Student aid to rent cashflow planner

Line up each student-aid deposit with your rent due date and other monthly costs, so you can see months where rent comes due before the aid arrives. Copy dates and amounts from your official notice. This is arithmetic, not a payment forecast.

NAME

DATE

MY SETUP

PROVINCE OR PROGRAM

SCHOOL YEAR / STUDY PERIOD

MONTHLY RENT (CAD)

RENT DUE DAY (1-28)

OTHER MONTHLY COSTS (CAD)

MONEY ALREADY IN THE ACCOUNT I USE FOR RENT (CAD)

AID I EXPECT TO RECEIVE

Deposit (from my official notice)	Expected date	Amount I expect in my bank (CAD)	Arrived?
First deposit			
Second deposit			
Third (if any)			
Fourth (if any)			

MONTH BY MONTH

Month	Opening	Aid in	Rent out	Other out	Closing	Rent due before aid?
Month 1						
Month 2						
Month 3						
Month 4						
Month 5						
Month 6						
Month 7						
Month 8						

CHECKS

- [ ] I copied deposit dates and amounts from my official notice or account, not from a guess
- [ ] If my school takes tuition from the aid first, I entered only the amount I expect in my bank account
- [ ] I have a plan for any month where rent is due before the deposit

Student aid to rent cashflow planner (continued)

NOTES AND WHO I WILL ASK IF A DEPOSIT IS LATE

SOURCES (CHECKED 2026-11-27)

Ontario says you normally get OSAP money in two instalments: the first when you start your study period (usually in September) and the rest halfway through your studies (usually in January), and only after your application is complete and your school has confirmed your enrolment. https://www.ontario.ca/page/after-you-apply-osap (checked 2026-11-27)
Ontario says reviewing an OSAP application can take anywhere from 4 to 6 weeks, that the National Student Loans Service Centre deposits funds into your bank account and to your school if applicable, and that OSAP funding for students at private postsecondary institutions is paused for the 2025-26 and 2026-27 academic years. https://www.ontario.ca/page/after-you-apply-osap (checked 2026-11-27)
StudentAid BC says that after your Master Student Financial Assistance Agreement has been processed and your enrolment has been confirmed, the deposit usually occurs within seven business days of the confirmation of enrolment date, and that your school may ask for all or part of your funding to be sent to the school for tuition and mandatory fees. https://studentaidbc.ca/help-centre/receive-funding/how-receive-full-time-funding (checked 2026-11-27)
Alberta Student Aid says funding is issued on a disbursement schedule set out on your Student Award Letter, and that generally students applying for study periods longer than four months can expect 50% of funding at the start of the study period and the remaining 50% at the halfway point. https://studentaid.alberta.ca/policy/student-aid-policy-manual/eligibility-for-student-loans-and-grants/disbursement-schedule/ (checked 2026-11-27)
Alberta Student Aid says loans and grants are released no earlier than one week before your study start date, and only after you have completed your loan agreements and your school has confirmed your registration. https://studentaid.alberta.ca/student-aid-funding-guide/loans-and-grants-funding-guide/what-happens-next/assessing-your-application/ (checked 2026-11-27)
Quebec says you must give your certificat de garantie (the official loan certificate) to a participating financial institution as soon as possible so your first payment is not delayed. The participating institutions listed on that page are Mouvement Desjardins, Banque de Montréal, Banque Nationale du Canada and Banque Royale du Canada. https://www.quebec.ca/education/aide-financiere-aux-etudes/prets-bourses-temps-plein/choisir-institution-financiere (checked 2026-11-27)