

Ontario Student Loan Recipients and Defaults by Student Characteristics for Ontario Postsecondary Institutions, 2011

| Student Characteristics | Universities | | | Colleges of Applied Arts and Technology | | | Private Career Colleges | | | Other Public and Private Postsecondary Institutions | | |
|---|---------------------------------------|--|--------------------------|---|--|--------------------------|---------------------------------------|--|--------------------------|---|--|--------------------------|
| | Number of Loans Issued (1) 2008/09 | Number of Loans in Default (2) 2011 | Default Rate (3) 2011 | Number of Loans Issued (1) 2008/09 | Number of Loans in Default (2) 2011 | Default Rate (3) 2011 | Number of Loans Issued (1) 2008/09 | Number of Loans in Default (2) 2011 | Default Rate (3) 2011 | Number of Loans Issued (1) 2008/09 | Number of Loans in Default (2) 2011 | Default Rate (3) 2011 |
| Age (4) | | | | | | | | | | | | |
| 24 and Under | 21,156 | 750 | 3.5% | 17,192 | 1,872 | 10.9% | 4,212 | 753 | 17.9% | 382 | 17 | 4.5% |
| 25 and Over | 6,380 | 254 | 4.0% | 6,590 | 625 | 9.5% | 3,835 | 474 | 12.4% | 295 | 10 | 3.4% |
| Total | 27,536 | 1,004 | 3.6% | 23,782 | 2,497 | 10.5% | 8,047 | 1,227 | 15.2% | 677 | 27 | 4.0% |
| Gender | | | | | | | | | | | | |
| Male | 11,340 | 501 | 4.4% | 9,788 | 1,244 | 12.7% | 1,963 | 347 | 17.7% | 240 | 13 | 5.4% |
| Female | 16,196 | 503 | 3.1% | 13,994 | 1,253 | 9.0% | 6,084 | 880 | 14.5% | 437 | 14 | 3.2% |
| Total | 27,536 | 1,004 | 3.6% | 23,782 | 2,497 | 10.5% | 8,047 | 1,227 | 15.2% | 677 | 27 | 4.0% |
| Withdrawal Status (5) | | | | | | | | | | | | |
| Non-Withdrawals | 27,078 | 924 | 3.4% | 22,305 | 2,127 | 9.5% | 6,891 | 714 | 10.4% | 654 | 21 | 3.2% |
| Withdrawals | 458 | 80 | 17.5% | 1,477 | 370 | 25.1% | 1,156 | 513 | 44.4% | 23 | 6 | 26.1% |
| Total | 27,536 | 1,004 | 3.6% | 23,782 | 2,497 | 10.5% | 8,047 | 1,227 | 15.2% | 677 | 27 | 4.0% |
| Interest Relief Program Participants (6) | | | | | | | | | | | | |
| 1 term | 3,099 | 143 | 4.6% | 2,746 | 332 | 12.1% | 1,119 | 87 | 7.8% | 72 | 6 | 8.3% |
| 2 terms | 2,373 | 10 | 0.4% | 1,971 | 24 | 1.2% | 817 | 8 | 1.0% | 53 | 0 | 0.0% |
| 3 terms | 1,308 | 0 | 0.0% | 1,159 | 2 | 0.2% | 585 | 0 | 0.0% | 28 | 0 | 0.0% |
| 4 terms | 1,169 | 0 | 0.0% | 976 | 0 | 0.0% | 181 | 0 | 0.0% | 17 | 0 | 0.0% |
| 5 terms | 51 | 0 | 0.0% | 81 | 0 | 0.0% | 11 | 0 | 0.0% | 0 | 0 | 0.0% |

Notes:

- 1) Number of students at this institution who were issued an Ontario Student Loan in 2008/09 and did not receive an OSL in 2009/10.
- 2) Number of students at this institution who were issued an Ontario Student Loan in 2008/09 and did not receive an OSL in 2009/10 and who defaulted on their OSL repayment obligations as of July 2011.
- 3) Number of loans in default as a percentage of number of loans issued.
- 4) Age of Students as of July 1, 2011.
- 5) Withdrawals are students reported to OSAP as withdrawing from their program of studies prior to the study period end date identified on their 2008/09 OSAP application/assessment.
- 6) Includes students who participated in the interest relief program for 1 term (6 months) or more from 2008/09 to July 2011. Prior to November 1, 2010, while on interest relief, students were exempt from making OSL payments and interest did not accumulate on their loan. After November 1, 2010, Interest Relief participants either were exempt from making OSL payments or made reduced OSL payments.