



2018–2019

CANADA STUDENT LOANS PROGRAM

statistical review



Employment and
Social Development Canada

Emploi et
Développement social Canada

Canada

Canada Student Loans Program – Statistical Review 2018–2019

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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 \$60.9 billion in student loans to 6.2 million students in Canada. Starting in 1995, the program has offered grants. As of July 2019, it provided \$9.9 billion in grants to 3.5 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 *2018-2019 CSLP Statistical Review* provides data for the loan year from August 1, 2018 to July 31, 2019, with the exception of a few tables which provide data for the fiscal year from April 1, 2018 to March 31, 2019. 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.

2018-2019 AT A GLANCE

533,000 STUDENTS

received **Canada Student Grants**

\$1.6

billion
in total value of grants

+18% increase

in value of grants compared
to 2017-2018

625,000 STUDENTS

received **Canada Student Loans**

\$3.6

billion
in total amount of loans

+7% increase

in total amount of loans
compared to 2017-2018

330,000
BENEFICIARIES

of the Repayment
Assistance
Plan (RAP)

+1% increase

in number of RAP recipients
compared to 2017-2018

85% **RAP RECIPIENTS**

make zero payments

478,000
GRANTS

FOR

students
from low- and
middle-income
families

63,800
GRANTS

FOR

full-time
students with
dependants

50,500
GRANTS

FOR

students with
permanent
disabilities

1.9 million **BORROWERS**

in direct loan portfolio

\$20.5

billion
in direct loan portfolio

+6% increase

in value
of direct loan portfolio
compared to 2017-2018

\$13,367

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

\$3,030

AVERAGE AMOUNT OF GRANT
per recipient

\$5,719

AVERAGE AMOUNT OF LOAN
per borrower

\$7,719

**AVERAGE AMOUNT OF GRANTS
AND LOANS** per student

24

years old average age
of grant or loan recipients

60%
OF

**GRANT OR LOAN
RECIPIENTS**
are female



66%
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

	2014-2015	2015-2016	2016-2017	2017-2018	2018-2019
	number of recipients ¹				
Total student financial assistance²	614,674	616,439	627,122	705,152	753,669
Full-time students	606,361	607,509	617,475	695,039	742,209
Part-time students	17,973	19,779	21,775	24,466	28,832
Canada Student Grant / Canada Student Loan³	513,898	516,430	530,703	628,935	672,277
Full-time students	505,412	507,317	520,727	618,602	660,420
Part-time students	17,858	19,681	21,628	24,359	28,737
Canada Student Grant	365,832	368,940	379,606	490,377	532,785
Full-time students ⁴	357,505	360,027	369,703	480,904	519,518
Part-time students ⁵	15,963	17,439	19,159	21,268	28,503
Canada Student Loan	495,318	497,042	497,064	592,091	625,135
Full-time students	488,781	489,935	490,401	585,019	618,359
Part-time students	12,086	13,712	11,790	13,534	13,624
In-study interest subsidy	596,098	597,051	593,483	668,308	706,736
Full-time students	589,731	590,127	587,149	661,456	700,376
Part-time students	12,203	13,810	11,937	13,641	13,719
	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	3,440.8	3,441.8	3,641.8	4,717.0	5,189.5
Full-time students	3,401.8	3,397.9	3,593.6	4,661.0	5,121.9
Part-time students	39.0	43.9	48.2	56.0	67.7
Canada Student Grant	717.7	719.5	1,014.6	1,364.9	1,614.1
Full-time students ⁴	699.6	699.7	985.6	1,331.9	1,568.7
Part-time students ⁵	18.1	19.8	29.0	33.0	45.5
Canada Student Loan	2,723.1	2,722.3	2,627.2	3,352.1	3,575.4
Full-time students	2,702.2	2,698.2	2,608.0	3,329.1	3,553.2
Part-time students	20.9	24.1	19.2	23.0	22.2
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 Dependants, 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 Dependants

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

	2014-2015	2015-2016	2016-2017	2017-2018	2018-2019
	number of recipients ¹				
Canada Student Grant	365,832	368,940	379,606	490,377	532,785
for Full-Time Students ²	332,495	335,231	344,165	451,296	477,892
for Skills Boost Top-up ³	N/A	N/A	N/A	N/A	64,821
for Full-Time Students with Dependants	36,676	35,347	35,322	40,523	63,828
for Students with Permanent Disabilities for Services and Equipment for Students with Permanent Disabilities	31,356	34,104	37,263	46,432	50,543
for Part-Time Studies	9,544	9,894	10,125	10,550	10,873
for Part-Time Students with Dependants	15,958	17,432	19,155	21,261	28,493
	378	408	332	376	2,643
	millions of dollars				
Canada Student Grant	717.7	719.5	1,014.6	1,364.9	1,614.1
for Full-Time Students ²	526.3	524.8	803.6	1,118.9	1,198.5
for Skills Boost Top-up ³	N/A	N/A	N/A	N/A	98.1
for Full-Time Students with Dependants	90.4	86.3	87.7	102.6	152.0
for Students with Permanent Disabilities for Services and Equipment for Students with Permanent Disabilities	59.4	65.0	71.0	88.3	97.0
for Part-Time Studies	23.6	23.5	23.3	22.0	23.0
for Part-Time Students with Dependants	17.7	19.4	28.6	32.6	43.5
	0.4	0.4	0.3	0.4	1.9

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

2. 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.

3. The Skills Boost Top-up to the Canada Student Grant for Full-Time Students was introduced in the 2018-2019 loan year and is intended for adult learners from low- and middle-income families who have been out of high school for at least ten years.

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

	2018-2019	
	number	percent
Gender	753,669	100
Female	449,406	60
Male	304,263	40
Age group	753,669	100
Younger than 20 years	192,625	26
20 to 24 years	329,768	44
25 to 29 years	113,108	15
30 to 34 years	48,062	6
35 to 39 years	30,281	4
40 to 44 years	19,083	3
45 to 49 years	11,465	2
50 years and older	9,277	1
Level of study	753,669	100
Certificate or diploma	270,785	36
Undergraduate	434,718	58
Master	39,363	5
Doctorate	8,803	1
Type of institution	753,669	100
University	428,060	57
College	242,880	32
Private	82,729	11

