

CANADA STUDENT LOANS PROGRAM

statistical review

2016–2017



Employment and
Social Development Canada

Emploi et
Développement social Canada

Canada

Canada Student Loans Program – Statistical Review 2016–2017

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PDF

Cat. No.: HS45-2E-PDF

ISSN: 1927-1956

ESDC

Cat. No.: LC-167-04-19E

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INTRODUCTION

The Government of Canada, through the Department of Employment and Social Development, delivers the Canada Student Loans Program (CSLP) to help make post-secondary education (PSE) more affordable and accessible for students with a demonstrated financial need. The CSLP reduces financial barriers to PSE through the provision of Canada Student Grants and Loans. The grants are upfront, non-repayable assistance to meet the diverse financial needs of students from under-represented groups in PSE. In meeting an eligible student's assessed financial need, grants are awarded first, after which any remaining need is covered through Canada Student Loans (up to a loan maximum). Loans are interest-free while students are enrolled in PSE. Through the Repayment Assistance Plan (RAP), the CSLP also offers assistance to student loan borrowers who have difficulty repaying their loans.

The Government of Canada works collaboratively with participating provincial and territorial governments to deliver student financial assistance to Canadian students. Quebec, Nunavut and the Northwest Territories do not participate in the CSLP but receive alternative payments from the Government of Canada to operate their own student financial assistance programs.

Applicants in participating jurisdictions are assessed for federal and provincial grants and loans through a single application process. For students in full-time study, approximately 60% of their assessed financial need is funded by the Government of Canada, while the province or territory covers the remaining 40%. The statistics provided in this review only report on the federal portion of financial assistance in the CSLP participating provinces and territory.

Since the inception of CSLP in 1964, \$54.1 billion in student loans have been disbursed to 5.8 million students. The CSLP has also provided \$6.8 billion in non-repayable grants to 3 million students since 1995.

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*, which serves to inform Parliament and Canadians about student financial assistance for post-secondary education through the Canada Student Loans Program (CSLP).

The *2016–2017 CSLP Statistical Review* provides a series of tables on grants, loans, repayment assistance and other program statistics for the loan year from August 1, 2016 to July 31, 2017. In most cases, data is provided back to 2012–2013 loan year to provide a five-year reference period. Historical data is also provided, dating back to the beginning of the CSLP.

Please note that some cells in various tables are suppressed due to confidentiality, and some figures may not added-up to summary total due to rounding. Unless otherwise specified, tables include full-time and part-time students.

2016–2017 AT A GLANCE



380,000 students received Canada Student Grants

\$1.0 billion
Total value of grants

+41% increase in value of grants compared to 2015–2016

497,000 students received Canada Student Loans

\$2.6 billion
Total amount of loans

-3% decrease in total amount of loans compared to 2015–2016

\$2,673 Average amount of grant per recipient

\$5,286 Average amount of loan per borrower

\$6,862 Average amount of grants and loans per student

306,000 beneficiaries of the Repayment Assistance Plan (RAP)

+11% increase in number of RAP recipients compared to 2015–2016

88% of RAP recipients make zero payments

344,000 recipients of grants for students from low- and middle-income families

35,300 recipients of grants for full-time students with dependants

37,300 recipients of grants for students with permanent disabilities

1.7 million borrowers in direct loan portfolio

\$18.2 billion in direct loan portfolio

+3% increase in value of direct loan portfolio compared to 2015–2016

\$13,456 Average loan balance at the time of leaving school

9% three-year default rate for borrowers entering repayment in 2015–2016

-1 percentage point decrease in the three-year default rate from 2014–2015

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 Summary of total student financial assistance, including grants, loans and interest subsidy

	2012–2013	2013–2014	2014–2015	2015–2016	2016–2017
	(number of recipients ¹)				
Total student financial assistance²	593,458	613,959	614,674	616,439	627,122
Canada Student Grant	356,637	367,586	365,832	368,940	379,606
Full-time students	349,526	359,454	357,505	360,027	369,703
Part-time students	13,208	14,955	15,963	17,439	19,159
Canada Student Loan	477,487	497,725	495,318	497,042	497,064
Full-time students	472,167	491,444	488,781	489,935	490,401
Part-time students	9,601	11,254	12,086	13,712	11,790
In-study interest subsidy	575,375	596,404	596,098	597,051	593,483
Full-time students	570,252	590,306	589,731	590,127	587,149
Part-time students	9,715	11,374	12,203	13,810	11,937
	(millions of dollars)				
Total student financial assistance	N/A	N/A	N/A	N/A	N/A
Canada Student Grant	695.0	715.3	717.7	719.5	1,014.6
Full-time students	680.1	698.0	699.6	699.7	985.6
Part-time students	14.9	17.3	18.1	19.8	29.0
Canada Student Loan	2,582.9	2,720.6	2,723.1	2,722.3	2,627.2
Full-time students	2,566.4	2,700.7	2,702.2	2,698.2	2,608.0
Part-time students	16.6	19.9	20.9	24.1	19.2
In-study interest subsidy	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.

TABLE 1.1.2 Canada Student Grants and Loans by type

	2012–2013 ¹	2013–2014 ¹	2014–2015	2015–2016	2016–2017
	(number of recipients ²)				
Canada Student Grants and Loans³	495,569	515,279	513,898	516,430	530,703
Full-time students	488,291	506,880	505,412	507,317	520,727
Part-time students	14,613	16,752	17,858	19,681	21,628
Canada Student Grant	356,637	367,586	365,832	368,940	379,606
Students from low-income families	232,209	238,513	236,675	237,667	242,171
Students from middle-income families	93,262	95,493	95,820	97,564	101,994
Full-time students with dependants	37,655	38,317	36,676	35,347	35,322
Students with permanent disabilities	26,547	29,222	31,356	34,104	37,263
Services and equipment for students with permanent disabilities	8,290	8,622	9,544	9,894	10,125
Part-time studies	13,180	14,937	15,958	17,432	19,155
Part-time students with dependants	423	739	378	408	332
Canada Student Loan	477,487	497,725	495,318	497,042	497,064
Full-time students	472,167	491,444	488,781	489,935	490,401
Part-time students	9,601	11,254	12,086	13,712	11,790
	(millions of dollars)				
Canada Student Grants and Loans³	3,277.9	3,435.8	3,440.8	3,441.8	3,641.8
Full-time students	3,246.5	3,398.7	3,401.8	3,397.9	3,593.6
Part-time students	31.5	37.2	39.0	43.9	48.2
Canada Student Grant	695.0	715.3	717.7	719.5	1,014.6
Students from low-income families	444.0	455.0	453.5	451.3	688.5
Students from middle-income families	70.5	72.3	72.8	73.5	115.1
Full-time students with dependants	92.2	93.4	90.4	86.3	87.7
Students with permanent disabilities	50.4	55.3	59.4	65.0	71.0
Services and equipment for students with permanent disabilities	21.6	21.9	23.6	23.5	23.3
Part-time studies	14.5	16.6	17.7	19.4	28.6
Part-time students with dependants	0.4	0.7	0.4	0.4	0.3
Canada Student Loan	2,582.9	2,720.6	2,723.1	2,722.3	2,627.2
Full-time students	2,566.4	2,700.7	2,702.2	2,698.2	2,608.0
Part-time students	16.6	19.9	20.9	24.1	19.2

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

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

2016–2017		
	(number)	(percent)
Gender	627,122	100
Female	371,899	59
Male	255,223	41
<hr style="border-top: 1px dotted black;"/>		
Age group	627,122	100
Younger than 20 years	165,937	26
20 to 24 years	286,001	46
25 to 29 years	92,499	15
30 to 34 years	36,011	6
35 to 39 years	21,079	3
40 to 44 years	12,513	2
45 to 49 years	7,253	1
50 years and older	5,829	1
<hr style="border-top: 1px dotted black;"/>		
Level of study	627,122	100
Certificate or diploma	226,761	36
Undergraduate	364,388	58
Master	29,062	5
Doctorate	6,911	1
<hr style="border-top: 1px dotted black;"/>		
Type of institution	627,122	100
University	365,667	58
College	195,946	31
Private institution	65,509	10

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

2016–2017				
	(number)	(percent)	(millions of dollars)	(percent)
Gender	530,703	100	3,641.8	100
Female	315,095	59	2,205.4	61
Male	215,608	41	1,436.5	39
Age group	530,703	100	3,641.8	100
Younger than 20 years	156,096	29	948.6	26
20 to 24 years	240,032	45	1,601.8	44
25 to 29 years	70,932	13	554.9	15
30 to 34 years	26,869	5	227.2	6
35 to 39 years	16,566	3	143.9	4
40 to 44 years	9,985	2	85.7	2
45 to 49 years	5,710	1	46.2	1
50 years and older	4,513	1	33.5	1
Level of study	530,703	100	3,641.8	100
Certificate or diploma	192,571	36	1,251.8	34
Undergraduate	313,980	59	2,201.2	60
Master	19,790	4	150.7	4
Doctorate	4,362	1	38.1	1
Type of institution	530,703	100	3,641.8	100
University	307,082	58	2,169.3	60
College	173,529	33	1,054.5	29
Private institution	50,092	9	418.0	11

