

# Class of 2012 Maritime University Graduates: Borrowing and Debt Six Years after Graduation

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Maritime Provinces Higher Education Commission  
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## Maritime University Graduates (First-degree Holders)

First-degree holders are graduates who enrolled in university without prior postsecondary credentials and graduated with their first degree in 2012.

Wn=Weighted sample

Table 1. Percentage of graduates by amount borrowed

Borrowing Range	Maritime University Graduates (Wn = 1,892) %
Did not borrow	30
\$1 - \$14,999	9
\$15,000 - \$29,999	15
\$30,000 - \$44,999	20
\$45,000 - \$59,999	10
\$60,000 - \$74,999	7
\$75,000 or more	9

Table 2. Percentage of graduates by amount owing

Owing Range	Maritime University Graduates (Wn = 1,892) %
Did not borrow	30
Owe Nothing (Zero)	19
\$1 - \$14,999	14
\$15,000 - \$29,999	14
\$30,000 - \$44,999	10
\$45,000 - \$59,999	5
\$60,000 - \$74,999	3
\$75,000 or more	5

Table 3. Percentage of graduates by amount borrowed and parents' educational attainment

Borrowing Range	High school diploma or less (Wn = 261) %	PSE below bachelor's degree (Wn = 605) %	Bachelor's degree or above (Wn = 994) %
Did not borrow	21	20	38
\$1 - \$14,999	7	10	10
\$15,000 - \$29,999	13	16	14
\$30,000 - \$44,999	20	23	17
\$45,000 - \$59,999	17	14	7
\$60,000 - \$74,999	11	10	5
\$75,000 or more	11	8	9

Table 4. Percentage of graduates by amount owing and parents' educational attainment

Owing Range	High school diploma or less (Wn = 261) %	PSE below bachelor's degree (Wn = 605) %	Bachelor's degree or above (Wn = 994) %
Did not borrow	21	20	38
Owe nothing (Zero)	22	21	18
\$1 - \$14,999	13	16	12
\$15,000 - \$29,999	14	18	12
\$30,000 - \$44,999	11	12	8
\$45,000 - \$59,999	7	5	4
\$60,000 - \$74,999	7	2	3
\$75,000 or more	6	5	5

## Maritime University Graduates (First-degree Holders)

Table 5. Percentage of graduates by amount borrowed and discipline cluster of first degree

Borrowing Range	Humanities, Arts, and Social Sciences (Wn = 759)	Physical and Life Sciences, and Mathematics (Wn = 307)	Applied Arts and Sciences, and Professional programs (Wn = 469)	Commerce and Administration (Wn = 357)
	%	%	%	%
Did not borrow	27	24	28	44
\$1 - \$14,999	10	10	8	10
\$15,000 - \$29,999	15	12	15	16
\$30,000 - \$44,999	21	16	20	19
\$45,000 - \$59,999	11	10	13	6
\$60,000 - \$74,999	9	8	9	2
\$75,000 or more	8	19	7	3

Table 6. Percentage of graduates by amount owing and discipline cluster of first degree

Owing Range	Humanities, Arts, and Social Sciences (Wn = 759)	Physical and Life Sciences, and Mathematics (Wn = 307)	Applied Arts and Sciences, and Professional programs (Wn = 469)	Commerce and Administration (Wn = 357)
	%	%	%	%
Did not borrow	27	24	28	44
Owe nothing (Zero)	17	18	22	23
\$1 - \$14,999	13	12	17	13
\$15,000 - \$29,999	16	10	16	12
\$30,000 - \$44,999	12	12	10	4
\$45,000 - \$59,999	6	7	3	2
\$60,000 - \$74,999	5	4	2	1
\$75,000 or more	4	14	3	2

Table 7. Percentage of graduates by amount borrowed and region of residence prior to enrolling in first degree

Borrowing Range	Maritimes (Wn = 1,392)	Outside Maritimes (Wn = 499)
	%	%
Did not borrow	24	46
\$1 - \$14,999	9	9
\$15,000 - \$29,999	15	13
\$30,000 - \$44,999	22	13
\$45,000 - \$59,999	12	6
\$60,000 - \$74,999	8	5
\$75,000 or more	9	7

Table 8. Percentage of graduates by amount owing and region of residence prior to enrolling in first degree

Owing Range	Maritimes (Wn = 1,392)	Outside Maritimes (Wn = 499)
	%	%
Did not borrow	24	46
Owe nothing (Zero)	19	19
\$1 - \$14,999	15	10
\$15,000 - \$29,999	16	10
\$30,000 - \$44,999	11	6
\$45,000 - \$59,999	5	3
\$60,000 - \$74,999	4	3
\$75,000 or more	6	4

