



**PRELIMINARY REPORT: 2009
CANADIAN COLLEGE STUDENT SURVEY**

**SASKATCHEWAN INSTITUTE
OF APPLIED SCIENCE AND TECHNOLOGY**

July 31, 2009

Prepared for:

The Canada Millennium Scholarship Foundation and
The Canadian College Student Survey Consortium

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1.0 Introduction

The 2009 Canadian College Student Survey (CCSS) was conducted by the Canada Millennium Scholarship Foundation (CMSF) in partnership with the Association of Canadian Community Colleges (ACCC) and individual participating colleges. The CCSS was first conducted in the spring of 2002 and ran annually for five years. In 2009, this survey of Canadian college students was conducted again after a two-year hiatus. This report summarizes the preliminary findings. Table 1 shows the number of participating colleges in each survey year.

Year	Participating colleges
2002	16
2003	27
2004	25
2005	23
2006	19
2009	10

1.1 Objectives

While this research is funded by the CMSF, it is a joint effort of the Foundation and all participating colleges. The research collects data on college students' income, expenditures, and plans for after college. The survey is unique in that it provides national-level information on the challenges faced by Canadian college students in terms of financial and access issues.

The objectives of the research are to:

- ▶ provide national-level data on access, time use, and financing for Canadian college students from participating colleges
- ▶ identify issues particular to certain learner groups and/or regions
- ▶ provide each institution with top-line survey results (based on representative samples of their students), which may then be compared against the “national average.”¹

¹ This “national average” is based on the participating colleges, and therefore may not be representative of the population of students attending colleges in Canada.

1.2 Methodology

In the first four years of the CCSS, colleges administered the survey to classes of students. In 2006 and 2009, colleges had the option of participating in either a paper-based or a web-based version of the survey.

1.2.1 Sampling

Ten colleges participated in this year's survey. Each participating college provided PRA with an estimate of its population of students, distributed by program type. PRA then constructed a sampling strategy for each college based on its current enrolment. This strategy was based on a target of 450 completed surveys among larger institutions (with 1,500 students or more) and 300 among smaller institutions (with fewer than 1,500 students).

1.2.2 Field guides

To ensure consistency in the administration of the surveys, a field guide was developed in 2001. This field guide, modified slightly, was used again in this year's survey.

The paper-based field guide contains:

- ▶ a schedule outlining the timing of the survey
- ▶ suggestions for the random selection of classes in which to administer the survey
- ▶ survey instructions for individuals responsible for administering the survey
- ▶ a reporting template and instructions about where to send completed questionnaires.

The web-based field guide contains:

- ▶ a schedule outlining the timing of the survey
- ▶ suggestions for the random selection of students to receive the survey
- ▶ information on how to send the sample to PRA for administration
- ▶ a template for reporting the final results of the survey administration.

The paper-based survey field guide appears in Appendix B, while the web-based survey field guide can be found in Appendix C.

1.2.3 Paper-based survey

For the paper-based survey, PRA distributed packages to each participating college, which included: a cover letter with general instructions; the field guide; and 500 blank questionnaires for distribution in class.

Two colleges participated in the paper-based survey and were responsible for choosing the classes to be surveyed in accordance with a predetermined sampling strategy by program type and campus. At each college, survey coordinators were responsible for contacting instructors to

alert them of the need for class time, distributing the survey, collecting the completed questionnaires, and shipping them to PRA.

Upon return, the questionnaires were reviewed to ensure that the students filled them out correctly. PRA recorded the identification numbers of all completed questionnaires that colleges returned and sent them to be electronically scanned.

1.2.4 Web-based survey

Each college supported the study by generating a random sample of up to 1,000 students who were currently registered at the time of the sampling. Each institution provided PRA with an electronic database containing the email addresses for these students. Not all participating universities had 1,000 students; in these cases, each university provided a census of its students.

PRA was responsible for managing the online survey. This involved liaising with the participating colleges, providing the company contracted to host the online survey with a database of student email addresses, preparing the introductory and reminder emails to students, and responding to student questions about questionnaire content as well as technical questions about using the online survey.

One institution managed the online survey internally and was responsible for emailing students links to the questionnaire.

1.2.5 Analysis

PRA was also responsible for compiling the data for the online and paper surveys. This involved reviewing completed questionnaires, coding responses to a selection of open-ended questions, correcting any data errors, and programming the data using SPSS.

1.2.6 Survey returns

Colleges conducted the survey at various times that best suited their internal needs. Those administering the paper surveys began administering them between mid-March and late April 2009. The online version of the questionnaire was open from early March until the end of April 2009.

Table 2 shows the population, the number of questionnaires completed at each college, the response rate, and the theoretical error rate based on the total number of completed questionnaires. The response rate ranges from 8% to 96%, with an overall response rate of 26%. The error rate for individual colleges ranges from +/- 4.5% to 11.0%, 19 times out of 20. Overall, the error rate is +/- 2.0%. In total, 2,167 students from 10 colleges completed the CCSS.

Table 2: Survey response and error rate					
College	Approximate student population*	Surveys		Response rate	Error rate (19 times out of 20)
		Distributed	Completed		
British Columbia and Territories					
Langara College	8,104	1,000	233	23.3%	6.2%
Yukon College	1,150	580	80	13.8%	10.2%
Alberta					
Grant MacEwan College	13,609	1,000	239	23.9%	6.2%
NAIT	9,847	1,000	325	32.5%	5.3%
Manitoba and Saskatchewan					
Red River College	4,676	1,000	179	17.9%	7.0%
SIASST	9,085	450	431	95.8%	4.5%
Ontario					
Humber College	17,504	1,000	79	7.9%	11.0%
Sir Sanford Fleming College	5,470	1,000	124	12.4%	8.6%
Atlantic					
Collège Communautaire du Nouveau-Brunswick	2,336	450	66	14.7%	11.7%
Nova Scotia Community College	10,505	1,000	411	41.1%	4.6%
Total	82,286	8,480	2,167	25.6%	2.0%

* Institutions provided the approximate number of students on their registration form for the CCSS.

1.3 Comparison with previous CCSSs

As mentioned, CCSS conducted similar surveys with college students in 2002 to 2006. Since participation in the survey is voluntary, the number of colleges involved each year fluctuates. Throughout this report, we compare the results of the current survey with results from previous ones. However, not all colleges that participated in the previous studies participated in 2009. Conversely, some of the colleges participating this year did not participate in previous years. Therefore, any difference may result from the inclusion of different colleges rather than changes over time. See Table 3 for a complete listing of colleges and their participation by year.

Table 3: Changes in participating colleges in the CCSS over time						
College	Participated					
	2009	2006	2005	2004	2003	2002
British Columbia and Territories						
Aurora College				•	•	•
Camosun College		•				
Capilano College		•	•	•	•	
College of New Caledonia			•	•		
College of the Rockies			•			
Douglas College		•				
Kwantlen University College		•		•		
Langara College	•	•	•	•	•	
Malaspina University College		•		•		
Northwest Community College			•			
University College of the Fraser Valley			•	•	•	•
Yukon College	•	•	•	•	•	•
Alberta						
Bow Valley College		•				
Grande Prairie Regional College				•	•	
Grant MacEwan College	•		•	•	•	•
Keyano College				•	•	•
Lethbridge Community College			•			
NAIT	•		•	•		
Olds College			•			
Red Deer College		•		•	•	
Manitoba and Saskatchewan						
North West Regional College		•	•			
Red River College	•	•		•	•	•
SIAST	•	•	•	•	•	•
Ontario						
Cambrian College			•			
Centennial College			•			
Confederation College		•		•	•	•
Fleming College	•	•	•	•	•	•
George Brown College			•	•	•	
Humber College	•				•	•
La Cité Collégiale			•			
Mohawk College		•				
Seneca College		•	•	•	•	
Québec						
Collège Édouard-Montpetit				•	•	•
Collège Mérici				•	•	
John Abbott College				•	•	•
Cégep de Baie-Comeau				•	•	
Cégep de Sainte-Foy		•			•	
Cégep de la Gaspésie					•	
Collège de l'Outaouais : Cégep					•	
Champlain Regional College – Lennoxville					•	
Atlantic						
Collège Communautaire du Nouveau-Brunswick	•		•			
College of the North Atlantic		•	•	•	•	•
New Brunswick Community College			•		•	•
Nova Scotia Community College	•	•	•	•	•	•
Holland College						•

• indicates college participated in survey

2.0 Student profile

In this section, we provide a profile of students including a demographic profile, an academic profile, and college and post-college plans.

