



THE ASSOCIATION OF FACULTIES
OF MEDICINE OF CANADA

L'ASSOCIATION DES FACULTÉS
DE MÉDECINE DU CANADA

Ontario Medical School Application Fee Waiver

Application Guide

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Ontario Medical School Application Fee Waiver

Introduction

A lack of socioeconomic diversity within medical student bodies continues to be an issue, including medical students having significantly higher parental education, occupation, and income than the Canadian population. By reducing a financial barrier, the Ontario Medical School Application Fee Waiver Pilot Program may contribute to the socioeconomic diversity of students enrolled in Ontario medical schools to ensure that the profession is a reflection of the communities it serves; this is a necessary step toward equitably serving the Canadian population's health needs.

The Ontario Medical School Application Fee Waiver Pilot Program is a pilot-program that offers awarded students with waiving of the \$220 OMSAS processing fee and free applications for up to three Ontario medical schools of their choice (ranging from \$100 - \$380 total) for the 2021-2022 application cycle. This program was collaboratively developed by the Price of a Dream (POD), the Association of Faculties of Medicine of Canada (AFMC), the Council of Ontario Faculties of Medicine (COFM), and the Ontario Universities' Application Centre (OUAC). POD, AFMC and COFM are committed to providing support to Canadian students who would either be unable to afford to apply to medical school or would undergo significant financial strain by attempting to apply to medical school without financial assistance.

Important Dates

The table below lists the timelines for applying to the Ontario Medical School Application Fee Waiver Pilot Program and the timeframe during which benefits can be used.

	Beginning	End
Application Period	Monday, June 24 th , 2021 (12:00 AM)	Monday August 23 rd , 2021 (11:59 PM)
Application review Period	Monday August 24 th , 2021	Monday August 30 th , 2021
Award Notification	Monday, September 6 th , 2021 Successful applicants are emailed with their one-time, unique OUAC voucher code & instructions	
Deadline for awardees to start their OMSAS application	Wednesday September 15 th , 2021	
Awardees apply voucher and submit medical school applications via OMSAS	Friday, October 1st, 2021	

In July 2021, using the Ontario Medical School Application Service (OMSAS), start your Ontario medical school application for fall 2022 admission. Your award will be applied to your account so that when you submit your application, you will have the application fees waived for up to three medical schools (\$100 - \$380). To have the OMSAS processing fee waived (\$220), you need to input the one-time voucher code that you will receive via email from AFMC, if successful.

Supports for Applicants

We want as many students experiencing financial need to benefit from this program as possible. Please do not hesitate to reach out for support or clarification on eligibility through the following avenues:

- Contact AFMC directly with questions: service@afmcstudentportal.ca
- Follow us on social media for updates on program deadlines and events (i.e. webinars)
 - AFMC: Twitter @AFMC_e
 - POD: Twitter / Instagram @POD_MD
 - COS: Twitter / Instagram @COS_UofT

Eligibility Criteria

This program is catered to any Canadian students or students with permanent resident status who anticipate applying to at least one Ontario medical school during the 2021-2022 application cycle and might have difficulty paying for medical school applications.

Why is it only available for medical schools in Ontario?

This is a pilot program and the first of its kind in Canada. The concentration of medical schools in Ontario through the Ontario Medical School Application Service (OMSAS) provides the infrastructure for a program like this to be developed. This pilot program is also possible because of collaborative funding from COFM. Ultimately, we are hoping that this type of medical school application fee waiver program will be implemented nationally, as there is a growing interest expressed by medical schools and applicants across Canada.

Note: If your application is successful, you will be informed by AFMC via email.

Application Instructions

Assessment Criteria

AFMC will determine award recipients based on demonstrated financial need and personal statement.

