



Canada Student Financial Assistance Program

STATISTICAL REVIEW

2022-2023



Employment and
Social Development Canada

Emploi et
Développement social Canada

Canada 

2022-2023 Canada Student Financial Assistance Program Statistical Review

Large print, braille, MP3 (audio), e-text and DAISY formats are available on demand by [ordering online](#) or calling 1 800 O-Canada (1-800-622-6232). If you use a teletypewriter (TTY), call 1-800-926-9105.

© His Majesty the King in Right of Canada, 2024

For information regarding reproduction rights: droitdauteur.copyright@HRSDC-RHDCC.gc.ca.

PDF

Cat. No. Em1-20E-PDF
ISSN 2564-0933



Table of Contents

List of Abbreviations	7
Introduction	8
About this Report	9
2022–2023 at a glance	10
Tables.....	11
Canada	11
Provinces and territories.....	27
Historical data	43
Appendix.....	54
Glossary	71

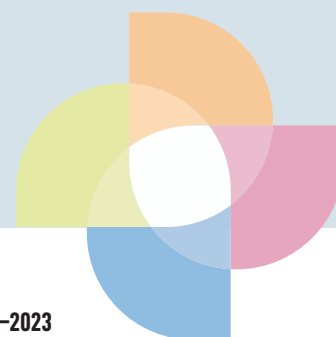


List of Tables

TABLE 1.1.1	Student financial assistance by type	11
TABLE 1.1.2	Canada Student Grants by type	12
TABLE 1.1.3	Profile of students who received Canada Student Grants and/or Canada Student Loans	13
TABLE 1.1.4	Profile of students who received Canada Student Grants	14
TABLE 1.1.5	Profile of students who received Canada Student Loans	15
TABLE 1.1.6	Canada Apprentice Loan	16
TABLE 1.2.1	Number of full-time students leaving school and their average loan balance at time of leaving school	16
TABLE 1.2.2	Profile of average loan balance at time of leaving school for full-time students	17
TABLE 1.2.3	Distribution of loan balance at time of leaving school for full-time students	18
TABLE 1.2.4	Profile of loan balance distribution at time of leaving school for full-time students	19
TABLE 1.3.1	Number of RAP recipients by RAP stage and payment type	20
TABLE 1.3.2	Profile of students benefiting from RAP	21
TABLE 1.3.3	First year RAP uptake rate for full-time students	21
TABLE 1.4.1	Canada Student Loan forgiveness for family doctors and nurses by profession and by fiscal year	22
TABLE 1.4.2	Canada Student Loan forgiveness for family doctors and nurses by place of work and by fiscal year	23
TABLE 1.4.3	Severe Permanent Disability Benefit	24
TABLE 1.5.1	Three-year default rates for direct loans for full-time students	25
TABLE 1.6.1	Direct loan portfolio at the end of academic year	26
TABLE 2.1.1	Student financial assistance by type	27
TABLE 2.1.2	Canada Student Grants by type	28
TABLE 2.1.3	Profile of students who received Canada Student Grants and/or Canada Student Loans	30
TABLE 2.1.4	Average age of students who received student financial assistance	31
TABLE 2.1.5	Canada Apprentice Loan	32
TABLE 2.2.1	Number of full-time students leaving school and their average loan balance at time of leaving school	33

TABLE 2.2.2	Distribution of loan balance at time of leaving school for full-time students	34
TABLE 2.3.1	Number of RAP recipients by RAP stage and payment type	35
TABLE 2.3.2	Profile of students who were on RAP	36
TABLE 2.3.3	First year RAP uptake rate for full-time students	37
TABLE 2.4.1	Three-year default rates for direct loans for full-time students	37
TABLE 2.4.2	Profile of three-year default rates for direct loans for full-time students	38
TABLE 2.5.1	Number of full-time and part-time students studying inside and outside of Canada	39
TABLE 2.5.2	Number of full-time and part-time students studying in their home province or territory	40
TABLE 2.5.3	Number of full-time and part-time students studying in Canada but away from their home province or territory	41
TABLE 2.5.4	Number of full-time and part-time students studying outside of Canada	42
TABLE 3.1.1	Canada Student Loans for full-time students, by province and territory, number of recipients	43
TABLE 3.1.2	Canada Student Loans for full-time students, by province and territory, amount disbursed	45
TABLE 3.1.3	Canada Student Loans for part-time students	47
TABLE 3.2.1	Canada Student Grants for full- and part-time students, by province and territory, number of recipients	48
TABLE 3.2.2	Canada Student Grants for full- and part-time students, by province and territory, amount disbursed	49
TABLE 3.2.3	Canada Student Grants for part-time students	51
TABLE 3.2.4	Canada Student Grants for part-time students, by province and territory, number of recipients	52
TABLE 3.2.5	Canada Student Grants for part-time students, by province and territory, amount disbursed	53
TABLE 4.1.1	Profile of full-time students who received Canada Student Grants and/or Canada Student Loans	54
TABLE 4.1.2	Profile of part-time students who received Canada Student Grants and/or Canada Student Loans	56
TABLE 4.1.3	Profile of full-time students who received Canada Student Grants	57
TABLE 4.1.4	Profile of part-time students who received Canada Student Grants	58
TABLE 4.1.5	Profile of full-time students who received Canada Student Loans	59
TABLE 4.1.6	Profile of part-time students who received Canada Student Loans	60

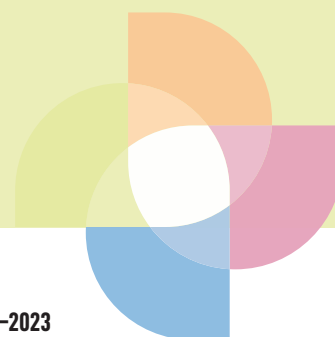
TABLE 4.1.7	Profile of students who received Canada Student Grant for Full-Time Students	61
TABLE 4.1.8	Profile of students who received Canada Student Grant Skills Boost Top-up	62
TABLE 4.1.9	Profile of students who received Canada Student Grant for Full-Time Students with Dependants	63
TABLE 4.1.10	Profile of students who received Canada Student Grant for Full-Time Students with Disabilities	64
TABLE 4.1.11	Profile of students who received Canada Student Grant for Services and Equipment for Full-Time Students with Disabilities	65
TABLE 4.1.12	Profile of students who received Canada Student Grant for Part-Time Students	66
TABLE 4.1.13	Profile of students who received Canada Student Grant for Part-Time Students with Dependants	67
TABLE 4.1.14	Profile of students who received Canada Student Grant for Part-Time Students with Disabilities	68
TABLE 4.1.15	Profile of students who received Canada Student Grant for Services and Equipment for Part-Time Students with Disabilities	69
TABLE 4.1.16	Profile of students who received Canada Student Grant for Full- or Part-Time Students with Dependants	70



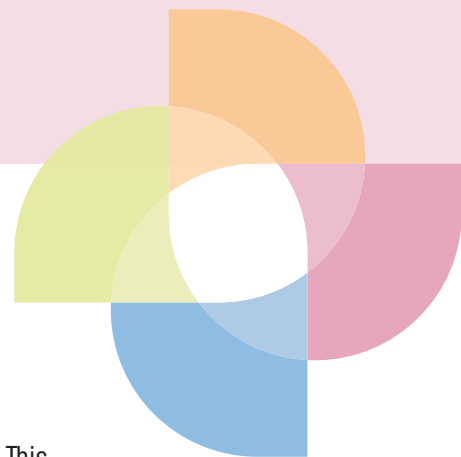
List of Abbreviations

This is the complete list of abbreviations for the 2022 to 2023 Canada Student Financial Assistance Program Statistical Review.

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



Introduction



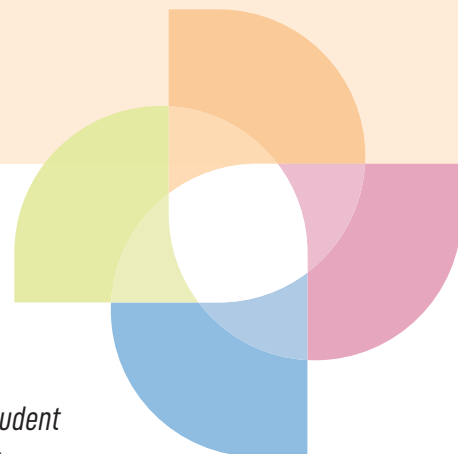
The Government of Canada, through the Department of Employment and Social Development, delivers the Canada Student Financial Assistance (CSFA) Program. This program helps students attend post-secondary education (PSE) and makes education more affordable by providing students with Canada Student Grants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

Canada Student Grants are upfront and students do not have to pay back this money. Canada Student Loans must be repaid, beginning 6 months after students end their studies. The CSFA Program also offers the Repayment Assistance Plan (RAP) to borrowers who have difficulty repaying their loans.

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

Since its establishment in 1964, the CSFA Program has provided \$74.7 billion in student loans to 7.0 million full-time and part-time students in Canada. And since grants were first introduced in 1995, it has provided \$21.4 billion in grants to 4.2 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 *2022–2023 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, 2022 to July 31, 2023); however, some data is reported on a fiscal year basis (from April 1, 2022 to March 31, 2023).

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

2022-2023 at a glance

Profile of grant/ loan recipients

Institution type

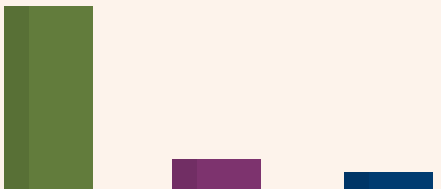


53% University
27% College
19% Private institutions

Level of study



40% Certificate or diploma
54% Undergraduate
5% Master
1% Doctorate



60% Woman
10% Students with disabilities
6% Indigenous students

53%
total student aid
is in the form of
non-repayable grants

558,000
students
received
Canada Student Grants

\$3.5
billion
in total value
of grants

\$23.8 billion
in direct loan portfolio

566,000 students
received Canada Student Loans

1.9 million borrowers
in direct loan portfolio

\$3.1 billion
in total amount of loans

283,000
beneficiaries
of the Repayment
Assistance Plan (RAP)

90%
RAP recipients
make zero payments



7% three-year
default rate

for borrowers entering repayment
in 2020-2021, the same as in 2019-2020

\$15,091 average loan balance
at the time of leaving school



Canada Student Loan
forgiveness for family doctors
and nurses benefitted

5,600 doctors and nurses
and provided

\$26.5 million
in amount forgiven

481,000 grants
for students from low- and middle-income families

104,000 grants
for students with dependants

69,800 grants
for students with disabilities



Tables

1 Canada

1.1 Student financial assistance: grants and loans

TABLE 1.1.1 Student financial assistance by type

	2018-2019	2019-2020	2020-2021	2021-2022	2022-2023
Number of recipients¹					
Canada Student Grant/Canada Student Loan²	672,277	656,498	673,136	669,924	681,815
Full-time students	660,420	642,229	655,657	651,358	662,981
Part-time students	28,737	36,522	42,518	41,272	43,214
Canada Student Grant	532,785	528,079	541,777	544,055	557,684
Full-time students ³	519,518	511,756	521,991	523,726	536,921
Part-time students ⁴	28,503	36,394	42,367	41,053	42,902
Canada Student Loan	625,135	607,861	576,462	558,356	565,848
Full-time students	618,359	599,795	572,266	553,348	560,590
Part-time students	13,624	15,761	5,377	6,326	6,727
Millions of dollars					
Canada Student Grant/Canada Student Loan²	5,189.5	5,083.9	7,156.3	6,196.3	6,657.8
Full-time students	5,121.9	5,002.1	7,053.6	6,088.9	6,542.7
Part-time students	67.7	81.9	102.8	107.4	115.2
Canada Student Grant	1,614.1	1,634.8	3,187.5	3,256.2	3,520.3
Full-time students ³	1,568.7	1,578.0	3,096.9	3,163.5	3,421.1
Part-time students ⁴	45.5	56.8	90.6	92.7	99.2
Canada Student Loan	3,575.4	3,449.1	3,968.8	2,940.0	3,137.5
Full-time students	3,553.2	3,424.0	3,956.6	2,925.4	3,121.5
Part-time students	22.2	25.1	12.2	14.7	16.0

¹ The number of recipients do not sum to the total, as some recipients can receive multiple products (grants and/or loans) in the same year.

² Includes students who receive a Canada Student Grant and/or a Canada Student Loan.

³ Includes Canada Student Grant for Full-Time Students, for Full-Time Students with Dependants, for Full-Time Students with Disabilities, for Services and Equipment for Full-Time Students with Disabilities.

