

CANADA STUDENT LOANS PROGRAM

Statistical Review

2017–2018



Employment and
Social Development Canada

Emploi et
Développement social Canada

Canada

Canada Student Loans Program – Statistical Review 2017–2018

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Introduction

The Government of Canada, through the Department of Employment and Social Development, delivers the Canada Student Loans Program (CSLP). This program helps students attend post-secondary education (PSE) and makes the education more affordable by providing students with Canada Student Grants and Loans.

The Canada Student Grants are upfront, students do not have to pay back this money. Loans are interest-free while students are in school and during the first six months after leaving school. Repayment on student loans starts six months after graduation. CSLP also offers the Repayment Assistance Plan (RAP) to those borrowers who have difficulty repaying their loans.

The Government of Canada works with provincial and territorial governments to deliver student financial assistance to Canadian students. Students in most provinces and the Yukon Territory use a single application to apply for both federal and provincial grants and loans. Quebec, Nunavut and the Northwest Territories do not participate in the CSLP. Instead, they receive alternative payments from the Government of Canada to operate their own student financial assistance programs.

The Government of Canada funds about 60% of a full-time student's financial need. The province or territory cover the remaining 40%. The statistics provided in this review only report on federal financial assistance in participating regions.

Since the establishment of the CSLP in 1964, the program has provided a total of \$57.4 billion in student loans to 6.0 million students in Canada. Starting in 1995, the program has offered grants. As of July 2018, it provided \$8.3 billion in grants to 3.3 million students.

About this report

Each year, Employment and Social Development Canada produces the *Canada Student Loans Program Statistical Review*. The Statistical Review is a supplementary report to the *Canada Student Loans Program Annual Report*. The Annual Report informs Parliament and Canadians about student financial assistance for PSE through the CSLP.

The *2017–2018 CSLP Statistical Review* provides data for the loan year from August 1, 2017 to July 31, 2018, with the exception of a few tables which provide data for the fiscal year from April 1, 2017 to March 31, 2018. This review provides tables on grants, loans, repayment assistance and other program statistics. Most tables include data going back five loan years. Some tables also provide historical data dating back to the beginning of the CSLP.

Tables may contain suppressed cells to ensure confidentiality. In addition, some figures may not add-up to the summary total due to rounding. Unless otherwise specified, tables include data for full- and part-time students.

2017–2018 AT A GLANCE

490,000 STUDENTS

received **Canada Student Grants**

\$1.4

billion

in total value of grants

+35% increase

in value of grants compared to 2016–2017

592,000 STUDENTS

received **Canada Student Loans**

\$3.4

billion

in total amount of loans

+28% increase

in total amount of loans compared to 2016–2017

326,000 BENEFICIARIES

of the Repayment Assistance Plan (RAP)

+7% increase

in number of RAP recipients compared to 2016–2017

86% RAP RECIPIENTS

make zero payments

451,000 GRANTS

FOR

students from low- and middle-income families

40,500 GRANTS

FOR

full-time students with dependants

46,400 GRANTS

FOR

students with permanent disabilities

1.8 million BORROWERS

in direct loan portfolio

\$19.3

billion

in direct loan portfolio

+6% increase

in value of direct loan portfolio compared to 2016–2017

\$13,416

AVERAGE LOAN BALANCE

at the time of leaving school

9%

THREE-YEAR DEFAULT RATE

for borrowers entering repayment in 2016–2017*

*No change from 2015–2016

\$2,783

AVERAGE AMOUNT OF GRANT
per recipient

\$5,661

AVERAGE AMOUNT OF LOAN
per borrower

\$7,500

AVERAGE AMOUNT OF GRANTS AND LOANS
per student

23

years old average age of grant or loan recipients

59%

OF

GRANT OR LOAN RECIPIENTS
are female

65%

OF

RAP RECIPIENTS
are female

Tables

1 Canada

1.1 Student Financial Assistance: Grants, Loans and Interest Subsidies

Table 1.1.1 Student financial assistance by type

	2013-2014	2014-2015	2015-2016	2016-2017	2017-2018
	number of recipients ¹				
Total student financial assistance²	613,959	614,674	616,439	627,122	705,152
Full-time students	605,744	606,361	607,509	617,475	695,039
Part-time students	16,872	17,973	19,779	21,775	24,466
Canada Student Grant / Canada Student Loan³	515,279	513,898	516,430	530,703	628,935
Full-time students	506,880	505,412	507,317	520,727	618,602
Part-time students	16,753	17,858	19,681	21,628	24,359
Canada Student Grant	367,586	365,832	368,940	379,606	490,377
Full-time students ⁴	359,454	357,505	360,027	369,703	480,904
Part-time students ⁵	14,955	15,963	17,439	19,159	21,268
Canada Student Loan	497,725	495,318	497,042	497,064	592,091
Full-time students	491,444	488,781	489,935	490,401	585,019
Part-time students	11,254	12,086	13,712	11,790	13,534
In-study interest subsidy	596,404	596,098	597,051	593,483	668,308
Full-time students	590,306	589,731	590,127	587,149	661,456
Part-time students	11,374	12,203	13,810	11,937	13,641
	millions of dollars				
Total student financial assistance⁶	N/A	N/A	N/A	N/A	N/A
Full-time students	N/A	N/A	N/A	N/A	N/A
Part-time students	N/A	N/A	N/A	N/A	N/A
Canada Student Grant / Canada Student Loan³	3,435.8	3,440.8	3,441.8	3,641.8	4,717.0
Full-time students	3,398.7	3,401.8	3,397.9	3,593.6	4,661.0
Part-time students	37.2	39.0	43.9	48.2	56.0
Canada Student Grant	715.3	717.7	719.5	1,014.6	1,364.9
Full-time students ⁴	698.0	699.6	699.7	985.6	1,331.9
Part-time students ⁵	17.3	18.1	19.8	29.0	33.0
Canada Student Loan	2,720.6	2,723.1	2,722.3	2,627.2	3,352.1
Full-time students	2,700.7	2,702.2	2,698.2	2,608.0	3,329.1
Part-time students	19.9	20.9	24.1	19.2	23.0
In-study interest subsidy⁷	N/A	N/A	N/A	N/A	N/A
Full-time students	N/A	N/A	N/A	N/A	N/A
Part-time students	N/A	N/A	N/A	N/A	N/A

1. The number of recipients do not sum to the total, as some recipients can receive multiple products (grants and/or loans and/or in-study interest subsidy) in the same year.

2. Student financial assistance is any form of financial aid provided by the Canada Student Loans Program to students while they enroll in designated post-secondary education institutions, including Canada Student Grants, Canada Student Loans and in-study interest subsidy.

3. Includes students who receive a Canada Student Grant and/or a Canada Student Loan.

4. Includes Canada Student Grant for Full-Time Students, for Full-Time Students with Dependents, for Students with Permanent Disabilities, for Services and Equipment for Students with Permanent Disabilities.

5. Includes Canada Student Grant for Part-Time Studies and for Part-Time Students with Dependents

6. The dollar amount of total student financial assistance (SFA), SFA for full-time students and SFA for part-time students are not available because one of its components, in-study interest subsidy, has no dollar value.

7. The dollar value for in-study interest subsidies is not available.

Table 1.1.2 Canada Student Grants by type

	2013-2014 ¹	2014-2015	2015-2016	2016-2017	2017-2018
	number of recipients ²				
Canada Student Grant	367,586	365,832	368,940	379,606	490,377
for Full-Time Students ³	334,006	332,495	335,231	344,165	451,296
for Full-Time Students with Dependants	38,317	36,676	35,347	35,322	40,523
for Students with Permanent Disabilities	29,222	31,356	34,104	37,263	46,432
for Services and Equipment for Students with Permanent Disabilities	8,622	9,544	9,894	10,125	10,550
for Part-Time Studies	14,938	15,958	17,432	19,155	21,261
for Part-Time Students with Dependants	739	378	408	332	376
	millions of dollars				
Canada Student Grant	715.3	717.7	719.5	1,014.6	1,364.9
for Full-Time Students ³	527.3	526.3	524.8	803.6	1,118.9
for Full-Time Students with Dependants	93.4	90.4	86.3	87.7	102.6
for Students with Permanent Disabilities	55.3	59.4	65.0	71.0	88.3
for Services and Equipment for Students with Permanent Disabilities	21.9	23.6	23.5	23.3	22.0
for Part-Time Studies	16.6	17.7	19.4	28.6	32.6
for Part-Time Students with Dependants	0.7	0.4	0.4	0.3	0.4

1. The Millennium Excellence Award is reflected in the total, but is not separately shown as a grant.

2. The number of recipients do not sum to the total, as some recipients can receive multiple grants and/or loans in the same year.

3. In 2017-18, the Canada Student Grant for Full-Time Students replaced two separate grants, the Canada Student Grant for low-income students (CSG-LI) and the Canada Student Grant for middle-income students (CSG-MI). The values prior to 2017-18 are the sum of CSG-LI and CSG-MI.

*Table 1.1.3 Profile of students who received student financial assistance:
grants, loans and interest subsidies*

2017-2018		
	number	percent
Gender	705,152	100
Female	418,085	59
Male	287,067	41
Age group	705,152	100
Younger than 20 years	187,230	27
20 to 24 years	314,721	45
25 to 29 years	103,613	15
30 to 34 years	41,987	6
35 to 39 years	25,169	4
40 to 44 years	15,699	2
45 to 49 years	9,239	1
50 years and older	7,494	1
Level of study	705,152	100
Certificate or diploma	253,610	36
Undergraduate	409,294	58
Master	34,316	5
Doctorate	7,932	1
Type of institution	705,152	100
University	404,321	57
College	228,063	32
Private	72,768	10

Table 1.1.4 Profile of students who received Canada Student Grants and/or Canada Student Loans

	2017-2018			
	number	percent	millions of dollars	percent
Gender	628,935	100	4,717.0	100
Female	372,474	59	2,844.4	60
Male	256,461	41	1,872.6	40
Age group	628,935	100	4,717.0	100
Younger than 20 years	180,611	29	1,191.0	25
20 to 24 years	280,929	45	2,072.4	44
25 to 29 years	85,488	14	722.2	15
30 to 34 years	33,769	5	302.2	6
35 to 39 years	20,918	3	193.2	4
40 to 44 years	13,254	2	119.2	3
45 to 49 years	7,789	1	67.6	1
50 years and older	6,177	1	49.2	1
Level of study	628,935	100	4,717.0	100
Certificate or diploma	224,766	36	1,596.8	34
Undergraduate	373,261	59	2,862.4	61
Master	25,555	4	209.9	4
Doctorate	5,353	1	47.9	1
Type of institution	628,935	100	4,717.0	100
University	359,785	57	2,776.9	59
College	211,526	34	1,437.1	30
Private	57,624	9	503.0	11

Table 1.1.5 Profile of students who received Canada Student Grants

2017-2018				
	number	percent	millions of dollars	percent
Gender	490,377	100	1,364.90	100
Female	287,497	59	817.8	60
Male	202,880	41	547.1	40
Age group	490,377	100	1,364.90	100
Younger than 20 years	137,632	28	330.2	24
20 to 24 years	228,770	47	627.3	46
25 to 29 years	65,539	13	204.3	15
30 to 34 years	25,074	5	86.9	6
35 to 39 years	15,593	3	56.8	4
40 to 44 years	9,316	2	32.6	2
45 to 49 years	4,952	1	16.3	1
50 years and older	3,501	1	10.5	1
Level of study	490,377	100	1,364.90	100
Certificate or diploma	161,424	33	457.4	34
Undergraduate	324,473	66	895.1	66
Master	3,439	1	8.9	1
Doctorate	1,041	0 ^s	3.4	0 ^s
Type of institution	490,377	100	1,364.90	100
University	288,314	59	791.3	58
College	170,081	35	481.4	35
Private	31,982	7	92.2	7

0^s: value rounded to 0 (zero).