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

	2018-2019			
	number	percent	millions of dollars	percent
Gender	672,277	100	5,189.5	100
Female	400,597	60	3,157.3	61
Male	271,680	40	2,032.3	39
Age group	672,277	100	5,189.5	100
Younger than 20 years	185,045	28	1,232.5	24
20 to 24 years	293,982	44	2,178.6	42
25 to 29 years	94,374	14	817.9	16
30 to 34 years	39,647	6	384.5	7
35 to 39 years	25,676	4	260.3	5
40 to 44 years	16,114	2	159.8	3
45 to 49 years	9,680	1	89.9	2
50 years and older	7,759	1	66.1	1
Level of study	672,277	100	5,189.5	100
Certificate or diploma	239,188	36	1,779.9	34
Undergraduate	397,707	59	3,115.9	60
Master	29,382	4	240.5	5
Doctorate	6,000	1	53.2	1
Type of institution	672,277	100	5,189.5	100
University	381,985	57	3,004.0	58
College	223,428	33	1,584.4	31
Private	66,864	10	601.2	12

Table 1.1.5 Profile of students who received Canada Student Grants

	2018-2019			
	number	percent	millions of dollars	percent
Gender	532,785	100	1,614.1	100
Female	315,685	59	981.8	61
Male	217,100	41	632.4	39
Age group	532,785	100	1,614.1	100
Younger than 20 years	141,513	27	344.0	21
20 to 24 years	240,351	45	664.3	41
25 to 29 years	73,977	14	259.5	16
30 to 34 years	31,755	6	144.7	9
35 to 39 years	21,182	4	98.1	6
40 to 44 years	12,698	2	56.3	3
45 to 49 years	6,761	1	28.6	2
50 years and older	4,548	1	18.8	1
Level of study	532,785	100	1,614.1	100
Certificate or diploma	178,850	34	568.1	35
Undergraduate	346,896	65	1,027.6	64
Master	5,541	1	13.6	1
Doctorate	1,498	0 ^s	4.8	0 ^s
Type of institution	532,785	100	1,614.1	100
University	307,415	58	898.4	56
College	184,215	35	584.5	36
Private	41,155	8	131.3	8

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

Table 1.1.6 Profile of students who received Canada Student Loans

	2018-2019			
	number	percent	millions of dollars	percent
Gender	625,135	100	3,575.4	100
Female	372,113	60	2,175.5	61
Male	253,022	40	1,399.9	39
Age group	625,135	100	3,575.4	100
Younger than 20 years	173,041	28	888.5	25
20 to 24 years	272,219	44	1,514.3	42
25 to 29 years	88,622	14	558.4	16
30 to 34 years	36,640	6	239.9	7
35 to 39 years	23,617	4	162.2	5
40 to 44 years	14,947	2	103.5	3
45 to 49 years	8,944	1	61.3	2
50 years and older	7,105	1	47.4	1
Level of study	625,135	100	3,575.4	100
Certificate or diploma	221,054	35	1,210.2	34
Undergraduate	369,452	59	2,091.0	58
Master	28,830	5	225.9	6
Doctorate	5,799	1	48.4	1
Type of institution	625,135	100	3,575.4	100
University	356,007	57	2,105.7	59
College	205,284	33	1,000.4	28
Private	63,844	10	469.4	13

Table 1.1.7 Canada Apprentice Loan

	2014-2015 ¹	2015-2016	2016-2017	2017-2018	2018-2019
Canada Apprentice Loans recipients (number)	8,095	16,422	15,310	13,955	13,055
Canada Apprentice Loans disbursed (millions of dollars)	32.3	69.4	65.6	58.8	54.7
	percent				
Canada Apprentice Loans recipients					
Gender	100	100	100	100	100
Female	5	5	5	6	6
Male	95	95	95	94	94
Age group	100	100	100	100	100
Younger than 20 years	3	3	3	2	3
20 to 24 years	32	32	30	29	28
25 to 29 years	29	29	31	31	31
30 to 34 years	17	18	18	18	19
35 to 39 years	9	9	9	10	10
40 to 44 years	5	4	5	5	5
45 to 49 years	3	2	2	2	2
50 years and older	2	2	2	2	1

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

	2014-2015	2015-2016	2016-2017	2017-2018	2018-2019
Number of students leaving school	203,732	203,909	201,516	203,459	233,376
Average loan balance at time of leaving school (dollars)	12,783	13,306	13,456	13,416	13,367

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

	2014-2015	2015-2016	2016-2017	2017-2018	2018-2019
	dollars				
Gender					
Female	13,141	13,648	13,796	13,767	13,825
Male	12,258	12,803	12,964	12,910	12,713
Age group					
Younger than 20 years	5,442	5,463	5,466	5,191	5,363
20 to 24 years	11,776	12,354	12,633	12,796	12,779
25 to 29 years	16,212	16,770	16,801	16,780	16,744
30 to 34 years	15,933	16,414	16,262	15,928	15,476
35 to 39 years	14,361	14,696	14,202	13,865	13,429
40 to 44 years	13,917	14,289	14,016	13,542	13,084
45 to 49 years	13,519	13,755	13,794	13,240	13,230
50 years and older	12,754	13,026	13,032	12,772	12,753
Level of study					
Certificate or diploma	9,626	9,890	9,968	9,698	9,846
Undergraduate	15,478	16,152	16,535	16,541	16,418
Master	20,531	21,207	20,976	20,280	19,951
Doctorate	29,289	29,040	28,604	29,251	27,935
Type of institution					
University	15,989	16,727	17,113	17,167	17,200
College	9,794	10,172	10,358	10,032	10,242
Private	11,082	11,137	10,994	10,912	11,041

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

2018-2019								
	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	51,973	66,330	38,251	23,750	17,892	13,992	21,188	233,376
Percentage of students by debt level	22	28	16	10	8	6	9	100

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

2018-2019								
	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	20	29	17	11	8	6	10	100
Male	26	28	16	9	7	6	8	100
Age group								
Younger than 20 years	52	37	9	1	0 ^s	x	x	100
20 to 24 years	24	26	16	11	9	8	6	100
25 to 29 years	15	24	17	11	9	7	16	100
30 to 34 years	16	30	18	10	7	5	14	100
35 to 39 years	15	37	19	10	6	4	9	100
40 to 44 years	14	39	21	9	6	3	8	100
45 to 49 years	14	40	20	9	6	3	8	100
50 years and older	16	41	18	9	5	x	x	100
Level of study								
Certificate or diploma	27	38	17	8	4	2	3	100
Undergraduate	18	19	15	12	11	10	14	100
Master	13	16	20	11	10	8	24	100
Doctorate	14	9	10	8	8	7	43	100
Type of institution								
University	17	19	15	12	11	10	16	100
College	31	31	16	8	5	3	4	100
Private	13	48	20	10	4	2	4	100

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).

