

OSAP Micro-credentials

What is a micro-credential program/course?

- A micro-credential program(s)/course(s) recognizes granular, specific skills and competencies and typically requires less time to complete than traditional credentials. Micro-credential program(s)/course(s) are tied to a labour market need or developed in partnership with a specific employer or sector.

What is OSAP for Micro-credential funding?

- Is Ontario only grant and/or loan funding.
- Students must accept both grant and loan funding. There is no grant only funding for OSAP Micro-credential programs.

What program(s)/course(s) are eligible for OSAP for Micro-credential funding?

- OSAP for Micro-credential funding is available for students taking a ministry-approved micro-credential that is less than 12 weeks.
- To find a list of approved micro-credentials offered at the University of Windsor, [visit the approved micro-credentials list on the OSAP website.](#)

Who is eligible for OSAP for Micro-credential funding consideration?

- Must be a Canadian citizen, a permanent resident, or a protected person with Ontario residency.

Effect of a Permanent Disability on OSAP for micro-credential funding?

- If a student answers “yes” on their OSAP profile to having a permanent disability (PD), their PD status is confirmed through documentation and the student’s fixed contribution is waived.

OSAP for Micro-credential Program/Course Eligibility

- The period of study is less than 12 weeks.
- A student cannot receive OSAP for micro-credentials assistance for their study period if it overlaps with another micro-credential study period in which they are concurrently receiving OSAP for micro-credentials funding.
- Students may overlap their micro-credential study period with a study period that is part of a different full- or part-time program that they are concurrently receiving funding for through full-time or part-time OSAP.

What happens if a student withdraws from a study period in which they are receiving OSAP for micro-credential funding?

- The withdrawal will be entered on the student's file.
- The study period end date will be adjusted to reflect the actual date of withdrawal.
- The program information details will be updated to reflect actual costs and hours attended, as applicable.

Can you repeat an OSAP Micro-credential program/course?

- Generally, students who successfully complete a micro-credential program, or a course in a program, would receive OSAP for Micro-credentials funding only once for each micro-credential program or course.
- However, students may be considered for OSAP for Micro-credentials funding to repeat one or more micro-credential program or course in a program in the following circumstances:
 - A student has failed a micro-credential program and wishes to repeat it to get a successful mark.
 - A student has not achieved the minimum grade required in a course of a micro-credential program to successfully complete the program.
- Students are not eligible to receive OSAP for Micro-credentials funding for a specific program or course in a program more than twice.

What are the allowable costs for OSAP for Micro-credential funding consideration?

- The following direct educational costs, up to a combined maximum allowance of \$5,000 per study period, are considered in the OSAP for Micro-credentials need assessment:
 - Tuition
 - Program Fees
 - Books
 - Equipment
- An educational allowance of \$5 per study hour is recognized in the need assessment.

What financial resources are used toward the costs of OSAP Micro-credential?

- Student contribution for single students and married students without dependents are the lesser of:
 - 5% of tuition, and
 - \$50

Example 1: A single independent student is in a micro-credential program with a tuition cost of \$1,500.

The student contribution = \$50 (the lesser of \$75 (i.e., 5% of \$1500) or \$50).

Example 2: A married student is in a micro-credential program with a tuition cost of \$800.

The student contribution = \$40 (the lesser of \$40 (i.e., 5% of \$800) or \$50).

- The student contribution is waived for the following students:
 - Students with Children
 - Students or spouses in receipt of ODSP or OW
 - Students in extended society care or with other eligible status with an Ontario Children’s Aid Society
 - Students with permanent disabilities

How is eligibility for OSAP for Micro-credential Grant and Loan Funding calculated?

- Financial need (Total Allowable Cost - expected resources = Need).
- Financial need must be no less than \$40 per funding type (i.e., \$40 in grant or \$40 in loan).
- Household income must not exceed the upper income threshold that corresponds to their family size.

Income Thresholds for Micro-credential Grant/Loan Funding – Incomes that exceed amounts listed in column B are ineligible for funding.

Family Size	Income Threshold below which 50% of aid is loan. (A)	Slope from A to B (1% increase per \$1,000)	Income Threshold where 100% of aid is loan – no grant. (B)
1	\$30,000	0.000010000	\$80,000
2+	\$50,000	0.000010000	\$100,000

OSAP for Micro-credential Application for Interest-Free Status.

- Students with previous OSAP for Micro-credential assistance who return to school must ensure that their micro-credential student loans are placed into interest-free status.
- Students in a micro-credential program or a part-time program should use the Continuation of Interest-free Status Micro-credential Application if they:
 - Have outstanding micro-credential student loans issues through OSAP.
 - Are not submitting an OSAP Application for Micro-credentials or an OSAP Application for Part-time Students for their current study period.
 - Are in or within 15 days of starting a micro-credential or part-time program that is approved for OSAP purposes.
 - Meet the following eligibility requirements for their school, program and study period length:

- School – enrolled in a micro-credential or part-time program at a postsecondary school approved for OSAP purposes.
- Program and Study Period Length – micro-credential study period less than 12 weeks in length or the part-time program must be 4-52 weeks in length.

How do you apply for OSAP Micro-credential funding?

- Visit the [OSAP website](#).
- Login to your OSAP account and submit an OSAP for Micro-credential funding application.
- Submit all required supporting documentation.

How do I repay my OSAP Micro-credential loans?

- The contact information for the National Student Loans Service Centre for OSAP Micro-credentials Program is:
 - Main Line: 1-188-869-2896 (Toll Free) Local: 647-943-5789
 - TTY: 1-866-669-6785 (Toll Free) Local: 647-943-3515

Is OSAP Micro-credential funding paid to the institution to cover tuition fees for the program/course?

- OSAP MC funding is not remitted to the institution. Students must pay the tuition fees for the course. Upon confirmation of enrolment, OSAP MC funding is released directly to the student.