Statistical Review

2023-2024

Canada Student Financial Assistance Program





2023-2024 Canada Student Financial Assistance Program Large print, braille, MP3 (audio), e-text and DAISY formats are available on demand by ordering online or calling 1800 O-Canada (1-800-622-6232). If you use a teletypewriter (TTY), call 1-800-926-9105. © His Majesty the King in Right of Canada, 2025 $For information\ regarding\ reproduction\ rights: droit dauteur. copyright @HRSDC-RHDCC.gc. ca.$ PDF Cat. No. Em1-E-PDF ISSN 2564-0933

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List of abbreviations

This is the complete list of abbreviations for the 2023 to 2024 Canada Student Financial Assistance Program Statistical Review.

CAL Canada Apprentice Loan
CSG Canada Student Grant
CSL Canada Student Loan

CSFA Program Canada Student Financial Assistance Program

FY Fiscal year Academic year

PSE Post-secondary education
RAP Repayment Assistance Plan
SFA Student financial assistance

Introduction

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

Canada Student Grants are upfront and students do not have to pay back this money. Canada Student Loans are interest-free and must be repaid, beginning 6 months after students end their studies. The CSFA Program also offers the Repayment Assistance Plan (RAP) to 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. Most provinces and the Yukon Territory participate in the CSFA Program. Students in these provinces and 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 CSFA Program. Instead, they receive annual alternative payments from the Government of Canada to operate their own student financial assistance programs.

Since its establishment in 1964, the CSFA Program has provided \$79.6 billion in student loans to 7.2 million full-time and part-time students in Canada. And since grants were first introduced in 1995, it has provided \$24.0 billion in grants to 4.4 million students.

About this report

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

The 2023-2024 Canada Student Financial Assistance Program Statistical Review provides detailed data on grants, loans, repayment assistance, and other program statistics (e.g. default rate, loan forgiveness). It also includes historical data, a breakdown by province/territory, and demographic information regarding key metrics. Most data is reported for the academic year (from August 1, 2023 to July 31, 2024); however, some data is reported on a fiscal year basis (from April 1, 2023 to March 31, 2024).

Statistics provided in this review only report federal student financial assistance. Tables may contain suppressed cells to ensure confidentiality, especially for some smaller provinces and the Yukon territory. In addition, some figures may not add up to the total due to rounding. In other cases, the number of recipients may not sum to the total, as some recipients can receive multiple grants and/or loans in the same year. Unless otherwise specified, tables include data for full- and part-time students.

Student financial assistance Number of recipients

727,755

Student financial assistance Amounted disbursed

\$7.5bn

Canada Apprentice Loan Number of recipients

12,295

Canada Apprentice Loan

Amounted disbursed

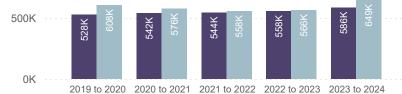
\$51.2M

38.2%

2023 to 2024 At A Glance

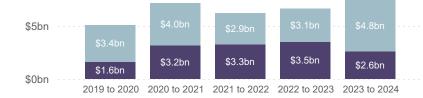
Number of recipients

Canada Student GrantsCanada Student Loans



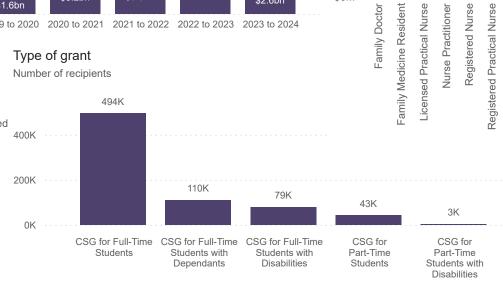
Amount Disbursed

Canada Student GrantsCanada Student Loans



Type of grant

Number of recipients

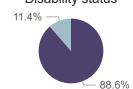


Women Men Gender diverse identities Unspecified Disability status

Gender

2.6%

58.7%



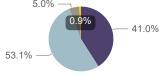
Students without disabilities
Students with disabilities

Indigenous status

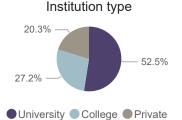


Non-indigenous students
Indigenous students

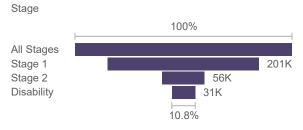
Level of study 5.0% 41.0%



Certificate or diploma Undergraduate Master Doctorate

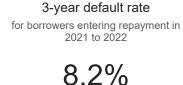


Repayment Assistance Plan (RAP) recipients



Direct loan portfolio

●In Study
●In Repayment
●In Default



Average loan balance

at time of leaving school

\$14,602

Total proportion of student

CSLs 64.9%

Canada Student Loan

forgiveness for family doctors and

of

nurses

\$10M

\$5M

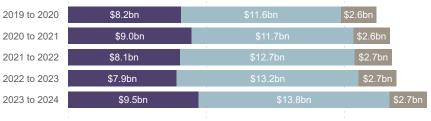
\$0M

financial assistance in the form

CSGs 35.1%

Registered Psychiatric Nurse

\$30bn



\$0bn \$10bn \$20bn

Tables

1. Canada

1.1 Student financial assistance: grants and loans

Table 1.1.1 Student financial assistance by type

Table 1.1.1A Student financial assistance by type: Number of recipients

Туре	2019 to 2020	2020 to 2021	2021 to 2022	2022 to 2023	2023 to 2024
CSG - Full-time students	510,099	521,991	523,726	536,921	564,703
CSG - Part-time students	37,291	42,367	41,053	42,902	44,905
CSG - Total students	528,080	541,777	544,055	557,684	586,021
CSL - Full-time students	599,797	572,266	553,348	560,590	641,534
CSL - Part-time students	15,761	5,377	6,326	6,727	12,161
CSL - Total students	607,863	576,462	558,356	565,848	649,393
SFA - Full-time students	640,615	655,657	651,358	662,981	708,670
SFA - Part-time students	37,416	42,518	41,272	43,214	45,434
SFA - Total students	656,500	673,136	669,924	681,815	727,755

Table 1.1.1B Student financial assistance by type: Millions of dollars

Туре	2019 to 2020	2020 to 2021	2021 to 2022	2022 to 2023	2023 to 2024
CSG - Full-time students	1,573.2	3,096.9	3,163.5	3,421.1	2,522.1
CSG - Part-time students	61.8	90.6	92.7	99.2	91.4
CSG - Total students	1,634.9	3,187.5	3,256.2	3,520.3	2,613.5
CSL - Full-time students	3,424.2	3,956.6	2,925.4	3,121.5	4,812.7
CSL - Part-time students	25.1	12.2	14.7	16.0	25.9
CSL - Total students	3,449.3	3,968.8	2,940.0	3,137.5	4,838.5
SFA - Full-time students	4,997.4	7,053.6	6,088.9	6,542.7	7,334.8
SFA - Part-time students	86.8	102.8	107.4	115.2	117.3
SFA - Total students	5,084.2	7,156.3	6,196.3	6,657.8	7,452.1

Table 1.1.2 Canada Student Grants by type

Table 1.1.2A Canada Student Grants by type: Number of recipients

Туре	2019 to 2020	2020 to 2021	2021 to 2022	2022 to 2023	2023 to 2024
CSG for Full-Time Students	467,805	471,826	470,663	481,165	494,290
CSG for Skills Boost Top-up	70,615	82,784	94,138	113,884	16,392
CSG for Full-Time Students with Dependants	67,773	80,930	89,140	101,904	110,200
CSG for Full-Time Students with Disabilities	50,773	52,519	57,873	67,166	79,350
CSG for Services and Equipment for Full-Time Students with Disabilities	10,437	9,597	10,342	12,584	15,097
CSG for Part-Time Students	36,374	40,902	39,501	41,145	43,114
CSG for Part-Time Students with Dependants	3,158	2,020	2,485	2,604	3,446
CSG for Part-Time Students with Disabilities	1,848	2,115	2,361	2,642	2,893
CSG for Services and Equipment for Part-Time Students with Disabilities	484	443	452	498	545

Note: The CSG Skills Boost Top-up was discontinued as of July 31, 2023. However, some students still received the grant during the 2023-2024 academic year if their period of study commencement date was before July 31, 2023.

Table 1.1.2B Canada Student Grants by type: Millions of dollars

Туре	2019 to 2020	2020 to 2021	2021 to 2022	2022 to 2023	2023 to 2024
CSG for Full-Time Students	1,180.9	2,365.1	2,338.6	2,434.6	1,807.7
CSG for Skills Boost Top-up	107.5	127.1	143.5	177.3	20.4
CSG for Full-Time Students with Dependants	160.0	377.5	431.5	515.2	435.3
CSG for Full-Time Students with Disabilities	97.5	200.7	221.5	258.7	216.1
CSG for Services and Equipment for Full-Time Students with Disabilities	27.1	26.6	28.5	35.4	42.6
CSG for Part-Time Students	54.5	78.6	79.1	84.0	78.3
CSG for Part-Time Students with Dependants	2.3	2.2	2.9	3.2	3.3
CSG for Part-Time Students with Disabilities	3.7	8.4	9.3	10.4	8.0
CSG for Services and Equipment for Part-Time Students with Disabilities	1.3	1.4	1.3	1.5	1.7

Note: The CSG Skills Boost Top-up was discontinued as of July 31, 2023. However, some students still received the grant during the 2023-2024 academic year if their period of study commencement date was before July 31, 2023.

Table 1.1.3 Profile of students who received SFA by gender

Table 1.1.3A Profile of students who received SFA: AY 2023 to 2024 by gender: Number of recipients and percent

Item	Women	Men	Gender diverse identities	Unspecified	Total
CSG - Full-time students Number of recipients	328,677	217,911	2,969	15,146	564,703
CSG - Full-time students Percent	58.2%	38.6%	0.5%	2.7%	100.0%
CSG - Part-time students Number of recipients	27,711	16,473	159	562	44,905
CSG - Part-time students Percent	61.7%	36.7%	0.4%	1.3%	100.0%
CSG - Total students Number of recipients	341,926	225,527	3,036	15,532	586,021
CSG - Total students Percent	58.3%	38.5%	0.5%	2.7%	100.0%
CSL - Full-time students Number of recipients	373,361	246,687	2,950	18,536	641,534
CSL - Full-time students Percent	58.2%	38.5%	0.5%	2.9%	100.0%
CSL - Part-time students Number of recipients	7,243	4,587	25	306	12,161
CSL - Part-time students Percent	59.6%	37.7%	0.2%	2.5%	100.0%
CSL - Total students Number of recipients	378,190	249,451	2,967	18,785	649,393
CSL - Total students Percent	58.2%	38.4%	0.5%	2.9%	100.0%
SFA - Full-time students Number of recipients	414,935	271,352	3,476	18,907	708,670
SFA - Full-time students Percent	58.6%	38.3%	0.5%	2.7%	100.0%
SFA - Part-time students Number of recipients	28,075	16,631	159	569	45,434
SFA - Part-time students Percent	61.8%	36.6%	0.3%	1.3%	100.0%
SFA - Total students Number of recipients	426,852	278,089	3,536	19,278	727,755
SFA - Total students Percent	58.7%	38.2%	0.5%	2.6%	100.0%

Table 1.1.3B Profile of students who received SFA: AY 2023 to 2024 by gender: Millions of dollars and percent

Item	Women	Men	Gender diverse identities	Unspecified	Total
CSG - Full-time students Millions of dollars	1,486.2	949.8	12.9	73.3	2,522.1
CSG - Full-time students Percent	58.9%	37.7%	0.5%	2.9%	100.0%
CSG - Part-time students Millions of dollars	56.1	33.6	0.3	1.4	91.4
CSG - Part-time students Percent	61.4%	36.8%	0.4%	1.5%	100.0%
CSG - Total students Millions of dollars	1,542.2	983.4	13.2	74.6	2,613.5
CSG - Total students Percent	59.0%	37.6%	0.5%	2.9%	100.0%
CSL - Full-time students Millions of dollars	2,838.1	1,772.5	17.3	184.7	4,812.7
CSL - Full-time students Percent	59.0%	36.8%	0.4%	3.8%	100.0%
CSL - Part-time students Millions of dollars	16.4	8.8	0.0	0.7	25.9
CSL - Part-time students Percent	63.3%	33.9%	0.2%	2.7%	100.0%
CSL - Total students Millions of dollars	2,854.5	1,781.2	17.4	185.4	4,838.5
CSL - Total students Percent	59.0%	36.8%	0.4%	3.8%	100.0%
SFA - Full-time students Millions of dollars	4,324.3	2,722.3	30.2	258.0	7,334.8
SFA - Full-time students Percent	59.0%	37.1%	0.4%	3.5%	100.0%
SFA - Part-time students Millions of dollars	72.5	42.4	0.4	2.1	117.3
SFA - Part-time students Percent	61.8%	36.1%	0.3%	1.8%	100.0%
SFA - Total students Millions of dollars	4,396.8	2,764.7	30.6	260.1	7,452.1
SFA - Total students Percent	59.0%	37.1%	0.4%	3.5%	100.0%

Table 1.1.4 Profile of students who received SFA by disability status

Table 1.1.4A Profile of students who received SFA: AY 2023 to 2024 by disability status: Number of recipients and percent

Item	Students with disabilities	Students without disabilities	Total
CSG - Full-time students Number of recipients	80,365	484,338	564,703
CSG - Full-time students Percent	14.2%	85.8%	100.0%
CSG - Part-time students Number of recipients	4,791	40,114	44,905
CSG - Part-time students Percent	10.7%	89.3%	100.0%
CSG - Total students Number of recipients	82,735	503,286	586,021
CSG - Total students Percent	14.1%	85.9%	100.0%
CSL - Full-time students Number of recipients	63,079	578,455	641,534
CSL - Full-time students Percent	9.8%	90.2%	100.0%
CSL - Part-time students Number of recipients	461	11,700	12,161
CSL - Part-time students Percent	3.8%	96.2%	100.0%
CSL - Total students Number of recipients	63,350	586,043	649,393
CSL - Total students Percent	9.8%	90.2%	100.0%
SFA - Full-time students Number of recipients	80,466	628,204	708,670
SFA - Full-time students Percent	11.4%	88.6%	100.0%
SFA - Part-time students Number of recipients	4,799	40,635	45,434
SFA - Part-time students Percent	10.6%	89.4%	100.0%
SFA - Total students Number of recipients	82,735	645,020	727,755
SFA - Total students Percent	11.4%	88.6%	100.0%

Table 1.1.4B Profile of students who received SFA: AY 2023 to 2024 by disability status: Millions of dollars and percent

Item	Students with disabilities	Students without disabilities	Total
CSG - Full-time students Millions of dollars	494.0	2,028.1	2,522.1
CSG - Full-time students Percent	19.6%	80.4%	100.0%
CSG - Part-time students Millions of dollars	14.4	77.0	91.4
CSG - Part-time students Percent	15.7%	84.3%	100.0%
CSG - Total students Millions of dollars	508.4	2,105.1	2,613.5
CSG - Total students Percent	19.5%	80.5%	100.0%
CSL - Full-time students Millions of dollars	419.9	4,392.8	4,812.7
CSL - Full-time students Percent	8.7%	91.3%	100.0%
CSL - Part-time students Millions of dollars	0.8	25.0	25.9
CSL - Part-time students Percent	3.3%	96.7%	100.0%
CSL - Total students Millions of dollars	420.7	4,417.9	4,838.5
CSL - Total students Percent	8.7%	91.3%	100.0%
SFA - Full-time students Millions of dollars	913.9	6,420.9	7,334.8
SFA - Full-time students Percent	12.5%	87.5%	100.0%
SFA - Part-time students Millions of dollars	15.2	102.1	117.3
SFA - Part-time students Percent	13.0%	87.0%	100.0%
SFA - Total students Millions of dollars	929.1	6,523.0	7,452.1
SFA - Total students Percent	12.5%	87.5%	100.0%

Table 1.1.5 Profile of students who received SFA by Indigenous status

Table 1.1.5A Profile of students who received SFA: AY 2023 to 2024 by Indigenous status: Number of recipients and percent

Item	Indigenous students	Non-indigenous students	Total
CSG - Full-time students Number of recipients	28,532	536,171	564,703
CSG - Full-time students Percent	5.1%	94.9%	100.0%
CSG - Part-time students Number of recipients	914	43,991	44,905
CSG - Part-time students Percent	2.0%	98.0%	100.0%
CSG - Total students Number of recipients	28,940	557,081	586,021
CSG - Total students Percent	4.9%	95.1%	100.0%
CSL - Full-time students Number of recipients	30,633	610,901	641,534
CSL - Full-time students Percent	4.8%	95.2%	100.0%
CSL - Part-time students Number of recipients	243	11,918	12,161
CSL - Part-time students Percent	2.0%	98.0%	100.0%
CSL - Total students Number of recipients	30,776	618,617	649,393
CSL - Total students Percent	4.7%	95.3%	100.0%
SFA - Full-time students Number of recipients	34,821	673,849	708,670
SFA - Full-time students Percent	4.9%	95.1%	100.0%
SFA - Part-time students Number of recipients	920	44,514	45,434
SFA - Part-time students Percent	2.0%	98.0%	100.0%
SFA - Total students Number of recipients	35,181	692,574	727,755
SFA - Total students Percent	4.8%	95.2%	100.0%

Table 1.1.5B Profile of students who received SFA: AY 2023 to 2024 by Indigenous status: Millions of dollars and percent

Item	Indigenous students	Non-indigenous students	Total
CSG - Full-time students Millions of dollars	151.3	2,370.9	2,522.1
CSG - Full-time students Percent	6.0%	94.0%	100.0%
CSG - Part-time students Millions of dollars	2.0	89.4	91.4
CSG - Part-time students Percent	2.2%	97.8%	100.0%
CSG - Total students Millions of dollars	153.3	2,460.3	2,613.5
CSG - Total students Percent	5.9%	94.1%	100.0%
CSL - Full-time students Millions of dollars	270.6	4,542.0	4,812.7
CSL - Full-time students Percent	5.6%	94.4%	100.0%
CSL - Part-time students Millions of dollars	0.4	25.4	25.9
CSL - Part-time students Percent	1.7%	98.3%	100.0%
CSL - Total students Millions of dollars	271.1	4,567.5	4,838.5
CSL - Total students Percent	5.6%	94.4%	100.0%
SFA - Full-time students Millions of dollars	421.9	6,912.9	7,334.8
SFA - Full-time students Percent	5.8%	94.2%	100.0%
SFA - Part-time students Millions of dollars	2.4	114.8	117.3
SFA - Part-time students Percent	2.1%	97.9%	100.0%
SFA - Total students Millions of dollars	424.3	7,027.7	7,452.1
SFA - Total students Percent	5.7%	94.3%	100.0%

