



THE ASSOCIATION OF FACULTIES  
OF MEDICINE OF CANADA

L'ASSOCIATION DES FACULTÉS  
DE MÉDECINE DU CANADA

# 2025 Medical School Application Fee Waiver Program - Ontario



## Application Guide

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## 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 Medical School Application Fee Waiver Program may contribute to the socioeconomic diversity of students enrolled in Canada's medical schools to ensure that the profession reflects the communities it serves; this is a necessary step toward equitably serving the Canadian population's health needs.

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) in 2021 for Ontario. In 2022, the University of Alberta and the University of Saskatchewan also began offering fee waiver programs, in total there are three Medical School Application Fee Waiver Programs available in this application cycle (2024). All the organizations listed 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. For more information on the specific requirements, please refer to the Table of Contents and read about each program prior to applying.

## Important Dates

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

**Table 1.** Overview of important dates for the Ontario Universities.

Medical School Application Fee Waiver Program Important Dates – Ontario 2025				
			<i>Beginning</i>	<i>End</i>
	Fee Waiver Application Period	➡	June 27, 2025 (12:01 AM EST)	August 22, 2025 (11:59 PM EST)
	Fee Waiver Application Review	➡	August 24, 2025	August 29, 2025
	Fee Waiver Award Notification	➡	September 5, 2025	
	Deadline for awardees to apply voucher and submit medical school applications	➡	October 1, 2025 (4:30 PM EST)	

## Support 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: [mcat-fap-paf@afmc.ca](mailto:mcat-fap-paf@afmc.ca)

## Application Instructions

The following instructions apply to all provinces/schools participating in the Medical School Application Fee Waiver Program (i.e., Ontario, Saskatchewan, and UAlberta).

### 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/services/benefits/education/student-aid/grants-loans/full-time.html>

#### 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.

- i. The applicants considered to be in the greatest financial need will be those in the highest deficit position. As there are a limited number of awards, applicants with the highest deficit will receive the 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 the Fee Waiver Program, you will need to have available the following information and documentation:

- Proof of income (Notice of Assessment) for the 2023 or 2024 calendar year for yourself, your spouse (if applicable) and all of your living parents along with a signed form from each individual providing information for this application
- Other supporting documentation that may indicate your level of student debt or other financial awards you have received in the 2023 or 2024 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 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 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 2023 or 2024, and the same for your spouse (if applicable) and all of your living parents.

## Other Supporting Financial Documentation

- **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.
- **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 lifetime 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.

- Signatures are required for all living parents and parent's spouse (if applicable). **Typed signatures are not accepted.**
- **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 Program application, you must submit a description of the error and the correct information via an Error Explanation Letter to [mcat-fap-paf@afmc.ca](mailto:mcat-fap-paf@afmc.ca).

## Ontario

The Ontario program waives the OMSAS processing fee and provides free applications for up to three Ontario medical schools of their choice for the 2025-2026 application cycle. The seven Ontario medical schools are:

- McMaster University
- Northern Ontario School of Medicine
- University of Ottawa
- Queen's University
- University of Toronto
- Western University
- Toronto Metropolitan University

In July 2025, using the Ontario Medical School Application Service (OMSAS), start your Ontario medical school application for Fall 2026 admission. Your fee waiver 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. 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.

## 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 2025-2026 application cycle and might have difficulty paying for medical school applications.

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

## Ontario-specific Application Requirements

In addition to the information listed under “Application Instructions” above, the Ontario fee waiver program application requires applicants to specify up to three Ontario medical schools that you desire your award to be applied to. **The three schools that you select on your application cannot be changed after you submit your application, so make this choice wisely by referring to the [Ontario Medical School Application Service website](#) for more information.**

## Important Notes & Terms of Use

Before submitting your Fee Waiver Program application, 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 Program.
- 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 program per year is permitted.
  - Applicants awarded the fee waiver(s) will have their name, date of birth and gender transmitted to the Ontario program will send information to the Ontario Universities Application Centre.
- Information provided may be de-identified and used for research purposes.
- Recipients must note that Fee Waiver Program awards are not retroactive, and will only be applied to the application cycle for admission in 2026.

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

## FAQ

### What benefit does the FAP for Canadians provide?

- ❑ **Ontario:** Each award recipient will have their base OMSAS registration fee and the faculty-specific application fee for the three schools selected waived.

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

The Fee Waiver 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.

### 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 lifetime 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 [mcat-fap-paf@afmc.ca](mailto:mcat-fap-paf@afmc.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 Program?

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 Canadian low-income threshold, which can be found at:

<https://www.canada.ca/en/services/benefits/education/student-aid/grants-loans/full-time.html>

Note that the awards available for Fee Waiver Program are limited in number, therefore, of all the qualified applicants who submit complete applications, only a limited number will be awarded the fee waiver 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 Program, 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 may have been denied:

- Your application was incomplete.
- 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, simply resubmit using the correct information. If the error is in your actual application, please contact us by email at [mcat-fap-paf@afmc.ca](mailto:mcat-fap-paf@afmc.ca).

