

CANADA STUDENT FINANCIAL ASSISTANCE PROGRAM



STATISTICAL REVIEW 2019–2020



Employment and
Social Development Canada

Emploi et
Développement social Canada

Canada

Canada Student Financial Assistance Program – Statistical Review 2019-2020

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Introduction

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

The Canada Student Grants are upfront and students do not have to pay back this money. Loans are interest-free while students are in school and during the first six months after leaving school. Repayment on student loans starts six months after graduation. 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. Students in most provinces and the Yukon Territory use a single application to apply for both federal and provincial grants and loans. Quebec, Nunavut and the Northwest Territories do not participate in the CSFA Program. Instead, they receive alternative payments from the Government of Canada to operate their own student financial assistance programs.

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

Since the CSFA Program's establishment in 1964, the program has provided a total of \$64.7 billion in student loans to 6.4 million full-time and part-time students in Canada. Starting in 1995, the program has offered grants. As of July 2020, it provided \$11.5 billion in grants to 3.7 million students.

About this report

Each year, the Department of Employment and Social Development produces the *Canada Student Financial Assistance 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 *2019–2020 CSFA Program Statistical Review* provides data for the academic year from August 1, 2019 to July 31, 2020. It also includes a few tables which provide data for the fiscal year from April 1, 2019 to March 31, 2020. Most tables include data going back five years. Some tables also provide historical data dating back to the beginning of the CSFA Program.

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

2019–2020 AT A GLANCE

528,000 STUDENTS

received Canada Student Grants

\$1.6

billion

in total value of grants



+1% increase

in value of grants compared to 2018-2019

608,000 STUDENTS

received Canada Student Loans

\$3.4

billion

in total amount of loans



-4% decrease

in total amount of loans compared to 2018-2019

297,000 BENEFICIARIES

of the Repayment Assistance Plan (RAP)

8%

of RAP recipients

benefitted from RAP for borrowers with a permanent disability

86% RAP RECIPIENTS

make zero payments

468,000 GRANTS

FOR

students from low- and middle-income families

67,800 GRANTS

FOR

full-time students with dependants

52,600 GRANTS

FOR

students with permanent disabilities

1.8 million BORROWERS

in direct loan portfolio

\$22.3

billion

in direct loan portfolio



+7% increase

in value of direct loan portfolio compared to 2018-2019

\$13,549

AVERAGE LOAN BALANCE

at the time of leaving school

8%

THREE-YEAR DEFAULT RATE

for borrowers entering repayment in 2017-2018, a 1 percentage point decrease from 2016-2017

\$3,096

AVERAGE AMOUNT OF GRANT
per recipient

\$5,674

AVERAGE AMOUNT OF LOAN
per recipient

\$7,744*

AVERAGE AMOUNT OF GRANTS AND LOANS per recipient

24

years old average age of grant or loan recipients

60%

OF

GRANT OR LOAN RECIPIENTS
are female



66%

OF

RAP RECIPIENTS
are female

* The average amount of grants and loans per recipient does not equal the sum of the average amount of grants per recipient and loans per recipient because some recipients can receive either a grant or a loan or both.

Tables

1 Canada

1.1 Student Financial Assistance: Grants, Loans and Interest Subsidies

TABLE 1.1.1 Student financial assistance by type

	2015–2016	2016–2017	2017–2018	2018–2019	2019–2020
	Number of recipients ¹				
Total student financial assistance²	616,439	627,122	705,152	753,669	741,917
Full-time students	607,509	617,475	695,039	742,209	728,228
Part-time students	19,779	21,775	24,466	28,832	36,611
Canada Student Grant / Canada Student Loan³	516,430	530,703	628,935	672,277	656,498
Full-time students	507,317	520,727	618,602	660,420	642,229
Part-time students	19,681	21,628	24,359	28,737	36,522
Canada Student Grant	368,940	379,606	490,377	532,785	528,079
Full-time students ⁴	360,027	369,703	480,904	519,518	511,756
Part-time students ⁵	17,439	19,159	21,268	28,503	36,394
Canada Student Loan	497,042	497,064	592,091	625,135	607,861
Full-time students	489,935	490,401	585,019	618,359	599,795
Part-time students	13,712	11,790	13,534	13,624	15,761
In-study interest subsidy	597,051	593,483	668,308	706,736	693,468
Full-time students	590,127	587,149	661,456	700,376	686,001
Part-time students	13,810	11,937	13,641	13,719	15,850

	2015–2016	2016–2017	2017–2018	2018–2019	2019–2020
	Millions of dollars				
Total student financial assistance⁶	N/A	N/A	N/A	N/A	N/A
Full-time students	N/A	N/A	N/A	N/A	N/A
Part-time students	N/A	N/A	N/A	N/A	N/A
Canada Student Grant / Canada Student Loan³	3,441.8	3,641.8	4,717.0	5,189.5	5,083.9
Full-time students	3,397.9	3,593.6	4,661.0	5,121.9	5,002.1
Part-time students	43.9	48.2	56.0	67.7	81.9
Canada Student Grant	719.5	1,014.6	1,364.9	1,614.1	1,634.8
Full-time students ⁴	699.7	985.6	1,331.9	1,568.7	1,578.0
Part-time students ⁵	19.8	29.0	33.0	45.5	56.8
Canada Student Loan	2,722.3	2,627.2	3,352.1	3,575.4	3,449.1
Full-time students	2,698.2	2,608.0	3,329.1	3,553.2	3,424.0
Part-time students	24.1	19.2	23.0	22.2	25.1
In-study interest subsidy⁷	N/A	N/A	N/A	N/A	N/A
Full-time students	N/A	N/A	N/A	N/A	N/A
Part-time students	N/A	N/A	N/A	N/A	N/A

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

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

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

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

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

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

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

TABLE 1.1.2 Canada Student Grants by type

	2015–2016	2016–2017	2017–2018	2018–2019	2019–2020
	Number of recipients ¹				
Canada Student Grant	368,940	379,606	490,377	532,785	528,079
for Full-Time Students ²	335,231	344,165	451,296	477,892	467,805
for Skills Boost Top-up ³	N/A	N/A	N/A	64,821	70,615
for Full-Time Students with Dependants	35,347	35,322	40,523	63,828	67,773
for Students with Permanent Disabilities	34,104	37,263	46,432	50,543	52,621
for Services and Equipment for Students with Permanent Disabilities	9,894	10,125	10,550	10,873	10,921
for Part-Time Studies	17,432	19,155	21,261	28,493	36,374
for Part-Time Students with Dependants	408	332	376	2,643	3,158
	Millions of dollars				
Canada Student Grant	719.5	1,014.6	1,364.9	1,614.1	1,634.8
for Full-Time Students ²	524.8	803.6	1,118.9	1,198.5	1,180.9
for Skills Boost Top-up ³	N/A	N/A	N/A	98.1	107.5
for Full-Time Students with Dependants	86.3	87.7	102.6	152.0	160.0
for Students with Permanent Disabilities	65.0	71.0	88.3	97.0	101.2
for Services and Equipment for Students with Permanent Disabilities	23.5	23.3	22.0	23.0	28.4
for Part-Time Studies	19.4	28.6	32.6	43.5	54.5
for Part-Time Students with Dependants	0.4	0.3	0.4	1.9	2.3

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

² In 2017–2018, the Canada Student Grant for Full-Time Students replaced two separate grants, the Canada Student Grant for low-income students (CSG-LI) and the Canada Student Grant for middle-income students (CSG-MI). The values prior to 2017–2018 are the sum of CSG-LI and CSG-MI.

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

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

	2019–2020			2019–2020	
	Number	Percent		Number	Percent
Gender	741,917	100	Level of study	741,917	100
Female	448,329	60	Certificate or diploma	269,547	36
Male	293,588	40	Undergraduate	421,842	57
Age group	741,917	100	Master	41,226	6
Younger than 20 years	181,663	24	Doctorate	9,302	1
20 to 24 years	317,635	43	Type of institution	741,917	100
25 to 29 years	114,431	15	University	422,350	57
30 to 34 years	50,650	7	College	230,237	31
35 to 39 years	33,336	4	Private	89,330	12
40 to 44 years	21,267	3			
45 to 49 years	12,640	2			
50 years and older	10,295	1			

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

	2019–2020			
	Number	Percent	Millions of dollars	Percent
Gender	656,498	100	5,083.9	100
Female	396,552	60	3,133.0	62
Male	259,946	40	1,951.0	38
Age group	656,498	100	5,083.9	100
Younger than 20 years	173,547	26	1,159.7	23
20 to 24 years	280,443	43	2,068.8	41
25 to 29 years	95,260	15	817.9	16
30 to 34 years	41,988	6	403.0	8
35 to 39 years	28,193	4	284.6	6
40 to 44 years	18,002	3	178.6	4
45 to 49 years	10,614	2	99.4	2
50 years and older	8,451	1	72.0	1
Level of study	656,498	100	5,083.9	100
Certificate or diploma	236,501	36	1,762.4	35
Undergraduate	383,376	58	3,021.2	59
Master	30,236	5	243.6	5
Doctorate	6,385	1	56.8	1
Type of institution	656,498	100	5,083.9	100
University	374,061	57	2,950.7	58
College	210,562	32	1,479.0	29
Private	71,875	11	654.2	13

TABLE 1.1.5 Profile of students who received Canada Student Grants

	2019–2020			
	Number	Percent	Millions of dollars	Percent
Gender	528,079	100	1,634.8	100
Female	317,106	60	1,006.8	62
Male	210,973	40	628.0	38
Age group	528,079	100	1,634.8	100
Younger than 20 years	135,866	26	340.0	21
20 to 24 years	232,230	44	650.4	40
25 to 29 years	75,334	14	265.0	16
30 to 34 years	33,915	6	153.6	9
35 to 39 years	23,691	4	108.9	7
40 to 44 years	14,444	3	64.3	4
45 to 49 years	7,515	1	31.7	2
50 years and older	5,084	1	21.0	1
Level of study	528,079	100	1,634.8	100
Certificate or diploma	181,161	34	583.4	36
Undergraduate	338,704	64	1,030.0	63
Master	6,448	1	15.8	1
Doctorate	1,766	0 ^s	5.6	0 ^s
Type of institution	528,079	100	1,634.8	100
University	305,228	58	917.4	56
College	177,254	34	566.5	35
Private	45,597	9	150.9	9

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

TABLE 1.1.6 Profile of students who received Canada Student Loans

	2019–2020			
	Number	Percent	Millions of dollars	Percent
Gender	607,861	100	3,449.1	100
Female	366,333	60	2,126.2	62
Male	241,528	40	1,322.9	38
Age group	607,861	100	3,449.1	100
Younger than 20 years	162,208	27	819.6	24
20 to 24 years	259,403	43	1,418.4	41
25 to 29 years	88,622	15	552.9	16
30 to 34 years	38,271	6	249.4	7
35 to 39 years	25,588	4	175.7	5
40 to 44 years	16,390	3	114.3	3
45 to 49 years	9,718	2	67.7	2
50 years and older	7,661	1	51.1	1
Level of study	607,861	100	3,449.1	100
Certificate or diploma	216,381	36	1,177.3	34
Undergraduate	355,922	59	1,994.0	58
Master	29,436	5	226.6	7
Doctorate	6,122	1	51.1	1
Type of institution	607,861	100	3,449.1	100
University	348,031	57	2,032.7	59
College	192,090	32	913.7	26
Private	67,740	11	502.7	15

