



Canada Student Loans Program

STATISTICAL REVIEW

2014–2015

Canada Student Loans – Statistical Review 2014-2015

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Introduction

Through the Canada Student Loans Program (CSLP), the Government of Canada helps to make post-secondary education (PSE) more affordable and accessible for students with a demonstrated financial need. The CSLP reduces financial barriers through the provision of loans as well as Canada Student Grants, which are upfront, non-repayable assistance to students from under-represented groups in PSE (e.g. students from low-income families and students with permanent disabilities). In meeting a student's assessed financial need, grants are awarded first, after which any remaining need is covered through Canada Student Loans (up to a loan maximum).

Over \$48.7 billion in student loans have been disbursed to more than 5.3 million students since the CSLP's introduction in 1964.

The CSLP has provided approximately \$5.1 billion to 2.8 million students in non-repayable grants since 1995.

The CSLP also provides assistance to student loan borrowers in repayment by making their debt load more manageable with the Repayment Assistance Plan (RAP). Under RAP, borrowers having difficulties in meeting their repayment obligations pay only what they can reasonably afford, with their contributions not exceeding 20% of their gross income.

Canada Student Loans and Canada Student Grants are available across Canada with the exception of Quebec, Nunavut and the Northwest Territories, which receive alternative payments from the federal government to administer their own student financial assistance programs.

Highlights

This issue of the Annual Statistical Review includes data up to the end of the 2014–15 loan year (August 1, 2014, to July 31, 2015). Here are key highlights for 2014–15:

- **Canada Student Loan for Full-time Borrowers:** \$2.7 billion was disbursed to approximately 489,000 full-time students, which is similar to the amount disbursed and the number of students benefiting in the previous year. The average full-time loan increased slightly to \$5,529.
- **Canada Student Loan for Part-time Borrowers:** \$20.9 million was disbursed to approximately 12,000 part-time students. This represents an increase of 5.0% in the value of loans and a 7.4% increase in the number of borrowers since 2013–14.
- **Canada Student Grants:** \$717.7 million was disbursed to approximately 366,000 students, which does not represent a significant change since 2013–14. Of the amount disbursed, 83% was provided to students from low- and middle-income families, 13% to full- and part-time students with dependants, 12% to students with permanent disabilities and 2% to part-time students.
- **Loan Balance:** At the time of leaving school, the average debt load was \$12,783 (up 2.4% since last year). University students had the highest debt load, whereas those from colleges had the lowest.
- **RAP:** 256,000 borrowers used RAP (an increase of 9.6% since last year). Of those who entered into loan repayment in 2014–15, 27.8% used RAP at some point in the loan year (First Year RAP Uptake Rate).

About this Report

This report provides tables pertaining to the various components of the CSLP. These tables offer detailed statistics (broken down by relevant characteristics) and, in most cases, go back to the 2010–11 loan year (i.e. providing a five-year reference period). Please note that figures may not add-up due to rounding.

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Statistical Review
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1 Full-Time Canada Student Loan Disbursement

1.1 Number of Full-Time Borrowers by Jurisdiction

Province / Territory	2010–11	2011–12	2012–13	2013–14	2014–15
Newfoundland and Labrador	6,950	6,635	6,354	6,081	5,826
Prince Edward Island	3,326	3,307	3,280	3,115	2,900
Nova Scotia	14,835	15,351	15,790	16,637	16,311
New Brunswick	14,604	14,586	13,619	12,859	12,059
Ontario	256,692	273,614	302,355	323,200	323,232
Manitoba	8,823	9,410	9,858	9,829	9,631
Saskatchewan	11,038	11,510	11,469	11,202	11,199
Alberta	47,503	49,882	49,114	49,309	50,885
British Columbia	60,593	62,087	60,158	59,058	56,574
Yukon	211	200	170	154	164
Total	424,575	446,582	472,167	491,444	488,781

1.2 Value of Full-Time Loans by Jurisdiction (\$ million)

Province / Territory	2010–11	2011–12	2012–13	2013–14	2014–15
Newfoundland and Labrador	31.1	29.9	29.9	29.0	28.0
Prince Edward Island	21.2	21.1	21.3	20.3	18.8
Nova Scotia	98.5	106.1	110.5	116.7	115.1
New Brunswick	73.2	74.1	71.7	70.4	66.4
Ontario	1,285.0	1,420.0	1,603.9	1,735.3	1,736.6
Manitoba	40.3	44.6	47.8	47.3	46.0
Saskatchewan	65.1	66.2	66.6	66.1	68.6
Alberta	252.3	275.8	269.3	274.1	285.9
British Columbia	351.0	361.9	344.5	340.5	335.7
Yukon	1.1	1.1	0.9	0.9	1.0
Total	2,218.9	2,400.7	2,566.4	2,700.7	2,702.2

1.3 Average Full-Time Loan Amount by Jurisdiction (\$)

Province / Territory	2010–11	2011–12	2012–13	2013–14	2014–15
Newfoundland and Labrador	4,480	4,508	4,699	4,776	4,812
Prince Edward Island	6,376	6,365	6,484	6,517	6,473
Nova Scotia	6,643	6,909	7,000	7,012	7,057
New Brunswick	5,011	5,081	5,263	5,478	5,510
Ontario	5,006	5,190	5,305	5,369	5,373
Manitoba	4,567	4,738	4,851	4,814	4,780
Saskatchewan	5,896	5,754	5,806	5,904	6,130
Alberta	5,312	5,529	5,483	5,558	5,619
British Columbia	5,793	5,829	5,726	5,765	5,933
Yukon	5,381	5,663	5,584	5,762	5,991
Overall	5,226	5,376	5,435	5,495	5,529

1.4 Number of Full-Time Borrowers by Institution Type

Institution Type	2010–11	2011–12	2012–13	2013–14	2014–15
University	252,309	264,551	279,015	288,867	288,692
College	128,860	137,105	147,861	156,262	155,869
Private Institution	43,406	44,926	45,291	46,315	44,220
Total	424,575	446,582	472,167	491,444	488,781

1.5 Value of Full-Time Loans by Institution Type (\$ million)

Institution Type	2010–11	2011–12	2012–13	2013–14	2014–15
University	1,321.7	1,430.2	1,533.8	1,611.1	1,625.6
College	576.1	632.8	692.8	739.9	742.4
Private Institution	321.1	337.6	339.8	349.6	334.2
Total	2,218.9	2,400.7	2,566.4	2,700.7	2,702.2

1.6 Number of Full-Time Borrowers by Study Level

Study Level	2010–11	2011–12	2012–13	2013–14	2014–15
Doctorate	4,072	4,323	4,207	4,319	4,440
Master	15,212	15,522	16,187	17,186	17,481
Undergraduate	249,744	263,414	279,339	289,662	289,886
Certificate or Diploma	155,547	163,323	172,434	180,277	176,974
Total	424,575	446,582	472,167	491,444	488,781

1.7 Value of Full-Time Loans by Study Level (\$ million)

Study Level	2010–11	2011–12	2012–13	2013–14	2014–15
Doctorate	32.1	34.7	34.2	35.2	35.6
Master	109.6	113.4	119.5	127.5	129.0
Undergraduate	1,272.5	1,386.6	1,495.5	1,572.4	1,589.5
Certificate or Diploma	804.7	866.0	917.2	965.6	948.2
Total	2,218.9	2,400.7	2,566.4	2,700.7	2,702.2

