



Ministry of Colleges and Universities  
Student Financial Assistance Branch

# **ONTARIO STUDENT ASSISTANCE PROGRAM**

**Bursary for Students with Disabilities  
(BSWD) and Canada Student Grant  
for Services and Equipment –  
Students with Disabilities (CSG-DSE)  
Policy Manual**



**2024-2025**

**Version 1.0  
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## A. SUMMARY OF CHANGES

**Table 1. Document Updates**

<b>Aug 2024</b>	Document housekeeping: <ul style="list-style-type: none"> <li>• Document title change</li> <li>• Prior revision notations have been removed</li> <li>• Academic year changes</li> <li>• Date changes</li> <li>• Formatting/grammatical for consistency or clarity</li> </ul>	Throughout
<b>Aug 2024</b>	Removed former section “B) Temporary Measures”; policies which are no longer in effect were removed; many of the policies previously under this category have been made permanent.	
<b>Aug 2024</b>	Added a clarifying note to the DSO/ASO section regarding other sources of funding.	<a href="#">B) 3. Roles and Responsibilities</a>
<b>Aug 2024</b>	Added further clarification on what documentation is needed if a student had their disability confirmed before the OSAP Disability Verification Form was required and is submitting a BSWD/CSG-DSE application.	<a href="#">C) 2. Disability Documentation</a>
<b>Aug 2024</b>	Made previously temporary exceptions for disability documentation permanent policies.	<a href="#">C) 2. Disability Documentation</a>
<b>Aug 2024</b>	Added clarification that other disability/medical assessments/verifications may be reimbursed if they were performed within six months of the student's study period start date.	<a href="#">C) 5. Application and Funding Deadlines</a>
<b>Aug 2024</b>	Added clarifications to costs of repairs.	<a href="#">C) 7. Eligible Disability-Related Educational Expenses</a>

<b>Aug 2024</b>	Added clarification regarding functional limitations (e.g., mobility impacts) and ergonomic equipment requests.	<a href="#">C) 7. Eligible Disability-Related Educational Expenses</a>
<b>Aug 2024</b>	Added clarifying note about accessing virtual support outside of Canada or Ontario (was in the former “B) Temporary Measures” chart and is now a permanent policy).	<a href="#">C) 7. Eligible Disability-Related Educational Expenses</a>
<b>Aug 2024</b>	Added a new funding category called “Other Disability/Medical Assessment/Verification Costs/Fees” – reimbursement of costs/fees for disability-related assessments/verifications needed to establish a student’s initial disability status for OSAP purposes.	<a href="#">C) 7. Eligible Disability-Related Educational Expenses</a>
<b>Aug 2024</b>	Added clarification that BSWD/CSG-DSE funding may not be provided in the form of gift cards or gift certificates.	<a href="#">C) 8. Non-Eligible Expenses</a>
<b>Aug 2024</b>	Added intervenors to the “audio description services” category and throughout; these services typically fall under an institution’s duty to accommodate and only students attending an institution outside of Ontario or a private institution in Ontario may be considered for such services through BSWD/CSG-DSE if these services are not provided by their institution.	Throughout, including <a href="#">C) 8. Non-Eligible Expenses</a> and <a href="#">J) Appendix 5: Table of Equipment and Services Funding Caps and Frequency of Entitlement</a>
<b>Aug 2024</b>	Added clarifying note to confirm that FAOs are not to hold OSAP funding for the second term if a student hasn’t provided BSWD/CSG-DSE receipts from their first term.	<a href="#">D) 5. Receipts</a> and <a href="#">D) 6. Disbursement of Funds</a>

<b>Aug 2024</b>	Removed reference to “services” and added best practices and guidance to the “If the student received BSWD/CSG-DSE at a different institution in the previous year...” section.	<a href="#">D) 8. Overpayments</a>
<b>Aug 2024</b>	Added information throughout section E) about the new Transfer Payment Agreement (TPA) process with the Ministry of Colleges and Universities for BSWD/CSG-DSE funding.	<a href="#">E) Financial Administration</a>
<b>Aug 2024</b>	Added information about expectations and options about “Time Log and Receipt for Services” template and receipt requirements in general.	<a href="#">H) Appendix 3: Services Time Log</a>
<b>Aug 2024</b>	Removed “(BSWD only)” qualifier and renamed “Medical/ Psychological Assessments” category to “Other Disability/ Medical Assessment/ Verification Costs/Fees” and added clarifications; items in this category are now eligible for reimbursement through BSWD and CSG-DSE.	<a href="#">I) Appendix 4: Glossary of Services Terms and Activity Guidelines</a>
<b>Aug 2024</b>	Increased the funding cap for “All-in-one-printer”.	<a href="#">I) Appendix 5: Table of Equipment and Services Funding Caps and Frequency of Entitlement</a>
<b>Aug 2024</b>	Increased the funding cap for external monitors to up to \$1,200 (with rationale justifying the greater cost).	<a href="#">I) Appendix 5: Table of Equipment and Services Funding Caps and Frequency of Entitlement</a>
<b>Aug 2024</b>	Increased the funding cap for Electronic Magnification	<a href="#">I) Appendix 5: Table of Equipment and</a>

	Systems to \$6,000.	<a href="#">Services Funding Caps and Frequency of Entitlement</a>
<b>Aug 2024</b>	Increased the funding cap for digital voice recorders to \$250; added a note that multi-packs (ink cartridges) may be approved if more cost effective.	<a href="#">I) Appendix 5: Table of Equipment and Services Funding Caps and Frequency of Entitlement</a>
<b>Aug 2024</b>	Increased the funding cap for Reader Pen/C Pen to \$450.	<a href="#">I) Appendix 5: Table of Equipment and Services Funding Caps and Frequency of Entitlement</a>
<b>Aug 2024</b>	Added software required for the functioning of a braille embosser (printer).	<a href="#">I) Appendix 5: Table of Equipment and Services Funding Caps and Frequency of Entitlement</a>
<b>Aug 2024</b>	Decreased the default cost for headphones to \$500; requests for headphones exceeding \$500 (up to \$800) may be approved if sufficient rationale is provided; added further notes.	<a href="#">I) Appendix 5: Table of Equipment and Services Funding Caps and Frequency of Entitlement</a>
<b>Aug 2024</b>	Increased the funding cap for screen reading software to \$2,600.	<a href="#">I) Appendix 5: Table of Equipment and Services Funding Caps and Frequency of Entitlement</a>
<b>Aug 2024</b>	Added note that administrative costs (unless specified like with an academic strategist intake) should not be included as part of the services costs (i.e., ineligible for BSWD/CSG-DSE funding).	<a href="#">I) Appendix 5: Table of Equipment and Services Funding Caps and Frequency of Entitlement</a>



<b>Aug 2024</b>	Increased the funding cap to \$1,500/course (or \$1,000 per license or fixed period) for note-taking and added further notes.	<a href="#">I) Appendix 5: Table of Equipment and Services Funding Caps and Frequency of Entitlement</a>
<b>Aug 2024</b>	Increased the funding cap to \$1,000 per license or fixed period for computerized note-taking and added further notes (e.g., subscriptions).	<a href="#">I) Appendix 5: Table of Equipment and Services Funding Caps and Frequency of Entitlement</a>
<b>Aug 2024</b>	Increased funding cap to \$90/hour for educational attendant care.	<a href="#">I) Appendix 5: Table of Equipment and Services Funding Caps and Frequency of Entitlement</a>
<b>Aug 2024</b>	Continued special exception for educational assistants in certain circumstances.	<a href="#">I) Appendix 5: Table of Equipment and Services Funding Caps and Frequency of Entitlement</a>
<b>Aug 2024</b>	Per term maximum increased to \$2,000 for academic strategists.	<a href="#">I) Appendix 5: Table of Equipment and Services Funding Caps and Frequency of Entitlement</a>
<b>Aug 2024</b>	Added new category, "Disability/Medical Assessment/Verification Costs/Fees", which is now eligible for reimbursement through BSWD and CSG-DSE.	<a href="#">I) Appendix 5: Table of Equipment and Services Funding Caps and Frequency of Entitlement</a>

## B. INTRODUCTION

### 1. General Information

Students with disabilities have a right to be accommodated when the educational environment does not support their full participation. This duty to accommodate, as protected by the Ontario Human Rights Code (Code), is a responsibility shared by government, the postsecondary institution, educators, specialized support staff, and the students themselves.

The Bursary for Students with Disabilities (BSWD) and the Canada Student Grant for Services and Equipment – Students with Disabilities (CSG-DSE) are components of the Ontario Student Assistance Program (OSAP) and the Canada Student Financial Assistance Program, respectively, and are intended to:

- Help students with financial need meet their disability-related educational costs for specialized services and equipment without having to incur additional debt; and
- Increase access to postsecondary education for students with disabilities.

The postsecondary institution's duty to accommodate a student is not defined by or limited to the eligibility criteria for or the services and equipment funded under the BSWD and the CSG-DSE. The Ontario Human Rights Commission has several resources available to assist institutions in determining their responsibilities under the Code.

The ministry provides additional funding to support institutions in fulfilling their duty to accommodate through the Interpreter Fund and the Accessibility Fund for Students with Disabilities.

There are differences under the BSWD (Ontario) and the CSG-DSE (Canada) in the eligible services and equipment that may be funded ([see section C.7 Eligible Disability-Related Educational Expenses](#)).

#### **a) Bursary for Students with Disabilities (BSWD):**

The BSWD is funded by the Government of Ontario. Eligible full-time or part-time students with permanent disabilities or with persistent or prolonged disabilities may receive up to \$2,000 per academic year.

#### **b) Canada Student Grant for Services and Equipment – Students with Disabilities (CSG-DSE)**

The CSG-DSE is funded by the Government of Canada. Eligible full-time or part-time students with permanent disabilities or with persistent or prolonged disabilities may receive up to \$20,000 per academic year.

## 2. Academic Year

The academic year for the BSWD/CSG-DSE is the same as the OSAP loan year, covering the period beginning August 1 in any year and ending July 31 of the following year.

## 3. Roles and Responsibilities

### a) Ministry of Colleges and Universities

The Ministry of Colleges and Universities (ministry) is responsible for BSWD policy development and for the overall financial administration of the BSWD and CSG-DSE programs.

The Government of Canada is responsible for CSG-DSE policy development.

### b) Ontario Colleges and Universities Offices for Students with Disabilities/Accessibility Services Offices

Staff at offices for students with disabilities/accessibility services offices at Ontario's publicly assisted universities and colleges of applied arts and technology are responsible for:

- Making recommendations for services and equipment that meet the student's disability-related needs and that will be required as a result of the student's participation in postsecondary education;
- Maintaining documentation on file that provides a rationale for the recommendations;
- Providing rationale to the FAO for exceptional services and/or equipment requested/funded, if requested\*;
- Verifying the information above in the appropriate section of the student's BSWD/CSG-DSE application form;
- Determining the most cost-effective means of providing an item or service to a student;
- Taking efforts to see if there are other sources of funding available to the student (e.g., covered by another agency or a private third party like a parent's insurance plan, funded under the Accessibility Fund for Students with Disabilities or the Assistive Devices Program, covered by the school's insurance plan, etc.) to fund expenses prior to pursuing BSWD/CSG-DSE funding—[see "Non-Eligible Expenses" section for details](#);
  - **Note:** There is no requirement that a student provide documentation "proving" that they do not have access to or have used up other sources of funding to support a BSWD/CSG-DSE application or to enable the processing of a student's BSWD/CSG-DSE application.
  - Expectations are that (depending on the BSWD/CSG-DSE request) staff at offices for students with disabilities/

accessibility services offices ask students if they have access to other sources of funding that need to be pursued first. If a student indicates they do not have access to or have used up other sources of funding, then staff take the student at their word.

- If offices for students with disabilities/accessibility services offices staff sign off on a student's BSWD/CSG-DSE application, FAOs can take that as indication that the items requested cannot be funded by other sources of funding; and
- Recommending the appropriate disbursements of funds (i.e., one-time disbursement or multiple disbursements).

### c) Ontario Publicly Assisted College and University Financial Aid Offices (FAO)

The FAOs at Ontario publicly assisted universities and colleges of applied arts and technology have responsibility for the administration of OSAP, including the BSWD/CSG-DSE, at their institution. In this context, Financial aid administrators (FAAs) are responsible for the following:

- Establishing whether an applicant for BSWD/CSG-DSE meets the eligibility requirements;
- Reviewing a student's OSAP *Disability Verification Form* to ensure that a physician or regulated health care professional has confirmed the student has a permanent disability, or a persistent or prolonged disability;
- Requesting rationale from the office for students with disabilities/accessibility services office for exceptional services or equipment requested/funded and uploading this information to the student's OSAP file;
- Ensuring any changes made to a student's BSWD/CSG-DSE application are amended with an updated date and signature from all signatories—i.e., if the student submitted an application for fall/winter but then extended their studies into spring/summer and required additional services/equipment for that term, then if a new application isn't completed, the existing application would need to be amended, dated and signed to reflect the extension.
  - **Note:** students who end up with revised BSWD/CSG-DSE repayment amounts do not need to submit new or amended BSWD/CSG-DSE applications.
- Confirming the student's enrolment;
  - If a student's enrolment cannot be confirmed because of an OSAP restriction, the student is not eligible for BSWD/CSG-DSE.
  - In extenuating circumstances, the FAO may contact the ministry ([osapfao.inquiry@ontario.ca](mailto:osapfao.inquiry@ontario.ca)) to request consideration for clearance to release BSWD/CSG-DSE funding.

- Financial administration of the BSWD/CSG-DSE as outlined in section E of this manual;
- Liaising with staff at their office for students with disabilities/ accessibility services office, as well as ensuring other relevant departments of the institution are aware of BSWD and CSG-DSE administrative processes;
- Ensuring files with supporting documentation for each student are maintained in a secure location at the institution, taking into consideration the guidelines around confidentiality and disclosure of information set out by the Ontario Human Rights Commission, “Guidelines on Accessible Education”. The ministry may request this information for inspection/auditing purposes; and
- Consulting with the ministry ([osapfao.inquiry@ontario.ca](mailto:osapfao.inquiry@ontario.ca)) if the student requires specialized equipment or services outside those described in this manual, including in the Table of Equipment and Services Funding Caps and Frequency of Entitlement.

**\*Note regarding documentation and rationale:**

In some cases, the OSAP *Disability Verification Form* may not provide obvious support for the services or equipment requested/funded. This may be because of the limited information collected on the OSAP *Disability Verification Form*, or because a student has multiple disabilities/functional limitations, or because the office for students with disabilities/accessibility services office has access to additional medical documentation not included within the OSAP file.

In exceptional cases, the FAO may request rationale from the office for students with disabilities/accessibility services office for services or equipment requested/funded in order to upload this information to the student’s OSAP file. This rationale should describe the connection between the student’s functional limitations and the services or equipment requested (without revealing a diagnosis or being exhaustive).

A request for a rationale is not a denial of the student’s application, but rather a necessary step to ensure that the student’s file is adequately documented for audit purposes. It is understood that, in collaboration with the student, the office for students with disabilities/accessibility services office is the authority in determining the appropriate services and/or equipment to support the student’s functional limitations.

#### **d) Private Postsecondary Institutions**

**Institutions governed by Career Colleges Ontario (CCO)** must forward applications to CCO, to be reviewed for completeness. CCO must then forward each completed application and all supporting documentation to the ministry for review.

**Institutions not governed by CCO** must forward each completed application and all supporting documentation to the ministry for review.

In either case, ministry staff will review the application, confirm the student's eligibility, and issue the cheque for the BSWD/CSG-DSE to the student or to CCO, as appropriate.

#### **e) Out-of-Province Institutions**

For students at these institutions, the completed application, and all supporting documentation (i.e., disability documentation, recommendations for services/equipment, receipts), must be submitted to the ministry. Ministry staff will review the application, confirm the student's eligibility, and issue the cheque to the student for the BSWD/CSG-DSE.

Students attending private institutions or eligible institutions in another Canadian province or territory will have their BSWD/CSG-DSE cheques sent to them. Students attending an out-of-country institution will have their CSG-DSE cheque sent to their mailing address (i.e., not eligible for BSWD).

#### **f) Students Studying at Postsecondary Institutions Outside of Canada who are Deaf, Deafened or Hard of Hearing**

Students who are deaf, deafened or hard of hearing and studying at postsecondary institutions outside of Canada for the purpose of attending a program where the only or primary language of instruction is American Sign Language (ASL) or Langues des Signes Québécoises (Quebec Sign Language) are subject to the same application process as out-of-province students. BSWD/CSG-DSE applications and supporting documentation must be submitted to the ministry.

These students may also be eligible for the Ontario Bursary for Students who are Deaf or Hard of Hearing. Students may contact the Student Financial Assistance Branch, Ministry of Colleges and Universities, for more information or download an application form and guidebook online at [ontario.ca/osap](https://ontario.ca/osap).

## C. ELIGIBILITY CRITERIA

### 1. Financial Need

To be eligible for funding for disability-related costs listed in section C.7, a student must apply for and be eligible to receive assistance through one of the following programs:

- OSAP Application for Full-Time Studies (eligible for both provincial BSWD and federal CSG-DSE):
  - Students must have at least \$1 of calculated financial need under both the federal and provincial assessments to be eligible for funding under both the federal CSG-DSE and the provincial BSWD.
  - If a student has financial need under the federal need assessment only, the student may be eligible for the CSG-DSE, but not the BSWD.
  - If a student has financial need under the provincial need assessment only, the student may be eligible for the BSWD, but not the CSG-DSE.
- OSAP Application for Part-Time Studies:
  - Students must be eligible to receive funding under the Part-Time Canada Student Loan or Canada Student Grants (eligible for federal CSG-DSE) and/or Ontario Part-Time Grant (eligible for provincial BSWD).
  - If a student does not meet eligibility criteria to be considered for the Ontario Part-Time Grant, they can only be considered for federal CSG-DSE funding, pending they have eligibility for the Part-Time Canada Student Loan or Canada Student Grants.
  - Students who are not eligible for the Ontario Part-Time Grant cannot be considered for provincial BSWD funding.
- Institution-funded Special Bursary:
  - Students are eligible only for the BSWD, provided they meet the Ontario residency requirement.

