

Ontario Student Loan Recipients and Defaults by Student Characteristics for Ontario Postsecondary Institutions, 2010

| Student Characteristics | Universities | | | Colleges of Applied Arts and Technology | | | Private Career Colleges | | | Other Public and Private Postsecondary Institutions | | |
|---|---------------------------------------|--|--------------------------|---|--|--------------------------|---------------------------------------|--|--------------------------|---|--|--------------------------|
| | Number of Loans Issued (1) 2007/08 | Number of Loans in Default (2) 2010 | Default Rate (3) 2010 | Number of Loans Issued (1) 2007/08 | Number of Loans in Default (2) 2010 | Default Rate (3) 2010 | Number of Loans Issued (1) 2007/08 | Number of Loans in Default (2) 2010 | Default Rate (3) 2010 | Number of Loans Issued (1) 2007/08 | Number of Loans in Default (2) 2010 | Default Rate (3) 2010 |
| Age (4) | | | | | | | | | | | | |
| 24 and Under | 20,520 | 712 | 3.5% | 15,904 | 1,772 | 11.1% | 3,922 | 606 | 15.5% | 312 | 14 | 4.5% |
| 25 and Over | 8,087 | 335 | 4.1% | 7,703 | 722 | 9.4% | 4,238 | 457 | 10.8% | 293 | 4 | 1.4% |
| Gender | | | | | | | | | | | | |
| Male | 11,486 | 498 | 4.3% | 9,750 | 1,216 | 12.5% | 2,070 | 300 | 14.5% | 228 | 7 | 3.1% |
| Female | 17,121 | 549 | 3.2% | 13,857 | 1,278 | 9.2% | 6,090 | 763 | 12.5% | 377 | 11 | 2.9% |
| Withdrawal Status (5) | | | | | | | | | | | | |
| Non-Withdrawals | 28,227 | 1,006 | 3.6% | 22,216 | 2,060 | 9.3% | 7,101 | 644 | 9.1% | 592 | 16 | 2.7% |
| Withdrawals | 380 | 41 | 10.8% | 1,391 | 434 | 31.2% | 1,059 | 419 | 39.6% | 13 | 2 | 15.4% |
| Interest Relief Program Participants (6) | | | | | | | | | | | | |
| 1 term | 2,324 | 107 | 4.6% | 2,368 | 215 | 9.1% | 1,080 | 64 | 5.9% | 50 | 4 | 8.0% |
| 2 terms | 2,525 | 21 | 0.8% | 1,984 | 56 | 2.8% | 907 | 11 | 1.2% | 41 | 1 | 2.4% |
| 3 terms | 1,112 | 3 | 0.3% | 1,201 | 2 | 0.2% | 647 | 1 | 0.2% | 31 | 0 | 0.0% |
| 4 terms | 1,639 | 1 | 0.1% | 1,362 | 0 | 0.0% | 276 | 0 | 0.0% | 36 | 0 | 0.0% |
| 5 terms | 66 | 0 | 0.0% | 93 | 0 | 0.0% | 13 | 0 | 0.0% | 0 | 0 | 0.0% |

Notes:

- 1) Number of students who were issued an Ontario Student Loan in 2007/08 and did not receive an OSL in 2008/09.
- 2) Number of students who were issued an Ontario Student Loan in 2007/08 and did not receive an OSL in 2008/09, and who defaulted on their OSL repayment obligations as of July 2010.
- 3) Number of loans in default as a percentage of number of loans issued.
- 4) Age of Students as of August 1, 2010.
- 5) Withdrawals are students reported to OSAP as withdrawing from their program of studies prior to the study period end date identified on their 2007/08 OSAP application/assessment.
- 6) Includes students who participated in the interest relief program for 1 term (6 months) or more from 2007/08 to 2010. While on interest relief, students were exempt from making OSL payments and interest did not accumulate on their loan.