1.8 Number of Full-Time Borrowers by Gender

Gender	2010–11	2011–12	2012–13	2013–14	2014–15
Female	258,291	270,330	280,943	290,896	290,043
Male	166,284	176,252	191,224	200,548	198,738
Total	424,575	446,582	472,167	491,444	488,781

1.9 Value of Full-Time Loans by Gender (\$ million)

Gender	2010–11	2011–12	2012–13	2013–14	2014–15
Female	1,381.8	1,488.1	1,558.9	1,631.9	1,636.8
Male	837.2	912.6	1,007.4	1,068.8	1,065.4
Total	2,218.9	2,400.7	2,566.4	2,700.7	2,702.2

1.10 Number of Full-Time Borrowers by Age Group

Age Group	2010–11	2011–12	2012–13	2013–14	2014–15
21 and Under	230,521	241,756	258,205	271,271	269,965
22 to 25	109,697	115,443	121,661	125,045	124,082
26 to 29	39,555	41,776	42,683	43,357	42,649
30 and Over	44,802	47,607	49,618	51,771	52,085
Total	424,575	446,582	472,167	491,444	488,781

1.11 Value of Full-Time Loans by Age Group (\$ million)

Age Group	2010–11	2011–12	2012–13	2013–14	2014–15
21 and Under	1,073.0	1,173.2	1,274.9	1,361.5	1,358.7
22 to 25	610.1	652.2	693.5	717.8	718.2
26 to 29	243.5	261.1	267.8	274.4	271.2
30 and Over	292.3	314.2	330.3	347.0	354.1
Total	2,218.9	2,400.7	2,566.4	2,700.7	2,702.2

2 Part-time Canada Student Loan Disbursement

2.1 Number of Part-Time Borrowers by Jurisdiction

Province / Territory	2010–11	2011–12	2012–13	2013–14	2014–15
Newfoundland and Labrador	*	*	*	*	*
Prince Edward Island	81	95	90	95	68
Nova Scotia	102	119	126	137	184
New Brunswick	74	69	92	102	104
Ontario	1,642	3,602	5,168	6,261	7,023
Manitoba	203	267	327	393	361
Saskatchewan	60	73	78	82	76
Alberta	444	477	1,021	1,166	1,393
British Columbia	1,350	1,744	2,679	2,986	2,841
Yukon	*	*	*	*	*
Total	3,974	6,470	9,601	11,254	12,086

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

2.2 Value of Part-Time Loans by Jurisdiction (\$ thousand)

Province / Territory	2010–11	2011–12	2012–13	2013–14	2014–15
Newfoundland and Labrador	*	*	*	*	*
Prince Edward Island	121.0	153.8	181.2	214.5	150.6
Nova Scotia	146.6	159.2	203.0	202.5	315.6
New Brunswick	85.6	108.4	175.9	174.1	160.2
Ontario	2,622.8	5,933.1	8,250.4	10,376.7	11,442.9
Manitoba	374.9	601.4	738.4	949.7	1,201.7
Saskatchewan	144.2	241.3	179.7	182.7	193.8
Alberta	724.0	739.4	1,740.7	2,099.5	2,503.7
British Columbia	2,704.3	3,248.3	5,066.7	5,660.2	4,866.2
Yukon	*	*	*	*	*
Total	6,946.3	11,215.9	16,553.4	19,887.7	20,881.4

* Cells are suppressed to prevent statistical disclosure of loan values associated with number of borrowers less than 10.

2.3 Number of Part-Time Borrowers by Institution Type

Institution Type	2010–11	2011–12	2012–13	2013–14	2014–15
University	2,321	4,011	5,922	6,860	7,463
College	1,338	2,071	3,156	3,784	4,194
Private Institution	315	388	523	610	429
Total	3,974	6,470	9,601	11,254	12,086

2.4 Value of Part-Time Loans by Institution Type (\$ thousand)

Institution Type	2010–11	2011–12	2012–13	2013–14	2014–15
University	3,634.6	6,218.2	9,302.4	11,243.6	11,853.0
College	2,189.2	3,394.3	4,861.8	5,835.0	6,740.1
Private Institution	1,122.4	1,603.4	2,389.1	2,809.2	2,288.3
Total	6,946.3	11,215.9	16,553.4	19,887.8	20,881.4

2.5 Number of Part-time Borrowers by Gender

Gender	2010–11	2011–12	2012–13	2013–14	2014–15
Female	2,665	4,159	6,201	7,202	7,542
Male	1,309	2,311	3,400	4,052	4,544
Total	3,974	6,470	9,601	11,254	12,086

2.6 Value of Part-time Loans by Gender (\$ thousand)

Gender	2010–11	2011–12	2012–13	2013–14	2014–15
Female	4,873.9	7,464.2	10,980.0	13,150.0	13,496.4
Male	2,072.3	3,751.8	5,573.3	6,737.7	7,385.0
Total	6,946.3	11,215.9	16,553.3	19,887.7	20,881.4

3 Canada Student Grant Disbursement

3.1 Number and Value of Canada Student Grants by Grant Type

Type of Grants	2011–12		2012–13		2013–14		2014–15	
	Number of Grants	Value of Grants (\$ million)	Number of Grants	Value of Grants (\$ million)	Number of Grants	Value of Grants (\$ million)	Number of Grants	Value of Grants (\$ million)
Full-time studies								
Students from low-income families	218,837	410.4	232,209	444.0	238,513	455.0	236,675	453.5
Students from middle-income families	89,076	65.7	93,262	70.5	95,493	72.3	95,820	72.8
Full time students with dependants	36,596	87.2	37,655	92.2	38,317	93.4	36,676	90.4
Students with permanent disabilities	22,881	42.7	26,547	50.4	29,222	55.3	31,356	59.4
Students with permanent disabilities – equipment and services	7,753	20.5	8,290	21.6	8,622	21.9	9,544	23.6
Transition grants	4,365	6.2	N/A	N/A	N/A	N/A	N/A	N/A
Millennium Excellence Awards	768	4.0	255	1.4	17	0.1	N/A	N/A
Total full-time grants	380,276	636.7	398,218	680.1	410,184	697.9	410,071	699.6
Part-time studies								
Part time students	8,802	9.7	13,180	14.5	14,937	16.6	15,958	17.7
Part time students with dependants	317	0.3	423	0.4	739	0.7	378	0.4
Total part-time grants	9,119	10.0	13,603	14.9	15,676	17.3	16,336	18.1
Total number of grants	389,395	646.7	411,821	695.0	425,860	715.3	426,407	717.7
Total unique grant recipients	336,173	646.7	356,894	695.0	367,603	715.3	365,832	717.7

Notes:

1. Transition grants were phased out in 2011–12.
2. Millennium Excellence Awards were phased out in 2012–13.

3.2 Number of Recipients and Value of Canada Student Grants by Jurisdiction

Province / Territory	2010–11		2011–12		2012–13		2013–14		2014–15	
	Number of Recipients	Value of Grants (\$ million)	Number of Recipients	Value of Grants (\$ million)	Number of Recipients	Value of Grants (\$ million)	Number of Recipients	Value of Grants (\$ million)	Number of Recipients	Value of Grants (\$ million)
Newfoundland and Labrador	4,394	7.9	4,215	7.5	4,063	7.5	3,879	7.6	3,665	7.4
Prince Edward Island	2,399	4.7	2,323	4.3	2,406	4.5	2,370	4.6	2,271	4.4
Nova Scotia	10,364	21.6	10,616	21.7	10,917	22.8	11,321	23.5	11,104	23.3
New Brunswick	8,584	16.0	8,448	15.6	8,199	15.9	7,919	16.1	7,418	15.2
Ontario	194,333	370.5	207,364	386.7	226,772	431.8	239,781	457.1	240,701	463.6
Manitoba	6,928	16.5	7,757	16.6	7,788	17.7	7,922	17.3	7,800	16.8
Saskatchewan	8,101	18.7	8,661	19.8	8,659	20.0	8,374	18.9	8,214	19.1
Alberta	36,247	75.7	36,573	74.2	37,647	76.4	36,559	73.6	37,515	76.1
British Columbia	47,463	91.4	49,284	95.8	50,036	96.7	49,336	96.1	47,009	91.7
Yukon	179	0.5	164	0.4	152	0.3	125	0.3	135	0.3
Total	318,992	623.5	335,405	642.7	356,639	693.6	367,586	715.2	365,832	717.7

Note: The numbers of grant recipients in each jurisdiction include all types of grants offered through the CSLP, except for the Millennium Excellence Awards, for which the provincial breakdown is unavailable. That is why the total in this table in some cases is smaller than that in Table 3.1.

3.3 Number of Recipients and Value of Canada Student Grants by Institution Type

Institution Type	2011–12		2012–13		2013–14		2014–15	
	Number of Recipients	Value of Grants (\$ million)	Number of Recipients	Value of Grants (\$ million)	Number of Recipients	Value of Grants (\$ million)	Number of Recipients	Value of Grants (\$ million)
University	202,460	376.0	212,772	397.1	217,274	404.2	216,101	407.7
College	109,498	218.7	118,574	241.6	124,207	253.3	124,758	254.9
Private Institution	24,215	52.0	25,548	56.2	26,106	57.6	24,974	55.1
Total	336,173	646.7	356,894	695.0	367,586	715.2	365,832	717.7

3.4 Number and Value of Full-Time Grants for Students from Low-Income Families by Jurisdiction

Province / Territory	2011–12		2012–13		2013–14		2014–15	
	Number of Recipients	Value of Grants (\$ million)	Number of Recipients	Value of Grants (\$ million)	Number of Recipients	Value of Grants (\$ million)	Number of Recipients	Value of Grants (\$ million)
Newfoundland and Labrador	2,865	5.3	2,756	5.1	2,605	4.9	2,537	4.8
Prince Edward Island	1,253	2.5	1,223	2.4	1,172	2.3	1,088	2.2
Nova Scotia	6,442	13.0	6,651	13.6	6,904	14.0	6,823	13.9
New Brunswick	5,191	9.6	5,109	9.6	4,951	9.6	4,727	9.0
Ontario	135,956	250.9	148,342	281.3	156,746	296.4	156,432	298.0
Manitoba	4,999	8.9	5,153	10.3	5,260	10.3	5,217	10.2
Saskatchewan	5,477	10.7	5,557	10.9	5,287	10.3	5,190	10.3
Alberta	23,277	45.5	23,447	46.0	22,642	44.3	23,230	45.2
British Columbia	33,268	63.8	33,864	64.6	32,863	62.7	31,343	59.8
Yukon	109	0.2	107	0.2	83	0.2	88	0.2
Total	218,837	410.4	232,209	444.0	238,513	455.0	236,675	453.5

Note: Eligibility for this grant is determined with the low-income thresholds, which is based on the Low-Income Cut-Offs (LICO) of Statistics Canada. The low-income thresholds vary by family size and province of residence.

3.5 Number and Value of Full-Time Grants for Students from Middle-Income Families by Jurisdiction

Province / Territory	2011–12		2012–13		2013–14		2014–15	
	Number of Recipients	Value of Grants (\$ million)	Number of Recipients	Value of Grants (\$ million)	Number of Recipients	Value of Grants (\$ million)	Number of Recipients	Value of Grants (\$ million)
Newfoundland and Labrador	1,130	0.8	1,038	0.8	939	0.7	809	0.6
Prince Edward Island	694	0.6	687	0.5	650	0.5	585	0.5
Nova Scotia	3,328	2.7	3,380	2.7	3,519	2.9	3,387	2.7
New Brunswick	2,600	1.9	2,391	1.8	2,225	1.7	2,041	1.6
Ontario	56,274	41.0	60,916	45.9	63,512	47.9	64,820	49.2
Manitoba	1,636	1.1	1,742	1.4	1,826	1.4	1,809	1.4
Saskatchewan	2,422	1.9	2,409	1.8	2,435	1.9	2,334	1.8
Alberta	10,081	7.8	10,108	7.9	9,722	7.6	9,775	7.5
British Columbia	10,867	7.9	10,551	7.7	10,630	7.7	10,228	7.5
Yukon	44	0.04	40	0.03	35	0.0	32	0.0
Total	89,076	65.7	93,262	70.5	95,493	72.3	95,820	72.8

Note: Eligibility for this grant is determined with middle-income thresholds based on the Moderate Standard of Living estimated by CSLP, which vary by family size and province of residence.

3.6 Number and Value of Full-Time Grants for Students with Permanent Disabilities by Jurisdiction

Province / Territory	2011–12		2012–13		2013–14		2014–15	
	Number of Recipients	Value of Grants (\$ million)	Number of Recipients	Value of Grants (\$ million)	Number of Recipients	Value of Grants (\$ million)	Number of Recipients	Value of Grants (\$ million)
Newfoundland and Labrador	253	0.5	283	0.5	377	0.7	360	0.7
Prince Edward Island	*	*	*	*	*	*	*	*
Nova Scotia	1,122	2.2	1,275	2.5	1,331	2.6	1,338	2.6
New Brunswick	526	0.9	553	1.0	676	1.2	699	1.2
Ontario	15,140	27.8	17,797	33.3	19,798	37.0	21,458	40.3
Manitoba	374	0.7	420	0.8	412	0.8	416	0.8
Saskatchewan	750	1.4	806	1.6	815	1.6	889	1.7
Alberta	1,705	3.3	2,141	4.2	2,242	4.4	2,481	4.9
British Columbia	2,835	5.6	3,068	6.1	3,341	6.6	3,466	6.8
Yukon	*	*	*	*	*	*	*	*
Total	22,881	42.7	26,547	50.4	29,222	55.3	31,356	59.4

* Cells are suppressed to prevent statistical disclosure of number of grant recipients less than 10 and their grant values.