Due to the limited number of awards, the following criteria will be used to assess all applicants:

1. **Income eligibility check**

Based on the applicant's pre-tax income and the pre-tax incomes of their parents (if under 25 years old), **in accordance with Canadian low-income thresholds**, which can be found at:

<https://www.canada.ca/en/employment-social-development/services/student-financial-aid/student-loan/student-loans/needs-assesment.html#t10a>

2. **Ranking applicants based on their deficit level**

The deficit level for each applicant will be determined by adding the applicant's income and any financial assistance received, and then subtracting from that amount the cost of annual living expenses (e.g., groceries, rent, utilities, childcare, public transportation pass) and factoring in the annual interest on applicant's total student debt load. The resulting number will either be a surplus or a deficit. The deficit brackets have been defined as follows:

- i. Surplus
- ii. D1: \$0 -\$2,000
- iii. D2: \$2,001-\$5,000
- iv. D3: \$5,001-10,000
- v. D4: \$10,001-\$18,000
- vi. D5: \$18,001+

The applicants considered to be in the greatest financial need will be those in the highest deficit position, (e.g. applicants categorized as "D5" Deficit Level 5 are more likely to receive Fee Waiver Assistance benefits than applicants in Level D1, based on all applications received during the application period). As there are a limited number of awards, applicants with the highest deficit will receive the COU Fee Waiver Assistance Program for Canadians awards.

3. A personal statement provided by the applicant in the application form may be considered when determining award recipients.

What you need to apply

To apply for Fee Waiver Assistance, you will need to have available the following information and documentation:

1. Proof of income (Notice of Assessment) for the 2019 or 2020 calendar year for yourself, your spouse (if applicable) and all of your living parents along with a signed from each individual providing information for this application
2. Other supporting documentation that may indicate your level of student debt or other financial awards you have received in the 2019 or 2020 calendar year. Example: Student loan total disbursement history.

With this information in hand, you are ready to fill out the Fee Waiver Assistance Program for Canadians application.

Required Supporting Documentation

The Fee Waiver Assistance Program application asks for general information and financial information about you, your spouse (if applicable), and all of your living parents. Unless they are deceased or you are 25 years and older, parental information is required regardless of your tax filing status (dependent or independent), marital status, parent(s) country of residence, or your parent's willingness to provide financial information.

You must submit financial documentation to verify your income, that of your spouse (if applicable) and your parents' incomes. Within your submitted application, you must include Consent Form(s) for shared information from your parents or spouse. Other documentation may be appropriate to submit based on the financial information you provide.

Upload all required documents to your application. Sign in to your Fee Waiver Assistance Program application and view the Next Steps section for uploading instructions.

Notice of Assessment

Applicants must provide a copy of their Canada Revenue Agency (CRA) Notice of assessment for the previous calendar year, and the same for your spouse (if applicable) and all of your living parents.

Other Supporting Financial Documentation

- o **Financial Aid:** If you received financial aid or scholarships in the previous calendar year, you may provide copies of your reported financial awards as an additional indicator of support programs of which you are a participant.
- o **Student loan total disbursement history (student debt load):** Provide documentation that confirms your student debt load as of the previous calendar year. For verification of student debt load, you may provide your disbursement history from the National Student Loans Service Centre or similar provincial/territorial construct. It is not sufficient to provide details of any active loans related to a specific time-period, the information provided must cover your life-time disbursement history.

Consent Form

A signed copy of this form must be provided for each individual (applicant excluded) submitting financial information in your application. Print the form, obtain the necessary signatures and upload the document to your application.

- o Signatures are required for all living parents and parent's spouse (if applicable). **Typed signatures are not accepted.**
- o **To meet the supporting documentation requirements, you must submit completed Consent Forms for each individual submitting financial information to your application. Without**

this documentation, your application is considered incomplete and will not be processed.

Personal Statement

You may include a personal statement as part of your application (optional). Include explanations for any document not submitted and other information about your situation relevant to financial need.

Note that this information may be assessed as part of the application.

If you make any errors on your submitted Fee Waiver Assistance Program application, you must submit a description of the error and the correct information via an [Error Explanation Letter](#) to service@afmcstudentportal.ca.

