

Town Hall on Student Financial Assistance during COVID-19 Transcript

Melanie Panitch (OSI): Hello, everyone. My name is Melanie Panitch and I do wish that I could see more of you and you could see me but technology being what it is I'm delighted to speak to you even if it's by audio and not video.

Melanie Panitch (OSI): Earlier this year Student Financial Assistance and our Office of Social Innovation began to work together to map the complex system of post-secondary student aid. This is especially necessary at Ryerson University where we know that our students are the demographic with one of the largest OSAP participation rates in the system at 70% and more. In response to COVID-19 our partnerships have pivoted in order to respond to pressing student inquiries and needs about financial aid and the recently introduced Canada Emergency Student Benefit. We have taken our lead today from the many questions you have asked and we thank you for posing them as you registered. Before we begin today I do want to acknowledge the creative cross disciplinary team who worked to put this town hall, the first of its kind at Ryerson, together. From the Office of Social Innovation there's been myself, Jessica Machado, Jocelyn Courneya, Olivia Gemma and Afrah Idrees. From Student Financial Assistance, Carly Basian, Bianca Marryshow, Kathryn Macmillan, and Brett Taylor. And from Student Affairs Storytelling we've worked with Tesni Ellis. And from the Office of the Registrar, Charmaine Hack.

Melanie Panitch (OSI): The office strives to create transformative solutions to complex social issues such as the one before us today. And we do it through teaching, learning, and research. Following the town hall we will be in touch to let you know of future events that will flow from what we've learned today and we encourage you and welcome you to stay in touch with us. But now please let me introduce two dynamic women from SFA, Carly Basian and Bianca Marryshow. I wish us all a very fine discussion. Thank you.

Carly Basian (SFA): Hi, everybody. Thank you so much for joining us today. My name is Carly Basian and I have the privilege of being one of the spokespeople of our town hall today. In case you don't know much about Student Financial Assistance, the purpose of our office is to help students financially access post-secondary education, and in our case Ryerson University. Our unit oversees the administration of all government financial aid programs which includes OSAP, out-of-province loans, U.S. loans, as well as on-campus Career Boost. So to give you a little bit of a snapshot of what we've done over the past year, we have 13 staff on our team that have

supported the administration of over 35,000 government financial aid applications. To date, we have released over \$200 million in government funding for the 2019-2020 academic year. And as of recently we've helped administer over \$100,000 in assistance across the university.

Carly Basian (SFA): So what is the purpose of this town hall? A lot of students have been reaching out to us asking what sort of financial supports are available to them during the COVID-19 pandemic. By the end of this town hall we should help answer the following questions. First of all I'll help explain what my unit, Student Financial Assistance, has done to help students during this time. I will also go over what funding has been made available to students, not just at Ryerson, but we'll also go into some detail about what has been made available provincially and federally. I'll go over how it may affect your funding and what you can do to make sure you can access government funding. Fourthly I will explain what will happen if you cannot return to your studies in upcoming semesters because you can't afford certain expenses, whether it's related to your education costs or otherwise. And finally I'll help you understand how you can get in touch with our office in case you have any questions. The other purpose of this town hall is to make sure that questions you have will be answered. I will do my best to answer it throughout my presentation but there will be an opportunity for you to ask your question as well. So please use the chat feature if you have any questions. We have lots of people on the staff side to help answer your question that you may have for us. If we don't answer your question and if we run out of time, I will make sure that you have the information you need to get into touch with Student Financial Assistance to make sure that your questions are answered.

Carly Basian (SFA): We ask that we treat each other with respect, and dignity and especially when you're posting anything on the public chat forum. That includes to refrain from using vulgar language and/or name calling. And as I just mentioned we have lots of staff on the chat so please do ask your questions and at the end Bianca, who's our moderator, will help identify some common questions that were not addressed. Before we get into the details I do want to share this disclaimer, a lot of the funding programs that I will be talking about are not administered through Ryerson University. I will provide a high level overview of common programs such as CERB, CESB and much more. And information is still being shared on an ongoing basis. While I will do my best to answer your questions, because these are not administered through Ryerson it will be best to check the original sources of where we got this information. You will all receive the slide deck with the original sources so you can go back and look over those sources at the next time you

have available to you. The hyperlinks will be available for your review. They're embedded throughout the presentation. And I'll also go over the website where all of this information is summarized as well. This will be recorded. You will not be recorded -- if you agree to this you can press the pop up in front of you. Now, we're going to start off by kicking off a poll. You should see a poll pop up on your screen momentarily. If you have a moment to please answer if you have applied to any of the following funding programs.