Note: Students in micro-credential studies and students who are receiving only the Ontario Learn and Stay Grant are not eligible for BSWD or CSG-DSE.

#### a) Issuing BSWD/CSG-DSE without Full-Time or Part-Time OSAP Loans

Students are not required to accept Canada or Ontario loans to be eligible for the BSWD/CSG-DSE. However, FAOs are responsible to ensure enrolment is confirmed before BSWD/CSG-DSE funding can be released.

**Processing instructions:** Online functionality is provided for students to opt out of loan funding from either Full-Time or Part-Time OSAP. Otherwise, at the student's request, the FAO can add the GFO (Grant

Funding Only) review code to the student's account to prevent the generation of loan funding.

Details on the GFO review code are available in the Full-Time OSAP Policy Manual as well as the Part-Time OSAP Administrative Portal User Guide.

**b) Students with Financial Need Less than \$1 but Disability-Related Expenses Greater than \$1 (Full-Time OSAP only)**

A full-time student with less than \$1 in calculated financial need may be considered to have financial need for disability-related costs, if adding the student's fundable disability-related educational expenses results in at least \$1 of financial need (see examples below). This adjusted assessment process may be used for Better Jobs Ontario (formerly Second Career) recipients who do not qualify for OSAP (i.e., they have applied for OSAP but do not have \$1 of financial need) and have disability-related expenses that are not covered by Better Jobs Ontario or any other source.

The disability-related educational expenses that can be considered are those that are listed under "Eligible Disability-Related Educational Expenses" ([see section C.7](#)). The expenses must not exceed the funding cap listed for each service/equipment item. For items that do not have a listed funding cap, the program maximum should be used (\$2,000 for BSWD; \$20,000 for CSG-DSE)—for example, if a student requested \$3,500 in counseling expenses, only \$2,000 of that expense could be included in the "fundable disability-related costs" row when calculating the student's adjusted financial need.

No changes to the OSAP online system are required when approving this review option; however, a record of the calculation should be kept in the student's file. Enrolment must still be confirmed for these students even though they are not receiving loan funding.

Please note that financial need is established at the point of confirmation of enrolment, which means any subsequent assessment that reflects a decrease in financial need does not result in the student's BSWD/CSG-DSE ineligibility after such eligibility has already been established, unless the student withdraws from studies completely.

For students in full-time studies who have applied for the Canada – Ontario Integrated Student Loan, identify the Total Need as determined in the most current assessment on the student's OSAP file.

Since there is a separate need assessment for federal and provincial funding, you must determine whether the student has \$1 of financial need for the provincial BSWD and/or federal CSG-DSE separately.



**i) Example 1:**

The student's fundable disability-related costs are \$6,000.

Provincial Total Need	-\$2,000	A
Fundable Disability-Related Costs	\$6,000	B
Adjusted Provincial Financial Need (A + B)	\$4,000	C
Eligible for BSWD: (Yes if C = \$1 or greater)	YES	
Federal Total Need	-\$2,000	D
Fundable Disability-Related Costs	\$6,000	E
Adjusted Federal Financial Need (D + E)	\$4,000	F
Eligible for CSG-DSE: (Yes if F = \$1 or greater)	YES	

The student would be eligible for funding under the CSG-DSE and BSWD.

**ii) Example 2:**

The student's fundable disability-related costs are \$6,000.

Provincial Total Need	-\$12,000	A
Fundable Disability-Related Costs	\$6,000	B
Adjusted Provincial Financial Need (A + B)	-\$6,000	C
Eligible for BSWD (Yes if C = \$1 or greater)	NO	
Federal Total Need	-\$2,000	D
Fundable Disability-Related Costs	\$6,000	E
Adjusted Federal Financial Need (D + E)	\$4,000	F
Eligible for CSG-DSE (Yes if F = \$1 or greater)	YES	

In example #2, the student does not have \$1 of financial need for BSWD but does have financial need for the CSG-DSE. The student would be eligible for funding under the CSG-DSE only.

**iii) Example 3:**

The student is receiving funding from Better Jobs Ontario (formerly Second Career), including \$2,000 for disability-related costs. The student's fundable disability-related costs are \$6,000.

If Better Jobs Ontario provides funding for disability-related costs, the student is required to provide further information about the type of disability-related costs that Better Jobs Ontario is funding and ensure that their BSWD/CSG-DSE application does not include those costs.

Similarly, these costs may not be used to establish \$1 of need as described in section C.1 above.

In this example, the student's fundable disability-related costs to be used to adjust their provincial and federal need would be \$4,000 (\$6,000 of fundable disability-related costs less \$2,000 of Better Jobs Ontario funding for disability-related costs).

[See Appendix 1 for a blank copy of the worksheet used in these examples.](#)

**Note:** These calculations are used to determine only whether a student has financial need for BSWD and/or CSG-DSE funding. To calculate how costs should be allocated to the BSWD or CSG-DSE, [see section D.7](#) and [Appendix 2](#).

### **c) Issuing BSWD funding for Students in receipt of the Institution-funded Special Bursary**

Students who have at least \$1 of calculated financial need under the Institution-funded Special Bursary are eligible for BSWD. Before BSWD funding is issued, the FAO should ensure that the student is still enrolled and make a record in their file. The ministry does not need to be informed of the student's enrolment. The FAO should enter the BSWD funding into the Bursary Recording System (BRS) as usual.

If a student does not have a permanent disability or a persistent or prolonged disability established on their OSAP profile, they are required to submit an OSAP *Disability Verification Form* (which confirms a permanent disability or a persistent or prolonged disability), to be considered for BSWD funding.

## **2. Disability Documentation**

To be considered eligible for the BSWD or the CSG-DSE, a student must self-identify as a student with a disability and submit an OSAP *Disability Verification Form*, completed by a student's physician or regulated health care professional, that confirms a permanent disability or a persistent or prolonged disability.

Students who already have a permanent disability verified with OSAP are not required to resubmit verification of their permanent disability.

**Note:**

- If a student:
  - had their permanent disability verified for OSAP purposes before the OSAP *Disability Verification Form* became required documentation in the 2018-19 academic year **and**

- has no disability documentation on their OSAP file outlining the nature of their disability (i.e., disability type) and their disability-related impacts/functional limitations **and**
- submits a BSWD/CSG-DSE application...
  - ...then a completed OSAP *Disability Verification Form* is **not** required (i.e., a permanent disability is permanent by nature so does not need to be re-verified).
- However, documentation from a disability/accessibility advisor or the student's health care provider (physician or other regulated health care professional) outlining the connection between their disability-related impacts and the services and/or equipment being requested on their application is required.
  - Documentation outlining the nature of the student's disability (i.e., disability type) from their health care provider may be required if a student is requesting funding for a service or equipment like ADD/ADHD coaching, which is specifically related to a disability type.

Students with a verified persistent or prolonged disability must attest (through an online or paper attestation as part of their OSAP application) in each subsequent academic year to still having the same persistent or prolonged disability (and functional limitations) as originally verified to maintain eligibility for annual disability-related funding and/or supports, including consideration for BSWD and CSG-DSE.

Normally, if a student has a learning disability, the physician or regulated health care professional completing the student's OSAP *Disability Verification Form* must attest that the student has had a psycho-educational assessment performed by a registered psychologist or psychological associate and completed when the student was at least 18 years of age or within the past five years. [For information on reimbursing psycho-educational assessments, see section C.7.](#)

Schools have discretion to approve certain alternative documentation in cases where a student with a learning disability is unable to provide a current psycho-educational assessment. Schools also have discretion to accept OSAP *Disability Verification Forms* completed by health care providers they determine to be suitably trained or authorized, even if the health speciality is not listed on the OSAP *Disability Verification Form*. Please see the Full-Time OSAP Policy Manual for details.

Disability documentation is typically only required once by the ministry; however, the ministry and postsecondary schools may ask for additional documentation at any time to confirm or re-establish disability status (e.g., students with verified permanent disabilities should not be asked to re-verify their disability except in exceptional circumstances that would warrant a

reverification, such as when a student requests changes to their disability status).

Students can either upload the *OSAP Disability Verification Form* through their OSAP account or submit the form to their FAO. If the student has not already uploaded the form to their account/file, FAOs should either upload the form to the student's file or send the paper copy of the form to the ministry to be uploaded to the student's file. The forms may be returned to the student or, alternatively, may be securely destroyed once they have been uploaded.

FAOs may share the form with their school's office for students with disabilities/accessibility services office if the student has provided consent to do so. Institutions are responsible for ensuring the information related to the student's disability, like the *OSAP Disability Verification Form*, is shared in a secure manner.

### **a) Permanent Disabilities**

BWSD and CSG-DSE funding may be considered for students with permanent disabilities provided they meet respective eligibility criteria and provide the supporting documentation identified on the BSWD/CSG-DSE application.

The *Canada Student Financial Assistance Regulations* defines a "permanent disability" as:

“any impairment, including a physical, mental, intellectual, cognitive, learning, communication or sensory impairment—or a functional limitation—that restricts the ability of a person to perform the daily activities necessary to pursue studies at the postsecondary school level or to participate in the labour force and that is expected to remain with the person for the person's expected life.”

The *OSAP Disability Verification Form* has been designed to capture the information required by federal policy to verify a permanent disability. Per federal policy, the disability documentation provided by the student must:

- Describe the disability, including type or nature of disability (providing specific diagnosis is optional);
- Confirm there is an impairment or functional limitation that:
  - restricts the student's ability to perform daily activities necessary to participate in postsecondary education or the labour force; and
  - is permanent (i.e., expected to remain for their lifetime).

If the disability documentation is incomplete, or if the physician or regulated health care professional does not confirm that the student has

a permanent disability as defined above, the student must be contacted and advised that additional information is needed.

## **b) Persistent or Prolonged Disabilities**

As of the 2022-23 academic year, BSWD and CSG-DSE funding may be considered for students with persistent or prolonged disabilities provided they meet respective eligibility criteria and provide the supporting documentation identified on the BSWD/CSG-DSE application.

The *Canada Student Financial Assistance Regulations* defines a "persistent or prolonged disability" as:

“any impairment, including a physical, mental, intellectual, cognitive, learning, communication or sensory impairment—or a functional limitation—that restricts the ability of a person to perform the daily activities necessary to pursue studies at the postsecondary school level or to participate in the labour force and has lasted, or is expected to last, for a period of at least 12 months but is not expected to remain with the person for the person’s expected life.”

The *OSAP Disability Verification Form* has been designed to capture the information required by federal policy to verify a persistent or prolonged disability. Per federal policy, the disability documentation provided by the student must:

- Describe the disability, including type or nature of disability (providing specific diagnosis is optional);
- Confirm there is an impairment or functional limitation that:
  - restricts the student’s ability to perform daily activities necessary to participate in postsecondary education or the labour force; and
  - is persistent or prolonged (i.e., not expected to remain for their lifetime, but has lasted or is expected to last for 12 months).

If a physician or regulated health care professional has indicated on the *OSAP Disability Verification Form* that a student’s disability is neither permanent nor persistent or prolonged, then they are not eligible for BSWD or CSG-DSE funding.

If the disability documentation is incomplete, or if the physician or regulated health care professional does not confirm that the student has a persistent or prolonged disability as defined above, then the student must be contacted and advised that additional information is needed.

A student must verify their persistent or prolonged disability status the first academic year that they self-identify with that disability status.

In each subsequent academic year, the student must attest (through an online or paper attestation as part of their OSAP application) to still having the same persistent or prolonged disability (and functional limitations) as originally verified to maintain eligibility for annual disability-related funding and/or supports, including consideration for BSWD and CSG-DSE. For additional details, see the Full-Time OSAP Policy Manual.

### 3. Documentation supporting the recommended services and equipment

In addition to the OSAP *Disability Verification Form*, which confirms a permanent disability or a persistent or prolonged disability, supporting documentation recommending specific services and equipment may also be provided. Where the regulated health care professional does not provide recommendations, the office for students with disabilities/accessibility services office must make recommendations for services and equipment within the guidelines set out in this manual.

It is a best practice to keep the documentation on file from the physician or regulated health care professional or the office for students with disabilities/accessibility services office to outline the rationale for recommendations for services and equipment.

### 4. Loan or Bursary Defaults/Restricted Status

Students who have defaulted on the repayment of a previous Canada and/or Ontario Student Loan, Canada and/or Ontario portion of the Canada-Ontario Integrated Student Loan, or received an overpayment on any OSAP bursary, are not eligible for further assistance through the BSWD/CSG-DSE, unless the following criteria are met:

If a student has...	To receive further loan and/or grant funding from both Canada and Ontario, the student must...
Defaulted on previous student loans from both Canada and Ontario (e.g., both the Canada and Ontario portions of the Canada – Ontario Integrated Student Loan)	<ul style="list-style-type: none"> <li>Have received clearance from Employment and Social Development Canada (ESDC) by rehabilitating their Canada Student Loan or repaying the full value of the defaulted Canada portion of the Canada – Ontario Integrated Student Loan, <b>and</b></li> <li>Have rehabilitated their Ontario Student Loan or repaid the full value of the defaulted Ontario portion of the Canada – Ontario Integrated Student Loan.</li> </ul> <p><b>Note:</b> If the student receives clearance from ESDC, but the previous Ontario Student Loan remains in default, further loan and/or grant funding may be issued from Canada only (CSG-</p>

	DSE). The student will remain ineligible for BSWD funding.
Defaulted only on: <ul style="list-style-type: none"> <li>• The Canada portion of the Canada – Ontario Integrated Student Loan <b>or</b></li> <li>• A previous Canada Student Loan</li> </ul>	Have received clearance from ESDC by rehabilitating their Canada Student Loan or repaying the full value of the defaulted Canada portion of the Canada – Ontario Integrated Student Loan.
Defaulted only on: <ul style="list-style-type: none"> <li>• The Ontario portion of the Canada – Ontario Integrated Student Loan <b>or</b></li> <li>• A previous Ontario Student Loan</li> </ul>	Have rehabilitated their Ontario Student Loan or repaid the full value of the defaulted Ontario portion of the Canada – Ontario Integrated Student Loan.  <b>Note:</b> If the student has requested federal funding only and the ministry has successfully added the appropriate review code, the student may be considered for CSG-DSE funding only (pending they meet all other eligibility criteria). As the provincial default restriction prevents FAOs from updating the BRS, please email the ministry care of <a href="mailto:OSAPFAO.Inquiry@ontario.ca">OSAPFAO.Inquiry@ontario.ca</a> for assistance.
Three instances (academic years) of OSAP funding overpayments of at least \$2,000 each, or a cumulative OSAP funding overpayment amount totaling \$10,000 or greater, regardless the number of instances	Have repaid the balance determined to be repayable or been approved for a hardship review. For additional details, see the Full-Time OSAP Policy Manual.
A BSWD/CSG-DSE overpayment of \$250-\$499 (code 39) or of \$500 or more (code 66)	The student must have repaid the overpayment or received clearance (i.e., provided receipts).

The FAA is responsible for confirming that a student is not restricted from receiving BSWD/CSG-DSE due to a code 39, a code 66 or another restriction, as identified in the chart above, prior to issuing BSWD/CSG-DSE.

In cases where a student has received BSWD/CSG-DSE in the academic year prior to the current academic year, the FAA is also responsible for confirming that all receipts have been received and/or BSWD/CSG-DSE overpayments have been repaid. This can be done using the “View” section on the BRS. This is necessary as a restriction relating to the prior year may not yet be placed on a student’s file due to missing receipts and the reminder notice collection process.

## 5. Application and Funding Deadlines

To be eligible for BSWD and/or CSG-DSE funding, students must submit their BSWD/CSG-DSE application no later than 60 days before the end of their

study period, while all supporting documentation must be received no later than 40 days before the end of their study period.

**Note:** It is important that funded services and equipment be provided as early as possible during the study period to ensure that the student benefits from the supports. This is especially true for shorter duration programs.

### **a) Late Applications**

On a case-by-case basis, a student may be considered for BSWD/CSG-DSE funding if the BSWD/CSG-DSE application form is submitted after the normal application deadline. In these cases, the OSAP Application for Full-Time Studies, the OSAP Application for Part-Time Studies, or an Institution Special Bursary application, as applicable, must have been received before the deadline.

Decisions to provide BSWD/CSG-DSE funding after the normal application deadline should only occur in exceptional circumstances beyond the student's control. Documentation should be kept on file at the FAO to explain the reason for the late application.

#### **Final weeks of a study period:**

In keeping with the principle of providing cost-effective supports, a request for equipment in the final weeks of a study period should be accommodated through loaned equipment, if such equipment is available at the postsecondary institution. If loaned equipment is not available, and if the office for students with disabilities/accessibility services office can provide a rationale to indicate how the equipment may benefit the student's academic participation in the final weeks of the study period, the equipment may be funded. Otherwise, the request for equipment should be deferred to the next study period.

#### **Last term of an entire program of study:**

A request for equipment in the last term of a student's entire program of study (i.e., student is graduating at the end of the current study period) may be approved only:

- when accompanied by a written rationale from the office for students with disabilities/accessibility services office explaining why it is required for the student's final term, based on the student's functional limitations; or
- if the equipment was already purchased for use *during* the study period.
  - **Note:** if the equipment was purchased too late for use *during* the study period or was purchased for use *after* the study period (such as for a licensing exam following the student's completion of their postsecondary studies), the request for funding should be denied.



