

**APPENDIX A – BREAKDOWN BY SECTOR**

**CANADA STUDENT LOAN BORROWERS IN REPAYMENT  
FOUR YEAR TREND**

The following table provides the loan status and repayment rates by sector for Canada Student Loan borrowers from **all BC institutions**. Results are measured on July 31 for borrowers that consolidated their loan in the previous program year.

Sector	Loan Status	Details by Cohort			
		2010/2011	2011/2012	2012/2013	2013/2014
Public	Principal Paid	\$48,767,839	\$86,697,523	\$75,168,357	\$110,692,377
	Principal in Good Standing	\$141,390,073	\$158,653,429	\$168,846,672	\$172,748,863
	Principal in Delinquency	\$20,669,761	\$23,943,327	\$26,182,329	\$19,015,251
	Principal at Consolidation	\$210,827,675	\$269,294,274	\$270,197,355	\$302,456,492
	Borrowers	20,953	23,356	24,297	23,596
	<b>Repayment Rate</b>	<b>90.2%</b>	<b>91.1%</b>	<b>90.3%</b>	<b>93.7%</b>
Private	Principal Paid	\$10,052,073	\$20,228,561	\$16,612,120	\$18,494,183
	Principal in Good Standing	\$45,407,904	\$51,147,025	\$54,005,038	\$50,176,862
	Principal in Delinquency	\$16,935,664	\$17,275,291	\$17,834,223	\$13,435,189
	Principal at Consolidation	\$72,395,646	\$88,650,876	\$88,451,374	\$82,106,237
	Borrowers	8,415	9,055	8,943	7,933
	<b>Repayment Rate</b>	<b>76.6%</b>	<b>80.5%</b>	<b>79.8%</b>	<b>83.6%</b>
Total	Principal Paid	\$58,819,912	\$106,926,084	\$91,780,477	\$129,186,560
	Principal in Good Standing	\$186,797,977	\$209,800,454	\$222,851,710	\$222,925,725
	Principal in Delinquency	\$37,605,425	\$41,218,618	\$44,016,552	\$32,450,440
	Principal at Consolidation	\$283,223,321	\$357,945,150	\$358,648,729	\$384,562,729
	Borrowers	29,368	32,411	33,240	31,529
	<b>Repayment Rate</b>	<b>86.7%</b>	<b>88.5%</b>	<b>87.7%</b>	<b>91.6%</b>

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**APPENDIX B – BREAKDOWN BY NUMBER OF BORROWERS**

**CANADA STUDENT LOAN BORROWERS IN REPAYMENT  
FOUR YEAR TREND**

The following table provides the loan status and repayment rate by the number of borrowers that received Canada Student Loans at all **BC institutions**. Results are measured on July 31 for borrowers that consolidated their loan in the previous program year.

Number of Borrowers	Loan Status	Details by Cohort			
		2010/2011	2011/2012	2012/2013	2013/2014
Under 10	Principal Paid	\$271,779	\$586,501	\$275,716	\$395,592
	Principal in Good Standing	\$1,255,021	\$1,120,024	\$1,207,804	\$831,977
	Principal in Delinquency	\$576,317	\$533,066	\$286,767	\$402,235
	Principal at Consolidation	\$2,103,121	\$2,239,593	\$1,770,291	\$1,629,806
	Borrowers	283	272	241	232
	<b>Repayment Rate</b>	<b>72.6%</b>	<b>76.2%</b>	<b>83.8%</b>	<b>75.3%</b>
10-50	Principal Paid	\$2,593,512	\$4,454,013	\$3,634,195	\$4,444,622
	Principal in Good Standing	\$11,298,042	\$11,718,184	\$12,333,524	\$11,353,840
	Principal in Delinquency	\$3,799,664	\$3,783,568	\$3,800,997	\$2,570,540
	Principal at Consolidation	\$17,691,223	\$19,955,760	\$19,768,703	\$18,369,001
	Borrowers	2,143	2,093	2,163	1,877
	<b>Repayment Rate</b>	<b>78.5%</b>	<b>81.0%</b>	<b>80.8%</b>	<b>86.0%</b>
51-100	Principal Paid	\$1,455,353	\$4,098,272	\$2,481,236	\$4,620,196
	Principal in Good Standing	\$9,214,317	\$10,505,462	\$9,716,681	\$12,854,774
	Principal in Delinquency	\$3,993,721	\$4,071,634	\$4,055,170	\$3,588,124
	Principal at Consolidation	\$14,663,389	\$18,675,370	\$16,253,085	\$21,063,091
	Borrowers	1,800	2,006	1,643	2,121
	<b>Repayment Rate</b>	<b>72.8%</b>	<b>78.2%</b>	<b>75.0%</b>	<b>83.0%</b>

