

# Canada Student Financial Assistance Program



Statistical Review

**2021**  
**2022**



Employment and  
Social Development Canada

Emploi et  
Développement social Canada

Canada 

**Canada Student Financial Assistance Program – Statistical Review 2021 to 2022**

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# List of abbreviations

This is the complete list of abbreviations for the 2021 to 2022 Canada Student Financial Assistance Program Statistical Review.

<b>CAL</b>	Canada Apprentice Loan
<b>CSG</b>	Canada Student Grant
<b>CSL</b>	Canada Student Loan
<b>CSFA Program</b>	Canada Student Financial Assistance Program
<b>FY</b>	Fiscal year
<b>AY</b>	Academic year
<b>PSE</b>	Post-secondary education
<b>RAP</b>	Repayment Assistance Plan
<b>SFA</b>	Student financial assistance



# Introduction

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

Canada Student Grants are upfront and students do not have to pay back this money. Canada Student Loans must be repaid, beginning six months after students end their studies. The CSFA Program also offers the Repayment Assistance Plan (RAP) to borrowers who have difficulty repaying their loans.

The Government of Canada works with provincial and territorial governments to deliver student financial assistance to Canadian students. Most provinces and the Yukon Territory participate in the CSFA Program. Students in these provinces and territory use a single application to apply for both federal and provincial grants and loans. Quebec, Nunavut and the Northwest Territories do not participate in the CSFA Program. Instead, they receive annual alternative payments from the Government of Canada to operate their own student financial assistance programs.

Since its establishment in 1964, the CSFA Program has provided \$71.6 billion in student loans to 6.8 million full-time and part-time students in Canada. And since grants were first introduced in 1995, it has provided \$17.9 billion in grants to 4.0 million students.





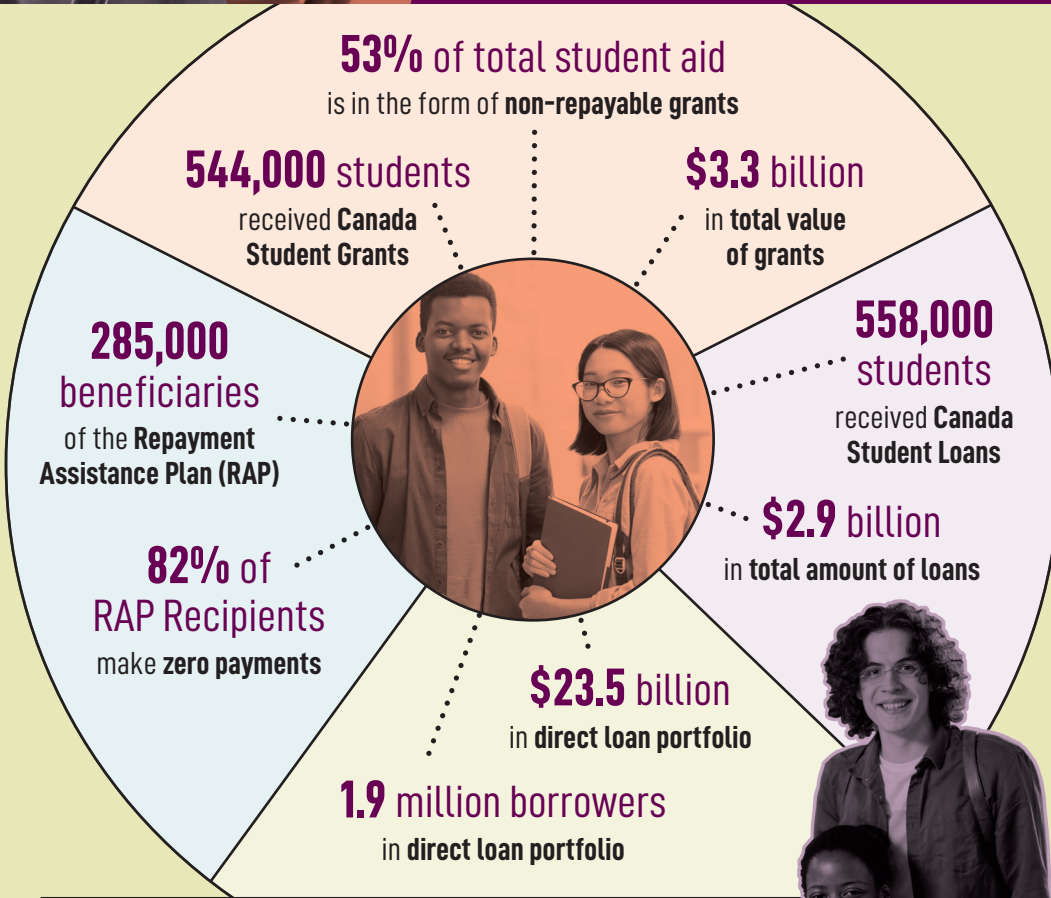
# About this report

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

The *2021–2022 Canada Student Financial Assistance Program Statistical Review* provides detailed data on grants, loans, repayment assistance, and other program statistics (e.g. default rate, loan forgiveness). It also includes historical data, a breakdown by province/territory, and demographic information regarding key metrics. Most data is reported for the academic year (from August 1, 2021 to July 31, 2022); however, some data is reported on a fiscal year basis (from April 1, 2021 to March 31, 2022).

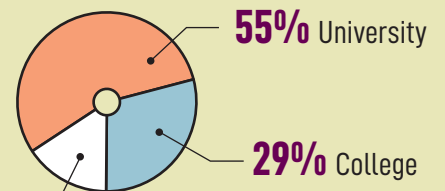
Statistics provided in this review only report federal student financial assistance in participating provinces and territory. Tables may contain suppressed cells to ensure confidentiality especially for some smaller provinces and the Yukon territory. In addition, some figures may not add-up to the summary total due to rounding. Unless otherwise specified, tables include data for full- and part-time students.

# 2021-2022 AT A GLANCE



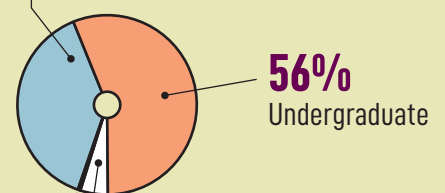
## Profile of grant/loan recipients

- **60%** Women
- **9%** Students with permanent disabilities
- **7%** Indigenous students



**16%** Private institutions

**39%** Certificate or diploma



**1%** Doctorate

**471,000** grants for students from low- and middle-income families

**60,200** grants for students with permanent disabilities

**91,100** grants for students with dependants

**7%** three-year default rate for borrowers entering repayment in 2019-2020, a 1 percentage point decrease from 2018-2019

**\$15,578** average loan balance at the time of leaving school



**Canada Student Loan** forgiveness for family doctors and nurses benefitted

**5,400** doctors and nurses

and provided **\$25.1 million** in amount forgiven



# Tables

## 1 Canada

### 1.1 Student financial assistance: grants, loans and interest subsidies

**TABLE 1.1.1 Student financial assistance by type**

	2017–2018	2018–2019	2019–2020	2020–2021	2021–2022
<b>Number of recipients<sup>1</sup></b>					
<b>Total student financial assistance<sup>2</sup></b>	<b>705,152</b>	<b>753,669</b>	<b>741,917</b>	<b>756,364</b>	<b>763,272</b>
Full-time students	695,039	742,209	728,228	740,872	747,158
Part-time students	24,466	28,832	36,611	52,081	45,082
<b>Canada Student Grant/Canada Student Loan<sup>3</sup></b>	<b>628,935</b>	<b>672,277</b>	<b>656,498</b>	<b>673,136</b>	<b>669,924</b>
Full-time students	618,602	660,420	642,229	655,657	651,358
Part-time students	24,359	28,737	36,522	42,518	41,272
<b>Canada Student Grant</b>	<b>490,377</b>	<b>532,785</b>	<b>528,079</b>	<b>541,777</b>	<b>544,055</b>
Full-time students <sup>4</sup>	480,904	519,518	511,756	521,991	523,726
Part-time students <sup>5</sup>	21,268	28,503	36,394	42,367	41,053
<b>Canada Student Loan</b>	<b>592,091</b>	<b>625,135</b>	<b>607,861</b>	<b>576,462</b>	<b>558,356</b>
Full-time students	585,019	618,359	599,795	572,266	553,348
Part-time students	13,534	13,624	15,761	5,377	6,326
<b>In-study interest subsidy</b>	<b>668,308</b>	<b>706,736</b>	<b>693,468</b>	<b>659,861</b>	<b>651,865</b>
Full-time students	661,456	700,376	686,001	655,974	647,441
Part-time students	13,641	13,719	15,850	16,395	11,673
<b>Millions of dollars</b>					
<b>Total student financial assistance<sup>6</sup></b>	<b>N/A</b>	<b>N/A</b>	<b>N/A</b>	<b>N/A</b>	<b>N/A</b>
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
<b>Canada Student Grant/Canada Student Loan<sup>3</sup></b>	<b>4,717.0</b>	<b>5,189.5</b>	<b>5,083.9</b>	<b>7,156.3</b>	<b>6,196.3</b>
Full-time students	4,661.0	5,121.9	5,002.1	7,053.6	6,088.9
Part-time students	56.0	67.7	81.9	102.8	107.4

	2017–2018	2018–2019	2019–2020	2020–2021	2021–2022
Millions of dollars					
<b>Canada Student Grant</b>	<b>1,364.9</b>	<b>1,614.1</b>	<b>1,634.8</b>	<b>3,187.5</b>	<b>3,256.2</b>
Full-time students <sup>4</sup>	1,331.9	1,568.7	1,578.0	3,096.9	3,163.5
Part-time students <sup>5</sup>	33.0	45.5	56.8	90.6	92.7
<b>Canada Student Loan</b>	<b>3,352.1</b>	<b>3,575.4</b>	<b>3,449.1</b>	<b>3,968.8</b>	<b>2,940.0</b>
Full-time students	3,329.1	3,553.2	3,424.0	3,956.6	2,925.4
Part-time students	23.0	22.2	25.1	12.2	14.7
<b>In-study interest subsidy<sup>7</sup></b>	<b>N/A</b>	<b>N/A</b>	<b>N/A</b>	<b>N/A</b>	<b>N/A</b>
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

<sup>1</sup> 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.

<sup>2</sup> 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.

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

<sup>4</sup> Includes Canada Student Grant for Full-Time Students, for Full-Time Students with Dependants, for Full-Time Students with Permanent Disabilities, for Services and Equipment for Full-Time Students with Permanent Disabilities.

<sup>5</sup> Includes Canada Student Grant for Part-Time Students, for Part-Time Students with Dependants, for Part-Time Students with Permanent Disabilities, for Services and Equipment for Part-Time Students with Permanent Disabilities.

<sup>6</sup> 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.

<sup>7</sup> The dollar value for in-study interest subsidies is not available.

**TABLE 1.1.2 Canada Student Grants by type**

	2017–2018	2018–2019	2019–2020	2020–2021	2021–2022
<b>Number of recipients<sup>1</sup></b>					
<b>CANADA STUDENT GRANT</b>	<b>490,377</b>	<b>532,785</b>	<b>528,079</b>	<b>541,777</b>	<b>544,055</b>
Full-Time Students	451,296	477,892	467,805	471,826	470,663
Skills Boost Top-up <sup>2</sup>	N/A	64,821	70,615	82,784	94,138
Full-Time Students with Dependants	40,523	63,828	67,773	80,930	89,140
Full-Time Students with Permanent Disabilities	44,892	49,005	50,773	52,519	57,873
Services and Equipment for Full-Time Students with Permanent Disabilities	10,138	10,487	10,437	9,597	10,342
Part-Time Students	21,261	28,493	36,374	40,902	39,501
Part-Time Students with Dependants	376	2,643	3,158	2,020	2,485
Part-Time Students with Permanent Disabilities	1,540	1,538	1,848	2,115	2,361
Services and Equipment for Part-Time Students with Permanent Disabilities	411	386	484	443	452
<b>Millions of dollars</b>					
<b>CANADA STUDENT GRANT</b>	<b>1,364.9</b>	<b>1,614.1</b>	<b>1,634.8</b>	<b>3,187.5</b>	<b>3,256.2</b>
Full-Time Students	1,118.9	1,198.5	1,180.9	2,365.1	2,338.6
Skills Boost Top-up <sup>2</sup>	N/A	98.1	107.5	127.1	143.5
Full-Time Students with Dependants	102.6	152.0	160.0	377.5	431.5
Full-Time Students with Permanent Disabilities	85.3	93.9	97.5	200.7	221.5
Services and Equipment for Full-Time Students with Permanent Disabilities	20.9	22.2	27.1	26.6	28.5
Part-Time Students	32.6	43.5	54.5	78.6	79.1
Part-Time Students with Dependants	0.4	1.9	2.3	2.2	2.9
Part-Time Students with Permanent Disabilities	3.1	3.1	3.7	8.4	9.3
Services and Equipment for Part-Time Students with Permanent Disabilities	0.9	0.9	1.3	1.4	1.3

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

<sup>2</sup> The Skills Boost Top-up to the Canada Student Grant for Full-Time Students was introduced in the 2018–2019 academic 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 Canada Student Grants and/or Canada Student Loans

2021–2022				
	Number	Percent	Millions of dollars	Percent
<b>Gender</b>	<b>669,924</b>	<b>100</b>	<b>6,196.3</b>	<b>100</b>
Women	403,403	60	3,788.3	61
Men	247,169	37	2,180.3	35
Gender diverse identities	1,349	0 <sup>s</sup>	11.5	0 <sup>s</sup>
Unspecified	18,003	3	216.2	3
<b>Permanent disability status</b>	<b>669,924</b>	<b>100</b>	<b>6,196.3</b>	<b>100</b>
Students with disabilities	60,555	9	695.3	11
Students without disabilities	609,369	91	5,500.9	89
<b>Indigenous status</b>	<b>669,924</b>	<b>100</b>	<b>6,196.3</b>	<b>100</b>
Indigenous students	44,990	7	515.9	8
Non-indigenous students	624,934	93	5,680.3	92
<b>Age group</b>	<b>669,924</b>	<b>100</b>	<b>6,196.3</b>	<b>100</b>
Younger than 20 years	153,324	23	1,117.9	18
20 to 24 years	269,733	40	2,254.7	36
25 to 29 years	103,391	15	1,036.9	17
30 to 34 years	51,611	8	614.3	10
35 to 39 years	38,213	6	509.3	8
40 to 44 years	26,758	4	351.7	6
45 to 49 years	14,838	2	179.3	3
50 years and older	12,056	2	132.1	2
<b>Level of study</b>	<b>669,924</b>	<b>100</b>	<b>6,196.3</b>	<b>100</b>
Certificate or diploma	258,570	39	2,507.7	40
Undergraduate	372,547	56	3,347.6	54
Master	32,619	5	280.0	5
Doctorate	6,188	1	60.9	1
<b>Type of institution</b>	<b>669,924</b>	<b>100</b>	<b>6,196.3</b>	<b>100</b>
University	366,613	55	3,259.8	53
College	194,424	29	1,613.9	26
Private	108,887	16	1,322.6	21

0<sup>s</sup>: Value rounded to 0 (zero).

**TABLE 1.1.4** Profile of students who received Canada Student Grants

	2021–2022			
	Number	Percent	Millions of dollars	Percent
<b>Gender</b>	<b>544,055</b>	<b>100</b>	<b>3,256.2</b>	<b>100</b>
Women	325,627	60	1,984.7	61
Men	202,972	37	1,169.5	36
Gender diverse identities	1,103	0 <sup>s</sup>	6.8	0 <sup>s</sup>
Unspecified	14,353	3	95.1	3
<b>Permanent disability status</b>	<b>544,055</b>	<b>100</b>	<b>3,256.2</b>	<b>100</b>
Students with disabilities	60,555	11	527.0	16
Students without disabilities	483,500	89	2,729.2	84
<b>Indigenous status</b>	<b>544,055</b>	<b>100</b>	<b>3,256.2</b>	<b>100</b>
Indigenous students	37,140	7	267.1	8
Non-indigenous students	506,915	93	2,989.1	92
<b>Age group</b>	<b>544,055</b>	<b>100</b>	<b>3,256.2</b>	<b>100</b>
Younger than 20 years	121,161	22	579.5	18
20 to 24 years	224,794	41	1,220.1	37
25 to 29 years	82,478	15	528.7	16
30 to 34 years	42,104	8	332.4	10
35 to 39 years	32,636	6	277.9	9
40 to 44 years	22,093	4	179.6	6
45 to 49 years	11,046	2	82.6	3
50 years and older	7,743	1	55.3	2
<b>Level of study</b>	<b>544,055</b>	<b>100</b>	<b>3,256.2</b>	<b>100</b>
Certificate or diploma	201,282	37	1,289.1	40
Undergraduate	332,100	61	1,916.3	59
Master	8,674	2	39.0	1
Doctorate	1,999	0 <sup>s</sup>	11.8	0 <sup>s</sup>
<b>Type of institution</b>	<b>544,055</b>	<b>100</b>	<b>3,256.2</b>	<b>100</b>
University	303,367	56	1,725.4	53
College	164,732	30	989.7	30
Private	75,956	14	541.1	17

0<sup>s</sup>: Value rounded to 0 (zero).