A request for services made in the last term of a student's entire program of study may be approved where there is a disability-related educational need for the service.

A request for a psycho-educational assessment in the last term of a student's entire program of study (i.e., student is graduating at the end of the current study period) is only to be approved if the office for students with disabilities/accessibility services office determines a psycho-educational assessment in the final term is necessary (e.g., to determine appropriate accommodations), and submits rationale to the FAO (for the FAO to add to the student's OSAP file) explaining why it is required for the student's participation in postsecondary education based on their functional limitations.

Alternately, the office for students with disabilities/accessibility services office in consultation with the FAO may consider funding the recommended accommodation (i.e., BSWD services or equipment) rather than the psycho-educational assessment as an exception under BSWD funds only.

#### **b) OSAP Study Period**

Application deadlines are based on the study period for which the student has been funded through OSAP for Full-Time Studies, OSAP for Part-Time Studies, or the Institution-funded Special Bursary.

Extensions provided by the student's institution beyond the student's OSAP study period end date to complete course work or exams are not considered extensions of the OSAP study period unless the institution:

- Submits a revised Program Information Form (PIF) (in the case of a private postsecondary institution or institution outside of Ontario), or
- Extends the study period for the purposes of OSAP funding (in the case of a public Ontario university or college).

Any disability-related needs that require services or equipment during these institution-provided extensions that are not part of the OSAP study period are to be provided by the institution or through the student's own resources.

#### **c) Funding Deadline**

BSWD/CSG-DSE funding will neither be issued before the student's enrolment is confirmed nor issued after the student's OSAP study period end date.

#### **d) Student Purchase Deadlines**

Students must make all purchases for approved services and equipment within their OSAP study period with the following exceptions:

- Eligible disability-related equipment and software, including repairs to eligible disability-related equipment and software, may be purchased no more than 60 days prior to the student's study period start date; and
- Psycho-educational assessments may be reimbursed if they are performed within six months prior to the student's study period start date (including potential upfront funding through BSWD).
- Other disability/medical assessments/verifications may be reimbursed if they are performed within six months prior to the student's study period start date.

**Note:** Students may purchase disability-related services and equipment before their BSWD/CSG-DSE application is approved so long as the purchases are made within the deadlines prescribed above. However, any purchases made prior to application approval are at the student's own risk and are not guaranteed for reimbursement. Receipts for purchases made prior to application approval must be submitted with a student's application ([see section D.5](#)).

**Note:** Canada Student Financial Assistance Program policy dictates that purchases for eligible equipment and software may be made in advance of the student's study period start date. Ontario is choosing instead to communicate 60 days prior to study period start date. Where a student is requesting reimbursement of a purchase made more than 60 days prior to their study period start date, please contact the ministry for direction.

## 6. Program Maxima

The amount of assistance that a student receives is based on the actual allowable costs incurred by the student. The combined maximum amount of support under the BSWD and CSG-DSE is \$22,000 per academic year (\$20,000 from the CSG-DSE; \$2,000 from the BSWD). Eligibility for each component varies by situation and can be determined from the following chart:

If the student has a permanent disability or a persistent or prolonged disability and has applied for and is eligible for:	The student is eligible for:	
Full-time OSAP grants and/or loan from Canada and Ontario	CSG-DSE:	\$20,000 maximum
	BSWD:	\$2,000 maximum
Full-time OSAP grants and/or loan from Canada only	CSG-DSE:	\$20,000 maximum
	BSWD:	NIL

If the student has a permanent disability or a persistent or prolonged disability and has applied for and is eligible for:	The student is eligible for:	
Full-time OSAP grants and/or loan from Ontario only	CSG-DSE:	NIL
	BSWD:	\$2,000 maximum
Part-time Canada Student Loan and/or Grants only	CSG-DSE:	\$20,000 maximum
	BSWD:	NIL
Part-time Canada Student Loan and/or Grants AND Ontario Part-time Grant	CSG-DSE:	\$20,000 maximum
	BSWD:	\$2,000 maximum
Institution-funded Special Bursary (student must meet Ontario residency requirement)	CSG-DSE:	NIL
	BSWD:	\$2,000 maximum

## 7. Eligible Disability-Related Educational Expenses

The BSWD and CSG-DSE are designed to offset full-time and part-time students' education-related costs for eligible services and equipment that are required for the student to perform the daily activities necessary to pursue studies at a postsecondary school level and are related to their disability-related functional limitations.

- Eligible expenses as set out in this manual ([see section C.8 for non-eligible expenses](#)):
  - Are related to the individual's disability;
  - Are appropriate for the student's unique needs based on the recommendations and rationale provided;
  - Specifically result from the student's participation in postsecondary education and not from day-to-day necessity; and
  - Have been incurred during the student's study period (see exception for psycho-educational assessments and the purchase of equipment/software purchased prior to the start of the study period).

Funding caps have been established by the Canada Student Financial Assistance Program and provincial student aid programs for commonly requested equipment and software.

### a) Disability-Related Equipment

Eligibility	Equipment
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<b>CSG-DSE and BSWD</b>	<p><b>i. Assistive Software</b></p> <p>For example:</p> <ul style="list-style-type: none"> <li>• Voice recognition software</li> <li>• Screen reading/magnification software</li> <li>• Text to speech software</li> <li>• Assistive writing software</li> </ul> <p>Many students enter their postsecondary programs already owning computer equipment. Therefore, when a student's need for disability-related or assistive software is assessed, consideration may be given to whether the computer equipment currently owned by the student will support the software.</p> <p>For example, if an upgrade to the current hardware would enable the equipment to meet the requirements of the disability-related software, and an upgrade is more cost effective than purchasing new computer equipment, only an upgrade and software would be approved.</p> <p>Where training is available in an adaptive technology lab on the software and/or equipment a student requires, it may be beneficial to provide training. Publicly assisted colleges and universities in Ontario should be providing basic software and equipment training to students free of charge. However, where specialized training is required, a fee may be charged. For example, a student with visual impairments may require specialized training on the use of specific software in combination with braille reader technology.</p> <p>If the request relates to their disability-related functional limitations, students may be considered for BSWD/CSG-DSE funds to purchase disability-related assistive software (as appropriate), including for participation in distance education/online and hybrid programs (i.e., part in-class, part-online), when required for a student's program, or at laptop-mandatory institutions.</p> <p><b>Frequency of funding:</b> <a href="#">Refer to the Table of Equipment and Services Funding Caps and Frequency of Entitlement in Appendix 5.</a></p>
<b>CSG-DSE and BSWD</b>	<p><b>ii. Desktop and Laptop Computers, Tablets, Printer and Accessories</b></p> <p>For example:</p> <ul style="list-style-type: none"> <li>• Computer systems, including warranty and operating system</li> <li>• Tablets</li> <li>• External monitors (most commonly for low-vision users, but may be appropriate for individuals with other physical, non-physical or learning disabilities (e.g., acquired brain injuries, ADHD, deaf and hard of hearing))</li> <li>• All-in-one printers</li> <li>• Leased computer equipment (eligible under the BSWD only)</li> </ul> <p>Students should discuss their assistive technology options carefully with their school's office for students with disabilities/accessibility services office prior to requesting computers (desktop or laptop) or tablets.</p>

	<p>BSWD/CSG-DSE funds should be issued to purchase computer equipment (hardware such as desktop, laptop or tablet) only:</p> <ul style="list-style-type: none"> <li>• Where the student has no existing computer equipment and: <ul style="list-style-type: none"> <li>○ The student requires a computer to run assistive software; or</li> <li>○ The student has a disability-related requirement for the computer.</li> </ul> </li> <li>• If the student has an existing computer and requires an upgrade or replacement, approval may be granted if: <ul style="list-style-type: none"> <li>○ The student's disability has changed such that their existing computer can no longer meet their disability-related needs; or</li> <li>○ The existing computer can no longer run required assistive software.</li> </ul> </li> </ul> <p>Requests for computer hardware for students whose disability results in functional limitations that necessitate a computer to run assistive software or who have a documented disability-related requirement for a computer can be approved. Students whose disability does not result in functional limitations that necessitate computer hardware would not be eligible for BSWD and/or CSG-DSE funding for computer hardware.</p> <p>Additionally, if the request relates to their disability-related functional limitations, students may be considered for BSWD/CSG-DSE funds to purchase computer hardware (computer, desktop, tablet) and/or disability-related assistive software (as appropriate), including for participation in distance education/online and hybrid programs (i.e., part in-class, part-online), when required for a student's program, or at laptop-mandatory institutions.</p> <p>Students should only be approved for one computer package (i.e., desktop, laptop, or tablet). Students may receive BSWD/CSG-DSE funding for either a laptop computer or a desktop computer, but not both. Where funding is provided for a laptop computer, a separate monitor, keyboard, etc., may be funded for use of the laptop at a desk if those computer accessories are disability-related. However, students with exceptional needs may be allowed to purchase a tablet and a desktop or laptop computer if sufficient rationale is provided. Students will only be funded for both a tablet and a desktop/laptop computer within a four-year period if the student provides satisfactory documentation that demonstrates:</p> <ul style="list-style-type: none"> <li>• The tablet is needed to perform multiple functions not performed by any other device, or combination of devices at a similar cost; and</li> <li>• That a tablet alone would not meet the student's disability-related education needs.</li> </ul> <p><b>Maximum costs &amp; frequency of funding:</b> <a href="#">Refer to the Table of Equipment and Services Funding Caps and Frequency of Entitlement in Appendix 5.</a></p>
<b>CSG-DSE and BSWD</b>	<ul style="list-style-type: none"> <li>• <b>Other Disability-Related Equipment</b></li> </ul> <p>For example:</p> <ul style="list-style-type: none"> <li>• Electronic Magnification Systems (aka CCTVs) (for low vision users) and other assistive vision technologies</li> <li>• Digital voice recorders/Smartpens</li> </ul>

	<ul style="list-style-type: none"> <li>• Braille products (Braille portable note-taker, refreshable Braille display, Braille embosser/printer)</li> <li>• FM systems</li> <li>• Headphones (noise cancelling, noise isolating, bone conduction, headset with microphone)</li> </ul> <p><b>Frequency of funding:</b> <a href="#">Refer to the Table of Equipment and Services Funding Caps and Frequency of Entitlement in Appendix 5.</a></p>
<b>CSG-DSE and BSWD</b>	<p><b>iii. Replacement/Insurance/Repair Costs</b></p> <p>Students are encouraged to purchase insurance (to protect against equipment loss, theft, or unintentional damage) and/or extended warranties for education-related equipment that they have received using BSWD/CSG-DSE funding. The costs for such insurance or warranties may be assessed as an eligible expense under the BSWD/CSG-DSE. (<b>Note:</b> Warranties for computer packages are to be assessed as part of the total cost of that package.)</p> <p>If equipment previously funded through the BSWD/CSG-DSE is lost, stolen, or unintentionally damaged, the student may apply for replacement or repair costs that are not covered by previously purchased insurance or warranties. Supporting documentation is required to substantiate proof of the loss, theft and/or damage (i.e., a police report in support of a theft; a letter from a reliable third party in support of a loss; in the case of damage, the office for students with disabilities/accessibility services office and/or the financial aid office may request to examine the equipment and/or request that the student obtain a quote identifying the cost of repairs where the student is not using an institution's preferred supplier). If the frequency of entitlement in Appendix 5 dictates that the student is eligible for new equipment, funding for new equipment should be considered rather than repairing potentially outdated technology/equipment.</p> <p>The costs of repair to equipment and/or software must not exceed the cost of new equipment. Where reasonable, costs of repairs can be covered in lieu or new equipment, including for ergonomic equipment. Repairs must be necessary for the functionality of the disability-related equipment; cosmetic repairs should not be approved for BSWD/CSG-DSE funding.</p>
<b>CSG-DSE and BSWD</b>	<p><b>iv. Ergonomic Equipment/Visual-Sensory Aids</b></p> <p>Ergonomic Equipment:</p> <ul style="list-style-type: none"> <li>• Ergonomically designed chairs</li> <li>• Ergonomic table/standing desks</li> <li>• Rolling backpacks</li> </ul> <p>Ergonomic equipment items listed above must be related to participation in postsecondary studies for a student with a physical disability or for a student</p>

	<p>who has functional limitations such as a mobility impact (e.g., standing, sitting) that necessitate this equipment.</p> <p>Other ergonomic equipment may be considered eligible for funding on a case-by-case basis if there is medical documentation confirming the student requires this equipment for participation in postsecondary studies and/or rationale is provided. For example:</p> <ul style="list-style-type: none"> <li>• Anti-fatigue mat</li> <li>• Splints, orthopaedic shoes</li> <li>• Repairs or upgrades for equipment not purchased under the BSWD/CSG-DSE</li> <li>• Ergonomic cushion for back support</li> </ul> <p>Repairs or upgrades for equipment not purchased under the BSWD/CSG-DSE may be approved if the following conditions are met:</p> <ul style="list-style-type: none"> <li>• The equipment would be an eligible expense under the BSWD;</li> <li>• The equipment would be an eligible disability-related accommodation for this student; and</li> <li>• Repairing or upgrading the equipment is more cost-effective than buying new equipment.</li> </ul> <p>Visual-Sensory Aids:</p> <ul style="list-style-type: none"> <li>• Coloured overlay sheets</li> <li>• Coloured lens overlay</li> </ul> <p>These aids are fundable for students with Irlen's Syndrome / Scotopic Sensitivity Syndrome or for students whose disability-related functional limitations warrant the use of coloured overlay sheets.</p>
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**b) Disability-Related Services ([see Appendix 4 for Glossary of Services Terms and Activity Guidelines](#))**

Eligibility	Service	Notes
<b>CSG-DSE and BSWD</b>	<ul style="list-style-type: none"> <li>• <b>Services eligible under BSWD and CSG-DSE</b></li> </ul> <p>For example:</p> <ul style="list-style-type: none"> <li>• Specialized tutoring</li> <li>• Readers</li> <li>• Note-takers</li> <li>• Interpreter/captioning/oral sign language/intervenor/audio descriptor and Remote Communication Access Real-time Translation (CART) services*</li> <li>• Academic strategist (excluding ADD/ADHD coaching**, which is eligible under BSWD only)</li> <li>• Attendant care for postsecondary studies (aka educational attendant care)</li> </ul>	



	<ul style="list-style-type: none"> <li>• Educational assistant</li> <li>• Reimbursement of other disability/medical assessments/verifications for the purposes of establishing a student's disability verification status or to verify an additional disability with new functional limitations that would notably alter the accommodations and/or disability-related supports needed by the student to pursue postsecondary studies***</li> <li>• Specialized transportation****</li> </ul> <p>Electronic or remote delivery (e.g., online, telephone) of specialized tutoring may also be considered for BSWD and CSG-DSE funding.</p> <p><a href="#">*See Appendix 5 for clarification on interpreter and related services at publicly assisted colleges and universities in Ontario.</a></p> <p><a href="#">**See Appendix 4 for clarification on ADD/ADHD coaching (eligible under BSWD only).</a></p> <p><a href="#">*** See Appendix 4 for clarification on other disability/medical assessment/verification costs/fees</a></p> <p><a href="#">****See Appendix 5 for clarification on specialized transportation.</a></p>
<b>BSWD only</b>	<p><b>i. Services eligible under BSWD only</b></p> <ul style="list-style-type: none"> <li>• Counseling</li> <li>• Therapy</li> <li>• Life-line services for students living in residence</li> <li>• Upfront funding for psycho-educational assessments for the purpose of verifying disability status</li> <li>• Fees for assistive technology assessments (not an eligible cost for students enrolled at publicly funded Ontario colleges and universities because they receive funding through the Accessibility Fund for Students with Disabilities to provide this service)</li> </ul> <p>Electronic or remote delivery (e.g., online, telephone) of counseling or ADD/ADHD coaching services may also be considered for BSWD funding.</p> <p><a href="#">See Appendix 4 for further clarification on counseling and therapy.</a></p> <p><a href="#">See Appendix 4 for clarification on ADD/ADHD coaching (eligible under BSWD only).</a></p>

**Note about accessing virtual support outside of Canada and/or Ontario:**

While there is an expectation that students are to access services provided in Ontario or their local jurisdiction:

- Schools can allow BSWD/CSG-DSE funding for virtual support outside of



Ontario or the student's local jurisdiction of where they are studying, given that appropriate rationale is on file.

### **c) Diagnosing a Learning Disability (LD) – Psycho-Educational Assessments**

A request for a psycho-educational assessment should be approved if it is required to establish a student's disability status (either permanent, or persistent or prolonged).

If a student's disability status has already been established through documentation of an unrelated disability, a psycho-educational assessment to confirm an additional disability (e.g., a learning disability) may be approved for funding.

If the psycho-educational assessment is related to an institutional request for accommodation alone (e.g., if a student has asked for additional time to complete an exam and the institution requires that the student demonstrate need through a psycho-educational assessment, and no request for other BSWD funding has been made), the decision to fund the psycho-educational assessment under the BSWD/CSG-DSE is to be approved only when accompanied by a written rationale from the office for students with disabilities/accessibility services office explaining why it is required for the student's functional limitations.

A student may receive up to a maximum of \$2,000 in funding through the BSWD to pay for a psycho-educational assessment. BSWD funding may be provided upfront or as a reimbursement. BSWD funding may be provided even if the psycho-educational assessment does not confirm disability status for OSAP purposes.

If the psycho-educational assessment confirms a learning disability, a student may receive up to a maximum of \$3,500 in funding through the CSG-DSE funding. CSG-DSE funding may only be provided as a reimbursement. As of the 2022-23 academic year, students who sought a psycho-educational assessment to confirm a learning disability, but whose assessment confirms a different permanent disability or persistent or prolonged disability, are also eligible for reimbursement through CSG-DSE.