1.3 Repayment Assistance Plan (RAP)

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

	2014-2015	2015-2016	2016-2017	2017-2018	2018-2019
	number				
All Stages	256,164	276,133	305,769	326,467	330,381
Zero Payment	221,605	236,907	268,883	281,461	279,184
Affordable Payment	34,559	39,226	36,886	45,006	51,197
Stage 1	217,256	228,661	248,459	257,875	251,981
Zero Payment	189,208	197,829	218,183	221,627	211,641
Affordable Payment	28,048	30,832	30,276	36,248	40,340
Stage 2	22,391	28,199	35,195	44,015	52,045
Zero Payment	17,985	22,540	30,760	37,996	44,456
Affordable Payment	4,406	5,659	4,435	6,019	7,589
Permanent Disability	16,517	19,273	22,115	24,577	26,355
Zero Payment	14,412	16,538	19,940	21,838	23,087
Affordable Payment	2,105	2,735	2,175	2,739	3,268
	percent				
All Stages	100	100	100	100	100
Zero Payment	87	86	88	86	85
Affordable Payment	13	14	12	14	15
Stage 1	100	100	100	100	100
Zero Payment	87	87	88	86	84
Affordable Payment	13	13	12	14	16
Stage 2	100	100	100	100	100
Zero Payment	80	80	87	86	85
Affordable Payment	20	20	13	14	15
Permanent Disability	100	100	100	100	100
Zero Payment	87	86	90	89	88
Affordable Payment	13	14	10	11	12

Table 1.3.2 Profile of students benefiting from RAP

	2018-2019	
	number	percent
Gender	330,381	100
Female	216,437	66
Male	113,944	34
Age group	330,381	100
Younger than 20 years	2,399	1
20 to 24 years	71,202	22
25 to 29 years	106,967	32
30 to 34 years	65,882	20
35 to 39 years	36,852	11
40 to 44 years	19,125	6
45 to 49 years	12,152	4
50 years and older	15,802	5
Level of study	330,381	100
Certificate or diploma	176,376	53
Undergraduate	133,057	40
Master	17,476	5
Doctorate	3,472	1
Type of institution	330,381	100
University	138,455	42
College	124,140	38
Private	67,786	21

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

	2014-2015	2015-2016	2016-2017	2017-2018	2018-2019
	number				
Number of borrowers entering repayment	203,732	203,909	201,516	203,459	233,376
Number of borrowers on RAP during the first year in repayment	56,660	56,620	62,053	59,510	56,540
	percent				
First year RAP uptake rate	28	28	31	29	24

1.4 Loan Forgiveness

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

	2014-2015	2015-2016	2016-2017	2017-2018	2018-2019
	number				
Profession	2,849	3,853	4,682	5,195	5,527
Family Doctor	94	144	202	248	307
Family Medicine Resident	221	333	515	585	626
Licensed Practical Nurse	445	620	687	702	765
Nurse Practitioner	22	24	27	34	53
Registered Nurse	1,750	2,298	2,706	3,033	3,142
Registered Practical Nurse	238	333	426	459	501
Registered Psychiatric Nurse	79	101	119	134	133
	thousands of dollars				
Amount forgiven					
Profession	12,363.8	16,495.2	20,635.5	22,889.5	24,255.3
Family Doctor	757.5	1,068.8	1,403.2	1,764.6	2,133.5
Family Medicine Resident	1,738.4	2,561.7	3,984.7	4,580.9	4,854.1
Licensed Practical Nurse	1,735.8	2,230.7	2,562.6	2,619.9	2,789.3
Nurse Practitioner	83.3	79.8	97.7	128.3	195.2
Registered Nurse	6,808.0	8,899.3	10,501.4	11,621.3	11,961.5
Registered Practical Nurse	918.3	1,249.4	1,611.0	1,676.7	1,791.7
Registered Psychiatric Nurse	322.4	405.5	474.8	497.8	529.9

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

	2014-2015	2015-2016	2016-2017	2017-2018	2018-2019
	number				
Canada	2,849	3,853	4,682	5,195	5,527
Newfoundland and Labrador	154	199	226	256	252
Prince Edward Island	59	80	104	102	118
Nova Scotia	290	435	509	602	636
New Brunswick	144	186	240	307	332
Quebec	x	x	x	x	10
Ontario	643	921	1,262	1,440	1,585
Manitoba	122	170	197	216	242
Saskatchewan	231	271	310	367	390
Alberta	443	595	690	710	754
British Columbia	675	878	1,011	1,052	1,072
Yukon	36	46	39	50	42
Northwest Territories	24	37	56	47	52
Nunavut	x	x	x	x	42
	thousands of dollars				
Amount forgiven					
Canada	12,363.8	16,495.2	20,635.5	22,889.5	24,255.3
Newfoundland and Labrador	760.4	934.2	1,068.1	1,234.0	1,161.2
Prince Edward Island	261.2	347.9	436.0	443.5	473.4
Nova Scotia	1,208.9	1,873.0	2,164.0	2,544.1	2,725.9
New Brunswick	618.1	747.3	1,000.5	1,272.9	1,341.7
Quebec	x	x	x	x	53.6
Ontario	2,804.0	4,009.2	5,767.6	6,580.8	7,161.1
Manitoba	539.9	744.1	871.1	970.8	1,105.1
Saskatchewan	1,020.3	1,142.7	1,299.5	1,565.4	1,655.9
Alberta	1,905.9	2,539.2	3,044.2	3,103.6	3,304.2
British Columbia	2,850.3	3,636.9	4,345.6	4,503.2	4,643.3
Yukon	149.4	185.5	194.9	220.0	196.3
Northwest Territories	119.3	173.6	245.6	237.2	236.8
Nunavut	x	x	x	x	196.6

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

	2014-2015	2015-2016	2016-2017	2017-2018	2018-2019
	number				
Number of recipients	545	706	577	503	440
	millions of dollars				
Total value of loans forgiven	8.0	11.7	8.7	7.7	7.4
	dollars				
Average value of loans forgiven	14,691	16,526	15,099	15,295	16,730

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

	2014-2015	2015-2016	2016-2017	2017-2018	2018-2019
millions of dollars					
Total	16,417.5	16,984.1	17,476.4	18,490.5	19,685.8
In study	6,888.2	7,006.2	7,050.6	7,719.4	8,414.9
In repayment	9,529.4	9,977.9	10,425.8	10,771.1	11,270.8
Guaranteed Loans	7.9	5.5	3.9	2.8	1.8
In study	1.1	0.8	0.6	0.4	0.3
In repayment	6.8	4.7	3.3	2.4	1.5
Risk Shared Loans	1,086.2	966.9	905.6	794.9	770.1
In study	9.3	5.8	3.9	2.3	1.3
In repayment	1,076.9	961.1	901.7	792.6	768.8
Direct Loans	15,323.4	16,011.6	16,566.9	17,692.8	18,913.9
In study	6,877.7	6,999.5	7,046.1	7,716.7	8,413.3
In repayment	8,445.7	9,012.1	9,520.8	9,976.1	10,500.5