Carly Basian (SFA): So in case you're interested. Those are the polling results. So a lot of you have applied for OSAP, over half of you. And then some other funding opportunities as well had been accessed.

Carly Basian (SFA): We're now going to launch a second poll question. So you should also see something pop up momentarily. So are you planning on applying to any of the following funding programs, please select all that apply. I'll give you about 20 seconds to respond to this one as well.

Carly Basian (SFA): So many of you are interested in applying to CESB, so we will go over what that program actually means, as well as the CSSG.

Carly Basian (SFA): And last poll question before we get into the information you've all been waiting for. So the question is the following situation best applies to me since the COVID-19 outbreak. Please submit your responses.

Carly Basian (SFA): Alright, so the vast majority of you are not employed before COVID-19 but there is a handful of people who have lost their jobs or have seen a reduction in their hours since COVID-19 so we'll help address what funding opportunities are available to you, to help you get through this time.

Carly Basian (SFA): So based on a lot of the questions that we've been getting from you, I'm going to address the top five that have come up. But again, at the end, you're welcome to ask more. So the first question is what is SFA, Student Financial Assistance, doing to help Ryerson students at this time. So just to give you an overview of what we've been up to over the last six or seven weeks or so. We pretty much moved to an online service delivery model overnight. So if you aren't familiar with our services, we help support the ServiceHub team. So when students have questions about their OSAP, out-of-providence funding, and so on. You can usually access us in person or over the phone via the ServiceHub. But now that we're considered a non-essential service to be in person, we have decided to move to an online

delivery system pretty much overnight. So we're still accessible over email and on phones through the ServiceHub help forum.

Carly Basian (SFA): So over the past few weeks, we have responded to quite literally thousands of emails and phone calls and are still available to assist you. So even though we're not on campus, we are still furiously working behind the scenes to answer your questions, and I'll share our contact information with you, towards the end of the presentation. Also, you may be aware that Ryerson has helped put together a Ryerson Relief Fund, which allocated \$3 million that was dispersed amongst 4,000 students. My team was very much involved behind the scenes to make sure that the criteria was available to students publically. We were helping with promotion and figuring it out behind the scenes. Most recently my team helped create a graduate Career Boost program. So if any of you are graduate students you may not be aware of this, but the Career Boost program used to only be for undergraduate students, but for the Spring/Summer semester we have expanded this program. There are a select number of jobs available and you can apply through the AwardSpring platform which we'll get into also in a little bit. If you are a graduate student looking for full-time employment for Spring/Summer that's also been an initiative that we've been a part of. Also behind the scenes we've been advocating through the Ministry of Colleges and Universities as well as with the Council of Ontario Universities. Some of the changes that happened recently with OSAP is in direct relation to the fact that we have been advocating to them to help loosen those restrictions a little bit to minimize any negative impact students have with funding if they had to make changes to their studies. And also continuously working to provide you with information as clearly as possible. Again I'll go over how you can access this information. Pretty much the content I'll be covering over the next few minutes is available on our website and constantly updating the information available as a lot of this information is changing very rapidly.

Carly Basian (SFA): So here's our website for example. The Student Financial Assistance website. If you did visit our website: ryerson dot ca forward slash sfa, we've created an entire section dedicated to COVID-19 financial supports both at the institution level at Ryerson as well as the government. So please feel free to check out our website after this presentation to see what sort of funding opportunities are available to you.

Carly Basian (SFA): Second question: what funding has been made available to students at the university, as well as the provincial and federal government levels? So to start off the financial supports made available to students through Ryerson University, have been numerous relief funds both at the university level as well as faculty and department specific so as you can see

for example community services, faculty of arts, Ted Rogers, faculty of science are just a few of the different COVID supports that have been made available. At this time most of the applications have closed but I do encourage you to reach out to your program department in case you want to know if there are opportunities available as well as checking out AwardSpring which is our award platform. Some other university supports include the graduate Career Boost program. Also there are food supports available to students who are experiencing food insecurity. So if you need access to groceries and food there are specific resources available to Ryerson students and again once you will get this presentation and it will hyperlink directly to that website to get more information. Also an important reminder that if you are in a difficult situation where your safety is compromised there are many resources and departments on campus available to help support you, such as the Center for Student Development and Counseling and the Office of Sexual Violence Prevention and Support. So please do reach out to those folks if you need some support for mental, physical health.

