

TO:

The Hon. Nolan Quinn, Minister of Minister of Colleges, Universities, Research Excellence and Security

Ministry of Colleges, Universities, Research Excellence and Security
5th Floor
438 University Ave.
Toronto, ON M7A 1N3

RE: Concerns Regarding Recent OSAP Changes

Dear Minister Quinn,

I am writing on behalf of **Fanshawe Student Union** regarding the recently announced changes to the Ontario Student Assistance Program (OSAP), as well as the broader post-secondary funding changes announced by the province.

Fanshawe Student Union understands the province is committed to strengthening long-term sustainability in Ontario's post-secondary sector. Your government has stated that it is guided by three principles: 1. preparing students for in-demand careers, 2. preserving access to high-quality education, and 3. ensuring fiscal responsibility, while protecting our province's research excellence. We share these goals with you and want to build a better Ontario for everyone. However, we are concerned that the recent OSAP changes may unintentionally create greater financial barriers for the very students who need support most.

Students across Ontario are already facing significant affordability challenges. Rising housing costs, grocery prices, transportation expenses, and other day-to-day living costs are making it increasingly difficult for students to stay enrolled and succeed. Campus food banks across Ontario are reporting unprecedented demand. At the same time, many students are already experiencing high levels of food insecurity, financial stress, and mental health strain.

In this context, the shift toward a minimum 75% loan and maximum 25% grant structure raises serious concern. Reducing non-repayable aid risks placing a greater burden on

low- and middle-income students, mature students, first-generation learners, and others who rely on OSAP to access post-secondary education. For many students, OSAP is not a luxury — it is what makes attending college or university possible in the first place.

Students with disabilities and mature learners face unique and urgent challenges under these changes. For example, some students, like those on ODSP or with accommodations, have already had to leave school due to circumstances beyond their control, such as campus support staff strikes. Now, OSAP's shift from grants to loans forces them to shoulder repayment they cannot afford, preventing them from returning to complete their programs. One Fanshawe College student shared that the reversal of grants to loans has made it financially impossible to return to school this September as planned, despite submitting all required documents for review. These are not isolated cases — countless students will face similar barriers, putting their education, livelihoods, and future economic contributions at risk.

We are also concerned that these changes may affect students currently in study who have already planned their education, finances, and personal responsibilities based on the previous funding model. Increased debt and reduced grant support may force some students to reconsider whether continuing their education is financially possible.

We respectfully ask the government to consider reversing these changes to OSAP back to the 2025-26 grant-to-loan ratio, and consult directly with students and student associations, to consider practical measures to protect financially vulnerable students. If the province's goal is to build a prosperous and resilient economy, it is critical to consider how increased student debt affects young graduates' ability to buy homes, start families, and meaningfully participate in Ontario's economic growth. Elevated loan burdens may delay these milestones or even prevent them from happening for millions of Ontarians, weakening the very prosperity the province seeks to strengthen.

Ontario's future workforce and long-term economic prosperity depend on students being able to access, persist in, and complete their education without falling into unmanageable financial hardship. Students across the province desperately need your government to step up and support them, not just for tomorrow, but for the challenges of today.

Thank you for your time and consideration. We would welcome the opportunity to continue this conversation, echoing the concerns of Ontario Student Voices (OSV).



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