Continuation of Interest-Free Status

Version 4

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Full-time students

You must complete a continuation of interest-free status (CIFS) application online if you:

- Have existing OSAP loans and have not applied for and/or received OSAP funding for the current academic year.
- Are still in the process of paying back OSAP.
- Are still in full-time studies and no longer wish to apply for OSAP funding but do not want the payments to start.

To complete the CIFS:

- 1. Log into your OSAP account using your OAN and password.
- 2. Click on Apply for interest-free status.
- 3. Provide the required information.
- 4. Submit your application.

The deadline to apply for CIFS is 21 days before the end of your study period. If you have previously applied for and received Part-time Canada Student Loans funding, contact National Student Loan Service Centre (NSLSC) for in-study interest-free status.

Visit the Continuation of Interest-Free Status webpage for more information.

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