Carly Basian (SFA): In terms of provincial supports, there is the Ontario Emergency Assistance fund. So this allows people to access up to \$733 a month if you're a single person, and you can actually get some more if you have dependents and other circumstances. So again, you'll be able to get this presentation and see that website directly. There's also going to be top ups for programs such as Ontario Works and the Ontario Disability Support Program as well as more information available to you if you visit the COVID-19 website which will give a very high-level overview of different financial supports if you have any dependents, so any children. Emergency shelters as well as mental health and wellness supports are available to you as well.

Carly Basian (SFA): And to get into the federal supports there have been numerous relief benefits announced over the past few weeks. So the first one that was announced was the Canada Emergency Response Benefit or better known as the CERB. This is temporary income support for individuals who had to stop working due to COVID-19 you can receive up to \$500 a week and you apply online. Just today we found out that the Canada Emergency Student Benefit or the CESB will be launched this coming Friday on the CRA website. What the CESB is for is temporary support for post-secondary students who are not eligible for CERB or employment insurance -- full-time and part-time students are eligible to apply. This is also open to recent graduates who have graduated from post-secondary studies -- December 2019, onward but this is not open to international students, it is only for domestic students. The

CESB will provide \$1,250 a month or up to \$2,000 a month for students with dependents or those with a disability. And again, application will be opening up this coming Friday. We just found out quite literally two or so hours ago so breaking news to share with all of you. And then finally the Canada Student Service Grant, that is going to be a support fund available to students to help if you're providing volunteer work in helping communities during the COVID-19 pandemic. Again, unfortunately it is not available to international students. What the grant will be available for is up to \$5,000 towards education costs coming to you for this fall. The launch date has not yet been announced but we do expect updates to come shortly through the government website and we will be updating the Student Financial Assistance website once that information becomes available.

Carly Basian (SFA): There have also been some exciting announcements made in terms how out-of-province and OSAP funding will be impacted next year. So for the 2020-2021 academic year the federal government has committed to doubling all federal grants as part of your OSAP assessment. They'll also be doubling the Canadian student grant for students with disabilities from \$2,000 up to \$4,000. They will also be increasing the weekly Canadian student loan amount to \$350 from \$210. The federal settlement on your OSAP and out-of-province loans will also waive the expected student and spousal contribution and also an interest free moratorium on student loans. For any student with a Canadian student loan currently up until September 2020, if you were in repayment or if interest was being accrued that is currently being waived up until September 2020. For international students there have been some announcements made recently as well. So the Government of Canada will remove the restriction that allows international students to work only a maximum of 20 hours per week while classes are in session provided that they are working in essential service or function such as health care, critical infrastructure, or the supply of food or other critical goods. International students and their employers should consult with the public safety and emergency preparedness Canada's guidance on essential services and functions in Canada and these measures will be in place until August 31st, 2020. If you are an international student and want to know more it is best to get in touch with Ryerson International Student Support for guidance.

Carly Basian (SFA): Question 3: How will COVID-19 affect my OSAP funding, so for example if you've lost your job if your household income drops and so on and so forth. I'm not going to get into too much detail about this because all of this information is available on our website. So if there has been a very drastic change in your financial situation or your parent's financial situation if you're considered a dependent student on your OSAP application

and/or if you've experienced a sudden change in your academics, please visit this website. It's not on the Student Financial Assistance website it's a Ryerson COVID-19 support website, different link, again will be in the presentation and hopefully these questions will be addressed. If you have any questions though it's always best to get in touch with our office if your situation is quite unique and if you need that extra support to figure out how to apply for funding if you have a sudden change in circumstances.

Carly Basian (SFA): We've been getting a lot of questions from students about when will the OSAP application for next year be launched. We are expecting the application to launch soon, hopefully no later than June but please do monitor our website, the ryerson dot ca forward slash sfa website for Updates. So that's for the full-time application and we expect the part-time OSAP application for those of you looking to take a reduced course load to launch sometime around June or July. While the deadline to submit documents for the next academic year is not until much later into the academic year we encourage students to apply for OSAP as soon as the application opens and to get all of your supporting documents in ideally before June 30th. That way will guarantee to have all of your documents processed and funding ready to go to be released for the beginning of September. Again, the sooner you apply the faster we can process your file and the earlier you'll get your funding at the beginning of the fall semester. This is also an important reminder that if you have not done your course intentions, it is always very crucial to complete them because we actually use your course intentions to determine what your course load is. So please make sure that at any time a course intention period opens to do your registration so that you'll have no delays with your OSAP.