TABLE 1.1.5 Profile of students who received Canada Student Grants

2016–2017				
	(number)	(percent)	(millions of dollars)	(percent)
Gender	379,606	100	1,014.6	100
Female	223,701	59	612.5	60
Male	155,905	41	402.1	40
Age group	379,606	100	1,014.6	100
Younger than 20 years	99,336	26	219.5	22
20 to 24 years	180,879	48	476.6	47
25 to 29 years	54,012	14	163.2	16
30 to 34 years	19,764	5	67.7	7
35 to 39 years	12,234	3	43.5	4
40 to 44 years	7,099	2	24.7	2
45 to 49 years	3,694	1	11.8	1
50 years and older	2,588	1	7.6	1
Level of study	379,606	100	1,014.6	100
Certificate or diploma	130,756	34	351.2	35
Undergraduate	244,788	64	652.3	64
Master	3,126	1	8.0	1
Doctorate	936	0 ^s	3.1	0 ^s
Type of institution	379,606	100	1,014.6	100
University	222,617	59	589.8	58
College	130,340	34	352.9	35
Private institution	26,649	7	71.9	7

0^s: Value rounded to 0 (zero) where there is a meaningful distinction between true zero and the value that was rounded.

TABLE 1.1.6 Profile of students who received Canada Student Loans

2016–2017				
	(number)	(percent)	(millions of dollars)	(percent)
Gender	497,064	100	2,627.2	100
Female	295,557	59	1,592.8	61
Male	201,507	41	1,034.4	39
Age group	497,064	100	2,627.2	100
Younger than 20 years	149,023	30	728.1	28
20 to 24 years	223,471	45	1,125.9	43
25 to 29 years	65,970	13	391.9	15
30 to 34 years	24,970	5	159.6	6
35 to 39 years	15,255	3	100.4	4
40 to 44 years	9,154	2	61.0	2
45 to 49 years	5,201	1	34.4	1
50 years and older	4,020	1	25.8	1
Level of study	497,064	100	2,627.2	100
Certificate or diploma	175,670	35	900.7	34
Undergraduate	297,509	60	1,549.8	59
Master	19,584	4	141.9	5
Doctorate	4,301	1	34.8	1
Type of institution	497,064	100	2,627.2	100
University	292,351	59	1,579.2	60
College	158,021	32	702.9	27
Private institution	46,692	9	345.1	13

TABLE 1.1.7 Canada Apprentice Loan

	2014–2015 ¹	2015–2016	2016–2017
	(millions of dollars)		
Canada Apprentice Loan (CAL)			
Canada Apprentice Loans disbursed	32.3	69.4	65.6
	(number)		
Canada Apprentice Loans approved	8,431	17,930	16,953
Canada Apprentice Loans recipients	8,095	16,429	15,314
	(percent)		
Canada Apprentice Loans recipients			
Gender	100	100	100
Female	5	5	5
Male	95	95	95
Age group	100	100	100
Younger than 20 years	3	3	3
20 to 24 years	32	32	30
25 to 29 years	29	29	31
30 to 34 years	17	18	18
35 to 39 years	9	9	9
40 to 44 years	5	4	5
45 to 49 years	3	2	2
50 years and older	2	2	2

¹ The 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

	2012–2013	2013–2014	2014–2015	2015–2016	2016–2017
	(dollars)				
Average loan balance at time of leaving school	12,314	12,480	12,783	13,306	13,456
Gender					
Female	12,722	12,863	13,141	13,648	13,796
Male	11,683	11,918	12,258	12,803	12,964
Level of study					
Certificate or diploma	9,136	9,317	9,626	9,890	9,968
Undergraduate	15,020	15,144	15,478	16,152	16,535
Master	20,112	20,366	20,531	21,207	20,976
Doctorate	27,502	28,463	29,289	29,040	28,604
Type of institution					
University	15,548	15,655	15,989	16,727	17,113
College	9,143	9,452	9,794	10,172	10,358
Private institution	10,635	10,739	11,082	11,137	10,994
	(number)				
Number of students leaving school	190,410	198,613	203,732	203,909	201,516
	(percent)				
Gender	100	100	100	100	100
Female	61	59	59	59	59
Male	39	41	41	41	41
Level of study					
Certificate or diploma	52	52	52	51	52
Undergraduate	43	43	42	43	42
Master	5	5	5	5	5
Doctorate	1	1	1	1	1
Type of institution					
University	45	45	45	45	44
College	37	38	38	38	39
Private institution	18	17	17	16	17

TABLE 1.2.2 Distribution of loan balance at time of leaving school
for full-time students

	2016–2017							Total
	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	
Number of students by debt level	44,683	54,870	33,758	21,707	16,305	12,330	17,863	201,516
Percentage of students by debt level	22	27	17	11	8	6	9	100
	(percent)							
Gender								
Female	20	28	17	11	8	6	9	100
Male	25	27	16	10	8	6	8	100
Age group								
Younger than 20 years	50	39	9	2	0 ^s	0 ^s	0	100
20 to 24 years	23	26	17	12	9	7	6	100
25 to 29 years	15	22	17	12	10	7	16	100
30 to 34 years	16	27	18	11	8	6	15	100
35 to 39 years	17	33	18	10	7	4	11	100
40 to 44 years	15	34	19	11	6	4	10	100
45 to 49 years	17	34	20	10	6	4	10	100
50 years and older	20	36	19	8	5	3	9	100
Level of study								
Certificate or diploma	27	36	18	9	5	2	3	100
Undergraduate	18	18	15	13	12	11	13	100
Master	10	14	18	11	11	8	26	100
Doctorate	14	9	9	8	8	8	44	100
Type of institution								
University	17	18	15	13	12	10	15	100
College	31	30	17	9	6	3	4	100
Private institution	15	45	20	10	4	2	4	100

0^s: Value rounded to 0 (zero) where there is a meaningful distinction between true zero and the value that was rounded.

1.3 Repayment Assistance Plan (RAP)

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

	2012–2013	2013–2014	2014–2015	2015–2016	2016–2017
	(number)				
All stages	208,779	233,684	256,164	276,133	305,769
Zero payment	183,387	203,887	221,605	236,907	268,883
Affordable payment	25,392	29,797	34,559	39,226	36,886
Stage 1	184,842	203,028	217,256	228,661	248,459
Zero payment	163,424	178,479	189,208	197,829	218,183
Affordable payment	21,418	24,549	28,048	30,832	30,276
Stage 2	12,529	17,041	22,391	28,199	35,195
Zero payment	10,051	13,613	17,985	22,540	30,760
Affordable payment	2,478	3,428	4,406	5,659	4,435
Permanent Disability (PD)	11,408	13,615	16,517	19,273	22,115
Zero payment	9,912	11,795	14,412	16,538	19,940
Affordable payment	1,496	1,820	2,105	2,735	2,175
	(percent)				
All stages	100	100	100	100	100
Zero payment	88	87	87	86	88
Affordable payment	12	13	13	14	12
Stage 1	100	100	100	100	100
Zero payment	88	88	87	87	88
Affordable payment	12	12	13	13	12
Stage 2	100	100	100	100	100
Zero payment	80	80	80	80	87
Affordable payment	20	20	20	20	13
Permanent Disability (PD)	100	100	100	100	100
Zero payment	87	87	87	86	90
Affordable payment	13	13	13	14	10

TABLE 1.3.2 Profile of students benefiting from RAP

2016–2017		
	(number)	(percent)
Gender	305,769	100
Female	199,476	65
Male	106,293	35
Age group	305,769	100
Younger than 20 years	2,940	1
20 to 24 years	75,536	25
25 to 29 years	100,154	33
30 to 34 years	58,356	19
35 to 39 years	29,234	10
40 to 44 years	15,809	5
45 to 49 years	10,639	3
50 years and older	13,101	4
Level of study	305,769	100
Certificate or diploma	165,672	54
Undergraduate	121,393	40
Master	15,630	5
Doctorate	3,074	1
Type of institution	305,769	100
University	128,741	42
College	115,116	38
Private institution	61,912	20

TABLE 1.3.3 First year RAP uptake rate

	2012–2013	2013–2014	2014–2015	2015–2016	2016–2017
	(number)				
Number of borrowers entering repayment	190,410	198,613	203,732	203,909	201,516
Number of borrowers using RAP during the 1st year in repayment	51,944	54,727	56,660	56,620	62,053
	(percent)				
First year RAP uptake rate	27	28	28	28	31