2.1 Personal profile

In 2009, the typical college student is:

- ▶ **Female.** In 2009, about 2 in 3 (65%) of respondents are female.
- ▶ **26 years of age,** although 61% of students are 24 years of age or younger.
- ▶ **Single.** About 7 students in 10 (70%) report being single, which is slightly lower than previous survey years.

Also, of note in Table 4, is that slightly more than 9 students in 10 (92%) report that English is their primary language. The proportion of students who speak English is largely a function of the location of participating colleges, as there are no participating colleges from Quebec this year. About 1 in 10 students say they are of Aboriginal ancestry (11%), are a member of a visible minority (11%), or have a disability (11%).

Table 4: Personal profile		
	All colleges (n=2,167)	SIAST (n=431)
Gender Q34		
Female	65%	68%
Male	35%	32%
Age Q35		
19 and under	22%	20%
20 to 24	38%	40%
25 to 29	17%	20%
30 to 39	13%	14%
40 or over	10%	6%
Average age (years)	26	25
Marital status Q45		
Married/long-term partner	30%	28%
Single (divorced/separated)	70%	72%
Primary language Q36		
English	92%	98%
French	3%	<1%
Other	5%	1%
Disability Q41		
Total self-identified	11%	12%
Visible minority Q43		
Total self-identified	11%	5%
Aboriginal status Q42		
Total self-identified	11%	26%
Note: The 'no responses' have been removed; therefore, the number of respondents fluctuates for each question. The reported n-size represents the total number of students surveyed. Responses may not sum to 100%.		

As shown in Table 5, over 8 students in 10 are born in Canada, including 70% whose parents were both born in Canada, 8% with one parent not born in Canada, and 7% with neither parent born in Canada.

Table 5: Citizenship of students Q44		
	All colleges (n=2,167)	SIAST (n=431)
Born in Canada and	85%	96%
- Both parents born in Canada	70%	89%
- Only one parent born in Canada	8%	5%
- Neither parent born in Canada	7%	2%
Not born in Canada, now a citizen	7%	2%
Landed immigrant/permanent resident	5%	2%
Visa student	2%	-
Refugee	<1%	-
Note: The 'no responses' have been removed. The reported n-size represents the total number of students surveyed. Responses may not sum to 100% due to rounding.		

2.2 Living arrangements

Almost 2 students in 3 live independently, most often in off-campus, rented accommodations (44%), but also in personally owned homes (14%) or on campus (3%). Those living off-campus in rental accommodations are as likely to be bearing the costs on their own (23%) as they are to be sharing the costs with others (21%). See Table 6.

Table 6: Current living arrangements Q40		
	All colleges (n=2,167)	SIAST (n=431)
Off-campus rental accommodations	44%	59%
With parents	36%	26%
Personally owned home	14%	11%
On-campus housing	3%	1%
Other	3%	3%
Note: The 'no responses' have been removed. The reported n-size represents the total number of students surveyed. Responses may not sum to 100% due to rounding.		

One student in three (32%) reports having moved to attend college. Among those who had moved, slightly less than 9 in 10 report that they had moved more than 100 kilometres, including 35% of students who moved more than 500 kilometres.

Table 7: Move to go to college		
	All colleges (n=2,167)	SIAST (n=431)
Moved to attend college Q38		
Yes	32%	46%
No	68%	54%
Distance moved to attend college (of those who moved) Q39		
Less than 49 km	4%	2%
50 to 99 km	6%	9%
100 to 249 km	25%	27%
250 to 499 km	29%	41%
500 km or more	35%	22%
Note: The 'no responses' have been removed; therefore, the number of respondents fluctuates for each question. The reported n-size represents the total number of students surveyed. Responses may not sum to 100% due to rounding.		

2.3 Dependents/children

Table 8 shows that, in 2009:

- ▶ About 1 student in 4 (24%) reports having at least one dependent, including 21% who report having at least one dependent child.²
- ▶ About 1 student in 20 (6%) reports being responsible for an adult dependent,³ which is, once again, similar to past years.

Table 8: Dependents		
	All colleges (n=2,167)	SIAST (n=431)
Any dependents	24%	27%
- Children Q46	21%	24%
- Adult dependents Q47	6%	5%
Note: The 'no responses' have been removed; therefore, the number of respondents fluctuates for each question. The reported n-size represents the total number of students surveyed.		

² Dependent children were defined as *children for whom you are financially responsible*.

³ An adult dependent was defined as *an adult who requires your financial aid or support and who resides with you*.

2.3.1 Level of education of students' parents

Among college students (some results shown in Table 9):

- ▶ Over 4 students in 10 report that their father (44%) or mother (46%) does not have any post-secondary education, having a high school diploma or less. This includes 1 in 5 students who report their father (23%) or mother (18%) has not completed high school. In fact, almost 3 in 10 students are first-generation students (29%), that is, neither parent has taken any education after high school.
- ▶ Almost 2 students in 3 (63%) report that at least one parent has at least some post-secondary education, including 31% who report that both parents have at least some post-secondary education. One in five report that their father (20%) or mother (20%) has taken university training.
- ▶ About 1 in 10 students (9%) do not know the highest level of education their father and mother completed.

Table 9 and 10 show the education levels of the students' fathers and mothers as reported by these respondents.

Table 9: Mother's education Q49		
	All colleges (n=2,167)	SIAST (n=431)
Less than high school	18%	16%
High school diploma	28%	30%
College/technical institute	26%	26%
Apprenticeship/trade certification	2%	3%
University	20%	19%
Don't know	6%	6%
Note: The 'no responses' have been removed. The reported n-size represents the total number of students surveyed. Responses may not sum to 100% due to rounding.		

Table 10: Father's education Q48		
	All colleges (n=2,167)	SIAST (n=431)
Less than high school	23%	26%
High school diploma	21%	25%
College/technical institute	17%	14%
Apprenticeship/trade certification	10%	10%
University	20%	15%
Don't know	8%	9%
Note: The 'no responses' have been removed. The reported n-size represents the total number of students surveyed. Responses may not sum to 100% due to rounding.		

2.4 Activities prior to enrolling

Almost 6 students in 10 report that they pursued academic activities in the 12-month period prior to enrolling in their current year of studies. In 2009, students most commonly report that they were:

- ▶ **Attending post-secondary institution.** About 3 students in 10 were attending college (22%) or university (10%), typically on a full-time basis.
- ▶ **Attending high school.** About 1 student in 5 was in high school either full- (18%) or part-time (1%).

Just over 4 students in 10 (43%) report that they were not involved in academic activities in the 12 months prior to enrolling in their current program. This represents a significant increase in the percentage of students who were not involved in academic activities compared to 2006 (34%), and is the highest level reported over the six years this survey has been conducted. See Table 11 for results.

	All colleges (n=2,167)	SIAST (n=431)
Attending high school	19%	16%
Full-time	18%	14%
Part-time	<1%	<1%
Attending GED/academic upgrading	7%	8%
Full-time	4%	4%
Part-time	3%	4%
Attending college	22%	14%
Full-time	18%	12%
Part-time	3%	1%
Attending university	10%	14%
Full-time	8%	11%
Part-time	2%	3%
Not involved in academics	43%	48%

Note: The 'no responses' have been removed; therefore, the number of respondents fluctuates for each question. The reported n-size represents the total number of students surveyed. Responses may not sum to 100% due to rounding.

