

CANADA STUDENT FINANCIAL ASSISTANCE PROGRAM



STATISTICAL REVIEW 2020 to 2021



Employment and
Social Development Canada

Emploi et
Développement social Canada

Canada

Canada Student Financial Assistance Program – Statistical Review 2020 to 2021

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List of abbreviations

This is the complete list of abbreviations for the 2020 to 2021 Canada Student Financial Assistance Program Statistical Review.

CAL	Canada Apprentice Loan
CSG	Canada Student Grant
CSG-LI	Canada Student Grant for low-income students
CSG-MI	Canada Student Grant for middle-income students
CSL	Canada Student Loan
CSFA Program	Canada Student Financial Assistance Program
FY	Fiscal year
AY	Academic year
PSE	Post-secondary education
RAP	Repayment Assistance Plan
SFA	Student financial assistance

Introduction

The Government of Canada, through the Department of Employment and Social Development, delivers the Canada Student Financial Assistance (CSFA) Program. This program helps students attend post-secondary education (PSE) and makes education more affordable by providing 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 6 months after students end their studies. The CSFA Program also offers the Repayment Assistance Plan (RAP) to borrowers who have difficulty repaying their loans.

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

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

Since its establishment in 1964, the CSFA Program has provided \$68.7 billion in student loans to 6.6 million full-time and part-time students in Canada. And since grants were first introduced in 1995, it has provided \$14.7 billion in grants to 3.8 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 *2020–2021 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, 2020 to July 31, 2021); however, some data is reported on a fiscal year basis (from April 1, 2020 to March 31, 2021).


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

2020-2021 AT A GLANCE

542,000 STUDENTS 
received **Canada Student Grants**

\$3.2 billion
in total value of grants

+95% increase
in value of grants compared
to 2019-2020

576,000 STUDENTS 
received **Canada Student Loans**

\$4.0 billion
in total amount of loans

+15% increase
in total amount of loans
compared to 2019-2020

309,000 of the Repayment
Assistance
Plan (RAP)
BENEFICIARIES

8% of RAP recipients
benefitted from RAP for
borrowers with a permanent
disability

86% RAP RECIPIENTS
make zero payments

472,000 students
from low- and
middle-income
families
FOR GRANTS

82,600 students with
dependants
FOR GRANTS

54,600 students with
permanent
disabilities
FOR GRANTS

1.8 million BORROWERS
in direct loan portfolio

\$23.3 billion
in direct loan portfolio

+4% increase in value
of direct loan portfolio
compared to 2019-2020

\$14,418
AVERAGE LOAN BALANCE
at the time of leaving school

8% **THREE-YEAR
DEFAULT RATE**
for borrowers entering repayment
in 2018-2019, the same
as 2017-2018

PROFILE OF GRANT/LOAN RECIPIENTS

61%

Women

6%

**Indigenous
students**

8%

**Student with
permanent
disabilities**

56% **University**

30% **College**

14% **Private institutions**



Tables

1 Canada

1.1 Student financial assistance: grants, loans and interest subsidies

TABLE 1.1.1 Student financial assistance by type

	2016–2017	2017–2018	2018–2019	2019–2020	2020–2021
	Number of recipients ¹				
Total student financial assistance²	627,122	705,152	753,669	741,917	756,364
Full-time students	617,475	695,039	742,209	728,228	740,872
Part-time students	21,775	24,466	28,832	36,611	52,081
Canada Student Grant/Canada Student Loan³	530,703	628,935	672,277	656,498	673,136
Full-time students	520,727	618,602	660,420	642,229	655,657
Part-time students	21,628	24,359	28,737	36,522	42,518
Canada Student Grant	379,606	490,377	532,785	528,079	541,777
Full-time students ⁴	369,703	480,904	519,518	511,756	521,991
Part-time students ⁵	19,159	21,268	28,503	36,394	42,367
Canada Student Loan	497,064	592,091	625,135	607,861	576,462
Full-time students	490,401	585,019	618,359	599,795	572,266
Part-time students	11,790	13,534	13,624	15,761	5,377
In-study interest subsidy	593,483	668,308	706,736	693,468	659,861
Full-time students	587,149	661,456	700,376	686,001	655,974
Part-time students	11,937	13,641	13,719	15,850	16,395

	2016–2017	2017–2018	2018–2019	2019–2020	2020–2021
Millions of dollars					
Total student financial assistance⁶	N/A	N/A	N/A	N/A	N/A
Full-time students	N/A	N/A	N/A	N/A	N/A
Part-time students	N/A	N/A	N/A	N/A	N/A
Canada Student Grant/Canada Student Loan³	3,641.8	4,717.0	5,189.5	5,083.9	7,156.3
Full-time students	3,593.6	4,661.0	5,121.9	5,002.1	7,053.6
Part-time students	48.2	56.0	67.7	81.9	102.8
Canada Student Grant	1,014.6	1,364.9	1,614.1	1,634.8	3,187.5
Full-time students ⁴	985.6	1,331.9	1,568.7	1,578.0	3,096.9
Part-time students ⁵	29.0	33.0	45.5	56.8	90.6
Canada Student Loan	2,627.2	3,352.1	3,575.4	3,449.1	3,968.8
Full-time students	2,608.0	3,329.1	3,553.2	3,424.0	3,956.6
Part-time students	19.2	23.0	22.2	25.1	12.2
In-study interest subsidy⁷	N/A	N/A	N/A	N/A	N/A
Full-time students	N/A	N/A	N/A	N/A	N/A
Part-time students	N/A	N/A	N/A	N/A	N/A

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

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

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

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

⁵ Includes Canada Student Grant for Part-Time Studies, for Part-Time Students with Dependants, for Part-Time Students with Permanent Disabilities, for Services and Equipment for Part-Time Students with Permanent Disabilities.

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

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

TABLE 1.1.2 Canada Student Grants by type

	2016–2017	2017–2018	2018–2019	2019–2020	2020–2021
	Number of recipients ¹				
Canada Student Grant	379,606	490,377	532,785	528,079	541,777
for Full-Time Students ²	344,165	451,296	477,892	467,805	471,826
for Skills Boost Top-up ³	N/A	N/A	64,821	70,615	82,784
for Full-Time Students with Dependants	35,322	40,523	63,828	67,773	80,930
for Full-Time Students with Permanent Disabilities	N/A	44,892	49,005	50,773	52,519
for Services and Equipment for Full-Time Students with Permanent Disabilities	N/A	10,138	10,487	10,437	9,597
for Part-Time Students	19,155	21,261	28,493	36,374	40,902
for Part-Time Students with Dependants	332	376	2,643	3,158	2,020
for Part-Time Students with Permanent Disabilities	N/A	1,540	1,538	1,848	2,115
for Services and Equipment for Part-Time Students with Permanent Disabilities	N/A	411	386	484	443
	Millions of dollars				
Canada Student Grant	1,014.6	1,364.9	1,614.1	1,634.8	3,187.5
for Full-Time Students ²	803.6	1,118.9	1,198.5	1,180.9	2,365.1
for Skills Boost Top-up ³	N/A	N/A	98.1	107.5	127.1
for Full-Time Students with Dependants	87.7	102.6	152.0	160.0	377.5
for Full-Time Students with Permanent Disabilities	N/A	85.3	93.9	97.5	200.7
for Services and Equipment for Full-Time Students with Permanent Disabilities	N/A	20.9	22.2	27.1	26.6
for Part-Time Students	28.6	32.6	43.5	54.5	78.6
for Part-Time Students with Dependants	0.3	0.4	1.9	2.3	2.2
for Part-Time Students with Permanent Disabilities	N/A	3.1	3.1	3.7	8.4
for Services and Equipment for Part-Time Students with Permanent Disabilities	N/A	0.9	0.9	1.3	1.4

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

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

³ The Skills Boost Top-up to the Canada Student Grant for Full-Time Students was introduced in the 2018–2019 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

	2020–2021			
	Number	Percent	Millions of dollars	Percent
Gender	673,136	100	7,156.3	100
Women	408,400	61	4,444.1	62
Men	254,961	38	2,564.8	36
Gender diverse identities	606	0 ^s	5.8	0 ^s
Unspecified	9,169	1	141.7	2
Permanent disability status	673,136	100	7,156.3	100
Students with disabilities	55,142	8	659.8	9
Students without disabilities	617,994	92	6,496.5	91
Indigenous status	673,136	100	7,156.3	100
Indigenous students	39,608	6	494.6	7
Non-indigenous students	633,528	94	6,661.7	93
Age group	673,136	100	7,156.3	100
Younger than 20 years	159,537	24	1,330.2	19
20 to 24 years	280,692	42	2,707.0	38
25 to 29 years	102,578	15	1,223.0	17
30 to 34 years	48,871	7	681.3	10
35 to 39 years	34,713	5	535.6	7
40 to 44 years	22,973	3	352.9	5
45 to 49 years	13,279	2	190.1	3
50 years and older	10,493	2	136.2	2
Level of study	673,136	100	7,156.3	100
Certificate or diploma	255,812	38	2,793.5	39
Undergraduate	379,639	56	3,906.5	55
Master	31,392	5	374.4	5
Doctorate	6,293	1	81.9	1
Type of institution	673,136	100	7,156.3	100
University	374,386	56	3,890.1	54
College	204,347	30	1,904.9	27
Private	94,403	14	1,361.3	19

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

TABLE 1.1.4 Profile of students who received Canada Student Grants

	2020–2021			
	Number	Percent	Millions of dollars	Percent
Gender	541,777	100	3,187.5	100
Women	326,153	60	1,960.2	61
Men	207,408	38	1,173.4	37
Gender diverse identities	473	0 ^s	2.9	0 ^s
Unspecified	7,743	1	51.1	2
Permanent disability status	541,777	100	3,187.5	100
Students with disabilities	55,142	10	485.6	15
Students without disabilities	486,635	90	2,701.9	85
Indigenous status	541,777	100	3,187.5	100
Indigenous students	32,160	6	222.9	7
Non-indigenous students	509,617	94	2,964.6	93
Age group	541,777	100	3,187.5	100
Younger than 20 years	125,505	23	607.6	19
20 to 24 years	232,295	43	1,264.3	40
25 to 29 years	81,590	15	523.3	16
30 to 34 years	39,489	7	304.9	10
35 to 39 years	29,049	5	234.6	7
40 to 44 years	18,330	3	143.0	4
45 to 49 years	9,400	2	67.3	2
50 years and older	6,119	1	42.7	1
Level of study	541,777	100	3,187.5	100
Certificate or diploma	194,814	36	1,184.7	37
Undergraduate	337,343	62	1,956.6	61
Master	7,726	1	34.7	1
Doctorate	1,894	0 ^s	11.5	0 ^s
Type of institution	541,777	100	3,187.5	100
University	308,595	57	1,765.6	55
College	172,551	32	1,039.4	33
Private	60,631	11	382.5	12