Carly Basian (SFA): Moving onto the fourth question: What happens if I can't return to my studies because I can't afford tuition or living expenses? So your best bet is to contact your office if you're not too sure what sort funding opportunities are available to you. We encourage you to apply for OSAP or out-of-province funding if you're a Canadian student. There's also AwardSpring which I mentioned a few times that is a scholarship and awards application site. This allows you to create a profile that takes less than 10 minutes and immediately matches you with every single scholarship and opportunity available to you based on the information that you provide. Students need to resubmit an AwardSpring application every semester because your circumstances may change. We always encourage students to apply on AwardSpring to see what funding opportunities are available to you through our scholarships. Also Career Boost, I cannot encourage this enough. I actually started as a Career Boost student myself when I was a Ryerson

student many, many years ago. It's a fantastic opportunity to work on campus. Employers are very flexible. We have always have two career boost students working with us and we're flexible to work around your schedule. So it's really crucial to take advantage of that. So please we encourage you to apply for Career Boost on campus jobs. It's a great way to get engaged on campus with a lot of flexibility with your employment. If you're a student who's not going to be returning next year and you have concerns about how you'll make your loan repayments, we encourage you to contact the National Student Loan Service Center or the NSLSC to talk about repayment assistance. For students who cannot make their loan payments there are opportunities to address how much you have to pay back, potentially deferring some interest and so forth. This program is unfortunately not housed in the Student Financial Assistance office at Ryerson. So please get in touch with them if you have any questions about how to manage your loan repayments once you enter repayment. What happens once you finish full-time studies is you're always given a 6-month grace period. Let's say for example, you finish full-time studies this past April and you decide to take the fall semester off. Six months between the last time you were a full-time student to the end of your grace period is about November. During that time you do not need to make loan repayments and interest will not accrue on the federal portion of your loans. But once November rolls around you will enter repayment. So that's when the repayment assistance plan may be good for you or if you decide to return to full-time studies in January, it's just two months of repayment and once you're full-time again you will not have to pay any interest and you will not need to pay back your OSAP loans. Currently sort of an exception the federal government has recently announced a 6-month moratorium on student loans. So for any student loan borrower in Canada, so if you're receiving OSAP or government aid through your province, all student loans, regardless of your studying or not, have had their interest waived and no payments are required. So this will end on September 30th, but at least that offers a break to students who can't afford to make payments right now and you don't need to worry about interest either. So again, more information will be available to you to see what this moratorium means and if this applies to you.

Carly Basian (SFA): And now the final question before we open it up to the floor: Can I speak with someone in Student Financial Assistance about my current situation? So we are available to help you however we can. The best way to get a hold of us is through the ServiceHub help forum. And you'll be able to request a phone call or an email response. Typically you'll get a response from us within 2 to 5 business days. Please do feel free to reach out to us and we will get back to you not a problem. Ask Ryerson is also

a really wonderful resource. It's a 24/7 search engine for all things Ryerson including student financial assistance. We've been working very closely with the Ask Ryerson team to make sure that information is up to date and available to you. So please feel free to use that as a resource as well.

Carly Basian (SFA): Just to share a little bit more information from other people on campus, there are lots of other supports available in case you need that extra help, that may not be necessarily financial aid related, but regarding your well-being and your health. So the Ryerson Medical Center is taking appointments and consultations over the phone or video chat. And you can reach them at 416-979-5070 or email them at [medicalct@ryerson dot ca](mailto:medicalct@ryerson.ca). A 24/7 phone and chat counseling including for crisis support on the mobile app which is available both at the Apple Store and Google Play. Keep me safe is also accessed with a phone by dialing 1-844-451-9700. There's also learning support, career and co-op services and community engagement opportunities that are available to you online. And also please keep up to date with Ryerson and COVID-19 updates on [ryerson dot ca slash COVID-19](https://ryerson.ca/covid-19), lots of information for students for all services and all students across the university.

Carly Basian (SFA): So next steps, the Office of Social Innovation will share this slide deck to you as well as a transcript with Q and As and it will be available on the social innovation website. Both our offices, Student Financial Assistance and the Office of Social Innovation are very interested in continuing this -- we're committed to hosting more online events we want to respond to your questions and really want to hear from you, students, what we can do to support you, what is on your mind and what we can do together to make this work for you. We're planning on hosting different online focus groups to better understand your experiences navigating the financial aid system as well as staff experiences in advising students. Attendees will receive updates about these events and if you would like to contact OSI about this work please feel free to reach out to us. We are very committed to continuing this project and moving forward with it. Please follow the Office of Social Innovation online. As well as the Office of the Registrar for updates on Student Financial Assistance, awards, scholarship and so much more. So now, I'm going to invite Bianca to join me on screen and if there are any other questions that I haven't yet addressed she's going to be sifting through to see what sort of questions are coming up and happy to address them live.