This means a student whose psycho-educational assessment confirms a learning disability, or a student who sought a psycho-educational assessment to determine the presence of a learning disability but whose assessment confirms a different permanent disability or persistent or prolonged disability (and who is eligible for both BSWD and CSG-DSE funding), may receive a combined maximum funding of \$5,500 per loan year to cover the costs of the assessment.

**i) *Psycho-educational assessment with diagnosis other than LD:***

Psycho-educational assessments that reveal Attention Deficit Disorder (ADD) and/or Attention Deficit Hyperactive Disorder (ADHD), Intellectual Disability (ID) or another permanent disability or persistent or prolonged disability and not a learning disability are eligible expenses under the CSG-DSE only if a psycho-educational assessment was sought to confirm a learning disability. However, accommodations relating to these disabilities may be eligible under the federal and provincial programs because all are considered disabilities distinct from learning disabilities.

The following chart illustrates possible scenarios regarding BSWD and CSG-DSE eligibility based on the psycho-educational assessment.

Psycho-educational assessment result	Eligible for BSWD psycho-educational assessment reimbursement?	Eligible for CSG-DSE psycho-educational assessment reimbursement?	Eligible for accommodations under the BSWD/CSG-DSE?
<b>LD</b>	YES, including for upfront assessment costs	YES, only once the LD has been confirmed through a psycho-educational assessment	YES, only once the LD has been confirmed through a psycho-educational assessment
<b>ADD/ADHD</b>	YES	YES, if student sought psycho-educational assessment to confirm an LD but whose assessment confirms a different permanent disability or persistent or prolonged disability	YES
<b>ID</b>			
<b>Another PD or PPD</b>			

**ii) *Other notes:***

Students can be reimbursed through the BSWD/CSG-DSE programs for one psycho-educational assessment for a given loan year, as deemed necessary by an educational institution or provincial authority.

If the psycho-educational assessment is requested for the purpose of writing a standardized test for admission into an academic program (e.g., LSAT, MCAT, GMAT), it is not considered an eligible expense. Standardized tests are for admissions purposes only and are not part of the student’s current program of study requirements.

**iii) Process for funding in advance for a psycho-educational assessment:**

In cases where a student has not yet documented a permanent disability, or a persistent or prolonged disability, and where the office for students with disabilities/accessibility services office or health care provider recommends a psycho-educational assessment to determine if a learning disability is present, and where the student requires funding in advance to assist with the cost of the assessment:

1. The student’s disability status should remain set to “No” on the student profile.
2. The OSAP *Disability Verification Form* should not be completed, as the disability status has not yet been verified.
3. The student and their office for students with disabilities/accessibility services offices should complete their sections of the BSWD/CSG-DSE application; however, section G (i.e., FAO) should be left blank until the results of the psycho-educational assessment have been provided.

If the psycho-educational assessment does not confirm a learning disability (and no other permanent disability or persistent or prolonged disability was diagnosed), the FAO should place a comment on the student file indicating this fact.

If the student’s assessment confirms a learning disability (or confirms a different permanent disability or persistent or prolonged disability), the student must then submit an OSAP *Disability Verification Form* to allow a change in the disability status, and section G of the BSWD/CSG-DSE application should be completed by the FAO.

The FAO must then reallocate funding for the psycho-educational assessment to reflect the 80/20 federal to provincial funding allocation, up to \$3,500 in federal funding and to \$2,000 in provincial funding (i.e., \$5,500 maximum). FAOs are expected to make all reasonable efforts to ensure that these allocation adjustments are entered in the BRS prior to the April 1<sup>st</sup> fiscal year-end, which should include a breakdown of all approved costs.

**Quick Reference: Explanation of Psycho-Educational Assessment Eligibility and BRS Reconciliation**

	Prior to assessment (upfront funding)	Post-assessment and LD confirmed	Post-assessment and no LD confirmed but a	Post-assessment and no PD or PPD confirmed

		(reimbursement)	PD or PPD confirmed (reimbursement)	(reimbursement)
<b>Eligible assistance to be provided</b>	BSWD eligible	BSWD eligible  CSG-DSE eligible	BSWD eligible  CSG-DSE eligible if psycho-educational assessment was meant to determine presence of LD and confirmed a different PD or PPD	BSWD eligible
<b>BRS reconciliation</b>	BSWD provides up to a maximum of \$2,000	BSWD provides up to a maximum of \$2,000  CSG-DSE provides up to a maximum of \$3,500	BSWD provides up to a maximum of \$2,000  CSG-DSE provides up to a maximum of \$3,500	BSWD provides up to a maximum of \$2,000

*Example 1:*

A student is issued \$2,000 upfront (BSWD only) for a psycho-educational assessment. The actual cost of the psycho-educational assessment is \$3,000 and the psycho-educational assessment confirms the student has a learning disability.

Cost of psycho-educational assessment	\$3,000	(A)
Allocation to CSG-DSE (Federal): (A) x 80%	\$2,400	(B)
Eligible CSG-DSE (Federal amount): lesser of (B), or \$3,500	\$2,400	€
Remaining costs of a psycho-educational assessment: (A)-(C)	\$600	(D)
Eligible BSWD (Provincial amount): lesser of (D) or \$2,000	\$600	(E)

BRS reconciliation: \$2,400 will be allocated to CSG-DSE and \$600 will be allocated to BSWD.

*Example 2:*

A student is recommended for a psycho-educational assessment. The actual cost of the psycho-educational assessment is \$2,500 and the psycho-educational assessment does not confirm the student has a learning disability but does confirm another permanent disability or persistent or prolonged disability.

Cost of psycho-educational assessment	\$2,500	(A)
Allocation to CSG-DSE (Federal): (A) x 80%	\$2,000	(B)
Eligible CSG-DSE (Federal amount): lesser of (B), or \$3,500	\$2,000	(C)
Remaining costs of a psycho-educational assessment: (A)-(C)	\$500	(D)

Eligible BSWD (Provincial amount): lesser of (D) or \$2,000	\$500	(E)
-------------------------------------------------------------	-------	-----

BRS reconciliation: \$2,000 will be allocated to CSG-DSE because, while the psycho-educational assessment did not confirm a learning disability, it confirmed a different permanent disability or persistent or prolonged disability, and \$500 will be allocated to BSWD.

*Example 3:*

A student is recommended for a psycho-educational assessment. The actual cost of the psycho-educational assessment is \$2,500 and the psycho-educational assessment does NOT confirm the student has a learning disability or any other permanent disability or persistent or prolonged disability.

Cost of psycho-educational assessment	\$2,500	(A)
Allocation to CSG-DSE (Federal): (A) x 80%	\$0	(B)
Eligible CSG-DSE (Federal amount): lesser of (B), or \$3,500	\$0	(C)
Remaining costs of a psycho-educational assessment: (A)-(C)	\$2,500	(D)
Eligible BSWD (Provincial amount): lesser of (D) or \$2,000	\$2,000	(E)

BRS reconciliation: \$0 will be allocated to CSG-DSE because the psycho-educational assessment did not confirm a learning disability (or a permanent disability or persistent or prolonged disability) and \$2,000 will be allocated to BSWD. \$500 of the student's costs will not be covered as they exceed the BSWD program maximum.

#### **d) Other Disability/Medical Assessment/Verification Costs/Fees**

A reimbursement request for other disability/medical assessments/verifications completed by a healthcare provider may be approved through BSWD/CSG-DSE if the assessment is required to establish a student's disability status (i.e., initial verification of a permanent disability or a persistent or prolonged disability). This includes fees from a healthcare provider to complete a medical/disability verification form if the form is required to establish a student's disability status and confirms a permanent disability or a persistent or prolonged disability.

If a student's disability status has already been established through documentation of an unrelated disability, other disability/medical assessments/verifications may be approved for BSWD/CSG-DSE funding once per academic year if:

- the student is required to verify an additional disability with new functional limitations that would notably alter the accommodations and/or disability-related supports needed by the student to pursue postsecondary studies; and
- the request is accompanied by a written rationale from the office for students with disabilities/accessibility services office explaining why it is required for the student's disability-related functional limitations.

A student may receive up to \$2,000 under the BSWD and up to \$3,500 under the CSG-DSE for the reimbursement of other disability/medical assessment/verification costs/fees, including disability verification form fees and inclusive of any costs related to the completion of a psycho-educational assessment.

See [Appendix 4](#) and [I\) Appendix 5: Table of Equipment and Services Funding Caps and Frequency of Entitlement](#) for further information.

The costs/fees associated with all psycho-educational and other disability/medical assessments/verifications (as outlined in sections [7.c](#) and [7.d](#)) required to establish a student's disability status can be covered up to a cumulative maximum of \$5,500/year (i.e., up to \$2,000 under the BSWD and up to \$3,500 under the CSG-DSE).

## 8. Non-Eligible Expenses

The following types of expenses are not eligible for BSWD and/or CSG-DSE funding:

- Expenses which support students outside of postsecondary education or which are not primarily relevant to disability-related functional limitations in the postsecondary educational context
- Expenses not related to a student's participation in postsecondary education
- Expenses typically incurred by all students participating in postsecondary studies or in the course or program of study (e.g., a calculator for a student in business or mathematics, a digital camera in a photography course)
- Expenses for services and/or accommodations that are provided by the institution as part of the institutional obligation to accommodate persons with disabilities under the Ontario Human Rights Code
- Expenses for services, assessments, and/or accommodations that are funded under the Accessibility Fund for Students with Disabilities
- Expenses already covered by another agency, such as income support from the Ontario Disability Support Program, Ontario Works, Workers Compensation Insurance Board, OHIP, the Assistive Devices Program, or Better Jobs Ontario (formerly Second Career)
- Expenses covered by a private third party (e.g., parent's insurance plan)
- Expenses incurred during time periods when the student is not enrolled in postsecondary studies
  - Assessments are an exception—they may be reimbursed if performed/dated up to six months prior to the study period start date of the current loan year
  - Also, purchases of recommended equipment and software made up to 60 days prior to the student's study period start

date may also be reimbursed provided all other eligibility criteria are met

- Equipment purchased second-hand or equipment purchased through a non-registered business (e.g., Craigslist or Kijiji)
  - Refurbished computers purchased from a registered business are permissible
- Expenses already factored into the OSAP need assessment, such as tuition and compulsory fees, cost of books and other supplies, and living expenses
- Gift cards or gift certificates (i.e., BSWD/CSG-DSE funding for services and/or equipment are to be provided in currency/dollars and not in the form of gift cards or gift certificates).
- Internet costs and security software—the computer allowance, factored into the OSAP need assessment, is for standard computer-related costs incurred by all students such as internet services and security software
- Paper, printer ink cartridges
- Capital costs, such as vehicle modifications, alterations for educational institutions, and/or residences
- Hearing aids
- TTY phones
- Phones and Smartphones
- Smartwatches
- Data plans
- Non-ergonomic furniture
- Wheelchairs
- Medications and natural health products (e.g., vitamins, supplements)

**Note on Services Available through the Institution and the Institution's Duty to Accommodate:**

Services already available through an institution (including through the Accessibility Fund for Students with Disabilities) as well as equipment/ services that fall under the school's duty to accommodate, should be taken into consideration. For example, if a student would benefit from a time management workshop offered by the school, it should be offered to the student prior to an application under the BSWD/CSG-DSE for technological services related to time management.

Items that typically fall under an institution's duty to accommodate and should not be covered by the BSWD/CSG-DSE include:

- Interpreter/captioning/oral sign language/intervenor/audio descriptor and CART services:
  - **Note:** The ministry provides the Interpreter Fund, which assists public Ontario colleges and universities with accommodations for students who are deaf, deafened and hard-of-hearing; only students attending an institution outside of Ontario or a private institution in Ontario may be considered for interpreter (or

related) services through BSWD/CSG-DSE if interpreter (or related) services are not provided by their institution.

- Alternative formats:
  - **Note:** Students attending an institution outside of Ontario or a private institution in Ontario may be considered for funding of alternative formats through BSWD/CSG-DSE if the alternative format is not provided by their institution. Adobe Professional may be funded if its additional accessibility features (e.g., alternate text descriptions, fonts that allow characters to be extracted to text, navigational aids, security that doesn't interfere with assistive software) support the student's disability-related needs and pertain to their disability-related functional limitations.

**Note on Family Members as Service Providers:**

To ensure academic integrity and to avoid conflicts of interest, service providers funded through the BSWD/CSG-DSE cannot be related to the student. Examples of persons that cannot be service providers for BSWD/CSG-DSE purposes include the student's parent(s), step-parent(s), sibling(s), aunt(s), uncle(s), etc.

Other service providers who have a close personal relationship with the student may also be considered a conflict of interest (e.g., neighbour, close family friend, etc.). Offices for students with disabilities/accessibility services offices and financial aid offices are asked to use their professional judgement when approving service providers who have a close personal relationship with the student.



## **D. PROGRAM ADMINISTRATION**

### **1. Client Service Strategy**

#### **a) Ontario Colleges and Universities**

The BSWD and the CSG-DSE are administered jointly by the Ministry of Colleges and Universities and publicly assisted postsecondary institutions in Ontario (universities and colleges of applied arts and technology). Transfer payments are made by the ministry directly to postsecondary institutions. Staff at institutions shall determine eligibility and provide cheques and information slips for tax purposes (as applicable) directly to students.

#### **b) Private postsecondary institutions and out-of-province institutions**

Procedures for private postsecondary institutions and for institutions outside of Ontario may vary from those outlined in this manual. Contact the Student Financial Assistance Branch at the ministry care of [OSAPFAO.Inquiry@ontario.ca](mailto:OSAPFAO.Inquiry@ontario.ca) for information.

#### **c) Postsecondary institutions outside of Canada for students who are deaf, deafened or hard of hearing**

Procedures for postsecondary institutions outside of Canada for students who are deaf, deafened or hard of hearing may vary from those outlined in this manual. Contact the Student Financial Assistance Branch at the ministry care of [TDD@ontario.ca](mailto:TDD@ontario.ca) for information.

### **2. Application Procedure**

Students apply for the BSWD and the CSG-DSE using one application form available through the FAOs, offices for students with disabilities/accessibility services offices at Ontario's postsecondary institutions, and the Student Financial Assistance Branch of the Ministry of Colleges and Universities. It is also available through the OSAP website at [41ntario.ca/osap](http://41ntario.ca/osap).

At publicly assisted colleges and universities in Ontario, BSWD/CSG-DSE applications must be kept on file in the institution's FAO and do not have to be forwarded to the ministry but must be available for ministry inspections.

Students attending postsecondary institutions outside of Ontario or students attending private postsecondary institutions in Ontario will use the same application form, although they will have their documentation reviewed and their application verified by ministry staff. BSWD/CSG-DSE applications and all supporting documentation for these students must be forwarded to the ministry. For information, contact the Student Financial Assistance Branch, Ministry of Colleges and Universities.

To be eligible for BSWD/CSG-DSE funding, students are not required to accept or negotiate a loan. However, full-time students must apply for both the Canada-Ontario Integrated Student Loan and the BSWD/CSG-DSE, so that student records are created on the OSAP computer system. This allows assessments to be made that determine whether students meet the eligibility requirements.

FAOs are responsible for ensuring that a student's enrolment is confirmed before funding for eligible expenses can be released.

FAOs are also responsible for confirming the student is not restricted from receiving BSWD/CSG-DSE. [See section C.4 for more information on restrictions.](#)

### 3. Cost Estimates for Services

The purpose of obtaining cost estimates is to establish the expected costs students would incur to purchase disability-related services required for their study period.

When applying for the BSWD/CSG-DSE, the student must provide estimates for the cost of services (e.g., tutors, note-takers) and identify the following:

- Hourly cost
- Number of hours per week (**Note:** Hours per week cannot exceed weekly class time)
- Total number of weeks the student will be using the service
- Number of courses the student is taking that necessitate the service
- Name and contact information for the person or agency providing the service (**Note:** should include the credentials of the service provider)

### 4. Maximum Costs for Equipment and Software

Refer to the [Table of Equipment and Services Funding Caps and Frequency of Entitlement in Appendix 5](#) for detailed information.

Any equipment or software and service not listed/shown in Appendix 5 must receive approval from the ministry prior to funding approval.

If the maximum costs are not indicated in the Table of Equipment and Services Funding Caps and Frequency of Entitlement in Appendix 5, FAOs and/or offices for students with disabilities/accessibility services offices may reasonably determine the maximum costs allowed for a particular disability-related educational support. One quote should be provided with the application or kept on file at the office for students with disabilities/accessibility services office or FAO for items that do not have maximum costs

indicated. This quote should match the cost identified on the student's BSWD/CSG-DSE application and receipts are expected to match the identified cost.

The office for students with disabilities/accessibility services office is responsible for making recommendations for services and equipment that meet the student's disability-related needs, and for determining the most cost-effective means of providing an item or service to a student.

The office for students with disabilities/accessibility services office may make recommendations that are less costly than the applicable service and equipment caps, if they meet the student's disability-related needs.

A student may request services or equipment more costly than the office for students with disabilities/accessibility services office's recommendations and may submit a rationale (verbal or written) to support their request. If the student's request has merit, the institution is to fund the student's request, so long as it remains under the applicable BSWD/CSG-DSE maximum cost.

Office for students with disabilities/accessibility services office and FAO staff are asked to provide feedback to the ministry on what they think are suitable maximum costs for eligible items that are not indicated in the Table of Equipment and Services Funding Caps and Frequency of Entitlement, so that the ministry may advise Canada Student Financial Assistance Program and discuss the possibility of updating funding guidelines, as appropriate. This information should be provided to CCAI, IDIA or OASFAA representatives on the Disability Issues Working Group (DIWG) and brought forward for discussion with the ministry at a DIWG meeting.