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
	(number)			
Profession	1,580	2,849	3,853	4,682
Family doctor	42	94	144	202
Family medicine resident	80	221	333	515
Licensed practical nurse	261	445	620	687
Nurse practitioner	11	22	24	27
Registered nurse	1,022	1,750	2,298	2,706
Registered practical nurse	120	238	333	426
Registered psychiatric nurse	44	79	101	119
	(thousands of dollars)			
Amount forgiven				
Profession	6,670.5	12,363.8	16,495.2	20,635.5
Family doctor	331.8	757.5	1,068.8	1,403.2
Family medicine resident	634.0	1,738.4	2,561.7	3,984.7
Licensed practical nurse	1,016.3	1,735.8	2,230.7	2,562.6
Nurse practitioner	44.0	83.3	79.8	97.7
Registered nurse	4,007.1	6,808.0	8,899.3	10,501.4
Registered practical nurse	461.4	918.3	1,249.4	1,611.0
Registered psychiatric nurse	176.0	322.4	405.5	474.8

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
	(number)			
Canada	1,580	2,849	3,853	4,682
Newfoundland and Labrador	99	154	199	226
Prince Edward Island	36	59	80	104
Nova Scotia	154	290	435	509
New Brunswick	95	144	186	240
Quebec	⊗	⊗	⊗	⊗
Ontario	300	643	921	1,262
Manitoba	70	122	170	197
Saskatchewan	137	231	271	310
Alberta	230	443	595	690
British Columbia	404	675	878	1,011
Yukon	20	36	46	39
Northwest Territories and Nunavut	⊗	⊗	⊗	⊗
	(thousands of dollars)			
Amount forgiven				
Canada	6,670.5	12,363.8	16,495.2	20,635.5
Newfoundland and Labrador	447.9	760.4	934.2	1,068.1
Prince Edward Island	159.7	261.2	347.9	436.0
Nova Scotia	643.1	1,208.9	1,873.0	2,164.0
New Brunswick	415.2	618.1	747.3	1,000.5
Quebec	⊗	⊗	⊗	⊗
Ontario	1,232.5	2,804.0	4,009.2	5,767.6
Manitoba	306.8	539.9	744.1	871.1
Saskatchewan	630.8	1,020.3	1,142.7	1,299.5
Alberta	961.1	1,905.9	2,539.2	3,044.2
British Columbia	1,659.8	2,850.3	3,636.9	4,345.6
Yukon	82.7	149.4	185.5	194.9
Northwest Territories and Nunavut	⊗	⊗	⊗	⊗

⊗: Cells are suppressed to prevent statistical disclosure of number of borrowers 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

	2012–2013	2013–2014	2014–2015	2015–2016	2016–2017
	(number)				
Number of recipients	494	550	545	706	577
	(millions of dollars)				
Total value of loans forgiven ²	8.0	8.2	8.0	11.7	8.7
	(dollars)				
Average value of loans forgiven	16,290	15,093	14,691	16,526	15,099

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.

² The data includes the federal portion for all loan types and the federal and provincial portion for Direct Integrated provinces that are aligned for the Severe Permanent Disability Benefit.

1.5 Default rate

TABLE 1.5.1 Three-year default rate for direct loans

	2011–2012	2012–2013	2013–2014	2014–2015	2015–2016
	(percent)				
Three-year default rate for direct loans	13	12	11	10	9
Gender					
Female	12	11	10	10	9
Male	14	13	12	11	10
Level of study					
Certificate or diploma	20	18	16	15	14
Undergraduate	9	8	7	6	6
Master	5	5	4	4	3
Doctorate	10	8	8	7	5
Type of institution					
University	9	8	7	6	6
College	16	14	13	12	11
Private institution	24	22	21	19	18

1.6 Loan portfolio

TABLE 1.6.1 Overall Portfolio by loan regime at the end of fiscal year

	2012–2013	2013–2014	2014–2015	2015–2016	2016–2017
	(millions of dollars)				
Total	14,982.8	15,699.9	16,417.5	16,984.1	17,476.4
In study	6,293.3	6,664.2	6,888.2	7,006.2	7,050.6
In repayment	8,689.5	9,035.8	9,529.4	9,977.9	10,425.8
Guaranteed loans	17.0	11.5	7.9	5.5	3.9
In study	1.6	1.4	1.1	0.8	0.6
In repayment	15.4	10.1	6.8	4.7	3.3
Risk shared loans	1,329.8	1,193.0	1,086.2	966.9	905.6
In study	19.4	13.0	9.3	5.8	3.9
In repayment	1,310.4	1,180.0	1,076.9	961.1	901.7
Direct loans	13,636.0	14,495.5	15,323.4	16,011.6	16,566.9
In study	6,272.3	6,649.8	6,877.7	6,999.5	7,046.1
In repayment	7,363.7	7,845.7	8,445.7	9,012.1	9,520.8

TABLE 1.6.2 Direct Loan Portfolio at the end of loan year

	2012–2013	2013–2014	2014–2015	2015–2016	2016–2017
	(number of borrowers)				
Total direct loan portfolio	1,494,762	1,582,985	1,608,189	1,652,083	1,702,432
In study	502,141	517,187	519,004	519,627	522,982
In repayment	705,935	743,479	773,592	806,822	841,406
Current	520,147	547,437	554,955	572,788	581,790
RAP	118,250	133,504	159,336	171,855	201,802
Delinquency	67,538	62,538	59,301	62,179	57,814
In default	286,686	322,319	315,593	325,634	338,044
	(millions of dollars)				
Total direct loan portfolio	15,017.0	16,126.9	16,907.3	17,696.5	18,173.8
In study	5,923.7	6,251.7	6,473.4	6,589.3	6,625.8
In repayment	7,202.6	7,776.1	8,360.9	8,981.3	9,398.9
Current	4,534.0	4,852.8	5,022.7	5,352.1	5,333.4
RAP	1,972.9	2,258.0	2,700.1	2,945.8	3,429.7
Delinquency	695.7	665.2	638.1	683.3	635.8
In default	1,890.7	2,099.1	2,073.0	2,125.9	2,149.1

2. Provinces and territories

2.1 Student financial assistance: grants, loans and interest subsidies

TABLE 2.1.1 Total student financial assistance by type

	2016–2017										
	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	627,122	7,481	3,564	19,801	14,661	399,107	14,125	14,974	82,167	71,022	220
Canada Student Grant	379,606	4,143	2,232	11,238	7,627	248,306	8,245	9,100	45,160	43,432	123
Full-time students	369,703	⊗	1,758	11,136	7,555	244,214	7,983	9,016	43,957	39,860	⊗
Part-time students	19,159	⊗	622	174	138	9,857	365	135	1,913	5,869	⊗
Canada Student Loan	497,064	6,036	2,626	16,687	12,016	321,090	10,154	12,627	63,167	52,520	141
Full-time students	490,401	⊗	2,601	16,583	11,946	317,803	9,875	12,542	61,925	50,978	⊗
Part-time students	11,790	⊗	36	168	112	6,600	325	112	1,908	2,490	⊗
In-study interest subsidy	593,483	7,293	3,077	19,494	14,119	379,039	12,802	14,526	77,402	65,539	192
Full-time students	587,149	⊗	3,078	19,391	14,051	375,888	12,525	14,443	76,185	64,129	⊗
Part-time students	11,937	⊗	38	170	112	6,668	327	112	1,924	2,543	⊗

TABLE 2.1.1 Total student financial assistance by type (*continued*)

	2016-2017										
	Canada	N.L.	P.E.I.	N.S.	N.B.	Ont.	Man.	Sask.	Alta.	B.C.	Y.T.
	(millions of dollars)										
Total student financial assistance	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	1,014.6	12.2	5.9	32.7	19.9	653.3	24.2	27.2	122.7	116.2	0.4
Full-time students	985.6	⊗	5.1	32.4	19.7	638.0	23.7	27.0	120.6	106.6	⊗
Part-time students	29.0	⊗	0.8	0.3	0.2	15.2	0.5	0.2	2.0	9.5	⊗
Canada Student Loan	2,627.2	27.9	16.4	115.2	56.2	1,646.3	46.5	75.3	342.0	300.5	0.8
Full-time students	2,608.0	⊗	16.3	114.9	56.0	1,636.5	45.6	75.0	338.7	296.4	⊗
Part-time students	19.2	⊗	0.1	0.3	0.2	9.8	1.0	0.3	3.4	4.1	⊗
In-study interest subsidy	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

⊗: Cells are suppressed to prevent statistical disclosure of number of borrowers 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.