Table 1.1.6 Profile of students who received SFA by age group Table 1.1.6A Profile of students who received SFA: AY 2023 to 2024 by age group: Number of recipients and percent

Item	Younger than 20 years	20 to 24 years	25 to 29 years	30 to 34 years	35 to 39 years	40 to 44 years	45 to 49 years	50 years and older	Total
CSG - Full-time students Number of recipients	125,458	219,034	79,869	46,300	38,469	28,820	15,061	11,692	564,703
CSG - Full-time students Percent	22.2%	38.8%	14.1%	8.2%	6.8%	5.1%	2.7%	2.1%	100.0%
CSG - Part-time students Number of recipients	11,101	17,897	6,840	3,334	2,368	1,621	957	787	44,905
CSG - Part-time students Percent	24.7%	39.9%	15.2%	7.4%	5.3%	3.6%	2.1%	1.8%	100.0%
CSG - Total students Number of recipients	128,390	226,836	84,167	48,507	40,083	29,958	15,765	12,315	586,021
CSG - Total students Percent	21.9%	38.7%	14.4%	8.3%	6.8%	5.1%	2.7%	2.1%	100.0%
CSL - Full-time students Number of recipients	150,223	241,200	94,507	51,918	39,719	30,346	17,723	15,898	641,534
CSL - Full-time students Percent	23.4%	37.6%	14.7%	8.1%	6.2%	4.7%	2.8%	2.5%	100.0%
CSL - Part-time students Number of recipients	1,384	4,072	2,681	1,507	1,026	710	452	329	12,161
CSL - Part-time students Percent	11.4%	33.5%	22.0%	12.4%	8.4%	5.8%	3.7%	2.7%	100.0%
CSL - Total students Number of recipients	150,575	243,632	96,486	53,032	40,517	30,899	18,083	16,169	649,393
CSL - Total students Percent	23.2%	37.5%	14.9%	8.2%	6.2%	4.8%	2.8%	2.5%	100.0%
SFA - Full-time students Number of recipients	163,886	266,169	102,927	57,665	45,271	34,811	20,063	17,878	708,670
SFA - Full-time students Percent	23.1%	37.6%	14.5%	8.1%	6.4%	4.9%	2.8%	2.5%	100.0%
SFA - Part-time students Number of recipients	11,101	17,950	7,013	3,474	2,435	1,670	981	810	45,434
SFA - Part-time students Percent	24.4%	39.5%	15.4%	7.6%	5.4%	3.7%	2.2%	1.8%	100.0%
SFA - Total students Number of recipients	165,671	273,065	107,080	59,874	46,882	35,954	20,752	18,477	727,755
SFA - Total students Percent	22.8%	37.5%	14.7%	8.2%	6.4%	4.9%	2.9%	2.5%	100.0%

Table 1.1.6B Profile of students who received SFA: AY 2023 to 2024 by age group: Millions of dollars and percent

Item	Younger than 20 years	20 to 24 years	25 to 29 years	30 to 34 years	35 to 39 years	40 to 44 years	45 to 49 years	50 years and older	Total
CSG - Full-time students Millions of dollars	443.5	883.6	365.3	258.2	245.3	179.3	84.4	62.5	2,522.1
CSG - Full-time students Percent	17.6%	35.0%	14.5%	10.2%	9.7%	7.1%	3.3%	2.5%	100.0%
CSG - Part-time students Millions of dollars	20.4	35.6	14.1	7.6	5.7	3.9	2.2	1.9	91.4
CSG - Part-time students Percent	22.4%	39.0%	15.5%	8.3%	6.2%	4.2%	2.4%	2.1%	100.0%
CSG - Total students Millions of dollars	464.0	919.3	379.5	265.8	251.0	183.1	86.6	64.4	2,613.5
CSG - Total students Percent	17.8%	35.2%	14.5%	10.2%	9.6%	7.0%	3.3%	2.5%	100.0%
CSL - Full-time students Millions of dollars	868.9	1,585.2	783.7	490.3	407.6	320.2	188.3	168.4	4,812.7
CSL - Full-time students Percent	18.1%	32.9%	16.3%	10.2%	8.5%	6.7%	3.9%	3.5%	100.0%
CSL - Part-time students Millions of dollars	1.3	6.9	6.6	3.9	2.9	2.0	1.2	1.0	25.9
CSL - Part-time students Percent	5.1%	26.6%	25.5%	15.1%	11.3%	7.8%	4.8%	3.8%	100.0%
CSL - Total students Millions of dollars	870.3	1,592.0	790.3	494.2	410.5	322.2	189.6	169.4	4,838.5
CSL - Total students Percent	18.0%	32.9%	16.3%	10.2%	8.5%	6.7%	3.9%	3.5%	100.0%
SFA - Full-time students Millions of dollars	1,312.5	2,468.8	1,149.1	748.5	652.9	499.4	272.7	230.9	7,334.8
SFA - Full-time students Percent	17.9%	33.7%	15.7%	10.2%	8.9%	6.8%	3.7%	3.1%	100.0%
SFA - Part-time students Millions of dollars	21.8	42.5	20.7	11.5	8.6	5.9	3.5	2.8	117.3
SFA - Part-time students Percent	18.6%	36.2%	17.7%	9.8%	7.3%	5.0%	3.0%	2.4%	100.0%
SFA - Total students Millions of dollars	1,334.2	2,511.3	1,169.8	760.0	661.5	505.3	276.2	233.7	7,452.1
SFA - Total students Percent	17.9%	33.7%	15.7%	10.2%	8.9%	6.8%	3.7%	3.1%	100.0%

Table 1.1.7 Profile of students who received SFA by level of study

Table 1.1.7A Profile of students who received SFA: AY 2023 to 2024 by level of study: Number of recipients and percent

Item	Certificate or diploma	Undergraduate	Master	Doctorate	Total
CSG - Full-time students Number of recipients	223,655	330,327	8,517	2,204	564,703
CSG - Full-time students Percent	39.6%	58.5%	1.5%	0.4%	100.0%
CSG - Part-time students Number of recipients	12,424	29,861	2,490	130	44,905
CSG - Part-time students Percent	27.7%	66.5%	5.5%	0.3%	100.0%
CSG - Total students Number of recipients	231,870	340,985	10,839	2,327	586,021
CSG - Total students Percent	39.6%	58.2%	1.8%	0.4%	100.0%
CSL - Full-time students Number of recipients	256,059	345,614	33,474	6,387	641,534
CSL - Full-time students Percent	39.9%	53.9%	5.2%	1.0%	100.0%
CSL - Part-time students Number of recipients	3,609	6,684	1,794	74	12,161
CSL - Part-time students Percent	29.7%	55.0%	14.8%	0.6%	100.0%
CSL - Total students Number of recipients	258,825	349,108	35,008	6,452	649,393
CSL - Total students Percent	39.9%	53.8%	5.4%	1.0%	100.0%
SFA - Full-time students Number of recipients	290,443	377,274	34,246	6,707	708,670
SFA - Full-time students Percent	41.0%	53.2%	4.8%	0.9%	100.0%
SFA - Part-time students Number of recipients	12,552	30,127	2,624	131	45,434
SFA - Part-time students Percent	27.6%	66.3%	5.8%	0.3%	100.0%
SFA - Total students Number of recipients	298,164	386,363	36,407	6,821	727,755
SFA - Total students Percent	41.0%	53.1%	5.0%	0.9%	100.0%

Table 1.1.7B Profile of students who received SFA: AY 2023 to 2024 by level of study: Millions of dollars and percent

Item	Certificate or diploma	Undergraduate	Master	Doctorate	Total
CSG - Full-time students Millions of dollars	1,116.0	1,367.0	30.3	8.9	2,522.1
CSG - Full-time students Percent	44.2%	54.2%	1.2%	0.4%	100.0%
CSG - Part-time students Millions of dollars	27.0	58.0	6.0	0.3	91.4
CSG - Part-time students Percent	29.6%	63.4%	6.6%	0.4%	100.0%
CSG - Total students Millions of dollars	1,143.3	1,424.6	36.4	9.3	2,613.5
CSG - Total students Percent	43.7%	54.5%	1.4%	0.4%	100.0%
CSL - Full-time students Millions of dollars	2,086.6	2,300.9	354.8	70.4	4,812.7
CSL - Full-time students Percent	43.4%	47.8%	7.4%	1.5%	100.0%
CSL - Part-time students Millions of dollars	7.8	10.7	7.1	0.3	25.9
CSL - Part-time students Percent	30.2%	41.4%	27.4%	1.0%	100.0%
CSL - Total students Millions of dollars	2,094.5	2,311.4	361.9	70.7	4,838.5
CSL - Total students Percent	43.3%	47.8%	7.5%	1.5%	100.0%
SFA - Full-time students Millions of dollars	3,203.5	3,665.3	386.6	79.4	7,334.8
SFA - Full-time students Percent	43.7%	50.0%	5.3%	1.1%	100.0%
SFA - Part-time students Millions of dollars	34.9	68.7	13.1	0.6	117.3
SFA - Part-time students Percent	29.7%	58.6%	11.2%	0.5%	100.0%
SFA - Total students Millions of dollars	3,239.3	3,732.6	400.0	80.1	7,452.1
SFA - Total students Percent	43.5%	50.1%	5.4%	1.1%	100.0%

Table 1.1.8 Profile of students who received SFA by institution type

Table 1.1.8A Profile of students who received SFA: AY 2023 to 2024 by type of institution: Number of recipients and percent

Item	University	College	Private	Total
CSG - Full-time students Number of recipients	300,443	158,767	105,493	564,703
CSG - Full-time students Percent	53.2%	28.1%	18.7%	100.0%
CSG - Part-time students Number of recipients	30,795	12,933	1,177	44,905
CSG - Part-time students Percent	68.6%	28.8%	2.6%	100.0%
CSG - Total students Number of recipients	313,338	166,200	106,483	586,021
CSG - Total students Percent	53.5%	28.4%	18.2%	100.0%
CSL - Full-time students Number of recipients	341,373	170,891	129,270	641,534
CSL - Full-time students Percent	53.2%	26.6%	20.2%	100.0%
CSL - Part-time students Number of recipients	7,843	3,450	868	12,161
CSL - Part-time students Percent	64.5%	28.4%	7.1%	100.0%
CSL - Total students Number of recipients	346,101	173,285	130,007	649,393
CSL - Total students Percent	53.3%	26.7%	20.0%	100.0%
SFA - Full-time students Number of recipients	370,607	191,310	146,753	708,670
SFA - Full-time students Percent	52.3%	27.0%	20.7%	100.0%
SFA - Part-time students Number of recipients	31,176	13,056	1,202	45,434
SFA - Part-time students Percent	68.6%	28.7%	2.6%	100.0%
SFA - Total students Number of recipients	381,800	198,252	147,703	727,755
SFA - Total students Percent	52.5%	27.2%	20.3%	100.0%

Table 1.1.8B Profile of students who received SFA: AY 2023 to 2024 by type of institution: Millions of dollars and percent

Item	University	College	Private	Total
CSG - Full-time students Millions of dollars	1,231.5	677.4	613.3	2,522.1
CSG - Full-time students Percent	48.8%	26.9%	24.3%	100.0%
CSG - Part-time students Millions of dollars	60.7	27.6	3.1	91.4
CSG - Part-time students Percent	66.4%	30.2%	3.4%	100.0%
CSG - Total students Millions of dollars	1,292.8	704.4	616.3	2,613.5
CSG - Total students Percent	49.5%	27.0%	23.6%	100.0%
CSL - Full-time students Millions of dollars	2,406.5	1,009.9	1,396.2	4,812.7
CSL - Full-time students Percent	50.0%	21.0%	29.0%	100.0%
CSL - Part-time students Millions of dollars	15.9	6.0	4.0	25.9
CSL - Part-time students Percent	61.5%	23.2%	15.3%	100.0%
CSL - Total students Millions of dollars	2,422.5	1,015.9	1,400.1	4,838.5
CSL - Total students Percent	50.1%	21.0%	28.9%	100.0%
SFA - Full-time students Millions of dollars	3,637.4	1,687.0	2,010.4	7,334.8
SFA - Full-time students Percent	49.6%	23.0%	27.4%	100.0%
SFA - Part-time students Millions of dollars	76.6	33.7	7.0	117.3
SFA - Part-time students Percent	65.3%	28.7%	6.0%	100.0%
SFA - Total students Millions of dollars	3,715.2	1,719.4	2,017.4	7,452.1
SFA - Total students Percent	49.9%	23.1%	27.1%	100.0%

Table 1.1.9 Canada Apprentice Loan

Table 1.1.9A Canada Apprentice Loans

Item	2019 to 2020	2020 to 2021	2021 to 2022	2022 to 2023	2023 to 2024
Number of CAL recipients	10,684	8,000	8,249	9,449	12,295
CAL disbursements (millions of dollars)	44.1	34.2	34.4	39.3	51.2

Table 1.1.9B Canada Apprentice Loan recipients by gender: Percent

Gender	2019 to 2020	2020 to 2021	2021 to 2022	2022 to 2023	2023 to 2024
Women	6.0%	6.3%	6.7%	6.6%	4.6%
Men	93.9%	93.5%	92.8%	92.8%	57.3%
Gender diverse identities	0.1%	0.2%	0.5%	0.6%	0.3%
Unspecified	N/A	N/A	N/A	N/A	37.7%

Table 1.1.9C Canada Apprentice Loan recipients by age group: Percent

Age Group	2019 to 2020	2020 to 2021	2021 to 2022	2022 to 2023	2023 to 2024
Younger than 20 years	2.4%	1.7%	2.2%	2.6%	3.3%
20 to 24 years	27.4%	24.5%	24.2%	24.2%	25.3%
25 to 29 years	31.5%	32.2%	31.5%	30.4%	29.9%
30 to 34 years	19.2%	21.0%	21.0%	21.8%	20.7%
35 to 39 years	10.4%	11.3%	11.4%	11.2%	11.2%
40 to 44 years	5.1%	5.7%	6.0%	6.1%	6.0%
45 to 49 years	2.5%	2.4%	2.4%	2.4%	2.5%
50 years and older	1.5%	1.2%	1.4%	1.3%	1.2%

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

Item	2019 to 2020	2020 to 2021	2021 to 2022	2022 to 2023	2023 to 2024
Number of students leaving school	248,604	235,407	254,831	243,301	240,994
Average loan balance at time of leaving school (dollars)	13,549	14,418	15,578	15,091	14,602

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

Table 1.2.2A Profile of average loan balance at time of leaving school for full-time students by gender: Dollars

Gender	2019 to 2020	2020 to 2021	2021 to 2022	2022 to 2023	2023 to 2024
Women	13,942	14,807	15,966	15,309	14,862
Men	12,982	13,857	14,945	14,364	13,830
Gender diverse identities	12,289	7,360	9,669	8,928	8,990
Unspecified	15,481	15,437	19,199	20,423	19,800

Table 1.2.2B Profile of average loan balance at time of leaving school for full-time students by age group: Dollars

Age group	2019 to 2020	2020 to 2021	2021 to 2022	2022 to 2023	2023 to 2024
Younger than 20 years	5,375	5,426	5,665	5,038	5,232
20 to 24 years	13,000	13,859	14,347	13,761	13,364
25 to 29 years	17,193	18,254	19,368	18,880	18,542
30 to 34 years	15,201	15,928	17,528	16,844	16,235
35 to 39 years	13,607	13,917	16,073	15,380	14,304
40 to 44 years	13,039	13,584	15,846	15,103	14,244
45 to 49 years	13,212	13,801	16,132	15,613	14,192
50 years and older	12,861	13,390	15,776	15,309	13,931

Table 1.2.2C Profile of average loan balance at time of leaving school for full-time students by level of study: Dollars

Level of study	2019 to 2020	2020 to 2021	2021 to 2022	2022 to 2023	2023 to 2024
Certificate or diploma	10,053	10,504	12,256	11,551	10,977
Undergraduate	16,346	17,632	18,026	17,642	17,550
Master	19,439	21,031	24,501	24,178	23,261
Doctorate	26,669	29,106	30,942	31,808	32,444

Table 1.2.2D Profile of average loan balance at time of leaving school for full-time students by type of institution: Dollars

Type of institution	2019 to 2020	2020 to 2021	2021 to 2022	2022 to 2023	2023 to 2024
University	17,132	18,366	19,109	18,704	18,545
College	10,513	11,025	11,797	11,107	10,851
Private	11,229	11,652	14,506	13,818	12,615

Table 1.2.3 Distribution of loan balance at time of leaving school for full-time students: AY 2023 to 2024

Item	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	46,586	65,246	43,872	24,446	17,802	14,879	28,163	240,994
Percentage of students by debt level	19.3%	27.1%	18.2%	10.1%	7.4%	6.2%	11.7%	100.0%

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

Table 1.2.4A Profile of loan balance distribution at time of leaving school for full-time students: AY 2023 to 2024 by gender: Percent

Gender	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
Women	17.6%	27.3%	18.7%	10.7%	7.7%	6.3%	11.8%	100.0%
Men	22.7%	26.9%	17.7%	9.1%	7.0%	6.0%	10.7%	100.0%
Gender diverse identities	41.5%	31.8%	11.9%	4.6%	2.8%	2.5%	4.9%	100.0%
Unspecified	8.6%	24.5%	16.4%	12.1%	7.2%	7.1%	24.1%	100.0%

Table 1.2.4B Profile of loan balance distribution at time of leaving school for full-time students: AY 2023 to 2024 by age group: Percent

Age group	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
Younger than 20 years	53.2%	36.5%	8.4%	1.7%	0.2%	х	х	100.0%
20 to 24 years	23.3%	24.7%	16.4%	11.0%	8.8%	7.1%	8.6%	100.0%
25 to 29 years	14.5%	21.4%	16.3%	11.0%	8.6%	7.7%	20.6%	100.0%
30 to 34 years	14.9%	28.3%	18.9%	10.4%	6.9%	5.8%	14.8%	100.0%
35 to 39 years	13.2%	32.7%	23.7%	9.7%	5.8%	4.9%	10.0%	100.0%
40 to 44 years	10.7%	33.5%	26.0%	10.3%	5.9%	4.7%	9.0%	100.0%
45 to 49 years	10.0%	34.2%	26.4%	9.8%	6.1%	4.8%	8.8%	100.0%
50 years and older	11.1%	35.4%	25.6%	9.1%	5.9%	х	Х	100.0%