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

TABLE 1.1.2 Canada Student Grants by type

	2018-2019	2019-2020	2020-2021	2021-2022	2022-2023
Number of recipients¹					
Canada Student Grant	532,785	528,079	541,777	544,055	557,684
for Full-Time Students	477,892	467,805	471,826	470,663	481,165
for Skills Boost Top-up	64,821	70,615	82,784	94,138	113,884
for Full-Time Students with Dependants	63,828	67,773	80,930	89,140	101,904
for Full-Time Students with Disabilities	49,005	50,773	52,519	57,873	67,166
for Services and Equipment for Full-Time Students with Disabilities	10,487	10,437	9,597	10,342	12,584
for Part-Time Students	28,493	36,374	40,902	39,501	41,145
for Part-Time Students with Dependants	2,643	3,158	2,020	2,485	2,604
for Part-Time Students with Disabilities	1,538	1,848	2,115	2,361	2,642
for Services and Equipment for Part-Time Students with Disabilities	386	484	443	452	498
Millions of dollars					
Canada Student Grant	1,614.1	1,634.8	3,187.5	3,256.2	3,520.3
for Full-Time Students	1,198.5	1,180.9	2,365.1	2,338.6	2,434.6
for Skills Boost Top-up	98.1	107.5	127.1	143.5	177.3
for Full-Time Students with Dependants	152.0	160.0	377.5	431.5	515.2
for Full-Time Students with Disabilities	93.9	97.5	200.7	221.5	258.7
for Services and Equipment for Full-Time Students with Disabilities	22.2	27.1	26.6	28.5	35.4
for Part-Time Students	43.5	54.5	78.6	79.1	84.0
for Part-Time Students with Dependants	1.9	2.3	2.2	2.9	3.2
for Part-Time Students with Disabilities	3.1	3.7	8.4	9.3	10.4
for Services and Equipment for Part-Time Students with Disabilities	0.9	1.3	1.4	1.3	1.5

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

TABLE 1.13 Profile of students who received Canada Student Grants and/or Canada Student Loans

2022-2023				
	Number	Percent	Millions of dollars	Percent
Gender	681,815	100	6,657.8	100
Women	405,959	60	3,999.2	60
Men	255,283	37	2,416.3	36
Gender diverse identities	2,256	0 ^s	19.3	0 ^s
Unspecified ¹	18,317	3	223.0	3
Disability status	681,815	100	6,657.8	100
Students with disabilities	70,189	10	824.1	12
Students without disabilities	611,626	90	5,833.7	88
Indigenous status	681,815	100	6,657.8	100
Indigenous students	40,506	6	486.5	7
Non-indigenous students	641,309	94	6,171.4	93
Age group	681,815	100	6,657.8	100
Younger than 20 years	154,747	23	1,175.4	18
20 to 24 years	261,352	38	2,269.2	34
25 to 29 years	101,658	15	1,045.7	16
30 to 34 years	54,812	8	677.8	10
35 to 39 years	43,129	6	606.9	9
40 to 44 years	32,337	5	455.1	7
45 to 49 years	18,125	3	235.4	4
50 years and older	15,655	2	192.3	3
Level of study	681,815	100	6,657.8	100
Certificate or diploma	271,746	40	2,859.8	43
Undergraduate	370,308	54	3,447.7	52
Master	33,384	5	289.0	4
Doctorate	6,377	1	61.4	1
Type of institution	681,815	100	6,657.8	100
University	364,566	53	3,347.7	50
College	186,860	27	1,608.7	24
Private	130,389	19	1,701.4	26

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

¹ Gender identity was not reported.

TABLE 1.1.4 Profile of students who received Canada Student Grants

2022-2023				
	Number	Percent	Millions of dollars	Percent
Gender	557,684	100	3,520.3	100
Women	330,204	59	2,115.6	60
Men	210,865	38	1,293.4	37
Gender diverse identities	1,887	0 ^s	11.9	0 ^s
Unspecified	14,728	3	99.5	3
Disability status	557,684	100	3,520.3	100
Students with disabilities	70,189	13	613.8	17
Students without disabilities	487,495	87	2,906.5	83
Indigenous status	557,684	100	3,520.3	100
Indigenous students	34,634	6	266.8	8
Non-indigenous students	523,050	94	3,253.5	92
Age group	557,684	100	3,520.3	100
Younger than 20 years	121,030	22	593.9	17
20 to 24 years	218,437	39	1,211.9	34
25 to 29 years	81,496	15	535.2	15
30 to 34 years	45,258	8	377.2	11
35 to 39 years	37,640	7	346.2	10
40 to 44 years	27,943	5	250.0	7
45 to 49 years	14,432	3	117.6	3
50 years and older	11,448	2	88.4	3
Level of study	557,684	100	3,520.3	100
Certificate or diploma	217,910	39	1,530.2	43
Undergraduate	328,179	59	1,935.1	55
Master	9,419	2	42.6	1
Doctorate	2,176	0 ^s	12.4	0 ^s
Type of institution	557,684	100	3,520.3	100
University	300,566	54	1,745.6	50
College	158,062	28	974.3	28
Private	99,056	18	800.4	23

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

TABLE 1.15 Profile of students who received Canada Student Loans

2022-2023				
	Number	Percent	Millions of dollars	Percent
Gender	565,848	100	3,137.5	100
Women	336,040	59	1,883.7	60
Men	210,483	37	1,122.9	36
Gender diverse identities	1,653	0 ^s	7.4	0 ^s
Unspecified	17,672	3	123.5	4
Disability status	565,848	100	3,137.5	100
Students with disabilities	43,692	8	210.3	7
Students without disabilities	522,156	92	2,927.2	93
Indigenous status	565,848	100	3,137.5	100
Indigenous students	33,717	6	219.6	7
Non-indigenous students	532,131	94	2,917.9	93
Age group	565,848	100	3,137.5	100
Younger than 20 years	129,317	23	581.5	19
20 to 24 years	214,263	38	1,057.3	34
25 to 29 years	85,120	15	510.5	16
30 to 34 years	45,600	8	300.6	10
35 to 39 years	35,679	6	260.7	8
40 to 44 years	26,889	5	205.1	7
45 to 49 years	15,420	3	117.9	4
50 years and older	13,560	2	103.9	3
Level of study	565,848	100	3,137.5	100
Certificate or diploma	211,647	37	1,328.4	42
Undergraduate	316,479	56	1,516.0	48
Master	31,769	6	244.2	8
Doctorate	5,953	1	48.9	2
Type of institution	565,848	100	3,137.5	100
University	313,887	55	1,602.5	51
College	139,234	25	635.1	20
Private	112,727	20	899.9	29

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

TABLE 1.1.6 Canada Apprenticeship Loan

	2018-2019	2019-2020	2020-2021	2021-2022	2022-2023
Number of Canada Apprenticeship Loans recipients	13,055	10,684	8,000	8,249	9,449
Canada Apprenticeship Loans disbursed (millions of dollars)	54.7	44.1	34.2	34.4	39.3
Percent					
Canada Apprenticeship Loans recipients					
Gender	100	100	100	100	100
Women	6	6	6	7	7
Men	94	94	93	93	93
Gender diverse identities	N/A	N/A	0 ^s	1	1
Age group	100	100	100	100	100
Younger than 20 years	3	2	2	2	3
20 to 24 years	28	27	25	24	24
25 to 29 years	31	32	32	31	30
30 to 34 years	19	19	21	21	22
35 to 39 years	10	10	11	11	11
40 to 44 years	5	5	6	6	6
45 to 49 years	2	3	2	2	2
50 years and older	1	1	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

	2018-2019	2019-2020	2020-2021	2021-2022	2022-2023
Number					
Number of students leaving school	233,376	248,604	235,407	254,831	243,301
Average loan balance at time of leaving school (dollars)	13,367	13,549	14,418	15,578	15,091

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

	2018-2019	2019-2020	2020-2021	2021-2022	2022-2023
Dollars					
Gender					
Women	13,825	13,946	14,805	15,976	15,309
Men	12,713	12,984	13,857	14,945	14,364
Gender diverse identities	N/A	N/A	N/A	N/A	8,928
Unspecified	N/A	N/A	N/A	N/A	20,423
Age group					
Younger than 20 years	5,363	5,375	5,426	5,665	5,038
20 to 24 years	12,779	13,000	13,859	14,347	13,761
25 to 29 years	16,744	17,193	18,254	19,368	18,880
30 to 34 years	15,476	15,201	15,928	17,528	16,844
35 to 39 years	13,429	13,607	13,917	16,073	15,380
40 to 44 years	13,084	13,039	13,584	15,846	15,103
45 to 49 years	13,230	13,212	13,801	16,132	15,613
50 years and older	12,753	12,861	13,390	15,776	15,309
Level of study					
Certificate or diploma	9,846	10,053	10,504	12,256	11,551
Undergraduate	16,418	16,345	17,632	18,026	17,642
Master	19,951	19,431	21,031	24,501	24,178
Doctorate	27,935	26,731	29,106	30,942	31,808
Type of institution					
University	17,200	17,132	18,366	19,109	18,704
College	10,242	10,513	11,025	11,797	11,107
Private	11,041	11,229	11,652	14,506	13,818

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

	2022-2023							Total
	Less than \$5,000	\$5,000 to \$9,999	\$10,000 to \$14,999	\$15,000 to \$19,999	\$20,000 to \$24,999	\$25,000 to \$29,999	\$30,000 and over	
Number of student by debt level	49,328	59,031	36,517	31,069	21,059	17,248	29,049	243,301
Percentage of students by debt level	20	24	15	13	9	7	12	100

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

	2022-2023							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	19	24	16	13	9	7	12	100
Men	24	24	14	12	8	7	11	100
Gender diverse identities	41	30	12	7	3	3	4	100
Unspecified	10	24	10	13	9	8	25	100
Age group								
Younger than 20 years	57	34	7	2	0 ^s	x	x	100
20 to 24 years	23	22	16	12	10	8	9	100
25 to 29 years	15	20	14	12	10	9	20	100
30 to 34 years	15	25	15	14	9	7	15	100
35 to 39 years	14	29	17	16	8	6	11	100
40 to 44 years	12	30	18	17	8	6	9	100
45 to 49 years	10	30	17	19	8	6	10	100
50 years and older	11	31	19	17	7	x	x	100
Level of study								
Certificate or diploma	23	33	16	13	6	4	5	100
Undergraduate	19	16	14	12	11	10	17	100
Master	9	11	13	12	11	12	31	100
Doctorate	18	6	8	6	6	6	50	100
Type of institution								
University	18	15	13	12	11	11	20	100
College	32	28	14	10	6	4	6	100
Private	9	35	20	18	8	5	6	100

x: Cells are suppressed to prevent statistical 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

	2018-2019	2019-2020	2020-2021	2021-2022	2022-2023
Number					
All Stages	330,381	296,647	309,348	285,031	282,716
Zero Payment	279,184	253,648	267,507	234,394	253,052
Affordable Payment	51,197	42,999	41,841	50,637	29,664
Stage 1	251,981	219,927	234,264	202,070	198,392
Zero Payment	211,641	186,833	202,523	163,892	175,914
Affordable Payment	40,340	33,094	31,741	38,178	22,478
Stage 2	52,045	51,936	50,725	56,534	55,815
Zero Payment	44,456	45,055	43,897	48,041	51,111
Affordable Payment	7,589	6,881	6,828	8,493	4,704
Disability	26,355	24,784	24,359	26,427	28,509
Zero Payment	23,087	21,760	21,087	22,461	26,027
Affordable Payment	3,268	3,024	3,272	3,966	2,482
Percent					
All Stages	100	100	100	100	100
Zero Payment	85	86	86	82	90
Affordable Payment	15	14	14	18	10
Stage 1	100	100	100	100	100
Zero Payment	84	85	87	81	89
Affordable Payment	16	15	13	19	11
Stage 2	100	100	100	100	100
Zero Payment	85	87	87	85	92
Affordable Payment	15	13	13	15	8
Disability	100	100	100	100	100
Zero Payment	88	88	88	85	91
Affordable Payment	12	12	12	15	9

TABLE 1.3.2 Profile of students benefiting from RAP

	2022-2023			2022-2023	
	Number	Percent		Number	Percent
Gender	282,716	100	Level of study	282,716	100
Women	186,838	66	Certificate or diploma	152,993	54
Men	91,935	33	Undergraduate	109,954	39
Gender diverse identities	219	0 ^s	Master	16,586	6
Unspecified	3,724	1	Doctorate	3,183	1
Age group	282,716	100	Type of institution	282,716	100
Younger than 20 years	1,282	0 ^s	University	113,561	40
20 to 24 years	42,271	15	College	100,688	36
25 to 29 years	82,013	29	Private	68,467	24
30 to 34 years	63,701	23			
35 to 39 years	40,014	14			
40 to 44 years	22,464	8			
45 to 49 years	12,755	5			
50 years and older	18,216	6			

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

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

	2018-2019	2019-2020 ¹	2020-2021	2021-2022	2022-2023
	Number				
Number of borrowers entering repayment	233,376	248,604	235,407	254,831	243,301
Number of borrowers on RAP during the first year in repayment	56,540	40,553	47,807	41,813	47,015
	Percent				
First year RAP uptake rate	24	16	20	16	19

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 AY 2019 to 2020.

