

## PODCAST INFORMATION AND CREDITS

### Guide to OSAP: Student Debt Repayment & Rehabilitation Podcasts

Are you having difficulties making sense of OSAP? Are you concerned about being able to pay off your OSAP loan within your lifetime? Are you an administrator trying to help students manage their OSAP debt or rehabilitate their OSAP loan? Thanks to the ingenuity of students across several faculties, we have the resources to help.

To redress the lack of informational resources on student debt repayment and rehabilitation, a group of undergraduate students created a podcast series on “Student Debt Repayment and Rehabilitation” to make it easier for the York University community at large to better understand how OSAP works.

Student host and podcast developer Muhammad Shahmir Masood (LA&PS/Management), together with Joshua Mete (Education), Alyshba Abjani (LA&PS/Communications), assisted by Jian Hao Chiah (LA&PS/Economics), and Yunus Bozkurt (LA&PS/Economics), developed a podcast series for students thinking about repaying their student debt or rehabilitating their student loan.

As student researchers under Professor Brenda Spotton Visano’s guidance, and as part of her [York University Community Finance Project](#), they expanded on OSAP resources previously developed by members of the Black Creek Financial Action Network, currently co-chaired by Byron Gray, Manager of the [York U - TD Community Engagement Centre](#). Contributions were also provided by experts from York’s Student Financial Services (Sobhi Fanos, Haiyan Zhao – featured in Episode 2), other students, as well as many Black Creek and York community members, including Professor Chris Robinson, Joanne Magee and Jodi Letkiewicz (with Letkiewicz interviewed in Episode 5).

The 5-episode series and accompanying resources illustrate the importance of repaying and rehabilitating student loans, helping both students and credit counsellors alike navigate the maze of repayment and rehabilitation requirements and restrictions.

In the podcasts, the hosts conduct interviews with York University students to hear students’ thoughts about the OSAP loan. The podcast series features several topics responding to students’ questions and concerns about topics such as student loan restrictions, the 6 months grace period, and the interest-free feature of the OSAP student loan. The podcasts introduce students to the application process of the Repayment Assistance Plan (RAP) and Repayment Assistance Plan with a Permanent Disability (RAPPD) – two valuable plans designed to assist those struggling to repay their student debt.

The podcasts and the related materials are available in English at <https://yucfp.info.yorku.ca/resources/osap> There are also interactive workshops available that will be offered at the Career and Skills Centre (both Keele and Glendon campuses). For more information, email [spotton@yorku.ca](mailto:spotton@yorku.ca)

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