- **Note:** The DIWG is an advisory body to the ministry regarding the effective administration and implementation of provincial programs and services for students with disabilities in postsecondary education.

## 5. Receipts

Receipts for BSWD/CSG-DSE purposes may be electronic or original.

### a) Receipts to provide with application

If a student is seeking reimbursement of recommended equipment, software, (including the repair of equipment or software approved in a previous year) and/or an assessment purchased before their study period start date, or for any other service or equipment purchased during the study period, but prior to funding approval, the student must provide receipts with their application.

### b) All other receipts

Where the student is not seeking reimbursement with their application,

receipts for equipment and/or services are due by the end of the study period.

- All purchases must be made before the study period end date, with no exceptions.
- Students should be encouraged to purchase items promptly after receiving funding to maximize their usage during the study period.
- Students should be encouraged to provide receipts promptly after purchasing.
- FAOs may request receipts for services from the first term prior to releasing any BSWD/CSG-DSE funding for the second term. **[Note:** FAOs are not to hold OSAP funding for the second term from a student who has not provided their BSWD/CSG-DSE receipts from the first term.]

Students should be informed in writing at the time they receive their BSWD/CSG-DSE funding of the receipt requirements and deadlines.

If receipts are not provided and/or all the funds provided are not used during the study period, a student must return the un-receipted/unused funding. Failure to do so may result in being restricted from receiving additional OSAP and/or BSWD/CSG-DSE funding.

FAOs should continue to enter receipts received into the Bursary Recording System (BRS) in the 30 days after the end of the study period.

- **Note:** For more information on the functionality available to track BSWD/CSG-DSE student receipts and repayments (e.g., BSWD receipt report), please refer to the *Bursary Recording System Processing Guide*.

If it has been 30 days after the end of the student's study period and payment has not been received for a BSWD/CSG-DSE overpayment or receipts are still outstanding, the FAO must issue a reminder notice to the student.

- **Note:** FAOs must send three reminder notices to students advising when BSWD/CSG-DSE receipts or overpayments are outstanding. At least one of these reminder notices must be sent 30 days after the student's study period end date; however, FAOs may send up to two reminder notices during the student's study period (if appropriate) as in-study reminders might improve the chances of a student providing appropriate receipts or repayments before their studies end.
  - The final two reminder notices must indicate that BSWD/CSG-DSE overpayments will be subject to collection activities.
- **Note:** While FAOs may provide overpayment communications (i.e., reminder notices) for equipment or services that have not been receipted during the study period, accounts are not to be transferred to the ministry for collections until after the final

reminder notice is sent after the study period end date.

[Please see additional information on BSWD/CSG-DSE overpayments in section D.8.](#)

### **c) Receipt requirements**

Students must provide itemized receipts with the following information included:

- Type of service or equipment purchased
- Name of provider or vendor
- Contact information of provider or vendor (e.g., address, phone number)
- Date of purchase
- Total cost
- Payment method (e.g., credit card number)
- Confirmation of payment with a zero balance

Students should be advised that their receipts for services must outline the hours of service provided, the number of courses, the rate charged per hour, as well as the service provider's signature and contact information.

An unpaid invoice is not a valid receipt. Receipts or invoices must confirm that the student has paid for the services or equipment to be considered valid.

**Note:** FAOs are responsible for reviewing receipts completely and carefully. The list below includes some best practices:

- Review the balance and ensure all items add up to the total.
- Check that multi-stage items were shipped.
- Encourage students to purchase services and equipment from known and recognized vendors and service providers.
- Contact the ministry at [oiuinvest@ontario.ca](mailto:oiuinvest@ontario.ca) for questions about receipts that seem suspicious.

#### **Note for online purchases:**

In addition to the receipt requirements listed above, FAOs should check the name and address on the online receipt and confirm that it matches the student's name and address on their OSAP account.

If the name on the receipt is not the student's, request the student provide a written explanation. Similarly, if the address on the receipt does not match the student's address on their OSAP account, ask the student for a written explanation.

## 6. Disbursements of Funds

If the BSWD/CSG-DSE funding will be used to cover a one-time purchase, the total amount of the funding can be provided to the student at the time the BSWD/CSG-DSE application is approved.

If the BSWD/CSG-DSE funding will be used to pay an on-going expense throughout the study period (e.g., tutoring or note-taking services), the funds may be provided in two installments (e.g., September and January) with the second installment being issued after receipts have been received for the first installment. However, FAOs are not to hold OSAP funding for the second term from a student who has not provided their BSWD/CSG-DSE receipts from the first term.

### **Third-Party Management of BSWD/CSG-DSE funds:**

Institutions may make arrangements with students to manage approved BSWD/CSG-DSE funds on the student's behalf, provided all the following guidelines are met:

- Institutions continue to ensure that students are receiving the most financially viable option for equipment purchases (i.e., cost estimates are required as per section D.3);
- Third-party management must be presented as an option for students, not mandatory;
- Written consent must be obtained from the student and kept on file by the FAO;
- Written acknowledgment must be obtained from the student confirming the student's receipt of services and/or equipment and kept on file by the FAO; and
- Students must be informed, through such written consent, that third-party management of their BSWD/CSG-DSE funds does not nullify the student's obligations under the BSWD/CSG-DSE application.

## 7. Identifying Funding to Students as BSWD or CSG-DSE

To determine the amount of BSWD (Ontario) or CSG-DSE (Canada) funding that is required to be provided to a student, the following must be completed:

- Determination of the individual's total BSWD/CSG-DSE eligible expenses;
- Identification of any expenses for learning disabilities assessments (i.e., psycho-educational assessments);
- Identification of those expenses that are eligible for Ontario BSWD program funding ONLY according to section C.7; and
- Allocation of the remaining expenses as 80% federal and 20% provincial up to the maximum allowed for each program.

**Note:** Where a student has expended their BSWD allocation and has remaining expenses that are eligible for funding under CSG-DSE, those

expenses may be allocated to CSG-DSE at 100%.

**a) Example #1**

The student's total eligible disability-related expenses of \$10,000 include \$400 of expenses that are eligible for funding through the BSWD only.

<b>Total eligible disability-related expenses:</b>	<b>\$</b>	<b>10,000</b>	<b>(A)</b>
Psycho-educational assessment:	\$	-	(B)
Allocation to CSG-DSE: lesser of 80% of (B), or \$3,500	\$	-	I
Allocation to BSWD: lesser of –B - C), or \$2,000	\$	-	(D)
Ineligible psycho-educational expenses:	\$	-	(E)
Fundable expenses eligible for BSWD only:	\$	400	(F)
Eligible BSWD-only expenses: lesser of (F), or \$2,0–0 - (D)	\$	400	(G)
Ineligible BSWD-only expenses: greater of (F-G), or \$0	\$	0	(H)
Remaining expenses:–A - (B + F)	\$	9,600	(I)
Remaining BSWD available: \$2,0–0 - (D + G)	\$	1,600	(J)
Remaining CSG-DSE available: \$20,0–0 - (C)	\$	20,000	(K)
Remaining BSWD allocation: lesser of 20% of (I), or (J)	\$	1,600	(L)
Remaining CSG-DSE allocation: lesser of –I - L), or (K)	\$	8,000	(M)
Remaining ineligible expenses:–I - (L + M)	\$	0	(N)
Total BSWD: (D + G + L)	\$	2,000	(O)
Total CSG-DSE: (C + M)	\$	8,000	(P)
Total ineligible: (E + H + N)	\$	0	(Q)
<b>Total funding: (O + P)</b>	<b>\$</b>	<b>10,000</b>	<b>(R)</b>

**b) Example #2**

The student's total eligible disability-related expenses of \$8,000 include a \$3,000 psycho-educational assessment and \$2,000 of expenses that are eligible for funding through the BSWD only.

<b>Total eligible disability-related expenses:</b>	<b>\$</b>	<b>8,000</b>	<b>(A)</b>
Psycho-educational assessment:	\$	3,000	(B)
Allocation to CSG-DSE: lesser of 80% of (B), or \$3,500	\$	2,400	(C)
Allocation to BSWD: lesser of (B – C), or \$2,000	\$	600	(D)
Ineligible psycho-educational expenses:	\$	0	(E)
Fundable expenses eligible for BSWD only:	\$	2,000	(F)
Eligible BSWD-only expenses: lesser of (F), or \$2,000 - (D)	\$	1,400	(G)
Ineligible BSWD-only expenses: greater of (F-G), or \$0	\$	600	(H)
Remaining expenses—A - (B + F):	\$	3,000	(I)
Remaining BSWD available: \$2,000 - (D + G)	\$	0	(J)
Remaining CSG-DSE available: \$20,000 - (C)	\$	17,600	(K)
Remaining BSWD allocation: lesser of 20% of (I), or (J)	\$	0	(L)
Remaining CSG-DSE allocation: lesser of –I - L), or (K)	\$	3,000	(M)
Remaining ineligible expenses: –I - (L + M)	\$	0	(N)
Total BSWD: (D + G + L)	\$	2,000	(O)
Total CSG-DSE: (C + M)	\$	5,400	(P)
Total ineligible: (E + H + N)	\$	600	(Q)
<b>Total funding: (O + P)</b>	<b>\$</b>	<b>7,400</b>	<b>(R)</b>

In Example #2, \$600 of the student's expenses are not eligible to be covered by BSWD or CSG-DSE funding because they are BSWD ONLY expenses that exceed the \$2,000 BSWD program maximum.

[See Appendix 2 for a blank copy of the worksheet used in these examples.](#) Use the Appendix 2 worksheet for students who have financial need for both the BSWD and CSG-DSE.



### **c) Students Eligible for CSG-DSE funding only:**

For students who are eligible for CSG-DSE funding only, the allowable costs may not exceed \$20,000 in total and may include:

- 100% of eligible psycho-educational assessment expenses up to a maximum of \$3,500.

Any costs that are eligible for BSWD funding only would not be fundable.

### **d) Students Eligible for BSWD funding only:**

For students who are eligible for BSWD funding only, the allowable costs may not exceed \$2,000 in total and may include:

- 100% of psycho-educational assessment expenses up to a maximum of \$2,000; and
- Costs that are eligible for both BSWD and CSG/DSE funding, or BSWD funding only.

## **8. Overpayments**

Overpayments in BSWD/CSG-DSE funding may occur if:

- The funding was issued because of error by the ministry or institution;
- The student ceases to meet the eligibility criteria for the funding based on updated information from the student, family, or institution;
- The student misrepresents their financial need (e.g., failed to report income and/or assets);
- The student fails to provide receipts and time logs (as applicable) for the services and equipment purchased within the established deadlines; or
- The student withdraws from the program during the study period.

If the student has not spent all their BSWD/CSG-DSE funds because the funds were to pay for an ongoing expense, the unused portion is considered an overpayment and the student is required to return the unused amount.

If the student spent all their BSWD/CSG-DSE funds to pay for a one-time purchase, the funding is not considered an overpayment and the student should not be asked to return either the equivalent of the purchase price or the item itself.

In all circumstances, including withdrawals, students are required to provide receipts for all purchases made.

### **a) Procedures for Collecting Outstanding BSWD/CSG-DSE Overpayments**

When a BSWD/CSG-DSE overpayment exists, FAOs must either pursue collection independently, transfer the overpayment to the Accounts Receivable Department at their institution (overpayment \$101 or greater), or send the overpayment to the Student Financial Assistance Branch Finance Unit (overpayment is \$250 or greater).

FAOs must send three reminder notices to students advising when BSWD/CSG-DSE receipts or overpayments are outstanding.

To ensure that students are aware of the possibility that collection activities may commence on their BSWD/CSG-DSE accounts/overpayments:

- The ministry requires that the final two reminder notices indicate that outstanding BSWD/CSG-DSE accounts/overpayments (i.e., where receipts are not provided and/or overpayments are not repaid) will be subject to collection activities.

FAOs may include reference to collections or collection activities in their first reminder note; however, this is not required by the ministry.

At least one reminder notice must be sent 30 days after the student's study period end date; however, FAOs may send up to two reminder notices during the student's study period (if appropriate).

If it has been 30 days after the end of the student's study period and payment has not been received for a BSWD/CSG-DSE overpayment or receipts are still outstanding, the following actions must be taken by the FAO and ministry:

- Step 1: FAO must send at least one reminder notice to the student requesting payment/receipts:
  - If the FAO sent no reminder notices to students during the study period, then three reminder notices must be sent 30, 60 and 90 days after the student's study period end date.
  - If the FAO sent one reminder notice to students during the study period, then two reminder notices must be sent 30 and 60 days after the student's study period end date.
  - If the FAO sent two reminder notices to students during the study period, then one reminder notice must be sent 30 days after the student's study period end date.
- Step 2: FAO must ensure that accurate records of any collection procedures, including correspondence relating to collection and any response from the student, are kept in the student's file.

If FAO collection of the overpayment is not successful and the overpayment is \$250 or greater:

- Step 3: FAO must send all information regarding the overpayment to the Student Financial Assistance Branch's Finance Unit using the most recent "Bursary Overpayment Notice to MCU" template

([see Appendix 6](#)) within two weeks of sending the final reminder notice.

- Step 4: Ministry will place a restriction on the student's account and transfer the account to the Collection Management Unit 30 days after receiving information regarding the overpayment from the FAO.

These steps are necessary to ensure that a student who has not provided receipts or repaid BSWD/CSG-DSE overpayments of \$250 or greater in a prior year does not receive additional BSWD/CSG-DSE funding in any subsequent year.

A copy of the BSWD/CSG-DSE application and all back-up documentation (e.g., receipts provided to date, collection notices, etc.) should be included with the Bursary Overpayment Notice.

#### *Code 39 – bursary overpayment restriction (\$250 to \$499)*

The ministry will place a restriction code 39 on the student's file if the student's overpayment is \$250 to \$499. The account will also be transferred to the Collection Management Unit, with eventual referral to a collection agency, if necessary.

Students with a code 39 should not be issued additional BSWD/CSG-DSE funding until the overpayment is repaid. Students will remain eligible for other OSAP funding.

The code 39 will remain on the student's account and schools should not issue further BSWD/CSG-DSE assistance until the overpayment is paid in full.

#### *Code 66 – bursary overpayment restriction (\$500 or greater)*

The ministry will place a bursary overpayment restriction (code 66) on the student's file if the overpayment is \$500 or greater. The account will also be transferred to the Collection Management Unit, with eventual referral to a collection agency, if necessary.

Students with a code 66 who are experiencing financial hardship may apply for a financial hardship review through their FAO that will allow OSAP funding to process despite the bursary overpayment restriction:

- The documentation requirements will be the same as the hardship review that currently exists for loan overpayment.
- The code 66 will remain on the student's account and schools will not issue further BSWD/CSG-DSE until the overpayment is paid in full.

A code 39 or 66 will prevent FAOs from adding or updating BSWD/CSG-

DSE transactions in the Bursary Recording System (BRS). FAAs will still be able to use the View, View Comments and View Audit functionality related to student records.

In cases where the FAA needs to add or update BSWD/CSG-DSE transactions but is prevented from doing so, the FAA must send their entry requests and relevant supporting documentation to the Student Financial Assistance Branch's Finance Unit:

- Receipts to be keyed – FAA to mail original receipts, including receipts that have already been keyed into BRS, as well as other relevant supporting documentation (e.g., copy of BSWD application, approved items, date funds released, etc.). FAA must include details of any repayments made by the student and notes/clarification that might be necessary for special circumstances, if applicable.
- Disbursements to be keyed – FAA to mail all relevant supporting documentation (e.g., copy of BSWD application, approved items, date funds released, etc.). FAA must include a coversheet to provide a breakdown of the funding distribution for each item to be entered (i.e., federal only, provincial only, federal/provincial), notes/clarification that might be necessary due to exception handling, and any repayments made by the student.

**Note:** There may be cases where a student's BSWD/CSG-DSE overpayment has not been forwarded to the ministry before the start of the following academic term (e.g., the student has a late 2023-24 study period end date and it has been less than 90 days before they begin their 2024-25 study period, so the student's overpayment of \$250 or more has not yet been forwarded to the ministry). If the bursary overpayment amount from the previous year is \$250 or more, FAOs must ensure that additional BSWD/CSG-DSE is not issued until BSWD/CSG-DSE assistance that was provided in the previous academic year has been fully receipted or the overpayment has been paid.

- **If the student was attending the same institution in the previous study period**, FAAs can confirm that receipts were provided by using the "Log Receipt" function in the BRS.
- **If the student received BSWD/CSG-DSE at a different institution in the previous year**, FAAs can confirm that there are no outstanding receipts or overpayment by contacting the other institution directly. FAAs should also cross-reference with the other institution any equipment being requested by the student to ensure the frequency of entitlement guidelines are being followed (note: services funded in a previous year do not apply to this policy since services are funded annually). To initiate this process, the student can send an email to the FAO at their previous institution and copy their current FAO, allowing their previous institution to release

information related to the student's BSWD/CSG-DSE to their new institution. If the other institution is unable to confirm this information, FAAs may contact the ministry via the OSAP FAO Inquiry to confirm receipts have been provided or the overpayment has been paid from the previous year. Additionally, as a best practice, some FAAs record details/comments pertaining to BSWD/CSG-DSE requests that are funded in the BRS—so, FAAs might be able to find information about equipment funded in a previous year at another institution via the ministry's BRS data.