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

Table 1.2.4C Profile of loan balance distribution at time of leaving school for full-time students: AY 2023 to 2024 by level of study: Percent

Level of study	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
Certificate or diploma	21.4%	36.3%	21.2%	9.0%	4.7%	3.2%	4.2%	100.0%
Undergraduate	18.7%	17.7%	14.7%	11.5%	10.2%	9.6%	17.6%	100.0%
Master	7.6%	12.8%	17.2%	11.6%	11.4%	9.1%	30.2%	100.0%
Doctorate	15.1%	7.5%	6.8%	6.5%	6.3%	7.7%	50.1%	100.0%

Table 1.2.4D Profile of loan balance distribution at time of leaving school for full-time students: AY 2023 to 2024 by type of institution: Percent

Type of institution	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
University	17.2%	17.0%	14.8%	11.3%	10.3%	9.5%	19.8%	100.0%
College	31.4%	29.1%	15.7%	8.8%	5.4%	3.7%	5.9%	100.0%
Private	10.1%	39.7%	25.7%	9.9%	5.1%	3.8%	5.6%	100.0%

1.3 Repayment Assistance Plan (RAP)

Table 1.3.1 RAP recipients by RAP stage and payment type

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

RAP stage	2019 to 2020	2020 to 2021	2021 to 2022	2022 to 2023	2023 to 2024
Stage 1 - Zero Payment	186,833	202,523	163,892	175,914	182,331
Stage 1 - Affordable Payment	33,094	31,741	38,178	22,478	18,479
Stage 1 - Total	219,927	234,264	202,070	198,392	200,810
Stage 2 - Zero Payment	45,055	43,897	48,041	51,111	52,778
Stage 2 - Affordable Payment	6,881	6,828	8,493	4,704	3,678
Stage 2 - Total	51,936	50,725	56,534	55,815	56,456
Disability - Zero Payment	21,760	21,087	22,461	26,027	28,919
Disability - Affordable Payment	3,024	3,272	3,966	2,482	2,183
Disability - Total	24,784	24,359	26,427	28,509	31,102
All Stages - Zero Payment	253,648	267,507	234,394	253,052	264,028
All Stages - Affordable Payment	42,999	41,841	50,637	29,664	24,340
All Stages - Total	296,647	309,348	285,031	282,716	288,368

Table 1.3.1B RAP recipients by RAP stage and payment type: Percent

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RAP stage	2019 to 2020	2020 to 2021	2021 to 2022	2022 to 2023	2023 to 2024
Stage 1 - Zero Payment	85.0%	86.5%	81.1%	88.7%	90.8%
Stage 1 - Affordable Payment	15.0%	13.5%	18.9%	11.3%	9.2%
Stage 1 - Total	100.0%	100.0%	100.0%	100.0%	100.0%
Stage 2 - Zero Payment	86.8%	86.5%	85.0%	91.6%	93.5%
Stage 2 - Affordable Payment	13.2%	13.5%	15.0%	8.4%	6.5%
Stage 2 - Total	100.0%	100.0%	100.0%	100.0%	100.0%
Disability - Zero Payment	87.8%	86.6%	85.0%	91.3%	93.0%
Disability - Affordable Payment	12.2%	13.4%	15.0%	8.7%	7.0%
Disability - Total	100.0%	100.0%	100.0%	100.0%	100.0%
All Stages - Zero Payment	85.5%	86.5%	82.2%	89.5%	91.6%
All Stages - Affordable Payment	14.5%	13.5%	17.8%	10.5%	8.4%
All Stages - Total	100.0%	100.0%	100.0%	100.0%	100.0%

Table 1.3.2 Profile of students benefiting from RAP

Table 1.3.2A Profile of students benefitting from RAP: AY 2023 to 2024 by gender

Item	Women	Men	Gender diverse identities	Unspecified	Total
Number of students	189,798	92,878	372	5,320	288,368
Percent	65.8%	32.2%	0.1%	1.8%	100.0%

Table 1.3.2B Profile of students benefitting from RAP: AY 2023 to 2024 by age group

Item	Younger than 20 years	20 to 24 years	25 to 29 years	30 to 34 years	35 to 39 years	40 to 44 years	45 to 49 years	50 years and older	Total
Number of students	1,239	39,667	82,067	66,442	41,872	24,164	13,712	19,205	288,368
Percent	0.4%	13.8%	28.5%	23.0%	14.5%	8.4%	4.8%	6.7%	100.0%

Table 1.3.2C Profile of students benefitting from RAP: AY 2023 to 2024 by level of study

Item	Certificate or diploma	Undergraduate	Master	Doctorate	Total
Number of students	154,514	112,266	18,281	3,307	288,368
Percent	53.6%	38.9%	6.3%	1.1%	100.0%

Table 1.3.2D Profile of students benefitting from RAP: AY 2023 to 2024 by type of institution

Item	University	College	Private	Total
Number of students	116,908	99,266	72,194	288,368
Percent	40.5%	34.4%	25.0%	100.0%

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

Item	2019 to 2020	2020 to 2021	2021 to 2022	2022 to 2023	2023 to 2024
Number of borrowers entering repayment	248,604	235,407	254,831	243,301	240,994
Number of borrowers on RAP during the first year in repayment	40,554	47,807	41,813	47,015	42,036
First year RAP uptake rate	16.3%	20.3%	16.4%	19.3%	17.4%

Note: To help support student loan borrowers, repayments were suspended for all borrowers between March 30, 2020 and September 30, 2020. No borrower was on RAP during that period of time, which resulted in a lower RAP uptake rate for AY 2019 to 2020.

1.4 Loan forgiveness

Table 1.4.1 Canada Student Loan forgiveness for family doctors and nurses by profession and by fiscal year

Table 1.4.1A Canada Student Loan forgiveness for family doctors and nurses by profession and by fiscal year: Number of recipients

Profession	2019 to 2020	2020 to 2021	2021 to 2022	2022 to 2023	2023 to 2024
Family Doctor	326	235	290	337	389
Family Medicine Resident	602	575	668	691	656
Licensed Practical Nurse	779	636	774	952	1,035
Nurse Practitioner	43	35	50	72	80
Registered Nurse	3,103	2,452	2,990	2,916	2,961
Registered Practical Nurse	499	342	454	458	437
Registered Psychiatric Nurse	138	108	137	138	160
Total	5,490	4,383	5,363	5,564	5,718

Note: Since the inception of the Canada Student Loan forgiveness for family doctors and nurses, 22,581 beneficiaries have had \$225.8 million dollars in loans forgiven.

Table 1.4.1B Canada Student Loan forgiveness for family doctors and nurses by profession and by fiscal year: Amount Forgiven: Millions of dollars

Profession	2019 to 2020	2020 to 2021	2021 to 2022	2022 to 2023	2023 to 2024
Family Doctor	2.3	1.7	2.1	2.5	3.0
Family Medicine Resident	4.7	4.5	5.4	5.7	5.4
Licensed Practical Nurse	2.8	2.4	3.1	3.8	4.1
Nurse Practitioner	0.2	0.1	0.2	0.3	0.3
Registered Nurse	11.8	9.4	12.0	11.7	12.0
Registered Practical Nurse	1.8	1.3	1.7	1.8	1.7
Registered Psychiatric Nurse	0.5	0.4	0.5	0.6	0.7
Total	24.1	19.7	25.1	26.5	27.1

Table 1.4.2 Canada Student Loan forgiveness for family doctors and nurses by place of work and by fiscal year

Table 1.4.2A Canada Student Loan forgiveness for family doctors and nurses by place of work and by fiscal year: Number of recipients

Jurisdiction	2019 to 2020	2020 to 2021	2021 to 2022	2022 to 2023	2023 to 2024
Newfoundland and Labrador	252	192	218	202	209
Prince Edward Island	102	76	106	110	112
Nova Scotia	685	614	742	729	802
New Brunswick	294	203	243	245	224
Quebec	х	х	х	х	х
Ontario	1,655	1,302	1,616	1,648	1,619
Manitoba	234	173	213	247	290
Saskatchewan	391	288	348	355	401
Alberta	737	613	738	809	837
British Columbia	1,017	800	989	1,073	1,094
Yukon	49	39	50	53	44
Northwest Territories	29	41	54	49	43
Nunavut	х	х	х	х	Х
Total	5,490	4,383	5,363	5,564	5,718

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

Note: 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 1.4.2B Canada Student Loan forgiveness for family doctors and nurses by place of work and by fiscal year: Amount forgiven: Millions of dollars

Jurisdiction	2019 to 2020	2020 to 2021	2021 to 2022	2022 to 2023	2023 to 2024
Newfoundland and Labrador	1.2	0.8	1.0	1.0	1.0
Prince Edward Island	0.4	0.3	0.5	0.5	0.5
Nova Scotia	2.9	2.6	3.3	3.4	3.7
New Brunswick	1.2	0.8	1.1	1.1	1.0
Quebec	х	Х	Х	Х	Х
Ontario	7.5	6.2	7.9	8.2	8.0
Manitoba	1.0	0.8	1.0	1.2	1.3
Saskatchewan	1.7	1.2	1.6	1.6	1.8
Alberta	3.3	2.8	3.4	3.8	3.9
British Columbia	4.4	3.5	4.6	5.1	5.2
Yukon	0.2	0.2	0.2	0.2	0.2
Northwest Territories	0.1	0.2	0.3	0.3	0.2
Nunavut	х	Х	Х	х	Х
Total	24.1	19.7	25.1	26.5	27.1

Table 1.4.3 Severe Permanent Disability Benefit

Item	2019 to 2020	2020 to 2021	2021 to 2022	2022 to 2023	2023 to 2024
Number of recipients	428	506	461	479	496
Total value of loans forgiven (millions of dollars)	6.5	7.9	6.9	7.6	8.2
Average value of loans forgiven (dollars)	15,081	15,524	15,003	15,765	16,440

Note: The data represents all loan balances at the beginning of the assessment process by the CSFA Program for the purposes of the Severe Permanent Disability Benefit.

1.5 Default

Table 1.5.1 3-year default rates for direct loans for full-time students

Table 1.5.1A 3-year default rates for direct loans for full-time students: Percent

Item	2017 to 2018	2018 to 2019	2019 to 2020	2020 to 2021	2021 to 2022
3-year default rate for direct loans	8.2%	8.2%	7.0%	6.8%	8.2%

Table 1.5.1B 3-year default rates for direct loans for full-time students by gender: Percent

Gender	2017 to 2018	2018 to 2019	2019 to 2020	2020 to 2021	2021 to 2022
Women	7.8%	7.7%	6.7%	6.6%	8.2%
Men	8.7%	8.9%	7.4%	7.2%	8.2%
Gender diverse identities	N/A	N/A	0.0%	22.2%	11.4%
Unspecified	N/A	N/A	3.8%	2.9%	10.7%

Table 1.5.1C 3-year default rates for direct loans for full-time students by age group: Percent

Age group	2017 to 2018	2018 to 2019	2019 to 2020	2020 to 2021	2021 to 2022
Younger than 20 years	17.1%	16.8%	14.1%	14.1%	16.2%
20 to 24 years	7.3%	7.6%	6.4%	6.4%	7.3%
25 to 29 years	7.3%	7.2%	6.0%	5.9%	7.3%
30 to 34 years	9.3%	8.8%	7.7%	7.3%	9.6%
35 to 39 years	10.3%	9.7%	8.9%	7.8%	9.6%
40 to 44 years	9.9%	9.4%	8.7%	8.4%	10.2%
45 to 49 years	10.6%	11.1%	8.4%	8.3%	9.7%
50 years and older	11.6%	11.7%	9.4%	9.6%	10.7%

Table 1.5.1D 3-year default rates for direct loans for full-time students by level of study: Percent

Level of study	2017 to 2018	2018 to 2019	2019 to 2020	2020 to 2021	2021 to 2022
Certificate or diploma	12.9%	12.4%	10.6%	10.6%	13.0%
Undergraduate	5.7%	5.8%	5.0%	5.0%	5.4%
Master	2.4%	3.0%	2.6%	2.2%	2.6%
Doctorate	5.1%	6.1%	6.4%	4.5%	6.2%

Table 1.5.1E 3-year default rates for direct loans for full-time students by type of institution: Percent

Type of institution	2017 to 2018	2018 to 2019	2019 to 2020	2020 to 2021	2021 to 2022
University	5.2%	5.3%	4.5%	4.5%	4.8%
College	10.0%	10.0%	8.6%	8.2%	9.0%
Private	15.8%	14.5%	12.4%	12.4%	15.8%

1.6 Loan Portfolio

Table 1.6.1 Direct loan portfolio at the end of academic year

Table 1.6.1A Direct loan portfolio at the end of academic year: Number of borrowers

Loan status	2019 to 2020	2020 to 2021	2021 to 2022	2022 to 2023	2023 to 2024
In study	599,971	599,483	579,147	590,185	648,798
In repayment	983,826	998,311	1,065,310	1,126,076	1,192,262
In repayment - Current	900,965	719,013	809,660	849,379	898,172
In repayment - RAP	0	193,155	172,031	187,080	193,764
In repayment - Delinquency	82,861	86,143	83,619	89,617	100,326
In default	213,420	217,550	225,825	231,222	229,079
Total direct loan portfolio	1,797,217	1,815,344	1,870,282	1,947,483	2,070,139

Note: To help support student loan borrowers, repayments were suspended for all borrowers between March 30, 2020 and September 30, 2020. No borrower was on RAP during that period of time, which resulted in a lower RAP uptake rate for AY 2019 to 2020.

Table 1.6.1B Direct loan portfolio at the end of academic year: Millions of dollars

Loan status	2019 to 2020	2020 to 2021	2021 to 2022	2022 to 2023	2023 to 2024
In study	8,201.9	8,964.7	8,122.6	7,876.8	9,462.3
In repayment	11,575.0	11,720.4	12,653.0	13,197.2	13,833.1
In repayment - Current	10,593.8	7,265.2	8,553.4	8,776.2	9,207.7
In repayment - RAP	0.0	3,426.6	3,123.5	3,378.9	3,468.9
In repayment - Delinquency	981.1	1,028.6	976.0	1,042.0	1,156.5
In default	2,565.3	2,620.2	2,712.3	2,741.1	2,707.0
Total direct loan portfolio	22,342.2	23,305.3	23,487.9	23,815.1	26,002.4

Note: To help support student loan borrowers, repayments were suspended for all borrowers between March 30, 2020 and September 30, 2020. No borrower was on RAP during that period of time, which resulted in a lower RAP uptake rate for AY 2019 to 2020.

Tables

2. Provinces and territories

2.1 Student financial assistance: grants and loans

Table 2.1.1 Student financial assistance by type

Table 2.1.1A Student financial assistance by type: AY 2023 to 2024: Number of recipients

Туре	N.L.	P.E.I.	N.S.	N.B.	Ont.	Man.	Sask.	Alta.	B.C.	Y.T.	Total
CSG - Full-time students	6,423	Х	15,197	9,540	336,129	16,484	18,895	107,007	52,381	Х	564,703
CSG - Part-time students	332	Х	560	214	30,843	617	1,687	3,849	6,285	х	44,905
CSG - Total students	6,602	2,764	15,580	9,688	349,025	16,875	19,768	109,160	56,324	235	586,021
CSL - Full-time students	7,798	Х	18,529	12,378	373,167	19,644	18,971	122,913	65,440	х	641,534
CSL - Part-time students	106	Х	309	119	7,706	307	392	1,459	1,722	х	12,161
CSL - Total students	7,875	2,469	18,781	12,468	377,860	19,884	19,248	123,832	66,720	256	649,393
SFA - Full-time students	7,867	2,994	18,960	12,692	419,329	20,479	22,850	134,990	68,183	326	708,670
SFA - Part-time students	346	509	567	216	31,220	633	1,707	3,885	6,341	10	45,434
SFA - Total students	8,032	3,318	19,329	12,834	430,568	20,865	23,656	136,891	71,930	332	727,755

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

Table 2.1.1B Student financial assistance by type: AY 2023 to 2024: Millions of dollars

Туре	N.L.	P.E.I.	N.S.	N.B.	Ont.	Man.	Sask.	Alta.	B.C.	Y.T.	Total
CSG - Full-time students	30.4	Х	73.4	41.2	1,408.4	71.6	88.7	580.8	215.2	Х	2,522.1
CSG - Part-time students	0.6	Х	1.4	0.5	59.3	1.4	3.9	8.3	15.2	Х	91.4
CSG - Total students	31.1	12.2	74.7	41.7	1,467.6	73.0	92.6	589.1	230.4	1.1	2,613.5
CSL - Full-time students	70.2	Х	184.8	86.8	2,553.0	134.2	160.0	1,079.8	523.1	х	4,812.7
CSL - Part-time students	0.2	Х	0.7	0.2	14.8	0.7	1.0	3.4	4.7	Х	25.9
CSL - Total students	70.4	18.5	185.5	87.1	2,567.8	134.9	161.0	1,083.1	527.8	2.5	4,838.5
SFA - Full-time students	100.6	29.8	258.1	128.0	3,961.3	205.8	248.7	1,660.6	738.3	3.6	7,334.8
SFA - Part-time students	0.9	0.9	2.1	0.7	74.1	2.1	4.9	11.7	19.9	0.0	117.3
SFA - Total students	101.5	30.6	260.2	128.8	4,035.4	207.9	253.7	1,672.3	758.2	3.6	7,452.1

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

Table 2.1.2 Canada Student Grants by type

Table 2.1.2A Canada Student Grants by type: AY 2023 to 2024: Number of recipients

Туре	N.L.	P.E.I.	N.S.	N.B.	Ont.	Man.	Sask.	Alta.	B.C.	Y.T.	Total
CSG for Full-Time Students	5,733	1,980	12,894	8,628	291,833	14,375	16,636	94,921	47,093	197	494,290
CSG for Skills Boost Top-up	х	х	104	99	4,701	131	353	10,208	778	х	16,392
CSG for Full-Time Students with Dependants	589	223	1,602	1,326	63,246	3,388	3,674	30,243	5,879	30	110,200
CSG for Full-Time Students with Disabilities	1,936	908	5,032	1,360	46,202	1,935	4,001	9,879	8,041	56	79,350
CSG for Services and Equipment for Full-Time Students with Disabilities	522	371	2,531	493	4,354	899	995	2,859	2,052	21	15,097
CSG for Part-Time Students	302	Х	517	206	29,902	595	1,625	3,725	5,749	х	43,114
CSG for Part-Time Students with Dependants	20	х	111	49	1,706	106	338	574	533	Х	3,446
CSG for Part-Time Students with Disabilities	41	х	81	Х	1,463	37	135	236	852	Х	2,893
CSG for Services and Equipment for Part-Time Students with Disabilities	х	х	33	х	118	13	36	61	273	0	545