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

TABLE 1.1.5 Profile of students who received Canada Student Loans

	2020–2021			
	Number	Percent	Millions of dollars	Percent
Gender	576,462	100	3,968.8	100
Women	349,488	61	2,482.2	63
Men	217,253	38	1,391.4	35
Gender diverse identities	481	0 ^s	2.9	0 ^s
Unspecified	9,240	2	92.4	2
Permanent disability status	576,462	100	3,968.8	100
Students with disabilities	31,447	5	174.2	4
Students without disabilities	545,015	95	3,794.6	96
Indigenous status	576,462	100	3,968.8	100
Indigenous students	34,841	6	271.7	7
Non-indigenous students	541,621	94	3,697.1	93
Age group	576,462	100	3,968.8	100
Younger than 20 years	137,997	24	722.6	18
20 to 24 years	237,444	41	1,442.7	36
25 to 29 years	88,134	15	699.7	18
30 to 34 years	41,868	7	376.4	9
35 to 39 years	29,945	5	301.0	8
40 to 44 years	20,044	3	209.9	5
45 to 49 years	11,739	2	122.9	3
50 years and older	9,291	2	93.5	2
Level of study	576,462	100	3,968.8	100
Certificate or diploma	209,863	36	1,607.0	40
Undergraduate	330,809	57	1,954.2	49
Master	29,875	5	337.3	8
Doctorate	5,915	1	70.3	2
Type of institution	576,462	100	3,968.8	100
University	328,230	57	2,124.7	54
College	160,434	28	866.8	22
Private	87,798	15	977.2	25

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

TABLE 1.1.6 Canada Apprentice Loan

	2016–2017	2017–2018	2018–2019	2019–2020	2020–2021
Number of Canada Apprentice Loans recipients	15,310	13,955	13,055	10,684	8,000
Canada Apprentice Loans disbursed (millions of dollars)	65.6	58.8	54.7	44.1	34.2
Canada Apprentice Loans recipients			Percent		
Gender	100	100	100	100	100
Women	5	6	6	6	6
Men	95	94	94	94	93
Gender diverse identities	N/A	N/A	N/A	N/A	0 ^s
Age group	100	100	100	100	100
Younger than 20 years	3	2	3	2	2
20 to 24 years	30	29	28	27	25
25 to 29 years	31	31	31	32	32
30 to 34 years	18	18	19	19	21
35 to 39 years	9	10	10	10	11
40 to 44 years	5	5	5	5	6
45 to 49 years	2	2	2	3	2
50 years and older	2	2	1	1	1

0^s: 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

	2016–2017	2017–2018	2018–2019	2019–2020	2020–2021
	Number				
Number of students leaving school	201,516	203,459	233,376	248,604	235,407
Average loan balance at time of leaving school (dollars)	13,456	13,416	13,367	13,549	14,418

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

	2016–2017	2017–2018	2018–2019	2019–2020	2020–2021
	Dollars				
Gender					
Women	13,796	13,767	13,825	13,946	14,805
Men	12,964	12,910	12,713	12,984	13,857
Age group					
Younger than 20 years	5,466	5,191	5,363	5,375	5,426
20 to 24 years	12,633	12,796	12,779	13,000	13,859
25 to 29 years	16,801	16,780	16,744	17,193	18,254
30 to 34 years	16,262	15,928	15,476	15,201	15,928
35 to 39 years	14,202	13,865	13,429	13,607	13,917
40 to 44 years	14,016	13,542	13,084	13,039	13,584
45 to 49 years	13,794	13,240	13,230	13,212	13,801
50 years and older	13,032	12,772	12,753	12,861	13,390
Level of study					
Certificate or diploma	9,968	9,698	9,846	10,053	10,504
Undergraduate	16,535	16,541	16,418	16,345	17,632
Master	20,976	20,280	19,951	19,431	21,031
Doctorate	28,604	29,251	27,935	26,731	29,106
Type of institution					
University	17,113	17,167	17,200	17,132	18,366
College	10,358	10,032	10,242	10,513	11,025
Private	10,994	10,912	11,041	11,229	11,652

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

	2020–2021							Total
	Less than \$5,000	\$5,000 to \$9,999	\$10,000 to \$14,999	\$15,000 to \$19,999	\$20,000 to \$24,999	\$25,000 to \$29,999	\$30,000 and over	
Number of students by debt level	43,780	62,861	41,846	26,565	20,613	15,834	23,908	235,407
Percentage of students by debt level	19	27	18	11	9	7	10	100

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

	2020–2021							Total
	Less than \$5,000	\$5,000 to \$9,999	\$10,000 to \$14,999	\$15,000 to \$19,999	\$20,000 to \$24,999	\$25,000 to \$29,999	\$30,000 and over	
	Percent							
Gender								
Women	17	27	18	12	9	7	11	100
Men	22	26	17	10	8	7	10	100
Age group								
Younger than 20 years	51	38	9	2	x	x	0 ^s	100
20 to 24 years	20	24	17	12	10	9	8	100
25 to 29 years	12	21	18	12	11	8	18	100
30 to 34 years	13	30	19	11	8	5	14	100
35 to 39 years	12	36	22	11	7	4	9	100
40 to 44 years	11	37	23	11	6	4	8	100
45 to 49 years	10	37	23	12	7	4	7	100
50 years and older	10	40	22	12	x	x	7	100
Level of study								
Certificate or diploma	22	37	20	10	5	2	3	100
Undergraduate	16	17	15	13	13	11	15	100
Master	10	14	19	13	12	8	25	100
Doctorate	15	7	9	7	10	7	45	100
Type of institution								
University	15	16	15	12	13	11	17	100
College	28	30	18	10	6	4	5	100
Private	9	46	23	11	4	3	4	100

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

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

1.3 Repayment Assistance Plan (RAP)

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

	2016–2017	2017–2018	2018–2019	2019–2020	2020–2021
	Number				
All Stages	305,769	326,467	330,381	296,647	309,348
Zero Payment	268,883	281,461	279,184	253,648	267,507
Affordable Payment	36,886	45,006	51,197	42,999	41,841
Stage 1	248,459	257,875	251,981	219,927	234,264
Zero Payment	218,183	221,627	211,641	186,833	202,523
Affordable Payment	30,276	36,248	40,340	33,094	31,741
Stage 2	35,195	44,015	52,045	51,936	50,725
Zero Payment	30,760	37,996	44,456	45,055	43,897
Affordable Payment	4,435	6,019	7,589	6,881	6,828
Permanent Disability	22,115	24,577	26,355	24,784	24,359
Zero Payment	19,940	21,838	23,087	21,760	21,087
Affordable Payment	2,175	2,739	3,268	3,024	3,272
	Percent				
All Stages	100	100	100	100	100
Zero Payment	88	86	85	86	86
Affordable Payment	12	14	15	14	14
Stage 1	100	100	100	100	100
Zero Payment	88	86	84	85	87
Affordable Payment	12	14	16	15	13
Stage 2	100	100	100	100	100
Zero Payment	87	86	85	87	87
Affordable Payment	13	14	15	13	13
Permanent Disability	100	100	100	100	100
Zero Payment	90	89	88	88	88
Affordable Payment	10	11	12	12	12

TABLE 1.3.2 Profile of students benefiting from RAP

	2020–2021			2020–2021	
	Number	Percent		Number	Percent
Gender	309,348	100	Level of study	309,348	100
Women	202,126	65	Certificate or diploma	164,678	53
Men	107,222	35	Undergraduate	124,590	40
Age group	309,348	100	Master	16,868	5
Younger than 20 years	1,357	0 ^s	Doctorate	3,212	1
20 to 24 years	53,763	17	Type of institution	309,348	100
25 to 29 years	98,264	32	University	127,070	41
30 to 34 years	67,177	22	College	115,823	37
35 to 39 years	38,957	13	Private	66,455	21
40 to 44 years	20,684	7			
45 to 49 years	12,293	4			
50 years and older	16,853	5			

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

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

	2016–2017	2017–2018	2018–2019	2019–2020 ¹	2020–2021
	Number				
Number of borrowers entering repayment	201,516	203,459	233,376	248,604	235,407
Number of borrowers on RAP during the first year in repayment	62,053	59,510	56,540	40,553	47,807
	Percent				
First year RAP uptake rate	31	29	24	16	20

¹ To help support student loan borrowers, repayments were suspended for all borrowers between March 30, 2020 and September 30, 2020. No borrower was on RAP during that period of time, which resulted in a lower RAP uptake rate for 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

	2016–2017	2017–2018	2018–2019	2019–2020	2020–2021
	Number				
Profession	4,682	5,195	5,527	5,490	4,383
Family Doctor	202	248	307	326	235
Family Medicine Resident	515	585	626	602	575
Licensed Practical Nurse	687	702	765	779	636
Nurse Practitioner	27	34	53	43	35
Registered Nurse	2,706	3,033	3,142	3,103	2,452
Registered Practical Nurse	426	459	501	499	342
Registered Psychiatric Nurse	119	134	133	138	108
	Thousands of dollars				
Amount forgiven					
Profession	20,635.5	22,889.5	24,255.3	24,135.4	19,697.7
Family Doctor	1,403.2	1,764.6	2,133.5	2,267.7	1,666.6
Family Medicine Resident	3,984.7	4,580.9	4,854.1	4,732.0	4,468.6
Licensed Practical Nurse	2,562.6	2,619.9	2,789.3	2,836.1	2,368.2
Nurse Practitioner	97.7	128.3	195.2	162.1	133.8
Registered Nurse	10,501.4	11,621.3	11,961.5	11,821.2	9,353.0
Registered Practical Nurse	1,611.0	1,676.7	1,791.7	1,788.2	1,285.6
Registered Psychiatric Nurse	474.8	497.8	529.9	528.2	421.9

Note: Since the inception of the Canada Student Loan forgiveness for family doctors and nurses, there have been 15,721 beneficiaries.