TABLE 1.1.7 Canada Apprentice Loan

	2015–2016	2016–2017	2017–2018	2018–2019	2019–2020
Number of Canada Apprentice Loans recipients	16,422	15,310	13,955	13,055	10,684
Canada Apprentice Loans disbursed (millions of dollars)	69.4	65.6	58.8	54.7	44.1
Canada Apprentice Loans recipients	Percent				
Gender	100	100	100	100	100
Female	5	5	6	6	6
Male	95	95	94	94	94
Age group	100	100	100	100	100
Younger than 20 years	3	3	2	3	2
20 to 24 years	32	30	29	28	27
25 to 29 years	29	31	31	31	32
30 to 34 years	18	18	18	19	19
35 to 39 years	9	9	10	10	10
40 to 44 years	4	5	5	5	5
45 to 49 years	2	2	2	2	3
50 years and older	2	2	2	1	1

1.2 Loan Balance

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

	2015–2016	2016–2017	2017–2018	2018–2019	2019–2020
Number of students leaving school	203,909	201,516	203,459	233,376	248,604
Average loan balance at time of leaving school (dollars)	13,306	13,456	13,416	13,367	13,549

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

	2015–2016	2016–2017	2017–2018	2018–2019	2019–2020
	Dollars				
Gender					
Female	13,648	13,796	13,767	13,825	13,946
Male	12,803	12,964	12,910	12,713	12,984
Age group					
Younger than 20 years	5,463	5,466	5,191	5,363	5,375
20 to 24 years	12,354	12,633	12,796	12,779	13,000
25 to 29 years	16,770	16,801	16,780	16,744	17,193
30 to 34 years	16,414	16,262	15,928	15,476	15,201
35 to 39 years	14,696	14,202	13,865	13,429	13,607
40 to 44 years	14,289	14,016	13,542	13,084	13,039
45 to 49 years	13,755	13,794	13,240	13,230	13,212
50 years and older	13,026	13,032	12,772	12,753	12,861
Level of study					
Certificate or diploma	9,890	9,968	9,698	9,846	10,053
Undergraduate	16,152	16,535	16,541	16,418	16,345
Master	21,207	20,976	20,280	19,951	19,431
Doctorate	29,040	28,604	29,251	27,935	26,731
Type of institution					
University	16,727	17,113	17,167	17,200	17,132
College	10,172	10,358	10,032	10,242	10,513
Private	11,137	10,994	10,912	11,041	11,229

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

	2019–2020							Total
	Less than \$5,000	\$5,000 to \$9,999	\$10,000 to \$14,999	\$15,000 to \$19,999	\$20,000 to \$24,999	\$25,000 to \$29,999	\$30,000 and over	
Number of students by debt level	53,599	68,296	43,238	26,210	19,519	14,652	23,090	248,604
Percentage of students by debt level	22	27	17	11	8	6	9	100

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

	2019–2020							Total
	Less than \$5,000	\$5,000 to \$9,999	\$10,000 to \$14,999	\$15,000 to \$19,999	\$20,000 to \$24,999	\$25,000 to \$29,999	\$30,000 and over	
	Percent							
Gender								
Female	19	28	18	11	8	6	10	100
Male	25	27	17	10	7	6	9	100
Age group								
Younger than 20 years	52	38	9	1	x	x	0 ^s	100
20 to 24 years	23	25	17	12	9	8	7	100
25 to 29 years	15	22	18	12	10	7	17	100
30 to 34 years	15	30	19	11	7	5	13	100
35 to 39 years	15	36	20	11	6	4	9	100
40 to 44 years	14	37	23	10	6	3	7	100
45 to 49 years	12	38	23	10	6	3	7	100
50 years and older	13	39	22	11	x	x	7	100
Level of study								
Certificate or diploma	25	38	19	9	4	2	3	100
Undergraduate	19	18	16	12	11	10	14	100
Master	15	14	19	11	11	7	22	100
Doctorate	19	9	9	7	8	6	41	100
Type of institution								
University	18	18	15	12	12	10	16	100
College	30	30	18	9	5	3	4	100
Private	11	47	22	11	4	2	4	100

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

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

1.3 Repayment Assistance Plan (RAP)

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

	2015–2016	2016–2017	2017–2018	2018–2019	2019–2020
	Number				
All Stages	276,133	305,769	326,467	330,381	296,647
Zero Payment	236,907	268,883	281,461	279,184	253,648
Affordable Payment	39,226	36,886	45,006	51,197	42,999
Stage 1	228,661	248,459	257,875	251,981	219,927
Zero Payment	197,829	218,183	221,627	211,641	186,833
Affordable Payment	30,832	30,276	36,248	40,340	33,094
Stage 2	28,199	35,195	44,015	52,045	51,936
Zero Payment	22,540	30,760	37,996	44,456	45,055
Affordable Payment	5,659	4,435	6,019	7,589	6,881
Permanent Disability	19,273	22,115	24,577	26,355	24,784
Zero Payment	16,538	19,940	21,838	23,087	21,760
Affordable Payment	2,735	2,175	2,739	3,268	3,024
	Percent				
All Stages	100	100	100	100	100
Zero Payment	86	88	86	85	86
Affordable Payment	14	12	14	15	14
Stage 1	100	100	100	100	100
Zero Payment	87	88	86	84	85
Affordable Payment	13	12	14	16	15
Stage 2	100	100	100	100	100
Zero Payment	80	87	86	85	87
Affordable Payment	20	13	14	15	13
Permanent Disability	100	100	100	100	100
Zero Payment	86	90	89	88	88
Affordable Payment	14	10	11	12	12

TABLE 1.3.2 Profile of students benefiting from RAP

	2019–2020			2019–2020	
	Number	Percent		Number	Percent
Gender	296,647	100	Level of study	296,647	100
Female	195,374	66	Certificate or diploma	157,401	53
Male	101,273	34	Undergraduate	120,389	40
			Master	15,769	5
Age group	296,647	100	Doctorate	3,088	1
Younger than 20 years	2,198	1	Type of institution	296,647	100
20 to 24 years	60,711	20	University	123,712	42
25 to 29 years	94,486	32	College	111,527	38
30 to 34 years	60,532	20	Private	61,408	21
35 to 39 years	34,514	12			
40 to 44 years	18,121	6			
45 to 49 years	11,098	4			
50 years and older	14,987	5			

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

	2015–2016	2016–2017	2017–2018	2018–2019	2019–2020 ¹
Number of borrowers entering repayment	203,909	201,516	203,459	233,376	248,604
Number of borrowers on RAP during the first year in repayment	56,620	62,053	59,510	56,540	40,553
	Percent				
First year RAP uptake rate	28	31	29	24	16

¹ 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 loan year 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

	2015–2016	2016–2017	2017–2018	2018–2019	2019–2020
	Number				
Profession	3,853	4,682	5,195	5,527	5,490
Family Doctor	144	202	248	307	326
Family Medicine Resident	333	515	585	626	602
Licensed Practical Nurse	620	687	702	765	779
Nurse Practitioner	24	27	34	53	43
Registered Nurse	2,298	2,706	3,033	3,142	3,103
Registered Practical Nurse	333	426	459	501	499
Registered Psychiatric Nurse	101	119	134	133	138
	Thousands of dollars				
Amount forgiven					
Profession	16,495.2	20,635.5	22,889.5	24,255.3	24,135.4
Family Doctor	1,068.8	1,403.2	1,764.6	2,133.5	2,267.7
Family Medicine Resident	2,561.7	3,984.7	4,580.9	4,854.1	4,732.0
Licensed Practical Nurse	2,230.7	2,562.6	2,619.9	2,789.3	2,836.1
Nurse Practitioner	79.8	97.7	128.3	195.2	162.1
Registered Nurse	8,899.3	10,501.4	11,621.3	11,961.5	11,821.2
Registered Practical Nurse	1,249.4	1,611.0	1,676.7	1,791.7	1,788.2
Registered Psychiatric Nurse	405.5	474.8	497.8	529.9	528.2

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

	2015–2016	2016–2017	2017–2018	2018–2019	2019–2020
	Number				
Canada	3,853	4,682	5,195	5,527	5,490
Newfoundland and Labrador	199	226	256	252	252
Prince Edward Island	80	104	102	118	102
Nova Scotia	435	509	602	636	685
New Brunswick	186	240	307	332	294
Quebec	x	x	x	10	x
Ontario	921	1,262	1,440	1,585	1,655
Manitoba	170	197	216	242	234
Saskatchewan	271	310	367	390	391
Alberta	595	690	710	754	737
British Columbia	878	1,011	1,052	1,072	1,017
Yukon	46	39	50	42	49
Northwest Territories	37	56	47	52	29
Nunavut	x	x	x	42	x
	Thousands of dollars				
Amount forgiven					
Canada	16,495.2	20,635.5	22,889.5	24,255.3	24,135.4
Newfoundland and Labrador	934.2	1,068.1	1,234.0	1,161.2	1,172.5
Prince Edward Island	347.9	436.0	443.5	473.4	431.8
Nova Scotia	1,873.0	2,164.0	2,544.1	2,725.9	2,893.5
New Brunswick	747.3	1,000.5	1,272.9	1,341.7	1,193.3
Quebec	x	x	x	53.6	x
Ontario	4,009.2	5,767.6	6,580.8	7,161.1	7,522.1
Manitoba	744.1	871.1	970.8	1,105.1	977.8
Saskatchewan	1,142.7	1,299.5	1,565.4	1,655.9	1,693.3
Alberta	2,539.2	3,044.2	3,103.6	3,304.2	3,288.7
British Columbia	3,636.9	4,345.6	4,503.2	4,643.3	4,393.9
Yukon	185.5	194.9	220.0	196.3	199.8
Northwest Territories	173.6	245.6	237.2	236.8	137.2
Nunavut	x	x	x	196.6	x

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

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

TABLE 1.4.3 Severe Permanent Disability Benefit¹

	2015–2016	2016–2017	2017–2018	2018–2019	2019–2020
Number of recipients	706	577	503	440	485
Total value of loans forgiven (millions of dollars)	11.7	8.7	7.7	7.4	7.8
Average value of loans forgiven (dollars)	16,526	15,099	15,295	16,730	16,062

¹ 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 Three-year default rates for direct loans for full-time students

