

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

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

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 J