TABLE 1.4.2 Canada Student Loan forgiveness for family doctors and nurses by place of work¹ and by fiscal year

	2016–2017	2017–2018	2018–2019	2019–2020	2020–2021
	Number				
Canada	4,682	5,195	5,527	5,490	4,383
Newfoundland and Labrador	226	256	252	252	192
Prince Edward Island	104	102	118	102	76
Nova Scotia	509	602	636	685	614
New Brunswick	240	307	332	294	203
Quebec	x	x	10	x	x
Ontario	1,262	1,440	1,585	1,655	1,302
Manitoba	197	216	242	234	173
Saskatchewan	310	367	390	391	288
Alberta	690	710	754	737	613
British Columbia	1,011	1,052	1,072	1,017	800
Yukon	39	50	42	49	39
Northwest Territories	56	47	52	29	41
Nunavut	x	x	42	x	x
	Thousands of dollars				
Amount forgiven					
Canada	20,635.5	22,889.5	24,255.3	24,135.4	19,697.7
Newfoundland and Labrador	1,068.1	1,234.0	1,161.2	1,172.5	846.0
Prince Edward Island	436.0	443.5	473.4	431.8	310.8
Nova Scotia	2,164.0	2,544.1	2,725.9	2,893.5	2,648.2
New Brunswick	1,000.5	1,272.9	1,341.7	1,193.3	802.3
Quebec	x	x	53.6	x	x
Ontario	5,767.6	6,580.8	7,161.1	7,522.1	6,191.4
Manitoba	871.1	970.8	1,105.1	977.8	807.2
Saskatchewan	1,299.5	1,565.4	1,655.9	1,693.3	1,227.8
Alberta	3,044.2	3,103.6	3,304.2	3,288.7	2,778.8
British Columbia	4,345.6	4,503.2	4,643.3	4,393.9	3,548.8
Yukon	194.9	220.0	196.3	199.8	154.8
Northwest Territories	245.6	237.2	236.8	137.2	179.0
Nunavut	x	x	196.6	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 15,721 beneficiaries.

¹ Eligibility for the Canada Student Loan forgiveness for family doctors and nurses is based on the borrower's place of work. It can be different from where they live or where they borrowed their loans.

TABLE 1.4.3 Severe Permanent Disability Benefit¹

	2016–2017	2017–2018	2018–2019	2019–2020	2020–2021
Number of recipients	577	503	440	428	506
Total value of loans forgiven (millions of dollars)	8.7	7.7	7.4	6.5	7.9
Average value of loans forgiven (dollars)	15,099	15,295	16,730	15,081	15,524

¹ The data represents all loan balances at the beginning of the assessment process by the CSFA Program for the purposes of the Severe Permanent Disability Benefit. 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

	2014–2015	2015–2016	2016–2017	2017–2018	2018–2019
	Percent				
Three-year default rate for direct loans	10	9	9	8	8
Gender					
Women	10	9	9	8	8
Men	11	10	10	9	9
Age group					
Younger than 20 years	20	19	19	17	17
20 to 24 years	9	9	8	7	8
25 to 29 years	9	8	8	7	7
30 to 34 years	11	10	10	9	9
35 to 39 years	13	11	11	10	10
40 to 44 years	12	10	11	10	9
45 to 49 years	13	11	10	11	11
50 years and older	13	12	12	12	12
Level of study					
Certificate or diploma	15	14	14	13	12
Undergraduate	6	6	6	6	6
Master	4	3	3	2	3
Doctorate	7	5	7	5	6
Type of institution					
University	6	6	6	5	5
College	12	11	11	10	10
Private	19	18	17	16	14

1.6 Loan portfolio

TABLE 1.6.1 Direct loan portfolio at the end of academic year

	2016–2017	2017–2018	2018–2019	2019–2020 ¹	2020–2021
Number of borrowers					
Total direct loan portfolio	1,588,838	1,672,549	1,734,935	1,797,217	1,815,344
In study	522,982	585,374	609,910	599,971	599,483
In repayment	841,406	868,041	907,259	983,826	998,311
Current	570,589	580,096	616,069	900,965	719,013
RAP	201,802	209,428	204,945	0	193,155
Delinquency	69,015	78,517	86,245	82,861	86,143
In default	224,450	219,134	217,766	213,420	217,550
Millions of dollars					
Total direct loan portfolio	18,488.3	19,623.3	20,808.0	22,342.2	23,305.3
In study	6,625.8	7,379.3	7,919.2	8,201.9	8,964.7
In repayment	9,398.9	9,770.1	10,343.2	11,575.0	11,720.4
Current	5,212.6	5,322.6	5,769.8	10,593.8	7,265.2
RAP	3,429.7	3,588.6	3,601.9	0.0	3,426.6
Delinquency	756.7	858.9	971.4	981.1	1,028.6
In default	2,463.5	2,474.0	2,545.6	2,565.3	2,620.2

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

	2020–2021										
	Canada	N.L.	P.E.I.	N.S.	N.B.	Ont.	Man.	Sask.	Alta.	B.C.	Y.T.
	Number of recipients ¹										
Total student financial assistance²	756,364	7,926	3,579	21,050	15,282	464,196	19,726	23,858	124,508	75,912	327
Full-time students	740,872	x	3,270	20,809	15,099	455,186	19,386	23,474	122,790	72,706	x
Part-time students	52,081	x	550	542	338	36,678	698	880	4,884	7,224	x
Canada Student Grant/ Canada Student Loan³	673,136	6,977	3,178	18,586	13,339	415,265	17,161	21,899	111,024	65,409	298
Full-time students	655,657	x	2,842	18,304	13,157	405,187	16,822	21,435	109,183	61,585	x
Part-time students	42,518	x	538	424	284	29,898	526	841	3,633	6,101	x
Canada Student Grant	541,777	5,723	2,667	14,851	10,244	335,861	14,195	18,133	87,897	51,965	241
Full-time students ⁴	521,991	x	2,304	14,553	10,054	324,023	13,850	17,636	85,792	47,962	x
Part-time students ⁵	42,367	x	538	424	282	29,791	523	836	3,619	6,081	x
Canada Student Loan	576,462	6,720	2,346	18,060	12,344	343,144	15,429	18,354	100,674	59,185	206
Full-time students	572,266	x	x	17,947	12,265	340,657	15,289	18,237	100,174	58,461	x
Part-time students	5,377	x	x	135	89	3,264	152	138	679	868	x
In-study interest subsidy	659,861	7,669	2,751	20,560	14,309	392,088	18,002	20,360	114,176	69,711	235
Full-time students	655,974	x	x	20,442	14,223	389,899	17,848	20,262	113,665	68,977	x
Part-time students	16,395	x	x	297	149	10,815	341	228	2,042	2,414	x

	2020–2021										
	Canada	N.L.	P.E.I.	N.S.	N.B.	Ont.	Man.	Sask.	Alta.	B.C.	Y.T.
	Millions of dollars										
Total student financial assistance⁶	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
Full-time students	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
Part-time students	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
Canada Student Grant/ Canada Student Loan³	7,156.3	93.8	29.9	280.5	147.3	3,968.5	178.7	278.9	1,352.9	822.5	3.1
Full-time students	7,053.6	x	29.1	279.1	146.5	3,902.0	177.3	276.1	1,343.1	804.1	x
Part-time students	102.8	x	0.8	1.4	0.9	66.5	1.4	2.7	9.9	18.4	x
Canada Student Grant	3,187.5	37.4	15.2	97.7	61.8	1,891.6	84.6	121.2	581.6	294.8	1.6
Full-time students ⁴	3,096.9	x	x	96.5	61.1	1,832.0	83.5	118.8	573.3	278.8	x
Part-time students ⁵	90.6	x	x	1.2	0.7	59.6	1.1	2.4	8.3	16.0	x
Canada Student Loan	3,968.8	56.4	14.7	182.9	85.5	2,076.9	94.1	157.7	771.4	527.7	1.6
Full-time students	3,956.6	x	x	182.6	85.3	2,070.0	93.8	157.3	769.7	525.3	x
Part-time students	12.2	x	x	0.3	0.2	6.9	0.3	0.3	1.7	2.4	x
In-study interest subsidy⁷	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
Full-time students	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
Part-time students	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A

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

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

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

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

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

⁵ Includes Canada Student Grant for Part-Time Studies, for Part-Time Students with Dependants, for Part-Time Students with Permanent Disabilities, for Services and Equipment for Part-Time Students with Permanent Disabilities.

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

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

TABLE 2.1.2 Canada Student Grants by type

	2020–2021									
	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 ¹
	Number of recipients									
Canada	471,826	82,784	80,930	52,519	9,597	40,902	2,020	2,115	443	541,777
Newfoundland and Labrador	5,116	985	503	1,163	380	x	18	24	x	5,723
Prince Edward Island	2,074	291	228	497	234	526	x	15	x	2,667
Nova Scotia	13,038	2,254	1,779	3,216	1,506	380	60	52	18	14,851
New Brunswick	9,217	1,305	1,285	1,133	409	276	56	12	0	10,244
Ontario	295,506	41,658	44,454	32,627	3,063	29,016	873	1,057	69	335,861
Manitoba	12,361	2,327	2,595	1,035	480	506	38	x	x	14,195
Saskatchewan	15,752	3,403	3,750	2,410	771	785	157	71	32	18,133
Alberta	74,474	20,716	20,518	6,137	1,714	3,505	404	170	50	87,897
British Columbia	44,073	9,777	5,789	4,270	1,025	5,656	407	695	260	51,965
Yukon	215	68	29	31	15	x	x	x	0	241