Table 1.6.2 Direct loan portfolio at the end of loan year

	2014-2015	2015-2016	2016-2017	2017-2018	2018-2019
number of borrowers					
Total direct loan portfolio	1,608,189	1,652,083	1,702,432	1,798,295	1,873,494
In study	519,004	519,627	522,982	585,374	609,910
In repayment	773,592	806,822	841,406	868,041	907,259
Current	554,955	572,788	581,790	580,096	616,069
RAP	159,336	171,855	201,802	209,428	204,945
Delinquency	59,301	62,179	57,814	78,517	86,245
In default	315,593	325,634	338,044	344,880	356,325
millions of dollars					
Total direct loan portfolio	16,907.3	17,696.5	18,173.8	19,297.6	20,453.3
In study	6,473.4	6,589.3	6,625.8	7,379.3	7,919.2
In repayment	8,360.9	8,981.3	9,398.9	9,770.1	10,343.2
Current	5,022.7	5,352.1	5,333.4	5,322.6	5,769.8
RAP	2,700.1	2,945.8	3,429.7	3,588.6	3,601.9
Delinquency	638.1	683.3	635.8	858.9	971.4
In default	2,073.0	2,125.9	2,149.1	2,148.3	2,191.0

2 Provinces and Territories

2.1 Student Financial Assistance: Grants, Loans and Interest Subsidies

Table 2.1.1 Student financial assistance by type

	2018-2019										
	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	753,669	7,330	3,478	20,300	16,202	500,515	16,265	19,077	99,912	70,289	301
Full-time students	742,209	x	3,123	20,185	16,107	494,712	16,001	18,904	98,355	67,233	x
Part-time students	28,832	x	620	241	171	18,461	414	292	2,891	5,629	x
Canada Student Grant / Canada Student Loan³	672,277	6,279	3,095	17,977	14,522	453,577	14,119	17,313	85,824	59,314	257
Full-time students	660,420	x	2,713	17,860	14,430	447,525	13,852	17,134	84,234	56,184	x
Part-time students	28,737	x	619	239	168	18,415	412	293	2,874	5,604	x
Canada Student Grant	532,785	5,078	2,606	14,421	11,269	358,669	11,678	14,363	66,836	47,664	201
Full-time students ⁴	519,518	x	2,180	14,298	11,172	351,578	11,409	14,176	65,099	44,376	x
Part-time students ⁵	28,503	x	619	235	163	18,277	408	291	2,839	5,566	x
Canada Student Loan	625,135	6,185	2,558	17,701	14,210	416,939	13,503	16,242	82,382	55,228	187
Full-time students	618,359	x	2,538	17,602	14,146	412,775	13,313	16,138	81,467	54,032	x
Part-time students	13,624	x	26	149	99	9,566	244	129	1,360	2,000	x
In-study interest subsidy	706,736	7,240	2,944	20,040	15,912	463,928	15,661	18,043	96,493	66,244	231
Full-time students	700,376	x	2,950	19,943	15,846	460,014	15,474	17,946	95,614	65,136	x
Part-time students	13,719	x	27	150	102	9,610	246	129	1,378	2,026	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	5,189.5	57.1	23.5	175.9	103.8	3,352.5	108.5	151.9	724.0	490.3	1.9
Full-time students	5,121.9	x	22.6	175.3	103.5	3,308.8	107.3	151.1	716.7	477.9	x
Part-time students	67.7	x	0.9	0.7	0.4	43.8	1.1	0.9	7.4	12.4	x
Canada Student Grant	1,614.1	17.0	7.7	48.6	34.7	1,051.1	37.8	49.7	220.7	146.2	0.7
Full-time students ⁴	1,568.7	x	6.9	48.3	34.4	1,021.6	37.2	49.2	216.6	137.1	x
Part-time students ⁵	45.5	x	0.8	0.4	0.3	29.5	0.6	0.5	4.2	9.1	x
Canada Student Loan	3,575.4	40.1	15.8	127.3	69.2	2,301.5	70.7	102.2	503.3	344.2	1.2
Full-time students	3,553.2	x	15.7	127.0	69.0	2,287.1	70.2	101.9	500.1	340.8	x
Part-time students	22.2	x	0.1	0.3	0.1	14.3	0.5	0.3	3.2	3.3	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 Dependants, 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 Dependants.

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

2018-2019								
	Canada Student Grant for Full-Time Students	Canada Student Grant - Skills Boost Top-up	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	477,892	64,821	63,828	50,543	10,873	28,493	2,643	532,785
Newfoundland and Labrador	4,641	689	377	877	334	101	x	5,078
Prince Edward Island	1,991	248	180	354	x	619	x	2,606
Nova Scotia	13,156	1,740	1,378	2,483	1,187	235	39	14,421
New Brunswick	10,324	1,207	1,292	1,048	494	x	34	11,269
Ontario	325,772	37,090	39,391	34,325	5,071	18,271	1,385	358,669
Manitoba	10,513	1,833	1,858	734	380	408	89	11,678
Saskatchewan	13,058	2,309	2,531	1,777	566	289	108	14,363
Alberta	57,383	11,811	12,233	4,885	1,486	2,838	516	66,836
British Columbia	40,867	7,842	4,571	4,037	1,193	5,566	446	47,664
Yukon	187	52	17	23	x	x	0	201
millions of dollars								
Canada	1,198.5	98.1	152.0	97.0	23.0	43.5	1.9	1,614.1
Newfoundland and Labrador	11.9	1.0	0.8	1.7	1.3	0.1	x	17.0
Prince Edward Island	4.9	0.4	0.4	0.7	x	0.8	x	7.7
Nova Scotia	34.7	2.9	3.3	5.0	2.5	0.3	0.0 ⁵	48.6
New Brunswick	26.3	1.9	3.0	1.9	1.4	x	0.0 ⁵	34.7
Ontario	799.2	55.0	94.3	65.2	8.0	28.5	1.0	1,051.1
Manitoba	26.8	2.8	4.6	1.4	1.5	0.6	0.1	37.8
Saskatchewan	33.8	3.6	6.6	3.5	1.7	0.4	0.1	49.7
Alberta	155.9	18.6	29.0	9.6	3.5	3.8	0.4	220.7
British Columbia	104.5	12.0	9.9	8.0	2.8	8.7	0.3	146.2
Yukon	0.5	0.1	0.0 ⁵	0.0 ⁵	x	x	0.0	0.7