	2013-2014	2014-2015	2015-2016	2016-2017	2017-2018
	Percent				
Three-year default rate for direct loans	11	10	9	9	8
Gender					
Female	10	10	9	9	8
Male	12	11	10	10	9
Age group					
Younger than 20 years	21	20	19	19	17
20 to 24 years	10	9	9	8	7
25 to 29 years	9	9	8	8	7
30 to 34 years	12	11	10	10	9
35 to 39 years	13	13	11	11	10
40 to 44 years	14	12	10	11	10
45 to 49 years	13	13	11	10	11
50 years and older	15	13	12	12	12
Level of study					
Certificate or diploma	16	15	14	14	13
Undergraduate	7	6	6	6	6
Master	4	4	3	3	2
Doctorate	8	7	5	7	5
Type of institution					
University	7	6	6	6	5
College	13	12	11	11	10
Private	21	19	18	17	16

1.6 Loan Portfolio

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

	2015–2016	2016–2017	2017–2018	2018–2019	2019–2020
Millions of dollars					
Total	16,984.1	17,476.4	18,490.5	19,685.8	20,507.6
In study	7,006.2	7,050.6	7,719.4	8,414.9	8,631.9
In repayment	9,977.9	10,425.8	10,771.1	11,270.8	11,875.7
Guaranteed Loans	5.5	3.9	2.8	1.8	1.3
In study	0.8	0.6	0.4	0.3	0.2
In repayment	4.7	3.3	2.4	1.5	1.1
Risk Shared Loans	966.9	905.6	794.9	770.1	753.1
In study	5.8	3.9	2.3	1.3	1.0
In repayment	961.1	901.7	792.6	768.8	752.1
Direct Loans	16,011.6	16,566.9	17,692.8	18,913.9	19,753.3
In study	6,999.5	7,046.1	7,716.7	8,413.3	8,630.7
In repayment	9,012.1	9,520.8	9,976.1	10,500.5	11,122.6

TABLE 1.6.2 Direct loan portfolio at the end of loan year

	2015–2016	2016–2017	2017–2018	2018–2019	2019–2020 ¹
Number of borrowers					
Total direct loan portfolio	1,591,880	1,588,838	1,672,549	1,734,935	1,797,217
In study	561,456	522,982	585,374	609,910	599,971
In repayment	805,565	841,406	868,041	907,259	983,826
Current	552,805	570,589	580,096	616,069	900,965
RAP	176,417	201,802	209,428	204,945	0
Delinquency	76,343	69,015	78,517	86,245	82,861
In default	224,859	224,450	219,134	217,766	213,420
Millions of dollars					
Total direct loan portfolio	17,996.0	18,488.3	19,623.3	20,808.0	22,342.2
In study	6,589.3	6,625.8	7,379.3	7,919.2	8,201.9
In repayment	8,981.3	9,398.9	9,770.1	10,343.2	11,575.0
Current	5,243.4	5,212.6	5,322.6	5,769.8	10,593.8
RAP	2,945.8	3,429.7	3,588.6	3,601.9	0.0
Delinquency	792.0	756.7	858.9	971.4	981.1
In default	2,425.4	2,463.5	2,474.0	2,545.6	2,565.3

¹ To help support student loan borrowers, repayments were suspended for all borrowers between March 30, 2020 and September 30, 2020. Therefore, no borrowers were on RAP at the end of loan year 2019 to 2020 on July 31, 2020.

2 Provinces and Territories

2.1 Student Financial Assistance: Grants, Loans and Interest Subsidies

TABLE 2.1.1 Student financial assistance by type

	2019–2020										
	Canada	N.L.	P.E.I.	N.S.	N.B.	Ont.	Man.	Sask.	Alta.	B.C.	Y.T.
	Number of recipients ¹										
Total student financial assistance²	741,917	7,381	3,397	20,378	15,917	477,130	18,303	20,978	105,784	72,327	322
Full-time students	728,228	x	3,122	20,176	15,772	469,822	17,982	20,723	104,060	68,964	x
Part-time students	36,611	x	507	350	249	25,191	478	418	3,144	6,047	x
Canada Student Grant / Canada Student Loan³	656,498	6,524	3,061	18,096	14,326	424,701	15,978	19,172	91,854	62,490	296
Full-time students	642,229	x	2,768	17,893	14,180	416,964	15,654	18,916	90,083	59,049	x
Part-time students	36,522	x	505	350	247	25,144	475	417	3,135	6,023	x
Canada Student Grant	528,079	5,426	2,574	14,573	11,152	341,768	13,427	16,125	72,696	50,097	241
Full-time students ⁴	511,756	x	2,253	14,362	11,000	332,380	13,093	15,851	70,757	46,501	x
Part-time students ⁵	36,394	x	505	348	244	25,068	474	417	3,121	5,991	x
Canada Student Loan	607,861	6,406	2,552	17,750	14,029	388,703	15,255	17,317	87,489	58,140	220
Full-time students	599,795	x	2,547	17,582	13,923	383,855	15,007	17,145	86,472	56,694	x
Part-time students	15,761	x	11	233	139	10,913	296	210	1,506	2,367	x
In-study interest subsidy	693,468	7,263	2,899	20,062	15,663	441,134	17,591	19,158	101,448	68,004	246
Full-time students	686,001	x	2,909	19,896	15,559	436,715	17,346	18,995	100,481	66,645	x
Part-time students	15,850	x	13	233	141	10,960	301	210	1,516	2,389	x

	2019–2020										
	Canada	N.L.	P.E.I.	N.S.	N.B.	Ont.	Man.	Sask.	Alta.	B.C.	Y.T.
	Millions of dollars										
Total student financial assistance⁶	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
Full-time students	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
Part-time students	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
Canada Student Grant / Canada Student Loan³	5,083.9	60.3	24.0	177.3	106.9	3,108.7	124.0	168.4	793.0	519.1	2.3
Full-time students	5,002.1	x	23.2	176.3	106.3	3,054.8	122.4	167.2	784.8	505.1	x
Part-time students	81.9	x	0.7	1.1	0.7	53.9	1.5	1.3	8.2	14.0	x
Canada Student Grant	1,634.8	18.6	8.1	50.9	34.8	1,020.0	43.9	58.1	245.6	154.1	0.8
Full-time students ⁴	1,578.0	x	7.4	50.3	34.3	981.2	43.1	57.3	240.8	144.4	x
Part-time students ⁵	56.8	x	0.7	0.6	0.4	38.8	0.8	0.7	4.8	9.7	x
Canada Student Loan	3,449.1	41.7	15.9	126.5	72.2	2,088.7	80.1	110.4	547.4	364.9	1.5
Full-time students	3,424.0	x	15.8	126.0	71.9	2,073.5	79.3	109.8	543.9	360.7	x
Part-time students	25.1	x	0.0	0.5	0.2	15.2	0.8	0.5	3.4	4.3	x
In-study interest subsidy⁷	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
Full-time students	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
Part-time students	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A

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

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

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

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

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

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

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

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

TABLE 2.1.2 Canada Student Grants by type

	2019–2020							Total ¹
	Canada Student Grant for Full-Time Students	Canada Student Grant – Skills Boost Top-up	Canada Student Grant for Full-Time Students with Dependents	Canada Student Grant for Students with Permanent Disabilities	Canada Student Grant for Services and Equipment for Students with Permanent Disabilities	Canada Student Grant for Part-Time Studies	Canada Student Grant for Part-Time Students with Dependents	
	Number of recipients							
Canada	467,805	70,615	67,773	52,621	10,921	36,374	3,158	528,079
Newfoundland and Labrador	4,907	779	383	1,043	360	x	x	5,426
Prince Edward Island	2,052	244	191	413	217	505	12	2,574
Nova Scotia	13,077	1,839	1,454	2,948	1,468	348	77	14,573
New Brunswick	10,122	1,305	1,266	1,163	581	244	62	11,152
Ontario	306,388	38,583	40,157	34,031	4,106	25,058	1,602	341,768
Manitoba	12,050	2,142	2,122	934	506	474	115	13,427
Saskatchewan	14,422	2,754	2,969	2,170	767	417	149	16,125
Alberta	62,055	14,241	14,200	5,453	1,596	3,115	577	72,696
British Columbia	42,510	8,659	5,002	4,442	1,308	5,987	541	50,097
Yukon	222	69	29	24	12	x	x	241

2019–2020								
	Canada Student Grant for Full-Time Students	Canada Student Grant – Skills Boost Top-up	Canada Student Grant for Full-Time Students with Dependents	Canada Student Grant for Students with Permanent Disabilities	Canada Student Grant for Services and Equipment for Students with Permanent Disabilities	Canada Student Grant for Part-Time Studies	Canada Student Grant for Part-Time Students with Dependents	Total ¹
Millions of dollars								
Canada	1,180.9	107.5	160.0	101.2	28.4	54.5	2.3	1,634.8
Newfoundland and Labrador	12.6	1.1	0.9	2.1	1.6	x	x	18.6
Prince Edward Island	5.1	0.4	0.4	0.8	0.7	0.7	0.0 ^s	8.1
Nova Scotia	34.4	3.1	3.5	5.9	3.5	0.5	0.1	50.9
New Brunswick	25.5	2.0	2.9	2.1	1.8	0.4	0.1	34.8
Ontario	756.8	57.1	95.2	64.6	7.5	37.7	1.1	1,020.0
Manitoba	30.4	3.3	5.2	1.8	2.4	0.7	0.1	43.9
Saskatchewan	37.7	4.4	8.1	4.3	2.8	0.6	0.1	58.1
Alberta	169.1	22.8	33.7	10.7	4.5	4.4	0.4	245.6
British Columbia	108.6	13.2	10.2	8.9	3.5	9.3	0.4	154.1
Yukon	0.6	0.1	0.0 ^s	0.0 ^s	0.0 ^s	x	x	0.8

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

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

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

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

	2019–2020										
	Canada	N.L.	P.E.I.	N.S.	N.B.	Ont.	Man.	Sask.	Alta.	B.C.	Y.T.
	Percent										
Gender	100	100	100	100	100	100	100	100	100	100	100
Female	60	63	62	63	63	59	63	65	63	62	65
Male	40	37	38	37	37	41	37	35	37	38	35
Age group	100	100	100	100	100	100	100	100	100	100	100
Younger than 20 years	26	28	33	29	33	30	22	22	17	17	10
20 to 24 years	43	46	45	44	43	43	41	42	40	42	41
25 to 29 years	15	17	12	15	12	13	18	17	17	21	25
30 to 34 years	6	4	4	5	5	5	8	8	9	8	7
35 to 39 years	4	2	2	3	3	4	5	5	7	5	9
40 to 44 years	3	1	2	2	2	2	3	3	4	3	4
45 to 49 years	2	1	x	1	1	1	2	1	3	2	x
50 years and older	1	0 ^s	x	1	1	1	1	1	2	2	x
Level of study	100	100	100	100	100	100	100	100	100	100	100
Certificate or diploma	36	42	29	35	37	35	29	27	43	37	35
Undergraduate	58	53	66	60	59	59	67	69	52	57	57
Master	5	5	x	5	4	5	4	3	4	5	x
Doctorate	1	1	x	0 ^s	1	1	0 ^s	1	1	1	x
Type of institution	100	100	100	100	100	100	100	100	100	100	100
University	57	57	70	66	61	58	67	71	41	60	51
College	32	27	24	24	23	34	19	21	37	23	42
Private	11	16	6	10	16	7	14	8	22	18	8