For clarity, when a BSWD/CSG-DSE overpayment exists, FAOs are to pursue collection activities according to the following criteria:

<b>BSWD/ CSG-DSE overpayment amount</b>	<b>Actions by FAO</b>	<b>Actions by ministry</b>	<b>Student restriction</b>	<b>Eligibility</b>
\$100 or less	None	None	None	Eligible
\$101 to \$249	Issue three reminder notices— <a href="#">see section D.8 for details</a>  Do not forward BSWD/CSG-DSE Overpayment Notice to ministry	None	None	Eligible  Notice attempts to recover the overpaid amount
\$250-\$499	Issue three reminder notices— <a href="#">see section D.8 for details</a>  Then, forward BSWD/CSG-DSE Overpayment Notice to ministry	Forward to centralized collections	Yes, code 39 will be applied on overpayments of \$250-\$499  The restriction will be removed once the overpayment is repaid	Ineligible for BSWD/CSG-DSE, eligible for OSAP
\$500 or greater	Issue three reminder notices— <a href="#">see section D.8 for details</a>  Then, forward BSWD/CSG-DSE Overpayment Notice to ministry	Forward to centralized collections	Yes, code 66 will continue to be applied on overpayments of \$500 or greater  The restriction will be removed once the overpayment is repaid	Ineligible for OSAP and ineligible for BSWD/CSG-DSE

## **b) Reporting Repayment of a Bursary Overpayment to the Student Financial Assistance Branch**

A student repayment of an overpayment received at the FAO in response to collection notices can be forwarded to the Student Financial Assistance Branch's Finance Unit, which will then forward the payment to the Collection Management Unit. Student repayment should be made payable to the Minister of Finance via certified cheque or money order.

If a student has not yet sent the repayment, but expresses an intention to do so, the FAO must direct the student to contact the Collection Management Unit at 1-800-387-5604 to arrange for repayment of the bursary overpayment. Once the repayment has been made at the Collection Management Unit, a receipt of the repayment must be forwarded to the ministry for review.

If a student wishes to submit receipts for the purchase of services and/or equipment related to an overpayment at collection, the FAO must direct the student to forward the receipts to Student Financial Assistance Branch's Finance Unit for review.

The ministry will not accept receipts more than six months after the student's study period end date.

If a bursary overpayment has not been sent to the Student Financial Assistance Branch's Finance Unit for collection, all funds recouped via student repayments are to be retained by the educational institution.

- Student cheques for repayments should be made payable to the institution in these cases. In this way, funds returned by students for overpayment will remain available to the FAO, to be re-allocated to another eligible student within the current fiscal year. Refer to BRS manual for instruction details regarding adjustments.

Once the bursary has been corrected or deleted, the repayment amount will be automatically credited to the institution's current fiscal year "funds available". This occurs whether repayment is entered for a bursary that was originally issued in the current Fiscal Year or in a previous fiscal year.

## **E. FINANCIAL ADMINISTRATION**

### **1. Responsibilities**

Responsibility for the BSWD/CSG-DSE's financial administration is shared between the ministry and the individual institutions participating in the program.

#### **a) Student Financial Assistance Branch, Ministry of Colleges and Universities**

- Overall monitoring of financial expenditures;
- Allocation of budgets to individual institutions; and
- Monitoring of program fund usage at individual institutions through the OSAP Bursary Recording System (BRS).

#### **b) Institutions and Financial Aid Offices**

- Signing a Transfer Payment Agreement (TPA) with the Ministry of Colleges and Universities;
- Requesting budget allocations;
- Implementing financial controls for program funds at the institution level;
- Implementing a system to provide funds/payment directly to students within the program guidelines;
- Monitoring the institution's program budget throughout the year;
- Entering the award information into the BRS;
- Uploading the completed Report, as detailed in Schedule F of the Transfer Payment Agreement (TPA), into Transfer Payment Ontario (TPON) subsequent to the completion of the Ministry's fiscal year (March 31, 2025);
- Collection of overpayments more than \$100 and referral of uncollected amounts that are \$250 or greater to the ministry;
- Creation of the T4A for each student receiving award;
- Creation of tax receipts for program repayments if a T4A was issued;
- Determining the amount of funding to be issued; and
- Ensuring receipts are provided for approved items.

### **2. Fiscal Cycle**

BSWD and CSG-DSE are administered on a fiscal year that begins on April 1 in any year and ends on March 31 of the following year.

### **3. Allocations to Institutions**

#### **Provincial Funds**

Each fiscal year the budget for the BSWD is approved by the Ontario legislature. The total provincial budget is then allocated among participating postsecondary institutions. The total budget is allocated to institutions based on actual prior year disbursements to students less surplus funds at end of fiscal year. The ministry retains a small portion for students at private postsecondary institutions and at out-of-province institutions.

In 2021-22, the ministry began reviewing surplus funds available in both BSWD and CSG-DSE to find opportunities for reallocating all or a portion of the surplus funds from BSWD to CSG-DSE or vice-versa. This means that institutions may not receive additional funding in cases where they have surpluses that will meet their needs. This allows the ministry to comply with the cash management directives and prevents build-up of funds in excess of an institution's needs.

If an institution requires additional BSWD or CSG-DSE funding, additional budget requests for 2024-25 can continue to be made to the ministry as outlined in section E.5 "Additional Budget Requests..." below.

#### **Federal Funds**

Federal funding for the CSG-DSE is generally received by the province in the spring of each year and forwarded to postsecondary institutions on the same basis as the provincial program.

### **4. 2024-2025 OSAP Bursary Allocation Requests**

2024-2025 bursary allocations will be communicated by the ministry in August 2024 via email.

Total 2024-2025 allocations will be based on actual 2023-24 disbursements to students as recorded in the BRS less any 2023-24 surplus funds carried into 2024-25.

In August 2024, bursary funds will be electronically transferred in an amount equal to 80% of the total 2024-25 allocation. As noted above, all or a portion of surplus funds from BSWD or CSG-DSE may be reallocated to help cover the 80% allocation. Any amounts transferred to the institution or reallocated between the two programs will be updated by the ministry in the BRS.

Disbursements made to students from April 1, 2024, to November 30, 2024, must be entered into the BRS via manual entry or via the manual upload process by December 2, 2024. To qualify to receive a second installment of bursary funding, institutions must have entered disbursements equal to at least 50% of their full allocation of BSWD/CSG-DSE funding for 2024-25. Institutions that meet these requirements will receive their remaining 20% of



bursary funding in December 2024. Depending on the amount of surplus funds available, all or a portion of the surplus funds from BSWD or CSG-DSE may be reallocated to help cover the 20% remaining allocation.

Institutions that have not distributed at least 50% of their available bursary funding by December 6, 2024, will not be provided with second installment funding in December 2024.

Institutions that are not provided with second installment funding are encouraged to update the BRS as soon as possible. Institutions must update the BRS as soon as their disbursements have reached 80% of their total allocated funding and no later than March 1, 2025. A request to have second installment funding released must be made by contacting the Ministry of Colleges and Universities, Student Financial Assistance Branch, Finance and Administrative Services Unit.

## **5. Additional Budget Requests During 2024-2025**

Additional budget requests for 2024-2025 must be made by March 1, 2025, in writing to the attention of the Manager, Finance and Administrative Services Unit, Student Financial Assistance Branch, via e-mail to [OSAP.Finance@ontario.ca](mailto:OSAP.Finance@ontario.ca).

When making a request for additional funding, institutions should provide an estimate of their remaining expenditures for both BSWD and CSG-DSE, the expected number of students that require funding and the average amount of funding (BSWD and CSG-DSE) per student.

- In cases where an institution has a projected shortfall in one program, and a projected surplus in the other program, the ministry may authorize a reallocation of funds from BSWD to CSG-DSE or vice-versa. In such cases, the ministry would adjust the institutional budgets within the BRS and would provide the institution with confirmation of the revised allocations for each program.
- In cases where the institution does not have a project surplus in either BSWD or CSG-DSE, the request for extra funding would be considered as usual.

The intent of this process is to reduce the level of unnecessary surplus funds during the year, and not to restrict necessary BSWD/CSG-DSE spending. Requests that do not exceed the Maximum Amount detailed in Schedule B of the TPA are eligible for disbursement upon review and approval of the request. If the request exceeds the Maximum Amount, the ministry and institution will also be required to sign a TPA amendment to allow for the additional BSWD/CSG-DSE funds to be disbursed.

## **6. Surpluses**

Surplus funds cannot be transferred to other programs without ministry authorization as described in section E.5 “Additional Budget Requests...”.

Remaining fiscal year-end surpluses are carried forward to the next fiscal year through the BRS. Where surpluses exceed the amount an institution would historically distribute in a fiscal year, the ministry may either request that funds be returned or reallocate the surplus between BSWD and CSG-DSE.

## **7. Tax Receipts (T4As)**

FAOs must continue to issue T4As.

## **8. Inspection and Audits**

The administration of all OSAP programs, including the BSWD/CSG-DSE, is subject to inspection and may be subject to audit. Such inspections apply to all postsecondary institutions which administer OSAP and, in particular, to their FAOs, offices of records and, where applicable, offices for students with disabilities/accessibility services offices. The administration of all OSAP-related programs will be subject to inspection by ministry inspectors and may be audited by third-party auditors and the Provincial Auditor General.

## F. APPENDIX 1: BSWD AND/OR CSG-DSE WORKSHEET – DETERMINING FINANCIAL NEED

Student's name:	
SIN:	
Date of most current assessment:	

Provincial Total Need:		A
Fundable Disability-Related Costs:		B
Adjusted Provincial Financial Need: (A+B)		C
Eligible for BSWD (Yes if C = \$1 or more)		
Federal Total Need:		D
Fundable Disability-Related Costs:		E
Adjusted Federal Financial Need: (D+E)		F
Eligible for CSG-DSE (Yes if F = \$1 or more)		

**Note:** This worksheet is used only to determine whether a student has financial need for BSWD and/or CSG-DSE funding.

To calculate how costs should be allocated between the BSWD or CSG-DSE, [see section D.7](#) and [Appendix 2](#).

For details on this process, see [Students with Financial Need Less than \\$1 but Disability-Related Expenses Greater than \\$1 \(Full-Time OSAP only\)](#)

## G. APPENDIX 2: WORKSHEET FOR ALLOCATION OF FUNDS TO BSWD AND CSG-DSE

Student's name:	
SIN:	
Date:	

<b>Total eligible disability-related expenses<sup>1</sup>:</b>	<b>\$</b>	<b>(A)</b>
<hr/>		
Psycho-educational assessment <sup>2</sup> :	\$	(B)
Allocation to CSG-DSE: lesser of 80% of (B), or \$3,500	\$	(C)
Allocation to BSWD: lesser of –B - C), or \$2,000	\$	(D)
Ineligible psycho-educational expenses:	\$	(E)
<hr/>		
Fundable expenses eligible for BSWD only:	\$	(F)
Eligible BSWD-only expenses: lesser of (F), or \$2,000 - (D)	\$	(G)
Ineligible BSWD-only expenses: greater of (F-G), or \$0	\$	(H)
<hr/>		
Remaining expenses: –A - (B + F)	\$	(I)
Remaining BSWD available: \$2,000 - (D + G)	\$	(J)
Remaining CSG-DSE available: \$20,000 - (C)	\$	(K)
<hr/>		
Remaining BSWD allocation: lesser of 20% of (I), or (J)	\$	(L)
Remaining CSG-DSE allocation: lesser of –I - L), or (K)	\$	(M)
Remaining ineligible expenses: –I - (L + M)	\$	(N)
<hr/>		
Total BSWD: (D + G + L)	\$	(O)
Total CSG-DSE: (C + M)	\$	(P)
Total ineligible: (E + H + N)	\$	(Q)
<hr/>		
<b>Total funding: (O + P)</b>	<b>\$</b>	<b>(R)</b>

<sup>1</sup>) Total eligible disability-related expenses: include all eligible expenses, including BSWD-only items and psycho-educational assessments, and limit to the funding cap listed for each service/equipment item or the program maximum if item does not have a listed funding cap (e.g., \$2,000 for counseling for BSWD). For details on this process, see [Students with Financial Need Less than \\$1 but Disability-Related Expenses Greater than \\$1 \(Full-Time OSAP only\)](#)

<sup>2</sup>) Upfront funding for psycho-educational assessment is a BSWD-only expense.

## H. APPENDIX 3: SERVICES TIME LOG

### Bursary for Students with Disabilities and Canada Student Grant for Services and Equipment – Students with Disabilities (BSWD/CSG-DSE)

**Note:** the Time Log and Receipt for Services template that follows in Appendix 3 is a template that public postsecondary institutions can choose (but are not required) to use as part of the [Receipt requirements](#) policy. Additionally, any public postsecondary institutions can create their own time log and receipt for services using the template in Appendix 3 as an example and ensuring that critical service-related [Receipt requirements](#) policy is included.

#### **Time Log and Receipt for Services**

##### **Instructions for completing the Time Log and Receipt for Services:**

1. Please use the Time Log and Receipts for Services on Page 2 if you have been approved for services of tutor, note-taker, academic strategist (or other approved service) under the BSWD and/or CSG-DSE.
2. The log must be signed by you and your service provider.
3. You are responsible for submitting the completed form to your institution's financial aid office.
4. Use as many copies of this form as required to report all your sessions.
5. Complete separate form(s) for each service and course provided.
6. All receipts provided must be legible and are subject to financial aid administrator's (FAA) approval.

\*If you are receiving services from a registered business/organization, the FAA may also accept an original receipt or detailed *statement of account*, in lieu of the receipt portion of this form. Please note that the Time Log for Services portion of the form will still be required. All receipts provided must be original and business statements must be on official company letterhead. Receipts and/or statements must clearly outline the service(s) provided to you and the date(s) services were provided. The amount and method of payment (i.e., cash, cheque, e-transfer, credit card, other) must also be specified.

##### **Due date for submitting Time Log and Receipt for Services:**

All receipts including the Time Log and Receipt for Services must be submitted by the end of the study period for which funding was approved. Failure to submit acceptable receipts on time will result in an overpayment for all or a portion of the assistance provided for services and may result in a restriction from further assistance under OSAP and the bursary program.

## Time Log and Receipt for Services

Student's Information	
Student's Name:	Telephone Number: (    )

Service Provider's Information	
Description of service provided (e.g., tutoring, note-taker, academic strategist, etc.):	
Name:	Telephone Number: (    )
Address:	
Email Address:	

Time Log for Services						
Course Title:				Course Code:		
Week Starting (DD-MM-YY)	Week Ending (DD-MM-YY)	Hours per Week (a)	Hourly Rate (b)	Amount (a) x (b) = (c)	Service Provider's Initials	Student's Initials
Total Hours (a) _____ x Hourly Rate (b) _____ = \$ Fees Billed to Student (c) _____						

Receipt for Services and Declaration by Service Provider	
Amount of payment: \$ _____ (This amount should not exceed the total billed to student as indicated above)	
Date of payment: _____	
Method of payment: <input type="checkbox"/> Cash <input type="checkbox"/> E-Transfer <input type="checkbox"/> Cheque/ Money Order <input type="checkbox"/> Other: _____	
I hereby acknowledge that I have given complete and true information on this form.	
Signature of Service Provider _____	Date _____

Declaration by Student	
I hereby acknowledge that the information provided on this form is true and complete.	
Signature of Student _____	Date _____

## **I. APPENDIX 4: GLOSSARY OF SERVICES TERMS AND ACTIVITY GUIDELINES**

### **Specialized Tutor**

- Provide help with the content of one or more postsecondary courses.
- Must be individuals who have either taken or are taking the course themselves, (i.e., a peer tutor), or someone who has a degree, certificate or diploma in a related field.
- Does not include assistance with time management, organizational skills, learning or study strategies or other supports that are not related to course content and would be provided by a trained academic strategist.
- Electronic or remote delivery (e.g., online, telephone) is allowable.

### **Personal Note-Taker**

- Activities are limited to in-class note-taking during lectures and tutorials.
- Does not include assistance with time management, organizational skills, learning or study strategies or other supports that are not related to course content and would be provided by a trained academic strategist.
- If a note-taker is also providing tutoring or academic strategist services such as assistance with organization, learning, and writing techniques, they may charge two different rates – one for note-taking and one for the tutoring/academic strategist services. Students must be approved for those services and the service provider must also meet the qualifications for tutoring/academic strategists.
- Requests for computerized note-taking services (i.e., Note Taking Express) may also be considered.

### **Academic Strategist**

- Recommended for students with learning disabilities, ADD/ADHD, mental health disabilities, and in some cases, acquired brain injuries.
- **Note:** ADD/ADHD coaching is a different service than academic strategist and is not eligible for funding through CSG-DSE.
- Qualifications may range but some level of specialized training is required (e.g., teaching degree in special education/adult education, documented training/experience working with students with disabilities).
- Hourly costs are typically higher than for tutors and reflect the individual's training level.

### **ADD/ADHD Coaching (BSWD only)**

- Recommended for students with ADD/ADHD.
- Assists students with managing time effectively, planning and prioritizing, organizing, etc.
- The Canada Student Financial Assistance Program found that ADD/ADHD coaching is much broader in scope than academic strategists and academic coaches, so the service falls outside eligibility for CSG-DSE funding.
- Electronic or remote delivery (e.g., online, telephone) is allowable.

## **Behavioural Interventionist**

- Recommended for students with Autism Spectrum Disorder.
- Assists students in developing skills in communication and behaviour.
- Behavioural interventionist service providers should be a Clinical Supervisor on the [Autism Ontario provider list](#) and have one of the following professional designations:
  - Board Certified Behavior/Behaviour Analyst (BCBA);
  - Board Certified Behavior/Behaviour Analyst – Doctoral (BCBA-D);
  - or
  - Clinical Psychologist or Psychological Associate registered with the College of Psychologists of Ontario (CPO) with documented expertise in Applied Behaviour Analysis (ABA).
- Other service providers may be funded if:
  - there are access issues (e.g., student can't find a service provider in their geographical area who is on the list); or
  - the student has previously received behavioural interventionist services from a service provider who is not on the [Autism Ontario provider list](#) but is working towards the qualification requirements; or
  - the service provider has expertise in ABA and is working under the supervision of a Clinical Supervisor on the [Autism Ontario provider list](#).

