Student Responsibilities

1. Students should apply early for government assistance such as OSAP (i.e., no later than May 31 for returning students, June 15 for new students) as it may take up to 8 weeks for a complete OSAP application to be assessed and funding disbursed.

An OSAP application is incomplete until the student submits their OSAP consents and declarations pages and/or other supporting documentation or corrections to Enrolment Services.

An early OSAP application means that students can:
- begin their financial planning early and be ready to concentrate on their studies when classes begin
- register by deferring their tuition fees using the Student Web Service
- access their OSAP funds at the start of classes
- receive first consideration for UTAPS grants

2. Tuition fees should be paid promptly after the receipt of OSAP funds.

When students sign the OSAP consents and declarations, they declare their OSAP will be used to cover their academic fees first (i.e., tuition and incidental fees) and then other educational and living costs related to their studies.

Students should utilize the instalment payment plan provided by Student Accounts when they receive their OSAP funding in two payments in the fall and winter.

3. Students need to prepare a reasonable and responsible budget prior to beginning their studies.

Students need to budget responsibly to ensure that they live within their means and make informed decisions based on available resources. They should always ask themselves, “Can I afford to ...” Students who bring with them outstanding debt from credit cards and lines of credit when beginning their studies will have difficulty servicing these obligations while maintaining full-time enrolment. One-time only financial support may be available from the University for students who have encountered an unexpected exceptional expense, but the financial support is not intended to be a source of continued funding. The University’s resources can only assist registered students. There are not funds available to support a student’s partner or relatives.

4. Students should make every effort to remain in good standing academically.

Students should consult with their Registrar’s Office about program and course selection to complete their degree in the normal time period to save themselves unnecessary tuition and debt. If a student drops courses, he/she should consult their Registrar’s Office and/or Enrolment Services about the possible impact on OSAP and other funding.

5. Students should determine the impact on their fall resources if they study in the summer, and if summer study is optional in their program. They should be aware of the effect on their resume after graduation if they have no summer work experience as the result of studying twelve months of the year throughout their university studies.

6. Students must ensure their continued eligibility for OSAP by meeting OSAP’s standards of academic progress, reporting their income to OSAP, maintaining their government student loans in good standing, and updating their address.

7. Students should maintain a good credit rating by borrowing responsibly and limiting the use of credit cards relative to their current ability to repay.

8. Students should explore all other avenues of financial support before applying for need-based grant assistance from the University. Other avenues of support can include family, OSAP appeals, work study, savings, part-time employment, summer employment, external awards, daycare subsidies, lending institutions.