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

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

TABLE 2.1.4 Average age of students who received student financial assistance

	2019–2020										
	Canada	N.L.	P.E.I.	N.S.	N.B.	Ont.	Man.	Sask.	Alta.	B.C.	Y.T.
	Average age										
Total student financial assistance	24	23	23	23	23	24	25	25	26	26	27
Canada Student Grant / Canada Student Loan	24	23	23	23	23	24	25	25	26	25	27
Full-time students	24	23	23	23	23	24	25	24	26	25	27
Part-time students	25	25	21	28	27	24	30	30	28	26	27
Canada Student Grant	24	23	23	23	23	24	25	25	26	25	26
Full-time students	24	23	23	23	23	23	25	25	26	25	26
Part-time students	25	25	21	28	27	24	30	30	28	26	27
Canada Student Loan	24	23	23	23	23	24	25	24	26	25	27
Full-time students	24	23	23	23	23	24	25	24	26	25	27
Part-time students	26	27	32	29	30	24	31	32	28	27	36
Entering repayment	26	24	26	25	25	26	27	27	29	27	28
Repayment Assistance Plan	31	30	30	29	30	31	33	31	32	33	34
Canada Apprentice Loan	29	30	27	28	28	29	29	29	29	29	30

TABLE 2.1.5 Canada Apprentice Loan

	2015–2016	2016–2017	2017–2018	2018–2019	2019–2020
Number of recipients					
Canada	16,422	15,310	13,955	13,055	10,684
Newfoundland and Labrador	261	245	136	99	52
Prince Edward Island	71	83	81	67	57
Nova Scotia	520	503	555	602	484
New Brunswick	485	496	498	478	377
Ontario	2,072	1,974	1,820	1,804	1,657
Manitoba	1,031	954	934	914	700
Saskatchewan	1,095	952	866	740	437
Alberta	7,975	7,152	6,097	5,125	4,116
British Columbia	2,860	2,884	2,893	3,158	2,756
Yukon	25	32	24	40	26
Northwest Territories	x	x	x	x	x
Nunavut	x	x	x	x	x
Millions of dollars					
Canada	69.4	65.6	58.8	54.7	44.1
Newfoundland and Labrador	1.1	1.1	0.6	0.4	0.2
Prince Edward Island	0.3	0.3	0.3	0.3	0.2
Nova Scotia	2.3	2.3	2.5	2.7	2.1
New Brunswick	1.9	2.0	2.0	2.0	1.5
Ontario	8.5	8.1	7.4	7.3	6.6
Manitoba	4.1	3.8	3.7	3.6	2.8
Saskatchewan	4.3	3.8	3.4	2.9	1.7
Alberta	33.9	31.1	26.0	21.6	17.1
British Columbia	12.6	12.7	12.5	13.7	11.7
Yukon	0.1	0.1	0.1	0.2	0.1
Northwest Territories	x	x	x	x	x
Nunavut	x	x	x	x	x

x: Cells are suppressed to prevent 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

	2015–2016	2016–2017	2017–2018	2018–2019	2019–2020
Number ¹					
Canada	203,909	201,516	203,459	233,376	248,604
Newfoundland and Labrador	3,052	3,047	2,863	2,731	2,680
Prince Edward Island	1,341	1,166	1,145	1,160	1,112
Nova Scotia	7,284	7,384	7,373	7,240	7,673
New Brunswick	5,627	5,383	5,861	6,151	6,177
Ontario	125,750	122,483	121,575	147,046	158,791
Manitoba	5,127	5,064	5,164	4,993	5,811
Saskatchewan	5,046	5,084	5,336	5,881	6,124
Alberta	23,731	26,090	29,223	33,049	35,391
British Columbia	26,864	25,709	24,833	25,018	24,761
Yukon	87	106	86	107	84
Dollars					
Canada	13,306	13,456	13,416	13,367	13,549
Newfoundland and Labrador	11,134	10,587	11,249	12,514	13,311
Prince Edward Island	17,704	17,749	17,349	17,594	17,438
Nova Scotia	17,090	16,855	17,358	17,637	17,956
New Brunswick	13,806	13,576	12,192	11,637	11,846
Ontario	13,308	13,604	13,697	13,416	13,489
Manitoba	9,710	9,853	9,642	9,670	9,605
Saskatchewan	14,279	14,415	14,353	14,314	14,557
Alberta	12,142	11,830	11,538	12,076	12,836
British Columbia	13,728	14,079	14,027	14,384	14,541
Yukon	11,118	11,336	12,488	12,785	12,154

¹ Number of students leaving school.

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

	2019–2020							Total
	Less than \$5,000	\$5,000 to \$9,999	\$10,000 to \$14,999	\$15,000 to \$19,999	\$20,000 to \$24,999	\$25,000 to \$29,999	\$30,000 and over	
	Percent							
Canada	22	27	17	11	8	6	9	100
Newfoundland and Labrador	19	29	17	14	10	4	7	100
Prince Edward Island	12	27	16	9	x	x	x	100
Nova Scotia	7	27	16	14	9	8	17	100
New Brunswick	28	30	15	10	6	4	7	100
Ontario	23	25	17	10	8	6	9	100
Manitoba	31	35	17	7	4	2	4	100
Saskatchewan	15	33	17	11	8	6	11	100
Alberta	19	33	19	11	7	4	7	100
British Columbia	17	29	17	12	8	5	11	100
Yukon	24	35	12	12	x	x	x	100

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

2.3 Repayment Assistance Plan (RAP)

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

	2019–2020										
	Canada	N.L.	P.E.I.	N.S.	N.B.	Ont.	Man.	Sask.	Alta.	B.C.	Y.T.
	Number										
All Stages	296,647	4,482	1,861	14,245	13,290	178,001	4,176	6,191	38,275	36,067	59
Zero Payment	253,648	3,929	1,499	11,821	10,605	154,897	3,762	5,201	32,331	29,554	49
Affordable Payment	42,999	553	362	2,424	2,685	23,104	414	990	5,944	6,513	10
Stage 1	219,927	3,104	1,319	10,152	8,927	130,096	3,265	4,652	32,682	25,683	47
Zero Payment	186,833	2,715	x	8,461	7,131	112,294	2,941	3,912	27,523	20,764	x
Affordable Payment	33,094	389	x	1,691	1,796	17,802	324	740	5,159	4,919	x
Stage 2	51,936	1,029	x	2,672	3,556	31,788	623	760	3,431	7,695	x
Zero Payment	45,055	895	x	2,147	2,784	28,256	558	638	2,964	6,495	x
Affordable Payment	6,881	134	x	525	772	3,532	65	122	467	1,200	x
Permanent Disability	24,784	349	x	1,421	807	16,117	288	779	2,162	2,689	x
Zero Payment	21,760	319	x	1,213	690	14,347	263	651	1,844	2,295	x
Affordable Payment	3,024	30	x	208	117	1,770	25	128	318	394	x
	Percent										
	100	100	100	100	100	100	100	100	100	100	100
All Stages	100	100	100	100	100	100	100	100	100	100	100
Zero Payment	86	88	81	83	80	87	90	84	84	82	83
Affordable Payment	14	12	19	17	20	13	10	16	16	18	17
Stage 1	100	100	100	100	100	100	100	100	100	100	100
Zero Payment	85	87	x	83	80	86	90	84	84	81	x
Affordable Payment	15	13	x	17	20	14	10	16	16	19	x
Stage 2	100	100	x	100	100	100	100	100	100	100	x
Zero Payment	87	87	x	80	78	89	90	84	86	84	x
Affordable Payment	13	13	x	20	22	11	10	16	14	16	x
Permanent Disability	100	100	x	100	100	100	100	100	100	100	x
Zero Payment	88	91	x	85	86	89	91	84	85	85	x
Affordable Payment	12	9	x	15	14	11	9	16	15	15	x

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

TABLE 2.3.2 Profile of students who were on RAP

	2019–2020										
	Canada	N.L.	P.E.I.	N.S.	N.B.	Ont.	Man.	Sask.	Alta.	B.C.	Y.T.
	Percent										
Gender	100	100	100	100	100	100	100	100	100	100	100
Female	66	70	74	72	70	64	68	69	68	66	73
Male	34	30	26	28	30	36	32	31	32	34	27
Age group	100	100	100	100	100	100	100	100	100	100	100
Younger than 20 years	1	2	0 ^s	1	1	1	1	1	1	0 ^s	0
20 to 24 years	20	22	x	25	23	21	18	19	19	15	x
25 to 29 years	32	34	36	35	33	33	26	28	30	29	31
30 to 34 years	20	24	22	21	21	20	21	23	20	22	24
35 to 39 years	12	12	x	10	11	11	15	14	13	15	x
40 to 44 years	6	4	x	4	5	6	9	7	8	8	x
45 to 49 years	4	2	x	2	2	4	5	4	4	5	x
50 years and older	5	2	x	2	3	5	6	4	5	6	x
Level of study	100	100	100	100	100	100	100	100	100	100	100
Certificate or diploma	53	60	49	54	58	53	46	44	56	52	41
Undergraduate	41	36	46	41	37	41	48	51	39	42	51
Master	5	3	x	4	4	6	5	5	5	6	x
Doctorate	1	1	x	0 ^s	0 ^s	1	1	1	1	1	x
Type of institution	100	100	100	100	100	100	100	100	100	100	100
University	42	39	50	46	39	42	50	53	32	49	46
College	38	30	x	32	29	44	20	28	33	23	x
Private	21	31	x	23	31	15	30	19	35	29	x

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

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

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

	2019–2020 ¹		
	Number of borrowers on RAP during the first year of repayment	Number of borrowers entering repayment	First year RAP uptake rate
	Number		Percent
Canada	40,553	248,604	16
Newfoundland and Labrador	468	2,680	17
Prince Edward Island	x	x	x
Nova Scotia	2,010	7,673	26
New Brunswick	1,606	6,177	26
Ontario	24,137	158,791	15
Manitoba	637	5,811	11
Saskatchewan	1,081	6,124	18
Alberta	6,601	35,391	19
British Columbia	3,761	24,761	15
Yukon	x	x	x

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

¹ 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 loan year 2019 to 2020.