As there are a limited number of awards, fee waivers are given to recipients with the greatest financial need.

### When will I be notified and/or approved if I have been selected to receive a fee waiver?

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

### 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 expenses. Include only the expenses for which you are personally responsible to pay. Examples of monthly living expenses include rent, food, childcare, public transportation, etc.

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

**Example 1:** Consider the case of Geoff, a 23-year-old applying for the program with the following information.

Information	Value
Citizenship	Permanent Resident
Age (Years)	23
Province/Territory of Residence	Ontario
Marital Status	Single
Family Size	3
Personal Gross Income	\$32,000
Parent 1 Gross Income	\$28,000
Parent 2 Gross Income	\$0
Housing/Food Assistance	\$0
Foreign Income	\$0
Assistance from Federal, Provincial or Local Social Programs	\$0
Other financial gifts or financial support from family, friends, or other entity	\$1,000
Total amount of child support received	\$0
Total amount of other income received	\$500
Total outstanding student debt	\$25,000
Annual interest cost for student debt (only if being charged)	\$0
Total annual living expenses you are directly responsible for	\$38,600

### Step 1: Income Eligibility Check

Given that Geoff is under 25 years of age his parent's gross income is considered for the income eligibility check.

$\$32,000$  (Personal) +  $\$28,000$  (Parent 1) +  $\$0$  (Parent 2) =  **$\$60,000$**

The cut-off for a family of 3 is  **$\$63,760$** . Therefore, Geoff has **passed** the income eligibility check and may proceed with an application.



## Step 2: Calculation of Deficit/Surplus Position

The deficit/surplus position is based off of the applicant's income, other sources of income, and their annual living expenses.

\$32,000 (Personal Gross Income) + \$1,000 (Other financial gifts or financial support from family, friends, or other entity) + \$500 (Total amount of other income received) = **\$33,500**

**Total annual living expenses you are directly responsible for = \$38,600**

**Deficit/Surplus Position = \$33,500 - \$38,600 = -\$5,100**

**Geoff is in a deficit position of \$5,100 annually.**

**Note:** Student debt does not enter into the equation for calculating a deficit/surplus position. If your student loans are in repayment and you are being charged interest that expense will be included in your expenses.

**Example 2:** Consider the case of Marisa, a 28-year-old applying for the program with the following information.

Information	Value
Citizenship	Canadian Citizen
Age (Years)	28
Province/Territory of Residence	Alberta
Marital Status	Ontario
Family Size	4
Personal Gross Income	\$28,000
Spouse Gross Income	\$28,000
Housing/Food Assistance	\$9,800
Foreign Income	\$0
Assistance from Federal, Provincial or Local Social Programs	\$3,000
Other financial gifts or financial support from family, friends, or other entity	\$0
Total amount of child support received	\$0
Total amount of other income received	\$0
Total outstanding student debt	\$30,000
Annual interest cost for student debt (only if being charged)	\$1,000
Total annual living expenses you are directly responsible for	\$38,600

## Step 1: Income Eligibility Check

Given that Marisa is over 25 years old her parents' income is **not** included in the income eligibility check. However, as she is married her spouse's income will be considered.

\$28,000 (Personal) + \$28,000 (Spouse) = \$56,000

The cut-off for a family of 4 is \$73,624. Therefore, Marisa has **passed** the income eligibility check and may proceed with an application.

**Step 2: Calculation of Deficit/Surplus Position**

The deficit/surplus position is based off of the applicant's income, other sources of income, and their annual living expenses.

\$28,000 (Personal Gross Income) + \$9,800 (Housing/food assistance) + \$3,000 (Assistance from federal, provincial or local social programs) = **\$40,800**

\$45,000 (Total annual living expenses you are directly responsible for) + \$1,000 (Annual interest cost for student debt) = \$46,000

**Deficit/Surplus Position = \$40,800 - \$46,000 = -\$5,200**

**Marisa is in a deficit position of \$5,200 annually.**

As Marisa's student debt is in repayment the cost of that interest is included in the calculations.

## Appendix A: Consent Form

### Association of Faculties of Medicine (AFMC) Medical School Application Fee Waiver Program 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 Program:**

- 
- 
- 

**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.*

**X**

\_\_\_\_\_  
Signature

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

**Note:** Form must be signed, scanned, and submitted electronically.

## Appendix B: Error Explanation Letter

### Association of Faculties of Medicine (AFMC) Medical School Application Fee Waiver Program 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.*

**X**

Signature

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

## Application Checklist

### ☐ **Proof of Income (Notice of Assessment) for 2022 or 2023 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*

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

### ☐ **Other Supporting Financial Documentation**

Proof of student loan total disbursement history/student loan debt (e.g. [National Student Loan Service Centre](#))

### ☐ **Ontario Program**

### ☐ **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.