## Maritime University Graduates (First-degree Holders)

Table 9. Percentage of graduates by amount borrowed and the pursuit of education after a first degree

Borrowing Range	Pursued further education (Wn = 1,228)	Did not pursue further education (Wn = 659)
	%	%
Did not borrow	26	38
\$1 - \$14,999	10	8
\$15,000 - \$29,999	14	16
\$30,000 - \$44,999	18	21
\$45,000 - \$59,999	11	10
\$60,000 - \$74,999	9	5
\$75,000 or more	13	2

Table 10. Percentage of graduates by amount owing and the pursuit of education after a first degree

Owing Range	Pursued further education (Wn = 1,228)	Did not pursue further education (Wn = 659)
	%	%
Did not borrow	26	38
Owe Nothing (Zero)	17	24
\$1 - \$14,999	13	14
\$15,000 - \$29,999	15	14
\$30,000 - \$44,999	11	8
\$45,000 - \$59,999	6	2
\$60,000 - \$74,999	5	1
\$75,000 or more	8	0

Table 11. Percentage of graduates by amount borrowed and highest credential attained or pursued after a first degree

Borrowing Range	PhD (Wn = 84)	Master's degree (Wn = 451)	Other degrees (e.g., health doctorate or law) (Wn = 85)	Bachelor of Education (Wn = 80)	Bachelor's degree (Wn = 130)	PSE below bachelor's degree (Wn = 380)
	%	%	%	%	%	%
Did not borrow	33	26	14	18	19	28
\$1 - \$14,999	9	10	2	13	8	12
\$15,000 - \$29,999	18	14	5	12	13	16
\$30,000 - \$44,999	16	18	9	24	18	21
\$45,000 - \$59,999	6	11	4	14	12	12
\$60,000 - \$74,999	3	8	11	16	12	7
\$75,000 or more	14	13	55	2	19	4

Table 12. Percentage of graduates by amount owing and highest credential attained or pursued after a first degree

Owing Range	PhD (Wn = 84)	Master's degree (Wn = 451)	Other degrees (e.g., health doctorate or law) (Wn = 85)	Bachelor of Education (Wn = 80)	Bachelor's degree (Wn = 130)	PSE below bachelor's degree (Wn = 380)
	%	%	%	%	%	%
Did not borrow	33	26	14	18	19	28
Owe Nothing (Zero)	11	17	5	19	16	20
\$1 - \$14,999	10	12	5	15	10	18
\$15,000 - \$29,999	15	15	6	20	15	15
\$30,000 - \$44,999	11	11	3	17	15	10
\$45,000 - \$59,999	5	6	10	5	6	6
\$60,000 - \$74,999	5	5	12	5	7	2
\$75,000 or more	11	7	44	1	12	1

## Maritime University Graduates (First-degree Holders)

Table 13. Percentage of graduates who borrowed and median amount borrowed, and percentage of graduates owing and median amount owing

Group	N	Percent who borrowed	Median amount borrowed*	Percent owing	Median amount owing**
Maritime University Graduates (First-degree Holders)	1,892	70	\$37,000	51	\$25,000
Parents' educational attainment					
High school diploma or less	261	79	\$42,000	57	\$30,000
PSE below bachelor's degree	605	80	\$40,000	59	\$25,000
Bachelor's degree or above	994	62	\$32,000	44	\$26,000
Discipline cluster					
Humanities, Arts, and Social Sciences	759	73	\$38,000	56	\$28,000
Physical and Life Sciences, and Mathematics	307	76	\$42,000	58	\$40,000
Applied Arts and Sciences, and Professional programs	469	72	\$40,000	50	\$20,000
Commerce and Administration	357	56	\$30,000	33	\$16,000
Region of residence					
Maritimes	1,392	76	\$40,000	57	\$25,000
Outside Maritimes	499	54	\$30,000	35	\$25,000
Pursuit of further education					
Pursued further education	1,228	74	\$40,000	57	\$30,000
Did not pursue further education	659	62	\$32,000	38	\$20,000
Highest credential attained or pursued***					
PhD	84	67	\$33,000	56	\$32,000
Master's degree	451	74	\$40,000	57	\$30,000
Other degrees (e.g., health doctorate or law degree)	85	86	\$100,000	81	\$92,000
Bachelor of Education	80	82	\$40,000	63	\$27,000
Bachelor's degree	130	81	\$45,000	65	\$40,000
PSE below bachelor's degree	380	72	\$32,000	52	\$20,000

\* The median amount borrowed excludes graduates who did not borrow; Amounts borrowed are from all sources (governments, banks or other financial institutions, family, credit cards).

\*\* The median amount owing excludes graduates who did not borrow and those who had paid off their student debt.