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. 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

2018-2019											
	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	63	61	62	61	58	62	64	63	62	69
Male	41	37	39	38	39	42	38	36	37	38	31
Age group	100	100	100	100	100	100	100	100	100	100	100
Younger than 20 years	29	30	33	30	33	31	23	23	18	18	15
20 to 24 years	45	46	45	44	44	44	41	43	41	43	36
25 to 29 years	14	17	14	15	12	12	18	18	18	21	27
30 to 34 years	5	4	4	5	5	5	8	8	9	8	9
35 to 39 years	3	2	2	3	3	3	5	5	6	5	7
40 to 44 years	2	x	1	1	2	2	3	3	4	3	x
45 to 49 years	1	x	1	1	1	1	1	1	2	2	x
50 years and older	1	x	1	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	41	30	35	39	35	30	27	42	37	32
Undergraduate	59	53	65	60	57	60	66	69	53	57	60
Master	4	4	x	4	4	4	4	3	4	5	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	57	70	65	60	58	66	70	42	60	53
College	34	27	24	24	25	35	19	22	38	23	40
Private	9	16	6	11	15	7	15	9	20	17	7

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

	2018-2019										
	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	24	25	24	26	25	27
Canada Student Grant / Canada Student Loan	24	23	23	23	23	23	25	24	26	25	26
Full-time students	24	23	23	23	23	23	25	24	26	25	26
Part-time students	25	25	21	27	26	24	29	29	28	26	33
Canada Student Grant	24	23	23	23	23	23	24	24	25	25	26
Full-time students	24	23	23	23	23	23	24	24	25	25	26
Part-time students	25	25	21	27	26	24	29	29	28	26	30
Canada Student Loan	24	23	23	23	23	23	24	24	26	25	27
Full-time students	24	23	23	23	23	23	24	24	26	25	26
Part-time students	26	28	30	28	27	25	30	32	29	26	36
Entering repayment	26	24	25	25	25	26	27	26	29	27	29
Repayment Assistance Plan	31	29	29	29	30	31	33	31	32	32	35
Canada Apprentice Loan	29	32	27	28	28	29	28	29	29	29	28

Table 2.1.5 Canada Apprentice Loan

	2014-2015 ¹	2015-2016	2016-2017	2017-2018	2018-2019
	number of recipients				
Canada	8,095	16,422	15,310	13,955	13,055
Newfoundland and Labrador	124	261	245	136	99
Prince Edward Island	22	71	83	81	67
Nova Scotia	266	520	503	555	602
New Brunswick	335	485	496	498	478
Ontario	1,210	2,072	1,974	1,820	1,804
Manitoba	440	1,031	954	934	914
Saskatchewan	438	1,095	952	866	740
Alberta	3,562	7,975	7,152	6,097	5,125
British Columbia	1,670	2,860	2,884	2,893	3,158
Yukon	13	25	32	24	40
Northwest Territories	x	x	x	x	x
Nunavut	x	x	x	x	x
	millions of dollars				
Canada	32.3	69.4	65.6	58.8	54.7
Newfoundland and Labrador	0.5	1.1	1.1	0.6	0.4
Prince Edward Island	0.1	0.3	0.3	0.3	0.3
Nova Scotia	1.1	2.3	2.3	2.5	2.7
New Brunswick	1.3	1.9	2	2	2
Ontario	4.8	8.5	8.1	7.4	7.3
Manitoba	1.7	4.1	3.8	3.7	3.6
Saskatchewan	1.7	4.3	3.8	3.4	2.9
Alberta	14.2	33.9	31.1	26	21.6
British Columbia	6.8	12.6	12.7	12.5	13.7
Yukon	0.1	0.1	0.1	0.1	0.2
Northwest Territories	x	x	x	x	x
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. 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

	2014-2015	2015-2016	2016-2017	2017-2018	2018-2019
	number ¹				
Canada	203,732	203,909	201,516	203,459	233,376
Newfoundland and Labrador	3,190	3,052	3,047	2,863	2,731
Prince Edward Island	1,407	1,341	1,166	1,145	1,160
Nova Scotia	7,473	7,284	7,384	7,373	7,240
New Brunswick	6,232	5,627	5,383	5,861	6,151
Ontario	124,131	125,750	122,483	121,575	147,046
Manitoba	5,136	5,127	5,064	5,164	4,993
Saskatchewan	4,908	5,046	5,084	5,336	5,881
Alberta	23,445	23,731	26,090	29,223	33,049
British Columbia	27,711	26,864	25,709	24,833	25,018
Yukon	99	87	106	86	107
	dollars				
Canada	12,783	13,306	13,456	13,416	13,367
Newfoundland and Labrador	11,001	11,134	10,587	11,249	12,514
Prince Edward Island	16,741	17,704	17,749	17,349	17,594
Nova Scotia	16,534	17,090	16,855	17,358	17,637
New Brunswick	12,916	13,806	13,576	12,192	11,637
Ontario	12,657	13,308	13,604	13,697	13,416
Manitoba	9,263	9,710	9,853	9,642	9,670
Saskatchewan	13,750	14,279	14,415	14,353	14,314
Alberta	11,975	12,142	11,830	11,538	12,076
British Columbia	13,477	13,728	14,079	14,027	14,384
Yukon	10,968	11,118	11,336	12,488	12,785

1. Number of students leaving school.

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

2018-2019								
	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	22	28	16	10	8	6	9	100
Newfoundland and Labrador	19	29	21	12	8	5	5	100
Prince Edward Island	11	29	17	x	x	x	x	100
Nova Scotia	8	29	17	13	9	8	17	100
New Brunswick	30	31	13	8	6	5	8	100
Ontario	24	26	16	10	8	7	9	100
Manitoba	36	31	14	7	4	3	5	100
Saskatchewan	16	34	16	10	8	5	11	100
Alberta	21	35	17	10	6	4	6	100
British Columbia	18	30	17	11	8	5	11	100
Yukon	10	46	19	x	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