In the 12 months prior to their current year of studies, college students undertook many non-academic activities.

- ▶ Almost 3 students in 4 were working, either full-time (46%) or part-time (28%).
- ▶ About 1 student in 10 was unemployed, including 5% who were looking for work.
- ▶ The remaining students were full-time students (8%), homemakers (4%), or working in a co-op program or internship (1%).

These results are very similar to the findings in previous years. Although compared to earlier CCSSs, in 2009, more students are working, and, more specifically, report working full-time. See Table 12.

Table 12: Non-academic activities - 12 months prior to studies Q5		
	All colleges (n=2,167)	SIAST (n=431)
Working	74%	71%
- Full-time	46%	49%
- Part-time	28%	23%
Unemployed	8%	9%
- But seeking work	5%	4%
- Not seeking work	4%	5%
Full-time homemaker/caring for family members	4%	7%
Co-op/practicum/internship	<1%	1%
Retired	<1%	-
Other	5%	4%
Not applicable - full-time student only	7%	8%
Note: The 'no responses' have been removed. The reported n-size represents the total number of students surveyed.		

2.5 Academic profile

We asked students a series of questions about their current academic program.

2.5.1 Program type

As shown in Figure 1:

- ▶ Almost 6 in 10 (59%) students participating in this year’s survey are in a career or technical program. This is considerably higher than in 2006 (49%) or 2004 (52%), but lower than in 2005 (64%) and 2002 (67%).
- ▶ The other 4 in 10 students are in Degree (16%), University Preparation or Transfer (13%), Access or Upgrading (9%), or Post- or Advanced Diploma (4%) programs. As Figure 1 shows, the distribution of students across these programs varies year to year, and depends on the nature of the participating colleges.

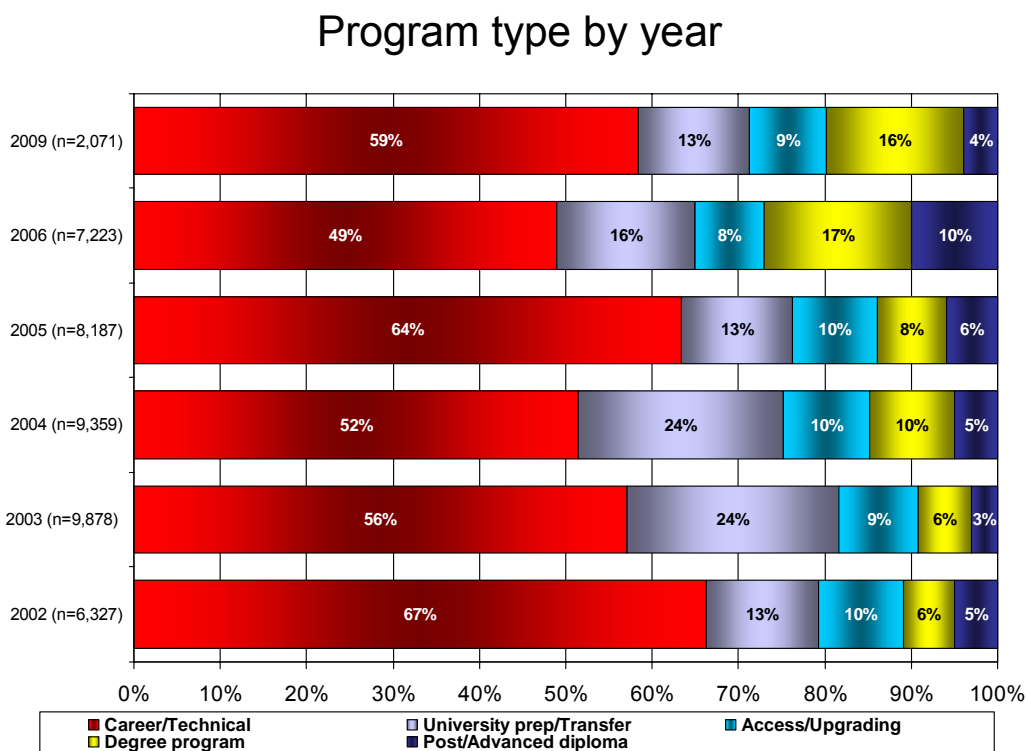


Figure 1

	All colleges (n=2,167)	SIAST (n=431)
Career/technical	59%	60%
University prep./transfer	13%	8%
Access/upgrading	9%	21%
Degree program	16%	6%
Post/advanced diploma	4%	5%
Note: The 'no responses' have been removed. The reported n-size represents the total number of students surveyed.		

As shown in Table 14 (next page):

- ▶ As in past years, almost all college students (92%) are enrolled full-time.
- ▶ About 6 students in 10 (61%) are enrolled in a program that takes more than two years to complete, including 21% who say their program will take three years or more to complete. Although the representation of students by program type differs from year to year, program length has remained consistent across surveys.
- ▶ Almost 2 students in 3 (64%) began their post-secondary studies within the past two years.
- ▶ At the time of the survey, over half (56%) expect to complete all their post-secondary studies within two years, including 30% who have less than one year left. About 1 student in 7 (14%) reports that it will take four years or more to complete their post-secondary studies, which is down from 2006 but similar to that in earlier studies.
- ▶ As expected, over 9 students in 10 (91%) report having at least a high school diploma or equivalent.

Table 14: Academic profile		
	All colleges (n=2,167)	SIAST (n=431)
Enrollment status Q6		
Full-time	92%	97%
Part-time	8%	3%
Length of program Q8		
Less than one year	17%	23%
One year to 23 months	22%	23%
Two years to 35 months	40%	35%
Three years to 47 months	10%	13%
Four years or more	11%	6%
How long has it been since started at a post-secondary institution Q9		
Less than one year	43%	43%
One year to 23 months	21%	21%
Two years to 35 months	12%	12%
Three years to 47 months	8%	9%
Four years or more	16%	15%
Expected time to program completion Q10		
Less than one year	30%	30%
One year to 23 months	26%	23%
Two years to 35 months	18%	21%
Three years to 47 months	13%	15%
Four years or more	14%	11%
Highest grade completed before starting current program Q1		
Less than grade 9	2%	4%
Some high school	7%	15%
High school diploma/equivalent	91%	81%
Note: The 'no responses' have been removed; therefore, the number of respondents fluctuates for each question. The reported n-size represents the total number of students surveyed. Responses may not sum to 100% due to rounding.		

2.5.2 Interrupted studies

Overall, slightly less than 1 in 5 students (16%) have interrupted their studies, most often for less than two years (12%). Overtime, interrupting studies may have been more common in 2004 (23%) and 2005 (24%) than in 2006 (18%) and 2009 (16%).

Table 15: Interrupted studies Q13/Q16		
	All colleges (n=2,167)	SIAST (n=431)
For how long did you interrupt your studies? (Q16)		
Never	84%	82%
Less than one year	8%	9%
One year to 23 months	5%	5%
Two years to 35 months	2%	2%
Three years to 47 months	<1%	1%
Four years or more	1%	1%
Note: The 'no responses' have been removed. The reported n-size represents the total number of students surveyed. Responses may not sum to 100% due to rounding.		