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

Table 2.1.2B Canada Student Grants by type: AY 2023 to 2024: Millions of dollars

Туре	N.L.	P.E.I.	N.S.	N.B.	Ont.	Man.	Sask.	Alta.	B.C.	Y.T.	Total
CSG for Full-Time Students	21.3	6.8	47.5	31.2	1,027.7	50.7	60.8	392.5	168.5	0.7	1,807.7
CSG for Skills Boost Top-up	х	Х	0.1	0.1	4.8	0.1	0.4	14.1	0.7	х	20.4
CSG for Full-Time Students with Dependants	2.0	0.7	5.4	4.7	242.9	11.7	13.2	137.2	17.5	0.2	435.3
CSG for Full-Time Students with Disabilities	5.3	2.5	14.1	3.7	123.9	5.4	11.0	27.5	22.5	0.2	216.1
CSG for Services and Equipment for Full-Time Students with Disabilities	1.8	1.4	6.2	1.6	9.1	3.6	3.3	9.6	6.0	0.1	42.6
CSG for Part-Time Students	0.5	Х	0.9	0.4	53.4	1.1	3.1	6.9	11.3	х	78.3
CSG for Part-Time Students with Dependants	0.0	Х	0.1	0.0	1.5	0.1	0.4	0.6	0.6	Х	3.3
CSG for Part-Time Students with Disabilities	0.1	Х	0.2	Х	4.0	0.1	0.4	0.7	2.4	Х	8.0
CSG for Services and Equipment for Part-Time Students with Disabilities	х	х	0.1	х	0.3	0.1	0.1	0.2	0.9	0.0	1.7

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

Table 2.1.3 Profile of students who received SFA

Table 2.1.3A Profile of students who received SFA: AY 2023 to 2024 by gender: Percent

Gender	N.L.	P.E.I.	N.S.	N.B.	Ont.	Man.	Sask.	Alta.	B.C.	Y.T.
Women	62.3%	65.0%	0.5%	62.7%	59.5%	61.9%	64.0%	60.0%	62.6%	60.2%
Men	36.6%	34.9%	х	35.6%	39.9%	36.8%	35.4%	40.0%	37.3%	38.0%
Gender diverse identities	x	х	х	1.6%	0.6%	х	х	х	0.0%	х
Unspecified	x	х	99.3%	0.1%	0.0%	х	х	Х	0.0%	х
Total	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%

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

Table 2.1.3B Profile of students who received SFA: AY 2023 to 2024 by disability status: Percent

Disability status	N.L.	P.E.I.	N.S.	N.B.	Ont.	Man.	Sask.	Alta.	B.C.	Y.T.
Students with disabilities	24.7%	28.4%	27.5%	10.9%	11.1%	9.5%	17.6%	7.4%	12.5%	17.8%
Students without disabilities	75.3%	71.6%	72.5%	89.1%	88.9%	90.5%	82.4%	92.6%	87.5%	82.2%
Total	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%

Table 2.1.3C Profile of students who received SFA: AY 2023 to 2024 by Indigenous status: Percent

Indigenous status	N.L.	P.E.I.	N.S.	N.B.	Ont.	Man.	Sask.	Alta.	B.C.	Y.T.
Indigenous students	7.4%	2.0%	5.9%	2.6%	1.5%	10.4%	18.8%	12.4%	4.3%	9.6%
Non-indigenous students	92.6%	98.0%	94.1%	97.4%	98.5%	89.6%	81.2%	87.6%	95.7%	90.4%
Total	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%

Table 2.1.3D Profile of students who received SFA: AY 2023 to 2024 by age group: Percent

Age group	N.L.	P.E.I.	N.S.	N.B.	Ont.	Man.	Sask.	Alta.	B.C.	Y.T.
Younger than 20 years	25.5%	31.4%	27.6%	29.6%	25.9%	17.5%	20.2%	16.6%	15.2%	11.7%
20 to 24 years	42.5%	41.7%	41.7%	43.3%	38.0%	39.5%	39.4%	33.0%	39.3%	34.9%
25 to 29 years	17.7%	14.8%	15.2%	11.5%	13.6%	17.1%	15.9%	14.1%	21.6%	22.0%
30 to 34 years	6.9%	5.0%	6.9%	5.4%	7.6%	9.1%	9.0%	9.7%	9.9%	13.3%
35 to 39 years	3.3%	3.0%	3.6%	4.5%	5.9%	7.1%	6.9%	9.1%	5.9%	9.0%
40 to 44 years	2.3%	1.9%	2.6%	3.3%	4.4%	5.5%	4.7%	7.8%	3.8%	4.8%
45 to 49 years	1.1%	х	1.3%	1.3%	2.6%	2.7%	2.6%	4.7%	2.2%	х
50 years and older	0.7%	х	1.1%	1.0%	2.1%	1.4%	1.4%	5.1%	2.0%	х
Total	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%

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

Table 2.1.3E Profile of students who received SFA: AY 2023 to 2024 by level of study: Percent

Level of study	N.L.	P.E.I.	N.S.	N.B.	Ont.	Man.	Sask.	Alta.	B.C.	Y.T.
Certificate or diploma	41.8%	31.6%	32.7%	31.7%	40.0%	33.1%	30.8%	50.6%	38.7%	28.0%
Undergraduate	52.0%	61.8%	60.4%	61.8%	53.8%	61.9%	64.4%	44.6%	55.2%	58.7%
Master	5.4%	х	6.3%	5.8%	5.2%	4.3%	3.9%	4.2%	5.4%	х
Doctorate	0.8%	х	0.6%	0.6%	1.1%	0.7%	0.9%	0.6%	0.7%	х
Total	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%

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

Table 2.1.3F Profile of students who received SFA: AY 2023 to 2024 by type of institution: Percent

Type of institution	N.L.	P.E.I.	N.S.	N.B.	Ont.	Man.	Sask.	Alta.	B.C.	Y.T.
University	56.3%	68.8%	66.3%	64.2%	54.7%	62.2%	67.7%	35.0%	57.5%	72.0%
College	24.9%	22.8%	22.5%	18.2%	28.9%	17.0%	18.4%	30.1%	21.5%	10.5%
Private	18.8%	8.3%	11.2%	17.6%	16.5%	20.7%	14.0%	34.9%	21.0%	17.5%
Total	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%

Table 2.1.4 Canada Apprentice Loan

Table 2.1.4A Canada Apprentice Loan: Number of recipients

Jurisdiction	2019 to 2020	2020 to 2021	2021 to 2022	2022 to 2023	2023 to 2024
Newfoundland and Labrador	52	36	45	91	200
Prince Edward Island	57	62	69	101	113
Nova Scotia	484	381	383	522	583
New Brunswick	377	348	322	379	417
Ontario	1,657	1,092	1,387	1,782	2,644
Manitoba	700	556	516	575	816
Saskatchewan	437	307	324	359	426
Alberta	4,116	3,096	3,025	3,166	3,911
British Columbia	2,756	2,093	2,145	2,431	3,120
Yukon	26	16	12	25	47
Northwest Territories	х	Х	Х	Х	x
Nunavut	х	Х	Х	Х	Х
Total	10,684	8,000	8,249	9,449	12,295

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

Table 2.1.4B Canada Apprentice Loan: Millions of dollars

Jurisdiction	2019 to 2020	2020 to 2021	2021 to 2022	2022 to 2023	2023 to 2024
Newfoundland and Labrador	0.2	0.1	0.2	0.4	0.8
Prince Edward Island	0.2	0.3	0.3	0.5	0.5
Nova Scotia	2.1	1.6	1.6	2.2	2.4
New Brunswick	1.5	1.4	1.3	1.6	1.7
Ontario	6.6	4.4	5.7	7.2	10.9
Manitoba	2.8	2.3	2.1	2.3	3.3
Saskatchewan	1.7	1.2	1.3	1.4	1.7
Alberta	17.1	13.6	12.7	13.4	16.1
British Columbia	11.7	9.1	9.1	10.2	13.5
Yukon	0.1	0.1	0.1	0.1	0.2
Northwest Territories	х	Х	Х	Х	х
Nunavut	х	Х	Х	Х	Х
Total	44.1	34.2	34.4	39.3	51.2

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

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

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

Jurisdiction	2019 to 2020	2020 to 2021	2021 to 2022	2022 to 2023	2023 to 2024
Newfoundland and Labrador	2,680	2,511	2,980	2,895	2,880
Prince Edward Island	1,112	1,047	1,130	1,055	991
Nova Scotia	7,674	7,289	7,780	7,766	7,167
New Brunswick	6,177	6,001	5,729	5,429	4,905
Ontario	158,790	146,199	150,447	137,867	128,598
Manitoba	5,811	6,038	7,142	7,475	7,557
Saskatchewan	6,124	6,491	7,853	8,129	7,700
Alberta	35,395	34,715	43,790	45,016	55,087
British Columbia	24,757	25,010	27,861	27,551	26,001
Yukon	84	106	119	118	108
Total	248,604	235,407	254,831	243,301	240,994

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

Jurisdiction	2019 to 2020	2020 to 2021	2021 to 2022	2022 to 2023	2023 to 2024
Newfoundland and Labrador	13,311	14,460	16,582	16,090	15,504
Prince Edward Island	17,438	17,152	16,306	15,520	15,996
Nova Scotia	17,963	18,527	20,918	20,368	19,853
New Brunswick	11,846	12,428	13,961	13,633	14,219
Ontario	13,489	14,459	15,306	14,885	14,373
Manitoba	9,605	10,489	11,394	10,890	10,815
Saskatchewan	14,557	15,672	16,953	16,167	16,735
Alberta	12,836	13,676	15,348	14,905	14,389
British Columbia	14,540	14,993	16,803	15,935	15,135
Yukon	12,154	13,506	13,969	12,734	12,555
Total	13,549	14,418	15,578	15,091	14,602

Table 2.2.2 Distribution of loan balance at time of leaving school for full-time students: AY 2023 to 2024: Percent

Jurisdiction	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
Newfoundland and Labrador	16.1%	28.3%	16.2%	11.5%	7.2%	6.7%	13.9%	100.0%
Prince Edward Island	19.0%	25.9%	15.2%	9.5%	х	7.9%	х	100.0%
Nova Scotia	8.8%	24.1%	16.4%	12.1%	7.3%	7.1%	24.1%	100.0%
New Brunswick	22.3%	27.5%	15.0%	9.8%	7.1%	6.5%	11.6%	100.0%
Ontario	22.5%	25.3%	16.5%	9.7%	7.8%	6.6%	11.7%	100.0%
Manitoba	28.0%	32.1%	18.0%	7.8%	4.9%	3.6%	5.6%	100.0%
Saskatchewan	14.3%	26.8%	18.9%	9.7%	7.7%	6.4%	16.1%	100.0%
Alberta	13.7%	29.5%	24.1%	10.8%	7.0%	5.5%	9.5%	100.0%
British Columbia	17.4%	30.1%	15.8%	11.0%	6.8%	5.8%	13.2%	100.0%
Yukon	23.1%	27.8%	18.5%	9.3%	х	9.3%	х	100.0%

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 RAP recipients by RAP stage and payment type

Table 2.3.1A RAP recipients by RAP stage and payment type: AY 2023 to 2024: Number of recipients

RAP stage	N.L.	P.E.I	N.S.	N.B.	Ont.	Man.	Sask.	Alta.	B.C.	Y.T.	Canada
Stage 1 - Zero Payment	2,307	Х	7,179	6,037	100,427	3,567	5,591	37,453	18,976	Х	182,331
Stage 1 - Affordable Payment	188	х	921	792	8,101	276	748	5,102	2,248	х	18,479
Stage 1 - Total	2,495	856	8,100	6,829	108,528	3,843	6,339	42,555	21,224	41	200,810
Stage 2 - Zero Payment	840	х	2,576	2,606	32,759	639	798	5,648	6,616	х	52,778
Stage 2 - Affordable Payment	57	х	295	327	1,777	36	85	500	571	Х	3,678
Stage 2 - Total	897	х	2,871	2,933	34,536	675	883	6,148	7,187	Х	56,456
Disability - Zero Payment	558	х	2,117	829	16,573	411	1,246	3,779	3,222	Х	28,919
Disability - Affordable Payment	35	Х	197	78	939	26	153	451	283	Х	2,183
Disability - Total	593	х	2,314	907	17,512	437	1,399	4,230	3,505	х	31,102
All Stages - Zero Payment	3,705	х	11,872	9,472	149,759	4,617	7,635	46,880	28,814	Х	264,028
All Stages - Affordable Payment	280	Х	1,413	1,197	10,817	338	986	6,053	3,102	Х	24,340
All Stages - Total	3,985	1,374	13,285	10,669	160,576	4,955	8,621	52,933	31,916	54	288,368

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

Table 2.3.1B RAP recipients by RAP stage and payment type: AY 2023 to 2024: Percent

RAP stage	N.L.	P.E.I	N.S.	N.B.	Ont.	Man.	Sask.	Alta.	B.C.	Y.T.	Canada
Stage 1 - Zero Payment	92.5%	Х	88.6%	88.4%	92.5%	92.8%	88.2%	88.0%	89.4%	Х	90.8%
Stage 1 - Affordable Payment	7.5%	х	11.4%	11.6%	7.5%	7.2%	11.8%	12.0%	10.6%	х	9.2%
Stage 1 - Total	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%
Stage 2 - Zero Payment	93.6%	х	89.7%	88.9%	94.9%	94.7%	90.4%	91.9%	92.1%	х	93.5%
Stage 2 - Affordable Payment	6.4%	х	10.3%	11.1%	5.1%	5.3%	9.6%	8.1%	7.9%	х	6.5%
Stage 2 - Total	100.0%	х	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	х	100.0%
Disability - Zero Payment	94.1%	х	91.5%	91.4%	94.6%	94.1%	89.1%	89.3%	91.9%	х	93.0%
Disability - Affordable Payment	5.9%	х	8.5%	8.6%	5.4%	5.9%	10.9%	10.7%	8.1%	х	7.0%
Disability - Total	100.0%	х	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	х	100.0%
All Stages - Zero Payment	93.0%	х	89.4%	88.8%	93.3%	93.2%	88.6%	88.6%	90.3%	х	91.6%
All Stages - Affordable Payment	7.0%	х	10.6%	11.2%	6.7%	6.8%	11.4%	11.4%	9.7%	х	8.4%
All Stages - Total	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%

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

Table 2.3.2A Profile of students who were on RAP: AY 2023 to 2024 by gender: Percent

Gender	N.L.	P.E.I	N.S.	N.B.	Ont.	Man.	Sask.	Alta.	B.C.	Y.T.	Canada
Women	69.1%	71.0%	47.2%	70.4%	65.6%	68.8%	70.0%	68.7%	66.4%	70.4%	65.8%
Men	30.5%	28.8%	х	29.1%	34.0%	30.4%	29.6%	31.3%	33.6%	27.8%	32.2%
Gender diverse identities	х	х	х	х	0.1%	х	0.4%	х	х	х	0.1%
Unspecified	х	х	35.9%	х	0.3%	х	0.0%	х	х	х	1.8%
Total	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%

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

Table 2.3.2B Profile of students who were on RAP: AY 2023 to 2024 by age group: Percent

Age group	N.L.	P.E.I	N.S.	N.B.	Ont.	Man.	Sask.	Alta.	B.C.	Y.T.	Canada
Younger than 20 years	1.2%	х	0.6%	0.6%	0.4%	0.6%	0.5%	0.3%	0.3%	х	0.4%
20 to 24 years	19.2%	х	17.1%	17.3%	13.5%	15.2%	16.5%	13.3%	11.4%	х	13.8%
25 to 29 years	29.4%	х	32.8%	30.9%	28.5%	27.5%	29.4%	27.7%	26.5%	х	28.5%
30 to 34 years	24.6%	28.5%	25.6%	24.8%	23.4%	21.2%	21.0%	21.2%	23.3%	20.4%	23.0%
35 to 39 years	13.9%	13.6%	13.0%	14.1%	14.4%	15.2%	15.1%	14.3%	15.9%	24.1%	14.5%
40 to 44 years	6.5%	х	5.4%	6.3%	8.0%	9.2%	8.7%	10.0%	9.8%	х	8.4%
45 to 49 years	2.7%	х	2.5%	2.6%	4.7%	5.1%	4.6%	5.8%	5.4%	х	4.8%
50 years and older	2.5%	х	3.1%	3.4%	7.1%	6.0%	4.1%	7.3%	7.5%	х	6.7%
Total	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%

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

Table 2.3.2C Profile of students who were on RAP: AY 2023 to 2024 by level of study: Percent

Level of study	N.L.	P.E.I	N.S.	N.B.	Ont.	Man.	Sask.	Alta.	B.C.	Y.T.	Canada
Certificate or diploma	61.7%	48.4%	53.7%	57.7%	52.8%	48.0%	45.0%	57.9%	51.1%	48.1%	53.6%
Undergraduate	33.8%	44.9%	40.1%	37.2%	38.7%	45.8%	49.5%	36.1%	41.1%	40.7%	38.9%
Master	4.0%	х	5.7%	4.6%	6.9%	5.4%	4.3%	5.4%	6.9%	х	6.3%
Doctorate	0.5%	х	0.5%	0.5%	1.5%	0.8%	1.1%	0.6%	0.9%	х	1.1%
Total	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%

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

Table 2.3.2D Profile of students who were on RAP: AY 2023 to 2024 by type of institution: Percent

Type of institution	N.L.	P.E.I	N.S.	N.B.	Ont.	Man.	Sask.	Alta.	B.C.	Y.T.	Canada
University	37.1%	49.9%	45.3%	39.0%	41.2%	48.0%	52.9%	30.2%	48.5%	44.4%	40.5%
College	29.3%	34.1%	29.9%	28.3%	40.9%	18.5%	22.3%	29.7%	20.2%	29.6%	34.4%
Private	33.7%	16.1%	24.8%	32.7%	17.9%	33.5%	24.8%	40.2%	31.3%	25.9%	25.0%
Total	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%