TABLE 2.1.2 Canada Student Grants and Loans for full- and part-time students

	2012–2013	2013–2014	2014–2015	2015–2016	2016–2017
	(number of recipients ¹)				
Canada	495,549	515,279	513,898	516,430	530,703
Newfoundland and Labrador	6,476	6,210	5,954	6,273	6,224
Prince Edward Island	3,637	3,530	3,349	3,109	3,113
Nova Scotia	16,143	16,972	16,717	16,739	16,994
New Brunswick	13,851	13,077	12,274	11,739	12,558
Ontario	313,345	334,854	336,149	336,711	341,158
Manitoba	10,902	10,992	10,767	11,231	11,477
Saskatchewan	11,913	11,596	11,587	12,031	13,075
Alberta	53,310	52,774	54,646	59,309	67,932
British Columbia	65,769	65,097	62,268	59,104	58,003
Yukon	203	177	187	184	169
	(millions of dollars)				
Canada	3,277.9	3,435.7	3,440.8	3,441.8	3,641.8
Newfoundland and Labrador	37.4	36.1	35.5	37.2	40.1
Prince Edward Island	26.0	25.1	23.3	21.6	22.3
Nova Scotia	133.6	140.4	138.7	138.1	147.9
New Brunswick	87.8	86.8	81.8	77.7	76.1
Ontario	2,044.8	2,202.8	2,211.6	2,199.5	2,299.6
Manitoba	66.3	65.6	64.1	66.7	70.7
Saskatchewan	86.8	85.3	87.9	90.9	102.5
Alberta	347.6	349.8	364.5	402.6	464.7
British Columbia	446.4	442.2	432.2	406.2	416.7
Yukon	1.3	1.1	1.2	1.2	1.2

¹ Includes students who receive a Canada Student Grant and/or a Canada Student Loan.

TABLE 2.1.3 Canada Student Grants for full- and part-time students

	2012–2013	2013–2014	2014–2015	2015–2016	2016–2017
	(number of recipients)				
Canada	356,637	367,586	365,832	368,940	379,606
Newfoundland and Labrador	4,063	3,879	3,665	4,038	4,143
Prince Edward Island	2,406	2,370	2,271	2,177	2,232
Nova Scotia	10,917	11,321	11,104	11,169	11,238
New Brunswick	8,199	7,919	7,418	7,009	7,627
Ontario	226,770	239,781	240,701	243,772	248,306
Manitoba	7,788	7,922	7,800	8,116	8,245
Saskatchewan	8,659	8,374	8,214	8,524	9,100
Alberta	37,647	36,559	37,515	39,544	45,160
British Columbia	50,036	49,336	47,009	44,463	43,432
Yukon	152	125	135	128	123
	(millions of dollars)				
Canada	695.0	715.3	717.7	719.5	1,014.6
Newfoundland and Labrador	7.5	7.6	7.4	8.3	12.2
Prince Edward Island	4.5	4.6	4.4	4.5	5.9
Nova Scotia	22.8	23.5	23.3	23.7	32.7
New Brunswick	15.9	16.1	15.2	14.0	19.9
Ontario	432.6	457.2	463.6	464.1	653.3
Manitoba	17.8	17.3	16.8	17.2	24.2
Saskatchewan	20.0	18.9	19.1	19.6	27.2
Alberta	76.6	73.6	76.1	80.9	122.7
British Columbia	96.9	96.1	91.7	87.0	116.2
Yukon	0.3	0.3	0.3	0.2	0.4

TABLE 2.1.4 Canada Student Loans for full- and part-time students

	2012–2013	2013–2014	2014–2015	2015–2016	2016–2017
	(number of recipients)				
Canada	477,487	497,725	495,318	497,042	497,064
Newfoundland and Labrador	6,363	6,094	5,844	6,131	6,036
Prince Edward Island	3,328	3,172	2,950	2,702	2,626
Nova Scotia	15,867	16,718	16,419	16,451	16,687
New Brunswick	13,681	12,932	12,112	11,572	12,016
Ontario	304,826	326,264	326,544	325,703	321,090
Manitoba	10,131	10,161	9,946	10,428	10,154
Saskatchewan	11,535	11,266	11,257	11,732	12,627
Alberta	49,788	50,085	51,829	57,059	63,167
British Columbia	61,797	60,878	58,250	55,094	52,520
Yukon	171	155	167	170	141
	(millions of dollars)				
Canada	2,582.9	2,720.6	2,723.1	2,722.3	2,627.2
Newfoundland and Labrador	29.9	29.1	28.1	28.9	27.9
Prince Edward Island	21.4	20.5	18.9	17.1	16.4
Nova Scotia	110.7	116.9	115.4	114.3	115.2
New Brunswick	71.9	70.6	66.6	63.8	56.2
Ontario	1,612.2	1,745.7	1,748.1	1,735.4	1,646.3
Manitoba	48.6	48.3	47.2	49.5	46.5
Saskatchewan	66.8	66.3	68.8	71.3	75.3
Alberta	271.0	276.2	288.4	321.7	342.0
British Columbia	349.5	346.1	340.5	319.2	300.5
Yukon	1.0	0.9	1.0	1.0	0.8

TABLE 2.1.5 Canada Student Grants for full- and part-time students by type

2016–2017								
	Canada Student Grant for Students from Low-income Families	Canada Student Grant for Students from Middle-income Families	Canada Student Grant for Full-Time Students with Dependents	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 Dependents	Total ¹
(number of recipients)								
Canada	242,171	101,994	35,322	37,263	10,125	19,155	332	379,606
Newfoundland and Labrador	2,805	867	314	681	271	⊗	⊗	4,143
Prince Edward Island	1,004	571	100	⊗	⊗	622	0	2,232
Nova Scotia	6,686	3,524	900	1,774	845	174	⊗	11,238
New Brunswick	4,690	2,268	679	755	369	138	⊗	7,627
Ontario	160,807	68,053	21,138	24,970	5,425	9,854	143	248,306
Manitoba	5,406	1,960	1,230	564	327	365	42	8,245
Saskatchewan	5,597	2,789	1,381	1,136	388	135	30	9,100
Alberta	27,380	12,061	6,662	3,194	1,210	1,912	42	45,160
British Columbia	27,707	9,871	2,904	3,871	1,118	5,869	68	43,432
Yukon	89	30	14	⊗	⊗	⊗	0	123
(millions of dollars)								
Canada	688.5	115.1	87.7	71.0	23.3	28.6	0.3	1,014.6
Newfoundland and Labrador	7.9	1.0	0.7	1.3	1.2	⊗	⊗	12.2
Prince Edward Island	3.0	0.7	0.2	⊗	⊗	0.8	0.0	5.9
Nova Scotia	20.4	4.3	2.2	3.5	2.0	0.3	⊗	32.7
New Brunswick	13.4	2.6	1.4	1.3	1.1	0.2	⊗	20.0
Ontario	452.9	76.4	52.5	47.2	9.1	15.1	0.1	653.3
Manitoba	15.9	2.3	3.1	1.1	1.3	0.5	0.0 ^s	24.2
Saskatchewan	16.4	3.2	3.8	2.2	1.4	0.2	0.0 ^s	27.3
Alberta	80.2	13.9	16.9	6.2	3.4	2.0	0.1	122.6
British Columbia	78.2	10.7	6.7	7.7	3.2	9.5	0.1	116.1
Yukon	0.3	0.0 ^s	0.0 ^s	⊗	⊗	⊗	0.0	0.3

⊗: Cells are suppressed to prevent statistical disclosure of number of borrowers less than 10.

0.0^s: Value rounded to 0.0 (zero) where there is a meaningful distinction between true zero and the value that was rounded.