\*\*\*Among graduates who pursued further studies.

Note: All amounts are rounded to the closest \$1,000.

## Maritimers

Maritimers are first-degree holders who reported their province of residence as New Brunswick, Nova Scotia or Prince Edward Island in the 12 months before enrolling in their program from which they graduated in 2012.

Table 14. Percentage of graduates by amount borrowed

Borrowing Range	Maritimers (Wn = 1,392)
	%
Did not borrow	24
\$1 - \$14,999	9
\$15,000 - \$29,999	15
\$30,000 - \$44,999	22
\$45,000 - \$59,999	12
\$60,000 - \$74,999	8
\$75,000 or more	9

Table 15. Percentage of graduates by amount owing

Owing Range	Maritimers (Wn = 1,392)
	%
Did not borrow	24
Owe Nothing (Zero)	19
\$1 - \$14,999	15
\$15,000 - \$29,999	16
\$30,000 - \$44,999	11
\$45,000 - \$59,999	5
\$60,000 - \$74,999	4
\$75,000 or more	6

Table 16. Percentage of graduates by amount borrowed and parents' educational attainment

Borrowing Range	High school diploma or less (Wn = 221)	PSE below bachelor's degree (Wn = 488)	Bachelor's degree or above (Wn = 665)
	%	%	%
Did not borrow	18	16	32
\$1 - \$14,999	7	10	10
\$15,000 - \$29,999	15	16	15
\$30,000 - \$44,999	21	24	20
\$45,000 - \$59,999	17	15	8
\$60,000 - \$74,999	12	10	5
\$75,000 or more	10	9	10

Table 17. Percentage of graduates by amount owing and parents' educational attainment

Owing Range	High school diploma or less (Wn = 221)	PSE below bachelor's degree (Wn = 488)	Bachelor's degree or above (Wn = 665)
	%	%	%
Did not borrow	18	16	32
Owe nothing (Zero)	22	21	18
\$1 - \$14,999	13	17	14
\$15,000 - \$29,999	17	19	14
\$30,000 - \$44,999	11	14	9
\$45,000 - \$59,999	7	5	5
\$60,000 - \$74,999	7	2	3
\$75,000 or more	6	6	6

## Maritimers

Table 18. Percentage of graduates by amount borrowed and discipline cluster of first degree

Borrowing Range	Humanities, Arts, and Social Sciences (Wn = 549)	Physical and Life Sciences, and Mathematics (Wn = 229)	Applied Arts and Sciences, and Professional programs (Wn = 372)	Commerce and Administration (Wn = 242)
	%	%	%	%
Did not borrow	22	18	23	37
\$1 - \$14,999	9	11	8	11
\$15,000 - \$29,999	15	11	15	18
\$30,000 - \$44,999	23	18	23	22
\$45,000 - \$59,999	12	12	14	7
\$60,000 - \$74,999	10	9	9	2
\$75,000 or more	9	21	8	3

Table 19. Percentage of graduates by amount owing and discipline cluster of first degree

Owing Range	Humanities, Arts, and Social Sciences (Wn = 549)	Physical and Life Sciences, and Mathematics (Wn = 229)	Applied Arts and Sciences, and Professional programs (Wn = 372)	Commerce and Administration (Wn = 242)
	%	%	%	%
Did not borrow	22	18	23	37
Owe nothing (Zero)	16	17	23	24
\$1 - \$14,999	13	14	18	15
\$15,000 - \$29,999	17	10	18	16
\$30,000 - \$44,999	13	15	10	4
\$45,000 - \$59,999	8	7	3	2
\$60,000 - \$74,999	6	4	2	1
\$75,000 or more	5	16	3	2

Table 20. Percentage of graduates by amount borrowed and the pursuit of education after a first degree

Borrowing Range	Pursued further education (Wn = 899)	Did not pursue further education (Wn = 489)
	%	%
Did not borrow	21	30
\$1 - \$14,999	9	9
\$15,000 - \$29,999	14	17
\$30,000 - \$44,999	20	25
\$45,000 - \$59,999	12	12
\$60,000 - \$74,999	9	6
\$75,000 or more	14	2

Table 21. Percentage of graduates by amount owing and the pursuit of education after a first degree

Owing Range	Pursued further education (Wn = 899)	Did not pursue further education (Wn = 489)
	%	%
Did not borrow	21	30
Owe Nothing (Zero)	16	25
\$1 - \$14,999	13	17
\$15,000 - \$29,999	16	16
\$30,000 - \$44,999	12	9
\$45,000 - \$59,999	7	2
\$60,000 - \$74,999	5	1
\$75,000 or more	9	0