## **Other Disability/Medical Assessment/Verification Costs/Fees**

- Costs incurred to establish a student's disability status (i.e., initial verification of a permanent disability or a persistent or prolonged disability) for OSAP purposes.
- Assessment/verification costs may be reimbursed if they are performed within the study period or six months prior to the student's study period start date.
- Includes medical, psychological, psychiatric and neuropsychological assessments, and medical/verification form fees.
- An occupational therapist assessment can be funded if rationale is provided linking the request with the student's disability-related functional limitations.
- Funding for other disability/medical assessment/verification costs may be provided once per academic year, though in most cases these costs would only be needed once per student's academic career.
  - However, if a student's disability status has already been established through documentation of an unrelated disability, other disability/medical assessments/verifications may be approved for BSWD/CSG-DSE funding once per academic year if:
    - the student is required to verify an additional disability with new functional limitations that would notably alter the accommodations and/or disability-related supports needed by the student to pursue studies at the postsecondary school level; and
    - the request is accompanied by a written rationale from the



office for students with disabilities/accessibility services  
office explaining why it is required for the student's disability-  
related functional limitations.

- Where there is doubt about the eligibility of an assessment/verification cost/fee for BSWD/CSG-DSE funding, the FAO should contact the ministry for instruction.
- See [C\) 7. Eligible Disability-Related Educational Expenses](#) and [I\) Appendix 5: Table of Equipment and Services Funding Caps and Frequency of Entitlement](#) for further information.

### **Educational Assistant**

Duties could include any of the following:

- Assist the student with mobility difficulties to navigate their way to class (elevator buttons, hallways, doors that are not automatic, confusing directions).
- Take books out of bags, open books, turn pages, start tape recorder (may also take notes).
- Assist after the lesson has been delivered for those that require additional support such as a student with ADD/ADHD who has trouble concentrating and may miss some of the directions in the lesson.
- Provide additional direction until the teacher can get around to the student. Deaf students may need this assistance after the lecture to ensure content is correct (not the job of the interpreter or note-taker).
- Help the student with physical disabilities to do research in the library, manage paper, etc.

### **Counseling (BSWD only)**

To be an eligible cost for the BSWD, the counseling

- Must be provided by a regulated health care professional or registered social worker.
- Must be related to the student's disability (e.g., mental health) and the focus must be directly related to their participation in postsecondary studies (e.g., to help a student cope with anxiety or stress triggered by postsecondary studies).
- Must not be covered by any other source of funding available to the student.
- Must be one-on-one counseling (group counseling is not eligible).
- Electronic or remote delivery (e.g., online, telephone) of counseling is allowable.

Where there is doubt about the eligibility of a counseling service, the FAO should contact the ministry.

### **Therapy (BSWD only)**

To be an eligible cost for the BSWD, the therapy:

- Must be provided by a regulated health care professional (unless otherwise approved by the ministry).

- Must be directly related to the student's disability and required for their participation in postsecondary studies.
- Must not be covered by any other source of funding available to the student.
- Occupational therapy is an eligible cost for students with a physical disability where the purpose of the therapy is to identify and eliminate barriers to participation in postsecondary studies.
- Massage therapy, speech therapy and physiotherapy may be considered eligible. There should be documentation on file that provides the rationale of why it is related to participation in studies. For example, if massage therapy is recommended because of a shoulder injury and the student would have been provided this recommendation whether or not he/she was in postsecondary studies, the massage therapy should not be covered with BSWD funds. However, if the recommendation is directly tied to their participation in studies and there is a rationale on file, massage therapy, speech therapy or physiotherapy may be approved.

Alternative therapies such as yoga, reiki, acupuncture, and other physical/psychological therapies are not to be approved unless the decision is made in consultation with the ministry.

## J. APPENDIX 5: TABLE OF EQUIPMENT AND SERVICES FUNDING CAPS AND FREQUENCY OF ENTITLEMENT

This list of Equipment and Services Funding Caps and Frequency of Entitlement has been established by the Canada Student Financial Assistance Program and provincial student aid programs and is **not to be shared publicly**.

Services and equipment not listed in this table require prior approval by the ministry. Contact [osapfao.inquiry@ontario.ca](mailto:osapfao.inquiry@ontario.ca) with details about the requested service or equipment. Further, items for approval in the chart need to speak directly to the nature of the student's required accommodation.

### Standard Costs and Frequency of Entitlement for Approved Equipment

**Note:** The ministry has discretion, on a case-by-case basis, to establish maximum admissible costs for education-related services and equipment related to a student's permanent disability, or persistent or prolonged disability, and circumstances.

The equipment costs indicated in the table below are to be used as guidelines only. **Price estimates include taxes on equipment.**

EQUIPMENT/ITEM	FUNDING CAP	FREQUENCY OF ENTITLEMENT	NOTES
<b>COMPUTERS, TABLETS, PRINTERS, ACCESSORIES &amp; ASSOCIATED SOFTWARE</b>			
Computer system/package: includes desktop/laptop, warranty, peripheral devices (keyboard, mouse, monitor, drawing devices/styluses like Apple Pencil, drawing tablet/drawing monitor), operating system and desktop software (typically student editions) and warranty (if not included).	\$2,000	Once every four loan years (upgrade or new system, whichever is less)—this includes the year the student is funded.	<p>Includes desktops, laptops and tablets.</p> <p>Monitors can be included in the computer system/package cap if funding is provided for a desktop. However, where funding is provided for a laptop computer, a separate monitor, keyboard, etc., may be funded for use of the laptop at a desk, provided the request relates to the student's disability-related functional limitations.</p> <p><a href="#">For further details on assistive software, see section C.7 for eligible disability-related educational expenses.</a></p> <p>It is strongly recommended that desktops, laptops or tablets be</p>

			<p>purchased with a warranty for a minimum of three years; however, this does not warrant exceeding the funding cap. If a 3-year warranty expires before being eligible for replacement, or is damaged in a way not covered by warranty, a replacement computer or tablet may be provided in these instances (based on the most cost-effective option) pending clear rationale and proof of expired warranty.</p> <p>While a multi-year warranty is usually purchased upfront, it may be purchased in the form of monthly payments if the payments are being made when the student is in studies (including during the summer, pending return to studies that fall). Receipts should identify the total monthly cost, the method/confirmation of payment, dates and identified costs, and can only be considered up to the computer package component (\$2,000) for all four years.</p> <p>Only one computer package (i.e., desktop, laptop, tablet) should be approved. However, students with exceptional needs may be allowed to purchase both a desktop or laptop computer and a tablet if sufficient rationale is provided. This rationale must demonstrate that: 1) the tablet is needed to perform multiple functions not performed by any other device, or combination of devices at a similar cost; and 2) a tablet alone would not meet the student's disability-related</p>
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			<p>needs</p> <p>When approving an operating system as part of a computer package, careful consideration must be given for disability-related assistive software requirements. Internet costs and anti-virus software are not eligible expenses and should not be covered under the BSWD/CSG-DSE.</p> <p>Rationales should be provided for related drawing devices such as a drawing tablet or drawing monitor demonstrating that the functions of the device cannot be performed by another device (i.e., tablet) for which the student is receiving funding.</p>
Laptop/tablet carrying case	\$140	Once every four loan years.	A carrying case should only be considered if one is not included in the initial laptop/tablet package.
All-in-one printer (Printer/Scanner/Copier)	\$250 \$500 (see note)	Once every four loan years.	<p>If a student demonstrates a need for a printer to be a part of the required disability accommodations, then a stand-alone printer purchase may be approved.</p> <p>Students diagnosed with blindness, vision loss or other eyesight-related disabilities are exempted from the \$250 cap and can purchase a printer up to \$500.</p>
Office software	\$100	Annual cap  (Only for students attending private schools in Ontario/out of country.)	<p>It is recommended that office software should be included as part of a complete computer system/package; however, alternative software purchases may be approved.</p> <p>MS Office (365) is free for</p>

			<p>students studying at any public Canadian postsecondary school.</p> <p>Where disability-related needs require the functionality of a professional version of desktop software, an upgrade may be approved.</p> <p>Subscriptions can be approved when necessary for a student's educational tasks and when cost-effective; costs may exceed the cap provided a rationale is provided.</p>
Operating system upgrades	Ministry Authority	Once every four loan years.	<p>All computers should come with an operating system; however, if a student uses (or intends on using) disability assistive software that requires an updated operating system, then the operating system upgrade should be approved.</p> <p>Where a student has already been funded for a computer and where their assistive software requires a different operating system, a student may be approved for an operating system and virtualization software (e.g., Parallels, Dragon).</p>
External monitor	<p>\$500</p> <p>\$1,200 (see note)</p>	One time.	<p>While external monitors are most commonly approved for students with low vision, this equipment may also be appropriate for other physical, non-physical or learning disabilities (e.g., acquired brain injuries, ADHD, deaf and hard of hearing).</p> <p>If a student's accommodations plan outlines a need for an additional monitor, both may be funded provided the overall</p>

			<p>cost remains under the funding cap.</p> <p>Requests exceeding \$500 (up to \$1,200; e.g., E-link) should be accompanied by rationale justifying the greater cost.</p>
<b>ELECTRONIC MAGNIFICATION SYSTEMS</b>			
Generally referred to as electronic video magnifiers or closed-circuit television systems (the latter being what these Guidelines used to refer to).	\$6,000	Once every seven loan years.	<p>Electronic Magnification Systems (aka CCTVs) should only be approved for students with limited vision.</p> <p><b>Note:</b> determination of whether a student is eligible for funding through the Assistive Devices Program for this category should be pursued prior to applying for BSWD/CSG-DSE funding.</p>
<b>DIGITAL VOICE RECORDERS / SMARTPENS</b>			
<p>Examples of brands that make digital voice recorders and/or Smartpens include:</p> <ul style="list-style-type: none"> <li>• Sony</li> <li>• Olympus</li> <li>• Philips</li> <li>• Livescribe</li> </ul>	<p>\$250 (digital voice recorder)</p> <p>\$400 (Smartpen and notebook, if requested together)</p> <p>\$500 (specialized digital recorder)</p>	Once every four loan years, plus replacement costs, as needed.	<p>To be used for the purpose of recording class lectures/ discussions, or storage of audio text files (e.g., text books).</p> <p>Additional ink cartridges and recording notebooks may be required in subsequent years (maximum \$25).</p> <ul style="list-style-type: none"> <li>• Notebook multi-packs may be approved if more cost effective.</li> </ul> <p><b>Note:</b> offices for students with disabilities/accessibility services offices should consider software in lieu of digital recorders and Smartpens if it is a more cost-effective means of providing the accommodation. For example, Audio Note is software that takes notes and syncs to audio and is available at a nominal cost.</p> <p>Specialized recorders—those</p>

			<p>with, for instance, larger buttons or talking menus—are eligible for purchase provided the student's documentation includes a rationale justifying the required features.</p> <p>Students are able to purchase either the single pen or a bundle which includes case, ink refills and smart notebooks. The stated cap applies for either a single pen or a bundle.</p>
Reader Pen/C Pen	\$450	Once every four loan years, plus replacement costs, as needed.	
<b>BRaille PRODUCTS</b>			
Braille portable note-taker	\$6,000	Once every five loan years (upgrade or replacement, whichever is less).	
Refreshable braille display	\$6,000 (initial purchase) \$500 (restore/refurbish)	Once every five loan years, (refurbishment or replacement, whichever is less).	Rather than replace their refreshable braille display every five years, students are encouraged to have it restored/refurbished. Servicing typically costs a fraction of the cost of a new model.
Braille embosser (printer)	\$4,000	Once every five loan years (upgrade or replacement, whichever is less).	
Software required for the functioning of a braille embosser (printer)	\$1,500		
<b>FM SYSTEMS (ASSISTIVE LISTENING DEVICES)</b>			
FM systems - for use <u>without</u> hearing aids	\$1,200	Once every four loan years.	For students who are hard of hearing or have auditory processing disorders.
FM systems - for use with	\$6,000	One every four	For students who are hard of



hearing aids / cochlear implants		loan years.	hearing.  Students with cochlear implants can be approved for this accommodation with a doctor's recommendation.
Headphones – examples include: <ul style="list-style-type: none"> <li>noise cancelling</li> <li>noise isolating</li> <li>bone conduction</li> <li>headset with microphone</li> </ul>	\$500  \$800 (see note)	Once every four years.	For students with hearing loss or attention issues. However, If recommended, can be an approved accommodation regardless of disability type/prognosis.  Headphones can be intended to help reduce ambient noise, amplify sound or cancel others, and be used for voice recognition software..  Requests for headphones exceeding \$500 (up to \$800) can be funded if sufficient rationale is provided.
Digital stethoscope	\$700	Once every four years.	For students who are hard of hearing and enrolled in nursing, medicine or paramedicine programs.
<b>ASSISTIVE TECHNOLOGY SOFTWARE OR APPLICATIONS</b>			
A variety of assistive technology products with attendant subscription costs (e.g., scan and read, talking dictionary, text to audio, e-text reader, screen magnification, smartphone applications) included in a single package  Example: <ul style="list-style-type: none"> <li>TextHelp</li> </ul>	\$500	One time, plus upgrades or annual subscription costs, as needed.	Note: Subscriptions can be approved when necessary for a student's educational tasks and when cost-effective. If software requires an annual subscription, the subscription can be approved each academic year. The annual subscription costs cannot exceed the component cap listed.
<b>OTHER SOFTWARE</b> <i>* Software should include a maintenance (update) agreement, whenever possible.</i>  <i>Subscriptions can be approved when necessary for a student's educational tasks and when cost-effective. If software requires an annual subscription, the subscription can be approved each academic year. The annual subscription costs cannot exceed the component cap listed.</i>			
Voice recognition software	\$1,000	One time, plus upgrades every	Medical version: For students in nursing, medicine or

<p>Examples include:</p> <ul style="list-style-type: none"> <li>Dragon</li> </ul>	<p>\$2,000 (medical version)</p> <p>\$1,000 (legal version)</p>	<p>two years.</p>	<p>paramedicine programs as relevant. Rationale outlining requirement for medical version must be provided.</p> <p>Legal version: For students in legal programs only.</p> <p>Subscriptions (monthly or annual) can be considered, with the stated cap applying for total price across years of subscription.</p>
<p>Computer-based hearing aid application</p> <p>Example:</p> <ul style="list-style-type: none"> <li>SonicCloud</li> </ul>	<p>\$1,000</p>	<p>Annual subscription or longer-term subscription as preferable.</p>	
<p>Audio to text conversion software</p>	<p>\$500</p>	<p>One time.</p>	<p>Allows for transference of voice-recorded notes to computer for conversion to text.</p> <p>Recommended for students who do not have headsets.</p>
<p>Microphone headset for use with audio to text conversion</p>	<p>\$150</p>	<p>Once every five years.</p>	<p>Improves accuracy with voice recognition software.</p>
<p>Screen reading software</p> <p>Examples include:</p> <ul style="list-style-type: none"> <li>JAWs</li> <li>SuperNova Screen Reader</li> </ul>	<p>\$2,600</p>	<p>One time plus upgrades, as required.</p>	<p>Allows for transfer of voice-recorded notes to computer for conversion of text. Software includes a maintenance (update) agreement.</p>
<p>Screen magnification software</p> <p>Examples include:</p> <ul style="list-style-type: none"> <li>ZoomText</li> <li>MAGic</li> <li>SuperNova</li> </ul>	<p>\$1,000</p>	<p>One time, plus upgrades when they become available, but no more frequently than every two loan years.</p>	<p>Software includes a maintenance (update) agreement.</p>
<p>Text to speech software</p> <p>Examples include:</p> <ul style="list-style-type: none"> <li>Kurzweil 1000</li> <li>OpenBook</li> <li>ClaroRead</li> <li>Kurzweil 3000</li> </ul>	<p>Up to \$2,000</p>	<p>One time, plus upgrades when they become available, but no more frequently than every two loan years.</p>	<p>Software includes a maintenance (update) agreement.</p> <p>See note regarding exceeding cap for Kurzweil 1000/3000 below.</p>

<ul style="list-style-type: none"> <li>• Natural Reader</li> <li>• Speechify</li> </ul>			
Scanner for text to speech software	\$230	One time.	For use with built in Optical Character Recognition (OCR) component of Text to speech reading software.
Assistive writing software Examples include: <ul style="list-style-type: none"> <li>• TextHelp (Standard &amp; Gold)</li> <li>• Texthelp (Read and Write)</li> <li>• WordQ/SpeakQ</li> <li>• Write: OutLoud</li> <li>• Co: Writer</li> <li>• Antidote</li> <li>• Grammarly (if not already covered by the school)</li> </ul>	\$1,000	One time, plus upgrades when they become available, but no more frequently than every two loan years, or, lifetime license, if available.	Most include word prediction, dictionaries, spell checkers and text-to-speech.
Organizational / mapping software Examples include: <ul style="list-style-type: none"> <li>• Inspiration</li> <li>• Spark Learner</li> <li>• Clickup</li> </ul>	\$250	One time, plus upgrades when they become available, but no more frequently than every two loan years.	Brainstorm mapping, outline building, writing process.
Smartphone applications Examples include: <ul style="list-style-type: none"> <li>• DyslexiaKey</li> <li>• Ghotit Real Writer</li> <li>• Otter.ai (for iOS/Android)</li> <li>• Whereby</li> </ul>	Costs vary depending upon service provider and smartphone used	One time, plus upgrades as necessary, or annual subscriptions if more cost-effective.	<p>Must include a description of the application and how it relates to a student's disability.</p> <p>Some smartphone applications limit user access to one year, after which the subscription must be renewed (typically to upgraded software). Requests for renewal should be automatically approved; the student is not required to re-submit a description of the application and how it relates to their disability.</p> <p>Smartphone applications that are part of an assistive</p>

			<p>technology package should be subject to maximums in that category.</p> <p>Note: Funding is not provided to cover the costs of purchasing a smartphone or of data usage/contracts.</p>
<b>ERGONOMIC EQUIPMENT/VISUAL-SENSORY AIDS</b> <i>Eligible under BSWD and CSG-DSE</i>			
Coloured overlay sheets	\$50	One time.	<p>For students with Irlen's Syndrome / Scotopic Sensitivity Syndrome <u>or</u> for students whose disability-related functional limitations warrant the use of coloured overlay sheets.</p> <p>For use with books and/or computer and smartphone screens.</p>
Coloured lens overlay	\$50	One time.	<p>For students with Irlen's Syndrome / Scotopic Sensitivity Syndrome <u>or</u> for students whose disability-related functional limitations warrant the use of coloured lens overlay.</p>
Ergonomic chair	\$600	One time.	<p>Any request which exceeds \$600 for an ergonomic chair will be considered on a case-by-case basis. Additional documentation is required specifying how the chair being requested meets the student's need in question.</p> <p>Other ergonomic equipment may be considered eligible for funding on a case-by-case basis if medical documentation and/or sufficient rationale is provided (up to a maximum of \$1,000).</p>
Ergonomic table/standing desk	\$700	One time.	
Rolling backpack/rolling laptop case	\$250	One time.	