3.7 Number and Value of Full-Time Grants for Students with Dependents by Jurisdiction

Province / Territory	2011–12		2012–13		2013–14		2014–15	
	Number of Recipients	Value of Grants (\$ million)	Number of Recipients	Value of Grants (\$ million)	Number of Recipients	Value of Grants (\$ million)	Number of Recipients	Value of Grants (\$ million)
Newfoundland and Labrador	338	0.6	358	0.7	343	0.7	323	0.7
Prince Edward Island	161	0.4	152	0.3	157	0.4	143	0.3
Nova Scotia	927	2.3	916	2.2	953	2.3	923	2.3
New Brunswick	930	1.9	932	1.9	862	1.7	769	1.6
Ontario	21,400	50.7	22,800	55.9	23,874	58.5	22,668	56.3
Manitoba	1,384	3.4	1,412	3.7	1,330	3.4	1,199	3.1
Saskatchewan	1,549	4.2	1,473	4.1	1,445	4.0	1,349	3.8
Alberta	5,031	12.5	5,228	13.1	5,066	12.3	5,419	13.2
British Columbia	4,850	11.2	4,363	10.2	4,268	9.9	3,861	8.9
Yukon	26	0.1	21	0.1	19	0.0	22	0.0
Total	36,596	87.2	37,655	92.2	38,317	93.4	36,676	90.4

4 Average Loan Balance at Time of Leaving School for Full-Time Students

4.1 Average Loan Balance at Time of Leaving School by Jurisdiction (\$)

Province / Territory	2010–11	2011–12	2012–13	2013–14	2014–15
Newfoundland and Labrador	12,206	11,611	11,683	11,320	11,001
Prince Edward Island	16,892	16,375	16,836	16,823	16,741
Nova Scotia	16,282	15,864	15,979	16,602	16,534
New Brunswick	12,821	12,438	12,374	12,614	12,916
Ontario	11,882	11,865	12,056	12,240	12,657
Manitoba	9,497	9,088	9,059	8,972	9,263
Saskatchewan	14,195	13,644	13,207	13,389	13,750
Alberta	11,598	11,554	11,748	11,853	11,975
British Columbia	12,911	12,780	13,042	13,328	13,477
Yukon	11,556	11,868	12,879	12,239	10,968
Overall	12,281	12,155	12,314	12,480	12,783

4.2 Average Loan Balance at Time of Leaving School by Institution Type (\$)

Institution Type	2010–11	2011–12	2012–13	2013–14	2014–15
University	15,577	15,416	15,548	15,655	15,989
Colleges	9,104	8,975	9,143	9,452	9,794
Private Institution	10,044	10,243	10,635	10,739	11,082
Overall	12,281	12,155	12,314	12,480	12,783

4.3 Average Loan Balance at Time of Leaving School by Study Level (\$)

Study Level	2010–11	2011–12	2012–13	2013–14	2014–15
Doctorate	25,730	26,596	27,502	28,463	29,289
Master	19,383	19,806	20,112	20,366	20,531
Undergraduate	15,136	14,912	15,020	15,144	15,478
Certificate or Diploma	9,006	8,948	9,136	9,317	9,626
Overall	12,281	12,155	12,314	12,480	12,783

4.4 Distribution of Average Loan Balance at Time of Leaving School by Amount

Average Loan Amount Ranges	2010–11	2011–12	2012–13	2013–14	2014–15
Less than \$5,000	22%	25%	24%	24%	23%
\$5,000–\$9,999	30%	30%	30%	29%	29%
\$10,000–\$19,999	27%	27%	27%	27%	27%
\$20,000–\$29,999	13%	12%	12%	12%	13%
\$30,000 and over	8%	7%	7%	7%	8%

5 Repayment Assistance Plan (RAP)

5.1 Number of RAP Recipients by RAP Type and Jurisdiction

Province / Territory	2013–14				2014–15			
	Stage 1	Stage 2	PD	Total	Stage 1	Stage 2	PD	Total
Newfoundland and Labrador	3,639	501	124	4,264	3,565	654	170	4,389
Prince Edward Island	1,690	*	*	1,889	1,667	*	*	1,943
Nova Scotia	9,535	905	663	11,103	9,954	1222	807	11,983
New Brunswick	10,406	1398	432	12,236	10,457	1859	500	12,816
Ontario	123,962	10,336	9,370	143,668	133,697	13,323	11,470	158,490
Manitoba	3,063	226	195	3,484	3,324	291	211	3,826
Saskatchewan	3,109	377	401	3,887	3,246	453	466	4,165
Alberta	15,590	823	611	17,024	18,060	1140	751	19,951
British Columbia	31,956	2,341	1,746	36,043	33,216	3,264	2,041	38,521
Yukon	78	*	*	86	70	*	*	80
Total	203,028	17,041	13,615	233,684	217,256	22,391	16,517	256,164

* Cells are suppressed to prevent statistical disclosure of number of RAP recipients less than 10.

Notes:

1. Stage 1 signifies that the borrower is in a stage where the Government of Canada and the relevant provincial government pay the interest owing that the borrower's payment does not cover. This stage can last up to 10 six-month periods or 60 months during the 10-year period after a borrower leaves school.
2. Stage 2 starts once the borrower completes Stage 1. During this stage, if the borrower continues to experience difficulty in meeting their repayment obligations, the Government will cover both the principal and interest that exceeds the borrower's reduced monthly payments.
3. PD represents RAP for borrowers with Permanent Disabilities.

5.2 Number of RAP Recipients by Institution Type

Institution Type	2011–12	2012–13	2013–14	2014–15
University	83,125	91,637	102,240	110,088
College	64,797	73,978	83,505	93,377
Private Institution	36,891	43,164	47,939	52,699
Total	184,813	208,779	233,684	256,164

5.3 Number of RAP Recipients by RAP Stage and Payment Type

RAP stage		2011–12	2012–13	2013–14	2014–15
Stage 1	Zero Payment	148,126	163,424	178,479	189,208
	Affordable Payment	18,932	21,418	24,549	28,048
	Total	167,058	184,843	203,028	217,256
Stage 2	Zero Payment	6,728	10,051	13,613	17,985
	Affordable Payment	1,573	2,478	3,428	4,406
	Total	8,301	12,528	17,041	22,391
Permanent Disability (PD)	Zero Payment	8,234	9,912	11,795	14,412
	Affordable Payment	1,220	1,496	1,820	2,105
	Total	9,454	11,408	13,615	16,517
All Stages	Zero Payment	163,088	183,387	203,887	221,605
	Affordable Payment	21,725	25,392	29,797	34,559
	Total	184,813	208,779	233,684	256,164

5.4 First Year RAP Uptake Rate by Jurisdiction

Province / Territory	2011-12			2012-13			2013-14			2014-15		
	Number of Borrowers Entering Repayment	Number of Borrowers on RAP During the 1st Year in Repayment	RAP Uptake Rate	Number of Borrowers Entering Repayment	Number of Borrowers on RAP During the 1st Year in Repayment	RAP Uptake Rate	Number of Borrowers Entering Repayment	Number of Borrowers on RAP During the 1st Year in Repayment	RAP Uptake Rate	Number of Borrowers Entering Repayment	Number of Borrowers on RAP During the 1st Year in Repayment	RAP Uptake Rate
Newfoundland and Labrador	3,635	802	22.1%	3,432	753	21.9%	3,340	787	23.6%	3,190	757	23.7%
Prince Edward Island	1,405	356	25.3%	1,449	390	26.9%	1,454	408	28.1%	1,407	397	28.2%
Nova Scotia	6,896	2,149	31.2%	7,101	2,329	32.8%	7,145	2,364	33.1%	7,473	2,502	33.5%
New Brunswick	6,984	2,298	32.9%	6,772	2,267	33.5%	6,427	2,317	36.1%	6,232	2,181	35.0%
Ontario	103,489	28,965	28.0%	109,270	32,557	29.8%	118,452	34,960	29.5%	124,131	36,665	29.5%
Manitoba	4,834	771	15.9%	5,046	861	17.1%	5,131	792	15.4%	5,136	835	16.3%
Saskatchewan	5,078	710	14.0%	5,369	738	13.7%	5,204	857	16.5%	4,908	837	17.1%
Alberta	21,013	3,442	16.4%	22,237	3,974	17.9%	23,429	4,675	20.0%	23,445	4,964	21.2%
British Columbia	29,257	6,925	23.7%	29,611	8,056	27.2%	27,932	7,548	27.0%	27,711	7,507	27.1%
Yukon	107	14	13.1%	116	19	16.4%	99	19	19.2%	99	15	15.2%
Total	182,704	46,434	25.4%	190,410	51,944	27.3%	198,613	54,727	27.6%	203,732	56,660	27.8%

Notes:

1. The first year RAP uptake rate is defined as the ratio of the number of borrowers who entered repayment and used RAP in the same year to the total number of borrowers who entered repayment during the year.
2. The total is greater than the sum for the jurisdiction due to the fact that the provincial indicator was missing for a small number of borrowers.