Table 2.3.3 First year RAP uptake rate for full-time students: AY 2023 to 2024

Jurisdiction	Number of borrowers on RAP during the first year in repayment	Number of borrowers entering repayment	First year RAP uptake rate
Newfoundland and Labrador	510	2,880	17.7%
Prince Edward Island	x	х	15.4%
Nova Scotia	1,848	7,167	25.8%
New Brunswick	1,106	4,905	22.5%
Ontario	21,994	128,598	17.1%
Manitoba	1,012	7,557	13.4%
Saskatchewan	1,676	7,700	21.8%
Alberta	9,347	55,087	17.0%
British Columbia	4,382	26,001	16.9%
Yukon	х	Х	7.4%
Canada	42,036	240,994	17.4%

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 3-year default rates for direct loans for full-time students: Percent

Jurisdiction	2017 to 2018	2018 to 2019	2019 to 2020	2020 to 2021	2021 to 2022
Newfoundland and Labrador	8.3%	9.0%	8.3%	7.1%	8.4%
Prince Edward Island	10.2%	7.3%	5.7%	6.1%	6.0%
Nova Scotia	9.9%	8.6%	8.3%	8.2%	9.4%
New Brunswick	7.3%	9.3%	7.1%	7.2%	8.9%
Ontario	7.7%	8.0%	6.7%	6.5%	7.3%
Manitoba	8.7%	8.4%	7.8%	6.9%	8.2%
Saskatchewan	9.7%	10.0%	6.7%	9.6%	12.2%
Alberta	11.0%	10.2%	9.2%	8.8%	11.7%
British Columbia	6.6%	6.0%	5.1%	5.2%	6.0%
Yukon	9.2%	9.1%	8.4%	5.0%	7.0%
Canada	8.2%	8.2%	7.0%	6.8%	8.2%

Table 2.4.2 Profile of 3-year default rates for direct loans for full-time students

Table 2.4.2A Profile of 3-year default rates for direct loans for full-time students: AY 2021 to 2022: Percent

Item	N.L.	P.E.I.	N.S.	N.B.	Ont.	Man.	Sask.	Alta.	B.C.	Y.T.	Canada
3-year default rate	8.4%	6.0%	9.4%	8.9%	7.3%	8.2%	12.2%	11.7%	6.0%	7.0%	8.2%

Table 2.4.2B Profile of 3-year default rates for direct loans for full-time students: AY 2021 to 2022 by gender: Percent

Gender	N.L.	P.E.I.	N.S.	N.B.	Ont.	Man.	Sask.	Alta.	B.C.	Y.T.	Canada
Women	8.3%	5.5%	8.9%	8.6%	7.5%	8.7%	12.4%	10.9%	5.8%	6.9%	8.2%
Men	8.5%	7.2%	9.6%	9.3%	7.0%	7.3%	11.7%	13.1%	6.5%	7.0%	8.2%
Gender diverse identities	х	Х	Х	16.1%	15.0%	х	Х	Х	х	0.0%	11.4%
Unspecified	х	Х	Х	11.6%	0.0%	Х	х	х	х	0.0%	10.7%

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

Table 2.4.2C Profile of 3-year default rates for direct loans for full-time students: AY 2021 to 2022 by age group: Percent

Age group	N.L.	P.E.I.	N.S.	N.B.	Ont.	Man.	Sask.	Alta.	B.C.	Y.T.	Canada
Younger than 20 years	19.3%	х	15.9%	11.6%	17.0%	11.6%	11.2%	19.2%	14.0%	Х	16.2%
20 to 24 years	8.3%	7.7%	9.3%	9.2%	6.5%	7.0%	8.3%	10.7%	6.6%	7.5%	7.3%
25 to 29 years	7.5%	3.1%	7.2%	6.4%	7.1%	6.6%	10.5%	9.4%	5.0%	3.2%	7.3%
30 to 34 years	8.1%	8.2%	12.2%	11.4%	8.5%	12.2%	16.9%	12.7%	5.7%	10.4%	9.6%
35 to 39 years	6.6%	4.7%	10.6%	11.3%	7.9%	9.7%	18.5%	12.9%	6.3%	0.0%	9.6%
40 to 44 years	3.8%	5.8%	9.9%	11.2%	8.4%	10.4%	16.4%	14.1%	6.5%	17.6%	10.2%
45 to 49 years	1.3%	Х	14.8%	12.0%	7.9%	8.2%	17.3%	14.1%	5.8%	Х	9.7%
50 years and older	6.9%	Х	12.7%	8.5%	7.9%	7.4%	17.7%	16.7%	8.5%	Х	10.7%

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

Table 2.4.2D Profile of 3-year default rates for direct loans for full-time students: AY 2021 to 2022 by level of study: Percent

Level of study	N.L.	P.E.I.	N.S.	N.B.	Ont.	Man.	Sask.	Alta.	B.C.	Y.T.	Canada
Certificate or diploma	11.6%	9.9%	15.1%	13.2%	11.6%	10.5%	16.4%	17.9%	9.3%	12.7%	13.0%
Undergraduate	5.6%	4.8%	6.2%	6.4%	5.2%	6.8%	10.0%	5.4%	4.0%	5.0%	5.4%
Master	1.2%	х	1.4%	2.3%	2.4%	4.4%	6.0%	3.2%	2.4%	Х	2.6%
Doctorate	10.5%	х	3.9%	10.8%	6.2%	3.4%	8.0%	3.8%	7.6%	Х	6.2%

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

Table 2.4.2E Profile of 3-year default rates for direct loans for full-time students: AY 2021 to 2022 by type of institution: Percent

Type of institution	N.L.	P.E.I.	N.S.	N.B.	Ont.	Man.	Sask.	Alta.	B.C.	Y.T.	Canada
University	5.0%	4.2%	5.7%	6.1%	4.7%	6.2%	9.6%	4.7%	3.8%	1.9%	4.8%
College	6.8%	8.2%	12.5%	9.9%	9.5%	8.0%	10.6%	7.3%	6.0%	12.1%	9.0%
Private	16.6%	12.2%	17.6%	14.1%	13.3%	11.9%	20.5%	21.2%	10.7%	12.4%	15.8%

2.5 Mobility

Table 2.5.1 Number of full-time and part-time students studying inside and outside of Canada

Table 2.5.1A Number of full-time and part-time students studying inside and outside Canada: AY 2023 to 2024: Number of recipients

Jurisdiction	Study in home province or territory	Study in Canada but away from home province or territory	Study in the United States	Study outside Canada and the United States	Total
Newfoundland and Labrador	6,560	1,358	48	66	8,032
Prince Edward Island	2,123	1,151	Х	х	3,318
Nova Scotia	15,753	3,320	125	131	19,329
New Brunswick	9,276	3,351	142	65	12,834
Ontario	405,729	14,579	4,778	5,482	430,568
Manitoba	16,906	3,565	270	124	20,865
Saskatchewan	17,556	5,706	260	134	23,656
Alberta	114,458	17,935	2,624	1,874	136,891
British Columbia	61,808	7,805	946	1,371	71,930
Yukon	71	249	Х	х	332
Total	650,240	59,019	9,224	9,272	727,755

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

Table 2.5.1B Number of full-time and part-time students studying inside and outside Canada: AY 2023 to 2024: Percent

Jurisdiction	Study in home province or territory	Study in Canada but away from home province or territory	Study in the United States	Study outside Canada and the United States	Total
Newfoundland and Labrador	81.7%	16.9%	0.6%	0.8%	100.0%
Prince Edward Island	64.0%	34.7%	х	х	100.0%
Nova Scotia	81.5%	17.2%	0.6%	0.7%	100.0%
New Brunswick	72.3%	26.1%	1.1%	0.5%	100.0%
Ontario	94.2%	3.4%	1.1%	1.3%	100.0%
Manitoba	81.0%	17.1%	1.3%	0.6%	100.0%
Saskatchewan	74.2%	24.1%	1.1%	0.6%	100.0%
Alberta	83.6%	13.1%	1.9%	1.4%	100.0%
British Columbia	85.9%	10.9%	1.3%	1.9%	100.0%
Yukon	21.4%	75.0%	х	х	100.0%
Total	89.3%	8.1%	1.3%	1.3%	100.0%

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

Table 2.5.2 Number of full-time and part-time students studying in their home province or territory

Table 2.5.2A Number of full-time and part-time students studying in their home province or territory: Number of recipients

Total	599,086	609,519	601,644	612,731	650,240
Yukon	77	83	92	69	71
British Columbia	54,253	56,794	56,685	56,138	61,808
Alberta	77,494	94,032	105,321	122,069	114,458
Saskatchewan	15,384	16,417	16,642	16,733	17,556
Manitoba	13,642	14,230	13,699	14,599	16,906
Ontario	404,593	394,359	376,679	370,973	405,729
New Brunswick	11,294	10,373	9,594	9,021	9,276
Nova Scotia	14,909	15,345	15,065	14,999	15,753
Prince Edward Island	2,001	2,139	2,087	2,058	2,123
Newfoundland and Labrador	5,439	5,747	5,780	6,072	6,560
Jurisdiction	2019 to 2020	2020 to 2021	2021 to 2022	2022 to 2023	2023 to 2024

Table 2.5.2B Number of full-time and part-time students studying in their home province or territory: Percent

Jurisdiction	2019 to 2020	2020 to 2021	2021 to 2022	2022 to 2023	2023 to 2024
Newfoundland and Labrador	83.4%	82.4%	82.5%	82.1%	81.7%
Prince Edward Island	65.4%	67.3%	66.5%	65.3%	64.0%
Nova Scotia	82.4%	82.6%	82.0%	81.8%	81.5%
New Brunswick	78.8%	77.8%	75.8%	73.3%	72.3%
Ontario	95.3%	95.0%	94.4%	94.2%	94.2%
Manitoba	85.4%	82.9%	81.5%	80.9%	81.0%
Saskatchewan	80.2%	75.0%	73.4%	73.6%	74.2%
Alberta	84.4%	84.7%	84.7%	86.8%	83.6%
British Columbia	86.8%	86.8%	86.5%	86.2%	85.9%
Yukon	26.0%	27.9%	28.4%	21.4%	21.4%
Total	91.3%	90.5%	89.8%	89.9%	89.3%

Table 2.5.3 Number of full-time and part-time students studying in Canada but away from their home province or territory

Table 2.5.3A Number of full-time and part-time students studying in Canada but away from their home province or territory: Number of recipients

Jurisdiction	2019 to 2020	2020 to 2021	2021 to 2022	2022 to 2023	2023 to 2024
Newfoundland and Labrador	991	1,150	1,148	1,229	1,358
Prince Edward Island	1,032	1,015	1,021	1,061	1,151
Nova Scotia	2,968	3,026	3,112	3,112	3,320
New Brunswick	2,905	2,847	2,934	3,097	3,351
Ontario	12,329	12,946	13,734	13,909	14,579
Manitoba	2,061	2,663	2,798	3,101	3,565
Saskatchewan	3,488	5,163	5,663	5,592	5,706
Alberta	11,179	13,555	15,092	14,298	17,935
British Columbia	6,298	6,654	6,844	6,865	7,805
Yukon	215	210	229	247	249
Total	43,466	49,229	52,575	52,511	59,019

Table 2.5.3B Number of full-time and part-time students studying in Canada but away from their home province or territory: Percent

Jurisdiction	2019 to 2020	2020 to 2021	2021 to 2022	2022 to 2023	2023 to 2024
Newfoundland and Labrador	15.2%	16.5%	16.4%	16.6%	16.9%
Prince Edward Island	33.7%	31.9%	32.5%	33.7%	34.7%
Nova Scotia	16.4%	16.3%	16.9%	17.0%	17.2%
New Brunswick	20.3%	21.3%	23.2%	25.2%	26.1%
Ontario	2.9%	3.1%	3.4%	3.5%	3.4%
Manitoba	12.9%	15.5%	16.6%	17.2%	17.1%
Saskatchewan	18.2%	23.6%	25.0%	24.6%	24.1%
Alberta	12.2%	12.2%	12.1%	10.2%	13.1%
British Columbia	10.1%	10.2%	10.4%	10.5%	10.9%
Yukon	72.6%	70.5%	70.7%	76.7%	75.0%
Total	6.6%	7.3%	7.8%	7.7%	8.1%

Table 2.5.4 Number of full-time and part-time students studying outside of Canada

Table 2.5.4A Number of full-time and part-time students studying outside of Canada: Number of recipients

Jurisdiction	2019 to 2020	2020 to 2021	2021 to 2022	2022 to 2023	2023 to 2024
Newfoundland and Labrador	94	80	82	98	114
Prince Edward Island	х	Х	Х	Х	44
Nova Scotia	219	214	198	232	256
New Brunswick	127	120	128	181	207
Ontario	7,779	7,960	8,643	8,943	10,260
Manitoba	275	268	313	351	394
Saskatchewan	300	319	370	395	394
Alberta	3,183	3,437	3,969	4,230	4,498
British Columbia	1,939	1,961	1,967	2,103	2,317
Yukon	х	Х	Х	х	12
Total	13,948	14,388	15,705	16,573	18,496

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

Table 2.5.4B Number of full-time and part-time students studying outside of Canada: Percent

Jurisdiction	2019 to 2020	2020 to 2021	2021 to 2022	2022 to 2023	2023 to 2024
Newfoundland and Labrador	1.4%	1.1%	1.2%	1.3%	1.4%
Prince Edward Island	х	Х	х	Х	1.3%
Nova Scotia	1.2%	1.2%	1.1%	1.3%	1.3%
New Brunswick	0.9%	0.9%	1.0%	1.5%	1.6%
Ontario	1.8%	1.9%	2.2%	2.3%	2.4%
Manitoba	1.7%	1.6%	1.9%	1.9%	1.9%
Saskatchewan	1.6%	1.5%	1.6%	1.7%	1.7%
Alberta	3.5%	3.1%	3.2%	3.0%	3.3%
British Columbia	3.1%	3.0%	3.0%	3.2%	3.2%
Yukon	х	Х	Х	Х	3.6%
Total	2.1%	2.1%	2.3%	2.4%	2.5%

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

3. Historical data

3.1 Loans

Table 3.1.1 Canada Student Loans for full-time students

Table 3.1.1A Canada Student Loans for full-time students, by province and territory: 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.
1964 to 1965	42,113	737	437	2,513	2,027	21,920	2,272	2,992	4,519	4,675	Х	х
1965 to 1966	53,702	1,392	1,100	3,943	3,170	21,368	3,523	4,965	6,439	7,770	22	10
1966 to 1967	67,401	1,488	881	5,029	3,939	27,640	4,183	6,210	8,245	9,753	21	12
1967 to 1968	94,758	1,980	969	6,387	5,766	45,225	4,694	7,726	10,716	11,270	14	11
1968 to 1969	103,735	2,176	958	6,640	6,178	52,165	4,694	8,015	12,878	10,000	х	х
1969 to 1970	128,070	5,051	1,242	9,248	7,613	62,761	5,584	10,203	17,565	8,768	22	13
1970 to 1971	126,567	5,371	1,630	9,155	7,605	60,523	4,597	9,757	19,308	8,585	х	х
1971 to 1972	133,501	7,903	2,000	9,897	8,504	63,549	5,430	10,012	17,286	8,869	35	16
1972 to 1973	132,012	7,553	1,869	9,966	8,440	66,390	5,710	9,361	15,462	7,208	22	31
1973 to 1974	137,150	7,933	1,649	9,243	8,524	69,510	6,155	8,205	15,577	10,289	30	35
1974 to 1975	151,349	7,828	1,560	9,579	7,653	79,340	7,267	6,901	14,703	16,421	42	55
1975 to 1976	144,893	4,529	1,494	9,505	6,591	80,708	7,527	5,317	12,761	16,318	72	71
1976 to 1977	140,870	4,795	1,395	9,201	6,210	77,823	7,052	4,886	13,283	16,103	75	47
1977 to 1978	114,827	4,583	1,281	8,111	6,135	56,063	5,569	5,334	12,568	15,031	90	62
1978 to 1979	122,438	4,106	1,207	7,577	6,121	66,313	4,613	5,322	12,177	14,870	78	54
1979 to 1980	118,374	4,390	1,143	7,720	6,067	63,412	4,181	4,637	12,139	14,544	91	50
1980 to 1981	128,362	4,906	1,228	7,955	6,404	70,963	4,224	4,933	13,476	14,130	86	57
1981 to 1982	138,539	5,432	1,442	8,962	6,981	74,537	5,390	5,211	15,530	14,886	120	48
1982 to 1983	172,506	7,829	1,688	10,179	8,777	93,874	7,237	6,400	16,051	20,339	122	10
1983 to 1984	196,154	7,183	1,873	11,403	9,911	104,451	8,439	7,819	25,589	19,332	х	х
1984 to 1985	207,184	8,240	1,992	12,378	10,275	105,028	9,722	8,083	33,331	17,936	х	х
1985 to 1986	217,746	10,333	2,143	12,829	11,219	101,713	10,842	9,234	38,438	20,794	188	13
1986 to 1987	234,164	11,843	2,272	13,547	11,241	101,332	11,329	14,032	45,256	23,095	201	16
1987 to 1988	222,370	10,840	2,294	13,000	11,445	91,995	12,013	14,596	39,568	26,413	190	14
1988 to 1989	203,047	10,303	2,070	12,779	10,917	83,868	11,596	14,360	35,698	21,247	209	N/A
1989 to 1990	215,034	10,588	2,484	13,361	11,707	87,999	10,752	14,961	36,637	26,379	166	N/A
1990 to 1991	240,543	12,960	2,451	14,957	13,040	100,623	11,801	15,306	37,193	31,911	301	N/A
1991 to 1992	268,305	12,132	2,399	14,674	13,472	128,270	11,707	15,480	35,513	34,292	366	N/A
1992 to 1993	281,312	11,740	2,211	13,905	13,427	139,299	12,066	16,280	36,649	35,350	385	N/A
1993 to 1994	304,942	11,936	2,132	14,165	12,775	162,794	10,305	15,479	38,305	36,685	366	N/A
1994 to 1995	315,670	12,478	2,065	13,430	10,422	180,644	9,629	14,663	32,656	39,397	286	N/A
1995 to 1996	324,165	15,236	2,107	14,608	9,455	178,771	9,199	13,705	37,439	43,361	284	N/A
1996 to 1997	343,224	18,717	2,169	16,201	13,437	185,297	9,208	12,951	38,900	46,103	241	N/A
1997 to 1998	350,774	18,796	2,312	16,748	14,127	188,108	9,488	13,051	36,973	50,904	267	N/A
1998 to 1999	336,342	17,645	2,650	17,463	14,448	177,451	9,957	13,865	36,141	46,493	229	N/A
1999 to 2000	335,103	14,842	2,306	16,553	13,782	169,990	10,558	15,203	39,683	51,918	268	N/A