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

	2016–2017										
	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	63	62	61	58	63	65	62	60	63
Male	41	37	37	38	39	42	37	35	38	40	37
Age group	100	100	100	100	100	100	100	100	100	100	100
Younger than 20 years	26	25	32	28	31	30	20	21	17	17	5
20 to 24 years	46	47	46	45	46	47	41	44	42	44	38
25 to 29 years	15	19	14	16	13	12	19	19	19	21	30
30 to 34 years	6	5	4	5	5	5	9	8	9	8	13
35 to 39 years	3	2	2	2	3	3	5	4	6	4	8
40 to 44 years	2	1	1	1	2	2	3	2	4	2	2
45 to 49 years	1	1	1	1	1	1	2	1	2	1	1
50 years and older	1	1	1	1	1	1	2	1	2	1	1
Level of study	100	100	100	100	100	100	100	100	100	100	100
Certificate or diploma	36	44	31	36	38	34	32	28	44	38	32
Undergraduate	58	51	64	59	57	60	62	68	51	56	56
Master	5	4	5	5	4	5	4	4	4	5	11
Doctorate	1	1	1	1	1	1	1	1	1	1	1
Type of institution	100	100	100	100	100	100	100	100	100	100	100
University	58	55	69	64	60	60	63	69	42	60	56
College	31	29	24	24	23	34	18	21	35	23	35
Private institution	10	16	6	12	17	6	19	9	23	17	9

TABLE 2.1.7 Mean and median age of students who received student financial assistance

	2016–2017										
	Canada	N.L.	P.E.I.	N.S.	N.B.	Ont.	Man.	Sask.	Alta.	B.C.	Y.T.
	(number)										
Total student financial assistance											
Mean age	24	23	22	23	23	23	25	24	26	25	27
Median age	22	22	21	21	21	21	23	23	23	23	25
Canada Student Grant											
Mean age	23	23	22	23	23	23	25	25	25	25	26
Median age	22	22	21	22	22	21	23	23	23	23	24
Full-time students											
Mean age	23	23	23	23	23	23	25	25	25	25	26
Median age	22	22	22	22	22	21	23	23	23	23	24
Part-time students											
Mean age	24	23	20	25	23	23	30	27	26	25	22
Median age	21	22	19	22	21	21	28	25	23	22	22
Canada Student Loan											
Mean age	23	23	22	23	23	22	25	24	25	25	27
Median age	21	22	21	21	21	21	22	22	23	23	25
Full-time students											
Mean age	23	23	22	23	23	22	24	24	25	24	27
Median age	21	22	21	21	21	21	22	22	23	23	25
Part-time students											
Mean age	26	27	26	27	28	24	31	29	28	26	28
Median age	23	25	25	25	25	22	29	28	26	23	24
Entering repayment											
Mean age	26	24	25	25	25	25	27	26	28	27	29
Median age	24	23	23	23	23	23	25	25	25	25	27
Repayment Assistance Plan											
Mean age	30	28	28	28	29	30	31	31	30	31	32
Median age	27	27	27	26	27	27	29	29	28	29	30
Canada Apprentice Loan											
Mean age	28	30	26	29	28	28	27	28	29	28	30
Median age	27	27	25	27	27	26	26	27	27	26	25

TABLE 2.1.8 Canada Apprentice Loan

	2014–2015 ¹	2015–2016	2016–2017
	(number of recipients)		
Canada	8,095	16,429	15,314
Newfoundland and Labrador	126	264	246
Prince Edward Island	22	70	82
Nova Scotia	261	515	503
New Brunswick	332	485	492
Ontario	1,202	2,065	1,969
Manitoba	440	1,035	956
Saskatchewan	435	1,105	959
Alberta	3,597	7,998	7,176
British Columbia	1,652	2,840	2,868
Yukon	14	25	31
Northwest Territories	⊗	⊗	⊗
Nunavut	⊗	⊗	⊗
	(millions of dollars)		
Canada	32.3	69.4	65.6
Newfoundland and Labrador	0.5	1.1	1.1
Prince Edward Island	0.1	0.3	0.3
Nova Scotia	1.0	2.3	2.3
New Brunswick	1.3	1.9	2.0
Ontario	4.8	8.5	8.0
Manitoba	1.7	4.1	3.8
Saskatchewan	1.7	4.3	3.9
Alberta	14.3	34.0	31.2
British Columbia	6.8	12.5	12.6
Yukon	0.1	0.1	0.1
Northwest Territories	⊗	⊗	⊗
Nunavut	⊗	⊗	⊗

⊗: Cells are suppressed to prevent statistical disclosure of number of borrowers less than 10.

¹ The 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.

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

	2012–2013	2013–2014	2014–2015	2015–2016	2016–2017
	(dollars)				
Canada	12,314	12,480	12,783	13,306	13,456
Newfoundland and Labrador	11,683	11,320	11,001	11,134	10,587
Prince Edward Island	16,836	16,823	16,741	17,704	17,749
Nova Scotia	15,979	16,602	16,534	17,090	16,855
New Brunswick	12,374	12,614	12,916	13,806	13,576
Ontario	12,056	12,240	12,657	13,308	13,604
Manitoba	9,059	8,972	9,263	9,710	9,853
Saskatchewan	13,207	13,389	13,750	14,279	14,415
Alberta	11,748	11,853	11,975	12,142	11,830
British Columbia	13,042	13,328	13,477	13,728	14,079
Yukon	12,879	12,239	10,968	11,118	11,336
	(number ¹)				
Canada	190,410	198,613	203,732	203,909	201,516
Newfoundland and Labrador	3,432	3,340	3,190	3,052	3,047
Prince Edward Island	1,449	1,454	1,407	1,341	1,166
Nova Scotia	7,101	7,145	7,473	7,284	7,384
New Brunswick	6,772	6,427	6,232	5,627	5,383
Ontario	109,277	118,452	124,131	125,750	122,483
Manitoba	5,046	5,131	5,136	5,127	5,064
Saskatchewan	5,369	5,204	4,908	5,046	5,084
Alberta	22,237	23,429	23,445	23,731	26,090
British Columbia	29,611	27,932	27,711	26,864	25,709
Yukon	116	99	99	87	106

¹ Number of students leaving school and entering repayment.

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

	2016–2017							Total
	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	
	(percent)							
Canada	22	27	17	11	8	6	9	100
Newfoundland and Labrador	30	31	14	10	7	4	4	100
Prince Edward Island	11	26	16	11	8	9	18	100
Nova Scotia	10	29	17	12	9	8	15	100
New Brunswick	23	29	15	9	7	6	11	100
Ontario	22	26	17	11	9	7	9	100
Manitoba	34	33	13	8	5	3	4	100
Saskatchewan	18	31	16	11	7	7	11	100
Alberta	26	31	16	10	6	4	6	100
British Columbia	21	28	16	11	8	6	11	100
Yukon	20	39	15	14	7	1	5	100

2.3 Repayment Assistance Plan (RAP)

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

	2016–2017										
	Canada	N.L.	P.E.I.	N.S.	N.B.	Ont.	Man.	Sask.	Alta.	B.C.	Y.T.
	(number)										
All stages	305,769	4,987	2,174	14,321	13,993	188,157	4,355	5,357	30,210	42,138	77
Zero payment	268,883	4,340	⊗	12,225	11,531	168,007	3,995	4,579	26,481	35,818	⊗
Affordable payment	36,886	647	⊗	2,096	2,462	20,150	360	778	3,729	6,320	⊗
Stage 1	248,459	3,876	1,773	11,289	10,553	151,833	3,667	4,141	26,938	34,323	66
Zero payment	218,183	3,397	⊗	9,672	8,720	135,170	3,370	3,572	23,616	29,107	⊗
Affordable payment	30,276	479	⊗	1,617	1,833	16,663	297	569	3,322	5,216	⊗
Stage 2	35,195	878	⊗	1,871	2,744	21,251	432	606	1,902	5,246	⊗
Zero payment	30,760	736	⊗	1,521	2,191	19,082	386	485	1,676	4,466	⊗
Affordable payment	4,435	142	⊗	350	553	2,169	46	121	226	780	⊗
Permanent Disability (PD)	22,115	233	⊗	1,161	696	15,073	256	610	1,370	2,569	⊗
Zero payment	19,940	207	⊗	1,032	620	13,755	239	522	1,189	2,245	⊗
Affordable payment	2,175	26	⊗	129	76	1,318	17	88	181	324	⊗
	(percent)										
All stages	100	100	100	100	100	100	100	100	100	100	100
Zero payment	88	87	⊗	85	82	89	92	85	88	85	⊗
Affordable payment	12	13	⊗	15	18	11	8	15	12	15	⊗
Stage 1	100	100	100	100	100	100	100	100	100	100	100
Zero payment	88	88	⊗	86	83	89	92	86	88	85	⊗
Affordable payment	12	12	⊗	14	17	11	8	14	12	15	⊗
Stage 2	100	100	⊗	100	100	100	100	100	100	100	⊗
Zero payment	87	84	⊗	81	80	90	89	80	88	85	⊗
Affordable payment	13	16	⊗	19	20	10	11	20	12	15	⊗
Permanent Disability (PD)	100	100	⊗	100	100	100	100	100	100	100	⊗
Zero payment	90	89	⊗	89	89	91	93	86	87	87	⊗
Affordable payment	10	11	⊗	11	11	9	7	14	13	13	⊗

⊗: Cells are suppressed to prevent statistical disclosure of number of borrowers less than 10.