2.4 Default

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

	2013–2014	2014–2015	2015–2016	2016–2017	2017–2018
	Percent				
Canada	11	10	9	9	8
Newfoundland and Labrador	9	10	9	8	8
Prince Edward Island	10	9	7	9	10
Nova Scotia	11	11	11	10	10
New Brunswick	10	10	10	9	7
Ontario	11	10	9	9	8
Manitoba	11	10	10	9	9
Saskatchewan	10	11	9	11	10
Alberta	11	11	11	11	11
British Columbia	10	9	8	7	7
Yukon	11	x	18	11	x

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

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

	2017–2018										
	Canada	N.L.	P.E.I.	N.S.	N.B.	Ont.	Man.	Sask.	Alta.	B.C.	Y.T.
	Percent										
Three-year default rate for direct loans	8	8	10	10	7	8	9	10	11	7	x
Gender											
Female	8	8	9	9	7	7	8	10	11	6	x
Male	9	9	12	12	8	8	9	10	11	7	x
Age group											
Younger than 20 years	17	15	19	17	15	19	11	15	17	13	0
20 to 24 years	7	9	9	10	7	7	8	7	10	7	x
25 to 29 years	7	7	7	9	5	7	7	8	10	5	x
30 to 34 years	9	7	x	8	6	10	8	12	12	6	x
35 to 39 years	10	x	x	11	13	10	13	14	13	7	x
40 to 44 years	10	0	x	15	x	9	14	21	12	8	0
45 to 49 years	11	x	x	13	6	7	10	23	16	13	x
50 years and older	12	x	x	x	15	9	17	14	17	14	x
Level of study											
Certificate or diploma	13	14	13	14	11	12	11	15	18	10	x
Undergraduate	6	4	8	8	5	6	8	8	6	4	x
Master	2	x	0	4	x	2	3	3	2	4	0
Doctorate	5	0	x	x	0	5	x	x	x	x	0
Type of institution											
University	5	4	9	7	5	5	7	7	4	5	x
College	10	9	12	13	10	10	7	13	8	8	x
Private	16	18	11	16	11	14	14	17	23	11	x

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

3 Mobility

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

	2019–2020				
	Study in home province or territory	Study in Canada but away from home province or territory	Study in the United States	Study outside Canada and the United States	Total
	Number				
Canada	548,013	38,454	5,949	7,379	599,795
Newfoundland and Labrador	5,288	972	29	63	6,352
Prince Edward Island	1,549	973	x	x	2,547
Nova Scotia	14,487	2,889	82	124	17,582
New Brunswick	10,937	2,861	70	55	13,923
Ontario	367,917	8,561	3,147	4,230	383,855
Manitoba	12,740	1,999	160	108	15,007
Saskatchewan	13,630	3,226	178	111	17,145
Alberta	72,690	10,745	1,540	1,497	86,472
British Columbia	48,726	6,061	736	1,171	56,694
Yukon	49	167	x	x	218
Percent					
Canada	91.4	6.4	1.0	1.2	100.0
Newfoundland and Labrador	83.2	15.3	0.5	1.0	100.0
Prince Edward Island	60.8	38.2	x	x	100.0
Nova Scotia	82.4	16.4	0.5	0.7	100.0
New Brunswick	78.6	20.5	0.5	0.4	100.0
Ontario	95.8	2.2	0.8	1.1	100.0
Manitoba	84.9	13.3	1.1	0.7	100.0
Saskatchewan	79.5	18.8	1.0	0.6	100.0
Alberta	84.1	12.4	1.8	1.7	100.0
British Columbia	85.9	10.7	1.3	2.1	100.0
Yukon	22.5	76.6	x	x	100.0

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

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

	2015–2016	2016–2017	2017–2018	2018–2019	2019–2020
Number					
Canada	445,028	444,330	533,672	563,917	548,013
Newfoundland and Labrador	5,229	5,090	4,969	5,104	5,288
Prince Edward Island	1,507	1,492	x	x	1,549
Nova Scotia	13,130	13,329	13,864	14,319	14,487
New Brunswick	8,667	9,164	10,898	11,208	10,937
Ontario	306,728	302,452	370,687	393,264	367,917
Manitoba	8,383	8,160	7,781	11,197	12,740
Saskatchewan	9,271	9,959	11,812	12,957	13,630
Alberta	46,526	51,220	65,342	68,115	72,690
British Columbia	45,561	43,434	46,788	46,172	48,726
Yukon	26	30	x	x	49
Percent					
Canada	90.8	90.6	91.2	91.2	91.4
Newfoundland and Labrador	85.7	84.7	83.8	82.8	83.2
Prince Edward Island	56.6	57.4	x	x	60.8
Nova Scotia	80.5	80.4	80.8	81.3	82.4
New Brunswick	75.4	76.7	78.9	79.2	78.6
Ontario	95.1	95.2	95.4	95.3	95.8
Manitoba	83.4	82.6	82.0	84.1	84.9
Saskatchewan	79.6	79.4	80.0	80.3	79.5
Alberta	83.2	82.7	83.6	83.6	84.1
British Columbia	85.6	85.2	85.7	85.5	85.9
Yukon	15.3	21.6	x	x	22.5

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

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

	2015–2016	2016–2017	2017–2018	2018–2019	2019–2020
	Number				
Canada	33,313	34,361	38,576	40,924	38,454
Newfoundland and Labrador	764	819	876	968	972
Prince Edward Island	1,132	1,084	1,030	973	973
Nova Scotia	2,955	3,040	3,090	3,069	2,889
New Brunswick	2,696	2,639	2,784	2,818	2,861
Ontario	8,962	8,743	10,545	11,800	8,561
Manitoba	1,365	1,421	1,455	1,838	1,999
Saskatchewan	2,085	2,303	2,659	2,894	3,226
Alberta	7,208	8,286	9,919	10,364	10,745
British Columbia	6,012	5,921	6,079	6,067	6,061
Yukon	134	105	139	133	167
	Percent				
Canada	6.8	7.0	6.6	6.6	6.4
Newfoundland and Labrador	12.5	13.6	14.8	15.7	15.3
Prince Edward Island	42.5	41.7	40.4	38.3	38.2
Nova Scotia	18.1	18.3	18.0	17.4	16.4
New Brunswick	23.4	22.1	20.1	19.9	20.5
Ontario	2.8	2.8	2.7	2.9	2.2
Manitoba	13.6	14.4	15.3	13.8	13.3
Saskatchewan	17.9	18.4	18.0	17.9	18.8
Alberta	12.9	13.4	12.7	12.7	12.4
British Columbia	11.3	11.6	11.1	11.2	10.7
Yukon	78.8	75.5	73.9	72.3	76.6

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

	2015–2016	2016–2017	2017–2018	2018–2019	2019–2020
Number					
Canada	11,594	11,710	12,771	13,518	13,328
Newfoundland and Labrador	109	100	85	92	92
Prince Edward Island	24	x	x	x	x
Nova Scotia	228	214	210	214	206
New Brunswick	137	143	136	120	125
Ontario	6,696	6,608	7,176	7,711	7,377
Manitoba	304	294	257	278	268
Saskatchewan	286	280	293	287	289
Alberta	2,166	2,419	2,859	2,988	3,037
British Columbia	1,634	1,623	1,718	1,793	1,907
Yukon	10	x	x	x	x
Percent					
Canada	2.4	2.4	2.2	2.2	2.2
Newfoundland and Labrador	1.8	1.7	1.4	1.5	1.4
Prince Edward Island	0.9	x	x	x	x
Nova Scotia	1.4	1.3	1.2	1.2	1.2
New Brunswick	1.2	1.2	1.0	0.8	0.9
Ontario	2.1	2.1	1.8	1.9	1.9
Manitoba	3.0	3.0	2.7	2.1	1.8
Saskatchewan	2.5	2.2	2.0	1.8	1.7
Alberta	3.9	3.9	3.7	3.7	3.5
British Columbia	3.1	3.2	3.1	3.3	3.4
Yukon	5.9	x	x	x	x

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

4 Historical Data

4.1 Loans

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

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

	Canada	N.L.	P.E.I.	N.S.	N.B.	Ont.	Man.	Sask.	Alta.	B.C.	Y.T.	N.W.T.
Year	Number of recipients											
1993–94	304,942	11,936	2,132	14,165	12,775	162,794	10,305	15,479	38,305	36,685	366	N/A
1994–95	315,670	12,478	2,065	13,430	10,422	180,644	9,629	14,663	32,656	39,397	286	N/A
1995–96	324,165	15,236	2,107	14,608	9,455	178,771	9,199	13,705	37,439	43,361	284	N/A
1996–97	343,224	18,717	2,169	16,201	13,437	185,297	9,208	12,951	38,900	46,103	241	N/A
1997–98	350,774	18,796	2,312	16,748	14,127	188,108	9,488	13,051	36,973	50,904	267	N/A
1998–99	336,342	17,645	2,650	17,463	14,448	177,451	9,957	13,865	36,141	46,493	229	N/A
1999–00	335,103	14,842	2,306	16,553	13,782	169,990	10,558	15,203	39,683	51,918	268	N/A
2000–01	343,588	15,953	3,047	16,903	15,708	158,256	10,860	16,358	43,294	62,953	256	N/A
2001–02	328,674	13,912	3,068	17,234	15,614	145,287	10,267	16,246	42,323	64,467	256	N/A
2002–03	328,991	12,554	3,238	16,945	15,439	148,195	9,930	15,392	42,052	64,993	253	N/A
2003–04	340,203	11,541	3,385	16,697	15,902	159,684	9,649	15,163	42,501	65,425	256	N/A
2004–05	337,256	10,395	3,280	16,044	15,434	167,354	9,180	14,132	41,422	59,764	251	N/A
2005–06	343,638	9,640	3,239	15,895	15,918	182,016	9,305	13,245	37,844	56,306	230	N/A
2006–07	343,261	8,887	3,206	15,477	15,676	192,875	8,496	12,346	33,779	52,298	221	N/A
2007–08	352,708	8,570	3,297	15,137	15,446	207,694	8,212	11,000	33,183	49,966	203	N/A
2008–09	365,363	7,646	3,286	15,158	14,943	219,632	7,871	9,688	35,356	51,570	213	N/A
2009–10	401,734	7,382	3,286	14,631	14,727	243,515	8,213	9,708	42,006	58,066	200	N/A
2010–11	424,575	6,950	3,326	14,835	14,604	256,692	8,823	11,038	47,503	60,593	211	N/A
2011–12	446,582	6,635	3,307	15,351	14,586	273,614	9,410	11,510	49,882	62,087	200	N/A
2012–13	472,167	6,354	3,280	15,790	13,619	302,355	9,858	11,469	49,114	60,158	170	N/A
2013–14	491,444	6,081	3,115	16,637	12,859	323,200	9,829	11,202	49,309	59,058	154	N/A
2014–15	488,781	5,826	2,900	16,311	12,059	323,232	9,631	11,199	50,885	56,574	164	N/A
2015–16	489,935	6,102	2,663	16,313	11,500	322,386	10,052	11,642	55,900	53,207	170	N/A
2016–17	490,401	6,009	2,601	16,583	11,946	317,803	9,875	12,542	61,925	50,978	139	N/A
2017–18	585,019	5,930	2,549	17,164	13,818	388,408	9,493	14,764	78,120	54,585	188	N/A
2018–19	618,359	6,164	2,538	17,602	14,146	412,775	13,313	16,138	81,467	54,032	184	N/A
2019–20	607,861	6,406	2,552	17,750	14,029	388,703	15,255	17,317	87,489	58,140	220	N/A