1.4 Loan forgiveness

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

	2018-2019	2019-2020	2020-2021	2021-2022	2022-2023
	Number				
Profession	5,527	5,490	4,383	5,363	5,564
Family Doctor	307	326	235	290	337
Family Medicine Resident	626	602	575	668	691
Licensed Practical Nurse	765	779	636	774	952
Nurse Practitioner	53	43	35	50	72
Registered Nurse	3,142	3,103	2,452	2,990	2,916
Registered Practical Nurse	501	499	342	454	458
Registered Psychiatric Nurse	133	138	108	137	138
	Amount forgiven				
	Millions of dollars				
Profession	24.3	24.1	19.7	25.1	26.5
Family Doctor	2.1	2.3	1.7	2.1	2.5
Family Medicine Resident	4.9	4.7	4.5	5.4	5.7
Licensed Practical Nurse	2.8	2.8	2.4	3.1	3.8
Nurse Practitioner	0.2	0.2	0.1	0.2	0.3
Registered Nurse	12.0	11.8	9.4	12.0	11.7
Registered Practical Nurse	1.8	1.8	1.3	1.7	1.8
Registered Psychiatric Nurse	0.5	0.5	0.4	0.5	0.6

Note: Since the inception of the Canada Student Loan forgiveness for family doctors and nurses, there have been 20,250 beneficiaries.

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

	2018-2019	2019-2020	2020-2021	2021-2022	2022-2023
	Number				
Canada	5,527	5,490	4,383	5,363	5,564
Newfoundland and Labrador	252	252	192	218	202
Prince Edward Island	118	102	76	106	110
Nova Scotia	636	685	614	742	729
New Brunswick	332	294	203	243	245
Quebec	10	x	x	x	x
Ontario	1,585	1,655	1,302	1,616	1,648
Manitoba	242	234	173	213	247
Saskatchewan	390	391	288	348	355
Alberta	754	737	613	738	809
British Columbia	1,072	1,017	800	989	1,073
Yukon	42	49	39	50	53
Northwest Territories	52	29	41	54	49
Nunavut	42	x	x	x	x
	Amount forgiven				
	Millions of dollars				
Canada	24.3	24.1	19.7	25.1	26.5
Newfoundland and Labrador	1.2	1.2	0.8	1.0	1.0
Prince Edward Island	0.5	0.4	0.3	0.5	0.5
Nova Scotia	2.7	2.9	2.6	3.3	3.4
New Brunswick	1.3	1.2	0.8	1.1	1.1
Quebec	0.1	x	x	x	x
Ontario	7.2	7.5	6.2	7.9	8.2
Manitoba	1.1	1.0	0.8	1.0	1.2
Saskatchewan	1.7	1.7	1.2	1.6	1.6
Alberta	3.3	3.3	2.8	3.4	3.8
British Columbia	4.6	4.4	3.5	4.6	5.1
Yukon	0.2	0.2	0.2	0.2	0.2
Northwest Territories	0.2	0.1	0.2	0.3	0.3
Nunavut	0.2	x	x	x	x

x: Cells are suppressed to prevent statistical 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 20,250 beneficiaries.

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

TABLE 1.4.3 Severe Permanent Disability Benefit¹

	2018-2019	2019-2020	2020-2021	2021-2022	2022-2023
Number of recipients	440	428	506	461	479
Total value of loans forgiven (millions of dollars)	7.4	6.5	7.9	6.9	7.6
Average value of loans forgiven (dollars)	16,730	15,081	15,524	15,003	15,765

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

1.5 Default

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

	2016-2017	2017-2018	2018-2019	2019-2020	2020-2021
	Percent				
Three-year default rate for direct loans	9	8	8	7	7
Gender					
Women	9	8	8	7	7
Men	10	9	9	7	7
Gender diverse identities	N/A	N/A	N/A	0	x
Unspecified	N/A	N/A	N/A	x	x
Age group					
Younger than 20 years	19	17	17	14	14
20 to 24 years	8	7	8	6	6
25 to 29 years	8	7	7	6	6
30 to 34 years	10	9	9	8	7
35 to 39 years	11	10	10	9	8
40 to 44 years	11	10	9	9	8
45 to 49 years	10	11	11	8	8
50 years and older	12	12	12	9	10
Level of study					
Certificate or diploma	14	13	12	11	10
Undergraduate	6	6	6	5	5
Master	3	2	3	3	2
Doctorate	7	5	6	6	4
Type of institution					
University	6	5	5	5	4
College	11	10	10	9	8
Private	17	16	14	12	12

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

1.6 Loan portfolio

TABLE 1.6.1 Direct loan portfolio at the end of academic year

	2018-2019	2019-2020 ¹	2020-2021	2021-2022	2022-2023
Number of borrowers					
Total direct loan portfolio	1,734,935	1,797,217	1,815,344	1,870,282	1,947,483
In study	609,910	599,971	599,483	579,147	590,185
In repayment	907,259	983,826	998,311	1,065,310	1,126,076
Current	616,069	900,965	719,013	809,660	849,379
RAP	204,945	0	193,155	172,031	187,080
Delinquency	86,245	82,861	86,143	83,619	89,617
In default	217,766	213,420	217,550	225,825	231,222
Millions of dollars					
Total direct loan portfolio	20,808.0	22,342.2	23,305.3	23,487.9	23,815.1
In study	7,919.2	8,201.9	8,964.7	8,122.6	7,876.8
In repayment	10,343.2	11,575.0	11,720.4	12,653.0	13,197.2
Current	5,769.8	10,593.8	7,265.2	8,553.4	8,776.2
RAP	3,601.9	0.0	3,426.6	3,123.5	3,378.9
Delinquency	971.4	981.1	1,028.6	976.0	1,042.0
In default	2,545.6	2,565.3	2,620.2	2,712.3	2,741.1

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 AY 2019 to 2020 on July 31, 2020.

2 Provinces and territories

2.1 Student financial assistance: grants and loans

TABLE 2.1.1 Student financial assistance by type

	2022-2023										
	Canada	N.L.	P.E.I.	N.S.	N.B.	Ont.	Man.	Sask.	Alta.	B.C.	Y.T.
Number of recipients¹											
Canada Student Grant/ Canada Student Loan²	681,815	7,399	3,153	18,343	12,299	393,825	18,051	22,720	140,597	65,106	322
Full-time students	662,981	7,254	2,821	18,011	12,171	382,747	17,718	21,945	138,681	61,319	314
Part-time students	43,214	333	512	511	210	29,600	541	1,456	3,851	6,187	13
Canada Student Grant	557,684	6,143	2,691	14,753	9,538	321,520	14,770	19,318	116,637	52,065	249
Full-time students ³	536,921	5,981	x	14,404	9,407	309,028	14,435	18,508	114,481	48,091	x
Part-time students ⁴	42,902	329	x	510	206	29,394	528	1,442	3,819	6,150	x
Canada Student Loan	565,848	7,142	2,106	17,694	11,449	310,924	15,913	17,615	125,030	57,763	212
Full-time students	560,590	7,102	x	17,519	11,381	307,886	15,775	17,378	124,409	56,841	x
Part-time students	6,727	57	x	204	80	3,970	160	284	866	1,084	x
Millions of dollars											
Canada Student Grant/ Canada Student Loan²	6,657.8	84.9	27.6	223.4	120.8	3,399.3	165.8	240.1	1,752.1	640.7	3.1
Full-time students	6,542.7	84.0	26.8	221.4	120.1	3,327.1	164.1	235.3	1,740.4	620.5	3.0
Part-time students	115.2	0.9	0.9	2.0	0.7	72.1	1.7	4.8	11.8	20.2	0.0
Canada Student Grant	3,520.3	40.9	16.0	99.7	57.8	1,868.8	90.2	131.9	909.6	303.8	1.7
Full-time students ³	3,421.1	40.1	x	98.1	57.3	1,805.5	88.9	127.7	900.0	286.6	x
Part-time students ⁴	99.2	0.8	x	1.5	0.5	63.3	1.3	4.1	9.7	17.2	x
Canada Student Loan	3,137.5	44.0	11.6	123.7	63.0	1,530.5	75.6	108.2	842.6	336.9	1.4
Full-time students	3,121.5	43.9	x	123.2	62.9	1,521.6	75.2	107.5	840.4	333.9	x
Part-time students	16.0	0.1	x	0.5	0.2	8.9	0.4	0.7	2.2	3.0	x

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

0.0\$: Value rounded to 0.0 (zero).

¹ The number of recipients do not sum to the total, as some recipients can receive multiple products (grants and/or loans) in the same year.

² Includes students who receive a Canada Student Grant and/or a Canada Student Loan.

³ Includes Canada Student Grant for Full-Time Students, for Full-Time Students with Dependants, for Full-Time Students with Disabilities, for Services and Equipment for Full-Time Students with Disabilities.

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

TABLE 2.1.2 Canada Student Grants by type

	2022-2023									
	Canada Student Grant for Full-Time Students	Canada Student Grant – Skills Boost Top-up	Canada Student Grant for Full-Time Students with Dependants	Canada Student Grant for Full-Time Students with Disabilities	Canada Student Grant for Services and Equipment for Full-Time Students with Disabilities	Canada Student Grant for Part-Time Students	Canada Student Grant for Part-Time Students with Dependants	Canada Student Grant for Part-Time Students with Disabilities	Canada Student Grant for Services and Equipment for Part-Time Students with Disabilities	Total ¹
	Number of recipients									
Canada	481,165	113,884	101,904	67,166	12,584	41,145	2,604	2,642	498	557,684
Newfoundland and Labrador	5,378	980	556	1,606	440	298	22	40	14	6,143
Prince Edward Island	2,000	338	247	734	308	487	10	28	x	2,691
Nova Scotia	12,482	2,231	1,623	4,309	2,075	460	92	77	20	14,753
New Brunswick	8,597	1,217	1,179	1,264	400	196	31	14	x	9,538
Ontario	274,352	44,843	50,140	39,119	3,650	28,484	1,242	1,317	111	321,520
Manitoba	12,947	2,730	2,743	1,377	546	512	65	22	x	14,770
Saskatchewan	16,530	4,026	3,785	3,506	957	1,361	237	112	37	19,318
Alberta	104,749	47,031	36,311	8,704	2,588	3,694	473	217	40	116,637
British Columbia	43,926	10,407	5,278	6,507	1,601	5,641	432	815	263	52,065
Yukon	204	81	42	40	19	12	0	0	0	249

2022-2023										
	Canada Student Grant for Full-Time Students	Canada Student Grant - Skills Boost Top-up	Canada Student Grant for Full-Time Students with Dependants	Canada Student Grant for Full-Time Students with Disabilities	Canada Student Grant for Services and Equipment for Full-Time Students with Disabilities	Canada Student Grant for Part-Time Students	Canada Student Grant for Part-Time Students with Dependants	Canada Student Grant for Part-Time Students with Disabilities	Canada Student Grant for Services and Equipment for Part-Time Students with Disabilities	Total ¹
Millions of dollars										
Canada	2,434.6	177.3	515.2	258.7	35.4	84.0	3.2	10.4	1.5	3,520.3
Newfoundland and Labrador	28.0	1.5	2.5	6.3	1.8	0.5	0.0 ^s	0.2	0.0 ^s	40.9
Prince Edward Island	9.7	0.5	1.0	2.9	1.1	0.7	0.0 ^s	0.1	x	16.0
Nova Scotia	64.4	3.7	7.7	17.1	5.1	1.0	0.1	0.3	0.0 ^s	99.7
New Brunswick	43.8	2.0	5.4	4.8	1.3	0.4	0.0 ^s	0.1	x	57.8
Ontario	1,336.4	65.8	247.3	148.4	7.6	56.5	1.3	5.2	0.3	1,868.8
Manitoba	63.6	4.2	13.3	5.4	2.3	1.1	0.1	0.1	x	90.2
Saskatchewan	85.4	6.5	19.1	13.6	3.1	3.2	0.3	0.4	0.1	131.9
Alberta	582.8	77.1	197.5	34.3	8.2	8.0	0.7	0.9	0.1	909.6
British Columbia	219.3	15.8	21.0	25.7	4.7	12.5	0.6	3.3	0.8	303.8
Yukon	1.1	0.1	0.2	0.2	0.1	0.0 ^s	0.0	0.0	0.0	1.7

x: Cells are suppressed to prevent statistical 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