Table 3.1.1A Canada Student Loans for full-time students, by province and territory: 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.
2000 to 2001	343,588	15,953	3,047	16,903	15,708	158,256	10,860	16,358	43,294	62,953	256	N/A
2001 to 2002	328,674	13,912	3,068	17,234	15,614	145,287	10,267	16,246	42,323	64,467	256	N/A
2002 to 2003	328,991	12,554	3,238	16,945	15,439	148,195	9,930	15,392	42,052	64,993	253	N/A
2003 to 2004	340,203	11,541	3,385	16,697	15,902	159,684	9,649	15,163	42,501	65,425	256	N/A
2004 to 2005	337,256	10,395	3,280	16,044	15,434	167,354	9,180	14,132	41,422	59,764	251	N/A
2005 to 2006	343,638	9,640	3,239	15,895	15,918	182,016	9,305	13,245	37,844	56,306	230	N/A
2006 to 2007	343,261	8,887	3,206	15,477	15,676	192,875	8,496	12,346	33,779	52,298	221	N/A
2007 to 2008	352,708	8,570	3,297	15,137	15,446	207,694	8,212	11,000	33,183	49,966	203	N/A
2008 to 2009	365,363	7,646	3,286	15,158	14,943	219,632	7,871	9,688	35,356	51,570	213	N/A
2009 to 2010	401,734	7,382	3,286	14,631	14,727	243,515	8,213	9,708	42,006	58,066	200	N/A
2010 to 2011	424,575	6,950	3,326	14,835	14,604	256,692	8,823	11,038	47,503	60,593	211	N/A
2011 to 2012	446,582	6,635	3,307	15,351	14,586	273,614	9,410	11,510	49,882	62,087	200	N/A
2012 to 2013	472,167	6,354	3,280	15,790	13,619	302,355	9,858	11,469	49,114	60,158	170	N/A
2013 to 2014	491,444	6,081	3,115	16,637	12,859	323,200	9,829	11,202	49,309	59,058	154	N/A
2014 to 2015	488,781	5,826	2,900	16,311	12,059	323,232	9,631	11,199	50,885	56,574	164	N/A
2015 to 2016	489,935	6,102	2,663	16,313	11,500	322,386	10,052	11,642	55,900	53,207	170	N/A
2016 to 2017	490,401	6,009	2,601	16,583	11,946	317,803	9,875	12,542	61,925	50,978	139	N/A
2017 to 2018	585,019	5,930	2,549	17,164	13,818	388,408	9,493	14,764	78,120	54,585	188	N/A
2018 to 2019	618,359	6,164	2,538	17,602	14,146	412,775	13,313	16,138	81,467	54,032	184	N/A
2019 to 2020	599,795	6,352	2,547	17,582	13,923	383,855	15,007	17,145	86,472	56,694	218	N/A
2020 to 2021	572,266	6,692	2,338	17,947	12,265	340,657	15,289	18,237	100,174	58,461	206	N/A
2021 to 2022	553,348	6,693	2,129	17,533	11,616	312,917	13,933	17,758	113,168	57,400	201	N/A
2022 to 2023	560,590	7,102	2,090	17,519	11,381	307,886	15,775	17,378	124,409	56,841	209	N/A
2023 to 2024	641,534	7,798	2,441	18,529	12,378	373,167	19,644	18,971	122,913	65,440	253	N/A

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

Table 3.1.1B Canada Student Loans for full-time students, by province and territory: Millions of dollars

Year	Canada	N.L.	P.E.I.	N.S.	N.B.	Ont.	Man.	Sask.	Alta.	B.C.	Y.T.	N.W.T.
1964 to 1965	26.7	0.5	0.3	1.8	1.4	14.4	1.4	1.9	2.1	3.1	х	Х
1965 to 1966	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 to 1967	40.5	8.0	0.6	3.3	3.0	14.4	2.8	4.5	4.4	6.6	0.0	0.0
1967 to 1968	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 to 1969	63.9	1.5	0.8	5.1	4.8	26.6	3.4	6.4	8.1	7.3	х	х
1969 to 1970	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 to 1971	86.1	4.9	1.4	7.9	6.5	32.3	3.4	8.5	14.3	6.8	Х	x
1971 to 1972	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 to 1973	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 to 1974	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 to 1975	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 to 1976	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 to 1977	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 to 1978	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 to 1979	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 to 1980	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 to 1981	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 to 1982	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 to 1983	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 to 1984	454.9	13.7	4.1	30.4	21.8	224.9	25.0	18.0	67.9	48.7	Х	x
1984 to 1985	526.7	22.3	4.6	34.4	24.2	247.1	30.8	18.4	95.5	48.9	Х	x
1985 to 1986	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 to 1987	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 to 1988	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 to 1989	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 to 1990	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 to 1991	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 to 1992	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 to 1993	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 to 1994	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 to 1995	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 to 1996	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 to 1997	1,583.9	91.5	13.4	62.8	82.5	8.088	30.6	56.1	147.6	217.5	1.2	N/A
1997 to 1998	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 to 1999	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 to 2000	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

Table 3.1.1B Canada Student Loans for full-time students, by province and territory: Millions of dollars

Year	Canada	N.L.	P.E.I.	N.S.	N.B.	Ont.	Man.	Sask.	Alta.	B.C.	Y.T.	N.W.T.
2000 to 2001	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 to 2002	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 to 2003	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 to 2004	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 to 2005	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 to 2006	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 to 2007	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 to 2008	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 to 2009	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 to 2010	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 to 2011	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 to 2012	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 to 2013	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 to 2014	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 to 2015	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 to 2016	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 to 2017	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 to 2018	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 to 2019	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
2019 to 2020	3,424.0	41.5	15.8	126.0	71.9	2,073.5	79.3	109.8	543.9	360.7	1.5	N/A
2020 to 2021	3,956.6	56.3	14.7	182.6	85.3	2,070.0	93.8	157.3	769.7	525.3	1.6	N/A
2021 to 2022	2,925.4	40.5	11.4	121.6	60.4	1,495.3	65.7	107.9	684.4	336.7	1.3	N/A
2022 to 2023	3,121.5	43.9	11.6	123.2	62.9	1,521.6	75.2	107.5	840.4	333.9	1.4	N/A
2023 to 2024	4,812.7	70.2	18.4	184.8	86.8	2,553.0	134.2	160.0	1,079.8	523.1	2.4	N/A

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

Table 3.1.2 Canada Student Loans for part-time students

Table 3.1.2A Canada Student Loans for part-time students: Number of recipients and millions of dollars

Year	Number of recipients	Millions of dollars
1987 to 1988	620	0.9
1988 to 1989	320	0.5
1989 to 1990	730	1.2
1990 to 1991	803	1.4
1991 to 1992	757	1.3
1992 to 1993	1,280	2.5
1993 to 1994	1,414	3.0
1994 to 1995	2,112	5.9
1995 to 1996	1,887	5.4
1996 to 1997	1,859	5.4
1997 to 1998	3,205	7.7
1998 to 1999	3,128	7.8
1999 to 2000	1,302	3.5
2000 to 2001	2,980	5.5
2001 to 2002	2,867	4.9
2002 to 2003	2,772	4.6
2003 to 2004	2,779	4.7
2004 to 2005	2,572	4.6
2005 to 2006	2,127	3.8
2006 to 2007	1,863	3.5
2007 to 2008	1,436	2.8
2008 to 2009	1,425	2.8
2009 to 2010	2,698	4.6
2010 to 2011	3,974	6.9
2011 to 2012	6,470	11.2
2012 to 2013	9,601	16.6
2013 to 2014	11,254	19.9
2014 to 2015	12,086	20.9
2015 to 2016	13,712	24.1
2016 to 2017	11,790	19.2
2017 to 2018	13,534	23.0
2018 to 2019	13,624	22.2
2019 to 2020	15,761	25.1
2020 to 2021	5,377	12.2
2021 to 2022	6,326	14.7
2022 to 2023	6,727	16.0
2023 to 2024	12,161	25.9

3.2 Grants

Table 3.2.1 Canada Student Grants for full- and part-time students, by province and territory: Number of recipients

Table 3.2.1A Canada Study Grant for full- and part-time students, by province and territory: Number of recipients

Year	Canada	N.L.	P.E.I.	N.S.	N.B.	Ont.	Man.	Sask.	Alta.	B.C.	Y.T.
1995 to 1996	1,677	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
1996 to 1997	6,273	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
1997 to 1998	7,354	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
1998 to 1999	56,899	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
1999 to 2000	63,793	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
2000 to 2001	55,830	1,242	343	1,389	1,174	26,375	1,037	3,609	6,441	13,636	34
2001 to 2002	48,730	977	354	1,541	1,643	23,440	1,088	2,387	6,206	11,054	40
2002 to 2003	55,625	703	425	1,598	1,383	25,259	1,317	2,727	6,443	15,732	38
2003 to 2004	53,272	1,245	295	1,703	1,701	22,107	1,428	2,236	6,977	15,528	52
2004 to 2005	53,404	588	296	1,548	1,419	24,384	1,434	3,342	6,589	13,762	42
2005 to 2006	49,500	481	308	2,280	1,311	25,833	1,482	2,754	5,574	9,442	35
2006 to 2007	47,853	559	288	1,437	1,275	26,632	1,194	2,489	4,385	9,551	43
2007 to 2008	40,402	523	363	1,343	1,539	21,787	1,079	1,955	3,999	7,785	29
2008 to 2009	42,489	482	410	1,411	1,195	23,128	1,074	1,707	4,054	8,997	31

Note: Provincial and territorial statistics are not available before 2000 to 2001.

Table 3.2.1B Canada Access Grant for full- and part-time students, by province and territory: Number of recipients

Year	Canada	N.L.	P.E.I.	N.S.	N.B.	Ont.	Man.	Sask.	Alta.	B.C.	Y.T.
2005 to 2006	31,882	664	11	1,760	39	21,684	718	1,120	2,026	3,848	12
2006 to 2007	39,515	1,073	х	1,842	1,881	26,674	737	1,128	1,867	3,942	х
2007 to 2008	40,279	1,034	х	1,916	1,088	28,373	748	1,042	1,935	3,632	х
2008 to 2009	41,757	816	317	1,818	415	30,855	758	920	1,780	4,065	13

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

Table 3.2.1C Canada Student Grant for full- and part-time students, by province and territory: Number of recipients

Year	Canada	N.L.	P.E.I.	N.S.	N.B.	Ont.	Man.	Sask.	Alta.	B.C.	Y.T.
2009 to 2010	295,153	4,823	2,305	10,184	8,592	181,270	6,272	7,270	30,696	43,542	160
2010 to 2011	320,154	4,394	2,399	10,364	8,584	194,333	6,928	8,101	36,247	47,463	179
2011 to 2012	336,173	4,215	2,323	10,616	8,448	207,364	7,757	8,661	36,573	49,284	164
2012 to 2013	356,894	4,063	2,406	10,917	8,199	226,772	7,788	8,659	37,647	50,036	152
2013 to 2014	367,586	3,879	2,370	11,321	7,919	239,781	7,922	8,374	36,559	49,336	125
2014 to 2015	365,832	3,665	2,271	11,104	7,418	240,701	7,800	8,214	37,515	47,009	135
2015 to 2016	368,940	4,038	2,177	11,169	7,009	243,772	8,116	8,524	39,544	44,463	128
2016 to 2017	379,606	4,143	2,232	11,238	7,627	248,306	8,245	9,100	45,160	43,432	123
2017 to 2018	490,377	4,875	2,514	13,763	10,585	331,701	9,306	12,168	58,230	47,062	173
2018 to 2019	532,785	5,078	2,606	14,421	11,269	358,669	11,678	14,363	66,836	47,664	201
2019 to 2020	528,079	5,426	2,574	14,573	11,152	341,768	13,427	16,125	72,696	50,097	241
2020 to 2021	541,777	5,723	2,667	14,851	10,244	335,861	14,195	18,133	87,897	51,965	241
2021 to 2022	544,055	5,841	2,693	14,684	9,785	325,043	13,976	19,028	100,407	52,341	257
2022 to 2023	557,684	6,143	2,691	14,753	9,538	321,520	14,770	19,318	116,637	52,065	249
2023 to 2024	586,021	6,602	2,764	15,580	9,688	349,025	16,875	19,768	109,160	56,324	235

Note: Total may not equal the sum of the provinces and territories for academic years between 2009 to 2010 and 2012 to 2013 since the total includes students who receive a Millennium Excellence Award. Millennium Excellence Awards breakdowns are not available by province or territory.

Table 3.2.2 Canada Student Grants for full- and part-time students, by province and territory: Millions of dollars

Table 3.2.2A Canada Study Grant for full- and part-time students, by province and territory: Millions of dollars

Year	Canada	N.L.	P.E.I.	N.S.	N.B.	Ont.	Man.	Sask.	Alta.	B.C.	Y.T.
1995 to 1996	3.6	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
1996 to 1997	8.9	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
1997 to 1998	11.2	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
1998 to 1999	73.9	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
1999 to 2000	82.9	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
2000 to 2001	81.1	1.6	0.5	2.3	2.3	37.8	1.7	5.1	8.4	21.4	0.1
2001 to 2002	67.4	1.3	0.4	2.6	2.3	33.7	1.7	5.3	8.2	11.8	0.1
2002 to 2003	75.5	1.1	0.6	3.0	2.1	36.1	2.0	5.2	9.0	16.6	0.1
2003 to 2004	76.8	1.0	0.4	3.7	2.4	36.0	2.2	5.5	10.1	15.3	0.1
2004 to 2005	83.9	0.9	0.5	3.0	2.4	38.2	2.3	5.6	9.9	21.0	0.1
2005 to 2006	79.5	0.6	0.5	3.3	2.3	41.3	2.5	4.5	9.0	15.5	0.1
2006 to 2007	72.9	0.9	0.4	3.0	2.4	38.5	2.0	4.3	7.7	13.6	0.1
2007 to 2008	69.8	0.8	0.5	2.9	2.4	38.0	1.9	3.7	7.7	11.9	0.0
2008 to 2009	72.9	0.7	0.5	2.5	2.2	40.6	1.8	3.1	7.9	13.4	0.1

Note: Provincial and territorial statistics are not available before 2000 to 2001.

Table 3.2.2B Canada Access Grant for full- and part-time students, by province and territory: Millions of dollars

Year	Canada	N.L.	P.E.I.	N.S.	N.B.	Ont.	Man.	Sask.	Alta.	B.C.	Y.T.
2005 to 2006	58.9	1.0	0.0	3.9	0.1	38.6	1.2	2.4	4.0	7.7	0.0
2006 to 2007	68.8	0.9	х	4.0	3.8	45.4	1.1	2.3	3.6	6.9	х
2007 to 2008	72.0	0.9	х	4.0	2.3	50.0	1.2	2.2	3.9	6.6	х
2008 to 2009	74.7	8.0	0.7	3.7	8.0	55.0	1.2	1.9	3.6	7.0	0.0

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

Table 3.2.2C Canada Student Grant for full- and part-time students, by province and territory: Millions of dollars

Year	Canada	N.L.	P.E.I.	N.S.	N.B.	Ont.	Man.	Sask.	Alta.	B.C.	Y.T.
2009 to 2010	593.4	8.8	4.7	21.4	16.6	354.8	16.3	18.6	65.7	85.9	0.4
2010 to 2011	630.0	7.9	4.7	21.6	16.0	370.5	16.5	18.7	75.7	91.4	0.5
2011 to 2012	646.7	7.5	4.3	21.7	15.6	386.7	16.6	19.8	74.2	95.8	0.4
2012 to 2013	695.0	7.5	4.5	22.8	15.9	431.8	17.7	20.0	76.4	96.7	0.3
2013 to 2014	715.3	7.6	4.6	23.6	16.1	457.1	17.3	18.9	73.7	96.1	0.3
2014 to 2015	717.7	7.4	4.4	23.3	15.2	463.6	16.8	19.1	76.1	91.7	0.3
2015 to 2016	719.5	8.3	4.5	23.7	14.0	464.1	17.2	19.6	80.9	87.0	0.2
2016 to 2017	1,014.6	12.2	5.9	32.7	19.9	653.3	24.2	27.2	122.7	116.2	0.4
2017 to 2018	1,364.9	14.0	6.8	41.2	29.3	910.3	26.9	37.2	168.2	130.5	0.5
2018 to 2019	1,614.1	17.0	7.7	48.6	34.7	1,051.1	37.8	49.7	220.7	146.2	0.7
2019 to 2020	1,634.8	18.6	8.1	50.9	34.8	1,020.0	43.9	58.1	245.6	154.1	8.0
2020 to 2021	3,187.4	37.4	15.2	97.7	61.8	1,891.6	84.6	121.2	581.6	294.8	1.6
2021 to 2022	3,256.2	38.1	15.6	96.7	58.7	1,828.5	83.1	126.0	707.9	300.0	1.6
2022 to 2023	3,520.3	40.9	16.0	99.7	57.8	1,868.8	90.2	131.9	909.6	303.8	1.7
2023 to 2024	2,613.5	31.1	12.2	74.7	41.7	1,467.6	73.0	92.6	589.1	230.4	1.1

Note: Total may not equal the sum of the provinces and territories for academic years between 2009 to 2010 and 2012 to 2013 since the total includes students who receive a Millennium Excellence Award. Millennium Excellence Awards breakdowns are not available by province or territory.