Table 1.1.6 Profile of students who received Canada Student Loans

2017-2018				
	number	percent	millions of dollars	percent
Gender	592,091	100	3,352.10	100
Female	350,363	59	2,026.60	60
Male	241,728	41	1,325.50	40
Age group	592,091	100	3,352.10	100
Younger than 20 years	170,398	29	860.5	26
20 to 24 years	263,746	45	1,445.50	43
25 to 29 years	81,282	14	517.9	15
30 to 34 years	31,789	5	215.3	6
35 to 39 years	19,533	3	136.5	4
40 to 44 years	12,352	2	86.5	3
45 to 49 years	7,313	1	51.3	2
50 years and older	5,678	1	38.6	1
Level of study	592,091	100	3,352.10	100
Certificate or diploma	209,779	35	1,136.60	34
Undergraduate	351,779	59	1,972.10	59
Master	25,286	4	199.2	6
Doctorate	5,247	1	44.2	1
Type of institution	592,091	100	3,352.10	100
University	339,839	57	1,985.60	59
College	198,114	33	957	29
Private	54,138	9	409.5	12

Table 1.1.7 Canada Apprentice Loan

	2014-2015 ¹	2015-2016	2016-2017	2017-2018
Canada Apprentice Loans recipients (number)	8,095	16,422	15,310	13,955
Canada Apprentice Loans disbursed (millions of dollars)	32.3	69.4	65.6	58.8
	percent			
Canada Apprentice Loans recipients				
Gender	100	100	100	100
Female	5	5	5	6
Male	95	95	95	94
Age group	100	100	100	100
Younger than 20 years	3	3	3	2
20 to 24 years	32	32	30	29
25 to 29 years	29	29	31	31
30 to 34 years	17	18	18	18
35 to 39 years	9	9	9	10
40 to 44 years	5	4	5	5
45 to 49 years	3	2	2	2
50 years and older	2	2	2	2

1. Canada Apprentice Loan program came into effect on January 1st, 2015. The program statistics are reported by the loan year. The 2014-15 loan year reports on the period from January 1st, 2015 to July 31st, 2015.

1.2 Loan Balance

Table 1.2.1 Number of full-time students leaving school and their average loan balance at time of leaving school

	2013-2014	2014-2015	2015-2016	2016-2017	2017-2018
Number of students leaving school	198,613	203,732	203,909	201,516	203,459
Average loan balance at time of leaving school (dollars)	12,480	12,783	13,306	13,456	13,416

Table 1.2.2 Profile of average loan balance at time of leaving school for full-time students

	2013-2014	2014-2015	2015-2016	2016-2017	2017-2018
	dollars				
Gender					
Female	12,863	13,141	13,648	13,796	13,767
Male	11,918	12,258	12,803	12,964	12,910
Age group					
Younger than 20 years	5,288	5,442	5,463	5,466	5,191
20 to 24 years	11,415	11,776	12,354	12,633	12,796
25 to 29 years	15,949	16,212	16,770	16,801	16,780
30 to 34 years	15,823	15,933	16,414	16,262	15,928
35 to 39 years	14,070	14,361	14,696	14,202	13,865
40 to 44 years	13,440	13,917	14,289	14,016	13,542
45 to 49 years	13,117	13,519	13,755	13,794	13,240
50 years and older	11,986	12,754	13,026	13,032	12,772
Level of study					
Certificate or diploma	9,317	9,626	9,890	9,968	9,698
Undergraduate	15,144	15,478	16,152	16,535	16,541
Master	20,366	20,531	21,207	20,976	20,280
Doctorate	28,463	29,289	29,040	28,604	29,251
Type of institution					
University	15,655	15,989	16,727	17,113	17,167
College	9,452	9,794	10,172	10,358	10,032
Private	10,739	11,082	11,137	10,994	10,912

Table 1.2.3 Distribution of loan balance at time of leaving school for full-time students

2017-2018								
	Less than \$5,000	\$5,000 to \$9,999	\$10,000 to \$14,999	\$15,000 to \$19,999	\$20,000 to \$24,999	\$25,000 to \$29,999	\$30,000 and over	Total
Number of students by debt level	48,011	53,807	32,851	21,604	16,313	12,336	18,537	203,459
Percentage of students by debt level	24	26	16	11	8	6	9	100

Table 1.2.4 Profile of loan balance distribution at time of leaving school for full-time students

2017-2018								
	Less than \$5,000	\$5,000 to \$9,999	\$10,000 to \$14,999	\$15,000 to \$19,999	\$20,000 to \$24,999	\$25,000 to \$29,999	\$30,000 and over	Total
	percent							
Gender								
Female	21	27	16	11	8	6	9	100
Male	27	26	16	10	8	6	9	100
Age group								
Younger than 20 years	55	35	8	1	0 ⁵	x	x	100
20 to 24 years	24	25	17	12	9	7	6	100
25 to 29 years	17	22	16	12	10	7	16	100
30 to 34 years	17	27	17	10	8	5	15	100
35 to 39 years	17	34	19	10	6	4	11	100
40 to 44 years	17	34	19	11	6	3	9	100
45 to 49 years	19	35	18	9	6	4	9	100
50 years and older	20	35	19	9	5	x	x	100
Level of study								
Certificate or diploma	30	35	17	9	4	2	3	100
Undergraduate	18	18	15	13	12	10	13	100
Master	13	15	18	11	11	8	24	100
Doctorate	13	8	9	7	8	9	45	100
Type of institution								
University	18	18	15	12	12	10	15	100
College	34	29	16	9	5	3	4	100
Private	16	45	19	10	4	2	4	100

x: cells are suppressed to prevent statistical disclosure of number of recipients greater than 0 but less than 10.

0⁵: value rounded to 0 (zero).

1.3 Repayment Assistance Plan (RAP)

Table 1.3.1 Number of RAP recipients by RAP stage and payment type

	2013-2014	2014-2015	2015-2016	2016-2017	2017-2018
	number				
All Stages	233,684	256,164	276,133	305,769	326,467
Zero Payment	203,887	221,605	236,907	268,883	281,461
Affordable Payment	29,797	34,559	39,226	36,886	45,006
Stage 1	203,028	217,256	228,661	248,459	257,875
Zero Payment	178,479	189,208	197,829	218,183	221,627
Affordable Payment	24,549	28,048	30,832	30,276	36,248
Stage 2	17,041	22,391	28,199	35,195	44,015
Zero Payment	13,613	17,985	22,540	30,760	37,996
Affordable Payment	3,428	4,406	5,659	4,435	6,019
Permanent Disability	13,615	16,517	19,273	22,115	24,577
Zero Payment	11,795	14,412	16,538	19,940	21,838
Affordable Payment	1,820	2,105	2,735	2,175	2,739
	percent				
All Stages	100	100	100	100	100
Zero Payment	87	87	86	88	86
Affordable Payment	13	13	14	12	14
Stage 1	100	100	100	100	100
Zero Payment	88	87	87	88	86
Affordable Payment	12	13	13	12	14
Stage 2	100	100	100	100	100
Zero Payment	80	80	80	87	86
Affordable Payment	20	20	20	13	14
Permanent Disability	100	100	100	100	100
Zero Payment	87	87	86	90	89
Affordable Payment	13	13	14	10	11

Table 1.3.2 Profile of students benefiting from RAP

	2017-2018	
	number	percent
Gender	326,467	100
Female	213,390	65
Male	113,077	35
Age group	326,467	100
Younger than 20 years	2,732	1
20 to 24 years	76,810	24
25 to 29 years	106,312	33
30 to 34 years	63,012	19
35 to 39 years	33,807	10
40 to 44 years	17,577	5
45 to 49 years	11,675	4
50 years and older	14,542	4
Level of study	326,467	100
Certificate or diploma	175,771	54
Undergraduate	130,521	40
Master	16,840	5
Doctorate	3,335	1
Type of institution	326,467	100
University	136,941	42
College	123,213	38
Private	66,313	20

Table 1.3.3 First year RAP uptake rate for full-time students

	2013-2014	2014-2015	2015-2016	2016-2017	2017-2018
	number				
Number of borrowers entering repayment	198,613	203,732	203,909	201,516	203,459
Number of borrowers on RAP during the first year in repayment	54,727	56,660	56,620	62,053	59,510
	percent				
First year RAP uptake rate	28	28	28	31	29

1.4 Loan Forgiveness

Table 1.4.1 Canada Student Loan Forgiveness for Family Doctors and Nurses by profession and by fiscal year

	2013-2014	2014-2015	2015-2016	2016-2017	2017-2018
	number				
Profession	1,580	2,849	3,853	4,682	5,195
Family Doctor	42	94	144	202	248
Family Medicine Resident	80	221	333	515	585
Licensed Practical Nurse	261	445	620	687	702
Nurse Practitioner	11	22	24	27	34
Registered Nurse	1,022	1,750	2,298	2,706	3,033
Registered Practical Nurse	120	238	333	426	459
Registered Psychiatric Nurse	44	79	101	119	134
	thousands of dollars				
Amount forgiven					
Profession	6,670.5	12,363.8	16,495.2	20,635.5	22,889.5
Family Doctor	331.8	757.5	1,068.8	1,403.2	1,764.6
Family Medicine Resident	634.0	1,738.4	2,561.7	3,984.7	4,580.9
Licensed Practical Nurse	1,016.3	1,735.8	2,230.7	2,562.6	2,619.9
Nurse Practitioner	44.0	83.3	79.8	97.7	128.3
Registered Nurse	4,007.1	6,808.0	8,899.3	10,501.4	11,621.3
Registered Practical Nurse	461.4	918.3	1,249.4	1,611.0	1,676.7
Registered Psychiatric Nurse	176.0	322.4	405.5	474.8	497.8

*Table 1.4.2 Canada Student Loan Forgiveness for Family Doctors and Nurses
by place of work¹ and by fiscal year*

	2013-2014	2014-2015	2015-2016	2016-2017	2017-2018
number					
Canada	1,580	2,849	3,853	4,682	5,195
Newfoundland and Labrador	99	154	199	226	256
Prince Edward Island	36	59	80	104	102
Nova Scotia	154	290	435	509	602
New Brunswick	95	144	186	240	307
Quebec	x	x	x	x	x
Ontario	300	643	921	1,262	1,440
Manitoba	70	122	170	197	216
Saskatchewan	137	231	271	310	367
Alberta	230	443	595	690	710
British Columbia	404	675	878	1,011	1,052
Yukon	20	36	46	39	50
Northwest Territories and Nunavut	x	x	x	x	x
thousands of dollars					
Amount forgiven					
Canada	6,670.5	12,363.8	16,495.2	20,635.5	22,889.5
Newfoundland and Labrador	447.9	760.4	934.2	1,068.1	1,234.0
Prince Edward Island	159.7	261.2	347.9	436.0	443.5
Nova Scotia	643.1	1,208.9	1,873.0	2,164.0	2,544.1
New Brunswick	415.2	618.1	747.3	1,000.5	1,272.9
Quebec	x	x	x	x	x
Ontario	1,232.5	2,804.0	4,009.2	5,767.6	6,580.8
Manitoba	306.8	539.9	744.1	871.1	970.8
Saskatchewan	630.8	1,020.3	1,142.7	1,299.5	1,565.4
Alberta	961.1	1,905.9	2,539.2	3,044.2	3,103.6
British Columbia	1,659.8	2,850.3	3,636.9	4,345.6	4,503.2
Yukon	82.7	149.4	185.5	194.9	220.0
Northwest Territories and Nunavut	x	x	x	x	x

x: cells are suppressed to prevent statistical disclosure of number of recipients greater than 0 but less than 10.

1. Eligibility for the Canada Student Loan Forgiveness for Family Doctors and Nurses is based on the borrower's place of work, which can be different from where they live or where they borrowed their loans.

Table 1.4.3 Severe Permanent Disability Benefit¹

	2013-2014	2014-2015	2015-2016	2016-2017	2017-2018
	number				
Number of recipients	550	545	706	577	503
	millions of dollars				
Total value of loans forgiven	8.2	8.0	11.7	8.7	7.7
	dollars				
Average value of loans forgiven	15,093	14,691	16,526	15,099	15,295

1. The data represents all loan balances at the beginning of the assessment process by CSLP for the purposes of the Severe Permanent Disability Benefit.