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

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

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

	Canada	N.L.	P.E.I.	N.S.	N.B.	Ont.	Man.	Sask.	Alta.	B.C.	Y.T.	N.W.T.
Year	Millions of dollars											
1997–98	1,567.8	86.1	11.4	62.8	79.7	856.0	37.1	57.5	133.3	243.0	1.0	N/A
1998–99	1,557.2	88.8	11.9	94.7	67.6	817.3	38.2	67.3	146.9	223.4	1.0	N/A
1999–00	1,549.6	70.0	10.1	90.2	61.9	780.9	44.3	72.8	170.5	247.7	1.1	N/A
2000–01	1,564.7	69.5	13.5	90.7	77.6	704.5	46.9	78.2	184.2	298.6	1.2	N/A
2001–02	1,507.4	61.3	16.1	92.9	77.7	643.7	44.5	79.0	181.3	309.5	1.3	N/A
2002–03	1,544.7	56.2	17.0	92.5	77.9	664.6	43.4	74.5	187.3	330.0	1.3	N/A
2003–04	1,643.0	52.0	17.9	92.6	82.5	734.5	44.1	76.0	200.1	342.0	1.3	N/A
2004–05	1,628.8	46.5	17.3	88.8	80.0	768.9	41.5	71.3	198.9	314.4	1.2	N/A
2005–06	1,935.0	49.3	21.2	107.1	88.8	971.2	48.7	80.8	215.0	351.5	1.4	N/A
2006–07	1,927.1	45.7	22.6	102.6	91.4	1,034.9	44.3	74.0	189.4	320.9	1.3	N/A
2007–08	2,012.5	43.9	24.6	102.1	88.2	1,146.0	43.1	66.0	190.5	306.9	1.2	N/A
2008–09	2,077.8	39.7	21.7	101.7	83.2	1,210.0	41.3	58.8	204.8	315.3	1.3	N/A
2009–10	2,083.2	33.3	21.0	97.5	74.3	1,208.8	36.4	56.1	216.5	338.3	1.1	N/A
2010–11	2,218.9	31.1	21.2	98.5	73.2	1,285.0	40.3	65.1	252.3	351.0	1.1	N/A
2011–12	2,400.7	29.9	21.1	106.1	74.1	1,420.0	44.6	66.2	275.8	361.9	1.1	N/A
2012–13	2,566.4	29.9	21.3	110.5	71.7	1,603.9	47.8	66.6	269.3	344.5	0.9	N/A
2013–14	2,700.7	29.0	20.3	116.7	70.4	1,735.3	47.3	66.1	274.1	340.5	0.9	N/A
2014–15	2,702.2	28.0	18.8	115.1	66.4	1,736.6	46.0	68.6	285.9	335.7	1.0	N/A
2015–16	2,698.2	28.9	17.0	113.9	63.6	1,722.7	48.0	71.0	318.3	313.8	1.0	N/A
2016–17	2,608.0	27.9	16.3	114.9	56.0	1,636.5	45.6	75.0	338.7	296.4	0.8	N/A
2017–18	3,329.1	37.0	16.0	122.7	66.8	2,127.9	41.0	93.2	483.6	339.5	1.2	N/A
2018–19	3,553.2	40.1	15.7	127.0	69.0	2,287.1	70.2	101.9	500.1	340.8	1.2	N/A
2019–20	3,449.1	41.7	15.9	126.5	72.2	2,088.7	80.1	110.4	547.4	364.9	1.5	N/A

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

0.0⁹: Value rounded to 0.0 (zero).

TABLE 4.1.3 Canada Student Loans for part-time students

Year	Canada		Year	Canada	
	Number of recipients	Millions of dollars		Number of recipients	Millions of dollars
1987–88	620	0.9	2004–05	2,572	4.6
1988–89	320	0.5	2005–06	2,127	3.8
1989–90	730	1.2	2006–07	1,863	3.5
1990–91	803	1.4	2007–08	1,436	2.8
1991–92	757	1.3	2008–09	1,425	2.8
1992–93	1,280	2.5	2009–10	2,698	4.6
1993–94	1,414	3.0	2010–11	3,974	6.9
1994–95	2,112	5.9	2011–12	6,470	11.2
1995–96	1,887	5.4	2012–13	9,601	16.6
1996–97	1,859	5.4	2013–14	11,254	19.9
1997–98	3,205	7.7	2014–15	12,086	20.9
1998–99	3,128	7.8	2015–16	13,712	24.1
1999–00	1,302	3.5	2016–17	11,790	19.2
2000–01	2,980	5.5	2017–18	13,534	23.0
2001–02	2,867	4.9	2018–19	13,624	22.2
2002–03	2,772	4.6	2019–20	15,761	25.1
2003–04	2,779	4.7			

4.2 Grants

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

	Canada	N.L.	P.E.I.	N.S.	N.B.	Ont.	Man.	Sask.	Alta.	B.C.	Y.T.
Number of recipients											
Canada Study Grant											
1995–96 ¹	1,677	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
1996–97 ¹	6,273	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
1997–98 ¹	7,354	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
1998–99 ¹	56,899	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
1999–00 ¹	63,793	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
2000–01	55,830	1,242	343	1,389	1,174	26,375	1,037	3,609	6,441	13,636	34
2001–02	48,730	977	354	1,541	1,643	23,440	1,088	2,387	6,206	11,054	40
2002–03	55,625	703	425	1,598	1,383	25,259	1,317	2,727	6,443	15,732	38
2003–04	53,272	1,245	295	1,703	1,701	22,107	1,428	2,236	6,977	15,528	52
2004–05	53,404	588	296	1,548	1,419	24,384	1,434	3,342	6,589	13,762	42
2005–06	49,500	481	308	2,280	1,311	25,833	1,482	2,754	5,574	9,442	35
2006–07	47,853	559	288	1,437	1,275	26,632	1,194	2,489	4,385	9,551	43
2007–08	40,402	523	363	1,343	1,539	21,787	1,079	1,955	3,999	7,785	29
2008–09	42,489	482	410	1,411	1,195	23,128	1,074	1,707	4,054	8,997	31
Canada Access Grant											
2005–06	31,882	664	11	1,760	39	21,684	718	1,120	2,026	3,848	12
2006–07	39,515	1,073	x	1,842	1,881	26,674	737	1,128	1,867	3,942	x
2007–08	40,279	1,034	x	1,916	1,088	28,373	748	1,042	1,935	3,632	x
2008–09	41,757	816	317	1,818	415	30,855	758	920	1,780	4,065	13

	Canada	N.L.	P.E.I.	N.S.	N.B.	Ont.	Man.	Sask.	Alta.	B.C.	Y.T.
	Number of recipients										
Canada Student Grant											
2009–10 ²	295,153	4,823	2,305	10,184	8,592	181,270	6,272	7,270	30,696	43,542	160
2010–11 ²	320,154	4,394	2,399	10,364	8,584	194,333	6,928	8,101	36,247	47,463	179
2011–12 ²	336,173	4,215	2,323	10,616	8,448	207,364	7,757	8,661	36,573	49,284	164
2012–13 ²	356,894	4,063	2,406	10,917	8,199	226,772	7,788	8,659	37,647	50,036	152
2013–14	367,586	3,879	2,370	11,321	7,919	239,781	7,922	8,374	36,559	49,336	125
2014–15	365,832	3,665	2,271	11,104	7,418	240,701	7,800	8,214	37,515	47,009	135
2015–16	368,940	4,038	2,177	11,169	7,009	243,772	8,116	8,524	39,544	44,463	128
2016–17	379,606	4,143	2,232	11,238	7,627	248,306	8,245	9,100	45,160	43,432	123
2017–18	490,377	4,875	2,514	13,763	10,585	331,701	9,306	12,168	58,230	47,062	173
2018–19	532,785	5,078	2,606	14,421	11,269	358,669	11,678	14,363	66,836	47,664	201
2019–20	528,079	5,426	2,574	14,573	11,152	341,768	13,427	16,125	72,696	50,097	241

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

¹ Provincial and territorial statistics are not available.

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

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

	Canada	N.L.	P.E.I.	N.S.	N.B.	Ont.	Man.	Sask.	Alta.	B.C.	Y.T.
Millions of dollars											
Canada Study Grant											
1995–96 ¹	3.6	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
1996–97 ¹	8.9	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
1997–98 ¹	11.2	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
1998–99 ¹	73.9	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
1999–00 ¹	82.9	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
2000–01	81.1	1.6	0.5	2.3	2.3	37.8	1.7	5.1	8.4	21.4	0.1
2001–02	67.4	1.3	0.4	2.6	2.3	33.7	1.7	5.3	8.2	11.8	0.1
2002–03	75.5	1.1	0.6	3.0	2.1	36.1	2.0	5.2	9.0	16.6	0.1
2003–04	76.8	1.0	0.4	3.7	2.4	36.0	2.2	5.5	10.1	15.3	0.1
2004–05	83.9	0.9	0.5	3.0	2.4	38.2	2.3	5.6	9.9	21.0	0.1
2005–06	79.5	0.6	0.5	3.3	2.3	41.3	2.5	4.5	9.0	15.5	0.1
2006–07	72.9	0.9	0.4	3.0	2.4	38.5	2.0	4.3	7.7	13.6	0.1
2007–08	69.8	0.8	0.5	2.9	2.4	38.0	1.9	3.7	7.7	11.9	0.0 ^s
2008–09	72.9	0.7	0.5	2.5	2.2	40.6	1.8	3.1	7.9	13.4	0.1
Canada Access Grant											
2005–06	58.9	1.0	0.0	3.9	0.1	38.6	1.2	2.4	4.0	7.7	0.0 ^s
2006–07	68.8	0.9	x	4.0	3.8	45.4	1.1	2.3	3.6	6.9	x
2007–08	72.0	0.9	x	4.0	2.3	50.0	1.2	2.2	3.9	6.6	x
2008–09	74.7	0.8	0.7	3.7	0.8	55.0	1.2	1.9	3.6	7.0	0.0 ^s

	Canada	N.L.	P.E.I.	N.S.	N.B.	Ont.	Man.	Sask.	Alta.	B.C.	Y.T.
	Millions of dollars										
Canada Student Grant											
2009–10 ²	593.4	8.8	4.7	21.4	16.6	354.8	16.3	18.6	65.7	85.9	0.4
2010–11 ²	630.0	7.9	4.7	21.6	16.0	370.5	16.5	18.7	75.7	91.4	0.5
2011–12 ²	646.7	7.5	4.3	21.7	15.6	386.7	16.6	19.8	74.2	95.8	0.4
2012–13 ²	695.0	7.5	4.5	22.8	15.9	431.8	17.7	20.0	76.4	96.7	0.3
2013–14	715.3	7.6	4.6	23.6	16.1	457.1	17.3	18.9	73.7	96.1	0.3
2014–15	717.7	7.4	4.4	23.3	15.2	463.6	16.8	19.1	76.1	91.7	0.3
2015–16	719.5	8.3	4.5	23.7	14.0	464.1	17.2	19.6	80.9	87.0	0.2
2016–17	1,014.6	12.2	5.9	32.7	19.9	653.3	24.2	27.2	122.7	116.2	0.4
2017–18	1,364.9	14.0	6.8	41.2	29.3	910.3	26.9	37.2	168.2	130.5	0.5
2018–19	1,614.1	17.0	7.7	48.6	34.7	1,051.1	37.8	49.7	220.7	146.2	0.7
2019–20	1,634.8	18.6	8.1	50.9	34.8	1,020.0	43.9	58.1	245.6	154.1	0.8

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

0.0%: Value rounded to 0.0 (zero).