Important Notes & Terms of Use

Before submitting your Fee Waiver Assistance Program application for Canadians, it is important to note that:

- Once your application is submitted, it cannot be modified (except to upload corrected documents should this be requested by an application reviewer). Take care in ensuring that all details are accurate before submission.
- All required documents must be attached in order for the application to be considered for Fee Waiver Assistance.
- All submitted information and documentation must be true and verifiable. Any false information will result in the application being denied.
- Only one application per applicant per year is permitted.
- Applicants awarded Fee Waiver Assistance will have their name, date of birth and gender transmitted to the Ontario Universities Application Centre for the purposes of receiving fee waivers
- Information provided may be de-identified and used for research purposes
- Recipients must note that Fee Waiver Assistance vouchers are not retroactive, and will only be applied to the 2021 application cycle for admission in 2022.

In order to apply, you must agree to the Terms of Use.

FAQ

What benefit does the FAP for Canadians provide?

Each award recipient will have their base OMSAS registration fee and the Faculty specific application fee for the three schools selected waived. The value of the award ranges from \$400 to \$550 depending on which schools were selected for the waiver by the recipient.

What if I can't get my parents' Notice of Assessment?

The Fee Waiver Assistance Program application requires disclosure of financial information for your living parents. Unless they are deceased or you are 25 years and older, parental information is required regardless of your tax filing status (dependent or independent), marital status, parent(s) country of residence, or your parent's willingness to provide financial information.

When do I register with OMSAS/OUAC?

Deadline for awardees to start their OMSAS application	Wednesday September 15 th , 2021
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Where can I get my Notice of Assessment?

To obtain your Notice of Assessment, use the Canada Revenue Agency's My Account service. Access the service directly by visiting the CRA website: <https://www.canada.ca/en/revenue-agency/services/e-services/e-services-individuals/account-individuals.html>

What documentation should I provide to verify my Student Debt Load?

For verification of student debt load, you may provide your disbursement history from the National Student Loans Service Centre or similar provincial/territorial construct. It is not sufficient to provide details of any active loans related to a specific time-period, the information provided must cover your life-time disbursement history.

I accidentally made a mistake on my application but I can't change it. What do I do?

If there is an error in your application and it has already been submitted for consideration, you must send an [Error Explanation Letter](#) to service@afmcstudentportal.ca. An AFMC agent will review your request and support correction to your application.

What if my parents aren't living in Canada? What do I do about their location and their income?

If your parents live outside of Canada, you may use your own location (province/territory) when inputting their location and include a note flagging this in your personal statement. Use a currency converter to convert their income to Canadian dollars.

How will I know if I qualify for Fee Waiver Assistance?

In order to qualify for Fee Waiver Assistance, your income and that of your spouse (if applicable) and your parents must be equal to or less than the low-income threshold as established by Employment and Social Development Canada (ESDC). To view the current ESDC guidelines, visit <https://www.canada.ca/en/employment-social-development/services/student-financial-aid/student-loan/student-loans/needs-assesment.html#t10a>

Note that the awards available for Fee Waiver Assistance are limited in number, therefore, of all qualified applicants, only a limited number will be awarded Fee Waiver Assistance as determined by highest need.

I am an international student studying in Canada. Am I eligible for Fee Waiver Assistance?

To be eligible for Fee Waiver Assistance, you must be a legal resident of Canada with permission to live and work in Canada without any time limit on your stay.

My income is below the poverty guidelines. Why was I denied?

Here are some reasons that your application will be denied in this case:

- Your parent(s) income did not meet eligibility requirements. Parental financial information is viewed independently from applicant data, but must also fall within eligibility guidelines.
- The income or family size for yourself or your parent(s) is incorrect. It would be a good idea to compare the income levels you entered against your notice of assessment you were planning to submit. If you find

that you incorrectly entered this data during the “Check Eligibility” step, simple resubmit using the correct information. If the error is in your actual application, please contact us by email at service@afmcstudentportal.ca.

- As there are a limited number of awards, Fee Waiver Assistance is given to recipients with the greatest financial need.

When will I be notified and/or approved if I have been selected to receive Fee Waiver Assistance?

Notification to all applicants regarding the result of their application for Fee Waiver Assistance will be released based on the information found in the Important Dates section above.