1.5 Default

Table 1.5.1 Three-year default rates for direct loans for full-time students

	2012-2013	2013-2014	2014-2015	2015-2016	2016-2017
	percent				
Three-year default rate for direct loans	12	11	10	9	9
Gender					
Female	11	10	10	9	9
Male	13	12	11	10	10
Age group					
Younger than 20 years	23	21	20	19	19
20 to 24 years	12	10	9	9	8
25 to 29 years	10	9	9	8	8
30 to 34 years	13	12	11	10	10
35 to 39 years	15	13	13	11	11
40 to 44 years	14	14	12	10	11
45 to 49 years	14	13	13	11	10
50 years and older	14	15	13	12	12
Level of study					
Certificate or diploma	18	16	15	14	14
Undergraduate	8	7	6	6	6
Master	5	4	4	3	3
Doctorate	8	8	7	5	7
Type of institution					
University	8	7	6	6	6
College	14	13	12	11	11
Private	22	21	19	18	17

1.6 Loan Portfolio

Table 1.6.1 Overall portfolio by loan regime at the end of fiscal year

	2013-2014	2014-2015	2015-2016	2016-2017	2017-2018
millions of dollars					
Total	15,699.9	16,417.5	16,984.1	17,476.4	18,490.5
In study	6,664.2	6,888.2	7,006.2	7,050.6	7,719.4
In repayment	9,035.8	9,529.4	9,977.9	10,425.8	10,771.1
 Guaranteed Loans	 11.5	 7.9	 5.5	 3.9	 2.8
In study	1.4	1.1	0.8	0.6	0.4
In repayment	10.1	6.8	4.7	3.3	2.4
 Risk Shared Loans	 1,193.0	 1,086.2	 966.9	 905.6	 794.9
In study	13.0	9.3	5.8	3.9	2.3
In repayment	1,180.0	1,076.9	961.1	901.7	792.6
 Direct Loans	 14,495.5	 15,323.4	 16,011.6	 16,566.9	 17,692.8
In study	6,649.8	6,877.7	6,999.5	7,046.1	7,716.7
In repayment	7,845.7	8,445.7	9,012.1	9,520.8	9,976.1

Table 1.6.2 Direct loan portfolio at the end of loan year

	2013-2014	2014-2015	2015-2016	2016-2017	2017-2018
number of borrowers					
Total direct loan portfolio	1,582,985	1,608,189	1,652,083	1,702,432	1,798,295
In study	517,187	519,004	519,627	522,982	585,374
In repayment	743,479	773,592	806,822	841,406	868,041
Current	547,437	554,955	572,788	581,790	580,096
RAP	133,504	159,336	171,855	201,802	209,428
Delinquency	62,538	59,301	62,179	57,814	78,517
In default	322,319	315,593	325,634	338,044	344,880
millions of dollars					
Total direct loan portfolio	16,126.9	16,907.3	17,696.5	18,173.8	19,297.6
In study	6,251.7	6,473.4	6,589.3	6,625.8	7,379.3
In repayment	7,776.1	8,360.9	8,981.3	9,398.9	9,770.1
Current	4,852.8	5,022.7	5,352.1	5,333.4	5,322.6
RAP	2,258.0	2,700.1	2,945.8	3,429.7	3,588.6
Delinquency	665.2	638.1	683.3	635.8	858.9
In default	2,099.1	2,073.0	2,125.9	2,149.1	2,148.3

2 Provinces and Territories

2.1 Student Financial Assistance: Grants, Loans and Interest Subsidies

Table 2.1.1 Student financial assistance by type

	2017-2018										
	Canada	N.L.	P.E.I.	N.S.	N.B.	Ont.	Man.	Sask.	Alta.	B.C.	Y.T.
	number of recipients ¹										
Total student financial assistance²	705,152	7,182	3,479	19,890	15,838	462,525	13,924	16,757	94,092	71,185	280
Full-time students	695,039	x	3,128	19,783	15,771	457,909	13,662	16,618	92,701	68,050	x
Part-time students	24,466	x	637	243	123	14,276	360	237	2,647	5,832	x
Canada Student Grant / Canada Student Loan³	628,935	6,080	3,052	17,478	14,125	420,008	11,291	15,135	81,711	59,819	236
Full-time students	618,602	x	2,686	17,370	14,058	415,284	11,027	14,995	80,301	56,612	x
Part-time students	24,359	x	636	239	122	14,225	359	237	2,638	5,792	x
Canada Student Grant	490,377	4,875	2,514	13,763	10,585	331,701	9,306	12,168	58,230	47,062	173
Full-time students ⁴	480,904	x	2,123	13,677	10,529	327,192	9,106	12,087	57,143	44,038	x
Part-time students ⁵	21,268	x	620	186	99	12,627	281	160	1,940	5,267	x
Canada Student Loan	592,091	5,956	2,565	17,261	13,866	392,484	9,724	14,882	79,265	55,895	193
Full-time students	585,019	x	2,549	17,164	13,818	388,408	9,493	14,764	78,120	54,585	x
Part-time students	13,534	x	32	164	72	8,604	259	137	1,980	2,235	x
In-study interest subsidy	668,308	7,058	2,992	19,673	15,579	435,003	12,358	16,503	91,644	67,261	237
Full-time students	661,456	x	2,991	19,577	15,531	431,035	12,129	16,387	90,518	66,022	x
Part-time students	13,641	x	33	168	73	8,655	261	137	1,989	2,274	x
	millions of dollars										
Total student financial assistance⁶	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
Full-time students	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
Part-time students	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
Canada Student Grant / Canada Student Loan³	4,717.0	52.0	23.3	165.5	96.8	3,045.6	69.4	131.9	655.8	474.9	1.8
Full-time students	4,661.0	x	22.4	164.9	96.6	3,011.5	68.3	131.1	650.2	462.5	x
Part-time students	56.0	x	0.9	0.6	0.3	34.1	1.1	0.8	5.6	12.5	x
Canada Student Grant	1,364.9	14.9	7.2	42.6	29.9	903.7	27.7	38.2	168.7	131.5	0.5
Full-time students ⁴	1,331.9	x	6.4	42.2	29.8	883.6	27.3	37.9	166.6	123.0	x
Part-time students ⁵	33.0	x	0.8	0.3	0.2	20.2	0.5	0.3	2.1	8.6	x
Canada Student Loan	3,352.1	37.1	16.1	123.0	66.9	2,141.9	41.6	93.7	487.1	343.4	1.3
Full-time students	3,329.1	x	16.1	122.7	66.8	2,127.9	41.0	93.2	483.7	339.5	x
Part-time students	23.0	x	0.1	0.3	0.1	13.9	0.7	0.5	3.4	3.9	x
In-study interest subsidy⁷	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
Full-time students	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
Part-time students	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A

x: cells are suppressed to prevent statistical disclosure of number of recipients greater than 0 but less than 10.

1. The number of recipients do not sum to the total, as some recipients can receive multiple products (grants and/or loans and/or in-study interest subsidy) in the same year.

2. Student financial assistance is any form of financial aid provided by the Canada Student Loans Program to students while they enroll in designated post-secondary education institutions, including Canada Student Grants, Canada Student Loans and in-study interest subsidy.

3. Includes students who receive a Canada Student Grant and/or a Canada Student Loan.

4. Includes Canada Student Grant for Full-Time Students, for Full-Time Students with Dependents, for Students with Permanent Disabilities, for Services and Equipment for Students with Permanent Disabilities.

5. Includes Canada Student Grant for Part-Time Studies and for Part-Time Students with Dependents.

6. The dollar amount of total student financial assistance (SFA), SFA for full-time students and SFA for part-time students are not available because one of its components, in-study interest subsidy, has no dollar value.

7. The dollar value for in-study interest subsidies is not available.

Table 2.1.2 Canada Student Grants by type

2017-2018							
	Canada Student Grant for Full-Time Students	Canada Student Grant for Full-Time Students with Dependants	Canada Student Grant for Students with Permanent Disabilities	Canada Student Grant for Services and Equipment for Students with Permanent Disabilities	Canada Student Grant for Part-Time Studies	Canada Student Grant for Part-Time Students with Dependants	Total ¹
number of recipients							
Canada	451,296	40,523	46,432	10,550	21,261	376	490,377
Newfoundland and Labrador	4,506	364	701	257	x	0	4,875
Prince Edward Island	1,991	83	352	x	620	0	2,514
Nova Scotia	12,799	923	2,086	981	186	x	13,763
New Brunswick	9,924	758	981	436	99	x	10,585
Ontario	308,634	25,613	31,932	5,397	12,622	195	331,701
Manitoba	8,568	1,078	608	310	281	21	9,306
Saskatchewan	11,339	1,539	1,441	447	159	39	12,168
Alberta	51,811	7,397	4,381	1,358	1,939	42	58,230
British Columbia	41,561	2,753	3,939	1,203	5,267	70	47,062
Yukon	163	15	11	x	x	0	173
millions of dollars							
Canada	1,118.9	102.6	88.3	22.0	32.6	0.4	1,364.9
Newfoundland and Labrador	11.5	0.8	1.4	1.1	x	0.0	14.9
Prince Edward Island	5.0	0.2	0.7	x	0.8	0.0	7.2
Nova Scotia	33.6	2.4	4.2	2.0	0.3	x	42.6
New Brunswick	25.2	1.7	1.8	1.1	0.2	x	29.9
Ontario	750.7	64.8	60.0	8.1	20.0	0.2	903.7
Manitoba	22.1	2.8	1.2	1.3	0.4	0.0 ^s	27.7
Saskatchewan	29.2	4.3	2.8	1.6	0.3	0.0 ^s	38.2
Alberta	135.9	18.9	8.5	3.3	2.1	0.0 ^s	168.7
British Columbia	105.5	6.6	7.8	3.1	8.5	0.1	131.5
Yukon	0.4	0.0 ^s	0.0 ^s	x	x	0.0	0.5

x: cells are suppressed to prevent statistical disclosure of number of recipients greater than 0 but less than 10.

0.0^s: value rounded to 0.0 (zero).

1. The number of recipients do not sum to the total, as some recipients can receive more than one grant in the same year.

Table 2.1.3 Profile of students who received Canada Student Grants and/or Canada Student Loans

2017-2018											
	Canada	N.L.	P.E.I.	N.S.	N.B.	Ont.	Man.	Sask.	Alta.	B.C.	Y.T.
	percent										
Gender	100	100	100	100	100	100	100	100	100	100	100
Female	59	64	62	62	61	58	63	64	62	61	69
Male	41	36	38	38	39	42	37	36	38	39	31
Age group	100	100	100	100	100	100	100	100	100	100	100
Younger than 20 years	29	29	35	31	34	32	23	23	18	19	10
20 to 24 years	45	47	45	45	43	45	42	43	42	44	38
25 to 29 years	14	17	13	15	12	11	18	18	18	20	24
30 to 34 years	5	4	3	4	4	4	8	8	9	8	16
35 to 39 years	3	2	2	2	2	3	4	4	6	4	6
40 to 44 years	2	1	x	1	2	2	3	2	4	3	x
45 to 49 years	1	1	x	1	1	1	1	1	2	1	x
50 years and older	1	0 ^s	x	1	1	1	1	1	2	1	x
Level of study	100	100	100	100	100	100	100	100	100	100	100
Certificate or diploma	36	43	28	36	40	34	30	28	42	38	30
Undergraduate	59	52	68	60	56	60	66	68	53	57	59
Master	4	4	x	4	3	4	3	3	4	4	x
Doctorate	1	1	x	1	0 ^s	1	0 ^s	1	1	1	x
Type of institution	100	100	100	100	100	100	100	100	100	100	100
University	57	56	71	64	59	59	66	69	42	60	50
College	34	27	23	25	26	36	19	22	38	24	42
Private	9	17	5	10	15	6	16	9	20	16	8

x: cells are suppressed to prevent statistical disclosure of number of recipients greater than 0 but less than 10.

0^s: value rounded to 0 (zero).

Table 2.1.4 Average age of students who received student financial assistance

	2017-2018										
	Canada	N.L.	P.E.I.	N.S.	N.B.	Ont.	Man.	Sask.	Alta.	B.C.	Y.T.
	average age										
Total student financial assistance	24	23	23	23	23	23	25	24	26	25	27
Canada Student Grant / Canada Student Loan	23	23	22	23	23	23	24	24	26	25	27
Full-time students	23	23	22	23	23	23	24	24	25	25	27
Part-time students	25	25	21	25	25	24	29	28	28	25	29
Canada Student Grant	23	23	22	23	23	23	24	24	25	24	26
Full-time students	23	23	22	23	23	23	24	24	25	24	26
Part-time students	24	24	21	24	24	23	28	27	27	25	24
Canada Student Loan	23	23	22	23	23	23	24	24	25	25	27
Full-time students	23	23	22	23	23	23	24	24	25	25	27
Part-time students	26	26	27	26	26	25	30	31	28	26	31
Entering repayment	26	24	25	25	25	25	27	26	28	27	28
Repayment Assistance Plan	30	29	28	28	29	30	32	31	31	32	32
Canada Apprentice Loan	28	29	26	28	28	28	28	28	29	28	31

Table 2.1.5 Canada Apprentice Loan

	2014-2015 ¹	2015-2016	2016-2017	2017-2018
number of recipients				
Canada	8,095	16,422	15,310	13,955
Newfoundland and Labrador	124	261	245	136
Prince Edward Island	22	71	83	81
Nova Scotia	266	520	503	555
New Brunswick	335	485	496	498
Ontario	1,210	2,072	1,974	1,820
Manitoba	440	1,031	954	934
Saskatchewan	438	1,095	952	866
Alberta	3,562	7,975	7,152	6,097
British Columbia	1,670	2,860	2,884	2,893
Yukon	13	25	32	24
Northwest Territories	x	x	x	x
Nunavut	x	x	x	x
millions of dollars				
Canada	32.3	69.4	65.6	58.8
Newfoundland and Labrador	0.5	1.1	1.1	0.6
Prince Edward Island	0.1	0.3	0.3	0.3
Nova Scotia	1.1	2.3	2.3	2.5
New Brunswick	1.3	1.9	2.0	2.0
Ontario	4.8	8.5	8.1	7.4
Manitoba	1.7	4.1	3.8	3.7
Saskatchewan	1.7	4.3	3.8	3.4
Alberta	14.2	33.9	31.1	26.0
British Columbia	6.8	12.6	12.7	12.5
Yukon	0.1	0.1	0.1	0.1
Northwest Territories	x	x	x	x
Nunavut	x	x	x	x

x: cells are suppressed to prevent statistical disclosure of number of recipients greater than 0 but less than 10.

