

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 who consolidated their loan in the previous program year.

		2014/15 Cohort	2015/16 Cohort	2016/17 Cohort	2017/18 Cohort
Public	Principal Paid in Full	\$101,780,624	\$97,961,333	\$93,551,570	\$90,648,183
	Principal in Good Standing	\$173,560,592	\$168,711,936	\$170,367,908	\$155,555,117
	Principal in Delinquency	\$18,452,507	\$18,186,692	\$15,210,333	\$16,407,967
	Principal at Consolidation	\$293,793,693	\$284,859,834	\$279,129,613	\$262,611,194
	Number of Borrowers	19,626	19,400	18,774	17,810
	Repayment Rate	93.7%	93.6%	94.6%	93.8%
Private	Principal Paid in Full	\$17,876,619	\$17,033,993	\$16,470,353	\$16,587,182
	Principal in Good Standing	\$49,524,168	\$49,802,764	\$49,635,643	\$49,358,692
	Principal in Delinquency	\$11,892,581	\$10,905,357	\$10,424,990	\$9,257,036
	Principal at Consolidation	\$79,293,340	\$77,742,060	\$76,530,925	\$75,202,856
	Number of Borrowers	7,396	7,206	6,946	6,846
	Repayment Rate	85.0%	86.0%	86.4%	87.7%
Total	Principal Paid in Full	\$119,657,243	\$114,995,326	\$110,021,923	\$107,235,365
	Principal in Good Standing	\$223,084,760	\$218,514,700	\$220,003,551	\$204,913,809
	Principal in Delinquency	\$30,345,088	\$29,092,049	\$25,635,323	\$25,665,003
	Principal at Consolidation	\$373,087,033	\$362,601,894	\$355,660,538	\$337,814,050
	Number of Borrowers	26,027	25,662	24,761	23,792
	Repayment Rate	91.9%	92.0%	92.8%	92.4%

Borrower counts for the 2017/18 Cohort are slightly lower than expected because data supplied by the National Student Loans Centre (NSLSC) is missing one designated institution location. When a full dataset is available, data for the 2017/18 Cohort will be adjusted to report all institutions.

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 rates by the number of Canada Student Loan borrowers at **all BC Institutions**. Results are measured on July 31 for borrowers who consolidated their loan in the previous program year.

		2014/15 Cohort	2015/16 Cohort	2016/17 Cohort	2017/18 Cohort
Under 10	Principal Paid in Full	\$316,654	\$515,558	\$390,262	\$490,780
	Principal in Good Standing	\$1,029,456	\$1,647,100	\$954,567	\$1,184,238
	Principal in Delinquency	\$183,005	\$405,090	\$243,990	\$244,516
	Principal at Consolidation	\$1,529,108	\$2,567,762	\$1,588,829	\$1,919,529
	Number of Borrowers	183	318	233	280
	Repayment Rate	88.0%	84.2%	84.6%	87.3%
10-50	Principal Paid in Full	\$4,113,779	\$3,770,892	\$3,241,137	\$3,770,046
	Principal in Good Standing	\$12,095,840	\$11,362,594	\$10,884,077	\$11,092,663
	Principal in Delinquency	\$3,248,078	\$2,411,707	\$2,421,280	\$2,539,432
	Principal at Consolidation	\$19,457,667	\$17,545,183	\$16,546,480	\$17,402,088
	Number of Borrowers	1,989	1,757	1,618	1,612
	Repayment Rate	83.3%	86.3%	85.4%	85.4%
51-100	Principal Paid in Full	\$4,333,618	\$4,008,658	\$4,641,957	\$3,678,105
	Principal in Good Standing	\$12,551,830	\$12,385,939	\$13,736,255	\$11,120,151
	Principal in Delinquency	\$3,023,749	\$2,958,851	\$2,883,283	\$2,142,582
	Principal at Consolidation	\$19,909,158	\$19,353,426	\$21,261,453	\$16,940,854
	Number of Borrowers	2,064	1,951	2,065	1,666
	Repayment Rate	84.8%	84.7%	86.4%	87.4%
101-500	Principal Paid in Full	\$16,462,957	\$15,109,851	\$14,530,921	\$16,034,655
	Principal in Good Standing	\$36,830,905	\$36,326,830	\$37,450,545	\$41,039,411
	Principal in Delinquency	\$7,331,983	\$6,903,016	\$6,586,192	\$6,503,145
	Principal at Consolidation	\$60,625,887	\$58,339,610	\$58,567,606	\$63,577,245
	Number of Borrowers	5,289	5,112	5,104	5,769
	Repayment Rate	87.9%	88.2%	88.8%	89.8%
501-1000	Principal Paid in Full	\$8,793,749	\$7,605,381	\$6,885,297	\$9,958,926
	Principal in Good Standing	\$20,177,702	\$18,822,578	\$19,449,504	\$25,752,369
	Principal in Delinquency	\$2,660,695	\$2,815,107	\$2,690,877	\$4,046,812
	Principal at Consolidation	\$31,632,085	\$29,243,075	\$29,025,642	\$39,758,065
	Number of Borrowers	3,235	3,172	3,045	3,877
	Repayment Rate	91.6%	90.4%	90.7%	89.8%
Over 1000	Principal Paid in Full	\$85,636,486	\$83,984,986	\$80,332,349	\$73,302,853
	Principal in Good Standing	\$140,399,027	\$137,969,659	\$137,528,603	\$114,724,977
	Principal in Delinquency	\$13,897,578	\$13,598,278	\$10,809,701	\$10,188,516
	Principal at Consolidation	\$239,933,128	\$235,552,838	\$228,670,528	\$198,216,269
	Number of Borrowers	15,803	15,710	15,172	13,051
	Repayment Rate	94.2%	94.2%	95.3%	94.9%