We asked students to report all the reason(s) they interrupted their studies, as well as the *main* reason for the interruption. The most common reasons for interrupting their studies were due to:

- ▶ **Insufficient funds.** About 1 in 3 (32%) students say they interrupted their studies at least in part due to *insufficient funds*. Some 18% say this is the main reason for the interruption. This reason is less common in 2009 than in 2006, when 41% mentioned that insufficient funds was a reason, including 27% who said it was the main reason.
- ▶ **Academic reasons.** Almost 3 in 10 (28%) report they took time off from school due to a *change in program*, and 18% cite this as the main reason. Another 1 in 5 (22%) say *academic difficulties* caused them to interrupt their studies, and 14% say this was the main reason.
- ▶ **Time conflicts.** About 1 in 4 (26%) students report they interrupted their studies because of *time conflicts with their family or other personal responsibilities*. About 16% of students report this as the main reason for interrupting their studies. About 1 in 6 reports *time conflict with work* contributed to the interruption of studies. About 8% say this was the main reason for the interruption.

	All colleges (n=364)	SIAST (n=85)
Insufficient funds	32%	24%
I decided to change my program	28%	36%
Time conflict with family/personal responsibilities	26%	33%
Academic difficulties	22%	20%
Time conflict with work	16%	11%
I moved	9%	9%
My family/friends were not supportive	3%	1%
Other	26%	21%

Note: n-size represents the total number of students who said they interrupted their studies. Students could provide more than one response. The percentages will sum to more than 100%.

2.6 Post-graduation activities

We asked students about their plans once they complete their current college program. After completing their programs, students plan to:

- ▶ **Work.** Over 2 students in 3 (67%) plan to work right after completing their college program. Most commonly, they will be seeking employment (59%), although a few will continue working at their current job (6%) or start their own business (2%).
- ▶ **Continue their education.** Almost 3 students in 10 (28%) plan to continue their education, either taking a university program (17%) or another college program (11%).

Over time, the percentage of students who plan to work versus those who plan to continue their education has fluctuated. For example, in 2009, 2005, and 2002, post-graduate employment was much more common. While in 2006, 2004, and 2003, continuing their education was much more common. This may reflect the types of programs that students were in and the nature of the participating institutions in these years. See Table 17.

Table 17: Activities after graduation Q32		
	All colleges (n=2,167)	SIAST (n=431)
Employment		
Seek employment	59%	63%
Continue working at job	6%	4%
Start own business	2%	2%
Education		
Take a university program	17%	12%
Take another college program	10%	15%
Other	5%	4%
Note: The 'no responses' have been removed. The reported n-size represents the total number of students surveyed. Responses may not sum to 100% due to rounding		

As Table 18 shows, the current economy does not appear to have made students any less confident about their ability to obtain a job in their field of study once they graduate.

- ▶ The majority of students (82%) are at least *somewhat confident* that they will obtain a job related to their current field of study.
- ▶ The percentage of students who say they are *very confident* (42%) is up from that in 2006 (36%) and more similar to that from years previous, when 44% or more said they were *very confident*.

Table 18: Confident will obtain job related to current field of study Q33		
	All colleges (n=2,167)	SIAST (n=431)
Very confident	42%	60%
Somewhat confident	40%	31%
Not very confident	9%	3%
Not at all confident	2%	<1%
Not sure/not applicable	6%	6%
Note: The 'no responses' have been removed. The reported n-size represents the total number of students surveyed. Responses may not sum to 100% due to rounding		

3.0 Financing college education

In this section, we report on how college students finance their education, including sources of income and support.

3.1 Sources of financial support

We asked students to indicate the approximate amount of money they have received or will receive from 12 different sources over the course of their current year of studies. Almost all (99%) report drawing money from at least one of these sources. Most (85%) will draw on two or more of these sources, including 32% who use four or more.

As shown in Figure 2, in 2009:

- ▶ Some 85% will depend on money they have personally secured, most commonly from work income (68%) and personal savings (48%).
- ▶ Some 58% will draw money from their family.
- ▶ About half (52%) will receive money from a government program, most commonly a government student loan (29%), although many report receiving a government student grant or bursary (16%).

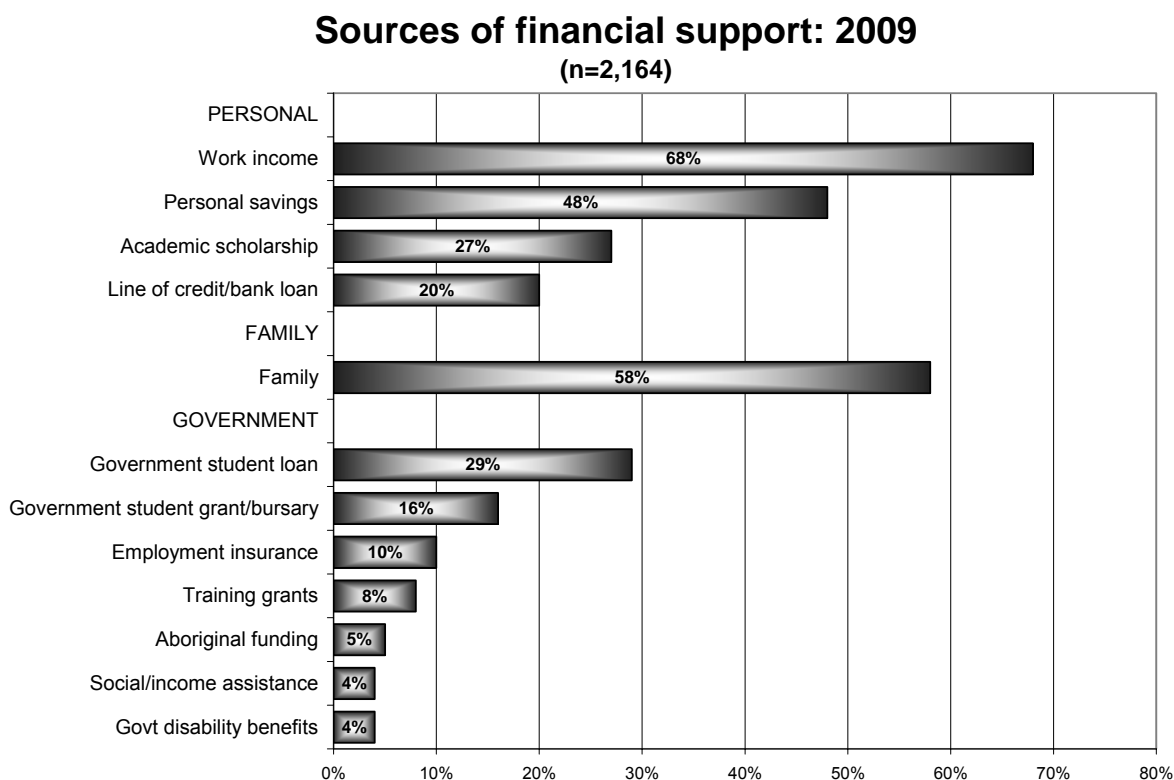


Figure 2

Most of these sources are used by a similar percentage of students as in previous years, with a few exceptions.

- ▶ The use of academic scholarships has steadily increased over time, from about 10% of respondents in 2002 to 27% in 2009.
- ▶ Similarly, with one exception, use of bank loans or lines of credit has increased over time, from about 12% in 2002 to 20% in 2009.
- ▶ The use of EI has fluctuated between 7% and 12% over time, and may reflect the institutions and programs included in any given year.

See Table 19 results.

Table 19: Sources of financial support Q18		
	All colleges (n=2,167)	SIAST (n=431)
Personal		
Work income	68%	65%
Personal savings	48%	46%
Academic scholarship	27%	21%
Line of credit/bank loan	20%	27%
Family		
Money from family	58%	57%
Government		
Government student loan	29%	23%
Government student grant/bursary	16%	7%
Employment insurance (EI)	10%	6%
Training grant	8%	20%
Aboriginal/native ancestry funding	5%	9%
Social/income assistance	4%	5%
Government disability benefits	4%	3%
Note: The 'no responses' have been removed. The reported n-size represents the total number of students surveyed. Students could choose more than one answer. The percentages will sum to more than 100%.		