	2022-2023										
	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	60	63	66	x	64	61	62	65	61	63	59
Men	37	36	34	x	35	39	37	35	39	37	39
Gender diverse identities	0 ^s	x	x	x	1	0 ^s	x	1	x	x	x
Unspecified ¹	3	x	x	100	0 ^s	0 ^s	x	0	x	x	x
Disability status	100	100	100	100	100	100	100	100	100	100	100
Students with disabilities	10	22	25	24	11	10	8	16	6	11	13
Students without disabilities	90	78	75	76	89	90	92	84	94	89	87
Indigenous peoples status	100	100	100	100	100	100	100	100	100	100	100
Indigenous students	6	7	2	6	3	2	11	19	17	4	7
Non-indigenous students	94	93	98	94	97	98	89	81	83	96	93
Age group	100	100	100	100	100	100	100	100	100	100	100
Younger than 20 years	23	25	30	27	30	27	18	19	15	15	11
20 to 24 years	38	44	42	42	45	40	41	39	31	40	31
25 to 29 years	15	18	14	15	12	14	18	17	14	22	25
30 to 34 years	8	6	6	7	5	7	9	10	10	10	15
35 to 39 years	6	3	4	4	4	5	7	7	11	6	7
40 to 44 years	5	2	2	2	2	4	4	4	9	3	4
45 to 49 years	3	1	x	1	1	2	2	2	5	2	x
50 years and older	2	1	x	1	1	2	1	1	5	2	x
Level of study	100	100	100	100	100	100	100	100	100	100	100
Certificate or diploma	40	41	28	33	31	37	31	31	54	38	30
Undergraduate	54	53	66	61	63	57	64	64	41	56	59
Master	5	5	x	6	6	5	4	4	4	5	x
Doctorate	1	1	x	1	1	1	1	1	1	1	x
Type of institution	100	100	100	100	100	100	100	100	100	100	100
University	53	58	70	66	66	58	64	67	33	58	71
College	27	24	23	21	18	30	17	18	28	22	13
Private	19	18	7	12	16	13	18	15	40	20	16

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

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

¹ Gender identity was not reported.

TABLE 2.1.4 Average age of students who received student financial assistance

	2022–2023										
	Canada	N.L.	P.E.I.	N.S.	N.B.	Ont.	Man.	Sask.	Alta.	B.C.	Y.T.
	Average age										
Canada Student Grant / Canada Student Loan	26	24	24	24	23	25	26	26	29	26	28
Full-time students	26	24	24	24	23	25	26	26	29	26	28
Part-time students	25	26	22	28	28	24	29	28	28	27	26
Canada Student Grant	26	24	23	24	23	25	26	26	30	26	27
Full-time students	26	24	24	24	23	25	26	26	30	26	27
Part-time students	25	24	19	27	26	22	26	25	26	24	25
Canada Student Loan	26	24	24	24	23	25	26	26	29	26	28
Full-time students	26	24	24	24	23	25	26	26	29	26	28
Part-time students	30	30	x	31	29	29	32	31	31	31	x
Entering repayment	28	25	27	26	26	27	29	29	30	29	30
Repayment Assistance Plan	33	30	31	31	31	33	33	32	33	34	36
Canada Apprentice Loan	29	28	28	30	29	29	29	29	30	29	29

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

TABLE 2.15 Canada Apprenticeship Loan

	2018-2019	2019-2020	2020-2021	2021-2022	2022-2023
Number of recipients					
Canada	13,055	10,684	8,000	8,249	9,449
Newfoundland and Labrador	99	52	36	45	91
Prince Edward Island	67	57	62	69	101
Nova Scotia	602	484	381	383	522
New Brunswick	478	377	348	322	379
Ontario	1,804	1,657	1,092	1,387	1,782
Manitoba	914	700	556	516	575
Saskatchewan	740	437	307	324	359
Alberta	5,125	4,116	3,096	3,025	3,166
British Columbia	3,158	2,756	2,093	2,145	2,431
Yukon	40	26	16	12	25
Northwest Territories	x	x	x	x	x
Nunavut	x	x	x	x	x
Millions of dollars					
Canada	54.7	44.1	34.2	34.4	39.3
Newfoundland and Labrador	0.4	0.2	0.1	0.2	0.4
Prince Edward Island	0.3	0.2	0.3	0.3	0.5
Nova Scotia	2.7	2.1	1.6	1.6	2.2
New Brunswick	2.0	1.5	1.4	1.3	1.6
Ontario	7.3	6.6	4.4	5.7	7.2
Manitoba	3.6	2.8	2.3	2.1	2.3
Saskatchewan	2.9	1.7	1.2	1.3	1.4
Alberta	21.6	17.1	13.6	12.7	13.4
British Columbia	13.7	11.7	9.1	9.1	10.2
Yukon	0.2	0.1	0.1	0.1	0.1
Northwest Territories	x	x	x	x	x
Nunavut	x	x	x	x	x

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

2.2 Loan balance

TABLE 2.2.1 Number of full-time students leaving school and their average loan balance at time of leaving school

	2018-2019	2019-2020	2020-2021	2021-2022	2022-2023
	Number¹				
Canada	233,376	248,604	235,407	254,831	243,301
Newfoundland and Labrador	2,731	2,680	2,511	2,980	2,895
Prince Edward Island	1,160	1,112	1,047	1,130	1,055
Nova Scotia	7,240	7,673	7,289	7,780	7,766
New Brunswick	6,151	6,177	6,001	5,729	5,429
Ontario	147,046	158,791	146,199	150,447	137,867
Manitoba	4,993	5,811	6,038	7,142	7,475
Saskatchewan	5,881	6,124	6,491	7,853	8,129
Alberta	33,049	35,391	34,715	43,790	45,016
British Columbia	25,018	24,761	25,010	27,861	27,551
Yukon	107	84	106	119	118
	Dollars				
Canada	13,367	13,549	14,418	15,578	15,091
Newfoundland and Labrador	12,514	13,311	14,460	16,582	16,090
Prince Edward Island	17,594	17,438	17,152	16,306	15,520
Nova Scotia	17,637	17,956	18,527	20,918	20,368
New Brunswick	11,637	11,846	12,428	13,961	13,633
Ontario	13,416	13,489	14,459	15,306	14,885
Manitoba	9,670	9,605	10,489	11,394	10,890
Saskatchewan	14,314	14,557	15,672	16,953	16,167
Alberta	12,076	12,836	13,676	15,348	14,906
British Columbia	14,384	14,541	14,993	16,803	15,936
Yukon	12,785	12,154	13,506	13,969	12,734

¹ Number of students leaving school.

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

	2022-2023							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	20	24	15	13	9	7	12	100
Newfoundland and Labrador	19	25	14	11	8	8	15	100
Prince Edward Island	21	25	13	9	10	x	x	100
Nova Scotia	10	23	12	14	9	8	25	100
New Brunswick	24	28	13	10	8	6	10	100
Ontario	23	22	15	12	9	7	12	100
Manitoba	28	29	17	13	6	3	4	100
Saskatchewan	13	28	15	15	9	7	13	100
Alberta	16	28	17	15	8	6	10	100
British Columbia	17	27	14	13	9	8	13	100
Yukon	19	32	20	8	9	x	x	100

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

2.3 Repayment Assistance Plan (RAP)

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

	2022-2023										
	Canada	N.L.	P.E.I.	N.S.	N.B.	Ont.	Man.	Sask.	Alta.	B.C.	Y.T.
	Number										
All Stages	282,716	3,963	1,388	13,109	11,030	160,029	4,490	7,910	49,763	30,968	66
Zero Payment	253,052	3,624	1,207	11,497	9,487	145,892	4,125	6,926	42,934	27,304	56
Affordable Payment	29,664	339	181	1,612	1,543	14,137	365	984	6,829	3,664	10
Stage 1	198,392	2,481	885	8,258	7,123	108,828	3,466	5,907	40,784	20,608	52
Zero Payment	175,914	2,266	x	7,204	6,114	98,300	3,173	5,170	34,902	17,974	x
Affordable Payment	22,478	215	x	1,054	1,009	10,528	293	737	5,882	2,634	x
Stage 2	55,815	944	x	2,875	3,073	34,444	650	848	5,337	7,301	x
Zero Payment	51,111	856	x	2,502	2,622	32,069	610	744	4,846	6,567	x
Affordable Payment	4,704	88	x	373	451	2,375	40	104	491	734	x
Disability	28,509	538	x	1,976	834	16,757	374	1,155	3,642	3,059	x
Zero Payment	26,027	502	x	1,791	751	15,523	342	1,012	3,186	2,763	x
Affordable Payment	2,482	36	x	185	83	1,234	32	143	456	296	x
	Percent										
All Stages	100	100	100	100	100	100	100	100	100	100	100
Zero Payment	90	91	87	88	86	91	92	88	86	88	85
Affordable Payment	10	9	13	12	14	9	8	12	14	12	15
Stage 1	100	100	100	100	100	100	100	100	100	100	100
Zero Payment	89	91	x	87	86	90	92	88	86	87	x
Affordable Payment	11	9	x	13	14	10	8	12	14	13	x
Stage 2	100	100	x	100	100	100	100	100	100	100	x
Zero Payment	92	91	x	87	85	93	94	88	91	90	x
Affordable Payment	8	9	x	13	15	7	6	12	9	10	x
Disability	100	100	x	100	100	100	100	100	100	100	x
Zero Payment	91	93	x	91	90	93	91	88	87	90	x
Affordable Payment	9	7	x	9	10	7	9	12	13	10	x

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

TABLE 2.3.2 Profile of students who were on RAP

	2022-2023										
	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	66	69	72	55	70	65	69	70	69	67	79
Men	33	30	28	21	30	34	30	30	31	33	21
Gender diverse identities	0 ^s	x	x	x	x	0 ^s	x	x	x	x	0
Unspecified	1	x	x	x	x	0 ^s	x	x	x	x	0
Age group	100	100	100	100	100	100	100	100	100	100	100
Younger than 20 years	0 ^s	1	x	1	1	0 ^s	0 ^s	1	0 ^s	0 ^s	x
20 to 24 years	15	21	14	18	19	15	15	18	15	12	x
25 to 29 years	29	29	33	33	31	29	28	28	28	26	x
30 to 34 years	23	24	29	25	24	23	22	21	21	23	24
35 to 39 years	14	14	13	13	14	14	15	15	14	16	24
40 to 44 years	8	6	6	5	6	8	9	9	9	10	15
45 to 49 years	5	2	x	2	3	4	5	4	5	5	x
50 years and older	6	2	3	3	3	7	6	4	7	7	x
Level of study	100	100	100	100	100	100	100	100	100	100	100
Certificate or diploma	54	62	49	55	59	54	49	47	57	52	53
Undergraduate	39	34	45	39	36	39	45	48	37	41	33
Master	6	3	x	5	4	6	5	4	5	6	x
Doctorate	1	0 ^s	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	40	37	49	44	38	41	47	52	31	48	41
College	36	30	34	31	29	42	18	24	30	21	35
Private	24	33	16	25	33	17	35	24	39	31	24

x: Cells are suppressed to prevent statistical 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

	2022-2023		
	Number of borrowers on RAP during the first year of repayment	Number of borrowers entering repayment	First year RAP uptake rate
	Number		Percent
Canada	47,015	243,301	19
Newfoundland and Labrador	617	2,895	21
Prince Edward Island	190	1,055	18
Nova Scotia	2,045	7,766	26
New Brunswick	1,348	5,429	25
Ontario	24,730	137,867	18
Manitoba	993	7,475	13
Saskatchewan	1,883	8,129	23
Alberta	10,386	45,016	23
British Columbia	4,811	27,551	17
Yukon	12	118	10

2.4 Default

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

	2016-2017	2017-2018	2018-2019	2019-2020	2020-2021
	Percent				
Canada	9	8	8	7	7
Newfoundland and Labrador	8	8	9	8	7
Prince Edward Island	9	10	7	6	6
Nova Scotia	10	10	9	8	8
New Brunswick	9	7	9	7	7
Ontario	9	8	8	7	6
Manitoba	9	9	8	8	5
Saskatchewan	11	10	10	7	10
Alberta	11	11	10	9	9
British Columbia	7	7	6	5	5
Yukon	11	9	9	x	x

