

**2019 Canada Ontario Integrated Student Loan  
(COISL) Default Rates and Repayment Assistance  
Plan (RAP) Usage Rates - Ontario Universities**

<b>Institution Name</b>	<b>2019 Canada-Ontario Integrated Student Loan Default Rate (2)/(1)</b>	<b>2019 RAP Usage Rate (3)/(1)</b>	<b>2019 RAP Usage/Canada-Ontario Integrated Student Loan Default Rate (4)/(1)</b>	<b>(1) # of Canada-Ontario Integrated Student Loan Recipients in 2016-17 (their final year of OSAP before entering repayment)</b>	<b>(2) # of 2016-17 Canada-Ontario Integrated Student Loan Recipients as per (1) in Default 2019</b>	<b>(3) # of 2016-17 Canada-Ontario Integrated Student Loan Recipients as per (1) who used RAP 2019</b>	<b>(4) Net # of 2016-17 Canada-Ontario Integrated Student Loan Recipients as per (1) that used RAP or were in Default 2019</b>
QUEEN'S UNIVERSITY	1.3%	21.0%	22.2%	1,950	25	409	433
<b>ONTARIO UNIVERSITIES TOTAL</b>	<b>3.0%</b>	<b>34.7%</b>	<b>37.2%</b>	<b>52,489</b>	<b>1,579</b>	<b>18,200</b>	<b>19,505</b>

**Notes for rates**

COISL - Canada-Ontario Integrated Student Loan - Canada Student Loan and/or Ontario Student Loan issued through the Ontario Student Assistance Program (OSAP).

(1) Number of COISL recipients in 2016-17 who did not receive loans or grants through OSAP in 2017-18.

(2) Number of COISL recipients in 2016-17 that did not receive loans or grants through OSAP in 2017-18 and were in default of the loan repayment obligations as of July 2019.

(3) Number of borrowers as per Note (1), who received and applied for RAP for one or more six-month terms between 2016-17 and July 2019.

- During repayment assistance either no monthly payment is required, or the monthly payment is reduced.
- And government pays monthly interest, or monthly interest and principal, not covered by the borrower's payment.

(4) Net number of 2016-17 borrowers that used RAP by July 2019 or were in default as of July 2019.

- A small percentage of RAP recipients also defaulted by July 2019.

\* Number of loan recipients is 10 or less. No information is shown.

Default: OSAP loans have specific repayment terms and conditions. If the borrower does not follow these provisions (e.g., they miss multiple payments), their loan will go into default.

Default Rates: the number of loan recipients in default expressed as a percentage of the number of loan recipients.

Repayment Assistance Plan Usage Rates: the number of borrowers who used RAP for one or more terms expressed as a percentage of the number of loan recipients.

Combined Repayment Assistance Plan Usage and Default Rates: the number of borrowers who were in default and/or used RAP for one or more terms expressed as a percentage of the number of loan recipients.