Which browser should I use to have the best access to the application Portal?

Although the AFMC Student Portal will work with most web browsers and operating systems, the AFMC recommends registrants to use the Portal with Google Chrome. The Portal is not designed for mobile devices, for this reason, we highly recommend registrants to use a PC or Mac when submitting applications.

How do I calculate my annual living expenses?

Take into account your monthly living expenses and then multiply this total by 12 (total months in the year) in order to get your annual living expense. Include only the expenses for which you are personally responsible to pay. Examples of monthly living expenses include rent, food, childcare, public transportation, etc.

When I created my account, I was told a verification email would be sent to me. How come I never received it?

Be sure that there were no mistakes in the email address you provided when creating your account. Also, be sure to check your spam folder.

Can you provide examples for the assessment of income eligibility and ranking of applications?

Eligibility:

Example A: Diego D’Amours, 24, is from Prince Edward Island (PE) where he cares for his two daughters and earns \$12,100/year. His mother Sam and his father Wesley and their poodle Mambo live in Manitoba, earning a combined household income of \$30,900 annually. Based on the Canadian low-income thresholds, is Diego eligible?

Household	Number of family members per household, including student’s spouse and dependent children	For the province of residence and number of members per household, what is the low-income threshold?	Does the household earn less than the low-income threshold for their province and number of household members?
Diego	3	\$32,474	Yes
Sam & Wesley	2	\$31,419	Yes

Based on this, Diego D’Amours is eligible for the Fee Waiver Assistance Program for Canadians.

Example B: Sarita MacNaughton of Nunavut, 32, earns \$9,900 per year and is alone in her household. She has no surviving parents. Is Sarita eligible? Her parents earn \$90,000 per year.

Household	Number of family members per household, including student's spouse and dependent children	For the province of residence and number of members per household, what is the low-income threshold?	Does the household earn less than the low-income threshold for their province and number of household members?
Sarita	1	\$25,305	Yes

Based on this, Sarita MacNaughton is eligible. Note that Sarita's parental income is not considered, due to her age.

Example C: Ron Lillyhammer of Alberta earns \$3000 per year. Ron's mother Liana lives in Quebec with her partner Phyllis; their combined household income is \$30,000 per year. His father Bob lives in New Brunswick with his 6 other children, earning \$79,100 per year. Is Ron Lillyhammer eligible for Fee Waiver Assistance?

Household	Number of family members per household, including student's spouse and dependent children	For the province of residence and number of members per household, what is the low-income threshold?	Does the household earn less than the low-income threshold for their province and number of household members?
Ron	1	\$25,159	Yes
Liana and Phyllis	2	\$30,000	Yes
Bob	7	\$56,642	No

Ron is not eligible.

Ranking:

Example A: Diego D'Amours lives in Prince Edward Island with his two daughters, Portia and Pooja. His pre-tax income is \$12,100. He receives \$100 per month from his parents to help with his children. His rent is \$805/month and food amounts to \$490 monthly. Diego is on his second degree and currently has \$98,500 in student debt (annual interest is calculated at 8.75% for student debt). What would Diego's debt deficit be?

Pre-tax Income: (\$12,100 annual salary) + (\$100 x 12 months parental gifts) = \$13,300

Expenses & debt: (\$805 x 12 rent) + (\$490 x 12 food) + (\$98,500 debt * 0.0875 interest rate) = \$24,158.75

Diego D'Amours debt deficit: \$13,300 - \$24,158.75 = **-\$10,858.75**, putting him in the D4 category.

Example B: Sarita MacNaughton of Nunavut earns \$9,990 per year. She is living rent-free in an apartment building owned by a family member. She spends around \$280 per month on food. She received a financial award of \$550 in 2016. Her monthly bus pass costs \$137. She borrowed \$2200 to pay for books, online courses, and other study materials. To complement her savings, she took out a second loan for \$45,000 to pay for the two years of undergraduate tuition she has completed to date. What is Sarita's debt deficit?