	2018-2019										
	Canada	N.L.	P.E.I.	N.S.	N.B.	Ont.	Man.	Sask.	Alta.	B.C.	Y.T.
	number										
All Stages	330,381	5,180	2,108	15,479	14,507	200,909	4,675	6,420	39,260	41,767	76
Zero Payment	279,184	4,412	1,702	12,761	11,440	172,517	4,227	5,360	32,829	33,877	59
Affordable Payment	51,197	768	406	2,718	3,067	28,392	448	1,060	6,431	7,890	17
Stage 1	251,981	3,740	1,572	11,352	10,005	151,785	3,742	4,852	33,936	30,936	61
Zero Payment	211,641	3,187	1,267	9,406	7,888	129,289	3,369	4,058	28,292	24,836	49
Affordable Payment	40,340	553	305	1,946	2,117	22,496	373	794	5,644	6,100	12
Stage 2	52,045	1,079	x	2,693	3,687	31,637	634	777	3,246	7,907	x
Zero Payment	44,456	893	x	2,121	2,864	27,718	583	627	2,789	6,552	x
Affordable Payment	7,589	186	x	572	823	3,919	51	150	457	1,355	x
Permanent Disability	26,355	361	x	1,434	815	17,487	299	791	2,078	2,924	x
Zero Payment	23,087	332	x	1,234	688	15,510	275	675	1,748	2,489	x
Affordable Payment	3,268	29	x	200	127	1,977	24	116	330	435	x
	percent										
All Stages	100	100	100	100	100	100	100	100	100	100	100
Zero Payment	85	85	81	82	79	86	90	83	84	81	78
Affordable Payment	15	15	19	18	21	14	10	17	16	19	22
Stage 1	100	100	100	100	100	100	100	100	100	100	100
Zero Payment	84	85	81	83	79	85	90	84	83	80	80
Affordable Payment	16	15	19	17	21	15	10	16	17	20	20
Stage 2	100	100	x	100	100	100	100	100	100	100	x
Zero Payment	85	83	x	79	78	88	92	81	86	83	x
Affordable Payment	15	17	x	21	22	12	8	19	14	17	x
Permanent Disability	100	100	x	100	100	100	100	100	100	100	x
Zero Payment	88	92	x	86	84	89	92	85	84	85	x
Affordable Payment	12	8	x	14	16	11	8	15	16	15	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

	2018-2019										
	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	66	69	74	72	69	64	68	69	68	66	74
Male	34	31	26	28	31	36	32	31	32	34	26
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	22	22	x	26	23	23	18	17	20	16	x
25 to 29 years	32	34	39	36	34	33	27	30	31	30	28
30 to 34 years	20	23	21	21	21	19	21	23	20	22	24
35 to 39 years	11	12	9	9	11	10	15	14	13	14	24
40 to 44 years	6	3	x	3	5	5	8	7	7	7	x
45 to 49 years	4	2	x	2	2	4	5	4	4	4	x
50 years and older	5	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	53	60	48	55	58	53	46	43	56	52	39
Undergraduate	40	36	46	41	38	40	48	51	38	42	50
Master	5	x	5	4	4	6	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	39	51	45	40	42	51	55	32	49	41
College	38	30	32	32	29	44	19	26	33	23	47
Private	21	31	17	23	31	15	30	19	35	29	12

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

	2018-2019		
	Number of borrowers entering repayment	Number of borrowers on RAP during the first year of repayment	First year RAP uptake rate
	number		percent
Canada	233,376	56,540	24
Newfoundland and Labrador	2,731	690	25
Prince Edward Island	x	x	x
Nova Scotia	7,240	2,435	34
New Brunswick	6,151	1,928	31
Ontario	147,046	34,630	24
Manitoba	4,993	736	15
Saskatchewan	5,881	1,260	21
Alberta	33,049	8,595	26
British Columbia	25,018	5,965	24
Yukon	x	x	x

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

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

	2018-2019				Total
	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	
	number				
Canada	563,917	40,924	6,203	7,315	618,359
Newfoundland and Labrador	5,104	968	27	65	6,164
Prince Edward Island	x	973	x	x	2,538
Nova Scotia	14,319	3,069	90	124	17,602
New Brunswick	11,208	2,818	72	48	14,146
Ontario	393,264	11,800	3356	4,355	412,775
Manitoba	11,197	1,838	166	112	13,313
Saskatchewan	12,957	2,894	182	105	16,138
Alberta	68,115	10,364	1570	1,418	81,467
British Columbia	46,172	6,067	727	1,066	54,032
Yukon	x	133	x	x	184
	percent				
Canada	91.2	6.6	1.0	1.2	100.0
Newfoundland and Labrador	82.8	15.7	0.4	1.1	100.0
Prince Edward Island	x	38.3	x	x	100.0
Nova Scotia	81.3	17.4	0.5	0.7	100.0
New Brunswick	79.2	19.9	0.5	0.3	100.0
Ontario	95.3	2.9	0.8	1.1	100.0
Manitoba	84.1	13.8	1.2	0.8	100.0
Saskatchewan	80.3	17.9	1.1	0.7	100.0
Alberta	83.6	12.7	1.9	1.7	100.0
British Columbia	85.5	11.2	1.3	2.0	100.0
Yukon	x	72.3	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

	2014-2015	2015-2016	2016-2017	2017-2018	2018-2019
	number				
Canada	443,446	445,028	444,330	533,672	563,917
Newfoundland and Labrador	4,950	5,229	5,090	4,969	5,104
Prince Edward Island	1,666	1,507	1,492	x	x
Nova Scotia	13,116	13,130	13,329	13,864	14,319
New Brunswick	9,126	8,667	9,164	10,898	11,208
Ontario	307,401	306,728	302,452	370,687	393,264
Manitoba	8,054	8,383	8,160	7,781	11,197
Saskatchewan	8,818	9,271	9,959	11,812	12,957
Alberta	41,939	46,526	51,220	65,342	68,115
British Columbia	48,345	45,561	43,434	46,788	46,172
Yukon	31	26	30	x	x
	percent				
Canada	90.7	90.8	90.6	91.2	91.2
Newfoundland and Labrador	85.0	85.7	84.7	83.8	82.8
Prince Edward Island	57.4	56.6	57.4	x	x
Nova Scotia	80.4	80.5	80.4	80.8	81.3
New Brunswick	75.7	75.4	76.7	78.9	79.2
Ontario	95.1	95.1	95.2	95.4	95.3
Manitoba	83.6	83.4	82.6	82.0	84.1
Saskatchewan	78.7	79.6	79.4	80.0	80.3
Alberta	82.4	83.2	82.7	83.6	83.6
British Columbia	85.5	85.6	85.2	85.7	85.5
Yukon	18.9	15.3	21.6	x	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