	2020–2021									
	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 ¹
	Millions of dollars									
Canada	2,365.1	127.1	377.5	200.7	26.6	78.6	2.2	8.4	1.4	3,187.5
Newfoundland and Labrador	27.1	1.4	2.2	4.6	1.6	x	0.0 ^s	0.1	x	37.4
Prince Edward Island	10.2	0.5	0.9	2.0	0.8	0.8	x	0.1	x	15.2
Nova Scotia	68.0	3.7	8.6	12.6	3.7	0.8	0.1	0.2	0.1	97.7
New Brunswick	47.4	2.1	6.0	4.3	1.3	0.6	0.1	0.0 ^s	0.0	61.8
Ontario	1,437.5	60.8	204.2	123.3	6.1	54.3	0.8	4.1	0.3	1,891.6
Manitoba	61.7	3.6	12.2	4.0	1.9	1.0	0.0 ^s	x	x	84.6
Saskatchewan	82.6	5.5	18.6	9.4	2.8	1.8	0.2	0.3	0.1	121.2
Alberta	407.7	34.4	102.2	23.8	5.2	7.0	0.4	0.7	0.2	581.6
British Columbia	221.7	15.0	22.3	16.6	3.1	12.0	0.5	2.8	0.7	294.8
Yukon	1.1	0.1	0.1	0.1	0.0 ^s	x	x	x	0.0	1.6

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

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

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

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

	2020–2021										
	Canada	N.L.	P.E.I.	N.S.	N.B.	Ont.	Man.	Sask.	Alta.	B.C.	Y.T.
	Percent										
Gender	100	100	100	100	100	100	100	100	100	100	100
Women	61	64	64	33	64	60	63	66	63	63	67
Men	38	35	36	18	36	40	36	34	37	37	32
Gender diverse identities	0 ^s	x	x	x	0 ^s	0 ^s	x	x	x	x	x
Unspecified	1	x	x	x	0 ^s	0 ^s	x	x	x	x	x
Permanent disability status	100	100	100	100	100	100	100	100	100	100	100
Students with disabilities	8	17	17	18	9	8	6	12	6	8	11
Students without disabilities	92	83	83	82	91	92	94	88	94	92	89
Indigenous peoples status	100	100	100	100	100	100	100	100	100	100	100
Indigenous students	6	7	2	6	3	1	11	20	20	4	12
Non-indigenous students	94	93	98	94	97	99	89	80	80	96	88
Age group	100	100	100	100	100	100	100	100	100	100	100
Younger than 20 years	24	24	31	26	30	27	19	19	17	15	10
20 to 24 years	42	46	44	44	44	43	41	41	37	42	37
25 to 29 years	15	19	13	16	13	14	18	17	17	22	25
30 to 34 years	7	6	5	7	5	6	9	9	10	9	11
35 to 39 years	5	3	3	4	3	4	6	7	8	5	7
40 to 44 years	3	2	2	2	2	3	4	4	6	3	5
45 to 49 years	2	1	x	1	1	2	2	2	3	2	x
50 years and older	2	1	x	1	1	1	1	1	3	2	x
Level of study	100	100	100	100	100	100	100	100	100	100	100
Certificate or diploma	38	42	30	35	35	36	31	32	47	40	33
Undergraduate	56	52	65	59	59	58	65	64	49	55	59
Master	5	5	x	5	5	5	3	3	4	5	x
Doctorate	1	1	x	0 ^s	1	1	1	1	1	1	x
Type of institution	100	100	100	100	100	100	100	100	100	100	100
University	56	56	69	65	62	58	64	67	38	57	51
College	30	25	24	22	20	33	18	18	33	22	40
Private	14	18	7	13	18	9	18	15	29	21	9

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

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

TABLE 2.1.4 Average age of students who received student financial assistance

	2020–2021										
	Canada	N.L.	P.E.I.	N.S.	N.B.	Ont.	Man.	Sask.	Alta.	B.C.	Y.T.
	Average age										
Total student financial assistance	25	24	23	24	24	24	26	26	27	26	27
Canada Student Grant/ Canada Student Loan	25	24	23	24	23	24	26	26	27	26	27
Full-time students	25	23	23	24	23	24	25	25	27	26	27
Part-time students	25	x	22	27	29	24	29	29	28	27	x
Canada Student Grant	25	24	23	24	23	24	25	26	27	26	27
Full-time students	25	23	23	24	23	24	25	25	27	25	27
Part-time students	25	x	22	27	29	24	29	29	28	27	x
Canada Student Loan	25	23	23	24	23	24	25	26	27	26	28
Full-time students	25	23	23	24	23	24	25	26	27	26	28
Part-time students	29	30	x	30	30	28	33	33	30	31	x
Entering repayment	27	25	25	25	25	26	27	27	29	28	29
Repayment Assistance Plan	32	30	30	30	30	32	33	32	32	33	34
Canada Apprentice Loan	29	30	28	30	29	29	29	30	30	29	30

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

TABLE 2.1.5 Canada Apprentice Loan

	2016–2017	2017–2018	2018–2019	2019–2020	2020–2021
Number of recipients					
Canada	15,310	13,955	13,055	10,684	8,000
Newfoundland and Labrador	245	136	99	52	36
Prince Edward Island	83	81	67	57	62
Nova Scotia	503	555	602	484	381
New Brunswick	496	498	478	377	348
Ontario	1,974	1,820	1,804	1,657	1,092
Manitoba	954	934	914	700	556
Saskatchewan	952	866	740	437	307
Alberta	7,152	6,097	5,125	4,116	3,096
British Columbia	2,884	2,893	3,158	2,756	2,093
Yukon	32	24	40	26	16
Northwest Territories	x	x	x	x	x
Nunavut	x	x	x	x	x
Millions of dollars					
Canada	65.6	58.8	54.7	44.1	34.2
Newfoundland and Labrador	1.1	0.6	0.4	0.2	0.1
Prince Edward Island	0.3	0.3	0.3	0.2	0.3
Nova Scotia	2.3	2.5	2.7	2.1	1.6
New Brunswick	2.0	2.0	2.0	1.5	1.4
Ontario	8.1	7.4	7.3	6.6	4.4
Manitoba	3.8	3.7	3.6	2.8	2.3
Saskatchewan	3.8	3.4	2.9	1.7	1.2
Alberta	31.1	26.0	21.6	17.1	13.6
British Columbia	12.7	12.5	13.7	11.7	9.1
Yukon	0.1	0.1	0.2	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

	2016–2017	2017–2018	2018–2019	2019–2020	2020–2021
	Number ¹				
Canada	201,516	203,459	233,376	248,604	235,407
Newfoundland and Labrador	3,047	2,863	2,731	2,680	2,511
Prince Edward Island	1,166	1,145	1,160	1,112	1,047
Nova Scotia	7,384	7,373	7,240	7,673	7,289
New Brunswick	5,383	5,861	6,151	6,177	6,001
Ontario	122,483	121,575	147,046	158,791	146,199
Manitoba	5,064	5,164	4,993	5,811	6,038
Saskatchewan	5,084	5,336	5,881	6,124	6,491
Alberta	26,090	29,223	33,049	35,391	34,715
British Columbia	25,709	24,833	25,018	24,761	25,010
Yukon	106	86	107	84	106
	Dollars				
Canada	13,456	13,416	13,367	13,549	14,418
Newfoundland and Labrador	10,587	11,249	12,514	13,311	14,460
Prince Edward Island	17,749	17,349	17,594	17,438	17,152
Nova Scotia	16,855	17,358	17,637	17,956	18,527
New Brunswick	13,576	12,192	11,637	11,846	12,428
Ontario	13,604	13,697	13,416	13,489	14,459
Manitoba	9,853	9,642	9,670	9,605	10,489
Saskatchewan	14,415	14,353	14,314	14,557	15,672
Alberta	11,830	11,538	12,076	12,836	13,676
British Columbia	14,079	14,027	14,384	14,541	14,993
Yukon	11,336	12,488	12,785	12,154	13,506

¹ Number of students leaving school.

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

	2020–2021							Total
	Less than \$5,000	\$5,000 to \$9,999	\$10,000 to \$14,999	\$15,000 to \$19,999	\$20,000 to \$24,999	\$25,000 to \$29,999	\$30,000 and over	
	Percent							
Canada	19	27	18	11	9	7	10	100
Newfoundland and Labrador	14	30	17	14	11	7	8	100
Prince Edward Island	14	28	15	9	10	x	x	100
Nova Scotia	7	26	16	14	10	9	18	100
New Brunswick	23	32	16	10	7	5	7	100
Ontario	20	24	18	11	9	7	10	100
Manitoba	26	33	22	8	5	3	4	100
Saskatchewan	13	30	17	13	9	6	12	100
Alberta	16	33	18	11	8	5	8	100
British Columbia	14	31	16	12	9	6	11	100
Yukon	16	28	18	14	13	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

	2020–2021										
	Canada	N.L.	P.E.I.	N.S.	N.B.	Ont.	Man.	Sask.	Alta.	B.C.	Y.T.
	Number										
All Stages	309,348	4,336	1,733	14,176	12,905	184,235	4,400	6,823	44,694	35,991	55
Zero Payment	267,507	3,710	x	11,712	10,362	162,602	3,981	5,771	38,089	29,804	x
Affordable Payment	41,841	626	x	2,464	2,543	21,633	419	1,052	6,605	6,187	x
Stage 1	234,264	3,013	1,252	10,171	9,001	137,241	3,547	5,289	38,556	26,152	42
Zero Payment	202,523	2,601	x	8,447	7,341	120,860	3,216	4,506	32,839	21,627	x
Affordable Payment	31,741	412	x	1,724	1,660	16,381	331	783	5,717	4,525	x
Stage 2	50,725	981	x	2,581	3,115	31,316	577	742	3,726	7,344	x
Zero Payment	43,897	814	x	2,076	2,367	27,888	520	608	3,238	6,107	x
Affordable Payment	6,828	167	x	505	748	3,428	57	134	488	1,237	x
Permanent Disability	24,359	342	x	1,424	789	15,678	276	792	2,412	2,495	x
Zero Payment	21,087	295	x	1,189	654	13,854	245	657	2,012	2,070	x
Affordable Payment	3,272	47	x	235	135	1,824	31	135	400	425	x
	Percent										
All Stages	100	100	100	100	100	100	100	100	100	100	100
Zero Payment	86	86	x	83	80	88	90	85	85	83	x
Affordable Payment	14	14	x	17	20	12	10	15	15	17	x
Stage 1	100	100	100	100	100	100	100	100	100	100	100
Zero Payment	86	86	x	83	82	88	91	85	85	83	x
Affordable Payment	14	14	x	17	18	12	9	15	15	17	x
Stage 2	100	100	x	100	100	100	100	100	100	100	x
Zero Payment	87	83	x	80	76	89	90	82	87	83	x
Affordable Payment	13	17	x	20	24	11	10	18	13	17	x
Permanent Disability	100	100	x	100	100	100	100	100	100	100	x
Zero Payment	87	86	x	83	83	88	89	83	83	83	x
Affordable Payment	13	14	x	17	17	12	11	17	17	17	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