1. The Canada Apprentice Loan program came into effect on January 1st, 2015 and this program is calculated by the loan year.
The 2014-15 loan year reports on the period from January 1st, 2015 to July 31st, 2015.

2.2 Loan Balance

Table 2.2.1 Number of full-time students leaving school and their average loan balance at time of leaving school

	2013-2014	2014-2015	2015-2016	2016-2017	2017-2018
	number ¹				
Canada	198,613	203,732	203,909	201,516	203,459
Newfoundland and Labrador	3,340	3,190	3,052	3,047	2,863
Prince Edward Island	1,454	1,407	1,341	1,166	1,145
Nova Scotia	7,145	7,473	7,284	7,384	7,373
New Brunswick	6,427	6,232	5,627	5,383	5,861
Ontario	118,452	124,131	125,750	122,483	121,575
Manitoba	5,131	5,136	5,127	5,064	5,164
Saskatchewan	5,204	4,908	5,046	5,084	5,336
Alberta	23,429	23,445	23,731	26,090	29,223
British Columbia	27,932	27,711	26,864	25,709	24,833
Yukon	99	99	87	106	86
	dollars				
Canada	12,480	12,783	13,306	13,456	13,416
Newfoundland and Labrador	11,320	11,001	11,134	10,587	11,249
Prince Edward Island	16,823	16,741	17,704	17,749	17,349
Nova Scotia	16,602	16,534	17,090	16,855	17,358
New Brunswick	12,614	12,916	13,806	13,576	12,192
Ontario	12,240	12,657	13,308	13,604	13,697
Manitoba	8,972	9,263	9,710	9,853	9,642
Saskatchewan	13,389	13,750	14,279	14,415	14,353
Alberta	11,853	11,975	12,142	11,830	11,538
British Columbia	13,328	13,477	13,728	14,079	14,027
Yukon	12,239	10,968	11,118	11,336	12,488

1. Number of students leaving school.

Table 2.2.2 Distribution of loan balance at time of leaving school for full-time students

2017-2018								
	Less than \$5,000	\$5,000 to \$9,999	\$10,000 to \$14,999	\$15,000 to \$19,999	\$20,000 to \$24,999	\$25,000 to \$29,999	\$30,000 and over	Total
	percent							
Canada	24	26	16	11	8	6	9	100
Newfoundland and Labrador	27	31	15	11	7	5	4	100
Prince Edward Island	13	27	16	10	x	x	x	100
Nova Scotia	9	28	17	13	9	8	17	100
New Brunswick	30	27	13	10	6	5	9	100
Ontario	24	24	16	11	9	7	9	100
Manitoba	34	33	14	7	4	3	4	100
Saskatchewan	18	31	15	10	8	6	11	100
Alberta	27	32	16	10	6	4	6	100
British Columbia	21	29	16	11	8	5	11	100
Yukon	22	31	14	16	x	x	x	100

x: cells are suppressed to prevent statistical disclosure of number of recipients greater than 0 but less than 10.

2.3 Repayment Assistance Plan (RAP)

Table 2.3.1 Number of RAP recipients by RAP stage and payment type

2017-2018											
	Canada	N.L.	P.E.I.	N.S.	N.B.	Ont.	Man.	Sask.	Alta.	B.C.	Y.T.
number											
All Stages	326,467	5,163	2,220	15,243	14,485	200,710	4,658	5,913	35,247	42,738	90
Zero Payment	281,461	4,447	1,845	12,819	11,650	175,389	4,243	4,996	30,343	35,653	76
Affordable Payment	45,006	716	375	2,424	2,835	25,321	415	917	4,904	7,085	14
Stage 1	257,875	3,852	1,721	11,682	10,461	157,446	3,839	4,503	31,094	33,200	77
Zero Payment	221,627	3,320	1,436	9,859	8,458	136,885	3,504	3,833	26,703	27,563	66
Affordable Payment	36,248	532	285	1,823	2,003	20,561	335	670	4,391	5,637	11
Stage 2	44,015	1,001	x	2,283	3,263	26,692	548	705	2,430	6,748	x
Zero Payment	37,996	834	x	1,832	2,528	23,631	489	575	2,145	5,683	x
Affordable Payment	6,019	167	x	451	735	3,061	59	130	285	1,065	x
Permanent Disability	24,577	310	x	1,278	761	16,572	271	705	1,723	2,790	x
Zero Payment	21,838	293	x	1,128	664	14,873	250	588	1,495	2,407	x
Affordable Payment	2,739	17	x	150	97	1,699	21	117	228	383	x
percent											
All Stages	100	100	100	100	100	100	100	100	100	100	100
Zero Payment	86	86	83	84	80	87	91	84	86	83	84
Affordable Payment	14	14	17	16	20	13	9	16	14	17	16
Stage 1	100	100	100	100	100	100	100	100	100	100	100
Zero Payment	86	86	83	84	81	87	91	85	86	83	86
Affordable Payment	14	14	17	16	19	13	9	15	14	17	14
Stage 2	100	100	x	100	100	100	100	100	100	100	x
Zero Payment	86	83	x	80	77	89	89	82	88	84	x
Affordable Payment	14	17	x	20	23	11	11	18	12	16	x
Permanent Disability	100	100	x	100	100	100	100	100	100	100	x
Zero Payment	89	95	x	88	87	90	92	83	87	86	x
Affordable Payment	11	5	x	12	13	10	8	17	13	14	x

x: cells are suppressed to prevent statistical disclosure of number of recipients greater than 0 but less than 10.

Table 2.3.2 Profile of students who were on RAP

2017-2018											
	Canada	N.L.	P.E.I.	N.S.	N.B.	Ont.	Man.	Sask.	Alta.	B.C.	Y.T.
	percent										
Gender	100	100	100	100	100	100	100	100	100	100	100
Female	65	69	74	72	69	64	67	70	68	66	67
Male	35	31	26	28	31	36	33	30	32	34	33
Age group	100	100	100	100	100	100	100	100	100	100	100
Younger than 20 years	1	1	1	1	1	1	1	1	1	1	0
20 to 24 years	24	24	x	28	25	25	19	19	21	17	x
25 to 29 years	33	34	39	36	34	33	27	29	31	30	33
30 to 34 years	19	24	19	20	20	18	21	24	19	22	23
35 to 39 years	10	11	8	8	10	9	14	14	12	13	18
40 to 44 years	5	3	x	3	4	5	7	7	7	7	x
45 to 49 years	4	1	x	2	2	4	5	3	4	4	x
50 years and older	4	2	x	2	3	5	6	4	5	6	x
Level of study	100	100	100	100	100	100	100	100	100	100	100
Certificate or diploma	54	59	49	54	57	54	46	43	56	52	41
Undergraduate	40	38	45	41	39	40	48	51	38	41	48
Master	5	x	5	4	4	5	5	5	5	6	x
Doctorate	1	x	0 ^s	0 ^s	0 ^s	1	1	1	1	1	x
Type of institution	100	100	100	100	100	100	100	100	100	100	100
University	42	40	50	46	41	41	50	54	32	48	41
College	38	29	32	31	29	44	20	26	33	23	46
Private	20	31	18	23	31	15	30	20	35	29	13

x: cells are suppressed to prevent statistical disclosure of number of recipients greater than 0 but less than 10.

0^s: value rounded to 0 (zero).

Table 2.3.3 First year RAP uptake rate for full-time students

	2017-2018		
	Number of borrowers entering repayment	Number of borrowers on RAP during the first year of repayment	First year RAP uptake rate
	number		percent
Canada	203,459	59,510	29
Newfoundland and Labrador	2,864	742	26
Prince Edward Island	1,147	327	29
Nova Scotia	7,366	2,784	38
New Brunswick	5,866	2,027	35
Ontario	121,573	36,667	30
Manitoba	5,163	890	17
Saskatchewan	5,341	1,145	21
Alberta	29,225	8,291	28
British Columbia	24,828	6,619	27
Yukon	86	18	21

2.4 Default

Table 2.4.1 Three-year default rates for direct loans for full-time students

	2012-2013	2013-2014	2014-2015	2015-2016	2016-2017
	percent				
Canada	12	11	10	9	9
Newfoundland and Labrador	10	9	10	9	8
Prince Edward Island	13	10	9	7	9
Nova Scotia	13	11	11	11	10
New Brunswick	13	10	10	10	9
Ontario	12	11	10	9	9
Manitoba	12	11	10	10	9
Saskatchewan	11	10	11	9	11
Alberta	12	11	11	11	11
British Columbia	11	10	9	8	7
Yukon	x	11	x	18	11

x: cells are suppressed to prevent statistical disclosure of number of borrowers greater than 0 but less than 10.

Table 2.4.2 Profile of three-year default rates for direct loans for full-time students

	2016-2017										
	Canada	N.L.	P.E.I.	N.S.	N.B.	Ont.	Man.	Sask.	Alta.	B.C.	Y.T.
	percent										
Three-year default rate for direct loans	9	8	9	10	9	9	9	11	11	7	11
Gender											
Female	9	8	9	9	8	8	8	11	11	7	x
Male	10	8	10	12	11	10	9	10	11	8	x
Age group											
Younger than 20 years	19	16	17	19	17	21	8	13	21	12	x
20 to 24 years	8	8	10	11	8	8	9	7	10	7	x
25 to 29 years	8	7	8	7	8	8	7	9	9	6	x
30 to 34 years	10	7	x	12	11	10	10	18	13	5	x
35 to 39 years	11	9	x	12	15	10	10	14	13	11	x
40 to 44 years	11	x	x	17	17	10	11	20	14	9	x
45 to 49 years	10	x	x	15	13	9	x	20	16	10	x
50 years and older	12	x	0	11	x	11	x	25	16	12	x
Level of study											
Certificate or diploma	14	12	15	16	15	13	11	16	18	11	x
Undergraduate	6	4	7	6	6	6	8	8	5	5	x
Master	3	x	x	x	x	3	x	x	3	3	x
Doctorate	7	x	x	x	x	7	x	x	x	x	x
Type of institution											
University	6	4	6	6	6	6	7	8	5	5	x
College	11	9	14	13	12	12	9	13	7	7	x
Private	17	15	18	20	17	16	13	18	24	13	x

x: cells are suppressed to prevent statistical disclosure of number of borrowers greater than 0 but less than 10.

3 Mobility

Table 3.1.1 Number of full-time students studying inside and outside of Canada

2017-2018					
	Study in home province or territory	Study in Canada but away from home province or territory	Study in the United States	Study outside Canada and the United States	Total
	number				
Canada	533,672	38,576	6,005	6,766	585,019
Newfoundland and Labrador	4,969	876	28	57	5,930
Prince Edward Island	x	1,030	x	x	2,549
Nova Scotia	13,864	3,090	93	117	17,164
New Brunswick	10,898	2,784	87	49	13,818
Ontario	370,687	10,545	3,198	3,978	388,408
Manitoba	7,781	1,455	162	95	9,493
Saskatchewan	11,812	2,659	185	108	14,764
Alberta	65,342	9,919	1,518	1,341	78,120
British Columbia	46,788	6,079	719	999	54,585
Yukon	x	139	x	x	188
	percent				
Canada	91.2	6.6	1.0	1.2	100.0
Newfoundland and Labrador	83.8	14.8	0.5	1.0	100.0
Prince Edward Island	x	40.4	x	x	100.0
Nova Scotia	80.8	18.0	0.5	0.7	100.0
New Brunswick	78.9	20.1	0.6	0.4	100.0
Ontario	95.4	2.7	0.8	1.0	100.0
Manitoba	82.0	15.3	1.7	1.0	100.0
Saskatchewan	80.0	18.0	1.3	0.7	100.0
Alberta	83.6	12.7	1.9	1.7	100.0
British Columbia	85.7	11.1	1.3	1.8	100.0
Yukon	x	73.9	x	x	100.0

x: cells are suppressed to prevent statistical disclosure of number of students greater than 0 but less than 10.