**TABLE 1.15** Profile of students who received Canada Student Loans

	2021–2022			
	Number	Percent	Millions of dollars	Percent
<b>Gender</b>	<b>558,356</b>	<b>100</b>	<b>2,940.0</b>	<b>100</b>
Women	336,448	60	1,803.6	61
Men	203,332	36	1,010.8	34
Gender diverse identities	1,023	0 <sup>s</sup>	4.7	0 <sup>s</sup>
Unspecified	17,553	3	121.0	4
<b>Permanent disability status</b>	<b>558,356</b>	<b>100</b>	<b>2,940.0</b>	<b>100</b>
Students with disabilities	36,079	6	168.3	6
Students without disabilities	522,277	94	2,771.7	94
<b>Indigenous status</b>	<b>558,356</b>	<b>100</b>	<b>2,940.0</b>	<b>100</b>
Indigenous students	39,878	7	248.9	8
Non-indigenous students	518,478	93	2,691.2	92
<b>Age group</b>	<b>558,356</b>	<b>100</b>	<b>2,940.0</b>	<b>100</b>
Younger than 20 years	127,420	23	538.4	18
20 to 24 years	219,369	39	1,034.6	35
25 to 29 years	86,852	16	508.1	17
30 to 34 years	43,973	8	281.9	10
35 to 39 years	33,076	6	231.4	8
40 to 44 years	23,648	4	172.0	6
45 to 49 years	13,271	2	96.8	3
50 years and older	10,747	2	76.8	3
<b>Level of study</b>	<b>558,356</b>	<b>100</b>	<b>2,940.0</b>	<b>100</b>
Certificate or diploma	204,632	37	1,216.5	41
Undergraduate	316,875	57	1,435.5	49
Master	31,058	6	239.1	8
Doctorate	5,791	1	49.0	2
<b>Type of institution</b>	<b>558,356</b>	<b>100</b>	<b>2,940.0</b>	<b>100</b>
University	314,229	56	1,534.9	52
College	143,226	26	625.1	21
Private	100,901	18	780.1	27

0<sup>s</sup>: Value rounded to 0 (zero).



**TABLE 1.1.6** Canada Apprenticeship Loan

	2017–2018	2018–2019	2019–2020	2020–2021	2021–2022
Number of Canada Apprenticeship Loans recipients	13,955	13,055	10,684	8,000	8,249
Canada Apprenticeship Loans disbursed (millions of dollars)	58.8	54.7	44.1	34.2	34.4
<b>Percent</b>					
<b>CANADA APPRENTICESHIP LOANS RECIPIENTS</b>					
<b>Gender</b>	<b>100</b>	<b>100</b>	<b>100</b>	<b>100</b>	<b>100</b>
Women	6	6	6	6	7
Men	94	94	94	93	93
Gender diverse identities	N/A	N/A	N/A	0 <sup>s</sup>	1
<b>Age group</b>	<b>100</b>	<b>100</b>	<b>100</b>	<b>100</b>	<b>100</b>
Younger than 20 years	2	3	2	2	2
20 to 24 years	29	28	27	25	24
25 to 29 years	31	31	32	32	31
30 to 34 years	18	19	19	21	21
35 to 39 years	10	10	10	11	11
40 to 44 years	5	5	5	6	6
45 to 49 years	2	2	3	2	2
50 years and older	2	1	1	1	1

0<sup>s</sup>: Value rounded to 0 (zero).

## 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

	2017–2018	2018–2019	2019–2020	2020–2021	2021–2022
<b>Number</b>					
Number of students leaving school	203,459	233,376	248,604	235,407	254,831
Average loan balance at time of leaving school (dollars)	13,416	13,367	13,549	14,418	15,578

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

	2017–2018	2018–2019	2019–2020	2020–2021	2021–2022
Dollars					
<b>Gender</b>					
Women	13,767	13,825	13,946	14,805	15,976
Men	12,910	12,713	12,984	13,857	14,945
<b>Age group</b>					
Younger than 20 years	5,191	5,363	5,375	5,426	5,665
20 to 24 years	12,796	12,779	13,000	13,859	14,347
25 to 29 years	16,780	16,744	17,193	18,254	19,368
30 to 34 years	15,928	15,476	15,201	15,928	17,528
35 to 39 years	13,865	13,429	13,607	13,917	16,073
40 to 44 years	13,542	13,084	13,039	13,584	15,846
45 to 49 years	13,240	13,230	13,212	13,801	16,132
50 years and older	12,772	12,753	12,861	13,390	15,776
<b>Level of study</b>					
Certificate or diploma	9,698	9,846	10,053	10,504	12,256
Undergraduate	16,541	16,418	16,345	17,632	18,026
Master	20,280	19,951	19,431	21,031	24,501
Doctorate	29,251	27,935	26,731	29,106	30,942
<b>Type of institution</b>					
University	17,167	17,200	17,132	18,366	19,109
College	10,032	10,242	10,513	11,025	11,797
Private	10,912	11,041	11,229	11,652	14,506

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

	2021–2022							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 student by debt level	47,836	49,011	47,926	38,363	22,481	18,345	30,869	254,831
Percentage of students by debt level	19	19	19	15	9	7	12	100

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

	2021–2022							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							
<b>Gender</b>								
Women	17	19	20	16	9	7	12	100
Men	22	20	18	13	8	7	12	100
<b>Age group</b>								
Younger than 20 years	53	30	12	4	x	x	0 <sup>s</sup>	100
20 to 24 years	22	20	17	14	10	8	9	100
25 to 29 years	14	16	17	15	10	9	21	100
30 to 34 years	13	18	21	17	9	6	15	100
35 to 39 years	11	20	25	20	8	5	11	100
40 to 44 years	9	20	26	22	8	5	9	100
45 to 49 years	8	20	26	22	9	6	9	100
50 years and older	9	21	27	21	x	x	9	100
<b>Level of study</b>								
Certificate or diploma	21	25	24	16	6	3	5	100
Undergraduate	18	14	14	14	11	11	17	100
Master	10	7	11	17	11	11	32	100
Doctorate	16	6	7	7	8	8	47	100
<b>Type of institution</b>								
University	17	13	13	14	11	11	20	100
College	29	24	18	11	7	4	6	100
Private	6	23	31	24	7	4	5	100

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

0<sup>s</sup>: 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

	2017–2018	2018–2019	2019–2020	2020–2021	2021–2022
<b>Number</b>					
<b>All Stages</b>	<b>326,467</b>	<b>330,381</b>	<b>296,647</b>	<b>309,348</b>	<b>285,031</b>
Zero Payment	281,461	279,184	253,648	267,507	234,394
Affordable Payment	45,006	51,197	42,999	41,841	50,637
<b>Stage 1</b>	<b>257,875</b>	<b>251,981</b>	<b>219,927</b>	<b>234,264</b>	<b>202,070</b>
Zero Payment	221,627	211,641	186,833	202,523	163,892
Affordable Payment	36,248	40,340	33,094	31,741	38,178
<b>Stage 2</b>	<b>44,015</b>	<b>52,045</b>	<b>51,936</b>	<b>50,725</b>	<b>56,534</b>
Zero Payment	37,996	44,456	45,055	43,897	48,041
Affordable Payment	6,019	7,589	6,881	6,828	8,493
<b>Permanent Disability</b>	<b>24,577</b>	<b>26,355</b>	<b>24,784</b>	<b>24,359</b>	<b>26,427</b>
Zero Payment	21,838	23,087	21,760	21,087	22,461
Affordable Payment	2,739	3,268	3,024	3,272	3,966
<b>Percent</b>					
<b>All Stages</b>	<b>100</b>	<b>100</b>	<b>100</b>	<b>100</b>	<b>100</b>
Zero Payment	86	85	86	86	82
Affordable Payment	14	15	14	14	18
<b>Stage 1</b>	<b>100</b>	<b>100</b>	<b>100</b>	<b>100</b>	<b>100</b>
Zero Payment	86	84	85	87	81
Affordable Payment	14	16	15	13	19
<b>Stage 2</b>	<b>100</b>	<b>100</b>	<b>100</b>	<b>100</b>	<b>100</b>
Zero Payment	86	85	87	87	85
Affordable Payment	14	15	13	13	15
<b>Permanent Disability</b>	<b>100</b>	<b>100</b>	<b>100</b>	<b>100</b>	<b>100</b>
Zero Payment	89	88	88	88	85
Affordable Payment	11	12	12	12	15

**TABLE 1.3.2 Profile of students benefiting from RAP**

	2021–2022			2021–2022	
	Number	Percent		Number	Percent
<b>Gender</b>	<b>285,031</b>	<b>100</b>	<b>Level of study</b>	<b>285,031</b>	<b>100</b>
Women	187,113	66	Certificate or diploma	153,334	54
Men	96,115	34	Undergraduate	112,423	39
Gender diverse identities	90	0 <sup>s</sup>	Master	16,160	6
Unspecified	1,713	1	Doctorate	3,114	1
<b>Age group</b>	<b>285,031</b>	<b>100</b>	<b>Type of institution</b>	<b>285,031</b>	<b>100</b>
Younger than 20 years	1,202	0 <sup>s</sup>	University	115,530	41
20 to 24 years	44,705	16	College	104,674	37
25 to 29 years	85,813	30	Private	64,827	23
30 to 34 years	63,729	22			
35 to 39 years	39,007	14			
40 to 44 years	20,998	7			
45 to 49 years	12,247	4			
50 years and older	17,330	6			

0<sup>s</sup>: Value rounded to 0 (zero).

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

	2017–2018	2018–2019	2019–2020 <sup>1</sup>	2020–2021	2021–2022
	<b>Number</b>				
Number of borrowers entering repayment	203,459	233,376	248,604	235,407	254,831
Number of borrowers on RAP during the first year in repayment	59,510	56,540	40,553	47,807	41,813
	<b>Percent</b>				
First year RAP uptake rate	29	24	16	20	16

<sup>1</sup> 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 academic 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

	2017–2018	2018–2019	2019–2020	2020–2021	2021–2022
	<b>Number</b>				
<b>Profession</b>	<b>5,195</b>	<b>5,527</b>	<b>5,490</b>	<b>4,383</b>	<b>5,363</b>
Family Doctor	248	307	326	235	290
Family Medicine Resident	585	626	602	575	668
Licensed Practical Nurse	702	765	779	636	774
Nurse Practitioner	34	53	43	35	50
Registered Nurse	3,033	3,142	3,103	2,452	2,990
Registered Practical Nurse	459	501	499	342	454
Registered Psychiatric Nurse	134	133	138	108	137
	<b>Thousands of dollars</b>				
<b>Profession</b>	<b>22,889.5</b>	<b>24,255.3</b>	<b>24,135.4</b>	<b>19,697.7</b>	<b>25,086.4</b>
Family Doctor	1,764.6	2,133.5	2,267.7	1,666.6	2,121.5
Family Medicine Resident	4,580.9	4,854.1	4,732.0	4,468.6	5,379.0
Licensed Practical Nurse	2,619.9	2,789.3	2,836.1	2,368.2	3,073.2
Nurse Practitioner	128.3	195.2	162.1	133.8	208.3
Registered Nurse	11,621.3	11,961.5	11,821.2	9,353.0	12,032.8
Registered Practical Nurse	1,676.7	1,791.7	1,788.2	1,285.6	1,722.8
Registered Psychiatric Nurse	497.8	529.9	528.2	421.9	548.9

**Note:** Since the inception of the Canada Student Loan forgiveness for family doctors and nurses, there have been 17,921 beneficiaries and \$172.2 million in amount forgiven.

**TABLE 1.4.2** Canada Student Loan forgiveness for family doctors and nurses by place of work<sup>1</sup> and by fiscal year

	2017–2018	2018–2019	2019–2020	2020–2021	2021–2022
	<b>Number</b>				
<b>Canada</b>	<b>5,195</b>	<b>5,527</b>	<b>5,490</b>	<b>4,383</b>	<b>5,363</b>
Newfoundland and Labrador	256	252	252	192	218
Prince Edward Island	102	118	102	76	106
Nova Scotia	602	636	685	614	742
New Brunswick	307	332	294	203	243
Quebec	x	x	x	x	x
Ontario	1,440	1,585	1,655	1,302	1,616
Manitoba	216	242	234	173	213
Saskatchewan	367	390	391	288	348
Alberta	710	754	737	613	738
British Columbia	1,052	1,072	1,017	800	989
Yukon	50	42	49	39	50
Northwest Territories	47	52	29	41	54
Nunavut	x	x	x	x	x
	<b>Thousands of dollars</b>				
<b>Canada</b>	<b>22,889.5</b>	<b>24,255.3</b>	<b>24,135.4</b>	<b>19,697.7</b>	<b>25,086.4</b>
Newfoundland and Labrador	1,234.0	1,161.2	1,172.5	846.0	1,028.6
Prince Edward Island	443.5	473.4	431.8	310.8	473.0
Nova Scotia	2,544.1	2,725.9	2,893.5	2,648.2	3,286.3
New Brunswick	1,272.9	1,341.7	1,193.3	802.3	1,085.2
Quebec	x	x	x	x	x
Ontario	6,580.8	7,161.1	7,522.1	6,191.4	7,859.2
Manitoba	970.8	1,105.1	977.8	807.2	1,021.2
Saskatchewan	1,565.4	1,655.9	1,693.3	1,227.8	1,603.2
Alberta	3,103.6	3,304.2	3,288.7	2,778.8	3,444.5
British Columbia	4,503.2	4,643.3	4,393.9	3,548.8	4,580.5
Yukon	220.0	196.3	199.8	154.8	214.3
Northwest Territories	237.2	236.8	137.2	179.0	253.3
Nunavut	x	x	x	x	x

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

**Note:** Since the inception of the Canada Student Loan forgiveness for family doctors and nurses, there have been 17,921 beneficiaries and \$172.2 million in amount forgiven.

<sup>1</sup> 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 Benefit<sup>1</sup>**

	2017–2018	2018–2019	2019–2020	2020–2021	2021–2022
Number of recipients	503	440	428	506	461
Total value of loans forgiven (millions of dollars)	7.7	7.4	6.5	7.9	6.9
Average value of loans forgiven (dollars)	15,295	16,730	15,081	15,524	15,003

<sup>1</sup> 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. The amount includes both principal and interest of direct loans, as well as loans from the CSFA Program's previous lending regimes.



## 1.5 Default

**TABLE 1.5.1** Three-year default rates for direct loans for full-time students

	2015–2016	2016–2017	2017–2018	2018–2019	2019–2020
	Percent				
<b>THREE-YEAR DEFAULT RATE FOR DIRECT LOANS</b>	<b>9</b>	<b>9</b>	<b>8</b>	<b>8</b>	<b>7</b>
<b>Gender</b>					
Women	9	9	8	8	7
Men	10	10	9	9	7
Gender diverse identities	N/A	N/A	N/A	N/A	0
Unspecified	N/A	N/A	N/A	N/A	x
<b>Age group</b>					
Younger than 20 years	19	19	17	17	14
20 to 24 years	9	8	7	8	6
25 to 29 years	8	8	7	7	6
30 to 34 years	10	10	9	9	8
35 to 39 years	11	11	10	10	9
40 to 44 years	10	11	10	9	9
45 to 49 years	11	10	11	11	8
50 years and older	12	12	12	12	9
<b>Level of study</b>					
Certificate or diploma	14	14	13	12	11
Undergraduate	6	6	6	6	5
Master	3	3	2	3	3
Doctorate	5	7	5	6	6
<b>Type of institution</b>					
University	6	6	5	5	5
College	11	11	10	10	9
Private	18	17	16	14	12

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

## 1.6 Loan portfolio

**TABLE 1.6.1** Direct loan portfolio at the end of academic year

	2017–2018	2018–2019	2019–2020 <sup>1</sup>	2020–2021	2021–2022
<b>Number of borrowers</b>					
<b>TOTAL DIRECT LOAN PORTFOLIO</b>	<b>1,672,549</b>	<b>1,734,935</b>	<b>1,797,217</b>	<b>1,815,344</b>	<b>1,870,282</b>
<b>In study</b>	<b>585,374</b>	<b>609,910</b>	<b>599,971</b>	<b>599,483</b>	<b>579,147</b>
<b>In repayment</b>	<b>868,041</b>	<b>907,259</b>	<b>983,826</b>	<b>998,311</b>	<b>1,065,310</b>
Current	580,096	616,069	900,965	719,013	809,660
RAP	209,428	204,945	0	193,155	172,031
Delinquency	78,517	86,245	82,861	86,143	83,619
<b>In default</b>	<b>219,134</b>	<b>217,766</b>	<b>213,420</b>	<b>217,550</b>	<b>225,825</b>
<b>Millions of dollars</b>					
<b>TOTAL DIRECT LOAN PORTFOLIO</b>	<b>19,623.3</b>	<b>20,808.0</b>	<b>22,342.2</b>	<b>23,305.3</b>	<b>23,487.9</b>
<b>In study</b>	<b>7,379.3</b>	<b>7,919.2</b>	<b>8,201.9</b>	<b>8,964.7</b>	<b>8,122.6</b>
<b>In repayment</b>	<b>9,770.1</b>	<b>10,343.2</b>	<b>11,575.0</b>	<b>11,720.4</b>	<b>12,653.0</b>
Current	5,322.6	5,769.8	10,593.8	7,265.2	8,553.4
RAP	3,588.6	3,601.9	0.0	3,426.6	3,123.5
Delinquency	858.9	971.4	981.1	1,028.6	976.0
<b>In default</b>	<b>2,474.0</b>	<b>2,545.6</b>	<b>2,565.3</b>	<b>2,620.2</b>	<b>2,712.3</b>