## Maritimers

Table 22. Percentage of graduates by amount borrowed and highest credential attained or pursued after a first degree

Borrowing Range	PhD (Wn = 58)	Master's degree (Wn = 318)	Other degrees (e.g., health doctorate or law) (Wn = 67)	Bachelor of Education (Wn = 63)	Bachelor's degree (Wn = 107)	PSE below bachelor's degree (Wn = 276)
	%	%	%	%	%	%
Did not borrow	33	21	12	15	16	23
\$1 - \$14,999	11	8	3	13	7	11
\$15,000 - \$29,999	16	14	4	11	13	17
\$30,000 - \$44,999	19	21	7	26	17	24
\$45,000 - \$59,999	5	12	5	15	14	14
\$60,000 - \$74,999	3	9	11	18	11	8
\$75,000 or more	13	14	59	2	20	3

Table 23. Percentage of graduates by amount owing and highest credential attained or pursued after a first degree

Owing Range	PhD (Wn = 58)	Master's degree (Wn = 318)	Other degrees (e.g., health doctorate or law) (Wn = 67)	Bachelor of Education (Wn = 63)	Bachelor's degree (Wn = 107)	PSE below bachelor's degree (Wn = 276)
	%	%	%	%	%	%
Did not borrow	33	21	12	15	16	23
Owe Nothing (Zero)	11	17	5	15	13	20
\$1 - \$14,999	13	11	4	15	13	18
\$15,000 - \$29,999	12	17	6	20	16	18
\$30,000 - \$44,999	11	13	3	21	17	11
\$45,000 - \$59,999	6	7	12	5	6	7
\$60,000 - \$74,999	5	6	11	7	5	2
\$75,000 or more	8	8	47	2	14	0

Table 24. Percentage of graduates who borrowed and median amount borrowed, and percentage of graduates owing and median amount owing

Group	Wn	Percent who borrowed	Median amount borrowed	Percent owing	Median amount owing
All Maritimers	1,392	76	\$40,000	57	\$25,000
Parents' educational attainment					
High school diploma or less	221	82	\$40,000	60	\$30,000
PSE below bachelor's degree	488	84	\$40,000	63	\$25,000
Bachelor's degree or above	665	68	\$35,000	50	\$25,000
Discipline cluster					
Humanities, Arts, and Social Sciences	549	78	\$40,000	62	\$30,000
Physical and Life Sciences, and Mathematics	229	82	\$45,000	65	\$40,000
Applied Arts and Sciences, and Professional programs	372	77	\$40,000	54	\$20,000
Commerce and Administration	242	63	\$30,000	39	\$17,000
Pursuit of further education					
Pursued further education	899	79	\$40,000	63	\$30,000
Did not pursue further education	489	70	\$35,000	45	\$20,000
Highest credential attained or pursued					
PhD	58	67	\$30,000	56	\$30,000
Master's degree	318	79	\$40,000	62	\$32,000
Other degrees (e.g., health doctorate or law degree)	67	88	\$100,000	83	\$96,000
Bachelor of Education	63	85	\$40,000	70	\$28,000
Bachelor's degree	107	84	\$46,000	71	\$40,000
PSE below bachelor's degree	276	77	\$35,000	57	\$20,000



## New Brunswick University Graduates

New Brunswick University Graduates are first-degree holders who graduated from a university in New Brunswick.

Table 25. Percentage of graduates by amount borrowed

Borrowing Range	New Brunswick University Graduates (Wn = 616)
	%
Did not borrow	23
\$1 - \$14,999	9
\$15,000 - \$29,999	18
\$30,000 - \$44,999	21
\$45,000 - \$59,999	13
\$60,000 - \$74,999	9
\$75,000 or more	8

Table 26. Percentage of graduates by amount owing

Owing Range	New Brunswick University Graduates (Wn = 616)
	%
Did not borrow	23
Owe Nothing (Zero)	21
\$1 - \$14,999	14
\$15,000 - \$29,999	19
\$30,000 - \$44,999	11
\$45,000 - \$59,999	5
\$60,000 - \$74,999	3
\$75,000 or more	4

Table 27. Percentage of graduates by amount borrowed and parents' educational attainment

Borrowing Range	High school diploma or less (Wn = 106)	PSE below bachelor's degree (Wn = 217)	Bachelor's degree or above (Wn = 283)
	%	%	%
Did not borrow	16	16	31
\$1 - \$14,999	8	7	12
\$15,000 - \$29,999	15	20	17
\$30,000 - \$44,999	21	23	20
\$45,000 - \$59,999	22	14	9
\$60,000 - \$74,999	12	12	4
\$75,000 or more	8	9	7

Table 28. Percentage of graduates by amount owing and parents' educational attainment