6 Canada Student Loans Forgiveness

6.1 Doctors and Nurses Loan Forgiveness

6.1.1 Doctors and Nurses Loan Forgiveness by Profession for the 2013–14 and 2014–15 Fiscal Years

Profession	2013–14		2014–15	
	Number of Recipients	Amount Forgiven (\$ thousand)	Number of Recipients	Amount Forgiven (\$ thousand)
Family Doctor	45	348.4	97	757.5
Family Medicine Resident	89	706.0	222	1,738.4
Licensed Practical Nurse	298	1,161.8	479	1,813.4
Registered Practical Nurse	142	547.3	255	952.6
Registered Psychiatric Nurse	51	204.0	86	338.4
Nurse Practitioner	11	44.0	22	83.3
Registered Nurse	1,099	4,314.7	1,836	7,106.1
Total	1,735	7,326.2	2,997	12,789.8

Note: The Loan Forgiveness for Doctors and Nurses program started in April 2013 and it applies only to the federal portion of a student loan. The program runs by fiscal year.

6.1.2 Doctors and Nurses Loan Forgiveness by Province/Territory of Work for the 2013–14 and 2014–15 Fiscal Years

Province/Territory of Work	2013–14		2014–15	
	Number of Recipients	Amount Forgiven (\$ thousand)	Number of Recipients	Amount Forgiven (\$ thousand)
Newfoundland and Labrador	103	471.9	159	776.4
Prince Edward Island	38	164.9	61	269.2
Nova Scotia	161	682.7	302	1,252.7
New Brunswick	109	478.9	152	633.9
Quebec	*	*	*	*
Ontario	350	1,436.5	678	2,894.6
Manitoba	75	326.5	130	570.1
Saskatchewan	151	680.6	241	1,061.6
Alberta	249	1,044.6	472	1,971.1
British Columbia	439	1,798.3	709	2,962.9
Yukon	*	*	*	*
Northwest Territories and Nunavut	38	152.7	54	239.3
Total	1,735	7,326.2	2,997	12,789.8

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

Note: Eligibility for Loan Forgiveness for Doctors and Nurses is based on the borrower's location of work, which can be different from where they live or where they borrowed their loans. This table presents the distribution of the location of work by province or territory.

6.2 Severe Permanent Disability Benefit Recipients by Loan Year

Loan Year	Number of Recipients	Total Value of Loans Forgiven (\$ thousand)	Average Value of Loans Forgiven (\$)
2010–11	298	3,897	13,077
2011–12	418	6,422	15,363
2012–13	494	10,998	22,263
2013–14	550	8,150	15,093
2014–15	545	8,007	14,691

Note: The Severe Permanent Disability Benefit makes it possible to cancel the repayment obligations of borrowers who have a severe permanent disability and are unable to meet their repayment obligations. A medical assessment must be completed stating that the severe disability permanently prevents a borrower from working and studying at a post-secondary level, and that the disability is expected to continue throughout the borrower's life.

7 Three-Year Default Rates for Direct Loans

7.1 Three-Year Default Rates for Direct Loans by Jurisdiction

Province / Territory	2009–10	2010–11	2011–12	2012–13	2013–14
Newfoundland and Labrador	14%	14%	10%	10%	9%
Prince Edward Island	17%	15%	13%	13%	10%
Nova Scotia	16%	14%	13%	13%	11%
New Brunswick	15%	15%	14%	13%	10%
Ontario	15%	15%	13%	12%	11%
Manitoba	15%	13%	13%	12%	11%
Saskatchewan	13%	12%	11%	11%	10%
Alberta	13%	14%	13%	12%	11%
British Columbia	16%	14%	13%	11%	10%
Yukon	17%	12%	N/A	N/A	11%
Overall	15%	14%	13%	12%	11%

Note: A loan is deemed in default when it is in arrears for greater than 270 days under the direct lending regime. The three-year default rate is defined as the ratio of the cumulative amount of all loans deemed in default for the period covering the first year in repayment (e.g. 2012–13) and the subsequent two years (e.g. 2013–14 and 2014–15) to the total amount of all loans entering repayment in that first year (e.g. 2012–13).

7.2 Three-Year Default Rates for Direct Loans by Institution Type

Institution Type	2009–10	2010–11	2011–12	2012–13	2013–14
University	10%	10%	9%	8%	7%
College	18%	17%	16%	14%	13%
Private Institution	29%	26%	24%	22%	21%
Overall	15%	14%	13%	12%	11%

7.3 Three-Year Default Rates for Direct Loans by Province and Institution Type (2013–14)

Province / Territory	Institution Type		
	University	College	Private Institution
Newfoundland and Labrador	5%	10%	19%
Prince Edward Island	6%	16%	24%
Nova Scotia	7%	13%	21%
New Brunswick	7%	13%	17%
Ontario	7%	14%	23%
Manitoba	8%	10%	16%
Saskatchewan	7%	14%	20%
Alberta	6%	8%	25%
British Columbia	7%	10%	17%
Yukon	N/A	N/A	N/A
Overall	7%	13%	21%

Note: Figures are based on borrowers who entered repayment in 2013–14.

8 Canada Student Loan Portfolio

8.1 Canada Student Loan Portfolio by Loan Regime at the End of Fiscal Year (\$ million)

End of Fiscal Year	Guaranteed Loans		Risk Shared Loans		Direct Loans		Total		
	In Study	In Repayment	In Study	In Repayment	In Study	In Repayment	In Study	In Repayment	Total Portfolio
2010	5.0	45.5	63.2	1,959.3	5,233.7	5,720.6	5,301.9	7,725.3	13,027.2
2011	3.3	31.8	42.9	1,695.2	5,529.2	6,264.9	5,575.4	7,991.9	13,567.3
2012	2.3	22.2	30.4	1,476.5	5,894.1	6,803.4	5,926.9	8,302.1	14,229.0
2013	1.6	15.4	19.4	1,310.4	6,272.3	7,363.7	6,293.3	8,689.5	14,982.8
2014	1.4	10.1	13.0	1,180.0	6,649.8	7,845.7	6,664.2	9,035.8	15,699.9
2015	1.1	6.8	9.3	1,076.9	6,877.7	8,445.7	6,888.2	9,529.4	16,417.5

Notes:

1. Figures are as of March 31 each year.
2. In study includes borrowers in school and in the non-repayment period, which is the six-month period between the date that a borrower ceases to be a student and their first loan repayment. This also applies to tables 8.2 and 8.3.