	2014-2015	2015-2016	2016-2017	2017-2018	2018-2019
	number				
Canada	33,711	33,313	34,361	38,576	40,924
Newfoundland and Labrador	780	764	819	876	968
Prince Edward Island	1,208	1,132	1,084	1,030	973
Nova Scotia	2,967	2,955	3,040	3,090	3,069
New Brunswick	2,777	2,696	2,639	2,784	2,818
Ontario	9,114	8,962	8,743	10,545	11,800
Manitoba	1,272	1,365	1,421	1,455	1,838
Saskatchewan	2,083	2,085	2,303	2,659	2,894
Alberta	6,972	7,208	8,286	9,919	10,364
British Columbia	6,413	6,012	5,921	6,079	6,067
Yukon	125	134	105	139	133
	percent				
Canada	6.9	6.8	7.0	6.6	6.6
Newfoundland and Labrador	13.4	12.5	13.6	14.8	15.7
Prince Edward Island	41.7	42.5	41.7	40.4	38.3
Nova Scotia	18.2	18.1	18.3	18.0	17.4
New Brunswick	23.0	23.4	22.1	20.1	19.9
Ontario	2.8	2.8	2.8	2.7	2.9
Manitoba	13.2	13.6	14.4	15.3	13.8
Saskatchewan	18.6	17.9	18.4	18.0	17.9
Alberta	13.7	12.9	13.4	12.7	12.7
British Columbia	11.3	11.3	11.6	11.1	11.2
Yukon	76.2	78.8	75.5	73.9	72.3

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

	2014-2015	2015-2016	2016-2017	2017-2018	2018-2019
	number				
Canada	11,624	11,594	11,710	12,771	13,518
Newfoundland and Labrador	96	109	100	85	92
Prince Edward Island	x	24	x	x	x
Nova Scotia	228	228	214	210	214
New Brunswick	156	137	143	136	120
Ontario	6,717	6,696	6,608	7,176	7,711
Manitoba	305	304	294	257	278
Saskatchewan	298	286	280	293	287
Alberta	1,974	2,166	2,419	2,859	2,988
British Columbia	1,816	1,634	1,623	1,718	1,793
Yukon	x	10	x	x	x
	percent				
Canada	2.4	2.4	2.4	2.2	2.2
Newfoundland and Labrador	1.6	1.8	1.7	1.4	1.5
Prince Edward Island	x	0.9	x	x	x
Nova Scotia	1.4	1.4	1.3	1.2	1.2
New Brunswick	1.3	1.2	1.2	1.0	0.8
Ontario	2.1	2.1	2.1	1.8	1.9
Manitoba	3.2	3.0	3.0	2.7	2.1
Saskatchewan	2.7	2.5	2.2	2.0	1.8
Alberta	3.9	3.9	3.9	3.7	3.7
British Columbia	3.2	3.1	3.2	3.1	3.3
Yukon	x	5.9	x	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

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
2018-19	618,359	6,164	2,538	17,602	14,146	412,775	13,313	16,138	81,467	54,032	184	N/A

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

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

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
2018-19	3,553.2	40.1	15.7	127.0	69.0	2,287.1	70.2	101.9	500.1	340.8	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

Year	Canada	
	number of recipients	millions of dollars
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
2018-19	13,624	22.2

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
2018-19	532,785	5,078	2,606	14,421	11,269	358,669	11,678	14,363	66,836	47,664	201

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
2018-19	1,614.1	17.0	7.7	48.6	34.7	1,051.1	37.8	49.7	220.7	146.2	0.7

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
2018-19	28,503	45.5

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
2018-19	28,503	x	619	235	163	18,277	408	291	2,839	5,566	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
2018-19	45.5	x	0.8	0.4	0.3	29.5	0.6	0.5	4.2	9.1	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

	2018-2019	
	number	percent
Gender	660,420	100
Female	392,970	60
Male	267,450	40
Age group	660,420	100
Younger than 20 years	183,696	28
20 to 24 years	289,075	44
25 to 29 years	91,979	14
30 to 34 years	38,460	6
35 to 39 years	24,833	4
40 to 44 years	15,583	2
45 to 49 years	9,327	1
50 years and older	7,467	1
Level of study	660,420	100
Certificate or diploma	234,592	36
Undergraduate	391,568	59
Master	28,307	4
Doctorate	5,953	1
Type of institution	660,420	100
University	374,627	57
College	219,299	33
Private	66,494	10

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

2018-2019		
	number	percent
Gender	28,737	100
Female	18,052	63
Male	10,685	37
Age group	28,737	100
Younger than 20 years	6,222	22
20 to 24 years	12,837	45
25 to 29 years	4,346	15
30 to 34 years	2,014	7
35 to 39 years	1,393	5
40 to 44 years	865	3
45 to 49 years	558	2
50 years and older	502	2
Level of study	28,737	100
Certificate or diploma	8,098	28
Undergraduate	19,236	67
Master	1,340	5
Doctorate	63	0 ^s
Type of institution	28,737	100
University	19,748	69
College	8,503	30
Private	486	2

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

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

2018-2019		
	number	percent
Gender	519,518	100
Female	307,154	59
Male	212,364	41
Age group	519,518	100
Younger than 20 years	139,571	27
20 to 24 years	234,811	45
25 to 29 years	71,491	14
30 to 34 years	30,535	6
35 to 39 years	20,318	4
40 to 44 years	12,155	2
45 to 49 years	6,398	1
50 years and older	4,239	1
Level of study	519,518	100
Certificate or diploma	173,908	33
Undergraduate	339,801	65
Master	4,363	1
Doctorate	1,446	0 ^s
Type of institution	519,518	100
University	298,976	58
College	179,764	35
Private	40,778	8

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

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

2018-2019		
	number	percent
Gender	28,503	100
Female	17,901	63
Male	10,602	37
Age group	28,503	100
Younger than 20 years	6,206	22
20 to 24 years	12,772	45
25 to 29 years	4,277	15
30 to 34 years	1,975	7
35 to 39 years	1,376	5
40 to 44 years	848	3
45 to 49 years	551	2
50 years and older	498	2
Level of study	28,503	100
Certificate or diploma	8,019	28
Undergraduate	19,109	67
Master	1,313	5
Doctorate	62	0 ^s
Type of institution	28,503	100
University	19,603	69
College	8,428	30
Private	472	2

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

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

	2018-2019	
	number	percent
Gender	618,359	100
Female	367,775	59
Male	250,584	41
Age group	618,359	100
Younger than 20 years	172,534	28
20 to 24 years	269,588	44
25 to 29 years	87,057	14
30 to 34 years	35,823	6
35 to 39 years	23,112	4
40 to 44 years	14,615	2
45 to 49 years	8,722	1
50 years and older	6,908	1
Level of study	618,359	100
Certificate or diploma	218,619	35
Undergraduate	366,051	59
Master	27,928	5
Doctorate	5,761	1
Type of institution	618,359	100
University	351,722	57
College	203,130	33
Private	63,507	10