Owing Range	High school diploma or less (Wn = 106)	PSE below bachelor's degree (Wn = 217)	Bachelor's degree or above (Wn = 283)
	%	%	%
Did not borrow	16	16	31
Owe nothing (Zero)	23	23	20
\$1 - \$14,999	14	13	14
\$15,000 - \$29,999	19	24	15
\$30,000 - \$44,999	12	12	9
\$45,000 - \$59,999	7	4	5
\$60,000 - \$74,999	5	3	2
\$75,000 or more	3	6	4

## New Brunswick University Graduates

Table 29. Percentage of graduates by amount borrowed and discipline cluster of first degree

Borrowing Range	Humanities, Arts, and Social Sciences (Wn = 256)	Physical and Life Sciences, and Mathematics (Wn = 70)	Applied Arts and Sciences, and Professional programs (Wn = 205)	Commerce and Administration (Wn = 85)
	%	%	%	%
Did not borrow	19	20	27	30
\$1 - \$14,999	9	17	7	11
\$15,000 - \$29,999	19	12	15	24
\$30,000 - \$44,999	23	16	19	25
\$45,000 - \$59,999	12	13	16	5
\$60,000 - \$74,999	9	4	12	2
\$75,000 or more	9	19	4	4

Table 30. Percentage of graduates by amount owing and discipline cluster of first degree

Owing Range	Humanities, Arts, and Social Sciences (Wn = 256)	Physical and Life Sciences, and Mathematics (Wn = 70)	Applied Arts and Sciences, and Professional programs (Wn = 205)	Commerce and Administration (Wn = 85)
	%	%	%	%
Did not borrow	19	20	27	30
Owe nothing (Zero)	18	17	23	32
\$1 - \$14,999	11	16	16	14
\$15,000 - \$29,999	23	11	17	18
\$30,000 - \$44,999	12	15	12	1
\$45,000 - \$59,999	6	5	3	4
\$60,000 - \$74,999	6	4	2	0
\$75,000 or more	6	13	1	1

Table 31. Percentage of graduates by amount borrowed and province of residence prior to enrolling in first degree

Borrowing Range	New Brunswick (Wn = 436)	Outside New Brunswick (Wn = 180)
	%	%
Did not borrow	21	28
\$1 - \$14,999	9	10
\$15,000 - \$29,999	18	16
\$30,000 - \$44,999	21	21
\$45,000 - \$59,999	14	8
\$60,000 - \$74,999	9	8
\$75,000 or more	7	9

Table 32. Percentage of graduates by amount owing and province of residence prior to enrolling in first degree

Owing Range	New Brunswick (Wn = 436)	Outside New Brunswick (Wn = 180)
	%	%
Did not borrow	21	28
Owe Nothing (Zero)	22	20
\$1 - \$14,999	13	15
\$15,000 - \$29,999	20	17
\$30,000 - \$44,999	10	11
\$45,000 - \$59,999	5	4
\$60,000 - \$74,999	4	2
\$75,000 or more	5	4

## New Brunswick University Graduates

Table 33. Percentage of graduates by amount borrowed and the pursuit of education after a first degree

Borrowing Range	Pursued further education (Wn = 357)	Did not pursue further education (Wn = 257)
	%	%
Did not borrow	19	29
\$1 - \$14,999	10	8
\$15,000 - \$29,999	17	18
\$30,000 - \$44,999	21	22
\$45,000 - \$59,999	10	16
\$60,000 - \$74,999	10	7
\$75,000 or more	13	1

Table 34. Percentage of graduates by amount owing and the pursuit of education after a first degree

Owing Range	Pursued further education (Wn = 357)	Did not pursue further education (Wn = 257)
	%	%
Did not borrow	19	29
Owe Nothing (Zero)	18	26
\$1 - \$14,999	14	14
\$15,000 - \$29,999	19	18
\$30,000 - \$44,999	12	10
\$45,000 - \$59,999	6	3
\$60,000 - \$74,999	5	1
\$75,000 or more	7	0

Table 35. Percentage of graduates who borrowed and median amount borrowed, and percentage of graduates owing and median amount owing

Group	Wn	Percent who borrowed	Median amount borrowed	Percent owing	Median amount owing
New Brunswick University Graduates	616	77	\$35,000	56	\$25,000
Parents' educational attainment					
High school diploma or less	106	84	\$42,000	61	\$27,000
PSE below bachelor's degree	217	84	\$40,000	61	\$25,000
Bachelor's degree or above	283	69	\$30,000	49	\$22,000
Discipline cluster					
Humanities, Arts, and Social Sciences	256	81	\$36,000	63	\$26,000
Physical and Life Sciences, and Mathematics	70	80	\$40,000	63	\$32,000
Applied Arts and Sciences, and Professional programs	205	73	\$40,000	50	\$22,000
Commerce and Administration	85	70	\$29,000	38	\$17,000
Province of residence					
New Brunswick	436	79	\$36,000	57	\$25,000
Outside New Brunswick	180	72	\$35,000	52	\$20,000
Pursuit of further education					
Pursued further education	357	81	\$36,000	63	\$27,000
Did not pursue further education	257	71	\$35,000	45	\$20,000

## Nova Scotia University Graduates

Nova Scotia University Graduates are first-degree holders who graduated from a university in Nova Scotia.