Table 3.2.1 Number of full-time students studying inside their home province or territory

	2013-2014	2014-2015	2015-2016	2016-2017	2017-2018
number					
Canada	446,033	443,446	445,028	444,330	533,672
Newfoundland and Labrador	5,172	4,950	5,229	5,090	4,969
Prince Edward Island	1,849	1,666	1,507	1,492	x
Nova Scotia	13,340	13,116	13,130	13,329	13,864
New Brunswick	9,899	9,126	8,667	9,164	10,898
Ontario	307,236	307,401	306,728	302,452	370,687
Manitoba	8,336	8,054	8,383	8,160	7,781
Saskatchewan	8,740	8,818	9,271	9,959	11,812
Alberta	40,870	41,939	46,526	51,220	65,342
British Columbia	50,566	48,345	45,561	43,434	46,788
Yukon	25	31	26	30	x
percent					
Canada	90.8	90.7	90.8	90.6	91.2
Newfoundland and Labrador	85.1	85.0	85.7	84.7	83.8
Prince Edward Island	59.4	57.4	56.6	57.4	x
Nova Scotia	80.2	80.4	80.5	80.4	80.8
New Brunswick	77.0	75.7	75.4	76.7	78.9
Ontario	95.1	95.1	95.1	95.2	95.4
Manitoba	84.8	83.6	83.4	82.6	82.0
Saskatchewan	78.0	78.7	79.6	79.4	80.0
Alberta	82.9	82.4	83.2	82.7	83.6
British Columbia	85.6	85.5	85.6	85.2	85.7
Yukon	16.2	18.9	15.3	21.6	x

x: cells are suppressed to prevent statistical disclosure of number of students greater than 0 but less than 10.

Table 3.2.2 Number of full-time students studying in Canada but away from their home province or territory

	2013-2014	2014-2015	2015-2016	2016-2017	2017-2018
	number				
Canada	33,635	33,711	33,313	34,361	38,576
Newfoundland and Labrador	822	780	764	819	876
Prince Edward Island	1,233	1,208	1,132	1,084	1,030
Nova Scotia	3,054	2,967	2,955	3,040	3,090
New Brunswick	2,793	2,777	2,696	2,639	2,784
Ontario	9,077	9,114	8,962	8,743	10,545
Manitoba	1,202	1,272	1,365	1,421	1,455
Saskatchewan	2,136	2,083	2,085	2,303	2,659
Alberta	6,547	6,972	7,208	8,286	9,919
British Columbia	6,654	6,413	6,012	5,921	6,079
Yukon	117	125	134	105	139
	percent				
Canada	6.8	6.9	6.8	7.0	6.6
Newfoundland and Labrador	13.5	13.4	12.5	13.6	14.8
Prince Edward Island	39.6	41.7	42.5	41.7	40.4
Nova Scotia	18.4	18.2	18.1	18.3	18.0
New Brunswick	21.7	23.0	23.4	22.1	20.1
Ontario	2.8	2.8	2.8	2.8	2.7
Manitoba	12.2	13.2	13.6	14.4	15.3
Saskatchewan	19.1	18.6	17.9	18.4	18.0
Alberta	13.3	13.7	12.9	13.4	12.7
British Columbia	11.3	11.3	11.3	11.6	11.1
Yukon	76.0	76.2	78.8	75.5	73.9

Table 3.2.3 Number of full-time students studying outside of Canada

	2013-2014	2014-2015	2015-2016	2016-2017	2017-2018
	number				
Canada	11,776	11,624	11,594	11,710	12,771
Newfoundland and Labrador	87	96	109	100	85
Prince Edward Island	33	x	24	x	x
Nova Scotia	243	228	228	214	210
New Brunswick	167	156	137	143	136
Ontario	6,887	6,717	6,696	6,608	7,176
Manitoba	291	305	304	294	257
Saskatchewan	326	298	286	280	293
Alberta	1,892	1,974	2,166	2,419	2,859
British Columbia	1,838	1,816	1,634	1,623	1,718
Yukon	12	x	10	x	x
	percent				
Canada	2.4	2.4	2.4	2.4	2.2
Newfoundland and Labrador	1.4	1.6	1.8	1.7	1.4
Prince Edward Island	1.1	x	0.9	x	x
Nova Scotia	1.5	1.4	1.4	1.3	1.2
New Brunswick	1.3	1.3	1.2	1.2	1.0
Ontario	2.1	2.1	2.1	2.1	1.8
Manitoba	3.0	3.2	3.0	3.0	2.7
Saskatchewan	2.9	2.7	2.5	2.2	2.0
Alberta	3.8	3.9	3.9	3.9	3.7
British Columbia	3.1	3.2	3.1	3.2	3.1
Yukon	7.8	x	5.9	x	x

x: cells are suppressed to prevent statistical disclosure of number of students greater than 0 but less than 10.

4 Historical Data

4.1 Loans

Table 4.1.1 Canada Student Loans for full-time students, by province and territory, number of recipients

	Canada	N.L.	P.E.I.	N.S.	N.B.	Ont.	Man.	Sask.	Alta.	B.C.	Y.T.	N.W.T.
	number of recipients											
Year												
1964-65	42,113	737	437	2,513	2,027	21,920	2,272	2,992	4,519	4,675	x	x
1965-66	53,702	1,392	1,100	3,943	3,170	21,368	3,523	4,965	6,439	7,770	22	10
1966-67	67,401	1,488	881	5,029	3,939	27,640	4,183	6,210	8,245	9,753	21	12
1967-68	94,758	1,980	969	6,387	5,766	45,225	4,694	7,726	10,716	11,270	14	11
1968-69	103,735	2,176	958	6,640	6,178	52,165	4,694	8,015	12,878	10,000	x	x
1969-70	128,070	5,051	1,242	9,248	7,613	62,761	5,584	10,203	17,565	8,768	22	13
1970-71	126,567	5,371	1,630	9,155	7,605	60,523	4,597	9,757	19,308	8,585	x	x
1971-72	133,501	7,903	2,000	9,897	8,504	63,549	5,430	10,012	17,286	8,869	35	16
1972-73	132,012	7,553	1,869	9,966	8,440	66,390	5,710	9,361	15,462	7,208	22	31
1973-74	137,150	7,933	1,649	9,243	8,524	69,510	6,155	8,205	15,577	10,289	30	35
1974-75	151,349	7,828	1,560	9,579	7,653	79,340	7,267	6,901	14,703	16,421	42	55
1975-76	144,893	4,529	1,494	9,505	6,591	80,708	7,527	5,317	12,761	16,318	72	71
1976-77	140,870	4,795	1,395	9,201	6,210	77,823	7,052	4,886	13,283	16,103	75	47
1977-78	114,827	4,583	1,281	8,111	6,135	56,063	5,569	5,334	12,568	15,031	90	62
1978-79	122,438	4,106	1,207	7,577	6,121	66,313	4,613	5,322	12,177	14,870	78	54
1979-80	118,374	4,390	1,143	7,720	6,067	63,412	4,181	4,637	12,139	14,544	91	50
1980-81	128,362	4,906	1,228	7,955	6,404	70,963	4,224	4,933	13,476	14,130	86	57
1981-82	138,539	5,432	1,442	8,962	6,981	74,537	5,390	5,211	15,530	14,886	120	48
1982-83	172,506	7,829	1,688	10,179	8,777	93,874	7,237	6,400	16,051	20,339	122	10
1983-84	196,154	7,183	1,873	11,403	9,911	104,451	8,439	7,819	25,589	19,332	x	x
1984-85	207,184	8,240	1,992	12,378	10,275	105,028	9,722	8,083	33,331	17,936	x	x
1985-86	217,746	10,333	2,143	12,829	11,219	101,713	10,842	9,234	38,438	20,794	188	13
1986-87	234,164	11,843	2,272	13,547	11,241	101,332	11,329	14,032	45,256	23,095	201	16
1987-88	222,370	10,840	2,294	13,000	11,445	91,995	12,013	14,596	39,568	26,413	190	14
1988-89	203,047	10,303	2,070	12,779	10,917	83,868	11,596	14,360	35,698	21,247	209	N/A
1989-90	215,034	10,588	2,484	13,361	11,707	87,999	10,752	14,961	36,637	26,379	166	N/A
1990-91	240,543	12,960	2,451	14,957	13,040	100,623	11,801	15,306	37,193	31,911	301	N/A
1991-92	268,305	12,132	2,399	14,674	13,472	128,270	11,707	15,480	35,513	34,292	366	N/A
1992-93	281,312	11,740	2,211	13,905	13,427	139,299	12,066	16,280	36,649	35,350	385	N/A
1993-94	304,942	11,936	2,132	14,165	12,775	162,794	10,305	15,479	38,305	36,685	366	N/A
1994-95	315,670	12,478	2,065	13,430	10,422	180,644	9,629	14,663	32,656	39,397	286	N/A
1995-96	324,165	15,236	2,107	14,608	9,455	178,771	9,199	13,705	37,439	43,361	284	N/A
1996-97	343,224	18,717	2,169	16,201	13,437	185,297	9,208	12,951	38,900	46,103	241	N/A
1997-98	350,774	18,796	2,312	16,748	14,127	188,108	9,488	13,051	36,973	50,904	267	N/A
1998-99	336,342	17,645	2,650	17,463	14,448	177,451	9,957	13,865	36,141	46,493	229	N/A
1999-00	335,103	14,842	2,306	16,553	13,782	169,990	10,558	15,203	39,683	51,918	268	N/A
2000-01	343,588	15,953	3,047	16,903	15,708	158,256	10,860	16,358	43,294	62,953	256	N/A

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2001-02	328,674	13,912	3,068	17,234	15,614	145,287	10,267	16,246	42,323	64,467	256	N/A
2002-03	328,991	12,554	3,238	16,945	15,439	148,195	9,930	15,392	42,052	64,993	253	N/A
2003-04	340,203	11,541	3,385	16,697	15,902	159,684	9,649	15,163	42,501	65,425	256	N/A
2004-05	337,256	10,395	3,280	16,044	15,434	167,354	9,180	14,132	41,422	59,764	251	N/A
2005-06	343,638	9,640	3,239	15,895	15,918	182,016	9,305	13,245	37,844	56,306	230	N/A
2006-07	343,261	8,887	3,206	15,477	15,676	192,875	8,496	12,346	33,779	52,298	221	N/A
2007-08	352,708	8,570	3,297	15,137	15,446	207,694	8,212	11,000	33,183	49,966	203	N/A
2008-09	365,363	7,646	3,286	15,158	14,943	219,632	7,871	9,688	35,356	51,570	213	N/A
2009-10	401,734	7,382	3,286	14,631	14,727	243,515	8,213	9,708	42,006	58,066	200	N/A
2010-11	424,575	6,950	3,326	14,835	14,604	256,692	8,823	11,038	47,503	60,593	211	N/A
2011-12	446,582	6,635	3,307	15,351	14,586	273,614	9,410	11,510	49,882	62,087	200	N/A
2012-13	472,167	6,354	3,280	15,790	13,619	302,355	9,858	11,469	49,114	60,158	170	N/A
2013-14	491,444	6,081	3,115	16,637	12,859	323,200	9,829	11,202	49,309	59,058	154	N/A
2014-15	488,781	5,826	2,900	16,311	12,059	323,232	9,631	11,199	50,885	56,574	164	N/A
2015-16	489,935	6,102	2,663	16,313	11,500	322,386	10,052	11,642	55,900	53,207	170	N/A
2016-17	490,401	6,009	2,601	16,583	11,946	317,803	9,875	12,542	61,925	50,978	139	N/A
2017-18	585,019	5,930	2,549	17,164	13,818	388,408	9,493	14,764	78,120	54,585	188	N/A

x: cells are suppressed to prevent statistical disclosure of number of recipients greater than 0 but less than 10.