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Appendix C - Breakdown by Sector and Program Area

Canada Student Loan Borrowers in Repayment (2017/18 Cohort)

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 (CIP), a taxonomy of academic disciplines used in post-secondary education. Program area is not available for borrowers who originated from other provinces or territories and did not receive awards from BC.

Public						
	Principal Paid in Full	Principal in Good Standing	Principal in Delinquency	Principal in Consolidation	Number of Borrowers	Repayment Rate
Arts and Sciences	\$26,287,992	\$56,549,493	\$7,646,077	\$90,483,566	6,411	91.6%
Business and Management	\$8,045,281	\$14,656,122	\$1,651,965	\$24,353,348	2,126	93.2%
Education	\$4,493,077	\$8,726,213	\$562,071	\$13,781,347	902	95.9%
Engineering and Applied Sciences	\$9,970,871	\$14,036,847	\$900,829	\$24,908,536	2,005	96.4%
Health	\$20,733,832	\$20,451,519	\$993,368	\$42,178,721	2,518	97.6%
Human and Social Services	\$6,422,456	\$10,896,947	\$1,274,383	\$18,593,768	1,379	93.1%
Trades	\$2,071,925	\$4,853,269	\$1,220,512	\$8,145,704	1,291	85.0%
Unknown: Not from BC	\$10,047,783	\$18,724,505	\$1,475,349	\$30,247,606	2,177	95.1%
Visual and Performing Arts	\$2,574,966	\$6,660,202	\$683,413	\$9,918,598	785	93.1%
Private						
Arts and Sciences	\$2,618,582	\$6,798,876	\$1,055,134	\$10,472,598	755	89.9%
Business and Management	\$884,523	\$2,905,113	\$765,006	\$4,554,668	506	83.2%
Education	\$210,905	\$485,395	\$26,599	\$722,896	67	96.3%
Engineering and Applied Sciences	\$319,672	\$935,435	\$258,958	\$1,514,061	170	82.9%
Health	\$6,405,250	\$17,030,479	\$2,359,526	\$25,795,185	2,271	90.9%
Human and Social Services	\$1,439,254	\$4,076,992	\$1,128,392	\$6,644,623	685	83.0%
Trades	\$1,319,296	\$4,473,760	\$1,437,566	\$7,230,621	977	80.1%
Unknown: Not from BC	\$2,416,945	\$9,047,002	\$1,623,731	\$13,087,685	1,147	87.6%
Visual and Performing Arts	\$972,755	\$3,605,640	\$602,124	\$5,180,519	425	88.4%
Total						
Arts and Sciences	\$28,906,574	\$63,348,369	\$8,701,211	\$100,956,164	7,070	91.4%
Business and Management	\$8,929,804	\$17,561,235	\$2,416,971	\$28,908,016	2,616	91.6%
Education	\$4,703,982	\$9,211,608	\$588,670	\$14,504,243	966	95.9%
Engineering and Applied Sciences	\$10,290,543	\$14,972,282	\$1,159,787	\$26,422,597	2,166	95.6%
Health	\$27,139,082	\$37,481,998	\$3,352,894	\$67,973,906	4,704	95.1%
Human and Social Services	\$7,861,710	\$14,973,939	\$2,402,775	\$25,238,391	2,060	90.5%
Trades	\$3,391,221	\$9,327,029	\$2,658,078	\$15,376,325	2,260	82.7%
Unknown: Not from BC	\$12,464,728	\$27,771,507	\$3,099,080	\$43,335,291	3,304	92.8%
Visual and Performing Arts	\$3,547,721	\$10,265,842	\$1,285,537	\$15,099,117	1,200	91.5%

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