	2020–2021										
	Canada	N.L.	P.E.I.	N.S.	N.B.	Ont.	Man.	Sask.	Alta.	B.C.	Y.T.
	Percent										
Gender	100	100	100	100	100	100	100	100	100	100	100
Women	65	69	73	71	69	64	67	68	68	66	68
Men	35	31	27	29	31	36	33	32	32	34	32
Age group	100	100	100	100	100	100	100	100	100	100	100
Younger than 20 years	0 ^s	x	0 ^s	1	1	0 ^s	0 ^s	1	0 ^s	0 ^s	x
20 to 24 years	17	x	17	21	21	18	15	18	17	13	x
25 to 29 years	32	32	37	36	33	33	27	30	30	29	28
30 to 34 years	22	26	25	23	23	21	21	22	21	23	25
35 to 39 years	13	13	11	11	12	12	15	15	13	15	18
40 to 44 years	7	x	4	4	5	6	10	7	8	8	x
45 to 49 years	4	x	2	2	3	4	5	4	5	5	x
50 years and older	5	x	3	3	3	6	6	4	6	7	x
Level of study	100	100	100	100	100	100	100	100	100	100	100
Certificate or diploma	53	62	49	54	58	52	47	43	56	52	47
Undergraduate	41	35	46	41	37	41	48	51	38	42	46
Master	5	3	x	4	4	5	5	5	5	6	x
Doctorate	1	1	x	0 ^s	0 ^s	1	1	1	1	1	x
Type of institution	100	100	100	100	100	100	100	100	100	100	100
University	41	38	50	46	39	41	49	54	31	49	40
College	37	30	x	31	30	43	20	27	33	22	x
Private	21	32	x	23	31	15	31	20	36	29	x

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

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

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

	2020–2021		
	Number of borrowers on RAP during the first year of repayment	Number of borrowers entering repayment	First year RAP uptake rate
	Number		Percent
Canada	47,807	235,407	20
Newfoundland and Labrador	479	2,511	19
Prince Edward Island	x	x	x
Nova Scotia	2,004	7,289	27
New Brunswick	1,521	6,001	25
Ontario	28,489	146,199	19
Manitoba	741	6,038	12
Saskatchewan	1,301	6,491	20
Alberta	8,511	34,715	25
British Columbia	4,556	25,010	18
Yukon	x	x	x

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

2.4 Default

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

	2014–2015	2015–2016	2016–2017	2017–2018	2018–2019
	Percent				
Canada	10	9	9	8	8
Newfoundland and Labrador	10	9	8	8	9
Prince Edward Island	9	7	9	10	7
Nova Scotia	11	11	10	10	9
New Brunswick	10	10	9	7	9
Ontario	10	9	9	8	8
Manitoba	10	10	9	9	8
Saskatchewan	11	9	11	10	10
Alberta	11	11	11	11	10
British Columbia	9	8	7	7	6
Yukon	7	18	11	9	9

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

	2018–2019										
	Canada	N.L.	P.E.I.	N.S.	N.B.	Ont.	Man.	Sask.	Alta.	B.C.	Y.T.
	Percent										
Three-year default rate for direct loans	8	9	7	9	9	8	8	10	10	6	9
Gender											
Women	8	8	x	8	9	8	8	10	10	5	x
Men	9	10	x	10	9	9	9	10	11	7	x
Age group											
Younger than 20 years	17	12	x	15	16	18	10	15	17	12	x
20 to 24 years	8	10	x	9	9	7	7	7	9	6	x
25 to 29 years	7	6	x	7	7	7	7	10	9	5	x
30 to 34 years	9	7	x	8	11	9	9	13	10	6	x
35 to 39 years	10	14	x	14	12	8	12	12	12	8	x
40 to 44 years	9	x	x	7	10	8	8	14	13	6	x
45 to 49 years	11	x	x	x	x	9	x	13	16	10	x
50 years and older	12	x	x	x	x	10	x	24	15	10	x
Level of study											
Certificate or diploma	12	13	x	13	13	12	11	13	16	9	x
Undergraduate	6	5	x	6	7	6	7	9	5	5	x
Master	3	x	x	x	x	3	x	x	x	3	x
Doctorate	6	x	x	x	x	5	x	x	x	11	x
Type of institution											
University	5	5	x	6	6	5	6	8	5	5	x
College	10	10	x	11	11	11	9	12	7	7	x
Private	14	18	x	16	14	13	14	16	21	9	x

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

	2020–2021				
	Study in home province or territory	Study in Canada but away from home province or territory	Study in the United States	Study outside Canada and the United States	Total
	Number				
Canada	515,678	43,012	6,140	7,436	572,266
Newfoundland and Labrador	5,492	1,121	21	58	6,692
Prince Edward Island	1,403	911	x	x	2,338
Nova Scotia	14,802	2,939	80	126	17,947
New Brunswick	9,417	2,729	69	50	12,265
Ontario	324,311	8,949	3,191	4,206	340,657
Manitoba	12,501	2,526	163	99	15,289
Saskatchewan	13,248	4,691	176	122	18,237
Alberta	84,180	12,738	1,709	1,547	100,174
British Columbia	50,275	6,254	726	1,206	58,461
Yukon	49	154	x	x	206
	Percent				
Canada	90.1	7.5	1.1	1.3	100.0
Newfoundland and Labrador	82.1	16.8	0.3	0.9	100.0
Prince Edward Island	60.0	39.0	x	x	100.0
Nova Scotia	82.5	16.4	0.4	0.7	100.0
New Brunswick	76.8	22.3	0.6	0.4	100.0
Ontario	95.2	2.6	0.9	1.2	100.0
Manitoba	81.8	16.5	1.1	0.6	100.0
Saskatchewan	72.6	25.7	1.0	0.7	100.0
Alberta	84.0	12.7	1.7	1.5	100.0
British Columbia	86.0	10.7	1.2	2.1	100.0
Yukon	23.8	74.8	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

	2016–2017	2017–2018	2018–2019	2019–2020	2020–2021
	Number				
Canada	444,330	533,672	563,917	548,013	515,678
Newfoundland and Labrador	5,090	4,969	5,104	5,288	5,492
Prince Edward Island	1,492	1,490	1,536	1,549	1,403
Nova Scotia	13,329	13,864	14,319	14,487	14,802
New Brunswick	9,164	10,898	11,208	10,937	9,417
Ontario	302,452	370,687	393,264	367,917	324,311
Manitoba	8,160	7,781	11,197	12,740	12,501
Saskatchewan	9,959	11,812	12,957	13,630	13,248
Alberta	51,220	65,342	68,115	72,690	84,180
British Columbia	43,434	46,788	46,172	48,726	50,275
Yukon	30	41	45	49	49
	Percent				
Canada	90.6	91.2	91.2	91.4	90.1
Newfoundland and Labrador	84.7	83.8	82.8	83.2	82.1
Prince Edward Island	57.4	58.5	60.5	60.8	60.0
Nova Scotia	80.4	80.8	81.3	82.4	82.5
New Brunswick	76.7	78.9	79.2	78.6	76.8
Ontario	95.2	95.4	95.3	95.8	95.2
Manitoba	82.6	82.0	84.1	84.9	81.8
Saskatchewan	79.4	80.0	80.3	79.5	72.6
Alberta	82.7	83.6	83.6	84.1	84.0
British Columbia	85.2	85.7	85.5	85.9	86.0
Yukon	21.6	21.8	24.5	22.5	23.8

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

	2016–2017	2017–2018	2018–2019	2019–2020	2020–2021
	Number				
Canada	34,361	38,576	40,924	38,454	43,012
Newfoundland and Labrador	819	876	968	972	1,121
Prince Edward Island	1,084	1,030	973	973	911
Nova Scotia	3,040	3,090	3,069	2,889	2,939
New Brunswick	2,639	2,784	2,818	2,861	2,729
Ontario	8,743	10,545	11,800	8,561	8,949
Manitoba	1,421	1,455	1,838	1,999	2,526
Saskatchewan	2,303	2,659	2,894	3,226	4,691
Alberta	8,286	9,919	10,364	10,745	12,738
British Columbia	5,921	6,079	6,067	6,061	6,254
Yukon	105	139	133	167	154
	Percent				
Canada	7.0	6.6	6.6	6.4	7.5
Newfoundland and Labrador	13.6	14.8	15.7	15.3	16.8
Prince Edward Island	41.7	40.4	38.3	38.2	39.0
Nova Scotia	18.3	18.0	17.4	16.4	16.4
New Brunswick	22.1	20.1	19.9	20.5	22.3
Ontario	2.8	2.7	2.9	2.2	2.6
Manitoba	14.4	15.3	13.8	13.3	16.5
Saskatchewan	18.4	18.0	17.9	18.8	25.7
Alberta	13.4	12.7	12.7	12.4	12.7
British Columbia	11.6	11.1	11.2	10.7	10.7
Yukon	75.5	73.9	72.3	76.6	74.8

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

	2016–2017	2017–2018	2018–2019	2019–2020	2020–2021
	Number				
Canada	11,710	12,771	13,518	13,328	13,576
Newfoundland and Labrador	100	85	92	92	79
Prince Edward Island	x	x	x	x	x
Nova Scotia	214	210	214	206	206
New Brunswick	143	136	120	125	119
Ontario	6,608	7,176	7,711	7,377	7,397
Manitoba	294	257	278	268	262
Saskatchewan	280	293	287	289	298
Alberta	2,419	2,859	2,988	3,037	3,256
British Columbia	1,623	1,718	1,793	1,907	1,932
Yukon	x	x	x	x	x
	Percent				
Canada	2.4	2.2	2.2	2.2	2.4
Newfoundland and Labrador	1.7	1.4	1.5	1.4	1.2
Prince Edward Island	x	x	x	x	x
Nova Scotia	1.3	1.2	1.2	1.2	1.1
New Brunswick	1.2	1.0	0.8	0.9	1.0
Ontario	2.1	1.8	1.9	1.9	2.2
Manitoba	3.0	2.7	2.1	1.8	1.7
Saskatchewan	2.2	2.0	1.8	1.7	1.6
Alberta	3.9	3.7	3.7	3.5	3.3
British Columbia	3.2	3.1	3.3	3.4	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

Year	Canada	N.L.	P.E.I.	N.S.	N.B.	Ont.	Man.	Sask.	Alta.	B.C.	Y.T.	N.W.T.
	Number of recipients											
1964–1965	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

Year	Canada	N.L.	P.E.I.	N.S.	N.B.	Ont.	Man.	Sask.	Alta.	B.C.	Y.T.	N.W.T.
	Number of recipients											
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
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	607,861	6,406	2,552	17,750	14,029	388,703	15,255	17,317	87,489	58,140	220	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

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	3,449.1	41.7	15.9	126.5	72.2	2,088.7	80.1	110.4	547.4	364.9	1.5	N/A
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

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

0.0⁰: Value rounded to 0.0 (zero).