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

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

	2020-2021										
	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	7	7	6	8	7	6	5	10	9	5	x
Gender											
Women	7	7	x	8	7	6	5	9	8	5	x
Men	7	7	x	9	7	7	5	10	9	5	x
Gender diverse identities	x	x	x	x	x	x	x	x	x	x	x
Unspecified	x	x	x	x	x	x	x	x	x	x	x
Age group											
Younger than 20 years	14	9	x	16	11	15	7	12	18	10	x
20 to 24 years	6	8	x	8	7	6	4	7	8	6	x
25 to 29 years	6	6	x	7	7	6	3	9	7	4	x
30 to 34 years	7	5	x	7	9	7	8	12	9	4	x
35 to 39 years	8	x	x	16	8	7	7	15	10	5	x
40 to 44 years	8	x	x	12	8	7	6	17	12	6	x
45 to 49 years	8	x	x	x	x	7	5	x	12	7	x
50 years and older	10	x	x	x	x	7	7	x	16	10	x
Level of study											
Certificate or diploma	10	10	x	12	11	10	6	13	14	7	x
Undergraduate	5	5	x	6	5	5	4	8	5	4	x
Master	2	x	x	x	x	2	x	x	x	2	x
Doctorate	4	x	x	x	x	4	x	x	x	7	x
Type of institution											
University	4	4	x	6	5	4	4	8	4	4	x
College	8	8	x	10	8	9	5	13	6	6	x
Private	12	13	x	15	12	10	7	14	19	8	x

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

2.5 Mobility

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

	2022-2023				
	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	615,361	49,881	8,149	8,424	681,815
Newfoundland and Labrador	6,072	1,229	44	54	7,399
Prince Edward Island	2,058	1,061	x	x	3,153
Nova Scotia	14,999	3,112	108	124	18,343
New Brunswick	9,021	3,097	126	55	12,299
Ontario	373,603	11,279	4,046	4,897	393,825
Manitoba	14,599	3,101	227	124	18,051
Saskatchewan	16,733	5,592	263	132	22,720
Alberta	122,069	14,298	2,456	1,774	140,597
British Columbia	56,138	6,865	856	1,247	65,106
Yukon	69	247	x	x	322
	Percent				
Canada	90.3	7.3	1.2	1.2	100.0
Newfoundland and Labrador	82.1	16.6	0.6	0.7	100.0
Prince Edward Island	65.3	33.7	x	x	100.0
Nova Scotia	81.8	17.0	0.6	0.7	100.0
New Brunswick	73.3	25.2	1.0	0.4	100.0
Ontario	94.9	2.9	1.0	1.2	100.0
Manitoba	80.9	17.2	1.3	0.7	100.0
Saskatchewan	73.6	24.6	1.2	0.6	100.0
Alberta	86.8	10.2	1.7	1.3	100.0
British Columbia	86.2	10.5	1.3	1.9	100.0
Yukon	21.4	76.7	x	x	100.0

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

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

	2018-2019	2019-2020	2020-2021	2021-2022	2022-2023
	Number				
Canada	618,620	602,044	612,346	604,382	615,361
Newfoundland and Labrador	5,205	5,439	5,747	5,780	6,072
Prince Edward Island	2,045	2,001	2,139	2,087	2,058
Nova Scotia	14,630	14,909	15,346	15,065	14,999
New Brunswick	11,557	11,294	10,373	9,594	9,021
Ontario	435,990	407,553	397,184	379,417	373,603
Manitoba	11,959	13,642	14,230	13,699	14,599
Saskatchewan	13,938	15,384	16,417	16,642	16,733
Alberta	71,971	77,492	94,032	105,321	122,069
British Columbia	51,257	54,253	56,794	56,685	56,138
Yukon	68	77	84	92	69
	Percent				
Canada	92.0	91.7	91.0	90.2	90.3
Newfoundland and Labrador	82.9	83.4	82.4	82.5	82.1
Prince Edward Island	66.1	65.4	67.3	66.5	65.3
Nova Scotia	81.4	82.4	82.6	82.0	81.8
New Brunswick	79.6	78.8	77.8	75.8	73.3
Ontario	96.1	96.0	95.6	95.1	94.9
Manitoba	84.7	85.4	82.9	81.5	80.9
Saskatchewan	80.5	80.2	75.0	73.4	73.6
Alberta	83.9	84.4	84.7	84.7	86.8
British Columbia	86.4	86.8	86.8	86.5	86.2
Yukon	26.5	26.0	28.2	28.4	21.4

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

	2018-2019	2019-2020	2020-2021	2021-2022	2022-2023
	Number				
Canada	39,667	40,506	46,402	49,837	49,881
Newfoundland and Labrador	982	991	1,150	1,148	1,229
Prince Edward Island	1,021	1,032	1,015	1,021	1,061
Nova Scotia	3,126	2,968	3,026	3,112	3,112
New Brunswick	2,845	2,905	2,846	2,934	3,097
Ontario	9,584	9,369	10,121	10,996	11,279
Manitoba	1,875	2,061	2,663	2,798	3,101
Saskatchewan	3,077	3,488	5,163	5,663	5,592
Alberta	10,739	11,179	13,555	15,092	14,298
British Columbia	6,237	6,298	6,654	6,844	6,865
Yukon	181	215	209	229	247
	Percent				
Canada	5.9	6.2	6.9	7.4	7.3
Newfoundland and Labrador	15.6	15.2	16.5	16.4	16.6
Prince Edward Island	33.0	33.7	31.9	32.5	33.7
Nova Scotia	17.4	16.4	16.3	16.9	17.0
New Brunswick	19.6	20.3	21.3	23.2	25.2
Ontario	2.1	2.2	2.4	2.8	2.9
Manitoba	13.3	12.9	15.5	16.6	17.2
Saskatchewan	17.8	18.2	23.6	25.0	24.6
Alberta	12.5	12.2	12.2	12.1	10.2
British Columbia	10.5	10.1	10.2	10.4	10.5
Yukon	70.4	72.6	70.1	70.7	76.7

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

	2018-2019	2019-2020	2020-2021	2021-2022	2022-2023
	Number				
Canada	13,990	13,948	14,388	15,705	16,573
Newfoundland and Labrador	92	94	80	82	98
Prince Edward Island	x	x	x	x	x
Nova Scotia	221	219	214	198	232
New Brunswick	120	127	120	128	181
Ontario	8,003	7,779	7,960	8,643	8,943
Manitoba	285	275	268	313	351
Saskatchewan	298	300	319	370	395
Alberta	3,114	3,183	3,437	3,969	4,230
British Columbia	1,820	1,939	1,961	1,967	2,103
Yukon	x	x	x	x	x
	Percent				
Canada	2.1	2.1	2.1	2.3	2.4
Newfoundland and Labrador	1.5	1.4	1.1	1.2	1.3
Prince Edward Island	x	x	x	x	x
Nova Scotia	1.2	1.2	1.2	1.1	1.3
New Brunswick	0.8	0.9	0.9	1.0	1.5
Ontario	1.8	1.8	1.9	2.2	2.3
Manitoba	2.0	1.7	1.6	1.9	1.9
Saskatchewan	1.7	1.6	1.5	1.6	1.7
Alberta	3.6	3.5	3.1	3.2	3.0
British Columbia	3.1	3.1	3.0	3.0	3.2
Yukon	x	x	x	x	x

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

3 Historical data

3.1 Loans

TABLE 3.1.1 Canada Student Loans for full-time students, by province and territory, number of recipients

	Canada	N.L.	P.E.I.	N.S.	N.B.	Ont.	Man.	Sask.	Alta.	B.C.	Y.T.	N.W.T.
Year	Number of recipients											
1964–1965	42,113	737	437	2,513	2,027	21,920	2,272	2,992	4,519	4,675	x	x
1965–1966	53,702	1,392	1,100	3,943	3,170	21,368	3,523	4,965	6,439	7,770	22	10
1966–1967	67,401	1,488	881	5,029	3,939	27,640	4,183	6,210	8,245	9,753	21	12
1967–1968	94,758	1,980	969	6,387	5,766	45,225	4,694	7,726	10,716	11,270	14	11
1968–1969	103,735	2,176	958	6,640	6,178	52,165	4,694	8,015	12,878	10,000	x	x
1969–1970	128,070	5,051	1,242	9,248	7,613	62,761	5,584	10,203	17,565	8,768	22	13
1970–1971	126,567	5,371	1,630	9,155	7,605	60,523	4,597	9,757	19,308	8,585	x	x
1971–1972	133,501	7,903	2,000	9,897	8,504	63,549	5,430	10,012	17,286	8,869	35	16
1972–1973	132,012	7,553	1,869	9,966	8,440	66,390	5,710	9,361	15,462	7,208	22	31
1973–1974	137,150	7,933	1,649	9,243	8,524	69,510	6,155	8,205	15,577	10,289	30	35
1974–1975	151,349	7,828	1,560	9,579	7,653	79,340	7,267	6,901	14,703	16,421	42	55
1975–1976	144,893	4,529	1,494	9,505	6,591	80,708	7,527	5,317	12,761	16,318	72	71
1976–1977	140,870	4,795	1,395	9,201	6,210	77,823	7,052	4,886	13,283	16,103	75	47
1977–1978	114,827	4,583	1,281	8,111	6,135	56,063	5,569	5,334	12,568	15,031	90	62
1978–1979	122,438	4,106	1,207	7,577	6,121	66,313	4,613	5,322	12,177	14,870	78	54
1979–1980	118,374	4,390	1,143	7,720	6,067	63,412	4,181	4,637	12,139	14,544	91	50
1980–1981	128,362	4,906	1,228	7,955	6,404	70,963	4,224	4,933	13,476	14,130	86	57
1981–1982	138,539	5,432	1,442	8,962	6,981	74,537	5,390	5,211	15,530	14,886	120	48
1982–1983	172,506	7,829	1,688	10,179	8,777	93,874	7,237	6,400	16,051	20,339	122	10
1983–1984	196,154	7,183	1,873	11,403	9,911	104,451	8,439	7,819	25,589	19,332	x	x
1984–1985	207,184	8,240	1,992	12,378	10,275	105,028	9,722	8,083	33,331	17,936	x	x
1985–1986	217,746	10,333	2,143	12,829	11,219	101,713	10,842	9,234	38,438	20,794	188	13
1986–1987	234,164	11,843	2,272	13,547	11,241	101,332	11,329	14,032	45,256	23,095	201	16
1987–1988	222,370	10,840	2,294	13,000	11,445	91,995	12,013	14,596	39,568	26,413	190	14
1988–1989	203,047	10,303	2,070	12,779	10,917	83,868	11,596	14,360	35,698	21,247	209	N/A
1989–1990	215,034	10,588	2,484	13,361	11,707	87,999	10,752	14,961	36,637	26,379	166	N/A
1990–1991	240,543	12,960	2,451	14,957	13,040	100,623	11,801	15,306	37,193	31,911	301	N/A
1991–1992	268,305	12,132	2,399	14,674	13,472	128,270	11,707	15,480	35,513	34,292	366	N/A
1992–1993	281,312	11,740	2,211	13,905	13,427	139,299	12,066	16,280	36,649	35,350	385	N/A
1993–1994	304,942	11,936	2,132	14,165	12,775	162,794	10,305	15,479	38,305	36,685	366	N/A