## Standard Costs and Frequency of Entitlement for Approved Services

**Note:** The ministry has discretion, on a case-by-case basis, to establish maximum admissible costs for education-related services and equipment related to a student's permanent disability, or persistent or prolonged disability, and circumstances.

The service costs indicated in the table below are to be used as guidelines only. **Price estimates assume no taxes on these services. Administrative costs (unless specified (e.g., academic strategist intake)) are not included as part of the service costs, which should focus on direct work with the student.**

SERVICE	FUNDING CAP	FREQUENCY OF ENTITLEMENT	NOTES
Specialized tutoring	Up to \$60/hour	<p>Total hours per week cannot exceed weekly in-class time.</p> <p>A base of two hours per week per course is suggested, or as recommended by the assessor or the disability coordinator at the school.</p> <p>The cost depends on the course subject, the level of specialized knowledge required to address cognitive barriers, type of disability and qualification of the specialized tutor.</p>	<p>Costs of either in-person or online tutoring are eligible for funding.</p> <p>Specialized tutors should only be approved for courses in which a student has a demonstrated disability. For example, a student with a learning disability in math should not be approved funding for a tutor for courses other than math.</p> <p>Students who require (1) an increase in tutoring hours, or (2) a tutor for courses in which they do not have a demonstrated disability, are required to provide additional medical documents noting the reasons for the changes and how the specialized tutor is helping with their disability.</p> <p>A portion of the funding provided for specialized tutors can be allocated to administration fees <i>only if</i> those fees are</p>

			<p>specific to the provision of the service (e.g., hiring and training of tutors, matching of tutors to students, etc.).</p> <p>Electronic or remote delivery (e.g., online, telephone) is allowable.</p>
Note-taking	Up to \$1,500 per course or \$20/hour, or up to \$1,000 per license, whichever is less		<p>If an individual provides support as a tutor and a note-taker, they may charge two different rates – one for tutoring and one for note-taking. Alternatives may include products such as Sonocent and Samson Go Mic.</p> <p><b>Note:</b> only in-person or computerized note-taking can be approved not both (unless rationale is provided explaining why an exception is needed).</p>
<p>Computerized note-taking or note-taking devices</p> <p>Example:</p> <ul style="list-style-type: none"> <li>• Sonocent</li> <li>• Samson Go Mic</li> <li>• Otter.ai (chrome extension)</li> <li>• Glean</li> <li>• Note-Taking Express (NTE)</li> <li>• Wacom</li> <li>• Rocketbook</li> <li>• ReMarkable</li> </ul>	<p>Up to \$500 per course, or up to \$1,000 per license or fixed period as applicable, whichever is less</p> <p><a href="#">Subscriptions</a> (monthly or annual) can be considered, with the stated cap applying for total price across years of subscription.</p>		<p>Computerized note-taking services may be considered for approval providing the services are under the noted caps.</p> <p>Funding may also be available through the ministry's Interpreter Fund.</p> <p><b>Note:</b> only in-person or computerized note-taking can be approved not both (unless rationale is provided explaining why an exception is needed).</p>
Reader	Up to \$25/hour		If reading technology is not available, students

			<p>with low vision or learning disabilities may be approved funding for reading services for educational material.</p> <p>If an individual provides support as both a tutor or note-taker and a reader, they may charge two separate fees.</p>
Typist / Transcriptionist	Up to \$35/hour	Two hours per week per course.	Provides a service for students with functional impairment in typing their coursework (e.g., in thesis or extended writing-based projects).
<p>Audio description services:</p> <ul style="list-style-type: none"> <li>• Interpreter</li> <li>• Captioning</li> <li>• Oral sign language</li> <li>• Audio descriptor</li> <li>• Intervenor</li> <li>• Remote Communication Access Real-Time Translation (CART) services</li> <li>• Video description services</li> </ul>	Up to \$140/hour, except for CART services where the average cost is \$80/hour	CART services are only required during class time.	<p>For example, American Sign Language (ASL).</p> <p>In general, students attending an Ontario publicly assisted institution should not be provided BSWD/CSG-DSE funding to cover the costs of an interpreter, captioning, oral sign language, intervenor, audio descriptor/description or CART services as these services are part of an institution's duty to accommodate.</p> <p>Publicly assisted institutions in Ontario also have access to the Interpreter Fund, which assists in providing accommodations to students who are deaf, deafened and hard-of-hearing.</p>
Educational attendant care	Up to \$90/hour	Number of hours will vary according to the recommendation of	Funding is intended to pay for attendant care for activities related to

		the assessor or specialist.	<p>participating in postsecondary education, but not for attendant care while at home. This may include sites off-campus, such as clinical practicums required for completion of a postsecondary study, with sufficient rationale.</p> <p><b>Attendant care providers primarily provide physical assistance to students</b> (e.g., help navigating classrooms or using lab equipment), but this can also include activities like going to the library or assisting the student between classes).</p> <p>Attendant care providers must be fully certified according to their provincial/territorial regulatory body.</p> <p>If an individual provides support as both a tutor/reader/note-taker and an educational attendant, additional rates may be considered.</p>
Educational assistant	\$20-\$25/hour	Number of hours will vary according to the recommendation of the assessor or specialist.	Compared with educational attendant care providers, educational assistants provide more cost-effective services for students with disabilities (and not necessarily physical disabilities) who have less severe



			<p>functional limitations.</p> <p>An educational assistant may be required to assist the student with mobility difficulties to navigate their way to class, take books out of bags, open books, turn pages, start tape recorder, etc.</p> <p>An educational assistance may provide additional support or direction to the student (e.g., student with ADD/ADHD) after a lesson/class if the student missed information, etc.</p> <p><b>Exception:</b> Schools have discretion to approve funding for educational assistants to provide in-person disability-related educational services at home.</p> <p>The educational assistant must provide documentation outlining the services they are providing to the student at-home and how the student's functional limitations are related to these services within the context of the demands of their program, which the student is completing online/at-home.</p> <p>As part of this approval, institutions will be required to upload:</p>
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			<ul style="list-style-type: none"> <li>• A contract or other document (e.g., cost estimates for services), which outlines the services provided by the educational assistant and ensures that the services funded are limited to educational assistant duties, and not attendant care.</li> <li>• A rationale which relates the services provided to the student's functional limitations, within the context of the demands of their postsecondary program.</li> </ul>
Orientation and Mobility Specialist (O&M)	Up to \$110/hour	Up to 10 hours/semester.	<p>An O&amp;M specialist provides training designed to develop or relearn the skills and concepts a blind or visually impaired person needs to travel safely and independently through their environment.</p> <p>The required hours per semester may vary significantly depending on the size and complexity of the institution, or the need to access multiple campuses. Requests in excess of the identified maximum (10 hours/semester) should be accompanied by</p>

			<p>additional information and rationale for the increase.</p> <p>O&amp;M specialists must be fully certified according to their provincial/regulatory body. The Canadian Institute for the Blind is likely the best source of standards for credentials.</p> <p>However, if an applicant's institution provides an O&amp;M specialist, additional reimbursement should not be provided.</p>
Behavioural Interventionist or Behaviour Coach/Trainer/ Assistant/Strategist or Education Interventionist	Up to \$100/hour	Number of hours will vary according to the recommendation of the assessor or the specialist.	<p>For Behavioural Interventionists (BIs):</p> <ul style="list-style-type: none"> <li>Funding is intended to pay for behavioural interventionist services for education-related activities.</li> <li>BIs primarily work with students with Autism Spectrum Disorder to facilitate communication and positive behaviour.</li> <li><a href="#">See further details in the Behavioural Interventionist section in Appendix 4.</a></li> </ul> <p>For Behaviour Coaches/Trainers/ Assistants/Strategists or Education Interventionists:</p> <ul style="list-style-type: none"> <li>Funding is intended to pay for behaviour support/coaching services for</li> </ul>

			<p>education-related activities.</p> <ul style="list-style-type: none"> <li>• These services can be provided to students who experience a functional limitation related to behaviour.</li> <li>• Service providers must have a bachelor's degree, diploma or certificate in a related field (e.g., rehabilitation, psychology, PDP/teachers' training, special education, etc.) and over 1 year of related experience.</li> <li>• Other service providers may be funded if they have an equivalent combination of training and/or experience.</li> </ul> <p><b>Note:</b> If an individual provides support as both a tutor/reader/note-taker and as one of the behaviour-related service providers listed in this row, additional rates may be considered.</p>
<p>Alternative formats:</p> <ul style="list-style-type: none"> <li>• E-text</li> <li>• MathML</li> <li>• Tactile</li> <li>• Large or Braille print</li> <li>• Recorded lectures (if available through the school)</li> <li>• Adobe Professional</li> </ul>	<p>Costs vary depending upon service provider and format used.</p>	<p>Once from initial print format.</p>	<p>Some schools cover the costs of alternative formats as part of their duty to accommodate. If, however, a student's school does not cover these costs, funding should be approved.</p> <p>Textbooks are scanned into electronic format (e-text) for reading. The e-</p>

			<p>text can also be converted into digital audio files for listening or reading with refreshable Braille display. For reading difficulties, the most popular programs used are Kurzweil, TextHelp and Read: Out Loud. For visual impairments, the most popular programs are JAWS, Window Eyes, Zoomtext and Kurzweil.</p> <p>Institutions may charge to have students' textbooks scanned into the required file format for students to use on their computers and/or digital media players.</p> <p>Adobe Professional may be funded if its additional accessibility features (e.g., alternate text descriptions, fonts that allow characters to be extracted to text, navigational aids, security that doesn't interfere with assistive software) support the student's disability-related needs and pertain to their disability-related functional limitations.</p>
Specialized transportation	Prices vary depending on location, service provider's schedule and availability	To the school address from the student's place of residence only.	Additional stops, such as for co-op work placements, internships, etc., can be considered if sufficient rationale is provided. These stops must be directly related to fulfilling requirements of the student's

			<p>postsecondary program of study.</p> <p>Specialized transportation are forms of transport that are especially accessible and aligned with the disability-related needs of the student. Non-specialized transport can be considered in exceptional cases with rationale.</p>
Academic strategist/strategy sessions	<p>\$25 to \$100/hour, up to a maximum of \$2,000/term</p> <p>\$200 for intake charges/term</p>	<p>A base of 10 hours per term or as otherwise recommended by a student's assessor or disability/accessibility advisor at the school.</p> <p>Intake charges are eligible to be funded once per term.</p>	<p>These services would be for students with LD, ADD/ADHD, and/or mental health disabilities.</p> <p><b>Note:</b> ADD/ADHD coaching is a different service and is not eligible for CSG-DSE funding; ADD/ADHD coaching is eligible for BSWD funding only.</p> <p>Funding should only be provided if the student's school does not provide academic strategists to students.</p> <p>It is recommended that the service provider's credentials include a teaching degree in special education.</p> <p>Students who require an increase in academic strategist hours are required to provide additional medical or specialist (e.g., assessor or disability/accessibility advisor) documents noting the reasons for</p>

			<p>this need and how the academic strategist is helping with their disability.</p> <p>Group strategy sessions may be approved if specific rationale is provided as to how the session will address the student's identified functional limitation (e.g., time management, exam preparation).</p> <p>Academic strategists help students to identify and develop key academic skills (organization, time management, note-taking, test taking, interpersonal dynamics, and more) to promote academic success.</p>
<p>Disability/Medical Assessment/Verification Costs/Fees</p> <p>Examples include:</p> <ul style="list-style-type: none"> <li>• A psycho-educational assessment</li> <li>• A disability/medical/psychological/psychiatric/neuropsychological assessment</li> <li>• Completion of medical forms or disability verification forms</li> </ul>	<p>A maximum of up to \$5,500/year (i.e., up to \$2,000 under the BSWD; up to \$3,500 under the CSG-DSE) for all eligible expenses incurred to establish a student's disability status (i.e., initial verification of a permanent disability or a persistent or prolonged disability). See <a href="#">C) 7. Eligible Disability-Related Educational Expenses</a> and <a href="#">Appendix 4</a> for details, including exceptional allowances.</p>		<p>Costs stemming from disability assessments or the completion of medical forms (e.g., disability verification form fees) used to establish a student's disability status (i.e., initial verification of a permanent disability or a persistent or prolonged disability). See <a href="#">C) 7. Eligible Disability-Related Educational Expenses</a> and <a href="#">Appendix 4</a> for details, including exceptional allowances.</p> <p>Students are required to pay upfront for their costs and are eligible for reimbursement once a disability is confirmed.</p>

			Note: BSWD funding can continue to cover upfront costs for psycho-educational assessments only—see <a href="#">"Process in advance..." content</a> for details.
ADD/ADHD coaching <b>(eligible under BSWD only)</b>	Costs vary depending on service provider, up to a maximum of \$2,000/academic year		<p>ADD/ADHD coaching is eligible for funding through BSWD only.</p> <p>The Canada Student Financial Assistance Program found that ADD/ADHD coaching is much broader in scope than academic strategists and academic coaches, so the service falls outside eligibility for CSG-DSE funding.</p> <p>It is recommended for students with ADD/ADHD.</p> <p>ADD/ADHD coaching assists students with managing time effectively, planning and prioritizing, organizing, etc.</p> <p>Electronic or remote delivery (e.g., online, telephone) is allowable.</p>

**Note for Software that Exceeds Cap due to CAN-US Exchange Rate:**

Financial aid offices may approve BSWD/CSG-DSE funding for software that exceeds the caps above if the cost of the software has gone up due to the fluctuating CAN-US exchange rate.

Below is a list of software that may be more expensive because of the CAN-US exchange rate:



**Text to Speech:**

- Kurzweil 1000/3000
- OpenBook
- ClaroRead
- Natural Reader
- Speechify

**Assistive Writing:**

- TextHelp (Standard & Write)
- WordQ/SpeakQ
- Write: OutLoud
- Co: Writer

**Organizational/Mapping**

- Inspiration
- Spark Learner
- Clickup

**Voice Recognition:**

- Dragon

**Screen Reading:**

- JAWs
- SuperNova Screen Reader

**Screen Magnification:**

- ZoomText
- MAGic
- SuperNova

In BRS, enter the actual amount paid in the assistive software field and add a note indicating that the cap was exceeded because the cost of the software has gone up due to fluctuating exchange rate or price inflation.

For the 2024-25 academic year, the cap for Kurzweil 3000 is \$2,000. Taking into consideration the CDN-US exchange rate, FAAs may approve Kurzweil 3000 (including taxes, shipping and maintenance agreement) to a combined federal and provincial maximum of \$2,400. \$1,920 will be eligible under the CSG-DSE and \$480 will be eligible under BSWD. This is in alignment with the 80/20 federal to provincial allocation formula.

For requests to exceed the cap for software not listed above, please contact the OSAP FAO Inquiry at [osapfao.inquiry@ontario.ca](mailto:osapfao.inquiry@ontario.ca).

**Note for Software that Requires a Subscription:**

If software is only available by subscription, institutions should issue one lump sum for the total amount of the annual/monthly subscription required for the study period. If the student requires the software subscription each year of their studies, the student will have to submit a new BSWD/CSG-DSE application each year to renew the subscription.

## K. APPENDIX 6: BURSARY OVERPAYMENT NOTICE TEMPLATE



Ministry of Colleges and Universities  
Student Financial Assistance Branch

### Bursary Overpayment Notice to MCU

#### Overpayment Details:

Type of Bursary Funding Involved: *(check applicable box):*

☐ BSWD    ☐ other *(specify)* \_\_\_\_\_

Academic Year: \_\_\_\_\_

Amount Awarded: \$ \_\_\_\_\_

Amount supported by receipts: \$ \_\_\_\_\_  
*(if applicable)*

Amount of Overpayment \*: \$ \_\_\_\_\_

\* amount of overpayment will be the value transferred to the Collection Management Unit.

#### Student Details:

Name: \_\_\_\_\_

Address: \_\_\_\_\_

City: \_\_\_\_\_

Province: \_\_\_\_\_

Postal Code: \_\_\_\_\_

#### Institution Information:

Institution name: \_\_\_\_\_

Institution code: \_\_\_\_\_

Form completed by: \_\_\_\_\_

Position: \_\_\_\_\_

Signature: \_\_\_\_\_

Date: \_\_\_\_\_

Rev. Jul 7, 2020