Table 36. Percentage of graduates by amount borrowed

Borrowing Range	Nova Scotia University Graduates (Wn = 1,152) %
Did not borrow	34
\$1 - \$14,999	9
\$15,000 - \$29,999	13
\$30,000 - \$44,999	18
\$45,000 - \$59,999	10
\$60,000 - \$74,999	7
\$75,000 or more	9

Table 37. Percentage of graduates by amount owing

Owing Range	Nova Scotia University Graduates (Wn = 1,152) %
Did not borrow	34
Owe Nothing (Zero)	18
\$1 - \$14,999	13
\$15,000 - \$29,999	12
\$30,000 - \$44,999	9
\$45,000 - \$59,999	5
\$60,000 - \$74,999	4
\$75,000 or more	5

Table 38. Percentage of graduates by amount borrowed and parents' educational attainment

Borrowing Range	High school diploma or less (Wn = 134) %	PSE below bachelor's degree (Wn = 339) %	Bachelor's degree or above (Wn = 660) %
Did not borrow	26	23	41
\$1 - \$14,999	7	11	9
\$15,000 - \$29,999	12	13	12
\$30,000 - \$44,999	18	22	16
\$45,000 - \$59,999	13	15	6
\$60,000 - \$74,999	12	8	5
\$75,000 or more	11	8	10

Table 39. Percentage of graduates by amount owing and parents' educational attainment

Owing Range	High school diploma or less (Wn = 134) %	PSE below bachelor's degree (Wn = 339) %	Bachelor's degree or above (Wn = 660) %
Did not borrow	26	23	41
Owe nothing (Zero)	19	21	17
\$1 - \$14,999	12	17	11
\$15,000 - \$29,999	11	17	10
\$30,000 - \$44,999	10	11	7
\$45,000 - \$59,999	7	5	4
\$60,000 - \$74,999	8	2	3
\$75,000 or more	7	5	6

## Nova Scotia University Graduates

Table 40. Percentage of graduates by amount borrowed and discipline cluster of first degree

Borrowing Range	Humanities, Arts, and Social Sciences (Wn = 450)	Physical and Life Sciences, and Mathematics (Wn = 216)	Applied Arts and Sciences, and Professional programs (Wn = 240)	Commerce and Administration (Wn = 247)
	%	%	%	%
Did not borrow	33	26	28	49
\$1 - \$14,999	10	8	10	9
\$15,000 - \$29,999	12	11	15	13
\$30,000 - \$44,999	18	17	20	18
\$45,000 - \$59,999	12	9	11	6
\$60,000 - \$74,999	8	9	7	2
\$75,000 or more	8	20	10	3

Table 41. Percentage of graduates by amount owing and discipline cluster of first degree

Owing Range	Humanities, Arts, and Social Sciences (Wn = 450)	Physical and Life Sciences, and Mathematics (Wn = 216)	Applied Arts and Sciences, and Professional programs (Wn = 240)	Commerce and Administration (Wn = 247)
	%	%	%	%
Did not borrow	33	26	28	49
Owe nothing (Zero)	16	19	21	19
\$1 - \$14,999	13	9	15	13
\$15,000 - \$29,999	12	10	16	10
\$30,000 - \$44,999	11	11	8	5
\$45,000 - \$59,999	7	7	3	1
\$60,000 - \$74,999	5	4	3	1
\$75,000 or more	3	15	4	3

Table 42. Percentage of graduates by amount borrowed and province of residence prior to enrolling in first degree

Borrowing Range	Nova Scotia (Wn = 660)	Outside Nova Scotia (Wn = 491)
	%	%
Did not borrow	28	43
\$1 - \$14,999	10	9
\$15,000 - \$29,999	13	13
\$30,000 - \$44,999	21	15
\$45,000 - \$59,999	11	7
\$60,000 - \$74,999	7	6
\$75,000 or more	10	8

Table 43. Percentage of graduates by amount owing and province of residence prior to enrolling in first degree