<sup>1</sup> 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 academic 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**

	2021–2022										
	Canada	N.L.	P.E.I.	N.S.	N.B.	Ont.	Man.	Sask.	Alta.	B.C.	Y.T.
	Number of recipients <sup>1</sup>										
<b>Total student financial assistance<sup>2</sup></b>	<b>763,272</b>	<b>7,931</b>	<b>3,519</b>	<b>21,111</b>	<b>14,678</b>	<b>452,438</b>	<b>19,868</b>	<b>25,397</b>	<b>140,555</b>	<b>77,417</b>	<b>358</b>
Full-time students	747,158	x	3,238	20,844	14,520	442,861	19,531	24,797	138,804	74,397	x
Part-time students	45,082	x	465	519	276	30,812	566	1,245	4,331	6,566	x
<b>Canada Student Grant/ Canada Student Loan<sup>3</sup></b>	<b>669,924</b>	<b>7,010</b>	<b>3,140</b>	<b>18,375</b>	<b>12,656</b>	<b>399,056</b>	<b>16,810</b>	<b>22,675</b>	<b>124,382</b>	<b>65,496</b>	<b>324</b>
Full-time students	651,358	x	2,831	18,060	12,489	388,175	16,464	21,954	122,452	61,739	x
Part-time students	41,272	x	466	482	255	28,182	496	1,284	3,835	5,994	x
<b>Canada Student Grant</b>	<b>544,055</b>	<b>5,841</b>	<b>2,693</b>	<b>14,684</b>	<b>9,785</b>	<b>325,043</b>	<b>13,976</b>	<b>19,028</b>	<b>100,407</b>	<b>52,341</b>	<b>257</b>
Full-time students <sup>4</sup>	523,726	x	2,368	14,354	9,616	312,842	13,636	18,262	98,278	48,419	x
Part-time students <sup>5</sup>	41,053	x	466	482	249	28,037	482	1,281	3,812	5,969	x
<b>Canada Student Loan</b>	<b>558,356</b>	<b>6,724</b>	<b>2,146</b>	<b>17,681</b>	<b>11,693</b>	<b>315,877</b>	<b>14,081</b>	<b>17,967</b>	<b>113,776</b>	<b>58,207</b>	<b>204</b>
Full-time students	553,348	x	2,129	17,533	11,616	312,917	13,933	17,758	113,168	57,400	x
Part-time students	6,326	x	20	173	88	3,822	166	250	805	958	x
<b>In-study interest subsidy</b>	<b>651,865</b>	<b>7,646</b>	<b>2,525</b>	<b>20,466</b>	<b>13,728</b>	<b>369,268</b>	<b>17,144</b>	<b>20,737</b>	<b>129,971</b>	<b>70,142</b>	<b>238</b>
Full-time students	647,441	x	2,517	20,311	13,650	366,756	16,990	20,558	129,402	69,405	x
Part-time students	11,673	x	40	256	119	7,246	252	290	1,405	1,980	x

	2021–2022											
	Canada	N.L.	P.E.I.	N.S.	N.B.	Ont.	Man.	Sask.	Alta.	B.C.	Y.T.	
Millions of dollars												
<b>Total student financial assistance<sup>6</sup></b>	<b>N/A</b>	<b>N/A</b>	<b>N/A</b>	<b>N/A</b>	<b>N/A</b>	<b>N/A</b>	<b>N/A</b>	<b>N/A</b>	<b>N/A</b>	<b>N/A</b>	<b>N/A</b>	<b>N/A</b>
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	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	N/A
<b>Canada Student Grant/ Canada Student Loan<sup>3</sup></b>	<b>6,196.3</b>	<b>78.7</b>	<b>27.1</b>	<b>218.7</b>	<b>119.3</b>	<b>3,332.4</b>	<b>149.2</b>	<b>234.4</b>	<b>1,394.3</b>	<b>639.2</b>	<b>2.9</b>	
Full-time students	6,088.9	x	26.2	216.9	118.5	3,264.9	147.8	230.1	1,383.0	620.4		x
Part-time students	107.4	x	0.8	1.8	0.8	67.5	1.5	4.3	11.3	18.8		x
<b>Canada Student Grant</b>	<b>3,256.2</b>	<b>38.1</b>	<b>15.6</b>	<b>96.7</b>	<b>58.7</b>	<b>1,828.5</b>	<b>83.1</b>	<b>126.0</b>	<b>707.9</b>	<b>300.0</b>	<b>1.6</b>	
Full-time students <sup>4</sup>	3,163.5	x	14.8	95.3	58.0	1,769.6	82.0	122.2	698.7	283.7		x
Part-time students <sup>5</sup>	92.7	x	0.8	1.4	0.6	58.9	1.1	3.8	9.2	16.3		x
<b>Canada Student Loan</b>	<b>2,940.0</b>	<b>40.6</b>	<b>11.5</b>	<b>122.0</b>	<b>60.6</b>	<b>1,503.9</b>	<b>66.1</b>	<b>108.5</b>	<b>686.4</b>	<b>339.2</b>	<b>1.3</b>	
Full-time students	2,925.4	x	11.4	121.6	60.4	1,495.3	65.7	107.9	684.4	336.7		x
Part-time students	14.7	x	0.0 <sup>s</sup>	0.4	0.2	8.6	0.4	0.6	2.1	2.4		x
<b>In-study interest subsidy<sup>7</sup></b>	<b>N/A</b>	<b>N/A</b>	<b>N/A</b>	<b>N/A</b>	<b>N/A</b>	<b>N/A</b>	<b>N/A</b>	<b>N/A</b>	<b>N/A</b>	<b>N/A</b>	<b>N/A</b>	<b>N/A</b>
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	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	N/A

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

0.0<sup>s</sup>: Value rounded to 0.0 (zero).

<sup>1</sup> 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.

<sup>2</sup> 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.

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

<sup>4</sup> Includes Canada Student Grant for Full-Time Students, for Full-Time Students with Dependants, for Full-Time Students with Permanent Disabilities, for Services and Equipment for Full-Time Students with Permanent Disabilities.

<sup>5</sup> Includes Canada Student Grant for Part-Time Students, for Part-Time Students with Dependants, for Part-Time Students with Permanent Disabilities, for Services and Equipment for Part-Time Students with Permanent Disabilities.

<sup>6</sup> 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.

<sup>7</sup> The dollar value for in-study interest subsidies is not available.

**TABLE 2.1.2 Canada Student Grants by type**

	2021-2022									
	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 Full-Time Students with Permanent Disabilities	Canada Student Grant for Services and Equipment for Full-Time Students with Permanent Disabilities	Canada Student Grant for Part-Time Students	Canada Student Grant for Part-Time Students with Dependents	Canada Student Grant for Part-Time Students with Permanent Disabilities	Canada Student Grant for Services and Equipment for Part-Time Students with Permanent Disabilities	Total <sup>1</sup>
	Number of recipients									
<b>Canada</b>	<b>470,663</b>	<b>94,138</b>	<b>89,140</b>	<b>57,873</b>	<b>10,342</b>	<b>39,501</b>	<b>2,485</b>	<b>2,361</b>	<b>452</b>	<b>544,055</b>
Newfoundland and Labrador	5,162	1,019	486	1,400	415	249	x	19	x	5,841
Prince Edward Island	2,062	356	280	603	252	445	12	25	x	2,693
Nova Scotia	12,608	2,241	1,653	3,749	1,738	437	85	65	25	14,684
New Brunswick	8,783	1,269	1,223	1,233	417	237	45	14	0	9,785
Ontario	281,616	42,223	46,880	34,136	2,900	27,238	1,138	1,180	72	325,043
Manitoba	12,181	2,458	2,571	1,192	457	467	47	22	x	13,976
Saskatchewan	16,135	3,710	3,984	2,951	802	1,203	239	106	39	19,028
Alberta	87,537	30,400	26,282	7,323	2,074	3,702	480	181	53	100,407
British Columbia	44,353	10,393	5,743	5,257	1,276	5,513	428	749	247	52,341
Yukon	226	69	38	29	11	10	x	0	0	257

	2021-2022									
	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 Full-Time Students with Permanent Disabilities	Canada Student Grant for Services and Equipment for Full-Time Students with Permanent Disabilities	Canada Student Grant for Part-Time Students	Canada Student Grant for Part-Time Students with Dependents	Canada Student Grant for Part-Time Students with Permanent Disabilities	Canada Student Grant for Services and Equipment for Part-Time Students with Permanent Disabilities	Total <sup>1</sup>
	Millions of dollars									
<b>Canada</b>	<b>2,338.6</b>	<b>143.5</b>	<b>431.5</b>	<b>221.5</b>	<b>28.5</b>	<b>79.1</b>	<b>2.9</b>	<b>9.3</b>	<b>1.3</b>	<b>3,256.2</b>
Newfoundland and Labrador	26.8	1.5	2.1	5.5	1.7	0.4	x	0.1	x	38.1
Prince Edward Island	9.9	0.6	1.1	2.4	0.9	0.7	0.0 <sup>s</sup>	0.1	x	15.6
Nova Scotia	64.6	3.7	7.8	14.9	4.3	1.0	0.1	0.3	0.1	96.7
New Brunswick	44.4	2.0	5.7	4.7	1.2	0.5	0.1	0.1	0.0	58.7
Ontario	1,350.8	61.4	223.0	128.6	5.7	53.0	1.1	4.6	0.2	1,828.5
Manitoba	59.4	3.8	12.2	4.6	2.1	0.9	0.1	0.1	x	83.1
Saskatchewan	82.6	5.9	19.6	11.3	2.9	2.8	0.3	0.4	0.2	126.0
Alberta	478.2	48.6	136.9	28.7	6.2	7.7	0.6	0.7	0.2	707.9
British Columbia	220.8	15.9	22.8	20.7	3.6	12.0	0.6	3.0	0.7	300.0
Yukon	1.2	0.1	0.2	0.1	0.0 <sup>s</sup>	0.0 <sup>s</sup>	x	0.0	0.0	1.6

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

**0.0<sup>s</sup>:** Value rounded to 0.0 (zero).

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

**TABLE 2.13 Profile of students who received Canada Student Grants and/or Canada Student Loans**

	2021–2022										
	Canada	N.L.	P.E.I.	N.S. <sup>1</sup>	N.B.	Ont.	Man.	Sask.	Alta.	B.C.	Y.T.
	Percent										
<b>Gender</b>	<b>100</b>	<b>100</b>	<b>100</b>	<b>100</b>	<b>100</b>	<b>100</b>	<b>100</b>	<b>100</b>	<b>100</b>	<b>100</b>	<b>100</b>
Women	60	64	65	2	64	61	63	65	62	63	65
Men	37	35	35	1	35	39	36	34	38	37	34
Gender diverse identities	0 <sup>s</sup>	x	x	0	1	0 <sup>s</sup>	x	x	x	x	x
Unspecified	3	x	x	98	0 <sup>s</sup>	0 <sup>s</sup>	x	x	x	x	x
<b>Permanent disability status</b>	<b>100</b>	<b>100</b>	<b>100</b>	<b>100</b>	<b>100</b>	<b>100</b>	<b>100</b>	<b>100</b>	<b>100</b>	<b>100</b>	<b>100</b>
Students with disabilities	9	20	20	21	10	9	7	14	6	9	9
Students without disabilities	91	80	80	79	90	91	93	86	94	91	91
<b>Indigenous peoples status</b>	<b>100</b>	<b>100</b>	<b>100</b>	<b>100</b>	<b>100</b>	<b>100</b>	<b>100</b>	<b>100</b>	<b>100</b>	<b>100</b>	<b>100</b>
Indigenous students	7	8	2	6	3	1	11	20	22	4	10
Non-indigenous students	93	92	98	94	97	99	89	80	78	96	90
<b>Age group</b>	<b>100</b>	<b>100</b>	<b>100</b>	<b>100</b>	<b>100</b>	<b>100</b>	<b>100</b>	<b>100</b>	<b>100</b>	<b>100</b>	<b>100</b>
Younger than 20 years	23	24	28	27	29	26	17	19	16	15	9
20 to 24 years	40	46	43	42	44	42	41	40	34	40	36
25 to 29 years	15	18	16	16	13	14	19	17	16	22	24
30 to 34 years	8	6	6	7	5	7	9	9	10	10	11
35 to 39 years	6	2	4	3	4	5	7	7	9	6	8
40 to 44 years	4	2	2	2	2	3	4	4	7	4	5
45 to 49 years	2	x	1	1	1	2	2	2	4	2	x
50 years and older	2	x	1	1	1	1	1	1	3	2	x
<b>Level of study</b>	<b>100</b>	<b>100</b>	<b>100</b>	<b>100</b>	<b>100</b>	<b>100</b>	<b>100</b>	<b>100</b>	<b>100</b>	<b>100</b>	<b>100</b>
Certificate or diploma	39	42	31	34	34	36	31	32	50	39	31
Undergraduate	56	53	63	60	60	58	65	64	46	55	60
Master	5	x	5	5	5	5	4	3	4	5	x
Doctorate	1	x	0 <sup>s</sup>	0 <sup>s</sup>	1	1	1	1	1	1	x
<b>Type of institution</b>	<b>100</b>	<b>100</b>	<b>100</b>	<b>100</b>	<b>100</b>	<b>100</b>	<b>100</b>	<b>100</b>	<b>100</b>	<b>100</b>	<b>100</b>
University	55	57	67	66	63	58	65	66	36	57	75
College	29	24	25	21	20	31	18	18	31	23	10
Private	16	19	7	13	18	11	18	16	33	20	15

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

0<sup>s</sup>: Value rounded to 0 (zero).

<sup>1</sup> Gender information was not provided.

**TABLE 2.1.4** Average age of students who received student financial assistance

	2021–2022										
	Canada	N.L.	P.E.I.	N.S.	N.B.	Ont.	Man.	Sask.	Alta.	B.C.	Y.T.
	Average age										
<b>TOTAL STUDENT FINANCIAL ASSISTANCE</b>	<b>26</b>	<b>24</b>	<b>24</b>	<b>24</b>	<b>24</b>	<b>25</b>	<b>26</b>	<b>26</b>	<b>28</b>	<b>26</b>	<b>28</b>
<b>Canada Student Grant/ Canada Student Loan</b>	<b>25</b>	<b>24</b>	<b>24</b>	<b>24</b>	<b>23</b>	<b>24</b>	<b>26</b>	<b>26</b>	<b>28</b>	<b>26</b>	<b>28</b>
Full-time students	25	23	24	24	23	24	26	26	28	26	28
Part-time students	25	x	22	28	29	24	29	28	28	27	x
<b>Canada Student Grant</b>	<b>25</b>	<b>24</b>	<b>24</b>	<b>24</b>	<b>24</b>	<b>24</b>	<b>26</b>	<b>26</b>	<b>28</b>	<b>26</b>	<b>27</b>
Full-time students	25	24	24	24	23	24	25	26	28	26	26
Part-time students	25	25	22	28	28	24	29	28	28	27	30
<b>Canada Student Loan</b>	<b>25</b>	<b>23</b>	<b>24</b>	<b>24</b>	<b>23</b>	<b>25</b>	<b>26</b>	<b>26</b>	<b>28</b>	<b>26</b>	<b>29</b>
Full-time students	25	23	24	24	23	25	26	26	28	26	29
Part-time students	29	29	x	32	31	28	32	31	31	31	x
<b>Entering repayment</b>	<b>28</b>	<b>25</b>	<b>26</b>	<b>26</b>	<b>25</b>	<b>27</b>	<b>28</b>	<b>28</b>	<b>30</b>	<b>28</b>	<b>30</b>
<b>Repayment Assistance Plan</b>	<b>32</b>	<b>31</b>	<b>31</b>	<b>30</b>	<b>31</b>	<b>33</b>	<b>33</b>	<b>32</b>	<b>33</b>	<b>34</b>	<b>34</b>
<b>Canada Apprentice Loan</b>	<b>30</b>	<b>30</b>	<b>28</b>	<b>30</b>	<b>28</b>	<b>30</b>	<b>29</b>	<b>29</b>	<b>30</b>	<b>29</b>	<b>29</b>

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



**TABLE 2.15 Canada Apprenticeship Loan**

	2017–2018	2018–2019	2019–2020	2020–2021	2021–2022
<b>Number of recipients</b>					
<b>Canada</b>	<b>13,955</b>	<b>13,055</b>	<b>10,684</b>	<b>8,000</b>	<b>8,249</b>
Newfoundland and Labrador	136	99	52	36	45
Prince Edward Island	81	67	57	62	69
Nova Scotia	555	602	484	381	383
New Brunswick	498	478	377	348	322
Ontario	1,820	1,804	1,657	1,092	1,387
Manitoba	934	914	700	556	516
Saskatchewan	866	740	437	307	324
Alberta	6,097	5,125	4,116	3,096	3,025
British Columbia	2,893	3,158	2,756	2,093	2,145
Yukon	24	40	26	16	12
Northwest Territories	x	x	x	x	x
Nunavut	x	x	x	x	x
<b>Millions of dollars</b>					
<b>Canada</b>	<b>58.8</b>	<b>54.7</b>	<b>44.1</b>	<b>34.2</b>	<b>34.4</b>
Newfoundland and Labrador	0.6	0.4	0.2	0.1	0.2
Prince Edward Island	0.3	0.3	0.2	0.3	0.3
Nova Scotia	2.5	2.7	2.1	1.6	1.6
New Brunswick	2.0	2.0	1.5	1.4	1.3
Ontario	7.4	7.3	6.6	4.4	5.7
Manitoba	3.7	3.6	2.8	2.3	2.1
Saskatchewan	3.4	2.9	1.7	1.2	1.3
Alberta	26.0	21.6	17.1	13.6	12.7
British Columbia	12.5	13.7	11.7	9.1	9.1
Yukon	0.1	0.2	0.1	0.1	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

	2017–2018	2018–2019	2019–2020	2020–2021	2021–2022
	<b>Number<sup>1</sup></b>				
<b>Canada</b>	<b>203,459</b>	<b>233,376</b>	<b>248,604</b>	<b>235,407</b>	<b>254,831</b>
Newfoundland and Labrador	2,863	2,731	2,680	2,511	2,980
Prince Edward Island	1,145	1,160	1,112	1,047	1,130
Nova Scotia	7,373	7,240	7,673	7,289	7,780
New Brunswick	5,861	6,151	6,177	6,001	5,729
Ontario	121,575	147,046	158,791	146,199	150,447
Manitoba	5,164	4,993	5,811	6,038	7,142
Saskatchewan	5,336	5,881	6,124	6,491	7,853
Alberta	29,223	33,049	35,391	34,715	43,790
British Columbia	24,833	25,018	24,761	25,010	27,861
Yukon	86	107	84	106	119
	<b>Dollars</b>				
<b>Canada</b>	<b>13,416</b>	<b>13,367</b>	<b>13,549</b>	<b>14,418</b>	<b>15,578</b>
Newfoundland and Labrador	11,249	12,514	13,311	14,460	16,582
Prince Edward Island	17,349	17,594	17,438	17,152	16,306
Nova Scotia	17,358	17,637	17,956	18,527	20,918
New Brunswick	12,192	11,637	11,846	12,428	13,961
Ontario	13,697	13,416	13,489	14,459	15,306
Manitoba	9,642	9,670	9,605	10,489	11,394
Saskatchewan	14,353	14,314	14,557	15,672	16,953
Alberta	11,538	12,076	12,836	13,676	15,348
British Columbia	14,027	14,384	14,541	14,993	16,803
Yukon	12,488	12,785	12,154	13,506	13,969

<sup>1</sup> Number of students leaving school.