TABLE 2.3.2 Profile of students who were on RAP

	2016–2017										
	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	67	75	73	69	63	67	70	67	66	73
Male	35	33	25	27	31	36	33	30	33	34	27
Age group	100	100	100	100	100	100	100	100	100	100	100
Younger than 20 years	1	2	1	1	1	1	1	1	1	1	1
20 to 24 years	25	26	27	29	27	26	20	19	22	19	9
25 to 29 years	33	34	39	36	34	33	27	30	32	30	35
30 to 34 years	19	24	19	20	20	18	21	24	20	22	23
35 to 39 years	10	9	7	8	9	9	14	13	12	12	14
40 to 44 years	5	3	3	3	4	5	7	6	6	7	8
45 to 49 years	3	1	2	2	2	4	4	3	4	4	3
50 years and older	4	1	2	2	3	4	6	4	4	6	6
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	53	43
Undergraduate	40	38	46	41	39	39	49	51	39	41	48
Master	5	3	5	4	4	5	5	5	5	5	8
Doctorate	1	0 ^s	0 ^s	0 ^s	0 ^s	1	1	1	1	1	1
Type of institution	100	100	100	100	100	100	100	100	100	100	100
University	42	40	51	47	41	41	51	54	33	48	43
College	38	29	30	30	28	44	20	25	34	23	39
Private institution	20	31	19	23	31	15	29	21	33	29	18

0^s: Value rounded to 0 (zero) where there is a meaningful distinction between true zero and the value that was rounded.

TABLE 2.3.3 First year RAP uptake rate

	2016–2017		
	Number of borrowers entering repayment	Number of borrowers using RAP during the 1st year of repayment	First year RAP uptake rate
	(number)	(number)	(percent)
Canada	201,516	62,053	31
Newfoundland and Labrador	3,047	822	27
Prince Edward Island	1,166	385	33
Nova Scotia	7,384	2,858	39
New Brunswick	5,383	2,100	39
Ontario	122,483	38,754	32
Manitoba	5,064	868	17
Saskatchewan	5,084	1,164	23
Alberta	26,090	7,626	29
British Columbia	25,709	7,459	29
Yukon	106	17	16

2.4 Default rate

TABLE 2.4.1 Three-year default rate for direct loans

	2011–2012	2012–2013	2013–2014	2014–2015	2015–2016
	(percent)				
Canada	13	12	11	10	9
Newfoundland and Labrador	10	10	9	10	9
Prince Edward Island	13	13	10	9	7
Nova Scotia	13	13	11	11	11
New Brunswick	14	13	10	10	10
Ontario	13	12	11	10	9
Manitoba	13	12	11	10	10
Saskatchewan	11	11	10	11	9
Alberta	13	12	11	11	11
British Columbia	13	11	10	9	8
Yukon	⊗	⊗	11	⊗	18

⊗: Cells are suppressed to prevent statistical disclosure of number of borrowers less than 10.

TABLE 2.4.2 Profile of three-year default rates for direct loans

	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	9	7	11	10	9	10	9	11	8	18
Gender											
Female	9	9	5	9	9	9	8	10	11	8	⊗
Male	10	8	12	13	12	10	12	8	10	9	⊗
Level of study											
Certificate or diploma	14	13	11	16	13	14	12	18	18	12	⊗
Undergraduate	6	4	6	7	8	6	9	6	5	6	⊗
Master	3	⊗	0	⊗	⊗	3	⊗	⊗	4	3	⊗
Doctorate	5	0	0	⊗	0	3	⊗	⊗	6	7	⊗
Type of institution											
University	6	5	5	6	8	6	9	6	5	6	⊗
College	11	7	12	14	12	12	9	11	7	8	⊗
Private institution	18	18	13	21	13	18	14	23	24	14	⊗

⊗: Cells are suppressed to prevent statistical disclosure of number of borrowers less than 10.

3. Historical data

3.1 Loans

TABLE 3.1.1 Canada Student Loans for full-time students, number of recipients

Year	Canada	N.L.	P.E.I.	N.S.	N.B.	Ont.	Man.	Sask.	Alta.	B.C.	Y.T.	N.W.T.
(number of recipients)												
1964–65	42,113	737	437	2,513	2,027	21,920	2,272	2,992	4,519	4,675	12	9
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	22	9
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	27	9
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	146	8
1984–85	207,184	8,240	1,992	12,378	10,275	105,028	9,722	8,083	33,331	17,936	192	7
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

TABLE 3.1.1 Canada Student Loans for full-time students, number of recipients
(continued)

Year	Canada	N.L.	P.E.I.	N.S.	N.B.	Ont.	Man.	Sask.	Alta.	B.C.	Y.T.	N.W.T.
(number of recipients)												
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

TABLE 3.1.2 Canada Student Loans for full-time students, amount disbursed

Year	Canada	N.L.	P.E.I.	N.S.	N.B.	Ont.	Man.	Sask.	Alta.	B.C.	Y.T.	N.W.T.
(millions of dollars)												
1964-65	26.7	0.5	0.3	1.8	1.4	14.4	1.4	1.9	2.1	3.1	0.01	0.01
1965-66	34.6	0.9	0.4	2.9	2.3	14.6	2.2	3.4	3.1	4.8	0.02	0.01
1966-67	40.5	0.8	0.6	3.3	3.0	14.4	2.8	4.5	4.4	6.6	0.02	0.01
1967-68	57.3	1.1	0.7	4.3	4.2	23.6	3.2	5.8	6.3	8.0	0.01	0.01
1968-69	63.9	1.5	0.8	5.1	4.8	26.6	3.4	6.4	8.1	7.3	0.02	0.01
1969-70	78.1	3.1	0.9	7.0	5.4	31.8	4.3	8.4	10.5	6.6	0.02	0.01
1970-71	86.1	4.9	1.4	7.9	6.5	32.3	3.4	8.5	14.3	6.8	0.02	0.01
1971-72	87.5	5.5	1.6	8.8	6.7	33.5	4.1	7.3	13.8	6.1	0.03	0.01
1972-73	102.3	6.7	2.1	10.2	7.5	45.1	3.7	6.8	14.9	5.3	0.02	0.03
1973-74	108.7	5.2	1.9	10.8	6.9	50.8	4.5	6.1	15.2	7.2	0.03	0.04
1974-75	121.0	4.4	1.8	11.8	7.3	60.1	5.5	5.4	14.9	9.7	0.04	0.06
1975-76	148.3	4.3	2.0	13.1	8.9	74.4	6.3	5.4	18.1	15.7	0.11	0.12
1976-77	160.9	4.8	2.1	12.6	7.9	80.4	10.0	5.2	18.6	19.2	0.12	0.07
1977-78	134.6	4.4	1.7	10.9	8.0	57.7	8.0	7.2	17.6	19.0	0.14	0.10
1978-79	147.9	4.8	1.7	10.7	8.2	70.2	6.9	7.6	18.0	19.6	0.13	0.09
1979-80	142.7	4.9	1.6	11.1	8.5	65.9	6.5	6.5	17.7	19.8	0.15	0.08
1980-81	162.1	5.9	1.8	11.6	9.0	80.2	6.7	7.0	19.8	19.9	0.14	0.09

TABLE 3.1.2 Canada Student Loans for full-time students, amount disbursed
(continued)

Year	Canada	N.L.	P.E.I.	N.S.	N.B.	Ont.	Man.	Sask.	Alta.	B.C.	Y.T.	N.W.T.
(millions of dollars)												
1981-82	199.9	7.0	2.3	13.7	10.1	99.8	9.9	7.7	25.4	23.6	0.20	0.08
1982-83	280.3	10.8	2.8	18.6	15.3	144.3	13.6	10.5	30.3	34.1	0.20	0.02
1983-84	454.9	13.7	4.1	30.4	21.8	224.9	25.0	18.0	67.9	48.7	0.37	0.02
1984-85	526.7	22.3	4.6	34.4	24.2	247.1	30.8	18.4	95.5	48.9	0.48	0.02
1985-86	576.9	29.8	5.1	35.8	31.2	239.8	35.6	24.6	114.5	60.0	0.54	0.04
1986-87	621.0	35.9	5.7	39.9	33.2	231.2	37.6	39.6	126.1	71.1	0.55	0.04
1987-88	612.0	33.9	5.8	39.5	34.4	200.0	40.4	47.3	120.6	89.6	0.56	0.04
1988-89	551.0	31.1	5.3	39.3	32.9	183.0	39.3	47.0	108.4	64.0	0.65	N/A
1989-90	599.2	32.1	6.9	40.9	35.8	201.5	36.0	48.9	112.0	84.6	0.52	N/A
1990-91	665.8	36.4	6.1	43.6	39.2	238.1	38.8	48.6	114.1	100.1	0.83	N/A
1991-92	797.2	34.2	6.1	44.9	41.7	351.2	38.8	52.3	112.2	114.9	0.93	N/A
1992-93	846.6	35.9	6.4	42.9	42.4	395.7	35.3	56.3	117.9	113.1	0.78	N/A
1993-94	986.7	38.0	6.1	42.7	44.1	511.7	35.5	50.7	127.1	129.5	1.10	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	0.90	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	1.20	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	1.20	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	1.00	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	1.02	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	1.11	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	1.20	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	1.28	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	1.27	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	1.28	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	1.24	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	1.41	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	1.35	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	1.19	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	1.33	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	1.07	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	1.14	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	1.13	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	0.95	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	0.89	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

TABLE 3.1.3 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

3.2 Grants

TABLE 3.2.1 Canada Student Grants for students, 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											
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	⊗	1,842	1,881	26,674	737	1,128	1,867	3,942	⊗
2007–08	40,279	1,034	⊗	1,916	1,088	28,373	748	1,042	1,935	3,632	⊗
2008–09	41,757	816	317	1,818	415	30,855	758	920	1,780	4,065	13
Canada Student Grant											
2009–10	295,114	4,823	2,305	10,184	8,592	181,270	6,272	7,270	30,696	43,542	160
2010–11	318,992	4,394	2,399	10,364	8,584	194,333	6,928	8,101	36,247	47,463	179
2011–12	335,405	4,215	2,323	10,616	8,448	207,364	7,757	8,661	36,573	49,284	164
2012–13	356,639	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

⊗: Cells are suppressed to prevent statistical disclosure of number of borrowers less than 10.