Table 3.2.3 Canada Study Grant for High-Need Part-Time Students, by province and territory

Table 3.2.3A Canada Study Grant for High-Need Part-Time Students, by province and territory: Number of recipients

Year	Canada	N.L.	P.E.I.	N.S.	N.B.	Ont.	Man.	Sask.	Alta.	B.C.	Y.T.
1995 to 1996	438	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
1996 to 1997	3,037	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
1997 to 1998	4,567	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
1998 to 1999	5,675	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
1999 to 2000	5,728	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
2000 to 2001	5,441	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
2001 to 2002	4,786	х	151	76	50	455	33	273	954	2,786	х
2002 to 2003	4,451	х	189	67	24	410	37	134	971	2,608	х
2003 to 2004	4,215	х	103	60	28	328	47	117	963	2,553	х
2004 to 2005	3,977	х	83	37	19	334	49	99	849	2,498	х
2005 to 2006	2,847	0	104	14	29	293	47	56	610	1,691	0
2006 to 2007	2,848	14	96	15	0	269	35	36	336	2,018	0
2007 to 2008	2,570	х	146	12	32	229	44	32	193	1,871	х
2008 to 2009	2,721	х	163	11	15	231	35	19	194	2,043	х

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

Note: Provincial and territorial statistics are not available before 2000 to 2001.

Table 3.2.3B Canada Study Grant for High-Need Part-Time Students, by province and territory: Millions of dollars

Year	Canada	N.L.	P.E.I.	N.S.	N.B.	Ont.	Man.	Sask.	Alta.	B.C.	Y.T.
1995 to 1996	0.4	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
1996 to 1997	2.0	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
1997 to 1998	3.5	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
1998 to 1999	4.6	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
1999 to 2000	4.7	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
2000 to 2001	4.6	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
2001 to 2002	4.1	х	0.1	0.1	0.1	0.4	0.0	0.3	0.7	2.3	х
2002 to 2003	3.8	х	0.2	0.1	0.0	0.4	0.0	0.2	0.7	2.3	х
2003 to 2004	3.7	х	0.1	0.1	0.0	0.3	0.0	0.1	0.7	2.2	х
2004 to 2005	3.6	х	0.1	0.0	0.0	0.3	0.1	0.1	0.6	2.3	х
2005 to 2006	3.0	0.0	0.1	0.0	0.0	0.3	0.1	0.1	0.5	1.9	0.0
2006 to 2007	2.7	0.0	0.1	0.0	0.0	0.2	0.0	0.0	0.3	2.0	0.0
2007 to 2008	2.6	х	0.1	0.0	0.0	0.2	0.0	0.0	0.1	1.9	х
2008 to 2009	2.8	х	0.2	0.0	0.0	0.2	0.0	0.0	0.1	2.2	х

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

Note: Provincial and territorial statistics are not available before 2000 to 2001.

Table 3.2.4 Canada Student Grants for part-time students, by province and territory

Table 3.2.4A Canada Student Grants for part-time students, by province and territory: Number of recipients

Year	Canada	N.L.	P.E.I.	N.S.	N.B.	Ont.	Man.	Sask.	Alta.	B.C.	Y.T.
2009 to 2010	4,189	х	205	83	68	1,055	140	49	551	2,020	х
2010 to 2011	6,208	х	282	122	77	1,897	194	55	756	2,791	х
2011 to 2012	8,849	х	323	132	79	3,902	253	67	607	3,447	х
2012 to 2013	13,208	х	466	123	97	6,138	339	79	1,273	4,654	х
2013 to 2014	14,955	х	501	141	114	7,335	393	73	1,285	5,059	х
2014 to 2015	15,963	х	555	202	108	8,387	335	79	1,356	4,885	х
2015 to 2016	17,439	х	568	185	124	9,193	395	111	1,454	5,322	х
2016 to 2017	19,159	х	622	174	138	9,857	365	135	1,913	5,869	х
2017 to 2018	21,268	х	620	186	99	12,627	281	160	1,940	5,267	х
2018 to 2019	28,503	х	619	235	163	18,277	408	291	2,839	5,566	х
2019 to 2020	36,394	х	505	348	244	25,068	474	417	3,121	5,991	х
2020 to 2021	42,367	х	538	424	282	29,791	523	836	3,619	6,081	х
2021 to 2022	41,053	265	466	482	249	28,037	482	1,281	3,812	5,969	10
2022 to 2023	42,902	329	512	510	206	29,394	528	1,442	3,819	6,150	12
2023 to 2024	44,905	332	508	560	214	30,842	617	1,687	3,849	6,286	10

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

Table 3.2.4B Canada Student Grants for part-time students, by province and territory: Millions of dollars

Year	Canada	N.L.	P.E.I.	N.S.	N.B.	Ont.	Man.	Sask.	Alta.	B.C.	Y.T.
2009 to 2010	4.5	х	0.2	0.1	0.1	1.2	0.2	0.1	0.4	2.3	х
2010 to 2011	6.8	х	0.3	0.1	0.1	2.2	0.2	0.1	0.6	3.2	х
2011 to 2012	10.0	х	0.3	0.1	0.1	4.6	0.3	0.1	0.4	4.0	х
2012 to 2013	14.9	х	0.5	0.1	0.1	7.1	0.4	0.1	1.0	5.5	х
2013 to 2014	17.3	х	0.5	0.2	0.1	8.6	0.5	0.1	1.0	6.2	х
2014 to 2015	18.1	х	0.5	0.2	0.1	9.8	0.4	0.1	1.1	5.7	Х
2015 to 2016	19.8	х	0.6	0.2	0.1	10.7	0.5	0.2	1.1	6.3	х
2016 to 2017	29.0	х	8.0	0.3	0.2	15.2	0.5	0.2	2.0	9.5	х
2017 to 2018	33.0	х	8.0	0.3	0.2	20.2	0.5	0.3	2.1	8.6	х
2018 to 2019	45.5	х	8.0	0.4	0.3	29.5	0.6	0.5	4.2	9.1	х
2019 to 2020	56.8	х	0.7	0.6	0.4	38.8	0.8	0.7	4.8	9.7	Х
2020 to 2021	90.6	х	8.0	1.2	0.7	59.6	1.1	2.4	8.3	16.0	х
2021 to 2022	92.7	0.5	8.0	1.4	0.6	58.9	1.1	3.8	9.2	16.3	0.0
2022 to 2023	99.2	8.0	0.9	1.5	0.5	63.3	1.3	4.1	9.7	17.2	0.0
2023 to 2024	91.4	0.6	8.0	1.4	0.5	59.3	1.4	3.9	8.3	15.2	0.0

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

4. Appendix

4.1 Profiles - Canada

Table 4.1.1 to 4.1.8 Profile of students who received student financial assistance by type of grant

Table 4.1.1A Profile of students who received student financial assistance by type of grant: AY 2023 to 2024 by gender: Number of recipients and percent

Type	Women	Men	Gender diverse identities	Unspecified	Total
CSG for Full-Time Students Number of recipients	282,529	196,326	2,528	12,907	494,290
CSG for Full-Time Students Percent	57.2%	39.7%	0.5%	2.6%	100.0%
CSG for Skills Boost Top-up Number of recipients	9,256	7,025	х	Х	16,392
CSG for Skills Boost Top-up Percent	56.5%	42.9%	х	Х	100.0%
CSG for Full-Time Students with Dependants Number of recipients	74,686	33,833	78	1,603	110,200
CSG for Full-Time Students with Dependants Percent	67.8%	30.7%	0.1%	1.5%	100.0%
CSG for Full-Time Students with Disabilities Number of recipients	48,137	24,878	1,300	5,035	79,350
CSG for Full-Time Students with Disabilities Percent	60.7%	31.4%	1.6%	6.3%	100.0%
CSG for Services and Equipment for Full-Time Students with Disabilities Number of recipients	8,474	3,952	202	2,469	15,097
CSG for Services and Equipment for Full-Time Students with Disabilities Percent	56.1%	26.2%	1.3%	16.4%	100.0%
CSG for Part-Time Students Number of recipients	26,529	15,929	136	520	43,114
CSG for Part-Time Students Percent	61.5%	36.9%	0.3%	1.2%	100.0%
CSG for Part-Time Students with Dependants Number of recipients	2,648	685	х	Х	3,446
CSG for Part-Time Students with Dependants Percent	76.8%	19.9%	х	Х	100.0%
CSG for Part-Time Students with Disabilities Number of recipients	1,881	888	38	86	2,893
CSG for Part-Time Students with Disabilities Percent	65.0%	30.7%	1.3%	3.0%	100.0%
CSG for Services and Equipment for Part-Time Students with Disabilities Number of recipients	331	180	х	х	545
CSG for Services and Equipment for Part-Time Students with Disabilities Percent	60.7%	33.0%	Х	Х	100.0%

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

Table 4.1.1B Profile of students who received student financial assistance by type of grant: AY 2023 to 2024 by gender: Millions of dollars and percent

Туре	Women	Men	Gender diverse identities	Unspecified	Total
CSG for Full-Time Students Millions of dollars	1,039.2	712.4	8.5	47.5	1,807.7
CSG for Full-Time Students Percent	57.5%	39.4%	0.5%	2.6%	100.0%
CSG for Skills Boost Top-up Millions of dollars	11.2	9.1	х	Х	20.4
CSG for Skills Boost Top-up Percent	54.9%	44.5%	х	Х	100.0%
CSG for Full-Time Students with Dependants Millions of dollars	280.9	148.6	0.3	5.4	435.3
CSG for Full-Time Students with Dependants Percent	64.5%	34.1%	0.1%	1.3%	100.0%
CSG for Full-Time Students with Disabilities Millions of dollars	131.0	67.4	3.5	14.1	216.1
CSG for Full-Time Students with Disabilities Percent	60.6%	31.2%	1.6%	6.5%	100.0%
CSG for Services and Equipment for Full-Time Students with Disabilities Millions of dollars	23.8	12.3	0.5	6.1	42.6
CSG for Services and Equipment for Full-Time Students with Disabilities Percent	55.7%	28.8%	1.3%	14.2%	100.0%
CSG for Part-Time Students Millions of dollars	47.4	29.7	0.2	0.9	78.3
CSG for Part-Time Students Percent	60.5%	38.0%	0.3%	1.2%	100.0%
CSG for Part-Time Students with Dependants Millions of dollars	2.5	0.7	х	Х	3.3
CSG for Part-Time Students with Dependants Percent	75.9%	20.2%	х	Х	100.0%
CSG for Part-Time Students with Disabilities Millions of dollars	5.2	2.5	0.1	0.2	8.0
CSG for Part-Time Students with Disabilities Percent	64.9%	30.7%	1.3%	3.0%	100.0%
CSG for Services and Equipment for Part-Time Students with Disabilities Millions of dollars	0.9	0.7	х	х	1.7
CSG for Services and Equipment for Part-Time Students with Disabilities Percent	54.2%	41.7%	Х	х	100.0%

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

Table 4.1.2A Profile of students who received student financial assistance by type of grant: AY 2023 to 2024 by disability status: Number of recipients and percent

Туре	Students with disabilities	Students without disabilities	Total
CSG for Full-Time Students Number of recipients	56,650	437,640	494,290
CSG for Full-Time Students Percent	11.5%	88.5%	100.0%
CSG for Skills Boost Top-up Number of recipients	318	16,074	16,392
CSG for Skills Boost Top-up Percent	1.9%	98.1%	100.0%
CSG for Full-Time Students with Dependants Number of recipients	7,105	103,095	110,200
CSG for Full-Time Students with Dependants Percent	6.4%	93.6%	100.0%
CSG for Full-Time Students with Disabilities Number of recipients	79,350	0	79,350
CSG for Full-Time Students with Disabilities Percent	100.0%	0.0%	100.0%
CSG for Services and Equipment for Full-Time Students with Disabilities Number of recipients	15,097	0	15,097
CSG for Services and Equipment for Full-Time Students with Disabilities Percent	100.0%	0.0%	100.0%
CSG for Part-Time Students Number of recipients	3,006	40,108	43,114
CSG for Part-Time Students Percent	7.0%	93.0%	100.0%
CSG for Part-Time Students with Dependants Number of recipients	133	3,313	3,446
CSG for Part-Time Students with Dependants Percent	3.9%	96.1%	100.0%
CSG for Part-Time Students with Disabilities Number of recipients	2,893	0	2,893
CSG for Part-Time Students with Disabilities Percent	100.0%	0.0%	100.0%
CSG for Services and Equipment for Part-Time Students with Disabilities Number of recipients	545	0	545
CSG for Services and Equipment for Part-Time Students with Disabilities Percent	100.0%	0.0%	100.0%

Table 4.1.2B Profile of students who received student financial assistance by type of grant: AY 2023 to 2024 by disability status: Millions of dollars and percent

Туре	Students with disabilities	Students without disabilities	Total
CSG for Full-Time Students Millions of dollars	209.5	1,598.2	1,807.7
CSG for Full-Time Students Percent	11.6%	88.4%	100.0%
CSG for Skills Boost Top-up Millions of dollars	0.3	20.1	20.4
CSG for Skills Boost Top-up Percent	1.6%	98.4%	100.0%
CSG for Full-Time Students with Dependants Millions of dollars	25.5	409.8	435.3
CSG for Full-Time Students with Dependants Percent	5.9%	94.1%	100.0%
CSG for Full-Time Students with Disabilities Millions of dollars	216.1	0.0	216.1
CSG for Full-Time Students with Disabilities Percent	100.0%	0.0%	100.0%
CSG for Services and Equipment for Full-Time Students with Disabilities Millions of dollars	42.6	0.0	42.6
CSG for Services and Equipment for Full-Time Students with Disabilities Percent	100.0%	0.0%	100.0%
CSG for Part-Time Students Millions of dollars	4.5	73.8	78.3
CSG for Part-Time Students Percent	5.8%	94.2%	100.0%
CSG for Part-Time Students with Dependants Millions of dollars	0.1	3.2	3.3
CSG for Part-Time Students with Dependants Percent	3.4%	96.6%	100.0%
CSG for Part-Time Students with Disabilities Millions of dollars	8.0	0.0	8.0
CSG for Part-Time Students with Disabilities Percent	100.0%	0.0%	100.0%
CSG for Services and Equipment for Part-Time Students with Disabilities Millions of dollars	1.7	0.0	1.7
CSG for Services and Equipment for Part-Time Students with Disabilities Percent	100.0%	0.0%	100.0%

Table 4.1.3A Profile of students who received student financial assistance by type of grant: AY 2023 to 2024 by Indigenous status: Number of recipients and percent

Туре	Indigenous students	Non-indigenous students	Total
CSG for Full-Time Students Number of recipients	25,001	469,289	494,290
CSG for Full-Time Students Percent	5.1%	94.9%	100.0%
CSG for Skills Boost Top-up Number of recipients	1,464	14,928	16,392
CSG for Skills Boost Top-up Percent	8.9%	91.1%	100.0%
CSG for Full-Time Students with Dependants Number of recipients	7,487	102,713	110,200
CSG for Full-Time Students with Dependants Percent	6.8%	93.2%	100.0%
CSG for Full-Time Students with Disabilities Number of recipients	5,663	73,687	79,350
CSG for Full-Time Students with Disabilities Percent	7.1%	92.9%	100.0%
CSG for Services and Equipment for Full-Time Students with Disabilities Number of recipients	1,411	13,686	15,097
CSG for Services and Equipment for Full-Time Students with Disabilities Percent	9.3%	90.7%	100.0%
CSG for Part-Time Students Number of recipients	850	42,264	43,114
CSG for Part-Time Students Percent	2.0%	98.0%	100.0%
CSG for Part-Time Students with Dependants Number of recipients	89	3,357	3,446
CSG for Part-Time Students with Dependants Percent	2.6%	97.4%	100.0%
CSG for Part-Time Students with Disabilities Number of recipients	100	2,793	2,893
CSG for Part-Time Students with Disabilities Percent	3.5%	96.5%	100.0%
CSG for Services and Equipment for Part-Time Students with Disabilities Number of recipients	18	527	545
CSG for Services and Equipment for Part-Time Students with Disabilities Percent	3.3%	96.7%	100.0%

Table 4.1.3B Profile of students who received student financial assistance by type of grant: AY 2023 to 2024 by Indigenous status: Millions of dollars and percent

Туре	Indigenous students	Non-indigenous students	Total
CSG for Full-Time Students Millions of dollars	98.9	1,708.8	1,807.7
CSG for Full-Time Students Percent	5.5%	94.5%	100.0%
CSG for Skills Boost Top-up Millions of dollars	1.9	18.5	20.4
CSG for Skills Boost Top-up Percent	9.3%	90.7%	100.0%
CSG for Full-Time Students with Dependants Millions of dollars	30.5	404.8	435.3
CSG for Full-Time Students with Dependants Percent	7.0%	93.0%	100.0%
CSG for Full-Time Students with Disabilities Millions of dollars	15.5	200.6	216.1
CSG for Full-Time Students with Disabilities Percent	7.2%	92.8%	100.0%
CSG for Services and Equipment for Full-Time Students with Disabilities Millions of dollars	4.5	38.2	42.6
CSG for Services and Equipment for Full-Time Students with Disabilities Percent	10.5%	89.5%	100.0%
CSG for Part-Time Students Millions of dollars	1.5	76.8	78.3
CSG for Part-Time Students Percent	2.0%	98.0%	100.0%
CSG for Part-Time Students with Dependants Millions of dollars	0.1	3.2	3.3
CSG for Part-Time Students with Dependants Percent	2.5%	97.5%	100.0%
CSG for Part-Time Students with Disabilities Millions of dollars	0.3	7.8	8.0
CSG for Part-Time Students with Disabilities Percent	3.5%	96.5%	100.0%
CSG for Services and Equipment for Part-Time Students with Disabilities Millions of dollars	0.1	1.6	1.7
CSG for Services and Equipment for Part-Time Students with Disabilities Percent	3.8%	96.2%	100.0%

Table 4.1.4A Profile of students who received student financial assistance by type of grant: AY 2023 to 2024 by age group: Number of recipients and percent