8.2 Number of Direct Loan Borrowers by Loan Status at the End of Loan Year

End of Loan Year	In Study	In Repayment				Total number of Borrowers
		Current	RAP	Delinquency	Total in Repayment	
2010	439,932	461,466	69,556	63,523	594,545	1,034,477
2011	462,542	488,513	74,748	73,168	636,429	1,098,971
2012	481,111	510,610	94,424	64,438	669,472	1,150,583
2013	502,141	520,147	118,250	67,538	705,935	1,208,076
2014	517,187	547,437	133,504	62,538	743,479	1,260,666
2015	519,004	554,955	159,336	59,301	773,592	1,292,596

8.3 Amount of Direct Loan Portfolio by Loan Status at the End of Loan Year (\$ million)

End of Loan Year	In Study	In Repayment				Total Amount of Loan Portfolio
		Current	RAP	Delinquency	Total in Repayment	
2010	4,991.8	3,896.6	1,141.7	686.7	5,724.9	10,716.7
2011	5,248.3	4,193.3	1,250.6	812.1	6,256.0	11,504.3
2012	5,575.8	4,380.2	1,613.8	674.6	6,668.6	12,244.4
2013	5,923.7	4,534.0	1,972.9	695.7	7,202.6	13,126.3
2014	6,251.7	4,852.8	2,258.0	665.2	7,776.1	14,027.7
2015	6,473.4	5,022.7	2,700.1	638.1	8,360.9	14,834.3

9 Historical Data: Canada Student Loans Disbursement

9.1 Number of Full-Time Borrowers by Jurisdiction since 1964

Loan Year	Canada	Newfoundland and Labrador	Prince Edward Island	Nova Scotia	New Brunswick	Ontario	Manitoba	Saskatchewan	Alberta	British Columbia	Yukon
1964–65	42,113	737	437	2,513	2,027	21,920	2,272	2,992	4,519	4,675	12
1965–66	53,702	1,392	1,100	3,943	3,170	21,368	3,523	4,965	6,439	7,770	22
1966–67	67,401	1,488	881	5,029	3,939	27,640	4,183	6,210	8,245	9,753	21
1967–68	94,758	1,980	969	6,387	5,766	45,225	4,694	7,726	10,716	11,270	14
1968–69	103,735	2,176	958	6,640	6,178	52,165	4,694	8,015	12,878	10,000	22
1969–70	128,070	5,051	1,242	9,248	7,613	62,761	5,584	10,203	17,565	8,768	22
1970–71	126,567	5,371	1,630	9,155	7,605	60,523	4,597	9,757	19,308	8,585	27
1971–72	133,501	7,903	2,000	9,897	8,504	63,549	5,430	10,012	17,286	8,869	35
1972–73	132,012	7,553	1,869	9,966	8,440	66,390	5,710	9,361	15,462	7,208	22
1973–74	137,150	7,933	1,649	9,243	8,524	69,510	6,155	8,205	15,577	10,289	30
1974–75	151,349	7,828	1,560	9,579	7,653	79,340	7,267	6,901	14,703	16,421	42
1975–76	144,893	4,529	1,494	9,505	6,591	80,708	7,527	5,317	12,761	16,318	72
1976–77	140,870	4,795	1,395	9,201	6,210	77,823	7,052	4,886	13,283	16,103	75
1977–78	114,827	4,583	1,281	8,111	6,135	56,063	5,569	5,334	12,568	15,031	90
1978–79	122,438	4,106	1,207	7,577	6,121	66,313	4,613	5,322	12,177	14,870	78
1979–80	118,374	4,390	1,143	7,720	6,067	63,412	4,181	4,637	12,139	14,544	91
1980–81	128,362	4,906	1,228	7,955	6,404	70,963	4,224	4,933	13,476	14,130	86
1981–82	138,539	5,432	1,442	8,962	6,981	74,537	5,390	5,211	15,530	14,886	120
1982–83	172,506	7,829	1,688	10,179	8,777	93,874	7,237	6,400	16,051	20,339	122
1983–84	196,154	7,183	1,873	11,403	9,911	104,451	8,439	7,819	25,589	19,332	146
1984–85	207,184	8,240	1,992	12,378	10,275	105,028	9,722	8,083	33,331	17,936	192
1985–86	217,746	10,333	2,143	12,829	11,219	101,713	10,842	9,234	38,438	20,794	188

Loan Year	Canada	Newfound-land and Labrador	Prince Edward Island	Nova Scotia	New Brunswick	Ontario	Manitoba	Saskat-chewan	Alberta	British Columbia	Yukon
1986–87	234,164	11,843	2,272	13,547	11,241	101,332	11,329	14,032	45,256	23,095	201
1987–88	222,370	10,840	2,294	13,000	11,445	91,995	12,013	14,596	39,568	26,413	190
1988–89	203,047	10,303	2,070	12,779	10,917	83,868	11,596	14,360	35,698	21,247	209
1989–90	215,034	10,588	2,484	13,361	11,707	87,999	10,752	14,961	36,637	26,379	166
1990–91	240,543	12,960	2,451	14,957	13,040	100,623	11,801	15,306	37,193	31,911	301
1991–92	268,305	12,132	2,399	14,674	13,472	128,270	11,707	15,480	35,513	34,292	366
1992–93	281,312	11,740	2,211	13,905	13,427	139,299	12,066	16,280	36,649	35,350	385
1993–94	304,942	11,936	2,132	14,165	12,775	162,794	10,305	15,479	38,305	36,685	366
1994–95	315,670	12,478	2,065	13,430	10,422	180,644	9,629	14,663	32,656	39,397	286
1995–96	324,165	15,236	2,107	14,608	9,455	178,771	9,199	13,705	37,439	43,361	284
1996–97	343,224	18,717	2,169	16,201	13,437	185,297	9,208	12,951	38,900	46,103	241
1997–98	350,774	18,796	2,312	16,748	14,127	188,108	9,488	13,051	36,973	50,904	267
1998–99	336,342	17,645	2,650	17,463	14,448	177,451	9,957	13,865	36,141	46,493	229
1999–00	335,103	14,842	2,306	16,553	13,782	169,990	10,558	15,203	39,683	51,918	268
2000–01	343,588	15,953	3,047	16,903	15,708	158,256	10,860	16,358	43,294	62,953	256
2001–02	328,674	13,912	3,068	17,234	15,614	145,287	10,267	16,246	42,323	64,467	256
2002–03	328,991	12,554	3,238	16,945	15,439	148,195	9,930	15,392	42,052	64,993	253
2003–04	340,203	11,541	3,385	16,697	15,902	159,684	9,649	15,163	42,501	65,425	256
2004–05	337,256	10,395	3,280	16,044	15,434	167,354	9,180	14,132	41,422	59,764	251
2005–06	343,638	9,640	3,239	15,895	15,918	182,016	9,305	13,245	37,844	56,306	230
2006–07	343,261	8,887	3,206	15,477	15,676	192,875	8,496	12,346	33,779	52,298	221
2007–08	352,708	8,570	3,297	15,137	15,446	207,694	8,212	11,000	33,183	49,966	203
2008–09	365,363	7,646	3,286	15,158	14,943	219,632	7,871	9,688	35,356	51,570	213
2009–10	401,734	7,382	3,286	14,631	14,727	243,515	8,213	9,708	42,006	58,066	200
2010–11	424,575	6,950	3,326	14,835	14,604	256,692	8,823	11,038	47,503	60,593	211
2011–12	446,582	6,635	3,307	15,351	14,586	273,614	9,410	11,510	49,882	62,087	200
2012–13	472,167	6,354	3,280	15,790	13,619	302,355	9,858	11,469	49,114	60,158	170
2013–14	491,444	6,081	3,115	16,637	12,859	323,200	9,829	11,202	49,309	59,058	154
2014–15	488,781	5,826	2,900	16,311	12,059	323,232	9,631	11,199	50,885	56,574	164

Note: The total number in Canada between 1964 and 1988 also included borrowers from Northwest Territories, which participated in the CSLP during that period.