Bianca Marryshow (SFA): First off, great presentation, thank you so much for covering the high level programs. I know that there is so much information out there and a lot of different ways to get that information. So this was really great in giving us a sort of bite size of all the different government programs as well as what we're doing at the university. And the chat has been very active and I've been working behind the scenes to compile some common questions that folks have. And so I want to start off with maybe some questions surrounding Spring/Summer OSAP and students who are accessing either the Canada Emergency Response Benefit so the CERB or the upcoming Canada Emergency Student Benefit, the CESB. We have some students wondering how accessing those two government funding sources will impact their Spring/Summer OSAP.

Carly Basian (SFA): For sure. So if a student is accessing either CERB or CESB, students who are receiving Spring/Summer OSAP, so that means OSAP funding for Spring/Summer studies between the months of April to end of August, that will need to be declared on your OSAP application. It is a requirement. In order to update your OSAP application, very easy, all you need to do is write an attestation, you need to write a letter outlining how much funding you are receiving and just signing and dating that letter. You scan a copy of it or if it's digital please save it as a pdf and log into your OSAP account and scan and upload it directly to your OSAP account. Our team will work behind the scenes to process that documentation for you and update it but because it is an income supplement, it does need to be included and it may have an impact on your OSAP assessment depending how much funding you are receiving. Typically if the student receives more than \$5,600 in a term, that will have an impact on their OSAP funding. So if you're receiving less than that it shouldn't have any impact on your OSAP whatsoever, but it is a requirement to update your OSAP application with that information.

Bianca Marryshow (SFA): Awesome thank you so much. We have a follow-up question to that so with respects to students needing to submit an attestation a couple folks are wondering if you could provide a little bit of information about what the attestation needs to say and how they can construct it in a way that the letter will actually suffice the requirements?

Carly Basian (SFA): For sure. And this is also on our website and on the Ryerson COVID-19 Student Financial Assistance website on how to report this Information. So all the attestation letter needs to include is your full name, your Ryerson student number, ideally the date, a summary of how much funding you are getting from each program, and ideally your signature as well so we know that it's coming from you.

Bianca Marryshow (SFA): Awesome. Thank you so much.

Carly Basian (SFA): No problem.

Bianca Marryshow (SFA): So we have another question with respect to Spring/Summer OSAP. We have quite a few folks wondering when the application opens for Spring/Summer OSAP and I know you spoke about it a little bit in the presentation and you also alluded to our fantastic Student Financial Assistance website. So if you don't mind just going over that content again.

Carly Basian (SFA): For sure. So the Spring/Summer application has been open since the Winter term actually. If you're returning to part-time studies, that's typically if you're taking only one or two courses over the entire Spring/Summer semester, you're going to go onto your OSAP account online at ontario dot ca slash osap and you're going to create a brand new OSAP application for part-time studies. If you have already received full-time OSAP this year and you're coming back part-time, you still need to submit a brand new part-time application. For students who are studying full-time, so those are for students who are taking three or more courses over the Spring/Summer term, or if you only need to take two courses over Spring/Summer to qualify for full-time OSAP. If you have already applied for full-time funding for either the Fall or Winter terms of this past academic year all you need to do is go on our website ryerson dot ca forward slash sfa and need to make an extension request. You don't need to create a brand new full-time application if you've already created one for the Fall/Winter term just submit an extension request through a Google Form and we will extend your OSAP application into the Spring/Summer months. If you have not applied for OSAP this year and you're studying full-time you do need to go into the OSAP website and create a brand new application for full-time studies. I know that is a lot of information that probably doesn't make too much sense to you if you're not too familiar with the OSAP website. I encourage you to go to our website we have a whole Spring/Summer section and it outlines each of the scenarios I just outlined explaining -- versus full-time funding as well as the actual direct links to the applications to apply for Spring/Summer. If you are only taking courses that end in June the deadline has passed unfortunately but if you are taking courses that run into July or August, the deadline date has not passed for Summer. So please go ahead, go on our website and apply as soon as possible if you haven't done so already.

Bianca Marryshow (SFA): Awesome. Thank you so much. We have sort of a follow-up question towards how CESB and CERB could impact the amount of funding that a student is eligible for through OSAP. So a couple folks are

wondering if you could speak a little bit more towards this specifically, are there any sort of thresholds in terms of how much they earn through those programs and how that will impact the amount of funding they receive in the upcoming academic year?