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

	2021-2022							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							
<b>Canada</b>	<b>19</b>	<b>19</b>	<b>19</b>	<b>15</b>	<b>9</b>	<b>7</b>	<b>12</b>	<b>100</b>
Newfoundland and Labrador	14	16	22	16	11	9	12	100
Prince Edward Island	16	25	16	12	x	x	x	100
Nova Scotia	8	13	21	16	10	9	24	100
New Brunswick	22	23	18	14	8	5	10	100
Ontario	22	18	18	13	9	8	12	100
Manitoba	25	26	22	14	6	3	4	100
Saskatchewan	12	19	22	17	9	7	14	100
Alberta	14	21	22	19	8	6	10	100
British Columbia	14	20	18	18	9	7	14	100
Yukon	15	25	20	20	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

	2021-2022										
	Canada	N.L.	P.E.I.	N.S.	N.B.	Ont.	Man.	Sask.	Alta.	B.C.	Y.T.
	<b>Number</b>										
<b>All Stages</b>	<b>285,031</b>	<b>4,020</b>	<b>1,434</b>	<b>13,104</b>	<b>11,688</b>	<b>166,675</b>	<b>3,963</b>	<b>6,848</b>	<b>45,610</b>	<b>31,629</b>	<b>60</b>
Zero Payment	234,394	3,313	1,080	10,186	8,814	140,687	3,462	5,503	36,296	25,003	50
Affordable Payment	50,637	707	354	2,918	2,874	25,988	501	1,345	9,314	6,626	10
<b>Stage 1</b>	<b>202,070</b>	<b>2,559</b>	<b>923</b>	<b>8,547</b>	<b>7,568</b>	<b>115,161</b>	<b>2,997</b>	<b>5,057</b>	<b>37,988</b>	<b>21,223</b>	<b>47</b>
Zero Payment	163,892	2,076	685	6,567	5,661	95,774	2,600	4,043	29,998	16,451	37
Affordable Payment	38,178	483	238	1,980	1,907	19,387	397	1,014	7,990	4,772	10
<b>Stage 2</b>	<b>56,534</b>	<b>1,042</b>	<b>x</b>	<b>2,873</b>	<b>3,307</b>	<b>35,054</b>	<b>636</b>	<b>858</b>	<b>4,681</b>	<b>7,721</b>	<b>x</b>
Zero Payment	48,041	873	x	2,228	2,490	30,582	574	712	3,940	6,365	x
Affordable Payment	8,493	169	x	645	817	4,472	62	146	741	1,356	x
<b>Permanent Disability</b>	<b>26,427</b>	<b>419</b>	<b>x</b>	<b>1,684</b>	<b>813</b>	<b>16,460</b>	<b>330</b>	<b>933</b>	<b>2,941</b>	<b>2,685</b>	<b>x</b>
Zero Payment	22,461	364	x	1,391	663	14,331	288	748	2,358	2,187	x
Affordable Payment	3,966	55	x	293	150	2,129	42	185	583	498	x
	<b>Percent</b>										
<b>All Stages</b>	<b>100</b>	<b>100</b>	<b>100</b>	<b>100</b>	<b>100</b>	<b>100</b>	<b>100</b>	<b>100</b>	<b>100</b>	<b>100</b>	<b>100</b>
Zero Payment	82	82	75	78	75	84	87	80	80	79	83
Affordable Payment	18	18	25	22	25	16	13	20	20	21	17
<b>Stage 1</b>	<b>100</b>	<b>100</b>	<b>100</b>	<b>100</b>	<b>100</b>	<b>100</b>	<b>100</b>	<b>100</b>	<b>100</b>	<b>100</b>	<b>100</b>
Zero Payment	81	81	74	77	75	83	87	80	79	78	79
Affordable Payment	19	19	26	23	25	17	13	20	21	22	21
<b>Stage 2</b>	<b>100</b>	<b>100</b>	<b>x</b>	<b>100</b>	<b>100</b>	<b>100</b>	<b>100</b>	<b>100</b>	<b>100</b>	<b>100</b>	<b>x</b>
Zero Payment	85	84	x	78	75	87	90	83	84	82	x
Affordable Payment	15	16	x	22	25	13	10	17	16	18	x
<b>Permanent Disability</b>	<b>100</b>	<b>100</b>	<b>x</b>	<b>100</b>	<b>100</b>	<b>100</b>	<b>100</b>	<b>100</b>	<b>100</b>	<b>100</b>	<b>x</b>
Zero Payment	85	87	x	83	82	87	87	80	80	81	x
Affordable Payment	15	13	x	17	18	13	13	20	20	19	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**

	2021–2022										
	Canada	N.L.	P.E.I.	N.S.	N.B.	Ont.	Man.	Sask.	Alta.	B.C.	Y.T.
	Percent										
<b>Gender</b>	<b>100</b>	<b>100</b>	<b>100</b>	<b>100</b>	<b>100</b>	<b>100</b>	<b>100</b>	<b>100</b>	<b>100</b>	<b>100</b>	<b>100</b>
Women	66	69	72	65	70	64	68	70	68	66	78
Men	34	31	27	26	30	36	31	30	32	34	22
Gender diverse identities	0 <sup>s</sup>	x	x	x	0 <sup>s</sup>	0 <sup>s</sup>	x	x	x	x	0
Unspecified	1	x	x	x	0	0 <sup>s</sup>	x	x	x	x	0
<b>Age group</b>	<b>100</b>	<b>100</b>	<b>100</b>	<b>100</b>	<b>100</b>	<b>100</b>	<b>100</b>	<b>100</b>	<b>100</b>	<b>100</b>	<b>100</b>
Younger than 20 years	0 <sup>s</sup>	1	x	0 <sup>s</sup>	1	0 <sup>s</sup>	1	1	0 <sup>s</sup>	0 <sup>s</sup>	x
20 to 24 years	16	19	x	19	20	16	15	18	16	12	x
25 to 29 years	30	30	35	34	31	31	27	28	29	27	20
30 to 34 years	22	25	29	24	23	22	22	22	21	23	27
35 to 39 years	14	15	12	12	14	13	15	16	14	16	23
40 to 44 years	7	6	x	5	5	7	10	8	9	9	x
45 to 49 years	4	2	x	2	3	4	5	4	5	5	x
50 years and older	6	2	x	3	3	7	6	4	6	7	x
<b>Level of study</b>	<b>100</b>	<b>100</b>	<b>100</b>	<b>100</b>	<b>100</b>	<b>100</b>	<b>100</b>	<b>100</b>	<b>100</b>	<b>100</b>	<b>100</b>
Certificate or diploma	54	62	48	55	59	53	47	44	57	52	60
Undergraduate	39	34	45	39	36	39	47	51	38	41	28
Master	6	4	x	5	4	6	5	5	5	6	x
Doctorate	1	0 <sup>s</sup>	x	0 <sup>s</sup>	0 <sup>s</sup>	1	1	1	1	1	x
<b>Type of institution</b>	<b>100</b>	<b>100</b>	<b>100</b>	<b>100</b>	<b>100</b>	<b>100</b>	<b>100</b>	<b>100</b>	<b>100</b>	<b>100</b>	<b>100</b>
University	41	37	51	45	38	41	49	54	31	49	35
College	37	30	34	31	29	43	19	25	31	21	45
Private	23	33	16	24	33	16	32	21	38	30	20

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

0<sup>s</sup>: Value rounded to 0 (zero).

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

	2021–2022		
	Number of borrowers on RAP during the first year of repayment	Number of borrowers entering repayment	First year RAP uptake rate
	Number		Percent
<b>Canada</b>	<b>41,813</b>	<b>254,831</b>	<b>16</b>
Newfoundland and Labrador	541	2,980	18
Prince Edward Island	169	1,130	15
Nova Scotia	1,798	7,780	23
New Brunswick	1,358	5,729	24
Ontario	22,773	150,447	15
Manitoba	742	7,142	10
Saskatchewan	1,449	7,853	18
Alberta	8,910	43,790	20
British Columbia	4,059	27,861	15
Yukon	14	119	12

## 2.4 Default

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

	2015–2016	2016–2017	2017–2018	2018–2019	2019–2020
	Percent				
<b>Canada</b>	<b>9</b>	<b>9</b>	<b>8</b>	<b>8</b>	<b>7</b>
Newfoundland and Labrador	9	8	8	9	8
Prince Edward Island	7	9	10	7	6
Nova Scotia	11	10	10	9	8
New Brunswick	10	9	7	9	7
Ontario	9	9	8	8	7
Manitoba	10	9	9	8	8
Saskatchewan	9	11	10	10	7
Alberta	11	11	11	10	9
British Columbia	8	7	7	6	5
Yukon	18	11	9	9	x

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

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

	2019–2020										
	Canada	N.L.	P.E.I.	N.S.	N.B.	Ont.	Man.	Sask.	Alta.	B.C.	Y.T.
	Percent										
<b>THREE-YEAR DEFAULT RATE FOR DIRECT LOANS</b>	<b>7</b>	<b>8</b>	<b>6</b>	<b>8</b>	<b>7</b>	<b>7</b>	<b>8</b>	<b>7</b>	<b>9</b>	<b>5</b>	<b>x</b>
<b>Gender</b>											
Women	7	8	5	8	7	6	8	6	9	5	x
Men	7	9	7	9	7	7	8	7	10	6	x
Gender diverse identities	0	0	0	0	0	0	0	0	0	0	0
Unspecified	x	0	0	x	0	0	0	0	x	0	0
<b>Age group</b>											
Younger than 20 years	14	15	5	15	12	14	9	9	18	13	0
20 to 24 years	6	9	6	8	8	6	6	4	8	5	x
25 to 29 years	6	6	5	6	5	6	5	6	7	4	0
30 to 34 years	8	6	x	8	7	8	13	9	10	5	0
35 to 39 years	9	x	x	13	9	8	11	12	12	7	0
40 to 44 years	9	x	x	8	5	8	13	8	13	6	0
45 to 49 years	8	x	x	x	x	8	11	x	13	3	0
50 years and older	9	0	x	12	x	8	11	x	15	7	0
<b>Level of study</b>											
Certificate or diploma	11	11	7	11	10	10	10	10	14	7	x
Undergraduate	5	5	5	7	5	5	6	5	6	4	x
Master	3	x	x	x	x	3	x	x	4	2	0
Doctorate	6	x	0	x	x	5	x	x	x	8	0
<b>Type of institution</b>											
University	5	6	5	6	5	4	6	5	5	4	x
College	9	10	7	11	9	9	7	9	7	6	x
Private	12	14	12	13	10	11	11	13	19	8	0

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

## 2.5 Mobility

**TABLE 2.5.1** Number of full-time students studying inside and outside of Canada

	2021–2022				
	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
	<b>Number</b>				
<b>Canada</b>	<b>493,040</b>	<b>45,628</b>	<b>7,024</b>	<b>7,656</b>	<b>553,348</b>
Newfoundland and Labrador	5,492	1,123	30	48	6,693
Prince Edward Island	1,199	901	x	x	2,129
Nova Scotia	14,380	2,964	78	111	17,533
New Brunswick	8,666	2,825	78	47	11,616
Ontario	295,281	9,692	3,529	4,415	312,917
Manitoba	11,064	2,566	186	117	13,933
Saskatchewan	12,666	4,757	202	133	17,758
Alberta	95,065	14,332	2,164	1,607	113,168
British Columbia	49,179	6,317	744	1,160	57,400
Yukon	48	151	x	x	201
	<b>Percent</b>				
<b>Canada</b>	<b>89.1</b>	<b>8.2</b>	<b>1.3</b>	<b>1.4</b>	<b>100.0</b>
Newfoundland and Labrador	82.1	16.8	0.4	0.7	100.0
Prince Edward Island	56.3	42.3	x	x	100.0
Nova Scotia	82.0	16.9	0.4	0.6	100.0
New Brunswick	74.6	24.3	0.7	0.4	100.0
Ontario	94.4	3.1	1.1	1.4	100.0
Manitoba	79.4	18.4	1.3	0.8	100.0
Saskatchewan	71.3	26.8	1.1	0.7	100.0
Alberta	84.0	12.7	1.9	1.4	100.0
British Columbia	85.7	11.0	1.3	2.0	100.0
Yukon	23.9	75.1	x	x	100.0

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



**TABLE 2.5.2** Number of full-time students studying in their home province or territory

	2017–2018	2018–2019	2019–2020	2020–2021	2021–2022
	<b>Number</b>				
<b>Canada</b>	<b>533,672</b>	<b>563,917</b>	<b>548,013</b>	<b>515,678</b>	<b>493,040</b>
Newfoundland and Labrador	4,969	5,104	5,288	5,492	5,492
Prince Edward Island	1,490	1,536	1,549	1,403	1,199
Nova Scotia	13,864	14,319	14,487	14,802	14,380
New Brunswick	10,898	11,208	10,937	9,417	8,666
Ontario	370,687	393,264	367,917	324,311	295,281
Manitoba	7,781	11,197	12,740	12,501	11,064
Saskatchewan	11,812	12,957	13,630	13,248	12,666
Alberta	65,342	68,115	72,690	84,180	95,065
British Columbia	46,788	46,172	48,726	50,275	49,179
Yukon	41	45	49	49	48
	<b>Percent</b>				
<b>Canada</b>	<b>91.2</b>	<b>91.2</b>	<b>91.4</b>	<b>90.1</b>	<b>89.1</b>
Newfoundland and Labrador	83.8	82.8	83.2	82.1	82.1
Prince Edward Island	58.5	60.5	60.8	60.0	56.3
Nova Scotia	80.8	81.3	82.4	82.5	82.0
New Brunswick	78.9	79.2	78.6	76.8	74.6
Ontario	95.4	95.3	95.8	95.2	94.4
Manitoba	82.0	84.1	84.9	81.8	79.4
Saskatchewan	80.0	80.3	79.5	72.6	71.3
Alberta	83.6	83.6	84.1	84.0	84.0
British Columbia	85.7	85.5	85.9	86.0	85.7
Yukon	21.8	24.5	22.5	23.8	23.9