9.2 Value of Full-Time Loans by Jurisdiction since 1964 (\$ million)

Loan Year	Canada	Newfoundland and Labrador	Prince Edward Island	Nova Scotia	New Brunswick	Ontario	Manitoba	Saskatchewan	Alberta	British Columbia	Yukon
1964–65	26.7	0.5	0.3	1.8	1.4	14.4	1.4	1.9	2.1	3.1	0.01
1965–66	34.6	0.9	0.4	2.9	2.3	14.6	2.2	3.4	3.1	4.8	0.02
1966–67	40.5	0.8	0.6	3.3	3.0	14.4	2.8	4.5	4.4	6.6	0.02
1967–68	57.3	1.1	0.7	4.3	4.2	23.6	3.2	5.8	6.3	8.0	0.01
1968–69	63.9	1.5	0.8	5.1	4.8	26.6	3.4	6.4	8.1	7.3	0.02
1969–70	78.1	3.1	0.9	7.0	5.4	31.8	4.3	8.4	10.5	6.6	0.02
1970–71	86.1	4.9	1.4	7.9	6.5	32.3	3.4	8.5	14.3	6.8	0.02
1971–72	87.5	5.5	1.6	8.8	6.7	33.5	4.1	7.3	13.8	6.1	0.03
1972–73	102.3	6.7	2.1	10.2	7.5	45.1	3.7	6.8	14.9	5.3	0.02
1973–74	108.7	5.2	1.9	10.8	6.9	50.8	4.5	6.1	15.2	7.2	0.03
1974–75	121.0	4.4	1.8	11.8	7.3	60.1	5.5	5.4	14.9	9.7	0.04
1975–76	148.3	4.3	2.0	13.1	8.9	74.4	6.3	5.4	18.1	15.7	0.11
1976–77	160.9	4.8	2.1	12.6	7.9	80.4	10.0	5.2	18.6	19.2	0.12
1977–78	134.6	4.4	1.7	10.9	8.0	57.7	8.0	7.2	17.6	19.0	0.14
1978–79	147.9	4.8	1.7	10.7	8.2	70.2	6.9	7.6	18.0	19.6	0.13
1979–80	142.7	4.9	1.6	11.1	8.5	65.9	6.5	6.5	17.7	19.8	0.15
1980–81	162.1	5.9	1.8	11.6	9.0	80.2	6.7	7.0	19.8	19.9	0.14
1981–82	199.9	7.0	2.3	13.7	10.1	99.8	9.9	7.7	25.4	23.6	0.20
1982–83	280.3	10.8	2.8	18.6	15.3	144.3	13.6	10.5	30.3	34.1	0.20
1983–84	454.9	13.7	4.1	30.4	21.8	224.9	25.0	18.0	67.9	48.7	0.37
1984–85	526.7	22.3	4.6	34.4	24.2	247.1	30.8	18.4	95.5	48.9	0.48
1985–86	576.9	29.8	5.1	35.8	31.2	239.8	35.6	24.6	114.5	60.0	0.54
1986–87	621.0	35.9	5.7	39.9	33.2	231.2	37.6	39.6	126.1	71.1	0.55
1987–88	612.0	33.9	5.8	39.5	34.4	200.0	40.4	47.3	120.6	89.6	0.56
1988–89	551.0	31.1	5.3	39.3	32.9	183.0	39.3	47.0	108.4	64.0	0.65

Loan Year	Canada	Newfound-land and Labrador	Prince Edward Island	Nova Scotia	New Brunswick	Ontario	Manitoba	Saskat-chewan	Alberta	British Columbia	Yukon
1989-90	599.2	32.1	6.9	40.9	35.8	201.5	36.0	48.9	112.0	84.6	0.52
1990-91	665.8	36.4	6.1	43.6	39.2	238.1	38.8	48.6	114.1	100.1	0.83
1991-92	797.2	34.2	6.1	44.9	41.7	351.2	38.8	52.3	112.2	114.9	0.93
1992-93	846.6	35.9	6.4	42.9	42.4	395.7	35.3	56.3	117.9	113.1	0.78
1993-94	986.7	38.0	6.1	42.7	44.1	511.7	35.5	50.7	127.1	129.5	1.10
1994-95	1,214.6	54.1	7.5	51.2	33.0	681.9	35.5	56.3	117.2	176.9	0.90
1995-96	1,340.0	74.1	8.4	51.1	29.3	741.6	35.7	54.9	140.7	202.9	1.20
1996-97	1,583.9	91.5	13.4	62.8	82.5	880.8	30.6	56.1	147.6	217.5	1.20
1997-98	1,567.8	86.1	11.4	62.8	79.7	856.0	37.1	57.5	133.3	243.0	1.00
1998-99	1,557.2	88.8	11.9	94.7	67.6	817.3	38.2	67.3	146.9	223.4	1.02
1999-00	1,549.6	70.0	10.1	90.2	61.9	780.9	44.3	72.8	170.5	247.7	1.11
2000-01	1,564.7	69.5	13.5	90.7	77.6	704.5	46.9	78.2	184.2	298.6	1.20
2001-02	1,507.4	61.3	16.1	92.9	77.7	643.7	44.5	79.0	181.3	309.5	1.28
2002-03	1,544.7	56.2	17.0	92.5	77.9	664.6	43.4	74.5	187.3	330.0	1.27
2003-04	1,643.0	52.0	17.9	92.6	82.5	734.5	44.1	76.0	200.1	342.0	1.28
2004-05	1,628.8	46.5	17.3	88.8	80.0	768.9	41.5	71.3	198.9	314.4	1.24
2005-06	1,935.0	49.3	21.2	107.1	88.8	971.2	48.7	80.8	215.0	351.5	1.41
2006-07	1,927.1	45.7	22.6	102.6	91.4	1,034.9	44.3	74.0	189.4	320.9	1.35
2007-08	2,012.5	43.9	24.6	102.1	88.2	1,146.0	43.1	66.0	190.5	306.9	1.19
2008-09	2,077.8	39.7	21.7	101.7	83.2	1,210.0	41.3	58.8	204.8	315.3	1.33
2009-10	2,083.2	33.3	21.0	97.5	74.3	1,208.8	36.4	56.1	216.5	338.3	1.07
2010-11	2,218.9	31.1	21.2	98.5	73.2	1,285.0	40.3	65.1	252.3	351.0	1.14
2011-12	2,400.7	29.9	21.1	106.1	74.1	1,420.0	44.6	66.2	275.8	361.9	1.13
2012-13	2,566.4	29.9	21.3	110.5	71.7	1,603.9	47.8	66.6	269.3	344.5	0.95
2013-14	2,700.7	29.0	20.3	116.7	70.4	1,735.3	47.3	66.1	274.1	340.5	0.89
2014-15	2,702.2	28.0	18.8	115.1	66.4	1,736.6	46.0	68.6	285.9	335.7	0.98
TOTAL	48,747.8	1,534.8	449.0	2,538.8	2,044.4	25,670.8	1,381.0	1,985.5	5,670.8	7,136.8	32.9

Note: The total value in Canada between 1964 and 1988 also included loans in Northwest Territories, which participated in the CSLP during that period.