Carly Basian (SFA): Absolutely. So if a student earns more than \$5,600 in income, whether it's through work, whether it's through any sort other income supplements, so again such as CERB, CESB, if you make more than \$5,600 during the study period that you're receiving OSAP, there is a chance it will impact your OSAP. It's not exactly dollar for dollar, the settlement is automatic behind the scenes and very convoluted. If you're earning less than \$5,600 over the Spring/Summer term and if you are applying for OSAP for Spring/Summer as long as you're below the \$5,600 threshold, you shouldn't see any impact to your OSAP assessment. If you are earning more than that, through CERB, CESB or if you are working and earning more than \$5,600 it will impact your OSAP, it will decrease your OSAP depending on how much income you make. That will affect how much your funding will go down. If you have any concerns about the specifics of that please get in touch with our office. We're happy to look at your settlement for you. It is very unique student to student because it also depends on if you receive scholarship money, award money, your parent's income, again if you're a dependent student. As a general rule you're allowed to earn \$5,600 yourself before it has any impact on your OSAP settlement.

Biana Marrshow (SFA): Perfect, thank you so much. I'm sure that the \$5,600 threshold will definitely help the folks who have that question. The next question is sort of getting toward something that you had mentioned in an earlier slide about students who's safety may be compromised and how they can get in touch. If you can just give a little bit more information about what you mean by safety being compromised as folks are wondering appropriate resources to reach out to.

Carly Basian (SFA): For sure. And that really depends on your situation. I'm going to be completely transparent that's a little bit out of scope for me. But I do know that there is the counseling center, the Office of Sexual Violence Prevention and Support, the medical center, so, again, depending if you're having mental health issues or if you just need someone to talk to see what opportunities are available to you, they are the experts in that field, that information has been included in this presentation with direct links to those departments and resources. Again if you're unsure what supports are needed for you your best bet is to reach out to the medical center or counseling center and they will be the experts in rooting you and connecting you.

Bianca Marryshow (SFA): Perfect. Thank you so much. We have a couple folks in the chat who are thinking of accessing the OSAP program for the first time.

Carly Basian (SFA): Excellent. Love to hear that.

Bianca Marryshow (SFA): If you can maybe just at a high level speak towards some of the things that OSAP funding can be considered for for full-time students specifically.

Carly Basian (SFA): Absolutely. So OSAP for full-time students helps cover some of your education costs as well as non-education costs. So when you apply for full-time OSAP typically what you'll get funding for is to help you pay for your tuition first and foremost, if you have textbook costs, extra supply costs as well as a weekly living allowance. So you don't really see this broken down like that when you apply. It's a lump sum money that either gets disbursed in one or two installments but OSAP is intended to help you access education as well as support your living costs, transportation costs and so on and so forth. An important disclaimer because I think a lot of students aren't aware of this, OSAP is not intended to cover all costs. It is a supplement. The government takes the approach that it is a shared responsibility for a student to help contribute to their education if they're a dependent student, say you've been out of high school for less than six years there's an expectation that your parents will contribute. There's also a commitment from the institution and that is through our scholarships, awards, and programs and in comes the government with OSAP. So it's a multifaceted team effort to help you access education but it will provide you with a fairly sizable chunk of money to help pay for your tuition costs and other costs that you may incur while you're in studies.

Bianca Marryshow (SFA): Awesome. Thank you for that overview of what OSAP can help cover for post secondary.

Carly Basian (SFA): And it's very easy to apply, very easy. All online.

Bianca Marryshow (SFA): And as a reminder to everyone, full-time applications are expected to launch some time this month or next month in June. So get those applications in as Carly mentioned. We do have another question surrounding things like the Ryerson Emergency Bursary. Some folks have taken the liberty of visiting the SFA website during this presentation and did notice a little bit about the bursary, if you can speak a little bit towards that and how students go about accessing that as well, that would be great.

Carly Basian (SFA): For sure. So unfortunately right now the Ryerson Emergency Bursary is currently closed. During the school year we open it October until December and then again in the Winter term, February until early April. And this is for students who have already applied for government funding. So the expectation is that you are applying for OSAP first and/or out-of-province funding depending on your situation. At that point you still have a shortfall and specifically have exceptional or unforeseen circumstances in the Ryerson Bursary. It is not intended to just cover a shortfall in OSAP funding. There have been some changes made to the program and some students have seen that their assessments have gone down a little bit. That's what it's for, it's really for exceptional and unforeseen circumstances and this application is typically opened again as I mentioned during the Fall/Winter school year. It is not open for the Spring/Summer term.