**TABLE 2.5.3** Number of full-time students studying in Canada but away from their home province or territory

	2017–2018	2018–2019	2019–2020	2020–2021	2021–2022
	<b>Number</b>				
<b>Canada</b>	<b>38,576</b>	<b>40,924</b>	<b>38,454</b>	<b>43,012</b>	<b>45,628</b>
Newfoundland and Labrador	876	968	972	1,121	1,123
Prince Edward Island	1,030	973	973	911	901
Nova Scotia	3,090	3,069	2,889	2,939	2,964
New Brunswick	2,784	2,818	2,861	2,729	2,825
Ontario	10,545	11,800	8,561	8,949	9,692
Manitoba	1,455	1,838	1,999	2,526	2,566
Saskatchewan	2,659	2,894	3,226	4,691	4,757
Alberta	9,919	10,364	10,745	12,738	14,332
British Columbia	6,079	6,067	6,061	6,254	6,317
Yukon	139	133	167	154	151
	<b>Percent</b>				
<b>Canada</b>	<b>6.6</b>	<b>6.6</b>	<b>6.4</b>	<b>7.5</b>	<b>8.2</b>
Newfoundland and Labrador	14.8	15.7	15.3	16.8	16.8
Prince Edward Island	40.4	38.3	38.2	39.0	42.3
Nova Scotia	18.0	17.4	16.4	16.4	16.9
New Brunswick	20.1	19.9	20.5	22.3	24.3
Ontario	2.7	2.9	2.2	2.6	3.1
Manitoba	15.3	13.8	13.3	16.5	18.4
Saskatchewan	18.0	17.9	18.8	25.7	26.8
Alberta	12.7	12.7	12.4	12.7	12.7
British Columbia	11.1	11.2	10.7	10.7	11.0
Yukon	73.9	72.3	76.6	74.8	75.1

**TABLE 2.5.4** Number of full-time students studying outside of Canada

	2017–2018	2018–2019	2019–2020	2020–2021	2021–2022
	<b>Number</b>				
<b>Canada</b>	<b>12,771</b>	<b>13,518</b>	<b>13,328</b>	<b>13,576</b>	<b>14,680</b>
Newfoundland and Labrador	85	92	92	79	78
Prince Edward Island	x	x	x	x	x
Nova Scotia	210	214	206	206	189
New Brunswick	136	120	125	119	125
Ontario	7,176	7,711	7,377	7,397	7,944
Manitoba	257	278	268	262	303
Saskatchewan	293	287	289	298	335
Alberta	2,859	2,988	3,037	3,256	3,771
British Columbia	1,718	1,793	1,907	1,932	1,904
Yukon	x	x	x	x	x
	<b>Percent</b>				
<b>Canada</b>	<b>2.2</b>	<b>2.2</b>	<b>2.2</b>	<b>2.4</b>	<b>2.7</b>
Newfoundland and Labrador	1.4	1.5	1.4	1.2	1.2
Prince Edward Island	x	x	x	x	x
Nova Scotia	1.2	1.2	1.2	1.1	1.1
New Brunswick	1.0	0.8	0.9	1.0	1.1
Ontario	1.8	1.9	1.9	2.2	2.5
Manitoba	2.7	2.1	1.8	1.7	2.2
Saskatchewan	2.0	1.8	1.7	1.6	1.9
Alberta	3.7	3.7	3.5	3.3	3.3
British Columbia	3.1	3.3	3.4	3.3	3.3
Yukon	x	x	x	x	x

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

## 3 Historical data

### 3.1 Loans

**TABLE 3.1.1** 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											
1964–1965	42,113	737	437	2,513	2,027	21,920	2,272	2,992	4,519	4,675	x	x
1965–1966	53,702	1,392	1,100	3,943	3,170	21,368	3,523	4,965	6,439	7,770	22	10
1966–1967	67,401	1,488	881	5,029	3,939	27,640	4,183	6,210	8,245	9,753	21	12
1967–1968	94,758	1,980	969	6,387	5,766	45,225	4,694	7,726	10,716	11,270	14	11
1968–1969	103,735	2,176	958	6,640	6,178	52,165	4,694	8,015	12,878	10,000	x	x
1969–1970	128,070	5,051	1,242	9,248	7,613	62,761	5,584	10,203	17,565	8,768	22	13
1970–1971	126,567	5,371	1,630	9,155	7,605	60,523	4,597	9,757	19,308	8,585	x	x
1971–1972	133,501	7,903	2,000	9,897	8,504	63,549	5,430	10,012	17,286	8,869	35	16
1972–1973	132,012	7,553	1,869	9,966	8,440	66,390	5,710	9,361	15,462	7,208	22	31
1973–1974	137,150	7,933	1,649	9,243	8,524	69,510	6,155	8,205	15,577	10,289	30	35
1974–1975	151,349	7,828	1,560	9,579	7,653	79,340	7,267	6,901	14,703	16,421	42	55
1975–1976	144,893	4,529	1,494	9,505	6,591	80,708	7,527	5,317	12,761	16,318	72	71
1976–1977	140,870	4,795	1,395	9,201	6,210	77,823	7,052	4,886	13,283	16,103	75	47
1977–1978	114,827	4,583	1,281	8,111	6,135	56,063	5,569	5,334	12,568	15,031	90	62
1978–1979	122,438	4,106	1,207	7,577	6,121	66,313	4,613	5,322	12,177	14,870	78	54
1979–1980	118,374	4,390	1,143	7,720	6,067	63,412	4,181	4,637	12,139	14,544	91	50
1980–1981	128,362	4,906	1,228	7,955	6,404	70,963	4,224	4,933	13,476	14,130	86	57
1981–1982	138,539	5,432	1,442	8,962	6,981	74,537	5,390	5,211	15,530	14,886	120	48
1982–1983	172,506	7,829	1,688	10,179	8,777	93,874	7,237	6,400	16,051	20,339	122	10
1983–1984	196,154	7,183	1,873	11,403	9,911	104,451	8,439	7,819	25,589	19,332	x	x
1984–1985	207,184	8,240	1,992	12,378	10,275	105,028	9,722	8,083	33,331	17,936	x	x
1985–1986	217,746	10,333	2,143	12,829	11,219	101,713	10,842	9,234	38,438	20,794	188	13
1986–1987	234,164	11,843	2,272	13,547	11,241	101,332	11,329	14,032	45,256	23,095	201	16
1987–1988	222,370	10,840	2,294	13,000	11,445	91,995	12,013	14,596	39,568	26,413	190	14
1988–1989	203,047	10,303	2,070	12,779	10,917	83,868	11,596	14,360	35,698	21,247	209	N/A
1989–1990	215,034	10,588	2,484	13,361	11,707	87,999	10,752	14,961	36,637	26,379	166	N/A
1990–1991	240,543	12,960	2,451	14,957	13,040	100,623	11,801	15,306	37,193	31,911	301	N/A
1991–1992	268,305	12,132	2,399	14,674	13,472	128,270	11,707	15,480	35,513	34,292	366	N/A
1992–1993	281,312	11,740	2,211	13,905	13,427	139,299	12,066	16,280	36,649	35,350	385	N/A
1993–1994	304,942	11,936	2,132	14,165	12,775	162,794	10,305	15,479	38,305	36,685	366	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											
1994–1995	315,670	12,478	2,065	13,430	10,422	180,644	9,629	14,663	32,656	39,397	286	N/A
1995–1996	324,165	15,236	2,107	14,608	9,455	178,771	9,199	13,705	37,439	43,361	284	N/A
1996–1997	343,224	18,717	2,169	16,201	13,437	185,297	9,208	12,951	38,900	46,103	241	N/A
1997–1998	350,774	18,796	2,312	16,748	14,127	188,108	9,488	13,051	36,973	50,904	267	N/A
1998–1999	336,342	17,645	2,650	17,463	14,448	177,451	9,957	13,865	36,141	46,493	229	N/A
1999–2000	335,103	14,842	2,306	16,553	13,782	169,990	10,558	15,203	39,683	51,918	268	N/A
2000–2001	343,588	15,953	3,047	16,903	15,708	158,256	10,860	16,358	43,294	62,953	256	N/A
2001–2002	328,674	13,912	3,068	17,234	15,614	145,287	10,267	16,246	42,323	64,467	256	N/A
2002–2003	328,991	12,554	3,238	16,945	15,439	148,195	9,930	15,392	42,052	64,993	253	N/A
2003–2004	340,203	11,541	3,385	16,697	15,902	159,684	9,649	15,163	42,501	65,425	256	N/A
2004–2005	337,256	10,395	3,280	16,044	15,434	167,354	9,180	14,132	41,422	59,764	251	N/A
2005–2006	343,638	9,640	3,239	15,895	15,918	182,016	9,305	13,245	37,844	56,306	230	N/A
2006–2007	343,261	8,887	3,206	15,477	15,676	192,875	8,496	12,346	33,779	52,298	221	N/A
2007–2008	352,708	8,570	3,297	15,137	15,446	207,694	8,212	11,000	33,183	49,966	203	N/A
2008–2009	365,363	7,646	3,286	15,158	14,943	219,632	7,871	9,688	35,356	51,570	213	N/A
2009–2010	401,734	7,382	3,286	14,631	14,727	243,515	8,213	9,708	42,006	58,066	200	N/A
2010–2011	424,575	6,950	3,326	14,835	14,604	256,692	8,823	11,038	47,503	60,593	211	N/A
2011–2012	446,582	6,635	3,307	15,351	14,586	273,614	9,410	11,510	49,882	62,087	200	N/A
2012–2013	472,167	6,354	3,280	15,790	13,619	302,355	9,858	11,469	49,114	60,158	170	N/A
2013–2014	491,444	6,081	3,115	16,637	12,859	323,200	9,829	11,202	49,309	59,058	154	N/A
2014–2015	488,781	5,826	2,900	16,311	12,059	323,232	9,631	11,199	50,885	56,574	164	N/A
2015–2016	489,935	6,102	2,663	16,313	11,500	322,386	10,052	11,642	55,900	53,207	170	N/A
2016–2017	490,401	6,009	2,601	16,583	11,946	317,803	9,875	12,542	61,925	50,978	139	N/A
2017–2018	585,019	5,930	2,549	17,164	13,818	388,408	9,493	14,764	78,120	54,585	188	N/A
2018–2019	618,359	6,164	2,538	17,602	14,146	412,775	13,313	16,138	81,467	54,032	184	N/A
2019–2020	599,795	6,352	2,547	17,582	13,923	383,855	15,007	17,145	86,472	56,694	218	N/A
2020–2021	572,266	6,692	2,338	17,947	12,265	340,657	15,289	18,237	100,174	58,461	206	N/A
2021–2022	553,348	6,693	2,129	17,533	11,616	312,917	13,933	17,758	113,168	57,400	201	N/A

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

**TABLE 3.1.2** 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											
1964–1965	26.7	0.5	0.3	1.8	1.4	14.4	1.4	1.9	2.1	3.1	x	x
1965–1966	34.6	0.9	0.4	2.9	2.3	14.6	2.2	3.4	3.1	4.8	0.0	0.0
1966–1967	40.5	0.8	0.6	3.3	3.0	14.4	2.8	4.5	4.4	6.6	0.0	0.0
1967–1968	57.3	1.1	0.7	4.3	4.2	23.6	3.2	5.8	6.3	8.0	0.0	0.0
1968–1969	63.9	1.5	0.8	5.1	4.8	26.6	3.4	6.4	8.1	7.3	x	x
1969–1970	78.1	3.1	0.9	7.0	5.4	31.8	4.3	8.4	10.5	6.6	0.0	0.0
1970–1971	86.1	4.9	1.4	7.9	6.5	32.3	3.4	8.5	14.3	6.8	x	x
1971–1972	87.5	5.5	1.6	8.8	6.7	33.5	4.1	7.3	13.8	6.1	0.0	0.0
1972–1973	102.3	6.7	2.1	10.2	7.5	45.1	3.7	6.8	14.9	5.3	0.0	0.0
1973–1974	108.7	5.2	1.9	10.8	6.9	50.8	4.5	6.1	15.2	7.2	0.0	0.0
1974–1975	121.0	4.4	1.8	11.8	7.3	60.1	5.5	5.4	14.9	9.7	0.0	0.1
1975–1976	148.3	4.3	2.0	13.1	8.9	74.4	6.3	5.4	18.1	15.7	0.1	0.1
1976–1977	160.9	4.8	2.1	12.6	7.9	80.4	10.0	5.2	18.6	19.2	0.1	0.1
1977–1978	134.6	4.4	1.7	10.9	8.0	57.7	8.0	7.2	17.6	19.0	0.1	0.1
1978–1979	147.9	4.8	1.7	10.7	8.2	70.2	6.9	7.6	18.0	19.6	0.1	0.1
1979–1980	142.7	4.9	1.6	11.1	8.5	65.9	6.5	6.5	17.7	19.8	0.1	0.1
1980–1981	162.1	5.9	1.8	11.6	9.0	80.2	6.7	7.0	19.8	19.9	0.1	0.1
1981–1982	199.9	7.0	2.3	13.7	10.1	99.8	9.9	7.7	25.4	23.6	0.2	0.1
1982–1983	280.3	10.8	2.8	18.6	15.3	144.3	13.6	10.5	30.3	34.1	0.2	0.0
1983–1984	454.9	13.7	4.1	30.4	21.8	224.9	25.0	18.0	67.9	48.7	x	x
1984–1985	526.7	22.3	4.6	34.4	24.2	247.1	30.8	18.4	95.5	48.9	x	x
1985–1986	576.9	29.8	5.1	35.8	31.2	239.8	35.6	24.6	114.5	60.0	0.5	0.0
1986–1987	621.0	35.9	5.7	39.9	33.2	231.2	37.6	39.6	126.1	71.1	0.6	0.0
1987–1988	612.0	33.9	5.8	39.5	34.4	200.0	40.4	47.3	120.6	89.6	0.6	0.0
1988–1989	551.0	31.1	5.3	39.3	32.9	183.0	39.3	47.0	108.4	64.0	0.6	N/A
1989–1990	599.2	32.1	6.9	40.9	35.8	201.5	36.0	48.9	112.0	84.6	0.5	N/A
1990–1991	665.8	36.4	6.1	43.6	39.2	238.1	38.8	48.6	114.1	100.1	0.8	N/A
1991–1992	797.2	34.2	6.1	44.9	41.7	351.2	38.8	52.3	112.2	114.9	0.9	N/A
1992–1993	846.6	35.9	6.4	42.9	42.4	395.7	35.3	56.3	117.9	113.1	0.8	N/A
1993–1994	986.7	38.0	6.1	42.7	44.1	511.7	35.5	50.7	127.1	129.5	1.1	N/A
1994–1995	1,214.6	54.1	7.5	51.2	33.0	681.9	35.5	56.3	117.2	176.9	0.9	N/A
1995–1996	1,340.0	74.1	8.4	51.1	29.3	741.6	35.7	54.9	140.7	202.9	1.2	N/A
1996–1997	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											
1997–1998	1,567.8	86.1	11.4	62.8	79.7	856.0	37.1	57.5	133.3	243.0	1.0	N/A
1998–1999	1,557.2	88.8	11.9	94.7	67.6	817.3	38.2	67.3	146.9	223.4	1.0	N/A
1999–2000	1,549.6	70.0	10.1	90.2	61.9	780.9	44.3	72.8	170.5	247.7	1.1	N/A
2000–2001	1,564.7	69.5	13.5	90.7	77.6	704.5	46.9	78.2	184.2	298.6	1.2	N/A
2001–2002	1,507.4	61.3	16.1	92.9	77.7	643.7	44.5	79.0	181.3	309.5	1.3	N/A
2002–2003	1,544.7	56.2	17.0	92.5	77.9	664.6	43.4	74.5	187.3	330.0	1.3	N/A
2003–2004	1,643.0	52.0	17.9	92.6	82.5	734.5	44.1	76.0	200.1	342.0	1.3	N/A
2004–2005	1,628.8	46.5	17.3	88.8	80.0	768.9	41.5	71.3	198.9	314.4	1.2	N/A
2005–2006	1,935.0	49.3	21.2	107.1	88.8	971.2	48.7	80.8	215.0	351.5	1.4	N/A
2006–2007	1,927.1	45.7	22.6	102.6	91.4	1,034.9	44.3	74.0	189.4	320.9	1.3	N/A
2007–2008	2,012.5	43.9	24.6	102.1	88.2	1,146.0	43.1	66.0	190.5	306.9	1.2	N/A
2008–2009	2,077.8	39.7	21.7	101.7	83.2	1,210.0	41.3	58.8	204.8	315.3	1.3	N/A
2009–2010	2,083.2	33.3	21.0	97.5	74.3	1,208.8	36.4	56.1	216.5	338.3	1.1	N/A
2010–2011	2,218.9	31.1	21.2	98.5	73.2	1,285.0	40.3	65.1	252.3	351.0	1.1	N/A
2011–2012	2,400.7	29.9	21.1	106.1	74.1	1,420.0	44.6	66.2	275.8	361.9	1.1	N/A
2012–2013	2,566.4	29.9	21.3	110.5	71.7	1,603.9	47.8	66.6	269.3	344.5	0.9	N/A
2013–2014	2,700.7	29.0	20.3	116.7	70.4	1,735.3	47.3	66.1	274.1	340.5	0.9	N/A
2014–2015	2,702.2	28.0	18.8	115.1	66.4	1,736.6	46.0	68.6	285.9	335.7	1.0	N/A
2015–2016	2,698.2	28.9	17.0	113.9	63.6	1,722.7	48.0	71.0	318.3	313.8	1.0	N/A
2016–2017	2,608.0	27.9	16.3	114.9	56.0	1,636.5	45.6	75.0	338.7	296.4	0.8	N/A
2017–2018	3,329.1	37.0	16.0	122.7	66.8	2,127.9	41.0	93.2	483.6	339.5	1.2	N/A
2018–2019	3,553.2	40.1	15.7	127.0	69.0	2,287.1	70.2	101.9	500.1	340.8	1.2	N/A
2019–2020	3,424.0	41.5	15.8	126.0	71.9	2,073.5	79.3	109.8	543.9	360.7	1.5	N/A
2020–2021	3,956.6	56.3	14.7	182.6	85.3	2,070.0	93.8	157.3	769.7	525.3	1.6	N/A
2021–2022	2,925.4	40.5	11.4	121.6	60.4	1,495.3	65.7	107.9	684.4	336.7	1.3	N/A

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

0.0<sup>s</sup>: Value rounded to 0.0 (zero).