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Table 4.1.2 Canada Student Loans for full-time students, by province and territory, amount disbursed

	Canada	N.L.	P.E.I.	N.S.	N.B.	Ont.	Man.	Sask.	Alta.	B.C.	Y.T.	N.W.T.
	millions of dollars											
Year												
1964-65	26.7	0.5	0.3	1.8	1.4	14.4	1.4	1.9	2.1	3.1	x	x
1965-66	34.6	0.9	0.4	2.9	2.3	14.6	2.2	3.4	3.1	4.8	0.0	0.0
1966-67	40.5	0.8	0.6	3.3	3.0	14.4	2.8	4.5	4.4	6.6	0.0	0.0
1967-68	57.3	1.1	0.7	4.3	4.2	23.6	3.2	5.8	6.3	8.0	0.0	0.0
1968-69	63.9	1.5	0.8	5.1	4.8	26.6	3.4	6.4	8.1	7.3	x	x
1969-70	78.1	3.1	0.9	7.0	5.4	31.8	4.3	8.4	10.5	6.6	0.0	0.0
1970-71	86.1	4.9	1.4	7.9	6.5	32.3	3.4	8.5	14.3	6.8	x	x
1971-72	87.5	5.5	1.6	8.8	6.7	33.5	4.1	7.3	13.8	6.1	0.0	0.0
1972-73	102.3	6.7	2.1	10.2	7.5	45.1	3.7	6.8	14.9	5.3	0.0	0.0
1973-74	108.7	5.2	1.9	10.8	6.9	50.8	4.5	6.1	15.2	7.2	0.0	0.0
1974-75	121.0	4.4	1.8	11.8	7.3	60.1	5.5	5.4	14.9	9.7	0.0	0.1
1975-76	148.3	4.3	2.0	13.1	8.9	74.4	6.3	5.4	18.1	15.7	0.1	0.1
1976-77	160.9	4.8	2.1	12.6	7.9	80.4	10.0	5.2	18.6	19.2	0.1	0.1
1977-78	134.6	4.4	1.7	10.9	8.0	57.7	8.0	7.2	17.6	19.0	0.1	0.1
1978-79	147.9	4.8	1.7	10.7	8.2	70.2	6.9	7.6	18.0	19.6	0.1	0.1
1979-80	142.7	4.9	1.6	11.1	8.5	65.9	6.5	6.5	17.7	19.8	0.1	0.1
1980-81	162.1	5.9	1.8	11.6	9.0	80.2	6.7	7.0	19.8	19.9	0.1	0.1
1981-82	199.9	7.0	2.3	13.7	10.1	99.8	9.9	7.7	25.4	23.6	0.2	0.1
1982-83	280.3	10.8	2.8	18.6	15.3	144.3	13.6	10.5	30.3	34.1	0.2	0.0
1983-84	454.9	13.7	4.1	30.4	21.8	224.9	25.0	18.0	67.9	48.7	x	x
1984-85	526.7	22.3	4.6	34.4	24.2	247.1	30.8	18.4	95.5	48.9	x	x
1985-86	576.9	29.8	5.1	35.8	31.2	239.8	35.6	24.6	114.5	60.0	0.5	0.0
1986-87	621.0	35.9	5.7	39.9	33.2	231.2	37.6	39.6	126.1	71.1	0.6	0.0
1987-88	612.0	33.9	5.8	39.5	34.4	200.0	40.4	47.3	120.6	89.6	0.6	0.0
1988-89	551.0	31.1	5.3	39.3	32.9	183.0	39.3	47.0	108.4	64.0	0.6	N/A
1989-90	599.2	32.1	6.9	40.9	35.8	201.5	36.0	48.9	112.0	84.6	0.5	N/A
1990-91	665.8	36.4	6.1	43.6	39.2	238.1	38.8	48.6	114.1	100.1	0.8	N/A
1991-92	797.2	34.2	6.1	44.9	41.7	351.2	38.8	52.3	112.2	114.9	0.9	N/A
1992-93	846.6	35.9	6.4	42.9	42.4	395.7	35.3	56.3	117.9	113.1	0.8	N/A
1993-94	986.7	38.0	6.1	42.7	44.1	511.7	35.5	50.7	127.1	129.5	1.1	N/A
1994-95	1,214.6	54.1	7.5	51.2	33.0	681.9	35.5	56.3	117.2	176.9	0.9	N/A
1995-96	1,340.0	74.1	8.4	51.1	29.3	741.6	35.7	54.9	140.7	202.9	1.2	N/A
1996-97	1,583.9	91.5	13.4	62.8	82.5	880.8	30.6	56.1	147.6	217.5	1.2	N/A
1997-98	1,567.8	86.1	11.4	62.8	79.7	856.0	37.1	57.5	133.3	243.0	1.0	N/A
1998-99	1,557.2	88.8	11.9	94.7	67.6	817.3	38.2	67.3	146.9	223.4	1.0	N/A
1999-00	1,549.6	70.0	10.1	90.2	61.9	780.9	44.3	72.8	170.5	247.7	1.1	N/A
2000-01	1,564.7	69.5	13.5	90.7	77.6	704.5	46.9	78.2	184.2	298.6	1.2	N/A
2001-02	1,507.4	61.3	16.1	92.9	77.7	643.7	44.5	79.0	181.3	309.5	1.3	N/A

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2002-03	1,544.7	56.2	17.0	92.5	77.9	664.6	43.4	74.5	187.3	330.0	1.3	N/A
2003-04	1,643.0	52.0	17.9	92.6	82.5	734.5	44.1	76.0	200.1	342.0	1.3	N/A
2004-05	1,628.8	46.5	17.3	88.8	80.0	768.9	41.5	71.3	198.9	314.4	1.2	N/A
2005-06	1,935.0	49.3	21.2	107.1	88.8	971.2	48.7	80.8	215.0	351.5	1.4	N/A
2006-07	1,927.1	45.7	22.6	102.6	91.4	1,034.9	44.3	74.0	189.4	320.9	1.3	N/A
2007-08	2,012.5	43.9	24.6	102.1	88.2	1,146.0	43.1	66.0	190.5	306.9	1.2	N/A
2008-09	2,077.8	39.7	21.7	101.7	83.2	1,210.0	41.3	58.8	204.8	315.3	1.3	N/A
2009-10	2,083.2	33.3	21.0	97.5	74.3	1,208.8	36.4	56.1	216.5	338.3	1.1	N/A
2010-11	2,218.9	31.1	21.2	98.5	73.2	1,285.0	40.3	65.1	252.3	351.0	1.1	N/A
2011-12	2,400.7	29.9	21.1	106.1	74.1	1,420.0	44.6	66.2	275.8	361.9	1.1	N/A
2012-13	2,566.4	29.9	21.3	110.5	71.7	1,603.9	47.8	66.6	269.3	344.5	0.9	N/A
2013-14	2,700.7	29.0	20.3	116.7	70.4	1,735.3	47.3	66.1	274.1	340.5	0.9	N/A
2014-15	2,702.2	28.0	18.8	115.1	66.4	1,736.6	46.0	68.6	285.9	335.7	1.0	N/A
2015-16	2,698.2	28.9	17.0	113.9	63.6	1,722.7	48.0	71.0	318.3	313.8	1.0	N/A
2016-17	2,608.0	27.9	16.3	114.9	56.0	1,636.5	45.6	75.0	338.7	296.4	0.8	N/A
2017-18	3,329.1	37.0	16.0	122.7	66.8	2,127.9	41.0	93.2	483.6	339.5	1.2	N/A

x: cells are suppressed to prevent statistical disclosure of number of recipients greater than 0 but less than 10.

Table 4.1.3 Canada Student Loans for part-time students

	Canada	
	number of recipients	millions of dollars
Year		
1987-88	620	0.9
1988-89	320	0.5
1989-90	730	1.2
1990-91	803	1.4
1991-92	757	1.3
1992-93	1,280	2.5
1993-94	1,414	3.0
1994-95	2,112	5.9
1995-96	1,887	5.4
1996-97	1,859	5.4
1997-98	3,205	7.7
1998-99	3,128	7.8
1999-00	1,302	3.5
2000-01	2,980	5.5
2001-02	2,867	4.9
2002-03	2,772	4.6
2003-04	2,779	4.7
2004-05	2,572	4.6
2005-06	2,127	3.8
2006-07	1,863	3.5
2007-08	1,436	2.8
2008-09	1,425	2.8
2009-10	2,698	4.6
2010-11	3,974	6.9
2011-12	6,470	11.2
2012-13	9,601	16.6
2013-14	11,254	19.9
2014-15	12,086	20.9
2015-16	13,712	24.1
2016-17	11,790	19.2
2017-18	13,534	23.0

4.2 Grants

Table 4.2.1 Canada Student Grants for full- and part-time students, by province and territory, number of recipients

	Canada	N.L.	P.E.I.	N.S.	N.B.	Ont.	Man.	Sask.	Alta.	B.C.	Y.T.
number of recipients											
Canada Study Grant											
1995-96 ¹	1,677	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
1996-97 ¹	6,273	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
1997-98 ¹	7,354	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
1998-99 ¹	56,899	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
1999-00 ¹	63,793	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
2000-01	55,830	1,242	343	1,389	1,174	26,375	1,037	3,609	6,441	13,636	34
2001-02	48,730	977	354	1,541	1,643	23,440	1,088	2,387	6,206	11,054	40
2002-03	55,625	703	425	1,598	1,383	25,259	1,317	2,727	6,443	15,732	38
2003-04	53,272	1,245	295	1,703	1,701	22,107	1,428	2,236	6,977	15,528	52
2004-05	53,404	588	296	1,548	1,419	24,384	1,434	3,342	6,589	13,762	42
2005-06	49,500	481	308	2,280	1,311	25,833	1,482	2,754	5,574	9,442	35
2006-07	47,853	559	288	1,437	1,275	26,632	1,194	2,489	4,385	9,551	43
2007-08	40,402	523	363	1,343	1,539	21,787	1,079	1,955	3,999	7,785	29
2008-09	42,489	482	410	1,411	1,195	23,128	1,074	1,707	4,054	8,997	31
Canada Access Grant											
2005-06	31,882	664	11	1,760	39	21,684	718	1,120	2,026	3,848	12
2006-07	39,515	1,073	x	1,842	1,881	26,674	737	1,128	1,867	3,942	x
2007-08	40,279	1,034	x	1,916	1,088	28,373	748	1,042	1,935	3,632	x
2008-09	41,757	816	317	1,818	415	30,855	758	920	1,780	4,065	13
Canada Student Grant											
2009-10 ²	295,153	4,823	2,305	10,184	8,592	181,270	6,272	7,270	30,696	43,542	160
2010-11 ²	320,154	4,394	2,399	10,364	8,584	194,333	6,928	8,101	36,247	47,463	179
2011-12 ²	336,173	4,215	2,323	10,616	8,448	207,364	7,757	8,661	36,573	49,284	164
2012-13 ²	356,894	4,063	2,406	10,917	8,199	226,772	7,788	8,659	37,647	50,036	152
2013-14	367,586	3,879	2,370	11,321	7,919	239,781	7,922	8,374	36,559	49,336	125
2014-15	365,832	3,665	2,271	11,104	7,418	240,701	7,800	8,214	37,515	47,009	135
2015-16	368,940	4,038	2,177	11,169	7,009	243,772	8,116	8,524	39,544	44,463	128
2016-17	379,606	4,143	2,232	11,238	7,627	248,306	8,245	9,100	45,160	43,432	123
2017-18	490,377	4,875	2,514	13,763	10,585	331,701	9,306	12,168	58,230	47,062	173

x: cells are suppressed to prevent statistical disclosure of number of recipients greater than 0 but less than 10.

1. Provincial and territorial statistics are not available.

2. Total may not equal the sum of the provinces and territories for the following loan years: 2009-2010, 2010-2011, 2011-2012 and 2012-2013 since the total includes students who receive a Millennium Excellence Award. Millennium Excellence Awards breakdowns are not available by province or territory.