Owing Range	Nova Scotia (Wn = 660)	Outside Nova Scotia (Wn = 491)
	%	%
Did not borrow	28	43
Owe Nothing (Zero)	17	20
\$1 - \$14,999	15	11
\$15,000 - \$29,999	14	10
\$30,000 - \$44,999	11	7
\$45,000 - \$59,999	6	3
\$60,000 - \$74,999	4	3
\$75,000 or more	6	4

## Nova Scotia University Graduates

Table 44. Percentage of graduates by amount borrowed and the pursuit of education after a first degree

Borrowing Range	Pursued further education (Wn = 778)	Did not pursue further education (Wn = 371)
	%	%
Did not borrow	29	45
\$1 - \$14,999	10	8
\$15,000 - \$29,999	12	14
\$30,000 - \$44,999	17	20
\$45,000 - \$59,999	11	7
\$60,000 - \$74,999	8	4
\$75,000 or more	13	2

Table 45. Percentage of graduates by amount owing and the pursuit of education after a first degree

Owing Range	Pursued further education (Wn = 778)	Did not pursue further education (Wn = 371)
	%	%
Did not borrow	29	45
Owe Nothing (Zero)	16	23
\$1 - \$14,999	13	13
\$15,000 - \$29,999	12	11
\$30,000 - \$44,999	10	6
\$45,000 - \$59,999	6	1
\$60,000 - \$74,999	5	1
\$75,000 or more	8	0

Table 46. Percentage of graduates who borrowed and median amount borrowed, and percentage of graduates owing and median amount owing

Group	Wn	Percent who borrowed	Median amount borrowed	Percent owing	Median amount owing
Nova Scotia University Graduates	1,152	66	\$40,000	48	\$28,000
Parents' educational attainment					
High school diploma or less	134	74	\$43,000	55	\$35,000
PSE below bachelor's degree	339	77	\$40,000	56	\$25,000
Bachelor's degree or above	660	59	\$35,000	42	\$29,000
Discipline cluster					
Humanities, Arts, and Social Sciences	450	67	\$40,000	51	\$30,000
Physical and Life Sciences, and Mathematics	216	74	\$47,000	55	\$41,000
Applied Arts and Sciences, and Professional programs	240	72	\$40,000	51	\$22,000
Commerce and Administration	247	51	\$30,000	32	\$16,000
Province of residence					
Nova Scotia	660	72	\$40,000	55	\$27,000
Outside Nova Scotia	491	57	\$35,000	37	\$28,000
Pursuit of further education					
Pursued further education	778	71	\$40,000	55	\$35,000
Did not pursue further education	371	55	\$30,000	32	\$19,000

## Prince Edward Island University Graduates

Prince Edward Island University Graduates are first-degree holders who graduated from a university in Prince Edward Island.

Table 47. Percentage of graduates by amount borrowed

Borrowing Range	Prince Edward Island University Graduates (Wn = 124) %
Did not borrow	25
\$1 - \$14,999	10
\$15,000 - \$29,999	18
\$30,000 - \$44,999	23
\$45,000 - \$59,999	8
\$60,000 - \$74,999	7
\$75,000 or more	10

Table 48. Percentage of graduates by amount owing

Owing Range	Prince Edward Island University Graduates (Wn = 124) %
Did not borrow	25
Owe Nothing (Zero)	17
\$1 - \$14,999	19
\$15,000 - \$29,999	13
\$30,000 - \$44,999	12
\$45,000 - \$59,999	6
\$60,000 - \$74,999	2
\$75,000 or more	6

Table 49. Percentage of graduates by amount borrowed and parents' educational attainment

Borrowing Range	High school diploma or less (Wn = 22) %	PSE below bachelor's degree (Wn = 49) %	Bachelor's degree or above (Wn = 51) %
Did not borrow			33
\$1 - \$14,999			8
\$15,000 - \$29,999			24
\$30,000 - \$44,999	*	*	20
\$45,000 - \$59,999			4
\$60,000 - \$74,999			5
\$75,000 or more			6

\* Data suppressed due to small subsample (Wn < 50)

Table 50. Percentage of graduates by amount owing and parents' educational attainment

Owing Range	High school diploma or less (Wn = 22) %	PSE below bachelor's degree (Wn = 49) %	Bachelor's degree or above (Wn = 51) %
Did not borrow			33
Owe nothing (Zero)			16
\$1 - \$14,999			17
\$15,000 - \$29,999			17
\$30,000 - \$44,999	*	*	7
\$45,000 - \$59,999			2
\$60,000 - \$74,999			2
\$75,000 or more			6

\* Data suppressed due to small subsample (Wn < 50)

## Prince Edward Island University Graduates

Table 51. Percentage of graduates by amount borrowed and discipline cluster of first degree