¹ Provincial and territorial statistics are not available.

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

TABLE 4.2.3 Canada Student Grants for part-time students

Canada			Canada		
Number of recipients			Number of recipients		
Millions of dollars			Millions of dollars		
High need part-time students			Canada Student Grant		
1995–96	438	0.4	2009–10	4,189	4.5
1996–97	3,037	2.0	2010–11	6,208	6.8
1997–98	4,567	3.5	2011–12	8,849	10.0
1998–99	5,675	4.6	2012–13	13,208	14.9
1999–00	5,728	4.7	2013–14	14,955	17.3
2000–01	5,441	4.6	2014–15	15,963	18.1
2001–02	4,786	4.1	2015–16	17,439	19.8
2002–03	4,451	3.8	2016–17	19,159	29.0
2003–04	4,215	3.7	2017–18	21,268	33.0
2004–05	3,977	3.6	2018–19	28,503	45.5
2005–06	2,847	3.0	2019–20	36,394	56.8
2006–07	2,848	2.7			
2007–08	2,570	2.6			
2008–09	2,721	2.8			

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

	Canada	N.L.	P.E.I.	N.S.	N.B.	Ont.	Man.	Sask.	Alta.	B.C.	Y.T.
	Number of recipients										
High need part-time students											
1995–96 ¹	438	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
1996–97 ¹	3,037	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
1997–98 ¹	4,567	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
1998–99 ¹	5,675	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
1999–00 ¹	5,728	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
2000–01 ¹	5,441	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
2001–02	4,786	x	151	76	50	455	33	273	954	2,786	x
2002–03	4,451	x	189	67	24	410	37	134	971	2,608	x
2003–04	4,215	x	103	60	28	328	47	117	963	2,553	x
2004–05	3,977	x	83	37	19	334	49	99	849	2,498	x
2005–06	2,847	x	104	14	29	293	47	56	610	1,691	x
2006–07	2,848	x	96	15	0	269	35	36	336	2,018	x
2007–08	2,570	x	146	12	32	229	44	32	193	1,871	x
2008–09	2,721	x	163	11	15	231	35	19	194	2,043	x
Canada Student Grant											
2009–10	4,189	x	205	83	68	1,055	140	49	551	2,020	x
2010–11	6,208	x	282	122	77	1,897	194	55	756	2,791	x
2011–12	8,849	x	323	132	79	3,902	253	67	607	3,447	x
2012–13	13,208	x	466	123	97	6,138	339	79	1,273	4,654	x
2013–14	14,955	54	501	141	114	7,335	393	73	1,285	5,059	0
2014–15	15,963	x	555	202	108	8,387	335	79	1,356	4,885	x
2015–16	17,439	x	568	185	124	9,193	395	111	1,454	5,322	x
2016–17	19,159	x	622	174	138	9,857	365	135	1,913	5,869	x
2017–18	21,268	x	620	186	99	12,627	281	160	1,940	5,267	x
2018–19	28,503	x	619	235	163	18,277	408	291	2,839	5,566	x
2019–20	36,394	x	505	348	244	25,068	474	417	3,121	5,991	x

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

¹ Provincial and territorial statistics are not available.

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

	Canada	N.L.	P.E.I.	N.S.	N.B.	Ont.	Man.	Sask.	Alta.	B.C.	Y.T.
Millions of dollars											
High need part-time students											
1995–96 ¹	0.4	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
1996–97 ¹	2.0	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
1997–98 ¹	3.5	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
1998–99 ¹	4.6	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
1999–00 ¹	4.7	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
2000–01 ¹	4.6	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
2001–02	4.1	x	0.1	0.1	0.1	0.4	0.0 ^s	0.3	0.7	2.3	x
2002–03	3.8	x	0.2	0.1	0.0 ^s	0.4	0.0 ^s	0.2	0.7	2.3	x
2003–04	3.7	x	0.1	0.1	0.0 ^s	0.3	0.0 ^s	0.1	0.7	2.2	x
2004–05	3.6	x	0.1	0.0 ^s	0.0 ^s	0.3	0.1	0.1	0.6	2.3	x
2005–06	3.0	x	0.1	0.0 ^s	0.0 ^s	0.3	0.1	0.1	0.5	1.9	x
2006–07	2.7	x	0.1	0.0 ^s	0.0	0.2	0.0 ^s	0.0 ^s	0.3	2.0	x
2007–08	2.6	x	0.1	0.0 ^s	0.0 ^s	0.2	0.0 ^s	0.0 ^s	0.1	1.9	x
2008–09	2.8	x	0.2	0.0 ^s	0.0 ^s	0.2	0.0 ^s	0.0 ^s	0.1	2.2	x
Canada Student Grant											
2009–10	4.5	x	0.2	0.1	0.1	1.2	0.2	0.1	0.4	2.3	x
2010–11	6.8	x	0.3	0.1	0.1	2.2	0.2	0.1	0.6	3.2	x
2011–12	10.0	x	0.3	0.1	0.1	4.6	0.3	0.1	0.4	4.0	x
2012–13	14.9	x	0.5	0.1	0.1	7.1	0.4	0.1	1.0	5.5	x
2013–14	17.3	0.1	0.5	0.2	0.1	8.6	0.5	0.1	1.0	6.2	0.0
2014–15	18.1	x	0.5	0.2	0.1	9.8	0.4	0.1	1.1	5.7	x
2015–16	19.8	x	0.6	0.2	0.1	10.7	0.5	0.2	1.1	6.3	x
2016–17	29.0	x	0.8	0.3	0.2	15.2	0.5	0.2	2.0	9.5	x
2017–18	33.0	x	0.8	0.3	0.2	20.2	0.5	0.3	2.1	8.6	x
2018–19	45.5	x	0.8	0.4	0.3	29.5	0.6	0.5	4.2	9.1	x
2019–20	56.8	x	0.7	0.6	0.4	38.8	0.8	0.7	4.8	9.7	x

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

0.0^s: Value rounded to 0.0 (zero).¹ Provincial and territorial statistics are not available.

5 Appendix

5.1 Profiles – Canada

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

	2019–2020			2019–2020	
	Number	Percent		Number	Percent
Gender	642,229	100	Level of study	642,229	100
Female	387,316	60	Certificate or diploma	231,025	36
Male	254,913	40	Undergraduate	376,082	59
			Master	28,804	4
Age group	642,229	100	Doctorate	6,318	1
Younger than 20 years	172,018	27	Type of institution	642,229	100
20 to 24 years	274,620	43	University	365,226	57
25 to 29 years	92,378	14	College	205,614	32
30 to 34 years	40,431	6	Private	71,389	11
35 to 39 years	27,114	4			
40 to 44 years	17,355	3			
45 to 49 years	10,201	2			
50 years and older	8,112	1			

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

	2019–2020			2019–2020	
	Number	Percent		Number	Percent
Gender	36,522	100	Level of study	36,522	100
Female	23,167	63	Certificate or diploma	9,686	27
Male	13,355	37	Undergraduate	24,987	68
Age group	36,522	100	Master	1,762	5
Younger than 20 years	8,781	24	Doctorate	87	0 ^s
20 to 24 years	15,816	43	Type of institution	36,522	100
25 to 29 years	5,333	15	University	25,723	70
30 to 34 years	2,601	7	College	10,127	28
35 to 39 years	1,741	5	Private	672	2
40 to 44 years	1,056	3			
45 to 49 years	641	2			
50 years and older	553	2			

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

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

	2019–2020			2019–2020	
	Number	Percent		Number	Percent
Gender	511,756	100	Level of study	511,756	100
Female	306,512	60	Certificate or diploma	175,285	34
Male	205,244	40	Undergraduate	329,918	64
Age group	511,756	100	Master	4,862	1
Younger than 20 years	133,412	26	Doctorate	1,691	0 ^s
20 to 24 years	225,554	44	Type of institution	511,756	100
25 to 29 years	72,319	14	University	294,732	58
30 to 34 years	32,291	6	College	171,939	34
35 to 39 years	22,586	4	Private	45,085	9
40 to 44 years	13,776	3			
45 to 49 years	7,087	1			
50 years and older	4,731	1			

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

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

	2019–2020			2019–2020	
	Number	Percent		Number	Percent
Gender	36,394	100	Level of study	36,394	100
Female	23,084	63	Certificate or diploma	9,632	26
Male	13,310	37	Undergraduate	24,937	69
Age group	36,394	100	Master	1,738	5
Younger than 20 years	8,777	24	Doctorate	87	0 ^s
20 to 24 years	15,775	43	Type of institution	36,394	100
25 to 29 years	5,296	15	University	25,644	70
30 to 34 years	2,580	7	College	10,088	28
35 to 39 years	1,729	5	Private	662	2
40 to 44 years	1,053	3			
45 to 49 years	637	2			
50 years and older	547	2			

0^s: Value rounded to 0 (zero).**TABLE 5.1.5** Profile of full-time students who received Canada Student Loans

	2019–2020			2019–2020	
	Number	Percent		Number	Percent
Gender	599,795	100	Level of study	599,795	100
Female	361,130	60	Certificate or diploma	213,491	36
Male	238,665	40	Undergraduate	351,924	59
Age group	599,795	100	Master	28,310	5
Younger than 20 years	161,649	27	Doctorate	6,070	1
20 to 24 years	256,308	43	Type of institution	599,795	100
25 to 29 years	86,757	14	University	342,995	57
30 to 34 years	37,290	6	College	189,473	32
35 to 39 years	24,891	4	Private	67,327	11
40 to 44 years	15,993	3			
45 to 49 years	9,450	2			
50 years and older	7,457	1			

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

	2019–2020			2019–2020	
	Number	Percent		Number	Percent
Gender	15,761	100	Level of study	15,761	100
Female	9,704	62	Certificate or diploma	4,110	26
Male	6,057	38	Undergraduate	10,268	65
Age group	15,761	100	Master	1,323	8
Younger than 20 years	2,913	18	Doctorate	60	0 ^s
20 to 24 years	6,643	42	Type of institution	15,761	100
25 to 29 years	2,802	18	University	11,109	70
30 to 34 years	1,367	9	College	4,124	26
35 to 39 years	917	6	Private	528	3
40 to 44 years	519	3			
45 to 49 years	336	2			
50 years and older	264	2			

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

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

	2019–2020			2019–2020	
	Number	Percent		Number	Percent
Gender	467,805	100	Level of study	467,805	100
Female	275,650	59	Certificate or diploma	142,862	31
Male	192,155	41	Undergraduate	324,930	69
Age group	467,805	100	Master	x	x
Younger than 20 years	129,040	28	Doctorate	x	x
20 to 24 years	218,161	47	Type of institution	467,805	100
25 to 29 years	65,439	14	University	283,680	61
30 to 34 years	23,784	5	College	158,806	34
35 to 39 years	14,286	3	Private	25,319	5
40 to 44 years	8,643	2			
45 to 49 years	4,855	1			
50 years and older	3,597	1			