	Canada	N.L.	P.E.I.	N.S.	N.B.	Ont.	Man.	Sask.	Alta.	B.C.	Y.T.	N.W.T.
Year	Number of recipients											
1994–1995	315,670	12,478	2,065	13,430	10,422	180,644	9,629	14,663	32,656	39,397	286	N/A
1995–1996	324,165	15,236	2,107	14,608	9,455	178,771	9,199	13,705	37,439	43,361	284	N/A
1996–1997	343,224	18,717	2,169	16,201	13,437	185,297	9,208	12,951	38,900	46,103	241	N/A
1997–1998	350,774	18,796	2,312	16,748	14,127	188,108	9,488	13,051	36,973	50,904	267	N/A
1998–1999	336,342	17,645	2,650	17,463	14,448	177,451	9,957	13,865	36,141	46,493	229	N/A
1999–2000	335,103	14,842	2,306	16,553	13,782	169,990	10,558	15,203	39,683	51,918	268	N/A
2000–2001	343,588	15,953	3,047	16,903	15,708	158,256	10,860	16,358	43,294	62,953	256	N/A
2001–2002	328,674	13,912	3,068	17,234	15,614	145,287	10,267	16,246	42,323	64,467	256	N/A
2002–2003	328,991	12,554	3,238	16,945	15,439	148,195	9,930	15,392	42,052	64,993	253	N/A
2003–2004	340,203	11,541	3,385	16,697	15,902	159,684	9,649	15,163	42,501	65,425	256	N/A
2004–2005	337,256	10,395	3,280	16,044	15,434	167,354	9,180	14,132	41,422	59,764	251	N/A
2005–2006	343,638	9,640	3,239	15,895	15,918	182,016	9,305	13,245	37,844	56,306	230	N/A
2006–2007	343,261	8,887	3,206	15,477	15,676	192,875	8,496	12,346	33,779	52,298	221	N/A
2007–2008	352,708	8,570	3,297	15,137	15,446	207,694	8,212	11,000	33,183	49,966	203	N/A
2008–2009	365,363	7,646	3,286	15,158	14,943	219,632	7,871	9,688	35,356	51,570	213	N/A
2009–2010	401,734	7,382	3,286	14,631	14,727	243,515	8,213	9,708	42,006	58,066	200	N/A
2010–2011	424,575	6,950	3,326	14,835	14,604	256,692	8,823	11,038	47,503	60,593	211	N/A
2011–2012	446,582	6,635	3,307	15,351	14,586	273,614	9,410	11,510	49,882	62,087	200	N/A
2012–2013	472,167	6,354	3,280	15,790	13,619	302,355	9,858	11,469	49,114	60,158	170	N/A
2013–2014	491,444	6,081	3,115	16,637	12,859	323,200	9,829	11,202	49,309	59,058	154	N/A
2014–2015	488,781	5,826	2,900	16,311	12,059	323,232	9,631	11,199	50,885	56,574	164	N/A
2015–2016	489,935	6,102	2,663	16,313	11,500	322,386	10,052	11,642	55,900	53,207	170	N/A
2016–2017	490,401	6,009	2,601	16,583	11,946	317,803	9,875	12,542	61,925	50,978	139	N/A
2017–2018	585,019	5,930	2,549	17,164	13,818	388,408	9,493	14,764	78,120	54,585	188	N/A
2018–2019	618,359	6,164	2,538	17,602	14,146	412,775	13,313	16,138	81,467	54,032	184	N/A
2019–2020	599,795	6,352	2,547	17,582	13,923	383,855	15,007	17,145	86,472	56,694	218	N/A
2020–2021	572,266	6,692	2,338	17,947	12,265	340,657	15,289	18,237	100,174	58,461	206	N/A
2021–2022	553,348	6,693	2,129	17,533	11,616	312,917	13,933	17,758	113,168	57,400	201	N/A
2022–2023	560,590	7,102	2,090	17,519	11,381	307,886	15,775	17,378	124,409	56,841	209	N/A

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

TABLE 3.1.2 Canada Student Loans for full-time students, by province and territory, amount disbursed

	Canada	N.L.	P.E.I.	N.S.	N.B.	Ont.	Man.	Sask.	Alta.	B.C.	Y.T.	N.W.T.
Year	Millions of dollars											
1964–1965	26.7	0.5	0.3	1.8	1.4	14.4	1.4	1.9	2.1	3.1	x	x
1965–1966	34.6	0.9	0.4	2.9	2.3	14.6	2.2	3.4	3.1	4.8	0.0	0.0
1966–1967	40.5	0.8	0.6	3.3	3.0	14.4	2.8	4.5	4.4	6.6	0.0	0.0
1967–1968	57.3	1.1	0.7	4.3	4.2	23.6	3.2	5.8	6.3	8.0	0.0	0.0
1968–1969	63.9	1.5	0.8	5.1	4.8	26.6	3.4	6.4	8.1	7.3	x	x
1969–1970	78.1	3.1	0.9	7.0	5.4	31.8	4.3	8.4	10.5	6.6	0.0	0.0
1970–1971	86.1	4.9	1.4	7.9	6.5	32.3	3.4	8.5	14.3	6.8	x	x
1971–1972	87.5	5.5	1.6	8.8	6.7	33.5	4.1	7.3	13.8	6.1	0.0	0.0
1972–1973	102.3	6.7	2.1	10.2	7.5	45.1	3.7	6.8	14.9	5.3	0.0	0.0
1973–1974	108.7	5.2	1.9	10.8	6.9	50.8	4.5	6.1	15.2	7.2	0.0	0.0
1974–1975	121.0	4.4	1.8	11.8	7.3	60.1	5.5	5.4	14.9	9.7	0.0	0.1
1975–1976	148.3	4.3	2.0	13.1	8.9	74.4	6.3	5.4	18.1	15.7	0.1	0.1
1976–1977	160.9	4.8	2.1	12.6	7.9	80.4	10.0	5.2	18.6	19.2	0.1	0.1
1977–1978	134.6	4.4	1.7	10.9	8.0	57.7	8.0	7.2	17.6	19.0	0.1	0.1
1978–1979	147.9	4.8	1.7	10.7	8.2	70.2	6.9	7.6	18.0	19.6	0.1	0.1
1979–1980	142.7	4.9	1.6	11.1	8.5	65.9	6.5	6.5	17.7	19.8	0.1	0.1
1980–1981	162.1	5.9	1.8	11.6	9.0	80.2	6.7	7.0	19.8	19.9	0.1	0.1
1981–1982	199.9	7.0	2.3	13.7	10.1	99.8	9.9	7.7	25.4	23.6	0.2	0.1
1982–1983	280.3	10.8	2.8	18.6	15.3	144.3	13.6	10.5	30.3	34.1	0.2	0.0
1983–1984	454.9	13.7	4.1	30.4	21.8	224.9	25.0	18.0	67.9	48.7	x	x
1984–1985	526.7	22.3	4.6	34.4	24.2	247.1	30.8	18.4	95.5	48.9	x	x
1985–1986	576.9	29.8	5.1	35.8	31.2	239.8	35.6	24.6	114.5	60.0	0.5	0.0
1986–1987	621.0	35.9	5.7	39.9	33.2	231.2	37.6	39.6	126.1	71.1	0.6	0.0
1987–1988	612.0	33.9	5.8	39.5	34.4	200.0	40.4	47.3	120.6	89.6	0.6	0.0
1988–1989	551.0	31.1	5.3	39.3	32.9	183.0	39.3	47.0	108.4	64.0	0.6	N/A
1989–1990	599.2	32.1	6.9	40.9	35.8	201.5	36.0	48.9	112.0	84.6	0.5	N/A
1990–1991	665.8	36.4	6.1	43.6	39.2	238.1	38.8	48.6	114.1	100.1	0.8	N/A
1991–1992	797.2	34.2	6.1	44.9	41.7	351.2	38.8	52.3	112.2	114.9	0.9	N/A
1992–1993	846.6	35.9	6.4	42.9	42.4	395.7	35.3	56.3	117.9	113.1	0.8	N/A
1993–1994	986.7	38.0	6.1	42.7	44.1	511.7	35.5	50.7	127.1	129.5	1.1	N/A
1994–1995	1,214.6	54.1	7.5	51.2	33.0	681.9	35.5	56.3	117.2	176.9	0.9	N/A
1995–1996	1,340.0	74.1	8.4	51.1	29.3	741.6	35.7	54.9	140.7	202.9	1.2	N/A
1996–1997	1,583.9	91.5	13.4	62.8	82.5	880.8	30.6	56.1	147.6	217.5	1.2	N/A

	Canada	N.L.	P.E.I.	N.S.	N.B.	Ont.	Man.	Sask.	Alta.	B.C.	Y.T.	N.W.T.
Year	Millions of dollars											
1997–1998	1,567.8	86.1	11.4	62.8	79.7	856.0	37.1	57.5	133.3	243.0	1.0	N/A
1998–1999	1,557.2	88.8	11.9	94.7	67.6	817.3	38.2	67.3	146.9	223.4	1.0	N/A
1999–2000	1,549.6	70.0	10.1	90.2	61.9	780.9	44.3	72.8	170.5	247.7	1.1	N/A
2000–2001	1,564.7	69.5	13.5	90.7	77.6	704.5	46.9	78.2	184.2	298.6	1.2	N/A
2001–2002	1,507.4	61.3	16.1	92.9	77.7	643.7	44.5	79.0	181.3	309.5	1.3	N/A
2002–2003	1,544.7	56.2	17.0	92.5	77.9	664.6	43.4	74.5	187.3	330.0	1.3	N/A
2003–2004	1,643.0	52.0	17.9	92.6	82.5	734.5	44.1	76.0	200.1	342.0	1.3	N/A
2004–2005	1,628.8	46.5	17.3	88.8	80.0	768.9	41.5	71.3	198.9	314.4	1.2	N/A
2005–2006	1,935.0	49.3	21.2	107.1	88.8	971.2	48.7	80.8	215.0	351.5	1.4	N/A
2006–2007	1,927.1	45.7	22.6	102.6	91.4	1,034.9	44.3	74.0	189.4	320.9	1.3	N/A
2007–2008	2,012.5	43.9	24.6	102.1	88.2	1,146.0	43.1	66.0	190.5	306.9	1.2	N/A
2008–2009	2,077.8	39.7	21.7	101.7	83.2	1,210.0	41.3	58.8	204.8	315.3	1.3	N/A
2009–2010	2,083.2	33.3	21.0	97.5	74.3	1,208.8	36.4	56.1	216.5	338.3	1.1	N/A
2010–2011	2,218.9	31.1	21.2	98.5	73.2	1,285.0	40.3	65.1	252.3	351.0	1.1	N/A
2011–2012	2,400.7	29.9	21.1	106.1	74.1	1,420.0	44.6	66.2	275.8	361.9	1.1	N/A
2012–2013	2,566.4	29.9	21.3	110.5	71.7	1,603.9	47.8	66.6	269.3	344.5	0.9	N/A
2013–2014	2,700.7	29.0	20.3	116.7	70.4	1,735.3	47.3	66.1	274.1	340.5	0.9	N/A
2014–2015	2,702.2	28.0	18.8	115.1	66.4	1,736.6	46.0	68.6	285.9	335.7	1.0	N/A
2015–2016	2,698.2	28.9	17.0	113.9	63.6	1,722.7	48.0	71.0	318.3	313.8	1.0	N/A
2016–2017	2,608.0	27.9	16.3	114.9	56.0	1,636.5	45.6	75.0	338.7	296.4	0.8	N/A
2017–2018	3,329.1	37.0	16.0	122.7	66.8	2,127.9	41.0	93.2	483.6	339.5	1.2	N/A
2018–2019	3,553.2	40.1	15.7	127.0	69.0	2,287.1	70.2	101.9	500.1	340.8	1.2	N/A
2019–2020	3,424.0	41.5	15.8	126.0	71.9	2,073.5	79.3	109.8	543.9	360.7	1.5	N/A
2020–2021	3,956.6	56.3	14.7	182.6	85.3	2,070.0	93.8	157.3	769.7	525.3	1.6	N/A
2021–2022	2,925.4	40.5	11.4	121.6	60.4	1,495.3	65.7	107.9	684.4	336.7	1.3	N/A
2022–2023	3,121.5	43.9	11.6	123.2	62.9	1,521.6	75.2	107.5	840.4	333.9	1.4	N/A

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 3.1.3 Canada Student Loans for part-time students

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

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 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

	Canada	N.L.	P.E.I.	N.S.	N.B.	Ont.	Man.	Sask.	Alta.	B.C.	Y.T.
Number of recipients											
2017–2018	490,377	4,875	2,514	13,763	10,585	331,701	9,306	12,168	58,230	47,062	173
2018–2019	532,785	5,078	2,606	14,421	11,269	358,669	11,678	14,363	66,836	47,664	201
2019–2020	528,079	5,426	2,574	14,573	11,152	341,768	13,427	16,125	72,696	50,097	241
2020–2021	541,777	5,723	2,667	14,851	10,244	335,861	14,195	18,133	87,897	51,965	241
2021–2022	544,055	5,841	2,693	14,684	9,785	325,043	13,976	19,028	100,407	52,341	257
2022–2023	557,684	6,143	2,691	14,753	9,538	321,520	14,770	19,318	116,637	52,065	249

x: Cells are suppressed to prevent statistical 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	N.L.	P.E.I.	N.S.	N.B.	Ont.	Man.	Sask.	Alta.	B.C.	Y.T.
Millions of dollars											
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 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
2021–2022	3,256.2	38.1	15.6	96.7	58.7	1,828.5	83.1	126.0	707.9	300.0	1.6
2022–2023	3,520.3	40.9	16.0	99.7	57.8	1,868.8	90.2	131.9	909.6	303.8	1.7

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

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

¹ Provincial and territorial statistics are not available.

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		
Year	Number of recipients	Millions of dollars	Year	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	2021–2022	41,053	92.7
2008–2009	2,721	2.8	2022–2023	42,902	99.2

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
2021–2022	41,053	265	466	482	249	28,037	482	1,281	3,812	5,969	10
2022–2023	42,902	329	512	510	206	29,394	528	1,442	3,819	6,150	12

x: Cells are suppressed to prevent statistical 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
2021–2022	92.7	0.5	0.8	1.4	0.6	58.9	1.1	3.8	9.2	16.3	0.0 ^s
2022–2023	99.2	0.8	0.9	1.5	0.5	63.3	1.3	4.1	9.7	17.2	0.0 ^s

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

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

¹ Provincial and territorial statistics are not available.