TABLE 3.2.2 Canada Student Grants for students, 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											
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
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	0.02
2006-07	68.8	0.9	⊗	4.0	3.8	45.4	1.1	2.3	3.6	6.9	⊗
2007-08	72.0	0.9	⊗	4.0	2.3	50.0	1.2	2.2	3.9	6.6	⊗
2008-09	74.7	0.8	0.7	3.7	0.8	55.0	1.2	1.9	3.6	7.0	0.03
Canada Student Grant											
2009-10	593.2	8.8	4.7	21.4	16.6	354.8	16.3	18.6	65.7	85.9	0.4
2010-11	623.5	7.9	4.7	21.6	16.0	370.5	16.5	18.7	75.7	91.4	0.5
2011-12	642.7	7.5	4.3	21.7	15.6	386.7	16.6	19.8	74.2	95.8	0.4
2012-13	693.6	7.5	4.5	22.8	15.9	431.8	17.7	20.0	76.4	96.7	0.3
2013-14	715.2	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

⊗: Cells are suppressed to prevent statistical disclosure of number of borrowers less than 10.

4. Appendix

4.1 Canada

TABLE 4.1.1 Profile of full-time students who received Canada Student Grants

2016–2017				
	(number)	(percent)	(millions of dollars)	(percent)
Gender	369,703	100	985.6	100
Female	217,483	59	594.7	60
Male	152,220	41	390.9	40
Age group	369,703	100	985.6	100
Younger than 20 years	97,117	26	212.1	22
20 to 24 years	176,241	48	462.9	47
25 to 29 years	52,700	14	159.5	16
30 to 34 years	19,111	5	66.0	7
35 to 39 years	11,779	3	42.5	4
40 to 44 years	6,814	2	24.0	2
45 to 49 years	3,525	1	11.4	1
50 years and older	2,416	1	7.2	1
Level of study	369,703	100	985.6	100
Certificate or diploma	126,899	34	341.9	35
Undergraduate	239,163	65	633.4	64
Master	2,732	1	7.2	1
Doctorate	909	0 ^s	3.1	0 ^s
Type of institution	369,703	100	985.6	100
University	216,623	59	570.6	58
College	126,743	34	343.7	35
Private institution	26,337	7	71.3	7

0^s: Value rounded to 0 (zero) where there is a meaningful distinction between true zero and the value that was rounded.

TABLE 4.1.2 Profile of part-time students who received Canada Student Grants

2016–2017				
	(number)	(percent)	(millions of dollars)	(percent)
Gender	19,159	100	29.0	100
Female	11,774	61	17.7	61
Male	7,385	39	11.3	39
Age group	19,159	100	29.0	100
Younger than 20 years	4,990	26	7.4	25
20 to 24 years	9,053	47	13.7	47
25 to 29 years	2,404	13	3.7	13
30 to 34 years	1,042	5	1.7	6
35 to 39 years	674	4	1.1	4
40 to 44 years	453	2	0.7	2
45 to 49 years	269	1	0.4	1
50 years and older	274	1	0.4	1
Level of study	19,159	100	29.0	100
Certificate or diploma	6,095	32	9.3	32
Undergraduate	12,556	66	18.8	65
Master	479	3	0.8	3
Doctorate	29	0 ^s	0.1	0 ^s
Type of institution	19,159	100	29.0	100
University	12,586	66	19.1	66
College	6,170	32	9.2	32
Private institution	403	2	0.7	2

0^s: Value rounded to 0 (zero) where there is a meaningful distinction between true zero and the value that was rounded.

TABLE 4.1.3 Profile of full-time students who received Canada Student Loans

2016–2017				
	(number)	(percent)	(millions of dollars)	(percent)
Gender	490,401	100	2,608.0	100
Female	291,284	59	1,580.5	61
Male	199,117	41	1,027.5	39
Age group	490,401	100	2,608.0	100
Younger than 20 years	148,426	30	726.3	28
20 to 24 years	220,714	45	1,119.2	43
25 to 29 years	64,589	13	387.9	15
30 to 34 years	24,242	5	157.1	6
35 to 39 years	14,725	3	98.5	4
40 to 44 years	8,818	2	59.8	2
45 to 49 years	5,023	1	33.8	1
50 years and older	3,864	1	25.3	1
Level of study	490,401	100	2,608.0	100
Certificate or diploma	172,883	35	893.2	34
Undergraduate	294,171	60	1,540.7	59
Master	19,075	4	139.4	5
Doctorate	4,272	1	34.7	1
Type of institution	490,401	100	2,608.0	100
University	288,644	59	1,568.3	60
College	155,414	32	696.5	27
Private institution	46,343	9	343.1	13

TABLE 4.1.4 Profile of part-time students who received Canada Student Loans

2016–2017				
	(number)	(percent)	(millions of dollars)	(percent)
Gender	11,790	100	19.2	100
Female	7,371	63	12.4	64
Male	4,419	37	6.9	36
Age group	11,790	100	19.2	100
Younger than 20 years	2,042	17	1.8	9
20 to 24 years	5,144	44	6.6	35
25 to 29 years	2,041	17	4.1	21
30 to 34 years	1,007	9	2.5	13
35 to 39 years	693	6	1.9	10
40 to 44 years	449	4	1.2	6
45 to 49 years	231	2	0.6	3
50 years and older	183	2	0.5	2
Level of study	11,790	100	19.2	100
Certificate or diploma	3,911	33	7.5	39
Undergraduate	7,212	61	9.1	47
Master	633	5	2.5	13
Doctorate	34	0 ^s	0.1	1
Type of institution	11,790	100	19.2	100
University	7,410	63	10.9	57
College	3,928	33	6.4	33
Private institution	452	4	2.0	10

0^s: Value rounded to 0 (zero) where there is a meaningful distinction between true zero and the value that was rounded.

4.2 Provinces and territories

TABLE 4.2.1 Canada Student Grants for full-time students

	2012–2013	2013–2014	2014–2015	2015–2016	2016–2017
	(number of recipients)				
Canada	349,526	359,454	357,505	360,027	369,703
Newfoundland and Labrador	4,043	3,848	3,637	3,989	4,102
Prince Edward Island	2,069	2,003	1,855	1,746	1,758
Nova Scotia	10,836	11,246	10,991	11,050	11,136
New Brunswick	8,141	7,842	7,366	6,934	7,555
Ontario	224,083	236,436	237,036	240,098	244,214
Manitoba	7,532	7,636	7,548	7,800	7,983
Saskatchewan	8,609	8,328	8,166	8,452	9,016
Alberta	36,808	35,692	36,652	38,598	43,957
British Columbia	47,255	46,298	44,123	41,232	39,860
Yukon	150	125	131	128	122
	(millions of dollars)				
Canada	680.1	698.0	699.6	699.7	985.6
Newfoundland and Labrador	7.4	7.5	7.3	8.2	12.1
Prince Edward Island	4.0	4.1	3.9	3.9	5.1
Nova Scotia	22.6	23.4	23.0	23.5	32.4
New Brunswick	15.8	16.0	15.1	13.8	19.7
Ontario	426.0	448.6	453.7	453.4	638.0
Manitoba	17.3	16.8	16.4	16.7	23.7
Saskatchewan	19.9	18.8	19.0	19.5	27.0
Alberta	75.4	72.6	75.0	79.7	120.6
British Columbia	91.2	89.8	85.9	80.7	106.6
Yukon	0.3	0.2	0.3	0.2	0.4