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

2018-2019		
	number	percent
Gender	13,624	100
Female	8,370	61
Male	5,254	39
Age group	13,624	100
Younger than 20 years	2,377	17
20 to 24 years	5,948	44
25 to 29 years	2,398	18
30 to 34 years	1,171	9
35 to 39 years	722	5
40 to 44 years	461	3
45 to 49 years	295	2
50 years and older	252	2
Level of study	13,624	100
Certificate or diploma	3,704	27
Undergraduate	8,815	65
Master	1,057	8
Doctorate	48	0 ^s
Type of institution	13,624	100
University	9,434	69
College	3,789	28
Private	401	3

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

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

	2018-2019	
	number	percent
Gender	477,892	100
Female	277,945	58
Male	199,947	42
Age group	477,892	100
Younger than 20 years	135,169	28
20 to 24 years	227,294	48
25 to 29 years	64,561	14
30 to 34 years	22,489	5
35 to 39 years	13,074	3
40 to 44 years	7,655	2
45 to 49 years	4,502	1
50 years and older	3,148	1
Level of study	477,892	100
Certificate or diploma	142,987	30
Undergraduate	334,894	70
Master	x	x
Doctorate	x	x
Type of institution	477,892	100
University	288,749	60
College	166,172	35
Private	22,971	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 Skills Boost Top-up

2018-2019		
	number	percent
Gender	64,821	100
Female	40,909	63
Male	23,912	37
Age group	64,821	100
Younger than 30 years old	18,256	28
30 to 34 years	20,477	32
35 to 39 years	11,983	18
40 to 44 years	7,021	11
45 to 49 years	4,148	6
50 years and older	2,936	5
Level of study	64,821	100
Certificate or diploma	32,121	50
Undergraduate	32,700	50
Master	0	0
Doctorate	0	0
Type of institution	64,821	100
University	25,228	39
College	31,414	48
Private	8,179	13

Table 5.1.9 Profile of students who received Canada Student Grant for Full-Time Students with Dependants

	2018-2019	
	number	percent
Gender	63,828	100
Female	48,884	77
Male	14,944	23
Age group	63,828	100
Younger than 20 years	502	1
20 to 24 years	6,837	11
25 to 29 years	13,109	21
30 to 34 years	16,130	25
35 to 39 years	14,413	23
40 to 44 years	8,450	13
45 to 49 years	3,305	5
50 years and older	1,082	2
Level of study	63,828	100
Certificate or diploma	45,102	71
Undergraduate	15,149	24
Master	2,493	4
Doctorate	1,084	2
Type of institution	63,828	100
University	15,053	24
College	27,330	43
Private	21,445	34

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

	2018-2019	
	number	percent
Gender	50,543	100
Female	30,728	61
Male	19,815	39
Age group	50,543	100
Younger than 20 years	10,184	20
20 to 24 years	21,326	42
25 to 29 years	9,182	18
30 to 34 years	4,028	8
35 to 39 years	2,258	4
40 to 44 years	1,416	3
45 to 49 years	996	2
50 years and older	1,153	2
Level of study	50,543	100
Certificate or diploma	20,906	41
Undergraduate	27,196	54
Master	2,028	4
Doctorate	413	1
Type of institution	50,543	100
University	25,421	50
College	22,304	44
Private	2,818	6

Table 5.1.11 Profile of students who received Canada Student Grant for Services and Equipment for Students with Permanent Disabilities

2018-2019		
	number	percent
Gender	10,873	100
Female	6,788	62
Male	4,085	38
Age group	10,873	100
Younger than 20 years	3,131	29
20 to 24 years	3,662	34
25 to 29 years	1,649	15
30 to 34 years	924	8
35 to 39 years	567	5
40 to 44 years	353	3
45 to 49 years	256	2
50 years and older	331	3
Level of study	10,873	100
Certificate or diploma	5,304	49
Undergraduate	5,212	48
Master	300	3
Doctorate	57	1
Type of institution	10,873	100
University	4,864	45
College	5,608	52
Private	401	4

Table 5.1.12 Profile of students who received Canada Student Grant for Part-Time Studies

2018-2019		
	number	percent
Gender	28,493	100
Female	17,894	63
Male	10,599	37
Age group	28,493	100
Younger than 20 years	6,206	22
20 to 24 years	12,770	45
25 to 29 years	4,276	15
30 to 34 years	1,974	7
35 to 39 years	1,372	5
40 to 44 years	847	3
45 to 49 years	550	2
50 years and older	498	2
Level of study	28,493	100
Certificate or diploma	8,022	28
Undergraduate	19,100	67
Master	1,310	5
Doctorate	61	0 ^s
Type of institution	28,493	100
University	19,598	69
College	8,425	30
Private	470	2

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

Table 5.1.13 Profile of students who received Canada Student Grant for Part-Time Students with Dependants

	2018-2019	
	number	percent
Gender	2,643	100
Female	2,091	79
Male	552	21
Age group	2,643	100
Younger than 20 years	x	x
20 to 24 years	188	7
25 to 29 years	475	18
30 to 34 years	682	26
35 to 39 years	669	25
40 to 44 years	375	14
45 to 49 years	178	7
50 years and older	x	x
Level of study	2,643	100
Certificate or diploma	1,361	51
Undergraduate	939	36
Master	316	12
Doctorate	27	1
Type of institution	2,643	100
University	1,217	46
College	1,270	48
Private	156	6

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

Table 5.1.14 Profile of students who received Canada Student Grant for Full- or Part-Time Students with Dependants

	2018-2019	
	number	percent
Gender	65,707	100
Female	50,349	77
Male	15,358	23
Age group	65,707	100
Younger than 20 years	507	1
20 to 24 years	6,948	11
25 to 29 years	13,435	20
30 to 34 years	16,628	25
35 to 39 years	14,891	23
40 to 44 years	8,715	13
45 to 49 years	3,444	5
50 years and older	1,139	2
Level of study	65,707	100
Certificate or diploma	46,098	70
Undergraduate	15,741	24
Master	2,762	4
Doctorate	1,106	2
Type of institution	65,707	100
University	15,922	24
College	28,198	43
Private	21,587	33

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 2018-19, CSGs are available for:

- Students from low- and middle-income families: up to \$375 per month of study.
- Adult learners from low- and middle-income families who have been out of high school for at least ten years: top-up funding of \$1,600 per school year (\$200 per month).
- 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.