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

	2022-2023			
	Number	Percent	Millions of dollars	Percent
Gender	662,981	100	6,542.7	100
Women	393,991	59	3,927.4	60
Men	248,782	38	2,375.3	36
Gender diverse identities	2,225	0 ^s	19.0	0 ^s
Unspecified	17,983	3	221.0	3
Disability status	662,981	100	6,542.7	100
Students with disabilities	68,147	10	807.5	12
Students without disabilities	594,834	90	5,735.2	88
Indigenous status	662,981	100	6,542.7	100
Indigenous students	40,087	6	483.7	7
Non-indigenous students	622,894	94	6,059.0	93
Age group	662,981	100	6,542.7	100
Younger than 20 years	152,984	23	1,155.6	18
20 to 24 years	254,348	38	2,227.2	34
25 to 29 years	97,558	15	1,024.7	16
30 to 34 years	52,570	8	665.7	10
35 to 39 years	41,572	6	598.0	9
40 to 44 years	31,278	5	449.2	7
45 to 49 years	17,536	3	232.5	4
50 years and older	15,135	2	189.7	3

2022-2023				
	Number	Percent	Millions of dollars	Percent
Level of study	662,981	100	6,542.7	100
Certificate or diploma	264,316	40	2,824.6	43
Undergraduate	361,037	54	3,381.4	52
Master	31,356	5	276.0	4
Doctorate	6,272	1	60.7	1
Type of institution	662,981	100	6,542.7	100
University	353,489	53	3,272.2	50
College	180,036	27	1,575.7	24
Private	129,456	20	1,694.8	26

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

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

	2022-2023			
	Number	Percent	Millions of dollars	Percent
Gender	43,214	100	115.2	100
Women	26,885	62	71.8	62
Men	15,712	36	41.1	36
Gender diverse identities	103	0 ^s	0.2	0 ^s
Unspecified	514	1	2.0	2
Disability status	43,214	100	115.2	100
Students with disabilities	4,208	10	16.6	14
Students without disabilities	39,006	90	98.5	86
Indigenous status	43,214	100	115.2	100
Indigenous students	1,039	2	2.8	2
Non-indigenous students	42,175	98	112.4	98
Age group	43,214	100	115.2	100
Younger than 20 years	10,005	23	19.9	17
20 to 24 years	17,347	40	42.0	36
25 to 29 years	6,949	16	20.9	18
30 to 34 years	3,471	8	12.1	10
35 to 39 years	2,381	6	8.9	8
40 to 44 years	1,535	4	5.9	5
45 to 49 years	833	2	3.0	3
50 years and older	693	2	2.6	2
Level of study	43,214	100	115.2	100
Certificate or diploma	12,008	28	35.0	30
Undergraduate	28,694	66	66.9	58
Master	2,389	6	12.6	11
Doctorate	123	0 ^s	0.6	1
Type of institution	43,214	100	115.2	100
University	29,445	68	74.3	64
College	12,622	29	34.4	30
Private	1,147	3	6.5	6

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

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

2022-2023				
	Number	Percent	Millions of dollars	Percent
Gender	536,921	100	3,421.1	100
Women	317,062	59	2,054.1	60
Men	203,633	38	1,257.4	37
Gender diverse identities	1,849	0 ^s	11.6	0 ^s
Unspecified	14,377	3	98.0	3
Disability status	536,921	100	3,421.1	100
Students with disabilities	68,047	13	597.7	17
Students without disabilities	468,874	87	2,823.4	83
Indigenous status	536,921	100	3,421.1	100
Indigenous students	34,151	6	264.3	8
Non-indigenous students	502,770	94	3,156.8	92
Age group	536,921	100	3,421.1	100
Younger than 20 years	118,356	22	574.5	17
20 to 24 years	210,647	39	1,173.6	34
25 to 29 years	77,266	14	518.4	15
30 to 34 years	42,966	8	368.0	11
35 to 39 years	36,069	7	339.4	10
40 to 44 years	26,879	5	245.5	7
45 to 49 years	13,829	3	115.3	3
50 years and older	10,909	2	86.4	3
Level of study	536,921	100	3,421.1	100
Certificate or diploma	210,030	39	1,499.8	44
Undergraduate	317,575	59	1,874.2	55
Master	7,253	1	35.2	1
Doctorate	2,063	0 ^s	11.9	0 ^s
Type of institution	536,921	100	3,421.1	100
University	288,012	54	1,680.1	49
College	150,808	28	944.3	28
Private	98,101	18	796.7	23

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

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

2022-2023				
	Number	Percent	Millions of dollars	Percent
Gender	42,902	100	99.2	100
Women	26,670	62	61.5	62
Men	15,616	36	36.0	36
Gender diverse identities	103	0 ^s	0.2	0 ^s
Unspecified	513	1	1.5	2
Disability status	42,902	100	99.2	100
Students with disabilities	4,199	10	16.1	16
Students without disabilities	38,703	90	83.1	84
Indigenous status	42,902	100	99.2	100
Indigenous students	1,036	2	2.5	3
Non-indigenous students	41,866	98	96.7	97
Age group	42,902	100	99.2	100
Younger than 20 years	10,004	23	19.4	20
20 to 24 years	17,315	40	38.3	39
25 to 29 years	6,842	16	16.8	17
30 to 34 years	3,400	8	9.2	9
35 to 39 years	2,332	5	6.8	7
40 to 44 years	1,508	4	4.5	5
45 to 49 years	815	2	2.3	2
50 years and older	686	2	2.0	2
Level of study	42,902	100	99.2	100
Certificate or diploma	11,922	28	30.3	31
Undergraduate	28,559	67	61.3	62
Master	2,300	5	7.2	7
Doctorate	121	0 ^s	0.4	0 ^s
Type of institution	42,902	100	99.2	100
University	29,234	68	64.6	65
College	12,541	29	31.0	31
Private	1,127	3	3.6	4

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

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

2022-2023				
	Number	Percent	Millions of dollars	Percent
Gender	560,590	100	3,121.5	100
Women	332,663	59	1,873.3	60
Men	208,782	37	1,117.8	36
Gender diverse identities	1,649	0 ^s	7.4	0 ^s
Unspecified	17,496	3	123.0	4
Disability status	560,590	100	3,121.5	100
Students with disabilities	43,544	8	209.8	7
Students without disabilities	517,046	92	2,911.7	93
Indigenous status	560,590	100	3,121.5	100
Indigenous students	33,611	6	219.4	7
Non-indigenous students	526,979	94	2,902.2	93
Age group	560,590	100	3,121.5	100
Younger than 20 years	129,131	23	581.1	19
20 to 24 years	212,793	38	1,053.6	34
25 to 29 years	83,716	15	506.4	16
30 to 34 years	44,729	8	297.7	10
35 to 39 years	35,127	6	258.6	8
40 to 44 years	26,485	5	203.7	7
45 to 49 years	15,208	3	117.2	4
50 years and older	13,401	2	103.3	3
Level of study	560,590	100	3,121.5	100
Certificate or diploma	209,906	37	1,323.6	42
Undergraduate	314,238	56	1,510.4	48
Master	30,543	5	238.8	8
Doctorate	5,903	1	48.7	2
Type of institution	560,590	100	3,121.5	100
University	310,659	55	1,592.9	51
College	137,836	25	631.7	20
Private	112,095	20	897.0	29

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

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

2022-2023				
	Number	Percent	Millions of dollars	Percent
Gender	6,727	100	16.0	100
Women	4,297	64	10.4	65
Men	2,219	33	5.1	32
Gender diverse identities	x	x	x	x
Unspecified	x	x	x	x
Disability status	6,727	100	16.0	100
Students with disabilities	226	3	0.5	3
Students without disabilities	6,501	97	15.4	97
Indigenous status	6,727	100	16.0	100
Indigenous students	150	2	0.3	2
Non-indigenous students	6,577	98	15.7	98
Age group	6,727	100	16.0	100
Younger than 20 years	302	4	0.4	3
20 to 24 years	1,926	29	3.7	23
25 to 29 years	1,747	26	4.2	26
30 to 34 years	1,079	16	2.9	18
35 to 39 years	729	11	2.1	13
40 to 44 years	501	7	1.4	9
45 to 49 years	252	4	0.7	4
50 years and older	191	3	0.6	3
Level of study	6,727	100	16.0	100
Certificate or diploma	2,121	32	4.8	30
Undergraduate	3,176	47	5.6	35
Master	1,374	20	5.4	34
Doctorate	56	1	0.2	1
Type of institution	6,727	100	16.0	100
University	4,185	62	9.6	60
College	1,826	27	3.4	22
Private	716	11	2.9	18

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

TABLE 4.17 Profile of students who received Canada Student Grant for Full-Time Students

2022-2023				
	Number	Percent	Millions of dollars	Percent
Gender	481,165	100	2,434.6	100
Women	278,491	58	1,418.1	58
Men	188,606	39	944.5	39
Gender diverse identities	1,600	0 ^s	7.7	0 ^s
Unspecified	12,468	3	64.3	3
Disability status	481,165	100	2,434.6	100
Students with disabilities	48,606	10	252.9	10
Students without disabilities	432,559	90	2,181.7	90
Indigenous status	481,165	100	2,434.6	100
Indigenous students	30,665	6	165.9	7
Non-indigenous students	450,500	94	2,268.7	93
Age group	481,165	100	2,434.6	100
Younger than 20 years	113,459	24	520.3	21
20 to 24 years	202,470	42	1,036.6	43
25 to 29 years	68,802	14	362.9	15
30 to 34 years	32,286	7	167.3	7
35 to 39 years	24,984	5	133.6	5
40 to 44 years	19,217	4	104.4	4
45 to 49 years	10,608	2	57.4	2
50 years and older	9,339	2	52.0	2
Level of study	481,165	100	2,434.6	100
Certificate or diploma	169,838	35	861.7	35
Undergraduate	311,314	65	1,572.8	65
Master	x	x	x	x
Doctorate	x	x	x	x
Type of institution	481,165	100	2,434.6	100
University	274,091	57	1,382.8	57
College	138,528	29	667.9	27
Private	68,546	14	383.9	16

x: Cells are suppressed to prevent statistical 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

2022-2023				
	Number	Percent	Millions of dollars	Percent
Gender	113,884	100	177.3	100
Women	69,957	61	109.1	62
Men	41,478	36	64.1	36
Gender diverse identities	220	0 ^s	0.3	0 ^s
Unspecified	2,229	2	3.7	2
Disability status	113,884	100	177.3	100
Students with disabilities	12,647	11	19.9	11
Students without disabilities	101,237	89	157.4	89
Indigenous status	113,884	100	177.3	100
Indigenous students	12,151	11	19.4	11
Non-indigenous students	101,733	89	157.9	89
Age group	113,884	100	177.3	100
Younger than 30 years old	21,712	19	32.7	18
30 to 34 years	30,494	27	46.9	26
35 to 39 years	23,843	21	37.4	21
40 to 44 years	18,457	16	29.3	17
45 to 49 years	10,240	9	16.2	9
50 years and older	9,138	8	14.9	8
Level of study	113,884	100	177.3	100
Certificate or diploma	77,302	68	120.1	68
Undergraduate	36,582	32	57.2	32
Master	0	0	0.0	0
Doctorate	0	0	0.0	0
Type of institution	113,884	100	177.3	100
University	29,475	26	46.2	26
College	34,750	31	50.8	29
Private	49,659	44	80.4	45

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

	2022-2023			
	Number	Percent	Millions of dollars	Percent
Gender	101,904	100	515.2	100
Women	71,691	70	350.2	68
Men	28,524	28	156.9	30
Gender diverse identities	71	0 ^s	0.4	0 ^s
Unspecified	1,618	2	7.7	1
Disability status	101,904	100	515.2	100
Students with disabilities	6,268	6	30.9	6
Students without disabilities	95,636	94	484.3	94
Indigenous status	101,904	100	515.2	100
Indigenous students	10,506	10	55.3	11
Non-indigenous students	91,398	90	459.9	89
Age group	101,904	100	515.2	100
Younger than 20 years	282	0 ^s	0.9	0 ^s
20 to 24 years	5,151	5	19.1	4
25 to 29 years	14,064	14	65.4	13
30 to 34 years	23,967	24	125.4	24
35 to 39 years	27,663	27	153.1	30
40 to 44 years	19,925	20	101.8	20
45 to 49 years	7,930	8	36.3	7
50 years and older	2,922	3	13.3	3
Level of study	101,904	100	515.2	100
Certificate or diploma	82,305	81	417.5	81
Undergraduate	14,998	15	73.1	14
Master	3,316	3	16.4	3
Doctorate	1,285	1	8.2	2
Type of institution	101,904	100	515.2	100
University	15,884	16	79.1	15
College	26,673	26	125.3	24
Private	59,347	58	310.7	60