**TABLE 3.13** Canada Student Loans for part-time students

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



## 3.2 Grants

**TABLE 3.2.1** 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											
<b>Canada Study Grant</b>											
1995–1996 <sup>1</sup>	1,677	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
1996–1997 <sup>1</sup>	6,273	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
1997–1998 <sup>1</sup>	7,354	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
1998–1999 <sup>1</sup>	56,899	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
1999–2000 <sup>1</sup>	63,793	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
2000–2001	55,830	1,242	343	1,389	1,174	26,375	1,037	3,609	6,441	13,636	34
2001–2002	48,730	977	354	1,541	1,643	23,440	1,088	2,387	6,206	11,054	40
2002–2003	55,625	703	425	1,598	1,383	25,259	1,317	2,727	6,443	15,732	38
2003–2004	53,272	1,245	295	1,703	1,701	22,107	1,428	2,236	6,977	15,528	52
2004–2005	53,404	588	296	1,548	1,419	24,384	1,434	3,342	6,589	13,762	42
2005–2006	49,500	481	308	2,280	1,311	25,833	1,482	2,754	5,574	9,442	35
2006–2007	47,853	559	288	1,437	1,275	26,632	1,194	2,489	4,385	9,551	43
2007–2008	40,402	523	363	1,343	1,539	21,787	1,079	1,955	3,999	7,785	29
2008–2009	42,489	482	410	1,411	1,195	23,128	1,074	1,707	4,054	8,997	31
<b>Canada Access Grant</b>											
2005–2006	31,882	664	11	1,760	39	21,684	718	1,120	2,026	3,848	12
2006–2007	39,515	1,073	x	1,842	1,881	26,674	737	1,128	1,867	3,942	x
2007–2008	40,279	1,034	x	1,916	1,088	28,373	748	1,042	1,935	3,632	x
2008–2009	41,757	816	317	1,818	415	30,855	758	920	1,780	4,065	13
<b>Canada Student Grant</b>											
2009–2010 <sup>2</sup>	295,153	4,823	2,305	10,184	8,592	181,270	6,272	7,270	30,696	43,542	160
2010–2011 <sup>2</sup>	320,154	4,394	2,399	10,364	8,584	194,333	6,928	8,101	36,247	47,463	179
2011–2012 <sup>2</sup>	336,173	4,215	2,323	10,616	8,448	207,364	7,757	8,661	36,573	49,284	164
2012–2013 <sup>2</sup>	356,894	4,063	2,406	10,917	8,199	226,772	7,788	8,659	37,647	50,036	152
2013–2014	367,586	3,879	2,370	11,321	7,919	239,781	7,922	8,374	36,559	49,336	125
2014–2015	365,832	3,665	2,271	11,104	7,418	240,701	7,800	8,214	37,515	47,009	135
2015–2016	368,940	4,038	2,177	11,169	7,009	243,772	8,116	8,524	39,544	44,463	128
2016–2017	379,606	4,143	2,232	11,238	7,627	248,306	8,245	9,100	45,160	43,432	123

	Canada	N.L.	P.E.I.	N.S.	N.B.	Ont.	Man.	Sask.	Alta.	B.C.	Y.T.
Number of recipients											
2017–2018	490,377	4,875	2,514	13,763	10,585	331,701	9,306	12,168	58,230	47,062	173
2018–2019	532,785	5,078	2,606	14,421	11,269	358,669	11,678	14,363	66,836	47,664	201
2019–2020	528,079	5,426	2,574	14,573	11,152	341,768	13,427	16,125	72,696	50,097	241
2020–2021	541,777	5,723	2,667	14,851	10,244	335,861	14,195	18,133	87,897	51,965	241
2021–2022	544,055	5,841	2,693	14,684	9,785	325,043	13,976	19,028	100,407	52,341	257

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

<sup>1</sup> Provincial and territorial statistics are not available.

<sup>2</sup> Total may not equal the sum of the provinces and territories for the following academic 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 3.2.2** 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											
<b>Canada Study Grant</b>											
1995–1996 <sup>1</sup>	3.6	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
1996–1997 <sup>1</sup>	8.9	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
1997–1998 <sup>1</sup>	11.2	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
1998–1999 <sup>1</sup>	73.9	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
1999–2000 <sup>1</sup>	82.9	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
2000–2001	81.1	1.6	0.5	2.3	2.3	37.8	1.7	5.1	8.4	21.4	0.1
2001–2002	67.4	1.3	0.4	2.6	2.3	33.7	1.7	5.3	8.2	11.8	0.1
2002–2003	75.5	1.1	0.6	3.0	2.1	36.1	2.0	5.2	9.0	16.6	0.1
2003–2004	76.8	1.0	0.4	3.7	2.4	36.0	2.2	5.5	10.1	15.3	0.1
2004–2005	83.9	0.9	0.5	3.0	2.4	38.2	2.3	5.6	9.9	21.0	0.1
2005–2006	79.5	0.6	0.5	3.3	2.3	41.3	2.5	4.5	9.0	15.5	0.1
2006–2007	72.9	0.9	0.4	3.0	2.4	38.5	2.0	4.3	7.7	13.6	0.1
2007–2008	69.8	0.8	0.5	2.9	2.4	38.0	1.9	3.7	7.7	11.9	0.0 <sup>s</sup>
2008–2009	72.9	0.7	0.5	2.5	2.2	40.6	1.8	3.1	7.9	13.4	0.1

	Canada	N.L.	P.E.I.	N.S.	N.B.	Ont.	Man.	Sask.	Alta.	B.C.	Y.T.
Millions of dollars											
<b>Canada Access Grant</b>											
2005–2006	58.9	1.0	0.0	3.9	0.1	38.6	1.2	2.4	4.0	7.7	0.0 <sup>s</sup>
2006–2007	68.8	0.9	x	4.0	3.8	45.4	1.1	2.3	3.6	6.9	x
2007–2008	72.0	0.9	x	4.0	2.3	50.0	1.2	2.2	3.9	6.6	x
2008–2009	74.7	0.8	0.7	3.7	0.8	55.0	1.2	1.9	3.6	7.0	0.0 <sup>s</sup>
<b>Canada Student Grant</b>											
2009–2010 <sup>2</sup>	593.4	8.8	4.7	21.4	16.6	354.8	16.3	18.6	65.7	85.9	0.4
2010–2011 <sup>2</sup>	630.0	7.9	4.7	21.6	16.0	370.5	16.5	18.7	75.7	91.4	0.5
2011–2012 <sup>2</sup>	646.7	7.5	4.3	21.7	15.6	386.7	16.6	19.8	74.2	95.8	0.4
2012–2013 <sup>2</sup>	695.0	7.5	4.5	22.8	15.9	431.8	17.7	20.0	76.4	96.7	0.3
2013–2014	715.3	7.6	4.6	23.6	16.1	457.1	17.3	18.9	73.7	96.1	0.3
2014–2015	717.7	7.4	4.4	23.3	15.2	463.6	16.8	19.1	76.1	91.7	0.3
2015–2016	719.5	8.3	4.5	23.7	14.0	464.1	17.2	19.6	80.9	87.0	0.2
2016–2017	1,014.6	12.2	5.9	32.7	19.9	653.3	24.2	27.2	122.7	116.2	0.4
2017–2018	1,364.9	14.0	6.8	41.2	29.3	910.3	26.9	37.2	168.2	130.5	0.5
2018–2019	1,614.1	17.0	7.7	48.6	34.7	1,051.1	37.8	49.7	220.7	146.2	0.7
2019–2020	1,634.8	18.6	8.1	50.9	34.8	1,020.0	43.9	58.1	245.6	154.1	0.8
2020–2021	3,187.4	37.4	15.2	97.7	61.8	1,891.6	84.6	121.2	581.6	294.8	1.6
2021–2022	3,256.2	38.1	15.6	96.7	58.7	1,828.5	83.1	126.0	707.9	300.0	1.6

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

0.0<sup>s</sup>: Value rounded to 0.0 (zero).

<sup>1</sup> Provincial and territorial statistics are not available.

<sup>2</sup> Total may not equal the sum of the provinces and territories for the following academic 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 3.2.3** Canada Student Grants for part-time students

Canada			Canada		
Year	Number of recipients	Millions of dollars	Year	Number of recipients	Millions of dollars
<b>High need part-time students</b>			<b>Canada Student Grant</b>		
1995–1996	438	0.4	2009–2010	4,189	4.5
1996–1997	3,037	2.0	2010–2011	6,208	6.8
1997–1998	4,567	3.5	2011–2012	8,849	10.0
1998–1999	5,675	4.6	2012–2013	13,208	14.9
1999–2000	5,728	4.7	2013–2014	14,955	17.3
2000–2001	5,441	4.6	2014–2015	15,963	18.1
2001–2002	4,786	4.1	2015–2016	17,439	19.8
2002–2003	4,451	3.8	2016–2017	19,159	29.0
2003–2004	4,215	3.7	2017–2018	21,268	33.0
2004–2005	3,977	3.6	2018–2019	28,503	45.5
2005–2006	2,847	3.0	2019–2020	36,394	56.8
2006–2007	2,848	2.7	2020–2021	42,367	90.6
2007–2008	2,570	2.6	2021–2022	41,053	92.7
2008–2009	2,721	2.8			

**TABLE 3.2.4** 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											
<b>High need part-time students</b>											
1995–1996 <sup>1</sup>	438	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
1996–1997 <sup>1</sup>	3,037	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
1997–1998 <sup>1</sup>	4,567	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
1998–1999 <sup>1</sup>	5,675	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
1999–2000 <sup>1</sup>	5,728	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
2000–2001 <sup>1</sup>	5,441	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
2001–2002	4,786	x	151	76	50	455	33	273	954	2,786	x
2002–2003	4,451	x	189	67	24	410	37	134	971	2,608	x
2003–2004	4,215	x	103	60	28	328	47	117	963	2,553	x
2004–2005	3,977	x	83	37	19	334	49	99	849	2,498	x
2005–2006	2,847	x	104	14	29	293	47	56	610	1,691	x
2006–2007	2,848	x	96	15	0	269	35	36	336	2,018	x
2007–2008	2,570	x	146	12	32	229	44	32	193	1,871	x
2008–2009	2,721	x	163	11	15	231	35	19	194	2,043	x
<b>Canada Student Grant</b>											
2009–2010	4,189	x	205	83	68	1,055	140	49	551	2,020	x
2010–2011	6,208	x	282	122	77	1,897	194	55	756	2,791	x
2011–2012	8,849	x	323	132	79	3,902	253	67	607	3,447	x
2012–2013	13,208	x	466	123	97	6,138	339	79	1,273	4,654	x
2013–2014	14,955	54	501	141	114	7,335	393	73	1,285	5,059	0
2014–2015	15,963	x	555	202	108	8,387	335	79	1,356	4,885	x
2015–2016	17,439	x	568	185	124	9,193	395	111	1,454	5,322	x
2016–2017	19,159	x	622	174	138	9,857	365	135	1,913	5,869	x
2017–2018	21,268	x	620	186	99	12,627	281	160	1,940	5,267	x
2018–2019	28,503	x	619	235	163	18,277	408	291	2,839	5,566	x
2019–2020	36,394	x	505	348	244	25,068	474	417	3,121	5,991	x
2020–2021	42,367	x	538	424	282	29,791	523	836	3,619	6,081	x
2021–2022	41,053	265	466	482	249	28,037	482	1,281	3,812	5,969	10

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

<sup>1</sup> Provincial and territorial statistics are not available.

**TABLE 3.2.5** 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											
<b>High need part-time students</b>											
1995–1996 <sup>1</sup>	0.4	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
1996–1997 <sup>1</sup>	2.0	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
1997–1998 <sup>1</sup>	3.5	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
1998–1999 <sup>1</sup>	4.6	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
1999–2000 <sup>1</sup>	4.7	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
2000–2001 <sup>1</sup>	4.6	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
2001–2002	4.1	x	0.1	0.1	0.1	0.4	0.0	0.3	0.7	2.3	x
2002–2003	3.8	x	0.2	0.1	0.0	0.4	0.0	0.2	0.7	2.3	x
2003–2004	3.7	x	0.1	0.1	0.0	0.3	0.0	0.1	0.7	2.2	x
2004–2005	3.6	x	0.1	0.0	0.0	0.3	0.1	0.1	0.6	2.3	x
2005–2006	3.0	x	0.1	0.0	0.0	0.3	0.1	0.1	0.5	1.9	x
2006–2007	2.7	x	0.1	0.0	0.0	0.2	0.0	0.0	0.3	2.0	x
2007–2008	2.6	x	0.1	0.0	0.0	0.2	0.0	0.0	0.1	1.9	x
2008–2009	2.8	x	0.2	0.0	0.0	0.2	0.0	0.0	0.1	2.2	x
<b>Canada Student Grant</b>											
2009–2010	4.5	x	0.2	0.1	0.1	1.2	0.2	0.1	0.4	2.3	x
2010–2011	6.8	x	0.3	0.1	0.1	2.2	0.2	0.1	0.6	3.2	x
2011–2012	10.0	x	0.3	0.1	0.1	4.6	0.3	0.1	0.4	4.0	x
2012–2013	14.9	x	0.5	0.1	0.1	7.1	0.4	0.1	1.0	5.5	x
2013–2014	17.3	0.1	0.5	0.2	0.1	8.6	0.5	0.1	1.0	6.2	0.0
2014–2015	18.1	x	0.5	0.2	0.1	9.8	0.4	0.1	1.1	5.7	x
2015–2016	19.8	x	0.6	0.2	0.1	10.7	0.5	0.2	1.1	6.3	x
2016–2017	29.0	x	0.8	0.3	0.2	15.2	0.5	0.2	2.0	9.5	x
2017–2018	33.0	x	0.8	0.3	0.2	20.2	0.5	0.3	2.1	8.6	x
2018–2019	45.5	x	0.8	0.4	0.3	29.5	0.6	0.5	4.2	9.1	x
2019–2020	56.8	x	0.7	0.6	0.4	38.8	0.8	0.7	4.8	9.7	x
2020–2021	90.6	x	0.8	1.2	0.7	59.6	1.1	2.4	8.3	16.0	x
2021–2022	92.7	0.5	0.8	1.4	0.6	58.9	1.1	3.8	9.2	16.3	0.0 <sup>s</sup>

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

0.0<sup>s</sup>: Value rounded to 0.0 (zero).

<sup>1</sup> Provincial and territorial statistics are not available.

## 4 Appendix

### 4.1 Profiles – Canada

**TABLE 4.1.1** Profile of full-time students who received Canada Student Grants and/or Canada Student Loans

	2021–2022			
	Number	Percent	Millions of dollars	Percent
<b>Gender</b>	<b>651,358</b>	<b>100</b>	<b>6,088.9</b>	<b>100</b>
Women	391,657	60	3,721.3	61
Men	240,677	37	2,141.9	35
Gender diverse identities	1,328	0 <sup>s</sup>	11.4	0 <sup>s</sup>
Unspecified	17,696	3	214.4	4
<b>Permanent disability status</b>	<b>651,358</b>	<b>100</b>	<b>6,088.9</b>	<b>100</b>
Students with disabilities	58,675	9	681.1	11
Students without disabilities	592,683	91	5,407.8	89
<b>Indigenous status</b>	<b>651,358</b>	<b>100</b>	<b>6,088.9</b>	<b>100</b>
Indigenous students	44,614	7	513.1	8
Non-indigenous students	606,744	93	5,575.7	92
<b>Age group</b>	<b>651,358</b>	<b>100</b>	<b>6,088.9</b>	<b>100</b>
Younger than 20 years	151,782	23	1,100.9	18
20 to 24 years	262,625	40	2,214.1	36
25 to 29 years	99,242	15	1,016.6	17
30 to 34 years	49,424	8	603.2	10
35 to 39 years	36,708	6	501.0	8
40 to 44 years	25,777	4	346.8	6
45 to 49 years	14,266	2	176.6	3
50 years and older	11,534	2	129.7	2

2021–2022				
	Number	Percent	Millions of dollars	Percent
<b>Level of study</b>	<b>651,358</b>	<b>100</b>	<b>6,088.9</b>	<b>100</b>
Certificate or diploma	251,236	39	2,474.8	41
Undergraduate	363,411	56	3,285.9	54
Master	30,628	5	267.9	4
Doctorate	6,083	1	60.2	1
<b>Type of institution</b>	<b>651,358</b>	<b>100</b>	<b>6,088.9</b>	<b>100</b>
University	355,621	55	3,189.1	52
College	187,621	29	1,582.8	26
Private	108,116	17	1,317.0	22

0\$: Value rounded to 0 (zero).