Borrowing Range	Humanities, Arts, and Social Sciences (Wn = 53)	Physical and Life Sciences, and Mathematics (Wn = 22)	Applied Arts and Sciences, and Professional programs (Wn = 24)	Commerce and Administration (Wn = 25)
	%	%	%	%
Did not borrow	16			
\$1 - \$14,999	9			
\$15,000 - \$29,999	18			
\$30,000 - \$44,999	28	*	*	*
\$45,000 - \$59,999	6			
\$60,000 - \$74,999	13			
\$75,000 or more	10			

\* Data suppressed due to small subsample (Wn &lt; 50)

Table 52. Percentage of graduates by amount owing and discipline cluster of first degree

Owing Range	Humanities, Arts, and Social Sciences (Wn = 53)	Physical and Life Sciences, and Mathematics (Wn = 22)	Applied Arts and Sciences, and Professional programs (Wn = 24)	Commerce and Administration (Wn = 25)
	%	%	%	%
Did not borrow	16			
Owe nothing (Zero)	16			
\$1 - \$14,999	14			
\$15,000 - \$29,999	19			
\$30,000 - \$44,999	12	*	*	*
\$45,000 - \$59,999	10			
\$60,000 - \$74,999	5			
\$75,000 or more	8			

\* Data suppressed due to small subsample (Wn &lt; 50)

Table 53. Percentage of graduates by amount borrowed and province of residence prior to enrolling in first degree

Borrowing Range	Prince Edward Island (Wn = 101)	Outside Prince Edward Island (Wn = 23)
	%	%
Did not borrow	25	
\$1 - \$14,999	11	
\$15,000 - \$29,999	18	
\$30,000 - \$44,999	24	*
\$45,000 - \$59,999	8	
\$60,000 - \$74,999	7	
\$75,000 or more	8	

\* Data suppressed due to small subsample (Wn &lt; 50)

Table 54. Percentage of graduates by amount owing and province of residence prior to enrolling in first degree

Owing Range	Prince Edward Island (Wn = 101)	Outside Prince Edward Island (Wn = 23)
	%	%
Did not borrow	25	
Owe Nothing (Zero)	18	
\$1 - \$14,999	20	
\$15,000 - \$29,999	14	
\$30,000 - \$44,999	11	*
\$45,000 - \$59,999	5	
\$60,000 - \$74,999	3	
\$75,000 or more	3	

\* Data suppressed due to small subsample (Wn &lt; 50)



## Prince Edward Island University Graduates

Table 55. Percentage of graduates by amount borrowed and the pursuit of education after a first degree

Borrowing Range	Pursued further education (Wn = 93)	Did not pursue further education (Wn = 31)
	%	%
Did not borrow	21	
\$1 - \$14,999	8	
\$15,000 - \$29,999	18	
\$30,000 - \$44,999	22	*
\$45,000 - \$59,999	9	
\$60,000 - \$74,999	9	
\$75,000 or more	12	

\* Data suppressed due to small subsample (Wn &lt; 50)

Table 56. Percentage of graduates by amount owing and the pursuit of education after a first degree

Owing Range	Pursued further education (Wn = 93)	Did not pursue further education (Wn = 31)
	%	%
Did not borrow	21	
Owe Nothing (Zero)	16	
\$1 - \$14,999	17	
\$15,000 - \$29,999	15	
\$30,000 - \$44,999	13	*
\$45,000 - \$59,999	7	
\$60,000 - \$74,999	3	
\$75,000 or more	7	

\* Data suppressed due to small subsample (Wn &lt; 50)

Table 57. Percentage of graduates who borrowed and median amount borrowed, and percentage of graduates owing and median amount owing

Group	Wn	Percent who borrowed	Median amount borrowed	Percent owing	Median amount owing
Prince Edward Island University Graduates	124	75	\$35,000	58	\$20,000
Parents' educational attainment					
High school diploma or less	22	*	*	*	*
PSE below bachelor's degree	49	*	*	*	*
Bachelor's degree or above	51	67	\$30,000	51	\$20,000
Discipline cluster					
Humanities, Arts, and Social Sciences	53	84	\$35,000	68	\$30,000
Physical and Life Sciences, and Mathematics	22	*	*	*	*
Applied Arts and Sciences, and Professional programs	24	*	*	*	*
Commerce and Administration	25	*	*	*	*
Province of residence					
Prince Edward Island	101	75	\$35,000	57	\$19,000
Outside Prince Edward Island	23	*	*	*	*
Pursuit of further education					
Pursued further education	93	79	\$40,000	63	\$26,000
Did not pursue further education	31	*	*	*	*

\* Data suppressed due to small subsample (Wn &lt; 50)