Туре	Younger than 20 years	20 to 24 years	25 to 29 years	30 to 34 years	35 to 39 years	40 to 44 years	45 to 49 years	50 years and older	Total
CSG for Full-Time Students Number of recipients	119,349	209,601	69,906	32,804	24,145	18,508	10,532	9,445	494,290
CSG for Full-Time Students Percent	24.1%	42.4%	14.1%	6.6%	4.9%	3.7%	2.1%	1.9%	100.0%
CSG for Skills Boost Top-up Number of recipients	0	15	1,063	3,060	3,832	3,732	2,277	2,413	16,392
CSG for Skills Boost Top-up Percent	0.0%	0.1%	6.5%	18.7%	23.4%	22.8%	13.9%	14.7%	100.0%
CSG for Full-Time Students with Dependants Number of recipients	292	4,872	14,506	26,071	29,758	21,891	9,105	3,705	110,200
CSG for Full-Time Students with Dependants Percent	0.3%	4.4%	13.2%	23.7%	27.0%	19.9%	8.3%	3.4%	100.0%
CSG for Full-Time Students with Disabilities Number of recipients	14,614	32,050	15,388	7,376	4,140	2,615	1,559	1,608	79,350
CSG for Full-Time Students with Disabilities Percent	18.4%	40.4%	19.4%	9.3%	5.2%	3.3%	2.0%	2.0%	100.0%
CSG for Services and Equipment for Full-Time Students with Disabilities Number of recipients	3,414	5,475	2,656	1,480	839	576	328	329	15,097
CSG for Services and Equipment for Full-Time Students with Disabilities Percent	22.6%	36.3%	17.6%	9.8%	5.6%	3.8%	2.2%	2.2%	100.0%
CSG for Part-Time Students Number of recipients	10,927	17,259	6,423	3,136	2,251	1,530	906	682	43,114
CSG for Part-Time Students Percent	25.3%	40.0%	14.9%	7.3%	5.2%	3.5%	2.1%	1.6%	100.0%
CSG for Part-Time Students with Dependants Number of recipients	х	128	507	897	940	600	271	х	3,446
CSG for Part-Time Students with Dependants Percent	х	3.7%	14.7%	26.0%	27.3%	17.4%	7.9%	х	100.0%
CSG for Part-Time Students with Disabilities Number of recipients	265	952	680	340	226	159	91	180	2,893
CSG for Part-Time Students with Disabilities Percent	9.2%	32.9%	23.5%	11.8%	7.8%	5.5%	3.1%	6.2%	100.0%
CSG for Services and Equipment for Part-Time Students with Disabilities Number of recipients	85	167	91	63	43	38	26	32	545
CSG for Services and Equipment for Part-Time Students with Disabilities Percent	15.6%	30.6%	16.7%	11.6%	7.9%	7.0%	4.8%	5.9%	100.0%

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

Table 4.1.4B Profile of students who received student financial assistance by type of grant: AY 2023 to 2024 by age group: Millions of dollars and percent

Туре	Younger than 20 years	20 to 24 years	25 to 29 years	30 to 34 years	35 to 39 years	40 to 44 years	45 to 49 years	50 years and older	Total
CSG for Full-Time Students Millions of dollars	393.7	768.2	264.0	124.8	96.7	76.7	43.2	40.5	1,807.7
CSG for Full-Time Students Percent	21.8%	42.5%	14.6%	6.9%	5.3%	4.2%	2.4%	2.2%	100.0%
CSG for Skills Boost Top-up Millions of dollars	0.0	0.0	1.2	3.7	4.8	4.7	2.9	3.1	20.4
CSG for Skills Boost Top-up Percent	0.0%	0.1%	6.0%	18.0%	23.4%	23.1%	14.0%	15.4%	100.0%
CSG for Full-Time Students with Dependants Millions of dollars	0.7	13.5	50.8	105.0	129.9	89.0	32.9	13.5	435.3
CSG for Full-Time Students with Dependants Percent	0.2%	3.1%	11.7%	24.1%	29.8%	20.4%	7.6%	3.1%	100.0%
CSG for Full-Time Students with Disabilities Millions of dollars	39.6	87.5	42.0	20.1	11.3	7.1	4.2	4.3	216.1
CSG for Full-Time Students with Disabilities Percent	18.3%	40.5%	19.4%	9.3%	5.2%	3.3%	1.9%	2.0%	100.0%
CSG for Services and Equipment for Full-Time Students with Disabilities Millions of dollars	9.5	14.5	7.3	4.7	2.6	1.8	1.1	1.1	42.6
CSG for Services and Equipment for Full-Time Students with Disabilities Percent	22.3%	33.9%	17.2%	10.9%	6.1%	4.2%	2.7%	2.6%	100.0%
CSG for Part-Time Students Millions of dollars	19.4	32.3	11.5	5.6	4.0	2.7	1.6	1.2	78.3
CSG for Part-Time Students Percent	24.8%	41.3%	14.7%	7.1%	5.1%	3.4%	2.0%	1.5%	100.0%
CSG for Part-Time Students with Dependants Millions of dollars	х	0.1	0.5	0.9	0.9	0.6	0.3	х	3.3
CSG for Part-Time Students with Dependants Percent	х	3.7%	13.7%	26.4%	27.5%	17.3%	8.2%	х	100.0%
CSG for Part-Time Students with Disabilities Millions of dollars	0.7	2.6	1.9	0.9	0.6	0.4	0.2	0.5	8.0
CSG for Part-Time Students with Disabilities Percent	9.1%	32.9%	23.6%	11.7%	7.8%	5.6%	3.1%	6.3%	100.0%
CSG for Services and Equipment for Part-Time Students with Disabilities Millions of dollars	0.3	0.5	0.2	0.2	0.1	0.1	0.1	0.1	1.7
CSG for Services and Equipment for Part-Time Students with Disabilities Percent	17.2%	31.0%	14.1%	11.9%	7.4%	8.1%	5.4%	4.8%	100.0%

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

Table 4.1.5A Profile of students who received student financial assistance by type of grant: AY 2023 to 2024 by level of study: Number of recipients and percent

Туре	Certificate or diploma	Undergraduate	Master	Doctorate	Total
CSG for Full-Time Students Number of recipients	171,674	322,598	Х	х	494,290
CSG for Full-Time Students Percent	34.7%	65.3%	х	х	100.0%
CSG for Skills Boost Top-up Number of recipients	15,792	598	х	х	16,392
CSG for Skills Boost Top-up Percent	96.3%	3.6%	х	х	100.0%
CSG for Full-Time Students with Dependants Number of recipients	90,333	14,953	3,670	1,244	110,200
CSG for Full-Time Students with Dependants Percent	82.0%	13.6%	3.3%	1.1%	100.0%
CSG for Full-Time Students with Disabilities Number of recipients	27,267	45,717	5,303	1,063	79,350
CSG for Full-Time Students with Disabilities Percent	34.4%	57.6%	6.7%	1.3%	100.0%
CSG for Services and Equipment for Full-Time Students with Disabilities Number of recipients	5,406	8,592	927	172	15,097
CSG for Services and Equipment for Full-Time Students with Disabilities Percent	35.8%	56.9%	6.1%	1.1%	100.0%
CSG for Part-Time Students Number of recipients	11,577	28,997	2,413	127	43,114
CSG for Part-Time Students Percent	26.9%	67.3%	5.6%	0.3%	100.0%
CSG for Part-Time Students with Dependants Number of recipients	1,682	1,159	563	42	3,446
CSG for Part-Time Students with Dependants Percent	48.8%	33.6%	16.3%	1.2%	100.0%
CSG for Part-Time Students with Disabilities Number of recipients	1,288	1,344	249	12	2,893
CSG for Part-Time Students with Disabilities Percent	44.5%	46.5%	8.6%	0.4%	100.0%
CSG for Services and Equipment for Part-Time Students with Disabilities Number of recipients	275	232	х	х	545
CSG for Services and Equipment for Part-Time Students with Disabilities Percent	50.5%	42.6%	х	х	100.0%

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

Table 4.1.5B Profile of students who received student financial assistance by type of grant: AY 2023 to 2024 by level of study: Millions of dollars and percent

Туре	Certificate or diploma	Undergraduate	Master	Doctorate	Total
CSG for Full-Time Students Millions of dollars	643.0	1,164.7	Х	х	1,807.7
CSG for Full-Time Students Percent	35.6%	64.4%	Х	х	100.0%
CSG for Skills Boost Top-up Millions of dollars	19.8	0.6	x	х	20.4
CSG for Skills Boost Top-up Percent	96.9%	3.1%	x	х	100.0%
CSG for Full-Time Students with Dependants Millions of dollars	365.2	51.7	12.9	5.5	435.3
CSG for Full-Time Students with Dependants Percent	83.9%	11.9%	3.0%	1.3%	100.0%
CSG for Full-Time Students with Disabilities Millions of dollars	72.7	125.9	14.6	2.9	216.1
CSG for Full-Time Students with Disabilities Percent	33.6%	58.2%	6.8%	1.3%	100.0%
CSG for Services and Equipment for Full-Time Students with Disabilities Millions of dollars	15.2	24.5	2.5	0.5	42.6
CSG for Services and Equipment for Full-Time Students with Disabilities Percent	35.5%	57.5%	5.8%	1.2%	100.0%
CSG for Part-Time Students Millions of dollars	20.9	52.6	4.6	0.3	78.3
CSG for Part-Time Students Percent	26.7%	67.1%	5.8%	0.3%	100.0%
CSG for Part-Time Students with Dependants Millions of dollars	1.7	1.0	0.6	0.1	3.3
CSG for Part-Time Students with Dependants Percent	49.9%	29.4%	19.2%	1.6%	100.0%
CSG for Part-Time Students with Disabilities Millions of dollars	3.6	3.7	0.7	0.0	8.0
CSG for Part-Time Students with Disabilities Percent	44.8%	46.2%	8.6%	0.4%	100.0%
CSG for Services and Equipment for Part-Time Students with Disabilities Millions of dollars	0.8	0.7	Х	X	1.7
CSG for Services and Equipment for Part-Time Students with Disabilities Percent	49.5%	42.4%	х	Х	100.0%

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

Table 4.1.6A Profile of students who received student financial assistance by type of grant: AY 2023 to 2024 by type of institution: Number of recipients and percent

Туре	University	College	Private	Total
CSG for Full-Time Students Number of recipients	284,088	144,418	65,784	494,290
CSG for Full-Time Students Percent	57.5%	29.2%	13.3%	100.0%
CSG for Skills Boost Top-up Number of recipients	350	324	15,718	16,392
CSG for Skills Boost Top-up Percent	2.1%	2.0%	95.9%	100.0%
CSG for Full-Time Students with Dependants Number of recipients	15,938	27,747	66,515	110,200
CSG for Full-Time Students with Dependants Percent	14.5%	25.2%	60.4%	100.0%
CSG for Full-Time Students with Disabilities Number of recipients	45,967	27,096	6,287	79,350
CSG for Full-Time Students with Disabilities Percent	57.9%	34.1%	7.9%	100.0%
CSG for Services and Equipment for Full-Time Students with Disabilities Number of recipients	8,608	5,516	973	15,097
CSG for Services and Equipment for Full-Time Students with Disabilities Percent	57.0%	36.5%	6.4%	100.0%
CSG for Part-Time Students Number of recipients	29,876	12,076	1,162	43,114
CSG for Part-Time Students Percent	69.3%	28.0%	2.7%	100.0%
CSG for Part-Time Students with Dependants Number of recipients	1,634	1,377	435	3,446
CSG for Part-Time Students with Dependants Percent	47.4%	40.0%	12.6%	100.0%
CSG for Part-Time Students with Disabilities Number of recipients	1,517	1,319	57	2,893
CSG for Part-Time Students with Disabilities Percent	52.4%	45.6%	2.0%	100.0%
CSG for Services and Equipment for Part-Time Students with Disabilities Number of recipients	х	294	Х	545
CSG for Services and Equipment for Part-Time Students with Disabilities Percent	x	53.9%	х	100.0%

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

Table 4.1.6B Profile of students who received student financial assistance by type of grant: AY 2023 to 2024 by type of institution: Millions of dollars and percent

Туре	University	College	Private	Total
CSG for Full-Time Students Millions of dollars	1,024.2	495.0	288.5	1,807.7
CSG for Full-Time Students Percent	56.7%	27.4%	16.0%	100.0%
CSG for Skills Boost Top-up Millions of dollars	0.4	0.3	19.8	20.4
CSG for Skills Boost Top-up Percent	1.9%	1.2%	96.8%	100.0%
CSG for Full-Time Students with Dependants Millions of dollars	56.1	94.4	284.8	435.3
CSG for Full-Time Students with Dependants Percent	12.9%	21.7%	65.4%	100.0%
CSG for Full-Time Students with Disabilities Millions of dollars	126.6	73.0	16.5	216.1
CSG for Full-Time Students with Disabilities Percent	58.6%	33.8%	7.6%	100.0%
CSG for Services and Equipment for Full-Time Students with Disabilities Millions of dollars	24.3	15.3	3.1	42.6
CSG for Services and Equipment for Full-Time Students with Disabilities Percent	56.9%	35.8%	7.3%	100.0%
CSG for Part-Time Students Millions of dollars	54.2	21.8	2.3	78.3
CSG for Part-Time Students Percent	69.2%	27.9%	2.9%	100.0%
CSG for Part-Time Students with Dependants Millions of dollars	1.5	1.2	0.6	3.3
CSG for Part-Time Students with Dependants Percent	45.6%	35.4%	19.0%	100.0%
CSG for Part-Time Students with Disabilities Millions of dollars	4.2	3.7	0.2	8.0
CSG for Part-Time Students with Disabilities Percent	52.1%	45.9%	2.0%	100.0%
CSG for Services and Equipment for Part-Time Students with Disabilities Millions of dollars	х	0.9	х	1.7
CSG for Services and Equipment for Part-Time Students with Disabilities Percent	х	54.7%	Х	100.0%

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

Glossary

Academic year

August 1 to July 31.

Canada Apprentice Loans

In January 2015, the Government launched Canada Apprentice Loans. 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

CSGs are non-repayable student financial assistance. In the 2023 to 2024 academic year, the following CSGs are available:

- * **CSG for Full-Time Students**: up to \$750 per month of study (\$6,000 for an 8- month study period);
- * CSG for Full-Time Students with Dependants: up to \$400 per month of study (\$3,200 for an eight-month study period) for each dependant under 12 years
- * CSG for Students with Disabilities: \$4,000 per academic year for full-time or part-time students with disabilities
- * CSG for Services and Equipment for Students with Disabilities: up to \$20,000 per academic year to cover exceptional education-related costs for full-time or part-time students with disabilities
- CSG for Part-Time Students: up to \$3,600 per academic year depending on assessed need
- CSG for Part-Time Students with Dependants: up to a maximum of \$3,840

CSGs for full-time students includes the following grants:

- * Full-Time Students
- * Full-Time Students with Dependants
- * Full-Time Students with Disabilities
- * Services and Equipment for Full-Time Students with Disabilities

CSGs for part-time students includes the following grants:

- * Part-Time Students
- * Part-Time Students with Dependants
- * Part-Time Students with Disabilities
- * Services and Equipment for Part-Time Students with Disabilities

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 forgiven. In 2023-2024, family doctors and residents in family medicine may receive up to a maximum of \$60,000 in loan forgiveness over 5 years while a nurse or nurse practitioner may receive up to \$30,000 in loan forgiveness over 5 years.

Consolidation

Borrowers consolidate their student loan(s) 6 months after the end of 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 CSFA Program measures default using a 3-year default rate. This rate shows the proportion of loan dollars that enter repayment in a given academic year and default within 3 years. For example, the 2021 to 2022 default rate represents the proportion of loan dollars that entered repayment in the 2021 to 2022 academic year and defaulted before August 1, 2024.

Designated

A designated PSE institution meets provincial/territorial and federal SFA eligibility criteria. Students attending these institutions can apply for government SFA, such as CSGs and CSLs.

Direct loans

As of August 2000, the federal government issued CSLs under the direct loans regime. Loans are directly financed by the Government and a third-party service provider administers the loan process.

Disability status

A student is considered to have a disability if they have a permanent, persistent or prolonged disability.

- * Permanent disability is any impairment, including a physical, mental, intellectual, cognitive, learning, communication or sensory impairment or a functional limitation that restricts the ability of a person to perform the daily activities necessary to pursue studies at a post-secondary school level or to participate in the labour force and that is expected to remain with the person for the person's expected life.
- * Persistent or prolonged disability is any impairment, including a physical, mental, intellectual, cognitive, learning, communication or sensory impairment or a functional limitation that restricts the ability of a person to perform the daily activities necessary to pursue studies at a post-secondary school level or to participate in the labour force and has lasted, or is expected to last, for a period of at least 12 months but is not expected to remain with the person for the person's expected life.

Fiscal year

April 1 to March 31.

Full-time student

A full-time student is a student enrolled in at least 60% of a full course load (or at least 40% for students with disabilities) in a program of study of at least 12 weeks within a period of 15 consecutive weeks at a designated PSE institution.

Gender

- * **Gender diverse identities** is an inclusive term that describes individuals who identify their gender beyond a binary perspective.
- * **Unspecified gender** is defined as a gender identity that was not reported.

Integrated province

In integrated provinces, federal and provincial loans are combined so that borrowers receive and repay 1 federal and provincial integrated loan. The federal and provincial governments work together to make applying for, managing and repaying loans easier. The CSFA Program has integration agreements with 6 provinces: British Columbia, Saskatchewan, Ontario, New Brunswick and Newfoundland and Labrador, and Manitoba.

In-repayment status

The status of borrowers who have begun repaying their CSLs. Repayment begins 6 months following the end of studies.

In-study status

The status of borrowers attending full-time or part-time studies at a PSE institution, or who have finished school less than 6 months ago.

Part-time student

A part-time student is a student taking between 20% and 59% of a full course load. Students with disabilities may be accorded part-time status if they are taking between 20% and 39% of a full course load. 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 CSFA Program.

Participating provinces and territories

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

Province or 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 prior to starting PSE. 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 would be considered a Manitoba student.

Post-secondary education

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

Repayment Assistance Plan

On August 1, 2009, the Repayment Assistance Plan (RAP) replaced the CSFA Program's previous debt management programs (Interest Relief and Debt Reduction in Repayment). 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 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 Disability (RAP-D) RAP-D assists borrowers experiencing difficulty meeting their repayment obligations. RAP-D provides accelerated repayment assistance that considers the additional living costs faced by people with disabilities. RAP-D recipients can obtain the following benefits:

- * RAP-D 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-D borrowers can claim disability-related expenses; this is taken into consideration during RAP-D 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.

Severe Permanent Disability Benefit

A "severe permanent disability" is any impairment, including a physical, mental, intellectual, cognitive, learning, communication, or sensory impairment – or a functional limitation – that:

- * prevents you from participating in substantially gainful employment;
- * will remain with you for life.

Borrowers with a severe permanent disability who are unable to repay their CSLs may be eligible to have their debt cancelled through the Severe Permanent Disability Benefit.

Student financial assistance

Student financial assistance is any form of financial aid provided by the CSFA Program to students while enrolled in designated PSE institutions, including CSGs, CSLs, repayment assistance, payment-free status, loan forgiveness, reservist benefit, severe permanent disability benefit, rehabilitation and medical/parental leave. For the purpose of the CSFA Program Statistical Review, SFA includes both CSGs and CSLs.