TABLE 3.1.3 Canada Student Loans for part-time students

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

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											
Canada Study Grant											
1995–1996 ¹	1,677	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
1996–1997 ¹	6,273	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
1997–1998 ¹	7,354	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
1998–1999 ¹	56,899	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
1999–2000 ¹	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
Canada Access Grant											
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

	Canada	N.L.	P.E.I.	N.S.	N.B.	Ont.	Man.	Sask.	Alta.	B.C.	Y.T.
	Number of recipients										
Canada Student Grant											
2009–2010 ²	295,153	4,823	2,305	10,184	8,592	181,270	6,272	7,270	30,696	43,542	160
2010–2011 ²	320,154	4,394	2,399	10,364	8,584	194,333	6,928	8,101	36,247	47,463	179
2011–2012 ²	336,173	4,215	2,323	10,616	8,448	207,364	7,757	8,661	36,573	49,284	164
2012–2013 ²	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
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

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

¹ Provincial and territorial statistics are not available.

² Total may not equal the sum of the provinces and territories for the following 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										
Canada Study Grant											
1995–1996 ¹	3.6	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
1996–1997 ¹	8.9	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
1997–1998 ¹	11.2	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
1998–1999 ¹	73.9	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
1999–2000 ¹	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 ^s
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 Access Grant											
2005–2006	58.9	1.0	0.0	3.9	0.1	38.6	1.2	2.4	4.0	7.7	0.0 ^s
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 ^s

	Canada	N.L.	P.E.I.	N.S.	N.B.	Ont.	Man.	Sask.	Alta.	B.C.	Y.T.
Millions of dollars											
Canada Student Grant											
2009–2010 ²	593.4	8.8	4.7	21.4	16.6	354.8	16.3	18.6	65.7	85.9	0.4
2010–2011 ²	630.0	7.9	4.7	21.6	16.0	370.5	16.5	18.7	75.7	91.4	0.5
2011–2012 ²	646.7	7.5	4.3	21.7	15.6	386.7	16.6	19.8	74.2	95.8	0.4
2012–2013 ²	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

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

0.0⁰: Value rounded to 0.0 (zero).

¹ Provincial and territorial statistics are not available.

² Total may not equal the sum of the provinces and territories for the following 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			Canada	
	Number of recipients	Millions of dollars	Number of recipients	Millions of dollars			
High need part-time students			Canada Student Grant				
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					
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										
High need part-time students											
1995–1996 ¹	438	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
1996–1997 ¹	3,037	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
1997–1998 ¹	4,567	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
1998–1999 ¹	5,675	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
1999–2000 ¹	5,728	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
2000–2001 ¹	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
Canada Student Grant											
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

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

¹ Provincial and territorial statistics are not available.

TABLE 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											
High need part-time students											
1995–1996 ¹	0.4	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
1996–1997 ¹	2.0	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
1997–1998 ¹	3.5	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
1998–1999 ¹	4.6	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
1999–2000 ¹	4.7	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
2000–2001 ¹	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
Canada Student Grant											
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

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

0.0⁰: Value rounded to 0.0 (zero).

¹ 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

	2020–2021			
	Number	Percent	Millions of dollars	Percent
Gender	655,657	100	7,053.6	100
Women	397,157	61	4,379.5	62
Men	248,848	38	2,527.3	36
Gender diverse identities	595	0 ^s	5.7	0 ^s
Unspecified	9,057	1	141.0	2
Permanent disability status	655,657	100	7,053.6	100
Students with disabilities	53,455	8	647.0	9
Students without disabilities	602,202	92	6,406.5	91
Indigenous status	655,657	100	7,053.6	100
Indigenous students	39,269	6	492.1	7
Non-indigenous students	616,388	94	6,561.4	93
Age group	655,657	100	7,053.6	100
Younger than 20 years	157,979	24	1,311.8	19
20 to 24 years	274,001	42	2,667.4	38
25 to 29 years	98,735	15	1,204.2	17
30 to 34 years	46,806	7	671.3	10
35 to 39 years	33,343	5	528.7	7
40 to 44 years	22,075	3	348.6	5
45 to 49 years	12,724	2	187.6	3
50 years and older	9,994	2	134.0	2
Level of study	655,657	100	7,053.6	100
Certificate or diploma	248,877	38	2,763.5	39
Undergraduate	371,016	57	3,845.6	55
Master	29,563	5	363.2	5
Doctorate	6,201	1	81.3	1
Type of institution	655,657	100	7,053.6	100
University	363,885	55	3,819.6	54
College	198,020	30	1,877.5	27
Private	93,752	14	1,356.5	19

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

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

	2020–2021			
	Number	Percent	Millions of dollars	Percent
Gender	42,518	100	102.8	100
Women	26,732	63	64.6	63
Men	15,536	37	37.5	36
Gender diverse identities	29	0 ^s	0.1	0 ^s
Unspecified	221	1	0.6	1
Permanent disability status	42,518	100	102.8	100
Students with disabilities	3,237	8	12.8	12
Students without disabilities	39,281	92	90.0	88
Indigenous status	42,518	100	102.8	100
Indigenous students	991	2	2.5	2
Non-indigenous students	41,527	98	100.3	98
Age group	42,518	100	102.8	100
Younger than 20 years	10,104	24	18.4	18
20 to 24 years	17,579	41	39.7	39
25 to 29 years	6,692	16	18.7	18
30 to 34 years	3,244	8	10.0	10
35 to 39 years	2,111	5	6.9	7
40 to 44 years	1,332	3	4.3	4
45 to 49 years	804	2	2.6	3
50 years and older	652	2	2.3	2
Level of study	42,518	100	102.8	100
Certificate or diploma	11,724	28	30.4	30
Undergraduate	28,517	67	60.9	59
Master	2,165	5	10.9	11
Doctorate	112	0 ^s	0.6	1
Type of institution	42,518	100	102.8	100
University	29,527	69	68.4	67
College	12,156	29	29.6	29
Private	835	2	4.7	5

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

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

	2020–2021			
	Number	Percent	Millions of dollars	Percent
Gender	521,991	100	3,096.9	100
Women	313,429	60	1,903.6	61
Men	200,480	38	1,140.0	37
Gender diverse identities	461	0 ^s	2.8	0 ^s
Unspecified	7,621	1	50.5	2
Permanent disability status	521,991	100	3,096.9	100
Students with disabilities	53,397	10	473.1	15
Students without disabilities	468,594	90	2,623.8	85
Indigenous status	521,991	100	3,096.9	100
Indigenous students	31,747	6	220.7	7
Non-indigenous students	490,244	94	2,876.2	93
Age group	521,991	100	3,096.9	100
Younger than 20 years	122,989	24	589.5	19
20 to 24 years	224,623	43	1,227.8	40
25 to 29 years	77,545	15	508.0	16
30 to 34 years	37,343	7	296.9	10
35 to 39 years	27,654	5	229.1	7
40 to 44 years	17,404	3	139.6	5
45 to 49 years	8,826	2	65.2	2
50 years and older	5,607	1	40.9	1
Level of study	521,991	100	3,096.9	100
Certificate or diploma	187,352	36	1,158.1	37
Undergraduate	327,132	63	1,899.6	61
Master	5,717	1	28.2	1
Doctorate	1,790	0 ^s	11.1	0 ^s
Type of institution	521,991	100	3,096.9	100
University	296,300	57	1,703.8	55
College	165,746	32	1,013.2	33
Private	59,945	11	380.0	12

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

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

	2020–2021			
	Number	Percent	Millions of dollars	Percent
Gender	42,367	100	90.6	100
Women	26,618	63	56.6	62
Men	15,500	37	33.4	37
Gender diverse identities	28	0 ^s	0.1	0 ^s
Unspecified	221	1	0.5	1
Permanent disability status	42,367	100	90.6	100
Students with disabilities	3,233	8	12.5	14
Students without disabilities	39,134	92	78.1	86
Indigenous status	42,367	100	90.6	100
Indigenous students	990	2	2.2	2
Non-indigenous students	41,377	98	88.4	98
Age group	42,367	100	90.6	100
Younger than 20 years	10,103	24	18.1	20
20 to 24 years	17,558	41	36.5	40
25 to 29 years	6,649	16	15.3	17
30 to 34 years	3,210	8	7.9	9
35 to 39 years	2,091	5	5.6	6
40 to 44 years	1,317	3	3.4	4
45 to 49 years	792	2	2.0	2
50 years and older	647	2	1.8	2
Level of study	42,367	100	90.6	100
Certificate or diploma	11,670	28	26.9	30
Undergraduate	28,457	67	56.9	63
Master	2,126	5	6.4	7
Doctorate	114	0 ^s	0.4	0 ^s
Type of institution	42,367	100	90.6	100
University	29,431	69	60.7	67
College	12,107	29	27.4	30
Private	829	2	2.5	3