9.3 Number and Value of Part-Time Loans since 1987

Loan Year	Number of Borrowers	Value of Loans (\$ million)
1987–88	620	0.9
1988–89	320	0.5
1989–90	730	1.2
1990–91	803	1.4
1991–92	757	1.3
1992–93	1,280	2.6
1993–94	1,414	3.0
1994–95	2,112	5.9
1995–96	1,887	5.4
1996–97	1,859	5.4
1997–98	3,205	7.7
1998–99	3,128	7.8
1999–00	1,302	3.5
2000–01	2,980	5.5
2001–02	2,867	4.9
2002–03	2,772	4.6
2003–04	2,779	4.7
2004–05	2,572	4.6
2005–06	2,127	3.8
2006–07	1,863	3.5
2007–08	1,436	2.8
2008–09	1,425	2.9
2009–10	2,698	4.6
2010–11	3,974	7.0
2011–12	6,470	11.2
2012–13	9,601	16.6
2013–14	11,254	19.9
2014–15	12,086	20.9

10 Historical Data: Canada Student Grants Disbursement

10.1 Number of Grant Recipients by Jurisdiction Since 2000

Loan Year	Canada	Newfound-land and Labrador	Prince Edward Island	Nova Scotia	New Brunswick	Ontario	Manitoba	Saskat-chewan	Alberta	British Columbia	Yukon
CANADA STUDY GRANTS											
2000–01	55,830	1,242	343	1,389	1,174	26,375	1,037	3,609	6,441	13,636	34
2001–02	48,730	977	354	1,541	1,643	23,440	1,088	2,387	6,206	11,054	40
2002–03	55,625	703	425	1,598	1,383	25,259	1,317	2,727	6,443	15,732	38
2003–04	53,272	1,245	295	1,703	1,701	22,107	1,428	2,236	6,977	15,528	52
2004–05	53,404	588	296	1,548	1,419	24,384	1,434	3,342	6,589	13,762	42
2005–06	49,500	481	308	2,280	1,311	25,833	1,482	2,754	5,574	9,442	35
2006–07	47,853	559	288	1,437	1,275	26,632	1,194	2,489	4,385	9,551	43
2007–08	40,402	523	363	1,343	1,539	21,787	1,079	1,955	3,999	7,785	29
2008–09	42,489	482	410	1,411	1,195	23,128	1,074	1,707	4,054	8,997	31
CANADA ACCESS GRANTS											
2005–06	31,882	664	11	1,760	39	21,684	718	1,120	2,026	3,848	12
2006–07	39,515	1,073	363	1,842	1,881	26,674	737	1,128	1,867	3,942	8
2007–08	40,279	1,034	505	1,916	1,088	28,373	748	1,042	1,935	3,632	6
2008–09	41,757	816	317	1,818	415	30,855	758	920	1,780	4,065	13
CANADA STUDENT GRANTS											
2009–10	295,114	4,823	2,305	10,184	8,592	181,270	6,272	7,270	30,696	43,542	160
2010–11	318,992	4,394	2,399	10,364	8,584	194,333	6,928	8,101	36,247	47,463	179
2011–12	335,405	4,215	2,323	10,616	8,448	207,364	7,757	8,661	36,573	49,284	164
2012–13	356,639	4,063	2,406	10,917	8,199	226,772	7,788	8,659	37,647	50,036	152
2013–14	367,586	3,879	2,370	11,321	7,919	239,781	7,922	8,374	36,559	49,336	125
2014–15	365,832	3,665	2,271	11,104	7,418	240,701	7,800	8,214	37,515	47,009	135

Notes:

1. Canada Study Grants provided non-repayable assistance to eligible students with dependants, students with permanent disabilities, high-need part-time students and females pursuing doctoral studies.

2. The Government of Canada issued two new grants in 2005–06: the Canada Access Grant for Students with Permanent Disabilities and the Canada Access Grant for Students from Low-Income Families.
3. The notes above also apply to Table 10.2.

10.2 Value of Grants by Jurisdiction Since 2000 (\$ million)

Loan Year	Canada	Newfound-land and Labrador	Prince Edward Island	Nova Scotia	New Brunswick	Ontario	Manitoba	Saskat-chewan	Alberta	British Columbia	Yukon
CANADA STUDY GRANTS											
2000–01	81.1	1.6	0.5	2.3	2.3	37.8	1.7	5.1	8.4	21.4	0.1
2001–02	67.4	1.3	0.4	2.6	2.3	33.7	1.7	5.3	8.2	11.8	0.1
2002–03	75.5	1.1	0.6	3.0	2.1	36.1	2.0	5.2	9.0	16.6	0.1
2003–04	76.8	1.0	0.4	3.7	2.4	36.0	2.2	5.5	10.1	15.3	0.1
2004–05	83.9	0.9	0.5	3.0	2.4	38.2	2.3	5.6	9.9	21.0	0.1
2005–06	79.5	0.6	0.5	3.3	2.3	41.3	2.5	4.5	9.0	15.5	0.1
2006–07	72.9	0.9	0.4	3.0	2.4	38.5	2.0	4.3	7.7	13.6	0.1
2007–08	69.8	0.8	0.5	2.9	2.4	38.0	1.9	3.7	7.7	11.9	0.0
2008–09	72.9	0.7	0.5	2.5	2.2	40.6	1.8	3.1	7.9	13.4	0.1
CANADA ACCESS GRANTS											
2005–06	58.9	1.0	0.0	3.9	0.1	38.6	1.2	2.4	4.0	7.7	0.02
2006–07	68.8	0.9	0.7	4.0	3.8	45.4	1.1	2.3	3.6	6.9	0.02
2007–08	72.0	0.9	1.1	4.0	2.3	50.0	1.2	2.2	3.9	6.6	0.01
2008–09	74.7	0.8	0.7	3.7	0.8	55.0	1.2	1.9	3.6	7.0	0.03
CANADA STUDENT GRANTS											
2009–10	593.2	8.8	4.7	21.4	16.6	354.8	16.3	18.6	65.7	85.9	0.4
2010–11	623.5	7.9	4.7	21.6	16.0	370.5	16.5	18.7	75.7	91.4	0.5
2011–12	642.7	7.5	4.3	21.7	15.6	386.7	16.6	19.8	74.2	95.8	0.4
2012–13	693.6	7.5	4.5	22.8	15.9	431.8	17.7	20.0	76.4	96.7	0.3
2013–14	715.2	7.6	4.6	23.5	16.1	457.1	17.3	18.9	73.6	96.1	0.3
2014–15	717.7	7.4	4.4	23.3	15.2	463.6	16.8	19.1	76.1	91.7	0.3