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

TABLE 5.1.8 Profile of students who received Canada Student Grant Skills Boost Top-up

	2019–2020			2019–2020	
	Number	Percent		Number	Percent
Gender	70,615	100	Level of study	70,615	100
Female	44,902	64	Certificate or diploma	36,791	52
Male	25,713	36	Undergraduate	33,824	48
Age group	70,615	100	Master	0	0
Younger than 30 years	18,836	27	Doctorate	0	0
30 to 34 years	22,177	31	Type of institution	70,615	100
35 to 39 years	13,436	19	University	26,794	38
40 to 44 years	8,127	12	College	32,581	46
45 to 49 years	4,586	6	Private	11,240	16
50 years and older	3,453	5			

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

	2019–2020			2019–2020	
	Number	Percent		Number	Percent
Gender	67,773	100	Level of study	67,773	100
Female	51,573	76	Certificate or diploma	48,381	71
Male	16,200	24	Undergraduate	15,362	23
Age group	67,773	100	Master	2,782	4
Younger than 20 years	408	1	Doctorate	1,248	2
20 to 24 years	6,178	9	Type of institution	67,773	100
25 to 29 years	12,794	19	University	15,907	23
30 to 34 years	17,116	25	College	27,294	40
35 to 39 years	16,397	24	Private	24,572	36
40 to 44 years	9,756	14			
45 to 49 years	3,886	6			
50 years and older	1,238	2			

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

	2019–2020			2019–2020	
	Number	Percent		Number	Percent
Gender	52,621	100	Level of study	52,621	100
Female	32,631	62	Certificate or diploma	21,458	41
Male	19,990	38	Undergraduate	28,403	54
Age group	52,621	100	Master	2,257	4
Younger than 20 years	10,418	20	Doctorate	503	1
20 to 24 years	21,859	42	Type of institution	52,621	100
25 to 29 years	9,769	19	University	27,439	52
30 to 34 years	4,300	8	College	22,241	42
35 to 39 years	2,450	5	Private	2,941	6
40 to 44 years	1,594	3			
45 to 49 years	1,007	2			
50 years and older	1,224	2			

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

	2019–2020			2019–2020	
	Number	Percent		Number	Percent
Gender	10,921	100	Level of study	10,921	100
Female	6,944	64	Certificate or diploma	4,949	45
Male	3,977	36	Undergraduate	5,566	51
Age group	10,921	100	Master	343	3
Younger than 20 years	3,196	29	Doctorate	63	1
20 to 24 years	3,610	33	Type of institution	10,921	100
25 to 29 years	1,731	16	University	5,384	49
30 to 34 years	899	8	College	5,084	47
35 to 39 years	580	5	Private	453	4
40 to 44 years	363	3			
45 to 49 years	252	2			
50 years and older	290	3			

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

	2019–2020			2019–2020	
	Number	Percent		Number	Percent
Gender	36,374	100	Level of study	36,374	100
Female	23,068	63	Certificate or diploma	9,623	26
Male	13,306	37	Undergraduate	24,931	69
Age group	36,374	100	Master	1,734	5
Younger than 20 years	8,777	24	Doctorate	86	0 ^s
20 to 24 years	15,774	43	Type of institution	36,374	100
25 to 29 years	5,293	15	University	25,633	70
30 to 34 years	2,574	7	College	10,080	28
35 to 39 years	1,723	5	Private	661	2
40 to 44 years	1,052	3			
45 to 49 years	635	2			
50 years and older	546	2			

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

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

	2019–2020			2019–2020	
	Number	Percent		Number	Percent
Gender	3,158	100	Level of study	3,158	100
Female	2,542	80	Certificate or diploma	1,573	50
Male	616	20	Undergraduate	1,127	36
			Master	426	13
Age group	3,158	100	Doctorate	32	1
Younger than 20 years	x	x	Type of institution	3,158	100
20 to 24 years	204	6	University	1,496	47
25 to 29 years	538	17	College	1,460	46
30 to 34 years	848	27	Private	202	6
35 to 39 years	821	26			
40 to 44 years	482	15			
45 to 49 years	180	6			
50 years and older	x	x			

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

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

	2019–2020			2019–2020	
	Number	Percent		Number	Percent
Gender	70,119	100	Level of study	70,119	100
Female	53,438	76	Certificate or diploma	49,589	71
Male	16,681	24	Undergraduate	16,092	23
Age group	70,119	100	Master	3,161	5
Younger than 20 years	416	1	Doctorate	1,277	2
20 to 24 years	6,314	9	Type of institution	70,119	100
25 to 29 years	13,165	19	University	17,012	24
30 to 34 years	17,744	25	College	28,354	40
35 to 39 years	17,026	24	Private	24,753	35
40 to 44 years	10,117	14			
45 to 49 years	4,036	6			
50 years and older	1,301	2			

Glossary

Canada Apprentice Loans (CAL)

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

Canada Student Grants

Canada Student Grants (CSG) are non-repayable student financial assistance. In 2019–2020, CSGs are available for:

- Students from low- and middle-income families: up to \$375 per month of study.
 - Adult learners from low- and middle-income families who have been out of high school for at least ten years: top-up funding of \$1,600 per school year (\$200 per month).
 - Low- and middle-income full-time students with dependants: \$200 per month of study for each dependant under 12 years of age. If the dependant has a permanent disability, this also applies to dependants over the age of 12 years.
 - Low- and middle-income part-time students with dependants: Up to a maximum of \$1,920.
 - Part-time studies: For students from low- and middle-income families, up to \$1,800 per loan year depending on assessed need.
 - Students with permanent disabilities: \$2,000 per year for full-time or part-time students with permanent disabilities.
 - Services and equipment for students with permanent disabilities: Up to \$20,000 per year to cover exceptional education-related costs. Costs can include (but are not limited to) tutors, note-takers, sign interpreters, brailers and technical aids.
-

Canada Student Loan Forgiveness for Family Doctors and Nurses	Family doctors, residents in family medicine, nurse practitioners, and nurses that practice in under-served rural or remote communities may be eligible to have some of their Canada Student Loans forgiven. Family doctors and residents in family medicine may receive up to \$8,000 per year and all nurses may receive up to \$4,000 per year. The program operates on a fiscal year basis (April 1st to March 31st).
Consolidation	Borrowers consolidate their student loan(s) six months after completing their post-secondary studies (or ending full-time studies). Repayment begins once they have consolidated their loans.
Default	A loan is in default when it is in arrears for greater than 270 days under the direct lending regime.
Default rate	The CSFA Program measures default using a three-year cohort default rate. This rate is defined as the percentage of loan dollars that enter repayment in a given loan year (cohort) and default within three years. For example, the three-year default rate for the 2017–2018 cohort represents the proportion of loan dollars that entered repayment in 2017–2018 and defaulted before August 1, 2020.
Designated	A designated post-secondary educational institution meets provincial and federal eligibility criteria. Students attending these schools can apply for government-sponsored student financial assistance, such as Canada Student Loans.
Direct loans	As of August 2000, the Federal Government issues Canada Student Loans under the direct loans regime. The Government directly finances the loans, and a third-party service provider administers the loan process.
Fiscal year	April 1 to March 31.

Full-time	A full-time student is a student enrolled with at least a 60% course load (or 40% for students with permanent disabilities) in a program of study for at least 12 consecutive weeks, at a designated post-secondary educational institution.
Guaranteed loans	Until 1995, financial institutions such as banks provided Canada Student Loans under the guaranteed loans regime. If a student defaulted on a guaranteed loan, the Government paid out the bank. In this case, the student owed their debt directly to the Government.
Integrated province	In integrated provinces, borrowers receive and repay one federal-provincial integrated loan. The federal and provincial governments work together to make applying for, managing and repaying loans easier. The CSFA Program has integration agreements with five provinces: Ontario, New Brunswick, Newfoundland and Labrador, Saskatchewan and British Columbia.
In-study	The status of borrowers attending full-time or part-time studies at a post-secondary educational institution.
In-study interest subsidy	This is the Canada Student Loan interest covered by the Government of Canada during the post-secondary study period.
Loan year	August 1 to July 31.
National Student Loans Service Centre (NSLSC)	<p>The NSLSC is the main point of contact for borrowers in managing their Canada Student loans, from loan disbursement to repayment and repayment assistance. A third-party service provider administers the service centre. The service centre manages all Canada Student Loans issued on or after August 1, 2000, as well as integrated student loans for:</p> <ul style="list-style-type: none"> ■ New Brunswick and Newfoundland and Labrador issued on or after August 1, 2000; ■ Ontario and Saskatchewan issued on or after August 1, 2001; and ■ British Columbia issued on or after August 1, 2011.

Part-time	A part-time student is a student taking between 20% and 59% of a full course load. Students with permanent disabilities are part-time if they are taking between 20% and 39% of a full course load. If these students are taking between 40% and 59% of a full course load, for the purpose of the CSFA Program, they can choose to be a full- or part-time student.
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 and territory of residence	A student's province or territory of residence is the province or territory where they have most recently lived for at least 12 consecutive months. This does not include time spent in a province or territory as a full-time student at a post-secondary institution. For example, an individual from Manitoba studying in Ontario resides in Manitoba.
Post-secondary education	Levels of education following secondary school (high school) at all designated public or private post-secondary institutions.
Repayment	The status of borrowers who have begun repaying their Canada Student Loans. Repayment begins six months following the end of studies.

Repayment Assistance Plan (RAP)	<p>On August 1, 2009, the RAP replaced the CSFA Program's previous debt management programs (Interest Relief and Debt Reduction in Repayment). RAP is a temporary repayment assistance measure where a borrower repays an affordable monthly amount. Eligible borrowers make either a reduced (affordable) or zero payment, based on family income and family size. RAP ensures that the repayment period will not exceed 15 years (or 10 years for a borrower with a permanent disability). Under RAP, eligible borrowers receive RAP for periods of six months and can reapply as long as they remain eligible. RAP has two stages:</p> <ul style="list-style-type: none"> ■ 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.
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Repayment Assistance Plan for Borrowers with a Permanent Disability (RAP-PD)	<p>RAP-PD assists borrowers experiencing difficulty meeting their repayment obligations. RAP-PD provides accelerated repayment assistance that considers the additional living costs faced by people with permanent disabilities. RAP-PD recipients can obtain the following benefits:</p> <ul style="list-style-type: none"> ■ RAP-PD borrowers proceed directly to Stage 2 whereby the government covers the principal and interest not covered by the borrower's monthly RAP payments. ■ Eligible RAP-PD borrowers can claim disability-related expenses; this is taken into consideration during RAP-PD application assessment.
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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.
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Risk-shared loans	Between 1995 and 2000, financial institutions such as banks provided Canada Student Loans under this regime. Here, financial institutions assumed responsibility for some of the risk of defaulted loans, in return for a payment from the Government.
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Severe Permanent Disability Benefit

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

Student financial assistance

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