$\$9,990 + \$550 - (\$280 \times 12) - (\$137 \times 12) - (\$2200 \times 0.0875) - (\$45,000 \times 0.0875) = \mathbf{-\$1,406}$ Sarita

MacNaughton's debt deficit of -\$1,406 puts her in the D1 category.

- o **Ranking Examples A and B:** Is Diego more likely to receive Fee Waiver Assistance or is Sarita? Diego has a higher debt deficit (category D4) than Sarita (category D1). Therefore, Diego is

more likely than Sarita to receive Fee Waiver Assistance. However, depending on other applications, both may receive an award or neither.

I've read the Guidelines document and still have questions. Who can I contact? For information on the status of your application, login to the portal at: <https://www.afmcstudentportal.ca/Home/Fap>.

For technical support, please contact AFMC helpdesk support team at service@afmcstudentportal.ca. The Help Desk is available Monday – Friday from 8:00 a.m. to 6:00 p.m. (Eastern Time). Please include your application ID number in your query (if applicable).

Appendix A: Consent Form

Association of Faculties of Medicine (AFMC)
Fee Waiver Assistance Program (FAP) for Canadians

CONSENT FORM

Note: Each person (other than the applicant) whose document(s) is being submitted to a FAP for Canadians must fill out this consent form.

Name of person giving consent: _____

List of documents provided to AFMC for the application to the Fee Waiver Assistance Program for Canadians:

-
-
-

By signing the Consent Form, the signer is agreeing to the following:

“By signing this consent form, I authorize AFMC to view the documentation listed above and use it for the purpose of assessing a Fee Waiver Assistance Program for Canadians Application and in accordance with the Terms of Use for the Fee Waiver Assistance Program for Canadians. I certify that the information being submitted is complete and accurate, to the best of my knowledge. I understand that submitting false information or omitting required material or information could result in an investigation, and may impact eligibility for Fee Waiver Assistance. I authorize AFMC to retain copies of my submitted documents for a period of three years beyond the date when an award decision has been made. If I receive an award, I authorize AFMC to provide my personal information to the Ontario Universities Application Center.

Signature: _____ Date: _____

Note: Form must be signed, scanned, and submitted electronically. A Covid friendly electronic option is under investigation.

Appendix B: Error Explanation Letter

Association of Faculties of Medicine (AFMC)
Fee Waiver Assistance Program (FAP) for Canadians

ERROR EXPLANATION LETTER

1. Please provide a brief description of the error committed:
2. Please provide an explanation of how or why the error was committed:
3. Will this error result in a change of any financial information listed on your application?
 Yes No

If Yes, please explain:

4. Will this error result in a change to one or more of your required documents?
 Yes No

If yes, please explain:

5. Will you be providing additional documentation to support the changes to your financial information? Yes No

If yes, please list the document(s) you will provide:

By signing below, I certify that the information being submitted is complete and accurate, to the best of my knowledge. I understand that submitting false information or omitting required material or information could result in an investigation, which may impact my eligibility for Fee Waiver Assistance. I understand that the AFMC may require additional documentation in order to process my application. I authorize AFMC to retain copies of my submitted documents for a period of three years beyond the date when an award decision has been made.

Signature: _____ Date: _____

Application Checklist

Proof of Income (Notice of Assessment) for 2020 tax year

**Find your notice of assessment online via the Canada Revenue Agency [here](#)*

- Yourself
- Your parents (if under the age of 25)
- Your spouse (if married)

Consent forms

Find consent form on **Appendix A of this guide*

- Yourself
- Your parents (if under the age of 25)
- Your spouse (if married)

Three Ontario Medical Schools

Do your research and identify which three Ontario medical schools you would like to have your award applied to. Go to the [OMSAS website](#) for more information on each school.

Note that you cannot change these options after you submit your application, even if you change your mind.

Other Supporting Financial Documentation

- Proof of external scholarships & grants
- Proof of student loan total disbursement history/student loan debt (e.g. [National Student Loan Service Centre](#))
- Proof of university-provided financial aid information, if applicable (i.e. screenshots of emails from your financial aid office)