

Removing Canada or Ontario Student Loan Restrictions

Canada Student Loan (Federal Restriction)

You have defaulted on the Canada portion of your Canada-Ontario Integrated Student Loan and/or on a Canada Student Loan (CSL).

To obtain clearance you will need to contact the National Student Loans Service Centre (NSLSC) at 1-888-815-4514. Ask them to transfer your call to the Canada Student Financial Assistance Program. You will want to ask what you need to do to return to good standing.

Once you have followed the steps to have your Federal loans placed back in good standing this information is communicated directly to OSAP by NSLSC.

Students who obtain federal clearance only may request the federal portion of their OSAP (60% of funding). However, to obtain the provincial portion, student must first obtain the federal portion, then appeal for the provincial portion.

Provincial Restrictions

You have defaulted on your Ontario Student Loan. You must repay any outstanding principal, interest, and costs on the loan(s) for which you are in default.

To arrange repayment, contact the collection agency that currently holds your loans.

To determine which collection agency currently holds your account, contact the Collections Management Unit at 1-800-387-5604 OR (416) 326-0500.

Once you have repaid the debt, you will be issued a statement of account. Send a copy of this statement to the Ministry of Colleges and Universities and your OSAP application will be reviewed.

If you have any questions or concerns about your restrictions, please reach out to the Financial Aid Office for further assistance.

Students should submit appeals 4-6 weeks before the start of a study period. Please ask Financial Aid staff about OSAP application deadlines.