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

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

	2022-2023			
	Number	Percent	Millions of dollars	Percent
Gender	67,166	100	258.7	100
Women	40,912	61	157.4	61
Men	21,207	32	81.3	31
Gender diverse identities	742	1	2.9	1
Unspecified	4,305	6	17.1	7
Disability status	67,166	100	258.7	100
Students with disabilities	67,166	100	258.7	100
Students without disabilities	0	0	0.0	0
Indigenous status	67,166	100	258.7	100
Indigenous students	5,055	8	19.6	8
Non-indigenous students	62,111	92	239.1	92
Age group	67,166	100	258.7	100
Younger than 20 years	11,798	18	45.2	17
20 to 24 years	27,319	41	105.7	41
25 to 29 years	13,412	20	51.7	20
30 to 34 years	6,360	9	24.5	9
35 to 39 years	3,442	5	13.2	5
40 to 44 years	2,212	3	8.5	3
45 to 49 years	1,214	2	4.6	2
50 years and older	1,409	2	5.3	2
Level of study	67,166	100	258.7	100
Certificate or diploma	23,429	35	88.0	34
Undergraduate	38,596	57	150.8	58
Master	4,282	6	16.6	6
Doctorate	859	1	3.3	1
Type of institution	67,166	100	258.7	100
University	38,754	58	151.4	59
College	23,107	34	88.4	34
Private	5,305	8	18.9	7

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

	2022-2023			
	Number	Percent	Millions of dollars	Percent
Gender	12,583	100	35.4	100
Women	6,994	56	19.3	55
Men	3,392	27	10.5	30
Gender diverse identities	133	1	0.4	1
Unspecified	2,064	16	5.1	14
Disability status	12,583	100	35.4	100
Students with disabilities	12,583	100	35.4	100
Students without disabilities	0	0	0.0	0
Indigenous status	12,583	100	35.4	100
Indigenous students	1,277	10	4.2	12
Non-indigenous students	11,306	90	31.2	88
Age group	12,583	100	35.4	100
Younger than 20 years	2,853	23	8.1	23
20 to 24 years	4,560	36	11.9	34
25 to 29 years	2,267	18	6.0	17
30 to 34 years	1,253	10	4.0	11
35 to 39 years	682	5	2.2	6
40 to 44 years	464	4	1.6	5
45 to 49 years	225	2	0.8	2
50 years and older	279	2	0.9	3
Level of study	12,583	100	35.4	100
Certificate or diploma	4,522	36	12.5	35
Undergraduate	7,279	58	20.6	58
Master	670	5	1.9	5
Doctorate	112	1	0.4	1
Type of institution	12,583	100	35.4	100
University	7,237	58	20.7	58
College	4,634	37	12.5	35
Private	712	6	2.2	6

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

2022-2023				
	Number	Percent	Millions of dollars	Percent
Gender	41,145	100	84.0	100
Women	25,565	62	51.5	61
Men	15,027	37	31.2	37
Gender diverse identities	91	0 ^s	0.2	0 ^s
Unspecified	462	1	1.1	1
Disability status	41,145	100	84.0	100
Students with disabilities	2,448	6	4.0	5
Students without disabilities	38,697	94	79.9	95
Indigenous status	41,145	100	84.0	100
Indigenous students	985	2	2.1	2
Non-indigenous students	40,160	98	81.9	98
Age group	41,145	100	84.0	100
Younger than 20 years	9,839	24	18.2	22
20 to 24 years	16,731	41	34.6	41
25 to 29 years	6,410	16	13.5	16
30 to 34 years	3,167	8	6.8	8
35 to 39 years	2,208	5	4.9	6
40 to 44 years	1,431	3	3.2	4
45 to 49 years	761	2	1.6	2
50 years and older	598	1	1.2	1
Level of study	41,145	100	84.0	100
Certificate or diploma	11,115	27	23.1	27
Undergraduate	27,701	67	55.0	66
Master	2,212	5	5.6	7
Doctorate	117	0 ^s	0.3	0 ^s
Type of institution	41,145	100	84.0	100
University	28,308	69	57.1	68
College	11,726	28	24.1	29
Private	1,111	3	2.8	3

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

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

	2022-2023			
	Number	Percent	Millions of dollars	Percent
Gender	2,604	100	3.2	100
Women	1,986	76	2.4	76
Men	526	20	0.7	20
Gender diverse identities	0	0	0.0	0
Unspecified	92	4	0.1	4
Disability status	2,604	100	3.2	100
Students with disabilities	64	2	0.1	2
Students without disabilities	2,540	98	3.2	98
Indigenous status	2,604	100	3.2	100
Indigenous students	79	3	0.1	3
Non-indigenous students	2,525	97	3.2	97
Age group	2,604	100	3.2	100
Younger than 20 years	x	x	x	x
20 to 24 years	90	3	0.1	3
25 to 29 years	383	15	0.4	14
30 to 34 years	667	26	0.8	25
35 to 39 years	735	28	0.9	28
40 to 44 years	489	19	0.7	20
45 to 49 years	179	7	0.2	7
50 years and older	x	x	x	x
Level of study	2,604	100	3.2	100
Certificate or diploma	1,251	48	1.6	50
Undergraduate	814	31	0.8	24
Master	506	19	0.8	24
Doctorate	33	1	0.1	2
Type of institution	2,604	100	3.2	100
University	1,240	48	1.5	46
College	1,000	38	1.1	33
Private	364	14	0.7	21

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

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

	2022-2023			
	Number	Percent	Millions of dollars	Percent
Gender	2,642	100	10.4	100
Women	1,681	64	6.6	63
Men	867	33	3.4	33
Gender diverse identities	16	1	0.1	1
Unspecified	78	3	0.3	3
Disability status	2,642	100	10.4	100
Students with disabilities	2,642	100	10.4	100
Students without disabilities	0	0	0.0	0
Indigenous status	2,642	100	10.4	100
Indigenous students	79	3	0.3	3
Non-indigenous students	2,563	97	10.1	97
Age group	2,642	100	10.4	100
Younger than 20 years	242	9	0.9	9
20 to 24 years	806	31	3.2	31
25 to 29 years	642	24	2.5	24
30 to 34 years	352	13	1.4	13
35 to 39 years	222	8	0.9	8
40 to 44 years	138	5	0.6	5
45 to 49 years	91	3	0.4	4
50 years and older	149	6	0.6	6
Level of study	2,642	100	10.4	100
Certificate or diploma	1,215	46	4.8	46
Undergraduate	1,220	46	4.8	46
Master	x	x	x	x
Doctorate	x	x	x	x
Type of institution	2,642	100	10.4	100
University	1,363	52	5.4	51
College	1,247	47	5.0	47
Private	32	1	0.1	1

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

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

	2022-2023			
	Number	Percent	Millions of dollars	Percent
Gender	498	100	1.5	100
Women	307	62	0.9	55
Men	169	34	0.6	42
Gender diverse identities	x	x	x	x
Unspecified	x	x	x	x
Disability status	498	100	1.5	100
Students with disabilities	498	100	1.5	100
Students without disabilities	0	0	0.0	0
Indigenous status	498	100	1.5	100
Indigenous students	15	3	0.0	2
Non-indigenous students	483	97	1.5	98
Age group	498	100	1.5	100
Younger than 20 years	79	16	0.3	17
20 to 24 years	128	26	0.5	30
25 to 29 years	101	20	0.3	16
30 to 34 years	61	12	0.2	12
35 to 39 years	33	7	0.1	5
40 to 44 years	32	6	0.1	7
45 to 49 years	26	5	0.1	5
50 years and older	38	8	0.1	7
Level of study	498	100	1.5	100
Certificate or diploma	254	51	0.8	51
Undergraduate	213	43	0.7	42
Master	x	x	x	x
Doctorate	x	x	x	x
Type of institution	498	100	1.5	100
University	211	42	0.7	42
College	x	x	x	x
Private	x	x	x	x

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

TABLE 4.116 Profile of students who received Canada Student Grant for Full- or Part-Time Students with Dependants

	2022-2023			
	Number	Percent	Millions of dollars	Percent
Gender	103,918	100	518.4	100
Women	73,210	70	352.6	68
Men	28,934	28	157.6	30
Gender diverse identities	71	0 ^s	0.4	0 ^s
Unspecified	1,703	2	7.8	2
Disability status	103,918	100	518.4	100
Students with disabilities	6,301	6	31.0	6
Students without disabilities	97,617	94	487.5	94
Indigenous status	103,918	100	518.4	100
Indigenous students	10,561	10	55.3	11
Non-indigenous students	93,357	90	463.1	89
Age group	103,918	100	518.4	100
Younger than 20 years	286	0 ^s	0.9	0 ^s
20 to 24 years	5,214	5	19.2	4
25 to 29 years	14,354	14	65.9	13
30 to 34 years	24,477	24	126.2	24
35 to 39 years	28,223	27	154.0	30
40 to 44 years	20,310	20	102.4	20
45 to 49 years	8,086	8	36.5	7
50 years and older	2,968	3	13.4	3
Level of study	103,918	100	518.4	100
Certificate or diploma	83,288	80	419.1	81
Undergraduate	15,548	15	73.8	14
Master	3,768	4	17.2	3
Doctorate	1,314	1	8.2	2
Type of institution	103,918	100	518.4	100
University	16,854	16	80.6	16
College	27,372	26	126.4	24
Private	59,692	57	311.4	60

0^s: 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 2022 to 2023 academic year, CSGs are available for:

- CSG for Full-Time Students: up to \$750 per month of study (\$6,000 for an 8-month study period);
- CSG Skills Boost Top-up for adult learners from low- and middle-income families who have been out of high school for at least 10 years: top-up funding of \$1,600 per academic year (\$200 per month);
- CSG for Full-Time Students with Dependents: up to \$400 per month of study (\$3,200 for an eight-month study period) for each dependant under 12 years of age (and for each dependant over 12 years of age with a disability);
- CSG for Students with Disabilities: \$4,000 per academic year for full-time or part-time students with disabilities;
- CSG for Services and Equipment for Students with Disabilities: up to \$20,000 per academic year to cover exceptional education-related costs for full-time or part-time students with disabilities;
- CSG for Part-Time Students: up to \$3,600 per academic year depending on assessed need; and
- CSG for Part-Time Students with Dependents: 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) six 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 2020 to 2021 default rate represents the proportion of loan dollars that entered repayment in the 2020 to 2021 academic year and defaulted before August 1, 2023.
Designated	A designated PSE institution meets provincial/federal eligibility criteria, and students attending these schools can apply for government-sponsored SFA, such as Canada Student Grants and Canada Student Loans.
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 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 6 provinces: British Columbia, Saskatchewan, Ontario, New Brunswick and Newfoundland and Labrador, and Manitoba.
In-repayment status	The status of borrowers who have begun repaying their Canada Student Loans. Repayment begins six 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; ▪ British Columbia issued on or after August 1, 2011; and ▪ Manitoba issued on or after August 1, 2022.
Part-time student	A part-time student is a student taking between 20% and 59% of a full course load. Students with disabilities may be accorded part-time status if they are taking between 20% and 39% of a full course load. If they are taking between 40% and 59% of a full course load, for the purpose of the CSFA Program, they can choose to be a full-time student or a part-time student.
Participating provinces and territories	The provinces and territories that choose to deliver financial assistance to students within the framework of the CSFA Program include Newfoundland and Labrador, Prince Edward Island, Nova Scotia, New Brunswick, Ontario, Manitoba, Saskatchewan, Alberta, British Columbia and Yukon.

Province 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 PSE institutions.

Repayment Assistance Plan

On August 1, 2009, the Repayment Assistance Plan (RAP) replaced the CSFA Program's previous debt management programs (Interest Relief and Debt Reduction in Repayment). 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 disability). Under RAP, eligible borrowers receive RAP for periods of six months and can reapply as long as they remain eligible. RAP has two stages:

- **RAP Stage 1:** The Government of Canada and the relevant provincial government pay the interest owing, that the borrower's payment does not cover. This stage can last up to 10 six-month periods or 60 months during the 10-year period after a borrower leaves school.
- **RAP Stage 2:** This stage begins once the borrower completes Stage 1. If the borrower cannot meet their repayment obligations, the Government will cover both the principal and interest that exceeds the borrowers reduced monthly payments.

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

RAP-D assists borrowers experiencing difficulty meeting their repayment obligations. RAP-D provides accelerated repayment assistance that considers the additional living costs faced by people with disabilities. RAP-D recipients can obtain the following benefits:

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

**Repayment Assistance
Plan (RAP) First Year
Uptake Rate**

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

**Severe Permanent
Disability Benefit**

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 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. Assistance includes CSGs, CSLs and in-study interest subsidies.
