

**2014 Canada-Ontario Integrated Student Loan Default Rates by Student Characteristics
Ontario Postsecondary Institutions**

Student Characteristics	Universities			Colleges of Applied Arts and Technology			Private Career Colleges			Other Public and Private Postsecondary Institutions		
	Number of Loan Recipients (1)	Number of Loans in Default (2)	Default Rate (3)	Number of Loan Recipients (1)	Number of Loans in Default (2)	Default Rate (3)	Number of Loan Recipients (1)	Number of Loans in Default (2)	Default Rate (3)	Number of Loan Recipients (1)	Number of Loans in Default (2)	Default Rate (3)
	2011/12	2014	2014	2011/12	2014	2014	2011/12	2014	2014	2011/12	2014	2014
Age (4)												
24 and Under	36,451	1,448	4.0%	29,864	3,713	12.4%	4,633	1,129	24.4%	512	21	4.2%
25 and Over	12,405	490	4.0%	13,729	1,548	11.3%	7,845	1,174	15.0%	466	15	3.2%
TOTAL	48,856	1,938	4.0%	43,593	5,261	12.1%	12,478	2,303	18.5%	978	36	3.7%
Gender												
Male	21,522	1,010	4.7%	19,203	2,719	9.3%	3,522	790	22.5%	365	15	4.3%
Female	27,334	928	3.4%	24,390	2,542	10.4%	8,956	1,513	16.9%	613	21	3.4%
TOTAL	48,856	1,938	4.0%	43,593	5,261	12.1%	12,478	2,303	18.5%	978	36	3.7%
Withdrawal Status (5)												
Non-Withdrawals	46,998	1,709	3.6%	36,749	3,558	9.7%	9,542	937	9.8%	908	29	3.3%
Withdrawals	1,858	229	12.3%	6,844	1,703	24.8%	2,936	1,366	46.5%	70	7	10.0%
TOTAL	48,856	1,938	4.0%	43,593	5,261	12.1%	12,478	2,303	18.5%	978	36	3.7%
Repayment Assistance Plan (RAP) Participation (6)												
1 term	4,904	285	5.8%	5,266	647	12.3%	1,865	233	12.5%	95	3	3.1%
2 terms	4,113	25	0.6%	3,561	83	2.3%	1,726	13	0.8%	87	0	0.0%
3 terms	2,751	2	0.1%	2,797	0	0.0%	1,502	0	0.0%	53	0	0.0%
4 terms	3,484	1	0.0%	3,392	1	0.0%	471	0	0.0%	81	0	0.0%
5 terms	326	0	0.0%	392	0	0.0%	41	0	0.0%	9	0	0.0%
6 terms	3	0	0.0%	1	0	0.0%	0	0	0.0%	0	0	0.0%
TOTAL RAP Participants	15,581	313	2.0%	15,409	731	4.7%	5,605	246	4.4%	325	3	0.9%
Non RAP Participants	33,275	1,625	4.9%	28,184	4,530	16.1%	6,873	2,057	29.9%	653	33	5.1%
TOTAL	48,856	1,938	4.0%	43,593	5,261	12.1%	12,478	2,303	18.5%	978	36	3.7%
RAP Participation Rate (7)	31.9%			35.3%			44.9%			33.2%		

Notes:

- 1) Number of borrowers who received Canada-Ontario Integrated Student Loan in 2011-12 and did not receive OSAP funding in 2012-13.
- 2) Number of borrowers who received Canada-Ontario Integrated Student Loan in 2011-12 and did not receive OSAP funding in 2012-13 and who were in default of their loan repayment obligations as of July 2014.
- 3) Number of borrowers in default as a percentage of the number of borrowers, column 2/column 1.
- 4) Age of Students as of July 1 2014.
- 5) Withdrawals are students reported to OSAP as withdrawing from their program of studies prior to the study period end date identified on their 2011-12 OSAP application/assessment.
- 6) Includes borrowers who participated in the Repayment Assistance Plan for 1 term (6 months) or more terms from March 2012 to July 2014. While participating in RAP, borrowers were exempt from making loan payments or made a reduced payment on their loan.
- 7) Number of borrowers who received repayment assistance as a percentage of the number of borrowers.