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

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

	2020–2021			
	Number	Percent	Millions of dollars	Percent
Gender	572,266	100	3,956.6	100
Women	346,755	61	2,474.2	63
Men	215,832	38	1,387.3	35
Gender diverse identities	479	0 ^s	2.9	0 ^s
Unspecified	9,200	2	92.3	2
Permanent disability status	572,266	100	3,956.6	100
Students with disabilities	31,372	5	173.9	4
Students without disabilities	540,894	95	3,782.7	96
Indigenous status	572,266	100	3,956.6	100
Indigenous students	34,776	6	271.4	7
Non-indigenous students	537,490	94	3,685.2	93
Age group	572,266	100	3,956.6	100
Younger than 20 years	137,877	24	722.3	18
20 to 24 years	236,168	41	1,439.6	36
25 to 29 years	86,986	15	696.2	18
30 to 34 years	41,216	7	374.3	9
35 to 39 years	29,522	5	299.7	8
40 to 44 years	19,778	3	209.0	5
45 to 49 years	11,576	2	122.3	3
50 years and older	9,143	2	93.1	2
Level of study	572,266	100	3,956.6	100
Certificate or diploma	208,558	36	1,603.6	41
Undergraduate	328,967	57	1,950.1	49
Master	28,865	5	332.8	8
Doctorate	5,876	1	70.1	2
Type of institution	572,266	100	3,956.6	100
University	325,511	57	2,117.0	54
College	159,407	28	864.7	22
Private	87,348	15	975.0	25

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

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

	2020–2021			
	Number	Percent	Millions of dollars	Percent
Gender	5,377	100	12.2	100
Women	3,483	65	8.0	66
Men	1,840	34	4.1	34
Gender diverse identities	x	x	x	x
Unspecified	x	x	x	x
Permanent disability status	5,377	100	12.2	100
Students with disabilities	111	2	0.3	2
Students without disabilities	5,266	98	11.9	98
Indigenous status	5,377	100	12.2	100
Indigenous students	114	2	0.3	2
Non-indigenous students	5,263	98	11.9	98
Age group	5,377	100	12.2	100
Younger than 20 years	223	4	0.3	2
20 to 24 years	1,722	32	3.1	26
25 to 29 years	1,429	27	3.4	28
30 to 34 years	812	15	2.1	17
35 to 39 years	512	10	1.3	11
40 to 44 years	311	6	0.9	7
45 to 49 years	201	4	0.5	4
50 years and older	167	3	0.5	4
Level of study	5,377	100	12.2	100
Certificate or diploma	1,573	29	3.5	28
Undergraduate	2,629	49	4.1	33
Master	1,128	21	4.5	37
Doctorate	47	1	0.2	1
Type of institution	5,377	100	12.2	100
University	3,561	66	7.7	64
College	1,324	25	2.2	18
Private	492	9	2.2	18

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

	2020–2021			
	Number	Percent	Millions of dollars	Percent
Gender	471,826	100	2,365.1	100
Women	277,188	59	1,402.7	59
Men	186,805	40	921.9	39
Gender diverse identities	409	0 ^s	1.9	0 ^s
Unspecified	7,424	2	38.6	2
Permanent disability status	471,826	100	2,365.1	100
Students with disabilities	39,254	8	205.3	9
Students without disabilities	432,572	92	2,159.8	91
Indigenous status	471,826	100	2,365.1	100
Indigenous students	27,706	6	149.6	6
Non-indigenous students	444,120	94	2,215.5	94
Age group	471,826	100	2,365.1	100
Younger than 20 years	119,499	25	549.0	23
20 to 24 years	217,169	46	1,110.2	47
25 to 29 years	69,541	15	367.2	16
30 to 34 years	27,261	6	139.1	6
35 to 39 years	17,092	4	88.8	4
40 to 44 years	10,848	2	56.7	2
45 to 49 years	6,027	1	31.2	1
50 years and older	4,389	1	22.9	1
Level of study	471,826	100	2,365.1	100
Certificate or diploma	148,847	32	725.7	31
Undergraduate	322,960	68	1,639.3	69
Master	x	x	x	x
Doctorate	x	x	x	x
Type of institution	471,826	100	2,365.1	100
University	285,353	60	1,446.1	61
College	152,905	32	740.9	31
Private	33,568	7	178.0	8

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

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

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

	2020–2021			
	Number	Percent	Millions of dollars	Percent
Gender	82,784	100	127.1	100
Women	52,688	64	81.5	64
Men	28,932	35	43.7	34
Gender diverse identities	77	0 ^s	0.1	0 ^s
Unspecified	1,087	1	1.8	1
Permanent disability status	82,784	100	127.1	100
Students with disabilities	10,111	12	15.7	12
Students without disabilities	72,673	88	111.4	88
Indigenous status	82,784	100	127.1	100
Indigenous students	7,150	9	11.5	9
Non-indigenous students	75,634	91	115.7	91
Age group	82,784	100	127.1	100
Younger than 30 years old	20,762	25	31.2	25
30 to 34 years	25,599	31	38.9	31
35 to 39 years	16,183	20	25.2	20
40 to 44 years	10,269	12	16.2	13
45 to 49 years	5,725	7	9.0	7
50 years and older	4,246	5	6.7	5
Level of study	82,784	100	127.1	100
Certificate or diploma	46,424	56	70.6	56
Undergraduate	36,360	44	56.5	44
Master	0	0	0.0	0
Doctorate	0	0	0.0	0
Type of institution	82,784	100	127.1	100
University	29,534	36	45.9	36
College	35,408	43	51.5	41
Private	17,842	22	29.7	23

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

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

	2020–2021			
	Number	Percent	Millions of dollars	Percent
Gender	80,930	100	377.5	100
Women	61,184	76	278.7	74
Men	19,062	24	95.2	25
Gender diverse identities	27	0 ^s	0.1	0 ^s
Unspecified	657	1	3.4	1
Permanent disability status	80,930	100	377.5	100
Students with disabilities	5,075	6	24.8	7
Students without disabilities	75,855	94	352.7	93
Indigenous status	80,930	100	377.5	100
Indigenous students	8,110	10	42.1	11
Non-indigenous students	72,820	90	335.4	89
Age group	80,930	100	377.5	100
Younger than 20 years	395	0 ^s	1.2	0 ^s
20 to 24 years	6,389	8	23.5	6
25 to 29 years	14,492	18	65.3	17
30 to 34 years	19,919	25	97.9	26
35 to 39 years	20,594	25	103.1	27
40 to 44 years	12,633	16	59.7	16
45 to 49 years	4,943	6	20.6	5
50 years and older	1,565	2	6.3	2
Level of study	80,930	100	377.5	100
Certificate or diploma	60,651	75	275.6	73
Undergraduate	15,718	19	76.8	20
Master	3,303	4	16.7	4
Doctorate	1,258	2	8.4	2
Type of institution	80,930	100	377.5	100
University	17,012	21	85.4	23
College	29,429	36	134.3	36
Private	34,489	43	157.9	42

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

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

	2020–2021			
	Number	Percent	Millions of dollars	Percent
Gender	52,519	100	200.7	100
Women	32,205	61	122.9	61
Men	18,376	35	70.2	35
Gender diverse identities	168	0 ^s	0.6	0 ^s
Unspecified	1,770	3	6.9	3
Permanent disability status	52,519	100	200.7	100
Students with disabilities	52,519	100	200.7	100
Students without disabilities	0	0	0.0	0
Indigenous status	52,519	100	200.7	100
Indigenous students	3,770	7	14.5	7
Non-indigenous students	48,749	93	186.2	93
Age group	52,519	100	200.7	100
Younger than 20 years	8,775	17	33.4	17
20 to 24 years	22,052	42	84.9	42
25 to 29 years	10,488	20	40.0	20
30 to 34 years	4,777	9	18.2	9
35 to 39 years	2,655	5	10.1	5
40 to 44 years	1,594	3	6.0	3
45 to 49 years	1,009	2	3.8	2
50 years and older	1,169	2	4.3	2
Level of study	52,519	100	200.7	100
Certificate or diploma	20,367	39	75.5	38
Undergraduate	28,925	55	112.8	56
Master	2,641	5	10.1	5
Doctorate	586	1	2.2	1
Type of institution	52,519	100	200.7	100
University	28,671	55	111.7	56
College	20,208	38	76.8	38
Private	3,640	7	12.2	6

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

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

	2020–2021			
	Number	Percent	Millions of dollars	Percent
Gender	9,597	100	26.6	100
Women	6,661	69	17.6	66
Men	2,936	31	9.0	34
Gender diverse identities	0	0	0.0	0
Unspecified	0	0	0.0	0
Permanent disability status	9,597	100	26.6	100
Students with disabilities	9,597	100	26.6	100
Students without disabilities	0	0	0.0	0
Indigenous status	9,597	100	26.6	100
Indigenous students	971	10	3.0	11
Non-indigenous students	8,626	90	23.5	89
Age group	9,597	100	26.6	100
Younger than 20 years	2,147	22	5.9	22
20 to 24 years	3,372	35	8.9	33
25 to 29 years	1,743	18	4.6	17
30 to 34 years	961	10	2.9	11
35 to 39 years	581	6	1.9	7
40 to 44 years	337	4	1.1	4
45 to 49 years	229	2	0.7	3
50 years and older	227	2	0.7	3
Level of study	9,597	100	26.6	100
Certificate or diploma	3,831	40	10.4	39
Undergraduate	5,274	55	14.8	56
Master	403	4	1.0	4
Doctorate	89	1	0.3	1
Type of institution	9,597	100	26.6	100
University	5,226	54	14.8	56
College	3,808	40	10.2	38
Private	563	6	1.6	6

TABLE 4.1.12 Profile of students who received Canada Student Grant for Part-Time Students

	2020–2021			
	Number	Percent	Millions of dollars	Percent
Gender	40,902	100	78.6	100
Women	25,683	63	48.6	62
Men	14,988	37	29.6	38
Gender diverse identities	26	0 ^s	0.0 ^s	0 ^s
Unspecified	205	1	0.4	1
Permanent disability status	40,902	100	78.6	100
Students with disabilities	1,773	4	2.7	3
Students without disabilities	39,129	96	75.9	97
Indigenous status	40,902	100	78.6	100
Indigenous students	944	2	1.8	2
Non-indigenous students	39,958	98	76.8	98
Age group	40,902	100	78.6	100
Younger than 20 years	9,970	24	17.1	22
20 to 24 years	17,039	42	33.3	42
25 to 29 years	6,310	15	12.8	16
30 to 34 years	3,035	7	6.1	8
35 to 39 years	1,985	5	4.2	5
40 to 44 years	1,256	3	2.5	3
45 to 49 years	747	2	1.5	2
50 years and older	560	1	1.1	1
Level of study	40,902	100	78.6	100
Certificate or diploma	10,949	27	21.2	27
Undergraduate	27,790	68	52.1	66
Master	2,051	5	5.1	6
Doctorate	112	0 ^s	0.3	0 ^s
Type of institution	40,902	100	78.6	100
University	28,733	70	55.0	70
College	11,356	28	21.6	28
Private	813	2	2.0	3

0^s: Value rounded to 0 (zero).0.0^s: Value rounded to 0.0 (zero).