Based on the source that contributes the most to students' college educations, the main sources of financing are personal sources (36%), with work income being the most common (23%); government sources (29%), with student loans being the most common (16%); and money from their family (13%). See Table 20.

Table 20: Main source of financing Q18		
	All colleges (n=2,167)	SIAST (n=431)
Personal sources		
Work income	23%	19%
Personal savings	6%	6%
Bank loan/line of credit	6%	9%
Academic scholarship	1%	<1%
Family		
Money from family	13%	10%
Government		
Government student loan	16%	13%
Employment Insurance (EI)	4%	1%
Training grant	4%	13%
Social/income assistance	2%	<1%
Aboriginal/native ancestry funding	2%	3%
Government student grant/bursary	<1%	<1%
Government disability benefits	<1%	-
Other		
Multiple main sources	22%	23%
Note: The 'no responses' have been removed. The reported n-size represents the total number of students surveyed. Responses may not sum to 100% due to rounding.		

3.1.1 Personal sources

The vast majority of students (85%) rely on at least one personal source of income during their current year of studies.

- ▶ As mentioned, the single most common source of financial support comes from working (whether from a summer or current job). About 4 in 10 (43%) report using over \$2,000 from their work income, including 18% who report using over \$7,000 for their current year of study.
- ▶ About half of students report using money from personal savings, including 32% who draw \$2,000 or less. Personal savings are the main source of funding for about 6% of students.

See Table 21 for complete results for 2009.

Table 21: Amount received from work income and personal savings Q18		
	All colleges (n=2,167)	SIAS (n=431)
Work income		
\$0	32%	35%
\$1 to \$1,000	15%	13%
\$1,001 to \$2,000	10%	11%
\$2,001 to \$4,000	13%	10%
\$4,001 to \$7,000	12%	12%
\$7,001 to \$10,000	8%	8%
Over \$10,000	10%	10%
Personal savings		
\$0	52%	54%
\$1 to \$1,000	21%	17%
\$1,001 to \$2,000	10%	10%
\$2,001 to \$4,000	7%	9%
\$4,001 to \$7,000	5%	4%
\$7,001 to \$10,000	2%	3%
Over \$10,000	2%	3%
Note: The 'no responses' have been removed. The reported n-size represents the total number of students surveyed. Responses may not sum to 100% due to rounding.		

As shown in Table 22, in 2009:

- ▶ About 1 in 4 students receive money from an academic scholarship. Almost all students (96%) who received a scholarship say it was for \$4,000 or less, and 62% say it was for \$1,000 or less.
- ▶ About 1 student in 5 uses a personal bank loan or line of credit. Students who use a bank loan or personal line of credit tend to rely on it for a considerable amount of money, as 59% of those who use one say it was for more than \$4,000.

Table 22: Amount received from personal and other sources Q18		
	All colleges (n=2,167)	SIAST (n=431)
Academic scholarship		
\$0	73%	79%
\$1 to \$1,000	13%	9%
\$1,001 to \$2,000	6%	3%
\$2,001 to \$4,000	5%	5%
\$4,001 to \$7,000	2%	3%
\$7,001 to \$10,000	<1%	<1%
Over \$10,000	<1%	-
Personal bank loan		
\$0	80%	73%
\$1 to \$1,000	3%	2%
\$1,001 to \$2,000	2%	<1%
\$2,001 to \$4,000	4%	4%
\$4,001 to \$7,000	4%	5%
\$7,001 to \$10,000	5%	9%
Over \$10,000	4%	7%
Note: The 'no responses' have been removed. The reported n-size represents the total number of students surveyed. Responses may not sum to 100% due to rounding.		

3.1.2 Family support

Table 23 shows the overall contribution of family support to students' current year of study.

- ▶ Almost 6 students in 10 report using financial support from their family (58%).
- ▶ About 1 student in 10 reports that financial support from family is the main source of funding (13%).
- ▶ Among students who receive financial support from their family, 54% receive \$2,000 or less. On the other end of the scale, 16% of those who receive financial support from their family say they received over \$7,000.

	All colleges (n=2,167)	SIAST (n=431)
\$0	42%	43%
\$1 to \$1,000	22%	20%
\$1,001 to \$2,000	9%	9%
\$2,001 to \$4,000	10%	10%
\$4,001 to \$7,000	8%	9%
\$7,001 to \$10,000	4%	3%
Over \$10,000	6%	6%

Note: The 'no responses' have been removed. The reported n-size represents the total number of students surveyed. Responses may not sum to 100% due to rounding.

3.1.3 Government support

About half of students (52%) report receiving money from government sources.

- ▶ Government student loans are the most common type of government income, with about 3 students in 10 using this source. Among those with a student loan, almost all students (90%) received more than \$2,000, and 46% received more than \$7,000.
- ▶ Less than 1 student in 5 reports receiving a government grant/bursary (16%), with the vast majority using \$4,000 or less.
- ▶ About 1 in 10 receives employment insurance funding, with the majority receiving more than \$2,000 from these sources.

See Table 24 for complete results.

Table 24: Amount of government support received Q18		
	All colleges (n=2,167)	SIAS (n=431)
Student loan		
\$0	71%	77%
\$1 to \$1,000	1%	<1%
\$1,001 to \$2,000	2%	<1%
\$2,001 to \$4,000	6%	3%
\$4,001 to \$7,000	7%	4%
\$7,001 to \$10,000	8%	7%
Over \$10,000	6%	8%
Grant/bursary		
\$0	84%	93%
\$1 to \$1,000	6%	2%
\$1,001 to \$2,000	4%	1%
\$2,001 to \$4,000	4%	3%
\$4,001 to \$7,000	<1%	1%
\$7,001 to \$10,000	<1%	<1%
Over \$10,000	<1%	-
Employment insurance		
\$0	90%	94%
\$1 to \$1,000	2%	<1%
\$1,001 to \$2,000	<1%	<1%
\$2,001 to \$4,000	2%	<1%
\$4,001 to \$7,000	2%	2%
\$7,001 to \$10,000	2%	1%
Over \$10,000	2%	<1%
Note: The 'no responses' have been removed. The reported n-size represents the total number of students surveyed. Responses may not sum to 100% due to rounding.		

Less than 1 student in 10 reports receiving money from training grants, social assistance, Aboriginal sponsorships, or disability benefits, although some report large sums of money from these sources. See Table 25.

Table 25: Amount received from government assistance programs Q18		
	All colleges (n=2,167)	SIAST (n=431)
Training grant		
\$0	92%	80%
\$1 to \$1,000	1%	2%
\$1,001 to \$2,000	1%	2%
\$2,001 to \$4,000	1%	1%
\$4,001 to \$7,000	1%	4%
\$7,001 to \$10,000	1%	5%
Over \$10,000	2%	5%
SA/IA		
\$0	96%	95%
\$1 to \$1,000	2%	2%
\$1,001 to \$2,000	<1%	1%
\$2,001 to \$4,000	<1%	<1%
\$4,001 to \$7,000	<1%	<1%
\$7,001 to \$10,000	<1%	<1%
Over \$10,000	<1%	-
Funding for Aboriginals		
\$0	95%	91%
\$1 to \$1,000	<1%	1%
\$1,001 to \$2,000	<1%	<1%
\$2,001 to \$4,000	<1%	<1%
\$4,001 to \$7,000	<1%	<1%
\$7,001 to \$10,000	<1%	3%
Over \$10,000	<1%	2%
Disability benefits		
\$0	96%	97%
\$1 to \$1,000	1%	<1%
\$1,001 to \$2,000	1%	2%
\$2,001 to \$4,000	<1%	<1%
\$4,001 to \$7,000	<1%	<1%
\$7,001 to \$10,000	<1%	-
Over \$10,000	<1%	<1%
Note: The 'no responses' have been removed. The reported n-size represents the total number of students surveyed. Responses may not sum to 100% due to rounding.		

