

**Ontario Student Loan Recipients and Defaults by Student Characteristics for
Ontario Postsecondary Institutions, 2007**

Student Characteristics	Universities			Colleges of Applied Arts and Technology			Private Career Colleges			Other Public and Private Postsecondary Institutions		
	Number of Loans Issued (1) 2004/05	Number of Loans in Default (2) 2007	Default Rate (3) 2007	Number of Loans Issued (1) 2004/05	Number of Loans in Default (2) 2007	Default Rate (3) 2007	Number of Loans Issued (1) 2004/05	Number of Loans in Default (2) 2007	Default Rate (3) 2007	Number of Loans Issued (1) 2004/05	Number of Loans in Default (2) 2007	Default Rate (3) 2007
Age (4)												
24 and Under	20,075	815	4.1%	15,886	1,812	11.4%	3,774	753	20.0%	347	18	5.2%
25 and Over	6,304	327	5.2%	5,950	593	10.0%	3,453	514	14.9%	220	9	4.1%
Gender												
Male	11,198	634	5.7%	8,787	1,130	12.9%	1,942	338	17.4%	215	15	7.0%
Female	15,181	508	3.3%	13,049	1,275	9.8%	5,285	929	17.6%	352	12	3.4%
Withdrawal Status (5)												
Non-Withdrawals	25,948	1,070	4.1%	20,615	2,054	10.0%	6,595	934	14.2%	553	24	4.3%
Withdrawals	431	72	16.7%	1,221	351	28.7%	632	333	52.7%	14	3	21.4%
Interest Relief Program Participants (6)												
1 term	2,047	110	5.4%	2,072	195	9.4%	628	38	6.1%	38	3	7.9%
2 terms	1,912	22	1.2%	1,650	38	2.3%	492	4	0.8%	39	0	0.0%
3 terms	927	1	0.1%	1,221	2	0.2%	286	0	0.0%	26	0	0.0%
4 terms	896	0	0.0%	929	1	0.1%	136	0	0.0%	27	0	0.0%
5 terms	362	1	0.3%	340	0	0.0%	69	0	0.0%	1	0	0.0%

Notes:

- 1) Number of students at this institution who were issued an Ontario Student Loan in 2004/05 and did not receive an OSL in 2005/06.
- 2) Number of students at this institution who were issued an Ontario Student Loan in 2004/05 and did not receive an OSL in 2005/06, and who defaulted on their OSL repayment obligations as of July 2007.
- 3) Number of loans in default as a percentage of number of loans issued.
- 4) Age of Students as of August 1 2007.
- 5) Withdrawals are students reported to OSAP as withdrawing from their program of studies prior to the study period end date identified on their 2004/05 OSAP application/assessment.
- 6) Includes students who participated in the interest relief program for 1 term (6 months) or more from 2004/05 to 2007. While on interest relief, students were exempt from making OSL payments and interest did not accumulate on their loan.