, 14400 and 22900

### **16. PARENTS OF STUDENT WITH DISABILITY DRIVING STUDENT TO SCHOOL**

Allowable costs are for fuel only and cannot include maintenance costs or insurance for the vehicle. For the purpose of calculating the amount of the costs, the costs must be incurred for a minimum of four weeks.

There must be a disability-related reason for the student not using public transit, such as mobility-related reasons or accessing services and equipment supports through the Bursary for Students with Disabilities/Canada Student Grant for Services and Equipment for Persons with Permanent Disabilities (BSWD/CSG-PDSE).

There also must be a reason for the student not using accessible public transit services (e.g. Wheel-Trans) such as living in an area without access to these services.

**Required Documentation:**

- a letter from the parent indicating the total number of trips per week and a calculation of the fuel costs per trip incurred by the parent during the student's current study period
- a detailed description of the travel, such as the home and institution addresses marked on a map of the area
- Medical documentation must be on file supporting the student's permanent disability and providing rationale for why the disability would prevent the student from using public transit or services through BSWD/CSG-PDSE
- documentation confirming that accessible public transit (e.g. Wheel-Trans) is not an option where the student lives
- documentation in the student's file confirms the course schedule indicating the days and times on campus

**17. UNINSURABLE EMERGENCY HOME REPAIRS**

*(Emergency home repairs must be for the parent's primary residence only. Emergency repairs to a second residence or vacation property are not eligible costs.)*

The home repair must be an unexpected, one-time cost that resulted from a natural emergency situation such as a flood, ice storm, wind storm or tornado and requires immediate attention.

The repair cannot be an expense that is optional or can be delayed. Cosmetic repairs, regular maintenance costs, or repair of ongoing or known issues, are not allowable (for example, day-to-day maintenance of the family home paint, wallpaper, landscaping, upgrading a bathroom or kitchen, roof replacement due to age, etc.).

Allowable costs are only costs not covered by insurance.

**Required Documentation:**

- A letter from the parent(s) describing the natural event that caused the damage, the type of damage, and the necessity of the repair
- receipts itemizing expenses incurred, and the amount and dates of payments made during the student's study period;
- proof of costs covered by insurance plan, if applicable; and
- a copy of the building permit/contract for the repairs, if applicable

# OSAP Appeal Submission Cover Sheet

## EXTRAORDINARY EXPENSES REVIEW

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

<b>Office Use:</b>	
<b>Date Received:</b>	_____
<b>Date Reviewed:</b>	_____
<input type="checkbox"/> <b>Approved</b>	<input type="checkbox"/> <b>Not Approved</b>

<b>LAST NAME:</b>	
<b>FIRST NAME:</b>	
<b>U OF W STUDENT ID:</b>	
<b>APPEAL SUBMISSION CHECKLIST:</b>	<input type="checkbox"/> Appeal Coversheet <input type="checkbox"/> A letter from you outlining on what grounds you are requesting the review; <input type="checkbox"/> Supporting documentation to support your request for review. <input type="checkbox"/> Be sure that your letter(s) are SIGNED, DATED and that your name and student ID# appears on all of your supporting documentation.

**Financial Aid Office Notes:**

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