4.0 Expenditures

In this section, we report on students' monthly expenditures on both education-related expenses and living expenses.

4.1 Education-related expenses

As Table 26 shows, almost all students (94%) report paying something for their tuition and mandatory fees for their current year of studies. In 2009:

- ▶ About 3 students in 4 (76%) say they pay \$5,000 or less for tuition; this includes 10% who report paying \$1,000 or less.
- ▶ The remaining 1 in 4 (24%) report paying \$5,000 or more for their tuition and mandatory fees, including 7% who pay \$7,500 or more.

	All colleges (n=2,167)	SIAST (n=431)
\$0	6%	20%
\$1 to \$500	2%	<1%
\$501 to \$1,000	3%	<1%
\$1,001 to \$2,500	13%	4%
\$2,501 to \$3,500	23%	15%
\$3,501 to \$5,000	30%	35%
\$5,001 to \$7,500	17%	19%
Over \$7,500	7%	5%

Note: The 'no responses' have been removed. The reported n-size represents the total number of students surveyed. Responses may not sum to 100% due to rounding.

Since 2002, the vast majority of students have reported that their tuition was \$5,000 or less.

- ▶ This year, 1 student in 4 (24%) reports paying \$2,500 or less for tuition. This is considerably lower than previous years. For example, in 2006, 46% report paying \$2,500 or less for tuition.
- ▶ This year's result for students who pay over \$5,000 for tuition (24%) is much higher than many previous years. For example, 11% of students in 2006 and 10% in 2004 report paying this much. However, the results from 2005 (17%) and 2002 (22%) more closely resemble this year's results.

The fluctuation in tuition may reflect the colleges included in each year's survey. See Table 27 (next page).

Table 27: Tuition and mandatory fees across time
 Q20. Thinking of your current year of studies, how much is your tuition? (Please include mandatory fees, lab fees, etc., and exclude books and education-related equipment and supplies.)

	2009 (n=2,161)	2006 (n=7,420)	2005 (n=8,169)	2004 (n=9,320)	2003 (n=9,832)	2002 (n=6,292)
\$0	6%	2%	3%	2%	5%	4%
\$1 to \$2,500	18%	44%	29%	42%	51%	36%
\$2,501 to \$5,000	53%	43%	50%	45%	32%	40%
\$5,001 to \$7,500	17%	7%	11%	7%	7%	11%
Over \$7,500	7%	4%	6%	3%	6%	10%

Note: In 2002, tuition, mandatory fees, books and education-related equipment and supplies were combined. In 2003, these were separated. In 2002 and 2003, the ranges offered were wider and higher than in 2004. Responses may not sum to 100% due to rounding.

4.1.1 Books and education-related equipment

As shown in Table 28, almost all students (95%) report spending something on books and education-related equipment and supplies.

- ▶ About 7 in 10 (71%) report spending \$1,000 or less, including 29% who report spending \$500 or less.
- ▶ Conversely, almost 3 in 10 (29%) report spending over \$1,000 a year on books and education-related equipment and supplies, including 5% who spend more than \$2,000.

The 2009 results suggest that, compared to earlier surveys, students are spending more on books and education-related equipment and supplies.

Table 28: Books, education-related equipment and supplies Q21

	All colleges (n=2,167)	SIAS (n=431)
\$0	5%	15%
\$1 to \$200	5%	7%
\$201 to \$500	19%	11%
\$501 to \$750	21%	15%
\$751 to \$1,000	21%	16%
\$1,001 to \$1,500	16%	18%
\$1,501 to \$2,000	8%	10%
Over \$2,000	5%	8%

Note: The 'no responses' have been removed. The reported n-size represents the total number of students surveyed. Responses may not sum to 100% due to rounding.

4.2 Overview of living expenses

We asked students to indicate how much they spend in an average month on 11 types of living expenses. Table 29 shows the percentage of students who report spending at least something on each type of living expense.

- ▶ About 9 students in 10 report some monthly expenditure on *food, clothing and personal incidentals, and transportation.*
- ▶ Over 8 in 10 report some monthly spending on *entertainment and living accommodations.*
- ▶ Over 3 in 4 are also paying monthly for *utilities not included in their rent.*
- ▶ Over half made *personal debt payments or medical payments.*
- ▶ Over 1 in 4 students reports *contributing to savings.*
- ▶ Few report spending on *daycare and child support or alimony payments.*

For the most part, results are similar to those in previous years.

	All colleges (n=2,167)	SIAST (n=431)
Clothing and personal incidentals	94%	97%
Food	95%	95%
Transportation	89%	94%
Entertainment	85%	87%
Living accommodations (Q22)	82%	88%
Utilities not included in rent	77%	79%
Personal debt payment	56%	56%
Medical	54%	49%
Contributions to savings	28%	25%
Daycare	12%	15%
Child support/alimony payments	2%	2%

Note: The 'no responses' have been removed; therefore, the number of respondents fluctuates for each question. The reported n-size represents the total number of students surveyed.

4.2.1 Accommodation

Although 1 student in 5 (18%) does not pay monthly for accommodation, for those who do, it typically accounts for the single largest monthly expense. Among students who report having accommodation expenses:

- ▶ Most (78%) are paying \$1,000 or less each month in rent or mortgage payments, including almost 28% who are paying \$500 or less.
- ▶ About 28% are paying more than \$1,000 a month for living accommodations.

Table 30 shows the results for all respondents. These results are similar, if slightly higher, to those of previous surveys.

	All colleges (n=2,167)	SIAST (n=431)
\$0	18%	12%
\$1 to \$500	28%	32%
\$501 to \$1,000	36%	40%
\$1,001 to \$1,500	9%	8%
Over \$1,500	8%	8%

Note: The 'no responses' have been removed. The reported n-size represents the total number of students surveyed. Responses may not sum to 100% due to rounding.

4.2.2 Other living expenses

Table 31 (next page) presents other living expenses reported by students.

- ▶ As mentioned, almost all students report spending money on food. The typical student (64%) reports spending over \$100 a month on food.
- ▶ The vast majority of students (86%) spend \$100 or less a month on clothes and personal incidentals.
- ▶ For some, transportation can be another substantial expense. While more than 6 in 10 (61%) of students spend \$100 or less, almost 4 in 10 (39%) report spending over \$100 a month.
- ▶ Entertainment expenditures are quite common, but, as with clothing, most (90%) spend \$100 or less on such activities in an average month, including about two-thirds (68%) who spend \$50 or less.
- ▶ About 3 in 4 students (77%) report having monthly expenses for utilities not included in rent, such as gas, electricity, or cable, and for some students, utilities can be a considerable expense. In fact, almost 1 in 4 students (24%) reports spending over \$200 a month.

Table 31: Amount of other monthly expenses Q23		
	All colleges (n=2,167)	SIAS (n=431)
Food		
\$0	5%	5%
\$1 to \$50	11%	7%
\$51 to \$100	21%	20%
\$101 to \$200	28%	31%
\$201 to \$400	25%	28%
Over \$400	11%	9%
Clothes and personal incidentals		
\$0	6%	3%
\$1 to \$50	50%	46%
\$51 to \$100	30%	33%
\$101 to \$200	11%	13%
\$201 to \$400	3%	5%
Over \$400	<1%	-
Transportation		
\$0	11%	6%
\$1 to \$50	20%	27%
\$51 to \$100	30%	22%
\$101 to \$200	21%	23%
\$201 to \$400	12%	16%
Over \$400	6%	6%
Entertainment		
\$0	15%	13%
\$1 to \$50	53%	48%
\$51 to \$100	22%	26%
\$101 to \$200	8%	10%
\$201 to \$400	2%	3%
Over \$400	<1%	<1%
Utilities		
\$0	23%	21%
\$1 to \$50	13%	12%
\$51 to \$100	20%	20%
\$101 to \$200	20%	20%
\$201 to \$400	15%	18%
Over \$400	9%	9%
Note: The 'no responses' have been removed. The reported n-size represents the total number of students surveyed. Responses may not sum to 100% due to rounding.		