Table 4.2.2 Canada Student Grants for full- and part-time students, by province and territory, amount disbursed

	Canada	N.L.	P.E.I.	N.S.	N.B.	Ont.	Man.	Sask.	Alta.	B.C.	Y.T.
millions of dollars											
Canada Study Grant											
1995-96 ¹	3.6	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
1996-97 ¹	8.9	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
1997-98 ¹	11.2	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
1998-99 ¹	73.9	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
1999-00 ¹	82.9	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
2000-01	81.1	1.6	0.5	2.3	2.3	37.8	1.7	5.1	8.4	21.4	0.1
2001-02	67.4	1.3	0.4	2.6	2.3	33.7	1.7	5.3	8.2	11.8	0.1
2002-03	75.5	1.1	0.6	3.0	2.1	36.1	2.0	5.2	9.0	16.6	0.1
2003-04	76.8	1.0	0.4	3.7	2.4	36.0	2.2	5.5	10.1	15.3	0.1
2004-05	83.9	0.9	0.5	3.0	2.4	38.2	2.3	5.6	9.9	21.0	0.1
2005-06	79.5	0.6	0.5	3.3	2.3	41.3	2.5	4.5	9.0	15.5	0.1
2006-07	72.9	0.9	0.4	3.0	2.4	38.5	2.0	4.3	7.7	13.6	0.1
2007-08	69.8	0.8	0.5	2.9	2.4	38.0	1.9	3.7	7.7	11.9	0.0 ⁵
2008-09	72.9	0.7	0.5	2.5	2.2	40.6	1.8	3.1	7.9	13.4	0.1
Canada Access Grant											
2005-06	58.9	1.0	0.0	3.9	0.1	38.6	1.2	2.4	4.0	7.7	0.0 ⁵
2006-07	68.8	0.9	x	4.0	3.8	45.4	1.1	2.3	3.6	6.9	x
2007-08	72.0	0.9	x	4.0	2.3	50.0	1.2	2.2	3.9	6.6	x
2008-09	74.7	0.8	0.7	3.7	0.8	55.0	1.2	1.9	3.6	7.0	0.0 ⁵
Canada Student Grant											
2009-10 ²	593.4	8.8	4.7	21.4	16.6	354.8	16.3	18.6	65.7	85.9	0.4
2010-11 ²	630.0	7.9	4.7	21.6	16.0	370.5	16.5	18.7	75.7	91.4	0.5
2011-12 ²	646.7	7.5	4.3	21.7	15.6	386.7	16.6	19.8	74.2	95.8	0.4
2012-13 ²	695.0	7.5	4.5	22.8	15.9	431.8	17.7	20.0	76.4	96.7	0.3
2013-14	715.3	7.6	4.6	23.6	16.1	457.1	17.3	18.9	73.7	96.1	0.3
2014-15	717.7	7.4	4.4	23.3	15.2	463.6	16.8	19.1	76.1	91.7	0.3
2015-16	719.5	8.3	4.5	23.7	14.0	464.1	17.2	19.6	80.9	87.0	0.2
2016-17	1,014.6	12.2	5.9	32.7	19.9	653.3	24.2	27.2	122.7	116.2	0.4
2017-18	1,364.9	14.0	6.8	41.2	29.3	910.3	26.9	37.2	168.2	130.5	0.5

x: cells are suppressed to prevent statistical disclosure of number of recipients greater than 0 but less than 10.

0.0⁵: value rounded to 0.0 (zero).

1. Provincial and territorial statistics are not available.

2. Total may not equal the sum of the provinces and territories for the following loan years: 2009-2010, 2010-2011, 2011-2012 and 2012-2013 since the total includes students who receive a Millennium Excellence Award.

Millennium Excellence Awards breakdowns are not available by province or territory.

Table 4.2.3 Canada Student Grants for part-time students

	Canada	
	number of recipients	millions of dollars
High need part-time students		
1995-96	438	0.4
1996-97	3,037	2.0
1997-98	4,567	3.5
1998-99	5,675	4.6
1999-00	5,728	4.7
2000-01	5,441	4.6
2001-02	4,786	4.1
2002-03	4,451	3.8
2003-04	4,215	3.7
2004-05	3,977	3.6
2005-06	2,847	3.0
2006-07	2,848	2.7
2007-08	2,570	2.6
2008-09	2,721	2.8
Canada Student Grant		
2009-10	4,189	4.5
2010-11	6,208	6.8
2011-12	8,849	10.0
2012-13	13,208	14.9
2013-14	14,955	17.3
2014-15	15,963	18.1
2015-16	17,439	19.8
2016-17	19,159	29.0
2017-18	21,268	33.0

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Table 4.2.4 Canada Student Grants for part-time students, by province and territory, number of recipients

	Canada	N.L.	P.E.I.	N.S.	N.B.	Ont.	Man.	Sask.	Alta.	B.C.	Y.T.
number of recipients											
High need part-time students											
1995-96 ¹	438	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
1996-97 ¹	3,037	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
1997-98 ¹	4,567	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
1998-99 ¹	5,675	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
1999-00 ¹	5,728	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
2000-01 ¹	5,441	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
2001-02	4,786	x	151	76	50	455	33	273	954	2,786	x
2002-03	4,451	x	189	67	24	410	37	134	971	2,608	x
2003-04	4,215	x	103	60	28	328	47	117	963	2,553	x
2004-05	3,977	x	83	37	19	334	49	99	849	2,498	x
2005-06	2,847	x	104	14	29	293	47	56	610	1,691	x
2006-07	2,848	x	96	15	0	269	35	36	336	2,018	x
2007-08	2,570	x	146	12	32	229	44	32	193	1,871	x
2008-09	2,721	x	163	11	15	231	35	19	194	2,043	x
Canada Student Grant											
2009-10	4,189	x	205	83	68	1,055	140	49	551	2,020	x
2010-11	6,208	x	282	122	77	1,897	194	55	756	2,791	x
2011-12	8,849	x	323	132	79	3,902	253	67	607	3,447	x
2012-13	13,208	x	466	123	97	6,138	339	79	1,273	4,654	x
2013-14	14,955	54	501	141	114	7,335	393	73	1,285	5,059	0
2014-15	15,963	x	555	202	108	8,387	335	79	1,356	4,885	x
2015-16	17,439	x	568	185	124	9,193	395	111	1,454	5,322	x
2016-17	19,159	x	622	174	138	9,857	365	135	1,913	5,869	x
2017-18	21,268	x	620	186	99	12,627	281	160	1,940	5,267	x

x: cells are suppressed to prevent statistical disclosure of number of recipients greater than 0 but less than 10.

1. Provincial and territorial statistics are not available.

Table 4.2.5 Canada Student Grants for part-time students, by province and territory, amount disbursed

	Canada	N.L.	P.E.I.	N.S.	N.B.	Ont.	Man.	Sask.	Alta.	B.C.	Y.T.
	millions of dollars										
High need part-time students											
1995-96 ¹	0.4	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
1996-97 ¹	2.0	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
1997-98 ¹	3.5	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
1998-99 ¹	4.6	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
1999-00 ¹	4.7	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
2000-01 ¹	4.6	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
2001-02	4.1	x	0.1	0.1	0.1	0.4	0.0 ^s	0.3	0.7	2.3	x
2002-03	3.8	x	0.2	0.1	0.0 ^s	0.4	0.0 ^s	0.2	0.7	2.3	x
2003-04	3.7	x	0.1	0.1	0.0 ^s	0.3	0.0 ^s	0.1	0.7	2.2	x
2004-05	3.6	x	0.1	0.0 ^s	0.0 ^s	0.3	0.1	0.1	0.6	2.3	x
2005-06	3.0	x	0.1	0.0 ^s	0.0 ^s	0.3	0.1	0.1	0.5	1.9	x
2006-07	2.7	x	0.1	0.0 ^s	0.0	0.2	0.0 ^s	0.0 ^s	0.3	2.0	x
2007-08	2.6	x	0.1	0.0 ^s	0.0 ^s	0.2	0.0 ^s	0.0 ^s	0.1	1.9	x
2008-09	2.8	x	0.2	0.0 ^s	0.0 ^s	0.2	0.0 ^s	0.0 ^s	0.1	2.2	x
Canada Student Grant											
2009-10	4.5	x	0.2	0.1	0.1	1.2	0.2	0.1	0.4	2.3	x
2010-11	6.8	x	0.3	0.1	0.1	2.2	0.2	0.1	0.6	3.2	x
2011-12	10.0	x	0.3	0.1	0.1	4.6	0.3	0.1	0.4	4.0	x
2012-13	14.9	x	0.5	0.1	0.1	7.1	0.4	0.1	1.0	5.5	x
2013-14	17.3	0.1	0.5	0.2	0.1	8.6	0.5	0.1	1.0	6.2	0.0
2014-15	18.1	x	0.5	0.2	0.1	9.8	0.4	0.1	1.1	5.7	x
2015-16	19.8	x	0.6	0.2	0.1	10.7	0.5	0.2	1.1	6.3	x
2016-17	29.0	x	0.8	0.3	0.2	15.2	0.5	0.2	2.0	9.5	x
2017-18	33.0	x	0.8	0.3	0.2	20.2	0.5	0.3	2.1	8.6	x

x: cells are suppressed to prevent statistical disclosure of number of recipients greater than 0 but less than 10.

0.0^s: value rounded to 0.0 (zero).

1. Provincial and territorial statistics are not available.

5 Appendix

5.1 Profiles - Canada

Table 5.1.1 Profile of full-time students who received Canada Student Grants and/or Canada Student Loans

2017-2018		
	number	percent
Gender	618,602	100
Female	365,729	59
Male	252,873	41
Age group	618,602	100
Younger than 20 years	179,220	29
20 to 24 years	276,593	45
25 to 29 years	83,627	14
30 to 34 years	32,787	5
35 to 39 years	20,198	3
40 to 44 years	12,755	2
45 to 49 years	7,494	1
50 years and older	5,928	1
Level of study	618,602	100
Certificate or diploma	220,516	36
Undergraduate	367,966	59
Master	24,814	4
Doctorate	5,306	1
Type of institution	618,602	100
University	353,734	57
College	207,561	34
Private	57,307	9

Table 5.1.2 Profile of part-time students who received Canada Student Grants and/or Canada Student Loans

2017-2018		
	number	percent
Gender	24,359	100
Female	15,438	63
Male	8,921	37
Age group	24,359	100
Younger than 20 years	5,762	24
20 to 24 years	10,890	45
25 to 29 years	3,379	14
30 to 34 years	1,632	7
35 to 39 years	1,107	5
40 to 44 years	753	3
45 to 49 years	448	2
50 years and older	388	2
Level of study	24,359	100
Certificate or diploma	7,359	30
Undergraduate	16,010	66
Master	930	4
Doctorate	60	0 ^s
Type of institution	24,359	100
University	16,260	67
College	7,669	31
Private	430	2

0^s: value rounded to 0 (zero).

Table 5.1.3 Profile of full-time students who received Canada Student Grants

2017-2018		
	number	percent
Gender	480,904	100
Female	281,471	59
Male	199,433	41
Age group	480,904	100
Younger than 20 years	135,742	28
20 to 24 years	224,322	47
25 to 29 years	64,188	13
30 to 34 years	24,432	5
35 to 39 years	15,120	3
40 to 44 years	9,004	2
45 to 49 years	4,770	1
50 years and older	3,326	1
Level of study	480,904	100
Certificate or diploma	157,820	33
Undergraduate	319,157	66
Master	2,929	1
Doctorate	998	0 ^s
Type of institution	480,904	100
University	282,432	59
College	166,714	35
Private	31,758	7

0^s: value rounded to 0 (zero).

Table 5.1.4 Profile of part-time students who received Canada Student Grants

	2017-2018	
	number	percent
Gender	21,268	100
Female	13,217	62
Male	8,051	38
Age group	21,268	100
Younger than 20 years	5,746	27
20 to 24 years	10,153	48
25 to 29 years	2,502	12
30 to 34 years	1,076	5
35 to 39 years	741	3
40 to 44 years	486	2
45 to 49 years	289	1
50 years and older	275	1
Level of study	21,268	100
Certificate or diploma	6,025	28
Undergraduate	14,608	69
Master	584	3
Doctorate	51	0 ^s
Type of institution	21,268	100
University	14,611	69
College	6,364	30
Private	293	1

0^s: value rounded to 0 (zero).

Table 5.1.5 Profile of full-time students who received Canada Student Loans

2017-2018		
	number	percent
Gender	585,019	100
Female	345,726	59
Male	239,293	41
Age group	585,019	100
Younger than 20 years	169,814	29
20 to 24 years	260,902	45
25 to 29 years	79,821	14
30 to 34 years	30,983	5
35 to 39 years	18,974	3
40 to 44 years	11,957	2
45 to 49 years	7,076	1
50 years and older	5,492	1
Level of study	585,019	100
Certificate or diploma	206,985	35
Undergraduate	348,243	60
Master	24,587	4
Doctorate	5,204	1
Type of institution	585,019	100
University	335,682	57
College	195,500	33
Private	53,837	9

Table 5.1.6 Profile of part-time students who received Canada Student Loans

2017-2018		
	number	percent
Gender	13,534	100
Female	8,624	64
Male	4,910	36
Age group	13,534	100
Younger than 20 years	2,328	17
20 to 24 years	5,909	44
25 to 29 years	2,274	17
30 to 34 years	1,176	9
35 to 39 years	772	6
40 to 44 years	531	4
45 to 49 years	314	2
50 years and older	230	2
Level of study	13,534	100
Certificate or diploma	4,158	31
Undergraduate	8,518	63
Master	807	6
Doctorate	51	0 ^s
Type of institution	13,534	100
University	8,848	65
College	4,314	32
Private	372	3

0^s: value rounded to 0 (zero).