**TABLE 4.1.2 Profile of part-time students who received Canada Student Grants and/or Canada Student Loans**

	2021–2022			
	Number	Percent	Millions of dollars	Percent
<b>Gender</b>	<b>41,272</b>	<b>100</b>	<b>107.4</b>	<b>100</b>
Women	25,842	63	67.0	62
Men	14,907	36	38.4	36
Gender diverse identities	49	0 <sup>s</sup>	0.1	0 <sup>s</sup>
Unspecified	474	1	1.8	2
<b>Permanent disability status</b>	<b>41,272</b>	<b>100</b>	<b>107.4</b>	<b>100</b>
Students with disabilities	3,564	9	14.2	13
Students without disabilities	37,708	91	93.2	87
<b>Indigenous status</b>	<b>41,272</b>	<b>100</b>	<b>107.4</b>	<b>100</b>
Indigenous students	1,077	3	2.8	3
Non-indigenous students	40,195	97	104.6	97
<b>Age group</b>	<b>41,272</b>	<b>100</b>	<b>107.4</b>	<b>100</b>
Younger than 20 years	8,808	21	17.0	16
20 to 24 years	17,049	41	40.6	38
25 to 29 years	6,842	17	20.3	19
30 to 34 years	3,386	8	11.1	10
35 to 39 years	2,307	6	8.3	8
40 to 44 years	1,427	3	4.9	5
45 to 49 years	781	2	2.8	3
50 years and older	672	2	2.4	2
<b>Level of study</b>	<b>41,272</b>	<b>100</b>	<b>107.4</b>	<b>100</b>
Certificate or diploma	11,825	29	33.0	31
Undergraduate	26,992	65	62.0	58
Master	2,325	6	11.7	11
Doctorate	130	0 <sup>s</sup>	0.7	1
<b>Type of institution</b>	<b>41,272</b>	<b>100</b>	<b>107.4</b>	<b>100</b>
University	27,864	68	69.4	65
College	12,408	30	32.4	30
Private	1,000	2	5.6	5

0<sup>s</sup>: Value rounded to 0 (zero).

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

	2021–2022			
	Number	Percent	Millions of dollars	Percent
<b>Gender</b>	<b>523,726</b>	<b>100</b>	<b>3,163.5</b>	<b>100</b>
Women	312,785	60	1,927.0	61
Men	195,830	37	1,136.0	36
Gender diverse identities	1,080	0 <sup>s</sup>	6.7	0 <sup>s</sup>
Unspecified	14,031	3	93.7	3
<b>Permanent disability status</b>	<b>523,726</b>	<b>100</b>	<b>3,163.5</b>	<b>100</b>
Students with disabilities	58,614	11	513.0	16
Students without disabilities	465,112	89	2,650.5	84
<b>Indigenous status</b>	<b>523,726</b>	<b>100</b>	<b>3,163.5</b>	<b>100</b>
Indigenous students	36,698	7	264.5	8
Non-indigenous students	487,028	93	2,899.0	92
<b>Age group</b>	<b>523,726</b>	<b>100</b>	<b>3,163.5</b>	<b>100</b>
Younger than 20 years	118,875	23	562.9	18
20 to 24 years	216,916	41	1,183.0	37
25 to 29 years	78,164	15	512.5	16
30 to 34 years	39,883	8	323.9	10
35 to 39 years	31,113	6	271.5	9
40 to 44 years	21,105	4	175.8	6
45 to 49 years	10,463	2	80.5	3
50 years and older	7,207	1	53.4	2
<b>Level of study</b>	<b>523,726</b>	<b>100</b>	<b>3,163.5</b>	<b>100</b>
Certificate or diploma	193,512	37	1,260.7	40
Undergraduate	321,802	61	1,859.7	59
Master	6,526	1	31.8	1
Doctorate	1,886	0 <sup>s</sup>	11.3	0 <sup>s</sup>
<b>Type of institution</b>	<b>523,726</b>	<b>100</b>	<b>3,163.5</b>	<b>100</b>
University	291,043	56	1,664.3	53
College	157,527	30	961.3	30
Private	75,156	14	537.9	17

0<sup>s</sup>: Value rounded to 0 (zero).

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

	2021–2022			
	Number	Percent	Millions of dollars	Percent
<b>Gender</b>	<b>41,053</b>	<b>100</b>	<b>92.7</b>	<b>100</b>
Women	25,690	63	57.7	62
Men	14,840	36	33.5	36
Gender diverse identities	49	0 <sup>s</sup>	0.1	0 <sup>s</sup>
Unspecified	474	1	1.4	2
<b>Permanent disability status</b>	<b>41,053</b>	<b>100</b>	<b>92.7</b>	<b>100</b>
Students with disabilities	3,563	9	14.0	15
Students without disabilities	37,490	91	78.8	85
<b>Indigenous status</b>	<b>41,053</b>	<b>100</b>	<b>92.7</b>	<b>100</b>
Indigenous students	1,075	3	2.5	3
Non-indigenous students	39,978	97	90.2	97
<b>Age group</b>	<b>41,053</b>	<b>100</b>	<b>92.7</b>	<b>100</b>
Younger than 20 years	8,805	21	16.6	18
20 to 24 years	17,026	41	37.1	40
25 to 29 years	6,777	17	16.3	18
30 to 34 years	3,320	8	8.5	9
35 to 39 years	2,275	6	6.4	7
40 to 44 years	1,411	3	3.8	4
45 to 49 years	770	2	2.1	2
50 years and older	669	2	1.9	2
<b>Level of study</b>	<b>41,053</b>	<b>100</b>	<b>92.7</b>	<b>100</b>
Certificate or diploma	11,747	29	28.6	31
Undergraduate	26,908	66	56.7	61
Master	2,271	6	7.0	8
Doctorate	127	0 <sup>s</sup>	0.4	0 <sup>s</sup>
<b>Type of institution</b>	<b>41,053</b>	<b>100</b>	<b>92.7</b>	<b>100</b>
University	27,734	68	60.3	65
College	12,336	30	29.3	32
Private	983	2	3.1	3

0<sup>s</sup>: Value rounded to 0 (zero).

**TABLE 4.1.5 Profile of full-time students who received Canada Student Loans**

	2021-2022			
	Number	Percent	Millions of dollars	Percent
<b>Gender</b>	<b>553,348</b>	<b>100</b>	<b>2,925.4</b>	<b>100</b>
Women	333,217	60	1,794.2	61
Men	201,705	36	1,005.8	34
Gender diverse identities	1,019	0 <sup>s</sup>	4.7	0 <sup>s</sup>
Unspecified	17,407	3	120.6	4
<b>Permanent disability status</b>	<b>553,348</b>	<b>100</b>	<b>2,925.4</b>	<b>100</b>
Students with disabilities	35,973	7	168.1	6
Students without disabilities	517,375	93	2,757.3	94
<b>Indigenous status</b>	<b>553,348</b>	<b>100</b>	<b>2,925.4</b>	<b>100</b>
Indigenous students	39,787	7	248.6	8
Non-indigenous students	513,561	93	2,676.8	92
<b>Age group</b>	<b>553,348</b>	<b>100</b>	<b>2,925.4</b>	<b>100</b>
Younger than 20 years	127,267	23	538.0	18
20 to 24 years	217,900	39	1,031.1	35
25 to 29 years	85,496	15	504.1	17
30 to 34 years	43,174	8	279.3	10
35 to 39 years	32,569	6	229.5	8
40 to 44 years	23,303	4	171.0	6
45 to 49 years	13,061	2	96.1	3
50 years and older	10,578	2	76.3	3
<b>Level of study</b>	<b>553,348</b>	<b>100</b>	<b>2,925.4</b>	<b>100</b>
Certificate or diploma	203,066	37	1,212.0	41
Undergraduate	314,641	57	1,430.2	49
Master	29,905	5	234.3	8
Doctorate	5,736	1	48.8	2
<b>Type of institution</b>	<b>553,348</b>	<b>100</b>	<b>2,925.4</b>	<b>100</b>
University	311,028	56	1,525.8	52
College	141,936	26	621.9	21
Private	100,384	18	777.6	27

0<sup>s</sup>: Value rounded to 0 (zero).

**TABLE 4.1.6 Profile of part-time students who received Canada Student Loans**

	2021–2022			
	Number	Percent	Millions of dollars	Percent
<b>Gender</b>	<b>6,326</b>	<b>100</b>	<b>14.7</b>	<b>100</b>
Women	4,046	64	9.3	64
Men	2,102	33	4.9	34
Gender diverse identities	x	x	x	x
Unspecified	x	x	x	x
<b>Permanent disability status</b>	<b>6,326</b>	<b>100</b>	<b>14.7</b>	<b>100</b>
Students with disabilities	149	2	0.3	2
Students without disabilities	6,177	98	14.4	98
<b>Indigenous status</b>	<b>6,326</b>	<b>100</b>	<b>14.7</b>	<b>100</b>
Indigenous students	143	2	0.3	2
Non-indigenous students	6,183	98	14.4	98
<b>Age group</b>	<b>6,326</b>	<b>100</b>	<b>14.7</b>	<b>100</b>
Younger than 20 years	260	4	0.4	3
20 to 24 years	1,894	30	3.5	24
25 to 29 years	1,682	27	4.0	27
30 to 34 years	984	16	2.6	18
35 to 39 years	669	11	1.9	13
40 to 44 years	407	6	1.1	7
45 to 49 years	243	4	0.7	5
50 years and older	187	3	0.5	3
<b>Level of study</b>	<b>6,326</b>	<b>100</b>	<b>14.7</b>	<b>100</b>
Certificate or diploma	1,906	30	4.4	30
Undergraduate	3,077	49	5.3	36
Master	1,277	20	4.7	32
Doctorate	66	1	0.2	2
<b>Type of institution</b>	<b>6,326</b>	<b>100</b>	<b>14.7</b>	<b>100</b>
University	4,081	65	9.1	62
College	1,669	26	3.1	21
Private	576	9	2.5	17

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

**TABLE 4.1.7 Profile of students who received Canada Student Grant for Full-Time Students**

	2021–2022			
	Number	Percent	Millions of dollars	Percent
<b>Gender</b>	<b>470,663</b>	<b>100</b>	<b>2,338.6</b>	<b>100</b>
Women	275,057	58	1,376.4	59
Men	182,254	39	893.9	38
Gender diverse identities	938	0 <sup>s</sup>	4.4	0 <sup>s</sup>
Unspecified	12,414	3	63.8	3
<b>Permanent disability status</b>	<b>470,663</b>	<b>100</b>	<b>2,338.6</b>	<b>100</b>
Students with disabilities	42,478	9	218.7	9
Students without disabilities	428,185	91	2,119.9	91
<b>Indigenous status</b>	<b>470,663</b>	<b>100</b>	<b>2,338.6</b>	<b>100</b>
Indigenous students	32,319	7	173.7	7
Non-indigenous students	438,344	93	2,164.9	93
<b>Age group</b>	<b>470,663</b>	<b>100</b>	<b>2,338.6</b>	<b>100</b>
Younger than 20 years	115,045	24	519.7	22
20 to 24 years	209,184	44	1,059.4	45
25 to 29 years	69,514	15	363.4	16
30 to 34 years	29,412	6	149.1	6
35 to 39 years	20,368	4	105.4	5
40 to 44 years	13,859	3	72.3	3
45 to 49 years	7,462	2	38.8	2
50 years and older	5,819	1	30.5	1
<b>Level of study</b>	<b>470,663</b>	<b>100</b>	<b>2,338.6</b>	<b>100</b>
Certificate or diploma	153,628	33	752.3	32
Undergraduate	317,020	67	1,586.2	68
Master	x	x	x	x
Doctorate	x	x	x	x
<b>Type of institution</b>	<b>470,663</b>	<b>100</b>	<b>2,338.6</b>	<b>100</b>
University	279,024	59	1,393.5	60
College	145,165	31	693.1	30
Private	46,474	10	252.0	11

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

0<sup>s</sup>: Value rounded to 0 (zero).

**TABLE 4.1.8** Profile of students who received Canada Student Grant Skills Boost Top-up

	2021–2022			
	Number	Percent	Millions of dollars	Percent
<b>Gender</b>	<b>94,138</b>	<b>100</b>	<b>143.5</b>	<b>100</b>
Women	59,267	63	90.7	63
Men	32,555	35	48.9	34
Gender diverse identities	150	0 <sup>s</sup>	0.2	0 <sup>s</sup>
Unspecified	2,166	2	3.6	3
<b>Permanent disability status</b>	<b>94,138</b>	<b>100</b>	<b>143.5</b>	<b>100</b>
Students with disabilities	11,151	12	17.3	12
Students without disabilities	82,987	88	126.1	88
<b>Indigenous status</b>	<b>94,138</b>	<b>100</b>	<b>143.5</b>	<b>100</b>
Indigenous students	10,311	11	16.2	11
Non-indigenous students	83,827	89	127.3	89
<b>Age group</b>	<b>94,138</b>	<b>100</b>	<b>143.5</b>	<b>100</b>
Younger than 30 years old	21,040	22	31.4	22
30 to 34 years	27,702	29	42.0	29
35 to 39 years	19,348	21	29.7	21
40 to 44 years	13,248	14	20.5	14
45 to 49 years	7,143	8	11.1	8
50 years and older	5,657	6	8.8	6
<b>Level of study</b>	<b>94,138</b>	<b>100</b>	<b>143.5</b>	<b>100</b>
Certificate or diploma	57,498	61	86.7	60
Undergraduate	36,640	39	56.8	40
Master	0	0	0.0	0
Doctorate	0	0	0.0	0
<b>Type of institution</b>	<b>94,138</b>	<b>100</b>	<b>143.5</b>	<b>100</b>
University	29,618	31	46.0	32
College	35,312	38	51.1	36
Private	29,208	31	46.3	32

0<sup>s</sup>: Value rounded to 0 (zero).

**TABLE 4.1.9 Profile of students who received Canada Student Grant for Full-Time Students with Dependants**

	2021–2022			
	Number	Percent	Millions of dollars	Percent
<b>Gender</b>	<b>89,140</b>	<b>100</b>	<b>431.5</b>	<b>100</b>
Women	66,048	74	311.2	72
Men	21,489	24	112.5	26
Gender diverse identities	62	0 <sup>s</sup>	0.3	0 <sup>s</sup>
Unspecified	1,541	2	7.5	2
<b>Permanent disability status</b>	<b>89,140</b>	<b>100</b>	<b>431.5</b>	<b>100</b>
Students with disabilities	5,551	6	27.0	6
Students without disabilities	83,589	94	404.5	94
<b>Indigenous status</b>	<b>89,140</b>	<b>100</b>	<b>431.5</b>	<b>100</b>
Indigenous students	10,222	11	53.7	12
Non-indigenous students	78,918	89	377.8	88
<b>Age group</b>	<b>89,140</b>	<b>100</b>	<b>431.5</b>	<b>100</b>
Younger than 20 years	355	0 <sup>s</sup>	1.1	0 <sup>s</sup>
20 to 24 years	5,838	7	21.7	5
25 to 29 years	14,721	17	67.7	16
30 to 34 years	21,510	24	108.5	25
35 to 39 years	23,418	26	123.3	29
40 to 44 years	15,439	17	75.1	17
45 to 49 years	5,901	7	25.8	6
50 years and older	1,958	2	8.4	2
<b>Level of study</b>	<b>89,140</b>	<b>100</b>	<b>431.5</b>	<b>100</b>
Certificate or diploma	68,941	77	331.2	77
Undergraduate	15,531	17	75.1	17
Master	3,397	4	17.0	4
Doctorate	1,271	1	8.3	2
<b>Type of institution</b>	<b>89,140</b>	<b>100</b>	<b>431.5</b>	<b>100</b>
University	16,570	19	82.2	19
College	28,240	32	128.3	30
Private	44,330	50	221.1	51

0<sup>s</sup>: Value rounded to 0 (zero).



