

**Canada-Ontario Integrated Student Loan Recipients and Defaults by Student Characteristics for Ontario Postsecondary Institutions, 2012**

| Student Characteristics                      | Universities                          |  |                          | Colleges of Applied Arts and Technology |  |                          | Private Career Colleges               |  |                          | Other Public and Private Postsecondary Institutions |  |                          |
|--|---------------------------------------|--|--------------------------|---|--|--------------------------|---------------------------------------|--|--------------------------|---|--|--------------------------|
|  | Number of Loans Issued (1)<br>2009/10 | Number of Loans in Default (2)<br>2012 | Default Rate (3)<br>2012 | Number of Loans Issued (1)<br>2009/10   | Number of Loans in Default (2)<br>2012 | Default Rate (3)<br>2012 | Number of Loans Issued (1)<br>2009/10 | Number of Loans in Default (2)<br>2012 | Default Rate (3)<br>2012 | Number of Loans Issued (1)<br>2009/10               | Number of Loans in Default (2)<br>2012 | Default Rate (3)<br>2012 |
| <b>Age (4)</b>                               |                                       |  |                          |   |  |                          |                                       |  |                          |   |  |                          |
| 24 and Under                                 | 39,933                                | 1,760                                  | 4.4%                     | 30,664                                  | 4,242                                  | 13.8%                    | 5,313                                 | 1,298                                  | 24.4%                    | 570   | 23                                     | 4.0%                     |
| 25 and Over                                  | 8,240                                 | 437                                    | 5.3%                     | 8,613                                   | 1,032                                  | 12.0%                    | 5,061                                 | 835                                    | 16.5%                    | 372   | 17                                     | 4.6%                     |
| <b>Total</b>                                 | <b>48,173</b>                         | <b>2,197</b>                           | <b>4.6%</b>              | <b>39,277</b>                           | <b>5,274</b>                           | <b>13.4%</b>             | <b>10,374</b>                         | <b>2,133</b>                           | <b>20.6%</b>             | <b>942</b>  | <b>40</b>                              | <b>4.2%</b>              |
| <b>Gender</b>                                |                                       |  |                          |   |  |                          |                                       |  |                          |   |  |                          |
| Male   | 21,028                                | 1,138                                  | 5.4%                     | 17,796                                  | 2,758                                  | 15.5%                    | 2,883                                 | 739                                    | 25.6%                    | 338   | 18                                     | 5.3%                     |
| Female                                       | 27,145                                | 1,059                                  | 3.9%                     | 21,481                                  | 2,516                                  | 11.7%                    | 7,491                                 | 1,394                                  | 18.6%                    | 604   | 22                                     | 3.6%                     |
| <b>Total</b>                                 | <b>48,173</b>                         | <b>2,197</b>                           | <b>4.6%</b>              | <b>39,277</b>                           | <b>5,274</b>                           | <b>13.4%</b>             | <b>10,374</b>                         | <b>2,133</b>                           | <b>20.6%</b>             | <b>942</b>  | <b>40</b>                              | <b>4.2%</b>              |
| <b>Withdrawal Status (5)</b>                 |                                       |  |                          |   |  |                          |                                       |  |                          |   |  |                          |
| Non-Withdrawals                              | 46,497                                | 1,991                                  | 4.3%                     | 33,114                                  | 3,571                                  | 10.8%                    | 8,041                                 | 1,004                                  | 12.5%                    | 885   | 31                                     | 3.5%                     |
| Withdrawals                                  | 1,676                                 | 206                                    | 12.3%                    | 6,163                                   | 1,703                                  | 27.6%                    | 2,333                                 | 1,129                                  | 48.4%                    | 57  | 9                                      | 15.8%                    |
| <b>Total</b>                                 | <b>48,173</b>                         | <b>2,197</b>                           | <b>4.6%</b>              | <b>39,277</b>                           | <b>5,274</b>                           | <b>13.4%</b>             | <b>10,374</b>                         | <b>2,133</b>                           | <b>20.6%</b>             | <b>942</b>  | <b>40</b>                              | <b>4.2%</b>              |
| <b>Repayment Assistance Participants (6)</b> |                                       |  |                          |   |  |                          |                                       |  |                          |   |  |                          |
| Non-Participants                             | 35,133                                | 1,881                                  | 5.4%                     | 27,197                                  | 4,655                                  | 17.1%                    | 6,217                                 | 1,957                                  | 31.5%                    | 638   | 29                                     | 4.5%                     |
| Participants                                 | 13,040                                | 316                                    | 2.4%                     | 12,080                                  | 619                                    | 5.1%                     | 4,157                                 | 176                                    | 4.2%                     | 304   | 11                                     | 3.6%                     |
| <b>Total</b>                                 | <b>48,173</b>                         | <b>2,197</b>                           | <b>4.6%</b>              | <b>39,277</b>                           | <b>5,274</b>                           | <b>13.4%</b>             | <b>10,374</b>                         | <b>2,133</b>                           | <b>20.6%</b>             | <b>942</b>  | <b>40</b>                              | <b>4.2%</b>              |

**Notes:**

- 1) Number of students at this institution who were issued a Canada-Ontario Integrated Student Loan (COISL) or a Canada Student Loan (CSL) in 2009/10 and did not receive funding in 2010/11.
- 2) Number of students at this institution who were issued a COISL or a CSL in 2009/10 and did not receive funding in 2010/11 and who defaulted on their repayment obligations as of July 2012.
- 3) Number of loans in default as a percentage of number of loans issued.
- 4) Age of Students as of July 1 2012.
- 5) Withdrawals are students reported to OSAP as withdrawing from their program of studies prior to the study period end date identified on their 2009/10 OSAP application/assessment.
- 6) Includes students who participated in repayment assistance for 1 term (6 months) or more from 2009/10 to 2012. While on repayment assistance, students qualified for zero payment or a reduced monthly payment.