Spending on other expenses is less typical (see Table 32), as about half of students or less report spending money on the following expenses.

- ▶ About twice as many students report making debt payments (56%) as report saving money (28%) each month. Many students (34%) report debt payments of over \$100 per month, while few (7%) report comparable monthly contributions to savings.
- ▶ Among those who typically have medical expenses in a month, almost all report spending \$100 or less.
- ▶ Few students report daycare or child support expenditures. For daycare, 3% are paying \$100 or less in an average month, while 6% are paying over \$200.

Table 32: Amount of other monthly expenses Q23		
	All colleges (n=2,167)	SIAS (n=431)
Debt payments		
\$0	44%	44%
\$1 to \$50	10%	9%
\$51 to \$100	13%	15%
\$101 to \$200	12%	13%
\$201 to \$400	10%	11%
Over \$400	11%	9%
Medical		
\$0	46%	51%
\$1 to \$50	37%	35%
\$51 to \$100	11%	10%
\$101 to \$200	4%	3%
\$201 to \$400	<1%	1%
Over \$400	<1%	<1%
Savings		
\$0	72%	75%
\$1 to \$50	12%	12%
\$51 to \$100	9%	10%
\$101 to \$200	3%	2%
\$201 to \$400	2%	2%
Over \$400	1%	<1%
Daycare		
\$0	88%	85%
\$1 to \$50	1%	2%
\$51 to \$100	2%	2%
\$101 to \$200	2%	3%
\$201 to \$400	3%	4%
Over \$400	3%	4%
Child support/alimony		
\$0	98%	98%
\$1 to \$50	<1%	<1%
\$51 to \$100	<1%	<1%
\$101 to \$200	<1%	<1%
\$201 to \$400	<1%	<1%
Over \$400	<1%	<1%
Note: The 'no responses' have been removed. The reported n-size represents the total number of students surveyed. Responses may not sum to 100% due to rounding.		

5.0 Student employment

In this section, we report on students' employment and its effect on their education.

5.1 Work for pay

We asked students, on average, how many hours they work for pay each week during the school term. As shown in Table 33, almost 1 student in 3 (32%) reports working for 11 or more hours a week during the school term.

	All colleges (n=2,167)	SIAST (n=431)
Never or rarely	48%	57%
Up to 5 hours	8%	8%
6 to 10 hours	12%	10%
11 to 20 hours	18%	16%
More than 20 hours	14%	9%

Note: The 'no responses' have been removed. The reported n-size represents the total number of students surveyed. Responses may not sum to 100% due to rounding.

We asked students to identify the main reason they work for pay while in school. As shown in Table 34, among students who report working for pay during the school term:

- ▶ About 6 in 10 (60%) say that they work to pay for necessities for themselves or their family; this represents about 31% of all students.
- ▶ Slightly more than 1 student in 3 (34%) says that they work to pay for non-necessities (17%) or to pay for school or school-related debt (17%).

In 2009, the results are very similar to those in 2006.

	All colleges (n=1,096)	SIAST (n=183)
To pay for necessities for you/your family	60%	62%
To increase your disposable income	17%	19%
To pay for school or school-related debt	17%	14%
None of the above	6%	5%

Note: The 'no responses' have been removed. The reported n-size represents the total number of students who work for pay. Responses may not sum to 100% due to rounding.

5.2 Impact of work on studies

Among students who report working for pay during the school term:

- ▶ More than 8 students in 10 (82%) are at least *mildly concerned* with the negative impact the hours they work have on their ability to devote time to their studies, including almost 3 in 10 (28%) who are very concerned.
- ▶ Almost 1 in 5 students (18%) who work for pay are *not concerned at all* about the negative impact working has on their studies.

The results in 2009 are very similar to those in 2006, when this question was first asked.

	All colleges (n=1,106)	SIAST (n=184)
Very concerned	28%	24%
Moderately concerned	27%	25%
Mildly concerned	26%	28%
Not at all concerned	18%	21%
Not applicable	1%	2%

Note: The 'no responses' have been removed. The reported n-size represents the total number of students who work for pay. Responses may not sum to 100% due to rounding.

5.3 Summer work

A large majority of students (80%) report that, in the past year, they worked for pay during the summer or other school-related breaks. This includes half of students (53%) who report they had a full-time job, working more than 30 hours a week. These results are similar to previous years. See Table 36 for results for 2009.

	All colleges (n=2,167)	SIAST (n=431)
Never or rarely	20%	25%
Up to 10 hours	4%	5%
11 to 20 hours	8%	6%
21 to 30 hours	15%	12%
More than 30 hours	53%	53%

Note: The 'no responses' have been removed. The reported n-size represents the total number of students surveyed. Responses may not sum to 100% due to rounding.

6.0 Student debt

In this final section, we report on students' debt situations, including estimates of their current and future education-related debt. We also report on students' concern with the debt they will have to incur to fund their post-secondary education.

6.1 Budgeting

The vast majority of students report following some form of a budget (90%), although most only somewhat follow one (56%). These results are very similar to those of past years. See Table 37 for results from the current survey.

	All colleges (n=2,167)	SIAST (n=431)
Yes	33%	33%
Somewhat	56%	55%
No	11%	12%
Note: The 'no responses' have been removed. The reported n-size represents the total number of students surveyed. Responses may not sum to 100% due to rounding.		

6.2 Financial problems

About 1 in 4 students (26%) report they had to discontinue their studies, reduce their course load, or delay enrolling in their current program due to a lack of financial resources. See Table 38.

	All colleges (n=2,167)	SIAST (n=431)
Interrupt studies due to insufficient funds Q14	5%	5%
Reduce course load due to lack of money Q17	12%	9%
Delay enrolling due to lack of financial resources Q11	18%	9%
Answered yes to any of the above questions	26%	18%
Note: The 'no responses' have been removed; therefore, the number of respondents fluctuates for each question. The reported n-size represents the total number of students surveyed.		

Among students who had to delay enrolling in their current program due to a lack of financial resources, the typical student delayed their studies for about two years. In fact, most students, about 6 in 10 (58%), delayed their studies for less than two years. However, almost 1 in 4 students (23%) who delayed enrolling due a lack of financial resources did so for three years or more. See Table 39 for results.

	All colleges (n=2,167)	SIAST (n=431)
Less than 1 year	18%	14%
1 year to less than 2 years	39%	40%
2 years to less than 3 years	20%	17%
3 years or more	23%	29%
Average (years)	2	3

Note: The 'no responses' have been removed. The reported n-size represents the total number of students surveyed. Responses may not sum to 100% due to rounding.

6.3 Student debt levels

We asked students to record the amount of repayable debt they had acquired to date to help finance their post-secondary education. We asked them to provide the amount from four sources: government student loans, loans from financial institutions, loans from parents and other family members, and debt from other sources.

As shown in Table 40, just over half of students report at least some education-related debt from these sources.

- ▶ The most common source of debt is *student loans*, as 4 students in 10 reports this as a source of debt.
- ▶ About 1 student in 4 reports debt from *parents or family* or *loans from financial institutions*.
- ▶ Slightly less than 1 student in 5 reports some debt from *other sources*.

	All colleges (n=2,167)	SIAST (n=431)
Any debt	55%	55%
Government student loans	41%	56%
Loans from parents/family	27%	52%
Loans from financial institutions	26%	51%
Debt from others sources	19%	31%

Note: Except for the calculation of 'any debt', the 'no responses' have been removed. The number of respondents fluctuates for each question. The reported n-size represents the total number of students surveyed. Students could choose more than one answer.

When combined, the typical student reports having about \$8,500 of debt related to their post-secondary education, although the median amount is only \$1,500.