Bianca Marryshow (SFA): Thank you so much. We have some questions from some faculty and staff who are supporting our students and they're wondering what they can do on their end to support students with making sure that their OSAP application processes as smoothly as possible and for the upcoming academic year?

Carly Basian (SFA): Absolutely. So that is a great question and as much as we appreciate the help and the support from staff, if students have very specific questions related to their application it's actually best for you to just forward them directly to us via the ServiceHub. We don't want to give students wrong information. If students have, you know, general questions about how to apply, what are the deadline dates, how do I access the OSAP application, what's a full-time course load versus a part-time course load, just to name a few of the common questions we often get from students. Staff direct them to the SFA website and walk them through some of those common questions. And again, if there are any specific questions unique to that student's situation it's always best to root that student to us through the ServiceHub. The ServiceHub team will make sure that they have their question answered and if needed to be escalated to a financial aid advisor they'll do so as well.

Bianca Marryshow (SFA): Perfect. Thank you so much for clarifying that sort of partnership between the three departments. There's a little bit of confusion in the chat with the \$5,600 threshold that you mentioned earlier. Do you mind just going through that again and specifying that's \$5,600 per month, per semester, per academic year, a lot of folks are wondering.

Carly Basian (SFA): So the threshold is \$5,600 per term. So students who earn more than 5,600 in the Fall term, Winter term, Spring/Summer that is all treated separately. So if we're talking about Spring/Summer specifically if students are accessing CERB and CESB as long as they're going to be receiving less than \$5,600 during the Spring/Summer term that's when there will be an impact. If they didn't apply for Spring/Summer OSAP, you only applied for Fall/Winter and now you're going to be getting CERB and CESB if for some reason it's more than \$5,600 I don't think it would be, it will not have an impact on your Fall or Winter OSAP funding. There's only a chance of it being an impact if it's more than \$5,600 in the Spring/Summer and if you've applied for Spring/Summer OSAP. It's term by term.

Bianca Marryshow (SFA): Awesome. Thank you so much for clarifying that. We have a couple questions coming up for students who are enrolled in Spring/Summer courses and looking to take OSAP but their courses are intensive courses. Can you speak to that a little bit and if those would be considered for OSAP funding?

Carly Basian (SFA): Yeah that's an excellent question. So the ministry who is responsible for creating all of the OSAP policies they have explicitly stated that intensive courses that are less than two weeks in length are not eligible to be counted towards your course load requirement. What that means is if you're taking a combination of regular duration courses, let's say it runs from May to July and then you take one intensive course on top of that we do not use the intensive course to count your course load. We only look to see how many full length courses you are taking and process your application based on that course load but what we can do is add the cost of your intensive courses to your OSAP assessment, so you will still get funding to that intensive course. And again, these are only for courses that are two weeks in length or less. If you're taking an intensive course that is more than two weeks long, so I know sometimes there may be an intensive course offered two and a half weeks long or three weeks long that we can fund no problem. Again this is all outlined on our website, the ryerson dot ca forward slash sfa website.

Bianca Marryshow (SFA): Awesome. Thank you so much. We have another question coming in like I mentioned a lot of students will be accessing OSAP for the first time and so they're wondering if they have an opportunity to apply for a grant-only funding if they are not interested in receiving the loans.

Carly Basian (SFA): Yes, absolutely. And it's very easy to do that. When you apply for OSAP and you go through the process I believe it's towards the end of the application, I'm not too sure, there is a section where you can

choose if you want to be selected for grant only funding. If for some reason you've applied and missed that step when you log into your OSAP account, before we confirm your enrollment and release your funding to you you can go into the funding summary screen that's on your OSAP application, again the funding summary screen and at the very top of the page it should say do you want to be assessed for grant only funding or do you want to opt out of your loans? Something around that language. So you have the option of opting out of loans. So all you receive are grants. In case you didn't know what the difference is because that may come up for some of you. OSAP consists of two different programs, there are loans and there are grants. Loans are funding sources that are given to you by the government that you eventually need to pay back -- we have a lot of students who apply for OSAP who decide to not take out the loans and they quite literally get free money from the government that they don't need to pay back as long as you maintain full-time studies. If you drop courses there could be some issues with your grant funding. Typically speaking you can get grant funding that you do not need to pay back to the government when you're done with school.

Bianca Marryshow (SFA): Awesome thank you so much.

Carly Basian (SFA): No problem.

Bianca Marryshow (SFA): We do have sort follow-up question when we were speaking about attestations and updating OSAP portals. There are a few students who already received their OSAP money and are planning on applying for the CESB that launches on Friday. They're wondering how do they go back and update their OSAP file to protect that integrity.