Number of Borrowers	Loan Status	Details by Cohort			
		2010/2011	2011/2012	2012/2013	2013/2014
101-500	Principal Paid	\$9,255,850	\$17,492,440	\$16,310,003	\$18,483,706
	Principal in Good Standing	\$37,984,011	\$43,004,436	\$45,555,903	\$40,961,199
	Principal in Delinquency	\$12,080,880	\$12,038,397	\$13,426,713	\$9,381,451
	Principal at Consolidation	\$59,320,738	\$72,535,272	\$75,292,624	\$68,826,361
	Borrowers	6,676	7,256	7,521	6,180
	<b>Repayment Rate</b>	<b>79.6%</b>	<b>83.4%</b>	<b>82.2%</b>	<b>86.4%</b>
501-1,000	Principal Paid	\$8,299,489	\$10,793,877	\$5,352,438	\$12,595,311
	Principal in Good Standing	\$35,639,108	\$23,564,130	\$18,280,983	\$24,948,712
	Principal in Delinquency	\$7,474,425	\$4,695,356	\$4,071,926	\$3,679,924
	Principal at Consolidation	\$51,413,025	\$39,053,359	\$27,705,346	\$41,223,947
	Borrowers	6,880	4,128	3,306	4,136
	<b>Repayment Rate</b>	<b>85.5%</b>	<b>88.0%</b>	<b>85.3%</b>	<b>91.1%</b>
Over 1,000	Principal Paid	\$36,943,929	\$69,500,981	\$63,726,889	\$88,647,133
	Principal in Good Standing	\$91,407,478	\$119,888,218	\$135,756,815	\$131,975,223
	Principal in Delinquency	\$9,680,418	\$16,096,597	\$18,374,979	\$12,828,166
	Principal at Consolidation	\$138,031,825	\$205,485,796	\$217,858,680	\$233,450,523
	Borrowers	11,586	16,656	18,366	16,983
	<b>Repayment Rate</b>	<b>93.0%</b>	<b>92.2%</b>	<b>91.6%</b>	<b>94.5%</b>

**APPENDIX C – BREAKDOWN BY SECTOR AND PROGRAM AREA**

**CANADA STUDENT LOAN BORROWERS IN REPAYMENT  
2013/14 COHORT AS MEASURED ON JULY 31, 2015**

The following table provides the loan status by sector by program area of study for all Canada Student Loan borrowers from **all BC institutions**. The program area is based on the Classification of Instructional Programs, a taxonomy of academic disciplines used in post-secondary. Program area is not available for borrowers who originated from other provinces or territories and did not receive awards from BC.