TABLE 4.1.13 Profile of students who received Canada Student Grant for Part-Time Students with Dependents

	2020–2021			
	Number	Percent	Millions of dollars	Percent
Gender	2,020	100	2.2	100
Women	1,557	77	1.7	75
Men	434	21	0.5	24
Gender diverse identities	0	0	0.0	0
Unspecified	29	1	0.0 ^s	1
Permanent disability status	2,020	100	2.2	100
Students with disabilities	39	2	0.0 ^s	1
Students without disabilities	1,981	98	2.2	99
Indigenous status	2,020	100	2.2	100
Indigenous students	62	3	0.1	3
Non-indigenous students	1,958	97	2.1	97
Age group	2,020	100	2.2	100
Younger than 20 years	x	x	x	x
20 to 24 years	80	4	0.1	4
25 to 29 years	300	15	0.3	13
30 to 34 years	536	27	0.6	26
35 to 39 years	579	29	0.6	29
40 to 44 years	327	16	0.4	17
45 to 49 years	142	7	0.2	8
50 years and older	x	x	x	x
Level of study	2,020	100	2.2	100
Certificate or diploma	916	45	1.0	45
Undergraduate	611	30	0.5	24
Master	456	23	0.6	28
Doctorate	37	2	0.1	3
Type of institution	2,020	100	2.2	100
University	1,008	50	1.1	49
College	752	37	0.7	33
Private	260	13	0.4	18

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

0.0s: Value rounded to 0.0 (zero).

TABLE 4.1.14 Profile of students who received Canada Student Grant for Part-Time Students with Permanent Disabilities

	2020–2021			
	Number	Percent	Millions of dollars	Percent
Gender	2,115	100	8.4	100
Women	1,360	64	5.4	64
Men	723	34	2.9	34
Gender diverse identities	x	x	x	x
Unspecified	x	x	x	x
Permanent disability status	2,115	100	8.4	100
Students with disabilities	2,115	100	8.4	100
Students without disabilities	0	0	0.0	0
Indigenous status	2,115	100	8.4	100
Indigenous students	62	3	0.2	3
Non-indigenous students	2,053	97	8.1	97
Age group	2,115	100	8.4	100
Younger than 20 years	188	9	0.7	9
20 to 24 years	699	33	2.8	33
25 to 29 years	482	23	1.9	23
30 to 34 years	263	12	1.0	12
35 to 39 years	172	8	0.7	8
40 to 44 years	98	5	0.4	5
45 to 49 years	73	3	0.3	4
50 years and older	140	7	0.6	7
Level of study	2,115	100	8.4	100
Certificate or diploma	1,037	49	4.1	49
Undergraduate	926	44	3.7	44
Master	x	x	x	x
Doctorate	x	x	x	x
Type of institution	2,115	100	8.4	100
University	1,014	48	4.0	48
College	1,068	50	4.2	51
Private	33	2	0.1	2

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

TABLE 4.1.15 Profile of students who received Canada Student Grant for Services and Equipment for Part-Time Students with Permanent Disabilities

	2020–2021			
	Number	Percent	Millions of dollars	Percent
Gender	443	100	1.4	100
Women	305	69	1.0	69
Men	138	31	0.4	31
Gender diverse identities	0	0	0.0	0
Unspecified	0	0	0.0	0
Permanent disability status	443	100	1.4	100
Students with disabilities	443	100	1.4	100
Students without disabilities	0	0	0.0	0
Indigenous status	443	100	1.4	100
Indigenous students	14	3	0.1	5
Non-indigenous students	429	97	1.3	95
Age group	443	100	1.4	100
Younger than 20 years	66	15	0.2	17
20 to 24 years	133	30	0.4	27
25 to 29 years	86	19	0.3	21
30 to 34 years	55	12	0.2	12
35 to 39 years	33	7	0.1	6
40 to 44 years	18	4	0.1	6
45 to 49 years	17	4	0.0 ^s	3
50 years and older	35	8	0.1	8
Level of study	443	100	1.4	100
Certificate or diploma	228	51	0.7	48
Undergraduate	187	42	0.6	40
Master	x	x	x	x
Doctorate	x	x	x	x
Type of institution	443	100	1.4	100
University	x	x	x	x
College	273	62	0.8	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^s: 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

	2020–2021			
	Number	Percent	Millions of dollars	Percent
Gender	82,572	100	379.7	100
Women	62,430	76	280.4	74
Men	19,433	24	95.8	25
Gender diverse identities	27	0 ^s	0.1	0 ^s
Unspecified	682	1	3.5	1
Permanent disability status	82,572	100	379.7	100
Students with disabilities	5,099	6	24.9	7
Students without disabilities	77,473	94	354.9	93
Indigenous status	82,572	100	379.7	100
Indigenous students	8,130	10	42.2	11
Non-indigenous students	74,442	90	337.5	89
Age group	82,572	100	379.7	100
Younger than 20 years	398	0 ^s	1.2	0 ^s
20 to 24 years	6,452	8	23.6	6
25 to 29 years	14,723	18	65.6	17
30 to 34 years	20,347	25	98.4	26
35 to 39 years	21,058	26	103.7	27
40 to 44 years	12,917	16	60.1	16
45 to 49 years	5,065	6	20.8	5
50 years and older	1,612	2	6.4	2
Level of study	82,572	100	379.7	100
Certificate or diploma	61,406	74	276.6	73
Undergraduate	16,152	20	77.3	20
Master	3,723	5	17.3	5
Doctorate	1,291	2	8.5	2
Type of institution	82,572	100	379.7	100
University	17,822	22	86.4	23
College	30,017	36	135.0	36
Private	34,733	42	158.3	42

0s: Value rounded to 0 (zero).

Glossary

Academic year

August 1 to July 31.

Canada Apprenticeship Loans

In January 2015, the Government launched the Canada Apprenticeship 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.

Canada Student Grants

Canada Student Grants (CSGs) are non-repayable student financial assistance. In the 2020 to 2021 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 Dependants: up to \$400 per month of study (\$3,200 for an 8-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
 - CSG for Part-Time Students with Dependants: up to a maximum of \$3,840
-

Canada Student Loan forgiveness for family doctors and nurses	Family doctors, residents in family medicine, nurse practitioners, and nurses that practice in under-served rural or remote communities may be eligible to have some of their Canada Student Loans forgiven. Family doctors and residents in family medicine may receive up to \$8,000 per year and all nurses may receive up to \$4,000 per year. The program operates on a fiscal year basis (April 1 to March 31).
Consolidation	Borrowers consolidate their student loan(s) 6 months after the end of their post-secondary studies (or ending full-time studies). Repayment begins once they have consolidated their loans.
Default	A loan is deemed in default when it is in arrears for greater than 270 days under the direct lending regime.
Default rate	The CSFA Program measures default using a 3-year default rate. This rate shows the proportion of loan dollars that enter repayment in a given academic year and default within 3 years. For example, the 2018 to 2019 default rate represents the proportion of loan dollars that entered repayment in the 2018 to 2019 academic year and defaulted before August 1, 2021.
Designated	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.
Direct loans	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.
Fiscal year	April 1 to March 31.
Full-time student	A full-time student is a student enrolled in at least 60% of a full course load (or 40% for students with permanent disabilities) in a program of study of at least 12 consecutive weeks at a designated post-secondary educational institution.

Gender diverse identities	This inclusive term can describe individuals who identify their gender beyond a binary perspective.
Integrated province	In integrated provinces, federal and provincial loans are combined so that borrowers receive and repay 1 federal and provincial integrated loan. The federal and provincial governments work together to make applying for, managing and repaying loans easier. The CSFA Program has integration agreements with 5 provinces: British Columbia, Saskatchewan, Ontario, New Brunswick and Newfoundland and Labrador.
In-repayment status	The status of borrowers who have begun repaying their Canada Student Loans. Repayment begins 6 months following the end of studies.
In-study status	The status of borrowers attending full-time or part-time studies at a PSE institution.
In-study interest subsidy	This is the CSL interest covered by the Government of Canada during the post-secondary study period.
National Student Loans Service Centre	<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"> ■ New Brunswick and Newfoundland and Labrador issued on or after August 1, 2000; ■ Ontario and Saskatchewan issued on or after August 1, 2001; and ■ British Columbia issued on or after August 1, 2011.
Part-time student	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.

Participating provinces and territories	The provinces and territories that choose to deliver financial assistance to students within the framework of the CSFA Program include Newfoundland and Labrador, Prince Edward Island, Nova Scotia, New Brunswick, Ontario, Manitoba, Saskatchewan, Alberta, British Columbia and Yukon.
Province or territory of residence	A student's province or territory of residence is the province or territory where they have most recently lived for at least 12 consecutive months prior to starting 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.
Post-secondary education	Levels of education following secondary school (high school) at all designated public or private post-secondary institutions.
Repayment Assistance Plan	<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">▪ RAP Stage 1: The Government of Canada and the relevant provincial government pay the interest owing, that the borrower's payment does not cover. This stage can last up to 10 six-month periods or 60 months during the 10-year period after a borrower leaves school.▪ RAP Stage 2: This stage begins once the borrower completes Stage 1. If the borrower cannot meet their repayment obligations, the Government will cover both the principal and interest that exceeds the borrowers reduced monthly payments.

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

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:

- RAP-PD borrowers proceed directly to Stage 2 whereby the government covers the principal and interest not covered by the borrower's monthly RAP payments.
- Eligible RAP-PD borrowers can claim disability-related expenses; this is taken into consideration during RAP-PD application assessment.

Repayment Assistance Plan (RAP) First Year Uptake Rate

The first year RAP uptake rate is the ratio of the number of full-time students who entered repayment and used RAP in the same year to the total number of full-time students who entered repayment during the year.

Severe Permanent Disability Benefit

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

Student financial assistance

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