Carly Basian (SFA): These are all great questions. Once you've applied for CESB and once you find out how much money you'll be getting from CESB for the duration that you're receiving for Spring/Summer you're going to need to complete that attestation letter indicating how much funding you're getting and during what time period. Let's say that you are getting Spring/Summer OSAP from April to August, you apply for CESB and find out, congratulations, you're going to be receiving \$2,000 from now until the end of August. What you'll need to do is write a letter just saying that you've applied for CESB between now and August and you are going to receive \$2,000. And then we'll go ahead and update your OSAP application with that information. But I would wait until you find out how much money you will get through CESB that way it's an accurate number and upload that attestation letter for us to update your file.

Bianca Marryshow (SFA): Thank you so much. Our next question is surrounding future access of OSAP funding. So for different reasons some students may have had to take a short-term withdrawal this semester and are going to be extending their studies into the Fall whereas they would have, you know, they're now going into maybe their fifth year of their four-year program. So they're wondering are they able to still receive OSAP funding even though they're entering their fifth year or if not what other financial assistance opportunities do they have?

Carly Basian (SFA): For sure. The way that OSAP works is that students can get funding for their program for the total duration of their program plus one year. What that means for the average undergraduate student who's not in a co-op program, is that the student can apply for OSAP for those four years plus an additional year. So for those undergraduate students out there that are in a four-year program and had to defer their studies and know they need to return for one more year they can apply for OSAP again next year not a problem.

Bianca Marryshow (SFA): Awesome thank you so much. We have another sort of clarification towards the \$5,600 threshold and what that \$5,600 actually comprises. So that just earned income through employment or through things like scholarships or other assets play into that \$5,600 threshold.

Carly Basian (SFA): For sure. So I would say earned income is definitely separate from scholarships and awards. So if students receive EI, ODSP, Ontario Works, any sort of government income subsidy of some sort that plays into that \$5,600 threshold as sort of a separate bucket. Scholarships and awards is a completely separate thing and if you are receiving a Ryerson scholarship award or bursary you do not need to report that on your application. Our office does this and if you have received an award scholarship or bursary you most likely have received an email from our office saying congratulations on your award, we've updated your application for you. And I'm not going to get into the details about what impacts your funding or certain scholarships, awards, and bursaries may impact your situation and your assessment, whereas others don't. But there are two separate categories. Again earned income or any sort of government income subsidy is part of that \$5,600 threshold.

Bianca Marryshow (SFA): Awesome. Thank you so much. The chat has seemed to die down for the time being. And a lot of the questions that we are receiving right now are very granular level questions, questions about eligibility on CESB, CERB, potential age restrictions, what to do if you are

already accessing CERB. I want to let participants know that these are great questions but as mentioned in our disclaimer these are very, very granular level details that unfortunately we're just not quite privy to given that these are government financial opportunities that are administered through the federal government and not actually through the institution. So for folks who are looking for those more granular details, especially surrounding eligibility, we definitely encourage you to get in touch with the CRA directly. As Carly mentioned we did put together a COVID-19 support page on our Ryerson Student Financial Assistance website. It has some really helpful links to websites or phone numbers to contact these various government agencies. So we all encourage you to go to the direct source to get the most accurate information.

Carly Basian (SFA): Very important reminder. We will stay on the chat for a little bit longer just in case we have any last minute questions that come in. Again you will be receiving this presentation shortly. Anything regarding OSAP or anything specific to Ryerson we are more than happy to assist you so please do get in touch with us via the ServiceHub for any questions about CERB, CESB, CSSG, all of those wonderful acronyms, sometimes I can barely keep track of those myself, which are again administered through the federal government. We again will link those in our own website so you can go to the original source to get more information about that. And it's really important to keep on top of that information. I know it's been an information overload for all of you right now. So we're doing our best to summarize all of those important updates as the government releases more information, directly on our website so you hopefully don't have to go on a hunt for all of that information. So please use our website. We spend a lot of time updating it. And again anything Ryerson financial aid related please do contact us we'll be more than happy to support you however we can. That I believe sums up our presentation for now. Again I'm going to turn off my camera and my mic. I will stay on the chat for a few more minutes in case anyone has any other questions. And thank you all for tuning in. I really do hope this was helpful for you. And again, if you are interested in staying in touch with us to participate in focus groups and work on developing a more robust support program for students that is student-driven please do keep in touch with us and we will send out information on how to keep in touch and I look forward to hearing from all you soon. I hope you all take good care, be well and we'll, in touch soon. Thank you.