Net Tuition Explained
How the Price of an Ontario University Education is Less Than You Think

Here's an idea of what students eligible for the maximum support from OSAP would pay:

**AVERAGE NET TUITION** for students who need assistance the most

- **Arts & Science and other programs with similar levels of sticker price tuition**
  - Additional grants for living expenses: $3,439
  - Additional grants for living expenses: $2,614
  - Average Tuition: $0
  - Average Tuition (less than $6,999)
  - Average Tuition ($7,000-$8,999)
  - Average Tuition ($9,000-$10,999)
  - Average Tuition ($11,000+)

**FREE TUITION FOR THOSE WHO NEED IT.**

- Students with the highest level of need - those who are eligible for maximum support from OSAP - receive non-repayable grants from OSAP and universities that cover more than the cost of their tuition. For these students, net tuition is ZERO.

**AFFORDABLE FOR ALL.**

- A large majority of students do not pay the full sticker price. In fact, on average, even students who receive no OSAP at all (including no Ontario Tuition Grant) pay less than the sticker price.

**FINANCIAL AID IS ABOUT TO GET BETTER.**

- The changes announced by Ontario in the 2016 budget will improve supports for students even more through easier access to aid, more grants for students in need and more assistance for middle-income families.

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**Did you know all students receiving maximum support from OSAP receive more non-repayable aid than the cost of tuition?**

Here's an idea of what students eligible for the maximum support from OSAP would pay:

- **Average Net Tuition** for students who need assistance the most
  - Average Net Tuition: $0

And here's an idea of what **all students** (including those who do - and don't - receive OSAP assistance) would pay:

- **Average Net Tuition** for all students
  - Average Net Tuition: $0

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1 The highest level of need is defined in the study as those students who received the maximum loan entitlement. 2 Includes OSAP, institutional aid and tuition tax credits. 3 Includes OSAP, institutional aid and tuition tax credits.