Table 5.1.7 Profile of students who received Canada Student Grant for Full-Time Students

2017-2018		
	number	percent
Gender	451,296	100
Female	261,066	58
Male	190,230	42
Age group	451,296	100
Younger than 20 years	131,635	29
20 to 24 years	217,628	48
25 to 29 years	59,113	13
30 to 34 years	19,633	4
35 to 39 years	10,865	2
40 to 44 years	6,361	1
45 to 49 years	3,558	1
50 years and older	2,503	1
Level of study	451,296	100
Certificate or diploma	136,202	30
Undergraduate	315,084	70
Master	x	x
Doctorate	x	x
Type of institution	451,296	100
University	274,690	61
College	156,199	35
Private	20,407	5

x: cells are suppressed to prevent statistical disclosure of number of recipients greater than 0 but less than 10.

Table 5.1.8 Profile of students who received Canada Student Grant for Full-Time Students with Dependants

	2017-2018	
	number	percent
Gender	40,523	100
Female	31,468	78
Male	9,055	22
Age group	40,523	100
Younger than 20 years	551	1
20 to 24 years	6,160	15
25 to 29 years	9,046	22
30 to 34 years	9,419	23
35 to 39 years	8,104	20
40 to 44 years	4,720	12
45 to 49 years	1,880	5
50 years and older	643	2
Level of study	40,523	100
Certificate or diploma	29,137	72
Undergraduate	9,328	23
Master	1,335	3
Doctorate	723	2
Type of institution	40,523	100
University	9,234	23
College	17,934	44
Private	13,355	33

Table 5.1.9 Profile of students who received Canada Student Grant for Students with Permanent Disabilities

2017-2018		
	number	percent
Gender	46,432	100
Female	28,053	60
Male	18,379	40
Age group	46,432	100
Younger than 20 years	10,043	22
20 to 24 years	19,427	42
25 to 29 years	8,274	18
30 to 34 years	3,558	8
35 to 39 years	1,967	4
40 to 44 years	1,192	3
45 to 49 years	874	2
50 years and older	1,097	2
Level of study	46,432	100
Certificate or diploma	19,968	43
Undergraduate	24,462	53
Master	1,698	4
Doctorate	304	1
Type of institution	46,432	100
University	22,886	49
College	21,029	45
Private	2,517	5

Table 5.1.10 Profile of students who received Canada Student Grant for Services and Equipment for Students with Permanent Disabilities

	2017-2018	
	number	percent
Gender	10,550	100
Female	6,477	61
Male	4,073	39
Age group	10,550	100
Younger than 20 years	3,122	30
20 to 24 years	3,531	33
25 to 29 years	1,666	16
30 to 34 years	834	8
35 to 39 years	523	5
40 to 44 years	316	3
45 to 49 years	245	2
50 years and older	313	3
Level of study	10,550	100
Certificate or diploma	5,289	50
Undergraduate	4,963	47
Master	253	2
Doctorate	45	0 ^s
Type of institution	10,550	100
University	4,708	45
College	5,468	52
Private	374	4

0^s: value rounded to 0 (zero).

Table 5.1.11 Profile of students who received Canada Student Grant for Part-Time Studies

2017-2018		
	number	percent
Gender	21,261	100
Female	13,213	62
Male	8,048	38
Age group	21,261	100
Younger than 20 years	5,746	27
20 to 24 years	10,153	48
25 to 29 years	2,500	12
30 to 34 years	1,075	5
35 to 39 years	738	3
40 to 44 years	486	2
45 to 49 years	289	1
50 years and older	274	1
Level of study	21,261	100
Certificate or diploma	6,023	28
Undergraduate	14,607	69
Master	581	3
Doctorate	50	0 ^s
Type of institution	21,261	100
University	14,605	69
College	6,364	30
Private	292	1

0^s: value rounded to 0 (zero).

Table 5.1.12 Profile of students who received Canada Student Grant for Part-Time Students with Dependants

2017-2018		
	number	percent
Gender	376	100
Female	285	76
Male	91	24
Age group	376	100
Younger than 20 years	x	x
20 to 24 years	29	8
25 to 29 years	63	17
30 to 34 years	96	26
35 to 39 years	92	24
40 to 44 years	56	15
45 to 49 years	26	7
50 years and older	x	x
Level of study	376	100
Certificate or diploma	195	52
Undergraduate	96	26
Master	x	x
Doctorate	x	x
Type of institution	376	100
University	159	42
College	161	43
Private	56	15

x: cells are suppressed to prevent statistical disclosure of number of recipients greater than 0 but less than 10.

Glossary

Canada Apprentice Loans (CAL):

In January 2015, the Government launched the CAL initiative. Borrowers can apply for up to \$4,000 in loans per period of technical training, for up to five technical training periods. Loans are available to help pay for tuition, tools, equipment and living expenses, to cover forgone wages and to help support family during training.

Canada Student Grants:

Canada Student Grants (CSG) are non-repayable student financial assistance. In 2017-18, CSG are available for:

- Students from low- and middle-income families: up to \$375 per month of study.
- Low- and middle-income full-time students with dependants: \$200 per month of study for each dependant under 12 years of age. If the dependant has a permanent disability, this also applies to dependants over the age of 12 years.
- Low- and middle-income part-time students with dependants: Up to a maximum of \$1,920.
- Part-time studies: For students from low- and middle- income families, up to \$1,800 per loan year, depending on assessed need.
- Students with permanent disabilities: \$2,000 per year for full-time or part-time students with permanent disabilities.
- Services and equipment for students with permanent disabilities: Up to \$8,000 per year to cover exceptional education-related costs. Costs can include (but are not limited to) tutors, note-takers, sign interpreters, brailers and technical aids.

Canada Student Loan Forgiveness for Family Doctors and Nurses:

Family doctors, residents in family medicine, nurse practitioners, and nurses that practice in under-served rural or remote communities may be eligible to have some of their Canada Student Loans (CSL) forgiven. Family doctors and residents in family medicine may receive up to \$8,000 per year and all nurses may receive up to \$4,000 per year. The program operates on a fiscal year basis (April 1st to March 31st).

Consolidation:

Borrowers consolidate their student loan(s) six months after completing their post-secondary studies (or ending full-time studies). Repayment begins once they have consolidated their loans.

Default:

A loan is in default when it is in arrears for greater than 270 days under the direct lending regime.

Default rate:

The CSLP measures default using a three-year cohort default rate. This rate is defined as the percentage of loan dollars that enter repayment in a given loan year (cohort) and default within three years. For example, the three-year default rate for the 2016–17 cohort represents the proportion of loan dollars that entered repayment in 2016–17 and defaulted before August 1, 2019.

Designated:

A designated post-secondary educational institution meets provincial and federal eligibility criteria. Students attending these schools can apply for government-sponsored student financial assistance, such as Canada Student Loans.

Direct loans:

As of August 2000, the Federal Government issues Canada Student Loans under the direct loans regime. The Government directly finances the loans, and a third-party service provider administers the loan process.

Fiscal year:

April 1 to March 31.

Full-time:

A full-time student is a student enrolled with at least a 60% course load (or 40% for students with permanent disabilities) in a program of study for at least 12 consecutive weeks, at a designated post-secondary educational institution.

Guaranteed loans:

Until 1995, financial institutions such as banks provided Canada Student Loans under the guaranteed loans regime. If a student defaulted on a guaranteed loan, the Government paid out the bank. In this case, the student owed their debt directly to the Government.

Integrated province:

In integrated provinces, borrowers receive and repay one federal-provincial integrated loan. The federal and provincial governments work together to make applying for, managing and repaying loans easier. The CSLP has integration agreements with five provinces: Ontario, New Brunswick, Newfoundland and Labrador, Saskatchewan and British Columbia.

In-study:

The status of borrowers attending full-time or part-time studies at a post-secondary educational institution.

In-study interest subsidy:

This is the Canada Student Loan interest covered by the Government of Canada during the post-secondary study period.

Loan year:

August 1 to July 31.

National Student Loans Service Centre (NSLSC)

The NSLSC is the main point of contact for borrowers in managing their Canada Student loans, from loan disbursement to repayment and repayment assistance. A third-party service provider administers the service centre. The service centre manages all Canada Student Loans issued on or after August 1, 2000, as well as integrated student loans for:

- New Brunswick and Newfoundland and Labrador issued on or after August 1, 2000;
- Ontario and Saskatchewan issued on or after August 1, 2001; and
- British Columbia issued on or after August 1, 2011.

Part-time:

A part-time student is a student taking between 20% and 59% of a full course load. Students with permanent disabilities are part-time if they are taking between 20% and 39% of a full course load. If these students are taking between 40% and 59% of a full course load, they can choose to be a full- or part-time student for the purpose of the CSLP.

Participating provinces/territories:

The provinces and territories that choose to deliver financial assistance to students within the framework of the CSLP include Newfoundland and Labrador, Prince Edward Island, Nova Scotia, New Brunswick, Ontario, Manitoba, Saskatchewan, Alberta, British Columbia and Yukon.

Province/territory of residence:

A student's province or territory of residence is the province or territory where they have most recently lived for at least 12 consecutive months. This does not include time spent in a province or territory as a full-time student at a post-secondary institution. For example, an individual from Manitoba studying in Ontario resides in Manitoba.

Post-secondary education:

Levels of education following secondary school (high school) at all designated public or private post-secondary institutions.

Repayment:

The status of borrowers who have begun repaying their Canada Student Loans. Repayment begins six months following the end of studies.

Repayment Assistance Plan (RAP):

On August 1, 2009, the RAP replaced the CSLP's previous debt management programs (Interest Relief and Debt Reduction in Repayment). RAP is a temporary repayment assistance measure where a borrower repays an affordable monthly amount. Eligible borrowers make either a reduced (affordable) or zero payment, based on family income and family size. RAP ensures that the repayment period will not exceed 15 years (or 10 years for a borrower with a permanent disability). Under RAP, eligible borrowers receive RAP for periods of six months and can reapply as long as they remain eligible. RAP has two stages:

- **RAP Stage 1:** The Government of Canada and the relevant provincial government pay the interest owing, that the borrower's payment does not cover. This stage can last up to 10 six-month periods or 60 months during the 10-year period after a borrower leaves school.
- **RAP Stage 2:** This stage begins once the borrower completes Stage 1. If the borrower cannot meet their repayment obligations, the Government will cover both the principal and interest that exceeds the borrowers reduced monthly payments.

Repayment Assistance Plan for Borrowers with a Permanent Disability (RAP-PD):

RAP-PD assists borrowers experiencing difficulty meeting their repayment obligations. RAP-PD provides accelerated repayment assistance that considers the additional living costs faced by people with permanent disabilities. RAP-PD recipients can obtain the following benefits:

- RAP-PD borrowers proceed directly to Stage 2 whereby the government covers the principal and interest not covered by the borrower's monthly RAP payments.
- Eligible RAP-PD borrowers can claim disability-related expenses; this is taken into consideration during RAP-PD application assessment.

Repayment Assistance Plan (RAP) First Year Uptake Rate:

The first year RAP uptake rate is the ratio of the number of full-time students who entered repayment and used RAP in the same year to the total number of full-time students who entered repayment during the year.

Risk-shared loans:

Between 1995 and 2000, financial institutions such as banks provided Canada Student Loans under this regime. Here, financial institutions assumed responsibility for some of the risk of defaulted loans, in return for a payment from the Government.

Severe Permanent Disability Benefit:

In certain cases, some borrowers may be eligible for loan cancellation. This benefit allows the cancellation of repayment obligations for those with permanent disabilities. Beneficiaries are those whose permanent disability, expected to remain with them for life, prevents them from studying at a post-secondary level and taking part in the labour force.

Student financial assistance:

Student financial assistance is any form of financial aid provided by the Canada Student Loans Program to students while they enroll in designated post-secondary education institutions. Assistance includes Canada Student Grants, Canada Student Loans and in-study interest subsidy.