**TABLE 4.1.10 Profile of students who received Canada Student Grant for Full-Time Students with Permanent Disabilities**

	2021–2022			
	Number	Percent	Millions of dollars	Percent
<b>Gender</b>	<b>57,873</b>	<b>100</b>	<b>221.5</b>	<b>100</b>
Women	34,921	60	133.3	60
Men	18,829	33	71.9	32
Gender diverse identities	409	1	1.5	1
Unspecified	3,714	6	14.7	7
<b>Permanent disability status</b>	<b>57,873</b>	<b>100</b>	<b>221.5</b>	<b>100</b>
Students with disabilities	57,873	100	221.5	100
Students without disabilities	0	0	0.0	0
<b>Indigenous status</b>	<b>57,873</b>	<b>100</b>	<b>221.5</b>	<b>100</b>
Indigenous students	4,494	8	17.4	8
Non-indigenous students	53,379	92	204.1	92
<b>Age group</b>	<b>57,873</b>	<b>100</b>	<b>221.5</b>	<b>100</b>
Younger than 20 years	9,406	16	35.9	16
20 to 24 years	23,936	41	92.2	42
25 to 29 years	11,836	20	45.2	20
30 to 34 years	5,539	10	21.1	10
35 to 39 years	2,968	5	11.3	5
40 to 44 years	1,803	3	6.9	3
45 to 49 years	1,102	2	4.2	2
50 years and older	1,283	2	4.8	2
<b>Level of study</b>	<b>57,873</b>	<b>100</b>	<b>221.5</b>	<b>100</b>
Certificate or diploma	21,311	37	79.3	36
Undergraduate	32,476	56	126.5	57
Master	3,398	6	13.1	6
Doctorate	688	1	2.6	1
<b>Type of institution</b>	<b>57,873</b>	<b>100</b>	<b>221.5</b>	<b>100</b>
University	32,509	56	126.5	57
College	20,853	36	79.0	36
Private	4,511	8	15.9	7

**TABLE 4.1.11 Profile of students who received Canada Student Grant for Services and Equipment for Full-Time Students with Permanent Disabilities**

	2021–2022			
	Number	Percent	Millions of dollars	Percent
<b>Gender</b>	<b>10,342</b>	<b>100</b>	<b>28.5</b>	<b>100</b>
Women	5,670	55	15.4	54
Men	2,925	28	8.8	31
Gender diverse identities	71	1	0.2	1
Unspecified	1,676	16	4.1	14
<b>Permanent disability status</b>	<b>10,342</b>	<b>100</b>	<b>28.5</b>	<b>100</b>
Students with disabilities	10,342	100	28.5	100
Students without disabilities	0	0	0.0	0
<b>Indigenous status</b>	<b>10,342</b>	<b>100</b>	<b>28.5</b>	<b>100</b>
Indigenous students	1,097	11	3.5	12
Non-indigenous students	9,245	89	24.9	88
<b>Age group</b>	<b>10,342</b>	<b>100</b>	<b>28.5</b>	<b>100</b>
Younger than 20 years	2,326	22	6.3	22
20 to 24 years	3,643	35	9.5	33
25 to 29 years	1,887	18	4.9	17
30 to 34 years	1,109	11	3.3	11
35 to 39 years	570	6	1.8	6
40 to 44 years	373	4	1.2	4
45 to 49 years	196	2	0.7	2
50 years and older	238	2	0.9	3
<b>Level of study</b>	<b>10,342</b>	<b>100</b>	<b>28.5</b>	<b>100</b>
Certificate or diploma	3,998	39	10.9	38
Undergraduate	5,719	55	15.8	56
Master	529	5	1.4	5
Doctorate	96	1	0.4	1
<b>Type of institution</b>	<b>10,342</b>	<b>100</b>	<b>28.5</b>	<b>100</b>
University	5,790	56	16.1	57
College	3,969	38	10.5	37
Private	583	6	1.9	7

**TABLE 4.112 Profile of students who received Canada Student Grant for Part-Time Students**

	2021-2022			
	Number	Percent	Millions of dollars	Percent
<b>Gender</b>	<b>39,501</b>	<b>100</b>	<b>79.1</b>	<b>100</b>
Women	24,695	63	48.9	62
Men	14,334	36	29.2	37
Gender diverse identities	42	0 <sup>s</sup>	0.1	0 <sup>s</sup>
Unspecified	430	1	1.0	1
<b>Permanent disability status</b>	<b>39,501</b>	<b>100</b>	<b>79.1</b>	<b>100</b>
Students with disabilities	2,020	5	3.3	4
Students without disabilities	37,481	95	75.9	96
<b>Indigenous status</b>	<b>39,501</b>	<b>100</b>	<b>79.1</b>	<b>100</b>
Indigenous students	1,023	3	2.1	3
Non-indigenous students	38,478	97	77.0	97
<b>Age group</b>	<b>39,501</b>	<b>100</b>	<b>79.1</b>	<b>100</b>
Younger than 20 years	8,659	22	15.6	20
20 to 24 years	16,471	42	33.5	42
25 to 29 years	6,418	16	13.4	17
30 to 34 years	3,142	8	6.5	8
35 to 39 years	2,161	5	4.6	6
40 to 44 years	1,343	3	2.8	4
45 to 49 years	718	2	1.5	2
50 years and older	589	1	1.2	2
<b>Level of study</b>	<b>39,501</b>	<b>100</b>	<b>79.1</b>	<b>100</b>
Certificate or diploma	11,029	28	22.1	28
Undergraduate	26,150	66	51.2	65
Master	2,197	6	5.5	7
Doctorate	125	0 <sup>s</sup>	0.3	0 <sup>s</sup>
<b>Type of institution</b>	<b>39,501</b>	<b>100</b>	<b>79.1</b>	<b>100</b>
University	26,946	68	53.8	68
College	11,589	29	22.9	29
Private	966	2	2.4	3

0<sup>s</sup>: Value rounded to 0 (zero).

**TABLE 4.113 Profile of students who received Canada Student Grant for Part-Time Students with Dependants**

	2021–2022			
	Number	Percent	Millions of dollars	Percent
<b>Gender</b>	<b>2,485</b>	<b>100</b>	<b>2.9</b>	<b>100</b>
Women	1,899	76	2.2	75
Men	498	20	0.6	22
Gender diverse identities	x	x	x	x
Unspecified	x	x	x	x
<b>Permanent disability status</b>	<b>2,485</b>	<b>100</b>	<b>2.9</b>	<b>100</b>
Students with disabilities	58	2	0.1	2
Students without disabilities	2,427	98	2.9	98
<b>Indigenous status</b>	<b>2,485</b>	<b>100</b>	<b>2.9</b>	<b>100</b>
Indigenous students	80	3	0.1	3
Non-indigenous students	2,405	97	2.8	97
<b>Age group</b>	<b>2,485</b>	<b>100</b>	<b>2.9</b>	<b>100</b>
Younger than 20 years	x	x	x	x
20 to 24 years	105	4	0.1	4
25 to 29 years	371	15	0.4	14
30 to 34 years	641	26	0.7	25
35 to 39 years	732	29	0.9	30
40 to 44 years	396	16	0.5	16
45 to 49 years	168	7	0.2	8
50 years and older	x	x	x	x
<b>Level of study</b>	<b>2,485</b>	<b>100</b>	<b>2.9</b>	<b>100</b>
Certificate or diploma	1,216	49	1.5	50
Undergraduate	749	30	0.7	23
Master	484	19	0.7	25
Doctorate	36	1	0.1	2
<b>Type of institution</b>	<b>2,485</b>	<b>100</b>	<b>2.9</b>	<b>100</b>
University	1,179	47	1.3	45
College	1,003	40	1.1	37
Private	303	12	0.5	18

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

**TABLE 4.114 Profile of students who received Canada Student Grant for Part-Time Students with Permanent Disabilities**

	2021–2022			
	Number	Percent	Millions of dollars	Percent
<b>Gender</b>	<b>2,361</b>	<b>100</b>	<b>9.3</b>	<b>100</b>
Women	1,487	63	5.9	63
Men	798	34	3.2	34
Gender diverse identities	11	0 <sup>s</sup>	0.0 <sup>s</sup>	0 <sup>s</sup>
Unspecified	65	3	0.3	3
<b>Permanent disability status</b>	<b>2,361</b>	<b>100</b>	<b>9.3</b>	<b>100</b>
Students with disabilities	2,361	100	9.3	100
Students without disabilities	0	0	0.0	0
<b>Indigenous status</b>	<b>2,361</b>	<b>100</b>	<b>9.3</b>	<b>100</b>
Indigenous students	69	3	0.3	3
Non-indigenous students	2,292	97	9.1	97
<b>Age group</b>	<b>2,361</b>	<b>100</b>	<b>9.3</b>	<b>100</b>
Younger than 20 years	207	9	0.8	9
20 to 24 years	778	33	3.1	33
25 to 29 years	564	24	2.2	24
30 to 34 years	283	12	1.1	12
35 to 39 years	197	8	0.8	8
40 to 44 years	116	5	0.5	5
45 to 49 years	75	3	0.3	3
50 years and older	141	6	0.6	6
<b>Level of study</b>	<b>2,361</b>	<b>100</b>	<b>9.3</b>	<b>100</b>
Certificate or diploma	1,100	47	4.4	47
Undergraduate	1,085	46	4.3	46
Master	166	7	0.7	7
Doctorate	10	0 <sup>s</sup>	0.0 <sup>s</sup>	0 <sup>s</sup>
<b>Type of institution</b>	<b>2,361</b>	<b>100</b>	<b>9.3</b>	<b>100</b>
University	1,178	50	4.6	50
College	1,146	49	4.5	49
Private	37	2	0.1	2

0<sup>s</sup>: Value rounded to 0 (zero).

0.0<sup>s</sup>: Value rounded to 0.0 (zero).

**TABLE 4.115 Profile of students who received Canada Student Grant for Services and Equipment for Part-Time Students with Permanent Disabilities**

	2021–2022			
	Number	Percent	Millions of dollars	Percent
<b>Gender</b>	452	100	1.3	100
Women	280	62	0.7	57
Men	146	32	0.5	37
Gender diverse identities	x	x	x	x
Unspecified	x	x	x	x
<b>Permanent disability status</b>	<b>452</b>	<b>100</b>	<b>1.3</b>	<b>100</b>
Students with disabilities	452	100	1.3	100
Students without disabilities	0	0	0.0	0
<b>Indigenous status</b>	<b>452</b>	<b>100</b>	<b>1.3</b>	<b>100</b>
Indigenous students	10	2	0.1	5
Non-indigenous students	442	98	1.3	95
<b>Age group</b>	<b>452</b>	<b>100</b>	<b>1.3</b>	<b>100</b>
Younger than 20 years	73	16	0.2	15
20 to 24 years	123	27	0.4	27
25 to 29 years	82	18	0.2	19
30 to 34 years	61	13	0.2	15
35 to 39 years	42	9	0.1	10
40 to 44 years	23	5	0.1	5
45 to 49 years	13	3	0.0 <sup>s</sup>	2
50 years and older	35	8	0.1	7
<b>Level of study</b>	<b>452</b>	<b>100</b>	<b>1.3</b>	<b>100</b>
Certificate or diploma	230	51	0.7	51
Undergraduate	184	41	0.5	39
Master	x	x	x	x
Doctorate	x	x	x	x
<b>Type of institution</b>	<b>452</b>	<b>100</b>	<b>1.3</b>	<b>100</b>
University	x	x	x	x
College	255	56	0.7	56
Private	x	x	x	x

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

0.0<sup>s</sup>: Value rounded to 0.0 (zero).

**TABLE 4.1.16** Profile of students who received Canada Student Grant for Full- or Part-Time Students with Dependants

	2021–2022			
	Number	Percent	Millions of dollars	Percent
<b>Gender</b>	<b>91,060</b>	<b>100</b>	<b>434.4</b>	<b>100</b>
Women	67,493	74	313.4	72
Men	21,889	24	113.1	26
Gender diverse identities	64	0 <sup>s</sup>	0.3	0 <sup>s</sup>
Unspecified	1,614	2	7.6	2
<b>Permanent disability status</b>	<b>91,060</b>	<b>100</b>	<b>434.4</b>	<b>100</b>
Students with disabilities	5,585	6	27.1	6
Students without disabilities	85,475	94	407.3	94
<b>Indigenous status</b>	<b>91,060</b>	<b>100</b>	<b>434.4</b>	<b>100</b>
Indigenous students	10,264	11	53.8	12
Non-indigenous students	80,796	89	380.6	88
<b>Age group</b>	<b>91,060</b>	<b>100</b>	<b>434.4</b>	<b>100</b>
Younger than 20 years	356	0 <sup>s</sup>	1.1	0 <sup>s</sup>
20 to 24 years	5,913	6	21.8	5
25 to 29 years	14,998	16	68.2	16
30 to 34 years	21,991	24	109.2	25
35 to 39 years	23,965	26	124.2	29
40 to 44 years	15,771	17	75.6	17
45 to 49 years	6,043	7	26.0	6
50 years and older	2,023	2	8.5	2
<b>Level of study</b>	<b>91,060</b>	<b>100</b>	<b>434.4</b>	<b>100</b>
Certificate or diploma	69,874	77	332.7	77
Undergraduate	16,054	18	75.7	17
Master	3,830	4	17.7	4
Doctorate	1,302	1	8.3	2
<b>Type of institution</b>	<b>91,060</b>	<b>100</b>	<b>434.4</b>	<b>100</b>
University	17,499	19	83.5	19
College	28,955	32	129.4	30
Private	44,606	49	221.6	51

0<sup>s</sup>: Value rounded to 0 (zero).

# Glossary

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**Academic year**

August 1 to July 31.

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**Canada Apprentice Loans**

In January 2015, the Government launched the Canada Apprentice Loans 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.

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**Canada Student Grants**

Canada Student Grants (CSGs) are non-repayable student financial assistance. In the 2021 to 2022 academic year, CSGs are available for:

- CSG for Full-Time Students: up to \$750 per month of study (\$6,000 for an 8-month study period);
  - CSG Skills Boost Top-up for adult learners from low- and middle-income families who have been out of high school for at least 10 years: top-up funding of \$1,600 per academic year (\$200 per month);
  - CSG for Full-Time Students with Dependents: up to \$400 per month of study (\$3,200 for an eight-month study period) for each dependant under 12 years of age (and for each dependant over 12 years of age with a permanent disability);
  - CSG for Students with Permanent Disabilities: \$4,000 per academic year for full-time or part-time students with permanent disabilities;
  - CSG for Services and Equipment for Students with Permanent Disabilities: up to \$20,000 per academic year to cover exceptional education-related costs for full-time or part-time students with permanent disabilities;
  - CSG for Part-Time Students: up to \$3,600 per academic year depending on assessed need; and
  - CSG for Part-Time Students with Dependents: up to a maximum of \$3,840.
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<b>Canada Student Loan forgiveness for family doctors and nurses</b>	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 1 to March 31).
<b>Consolidation</b>	Borrowers consolidate their student loan(s) six months after the end of their post-secondary studies (or ending full-time studies). Repayment begins once they have consolidated their loans.
<b>Default</b>	A loan is deemed in default when it is in arrears for greater than 270 days under the direct lending regime.
<b>Default rate</b>	The CSFA Program measures default using a three-year default rate. This rate shows the proportion of loan dollars that enter repayment in a given academic year and default within three years. For example, the 2019 to 2020 default rate represents the proportion of loan dollars that entered repayment in the 2019 to 2020 academic year and defaulted before August 1, 2022.
<b>Designated</b>	A designated post-secondary educational institution meets provincial/federal eligibility criteria, and students attending these schools can apply for government-sponsored student financial assistance, such as CSGs and CSLs.
<b>Direct loans</b>	As of August 2000, the federal government issued Canada Student Loans under the direct loans regime. Loans are directly financed by the Government and a third-party service provider administers the loan process.
<b>Fiscal year</b>	April 1 to March 31.
<b>Full-time student</b>	A full-time student is a student enrolled in at least 60% of a full course load (or 40% for students with permanent disabilities) in a program of study of at least 12 consecutive weeks at a designated post-secondary educational institution.
<b>Gender diverse identities</b>	This inclusive term can describe individuals who identify their gender beyond a binary perspective.

<b>Integrated province</b>	In integrated provinces, federal and provincial loans are combined so that borrowers receive and repay one federal and provincial integrated loan. The federal and provincial governments work together to make applying for, managing and repaying loans easier. The CSFA Program has integration agreements with five provinces: British Columbia, Saskatchewan, Ontario, New Brunswick and Newfoundland and Labrador.
<b>In-repayment status</b>	The status of borrowers who have begun repaying their Canada Student Loans. Repayment begins six months following the end of studies.
<b>In-study status</b>	The status of borrowers attending full-time or part-time studies at a PSE institution.
<b>In-study interest subsidy</b>	This is the CSL interest covered by the Government of Canada during the post-secondary study period.
<b>National Student Loans Service Centre</b>	<p>The National Student Loans Service Centre (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 NSLSC 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"> <li>▪ New Brunswick and Newfoundland and Labrador issued on or after August 1, 2000;</li> <li>▪ Ontario and Saskatchewan issued on or after August 1, 2001; and</li> <li>▪ British Columbia issued on or after August 1, 2011.</li> </ul>
<b>Part-time student</b>	A part-time student is a student taking between 20% and 59% of a full course load. Students with permanent disabilities may be accorded part-time status if they are taking between 20% and 39% of a full course load. If they are taking between 40% and 59% of a full course load they can elect to be considered either as a full-time or part-time student for the purpose of the CSFA Program.
<b>Participating provinces and territories</b>	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.

<b>Province or territory of residence</b>	A student's province or territory of residence is the province or territory where they have most recently lived for at least 12 consecutive months prior to starting post-secondary education. This does not include time spent in a province or territory as a full-time student at a post-secondary institution. For example, an individual from Manitoba studying in Ontario would be considered a Manitoba student.
<b>Post-secondary education</b>	Levels of education following secondary school (high school) at all designated public or private PSE institutions.
<b>Repayment Assistance Plan</b>	<p>On August 1, 2009, the Repayment Assistance Plan (RAP) replaced the CSFA Program's previous debt management programs (Interest Relief and Debt Reduction in Repayment). 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"> <li>▪ <b>RAP Stage 1:</b> 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.</li> <li>▪ <b>RAP Stage 2:</b> 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.</li> </ul>
<b>Repayment Assistance Plan for Borrowers with a Permanent Disability (RAP-PD)</b>	<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"> <li>▪ 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.</li> <li>▪ Eligible RAP-PD borrowers can claim disability-related expenses; this is taken into consideration during RAP-PD application assessment.</li> </ul>

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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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**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.

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**Student financial assistance**

Student financial assistance is any form of financial aid provided by the CSFA Program to students while enrolled in designated post-secondary education institutions; including CSGs, CSLs and in-study interest subsidies.

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