Sector and Program Area	Loan Status					
	Principal Paid	Principal in Good Standing	Principal in Delinquency	Principal at Consolidation	Borrowers	Repayment Rate
<b>Public</b>						
Arts & Sciences	\$40,731,895	\$64,651,545	\$8,123,265	\$113,506,674	8,690	92.8%
Business and Management	\$11,393,613	\$18,888,577	\$1,866,716	\$32,148,854	2,724	94.2%
Education	\$6,871,490	\$10,313,967	\$564,386	\$17,749,828	1,058	96.8%
Engineering and App. Sciences	\$11,106,641	\$14,732,830	\$1,022,131	\$26,861,619	2,129	96.2%
Health	\$19,538,877	\$22,462,076	\$1,357,724	\$43,358,626	2,866	96.9%
Human and Social Services	\$6,520,125	\$11,291,080	\$1,353,942	\$19,165,120	1,467	92.9%
Trades	\$2,392,429	\$5,881,977	\$1,689,731	\$9,964,117	1,633	83.0%
Visual and Performing Arts	\$4,156,436	\$7,983,134	\$1,089,284	\$13,228,849	990	91.8%
Unknown: Not from BC	\$7,981,029	\$16,543,799	\$1,948,083	\$26,472,900	2,039	92.6%
<b>Total Public</b>	<b>\$110,692,535</b>	<b>\$172,748,985</b>	<b>\$19,015,262</b>	<b>\$302,456,587</b>	<b>23,596</b>	<b>93.7%</b>
<b>Private</b>						
Arts & Sciences	\$2,948,124	\$6,434,833	\$1,554,768	\$10,937,727	803	85.8%
Business and Management	\$1,123,498	\$3,921,296	\$1,178,026	\$6,222,823	739	81.1%
Education	\$203,389	\$504,386	\$87,854	\$795,633	81	89.0%
Engineering and App. Sciences	\$313,496	\$971,867	\$428,985	\$1,714,358	184	75.0%
Health	\$7,192,165	\$17,525,837	\$3,688,507	\$28,406,578	2,759	87.0%
Human and Social Services	\$1,510,937	\$4,296,861	\$1,499,856	\$7,307,622	760	79.5%
Trades	\$1,490,109	\$4,687,193	\$2,223,604	\$8,400,905	1,055	73.5%
Visual and Performing Arts	\$1,386,629	\$3,958,514	\$1,164,491	\$6,509,645	521	82.1%
Unknown: Not from BC	\$2,325,883	\$7,876,081	\$1,609,138	\$11,811,089	1,031	86.4%
<b>Total Private</b>	<b>\$18,494,230</b>	<b>\$50,176,868</b>	<b>\$13,435,229</b>	<b>\$82,106,380</b>	<b>7,933</b>	<b>83.6%</b>

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Sector and Program Area	Loan Status					
	Principal Paid	Principal in Good Standing	Principal in Delinquency	Principal at Consolidation	Borrowers	Repayment Rate
<b>Total – Both Sectors</b>						
Arts & Sciences	\$43,680,019	\$71,086,378	\$9,678,033	\$124,444,401	9,493	92.2%
Business and Management	\$12,517,111	\$22,809,873	\$3,044,742	\$38,371,677	3,463	92.1%
Education	\$7,074,879	\$10,818,353	\$652,240	\$18,545,461	1,139	96.5%
Engineering and App. Sciences	\$11,420,137	\$15,704,697	\$1,451,116	\$28,575,977	2,313	94.9%
Health	\$26,731,042	\$39,987,913	\$5,046,231	\$71,765,204	5,625	93.0%
Human and Social Services	\$8,031,062	\$15,587,941	\$2,853,798	\$26,472,742	2,227	89.2%
Trades	\$3,882,538	\$10,569,170	\$3,913,335	\$18,365,022	2,688	78.7%
Visual and Performing Arts	\$5,543,065	\$11,941,648	\$2,253,775	\$19,738,494	1,511	88.6%
Unknown: Not from BC	\$10,306,912	\$24,419,880	\$3,557,221	\$38,283,989	3,070	90.7%
<b>Total – Both Sectors</b>	<b>\$129,186,765</b>	<b>\$222,925,853</b>	<b>\$32,450,491</b>	<b>\$384,562,967</b>	<b>31,529</b>	<b>91.6%</b>