TABLE 4.2.2 Canada Student Grants for part-time students

	2012–2013	2013–2014	2014–2015	2015–2016	2016–2017
	(number of recipients)				
Canada	13,208	14,955	15,963	17,439	19,159
Newfoundland and Labrador	⊗	54	⊗	⊗	⊗
Prince Edward Island	466	501	555	568	622
Nova Scotia	123	141	202	185	174
New Brunswick	97	114	108	124	138
Ontario	6,138	7,335	8,387	9,193	9,857
Manitoba	339	393	335	395	365
Saskatchewan	79	73	79	111	135
Alberta	1,273	1,285	1,356	1,454	1,913
British Columbia	4,654	5,059	4,885	5,322	5,869
Yukon	⊗	0	⊗	⊗	⊗
	(millions of dollars)				
Canada	14.9	17.3	18.1	19.8	29.0
Newfoundland and Labrador	⊗	0.1	⊗	⊗	⊗
Prince Edward Island	0.5	0.5	0.5	0.6	0.8
Nova Scotia	0.1	0.2	0.2	0.2	0.3
New Brunswick	0.1	0.1	0.1	0.1	0.2
Ontario	7.1	8.6	9.8	10.7	15.2
Manitoba	0.4	0.5	0.4	0.5	0.5
Saskatchewan	0.1	0.1	0.1	0.2	0.2
Alberta	1.0	1.0	1.1	1.1	2.0
British Columbia	5.5	6.2	5.7	6.3	9.5
Yukon	⊗	0.0	⊗	⊗	⊗

⊗: Cells are suppressed to prevent statistical disclosure of number of borrowers less than 10.

TABLE 4.2.3 Canada Student Loans for full-time students

	2012–2013	2013–2014	2014–2015	2015–2016	2016–2017
	(number of recipients)				
Canada	472,167	491,444	488,781	489,935	490,401
Newfoundland and Labrador	6,354	6,081	5,826	6,102	6,009
Prince Edward Island	3,280	3,115	2,900	2,663	2,601
Nova Scotia	15,790	16,637	16,311	16,313	16,583
New Brunswick	13,619	12,859	12,059	11,500	11,946
Ontario	302,355	323,200	323,232	322,386	317,803
Manitoba	9,858	9,829	9,631	10,052	9,875
Saskatchewan	11,469	11,202	11,199	11,642	12,542
Alberta	49,114	49,309	50,885	55,900	61,925
British Columbia	60,158	59,058	56,574	53,207	50,978
Yukon	170	154	164	170	139
	(millions of dollars)				
Canada	2,566.4	2,700.7	2,702.2	2,698.2	2,608.0
Newfoundland and Labrador	29.9	29.0	28.0	28.9	27.9
Prince Edward Island	21.3	20.3	18.8	17.0	16.3
Nova Scotia	110.5	116.7	115.1	113.9	114.9
New Brunswick	71.7	70.4	66.4	63.6	56.0
Ontario	1,603.9	1,735.3	1,736.6	1,722.7	1,636.5
Manitoba	47.8	47.3	46.0	48.0	45.6
Saskatchewan	66.6	66.1	68.6	71.0	75.0
Alberta	269.3	274.1	285.9	318.3	338.7
British Columbia	344.5	340.5	335.7	313.8	296.4
Yukon	0.9	0.9	1.0	1.0	0.8

TABLE 4.2.4 Canada Student Loans for part-time students

	2012–2013	2013–2014	2014–2015	2015–2016	2016–2017
	(number of recipients)				
Canada	9,601	11,254	12,086	13,712	11,790
Newfoundland and Labrador	⊗	⊗	⊗	⊗	⊗
Prince Edward Island	90	95	68	72	36
Nova Scotia	126	137	184	200	168
New Brunswick	92	102	104	118	112
Ontario	5,168	6,261	7,023	7,808	6,600
Manitoba	327	393	361	434	325
Saskatchewan	78	82	76	123	112
Alberta	1,021	1,166	1,393	1,766	1,908
British Columbia	2,679	2,986	2,841	3,133	2,490
Yukon	⊗	⊗	⊗	⊗	⊗
	(millions of dollars)				
Canada	16.6	19.9	20.9	24.1	19.2
Newfoundland and Labrador	⊗	⊗	⊗	⊗	⊗
Prince Edward Island	0.2	0.2	0.2	0.1	0.1
Nova Scotia	0.2	0.2	0.3	0.4	0.3
New Brunswick	0.2	0.2	0.2	0.2	0.2
Ontario	8.3	10.4	11.4	12.6	9.8
Manitoba	0.7	0.9	1.2	1.5	1.0
Saskatchewan	0.2	0.2	0.2	0.3	0.3
Alberta	1.7	2.1	2.5	3.5	3.4
British Columbia	5.1	5.7	4.9	5.4	4.1
Yukon	⊗	⊗	⊗	⊗	⊗

⊗: Cells are suppressed to prevent statistical disclosure of number of borrowers 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 2016–17, CSG are available for:

- **Students from low-income families:** \$250 per month of study.
 - **Students from middle-income families:** \$100 per month of study.
 - **Low-income students with dependants:** \$200 per month of study for each dependant under 12 years of age (or for each dependant over 12 years of age if they have a permanent disability).
 - **Part-time studies:** For students from low-income families, up to \$1,200 per 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 such as tutors, note-takers, sign interpreters, brailers and technical aids.
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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 a portion 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 1 to March 31).

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 deemed 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 shows the proportion 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 2015–16 cohort represents the proportion of loan dollars that entered repayment in 2015–16 and defaulted before August 1, 2018.
Designated	A designated post-secondary educational institution meets provincial and federal eligibility criteria, and 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. Loans are directly financed by the Government 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 in at least 60% of a full course load (or 40% for students with permanent disabilities) in a program of study of at least 12 consecutive weeks at a designated post-secondary educational institution.
Guaranteed loans	Between 1964 and 1995, Canada Student Loans were provided by financial institutions (such as banks) under the guaranteed loans regime. If a student defaulted on a guaranteed loan, the Government paid out the bank and the student's debt was then owed directly to the Government.

Integrated province	In integrated provinces, federal and provincial loans are combined so 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	The Government of Canada covers the interest on Canada Student Loans while borrowers are enrolled in a designated post-secondary educational institution.
Loan year	August 1 to July 31.
National Student Loans Service Centre (NSLSC)	<p>The NSLSC is the main point of contact for borrowers in managing their Canada Student loans, from loan disbursement to repayment and repayment assistance. The service centre is administered by a third-party service provider. The service centre manages all Canada Student Loans issued on or after August 1, 2000, as well as integrated student loans for:</p> <ul style="list-style-type: none"> ■ 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 may be accorded part-time status if they are taking between 20% and 39% of a full course load (and if they are taking between 40% and 59% of a full course load they can elect to be considered either as a full-time 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 (not including 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 would be considered a Manitoba student.
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 (or none) based on family income, family size and outstanding loan balance. 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 assistance for periods of six months and can reapply as long as they remain eligible.

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

RAP-PD is similar to RAP in that it is designed to assist borrowers experiencing difficulty meeting their repayment obligations. RAP-PD provides repayment assistance that is accelerated and that considers the additional living costs faced by people with permanent disabilities. Those who are approved RAP-PD 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 are allowed to claim disability-related expenses, which are taken into consideration when the RAP-PD application is assessed.

Repayment Assistance Plan (RAP) First Year Uptake Rate

The first year RAP uptake rate is defined as the ratio of the number of borrowers who entered repayment and used RAP in the same year to the total number of borrowers who entered repayment during the year.

Repayment Assistance Plan (RAP) payment outcomes

Based on the RAP calculation, there are three possible scenarios or outcomes for the duration of each six-month RAP or RAP-PD term:

- **Zero Payment:** The borrower is approved for RAP or RAP-PD and is not required to make any monthly payments;
 - **Affordable Payment:** The borrower is approved for a reduced monthly loan payment (greater than Zero Payment); or
 - The borrower is not approved for RAP or RAP-PD.
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Repayment Assistance Plan (RAP) Stages

- **RAP Stage 1:** Stage 1 signifies that the borrower is in a stage where 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:** Stage 2 starts once the borrower completes Stage 1. During this stage, if the borrower continues to experience difficulty in meeting their repayment obligations, the Government will cover both the principal and interest that exceeds the borrower's reduced monthly payments.

Risk-shared loans

Between 1995 and 2000, Canada Student Loans were provided by financial institutions (such as banks) under the risk-shared loans regime. Under this regime, financial institutions assumed responsibility for a portion of the possible 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. The Severe Permanent Disability Benefit makes it possible to cancel the repayment obligations of borrowers whose permanent disability prevents them from studying at a post-secondary level and taking part in the labour force and is expected to remain with them for life.

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, including Canada Student Grants, Canada Student Loans and in-study interest subsidy.