- ▶ Overall, 75% report debt of \$10,000 or less, including 45% who report no debt.
- ▶ About 1 in 4 students (25%) report a current debt of \$10,000 or more, including a few (6%) with debt of over \$30,000.
- ▶ The number of students in 2009 who report having at least some debt (55%) is similar to previous CCSSs.

See Table 41.

Table 41: Accumulated education-related debt Q24		
	All colleges (n=2,167)	SIAST (n=431)
None/no response	45%	45%
\$5,000 or less	15%	13%
\$5,001 to \$10,000	15%	12%
\$10,001 to \$15,000	8%	9%
\$15,001 to \$30,000	12%	14%
Over \$30,000	5%	8%
Average	\$8,496	\$8,912
Median	\$1,500	\$1,700

Note: Responses may not sum to 100% due to rounding.

The source of much of this debt appears to be student loans (see Table 42). Among all students:

- ▶ *Student loans* account for the bulk of the debt at almost \$5,600.
- ▶ *Loans from financial institutions* (almost \$3,100) accounts for about half of *student loan* debt and *loans from parents or other family members* (almost \$1,500) is about one-quarter as much as *student loan* debt.
- ▶ *Debt from other sources* accounts for about \$1,100.

Table 42: Average debt by source (all students) Q24		
	All colleges (n=2,167)	SIAST (n=431)
Total average debt	\$8,496	\$8,912
- Government student loans	\$5,592	\$8,694
- Loans from financial institutions	\$3,052	\$5,596
- Loans from parents/family	\$1,464	\$2,770
- Debt from others sources	\$1,076	\$2,020

Note: The 'no responses' have been removed. The reported n-size represents the total number of students surveyed. Responses may not sum to 100% due to rounding.

As shown in Table 43 and 44:

- ▶ The average total debt among college students reporting any debt is approximately \$15,500. The median value of total debt is slightly lower at \$10,000.
- ▶ Among those with *student loan* debt, the average is \$13,700. The median value is slightly lower at \$10,000.
- ▶ Among those with debt from *financial institutions*, the average amount owing is almost \$11,900. The median value of the debt is lower at \$8,000.
- ▶ Among those with debt owed to *parents and family*, the average amount owing is about \$5,400. However, the median value is about half that at \$3,000.
- ▶ Those who say they have debt from *other sources* report that it averages about \$5,600. Again, the median value of this debt is lower at \$3,000.

	All colleges (n=1,191)	SIAST (n=237)
Total average debt	\$15,459	\$16,207
- Government student loans	\$13,733	\$15,540
- Loans from financial institutions	\$11,870	\$11,016
- Debt from others sources	\$5,644	\$6,588
- Loans from parents/family	\$5,384	\$5,335
Note: Excludes students who reported \$0 debt. The 'no responses' have also been removed; therefore, the number of respondents fluctuates for each question. The reported n-size represents those students with debt		

	All colleges (n=1,191)	SIAST (n=237)
Total median debt	\$10,000	\$12,000
- Government student loans	\$10,000	\$12,000
- Loans from financial institutions	\$8,000	\$10,000
- Debt from others sources	\$3,000	\$4,950
- Loans from parents/family	\$3,000	\$3,900
Note: Excludes students who reported \$0 debt. The 'no responses' have also been removed; therefore, the number of respondents fluctuates for each question. The reported n-size represents those students with debt		

We asked students how much education-related debt they believe they will have by the time they graduate or complete their program of study. Overall, some 62% of students anticipate having at least some debt by the time they graduate.

- ▶ About 1 student in 4 (26%) expects debt between \$1 and \$10,000, while 1 in 3 (36%) expects that it will be over \$10,000.
- ▶ On average, the amount of debt anticipated is about \$12,900, but the median amount of anticipated debt is much lower at \$5,000.
- ▶ Students' anticipated debt levels in 2009 are similar to those reported in previous years.

We asked students how long they expect it will take them to repay their debt.

- ▶ About 1 student in 4 (40% of those anticipating debt) expects to be able to repay any education-related debt within three years of graduating.
- ▶ About 1 in 6 (27% of those anticipating debt) thinks that they will be able to repay their debt in four to seven years, while roughly 1 in 10 (14% of those anticipating debt) believes it will take eight years or more to repay.
- ▶ About 1 student in 10 (11%) is anticipating debt, but does not know how long it will take to repay.

These findings are similar to those of previous years. See Table 45.

Table 45: Anticipated debt		
	All colleges (n=2,167)	SIAS (n=431)
Anticipated education-related debt Q25		
No debt anticipated	38%	26%
\$5,000 or less	12%	9%
\$5,001 to \$10,000	14%	16%
\$10,001 to \$15,000	8%	6%
\$15,001 to \$30,000	17%	22%
Over \$30,000	11%	21%
Average	\$12,893	\$19,337
Median	\$5,000	\$10,250
Anticipated number of years required to repay student debt Q26		
No debt anticipated	39%	35%
3 years or less	25%	26%
4 to 7 years	17%	15%
8 to 11 years	6%	8%
More than 11 years	3%	5%
Don't know	11%	12%
Note: The 'no responses' have been removed; therefore, the number of respondents fluctuates for each question. The reported n-size represents the total number of students surveyed. Responses may not sum to 100% due to rounding.		

6.4 Perceptions of debt

As shown in Table 46, in 2009:

- ▶ About 2 students in 3 (67%) are *at least mildly concerned* about having enough funding to complete their college education. This includes 25% who are *very concerned*.
- ▶ About 2 students in 3 (67%) are *at least mildly concerned* about the amount of debt they estimate they will incur, including 32% who are *very concerned*.
- ▶ Some 6 in 10 (61%) are *at least mildly concerned* with their ability to repay the debt within a reasonable amount of time, including 28% who are *very concerned*.
- ▶ Almost 8 in 10 (79%) are *at least mildly concerned* about having enough money to cover additional costs, such as car repairs, daycare, uninsured medical costs, or other costs for them or their family members. This includes 41% who are *very concerned*.

Over time, results are very consistent, with slight changes from year to year.

Table 46: Concern about debt Q27		
	All colleges (n=2,167)	SIAST (n=431)
Having enough funding to complete college education		
Very concerned	25%	23%
Moderately concerned	21%	22%
Mildly concerned	22%	20%
Not at all concerned	32%	33%
Don't know	<1%	2%
Amount of debt you estimate you will incur		
Very concerned	32%	32%
Moderately concerned	19%	17%
Mildly concerned	16%	16%
Not at all concerned	31%	32%
Don't know	2%	3%
The amount of time it will take to repay your student debt		
Very concerned	28%	25%
Moderately concerned	18%	20%
Mildly concerned	15%	14%
Not at all concerned	36%	38%
Don't know	3%	4%
Having enough money to cover additional costs		
Very concerned	40%	39%
Moderately concerned	21%	25%
Mildly concerned	17%	14%
Not at all concerned	19%	20%
Don't know	2%	3%
Note: The 'no responses' have been removed; therefore, the number of respondents fluctuates for each question. The reported n-size represents the total number of students surveyed. Responses may not sum to 100% due to rounding.		

Appendix A

Survey

2009 Canadian College Student Survey

Optional for institutional use: Campus code Program code Other code _____

Introduction

Students at a number of colleges across Canada are completing this survey so that more can be learned about students, their educational goals and their financial situations. This survey has been undertaken by the Canada Millennium Scholarship Foundation in partnership with participating colleges. Information obtained from this survey will help to inform policy decisions about student assistance. Your participation in this study is voluntary and all responses will be completely anonymous. The raw data collected from this survey will be kept confidential by your institution and the research company hired to analyze the results (PRA Inc.).

Section A: Prior to your current year of college

- What is the highest grade level you had completed BEFORE starting your current program? (Please choose ONE response only)

Less than Grade 9	± 1
Some high school credits completed	± 2
High school diploma or equivalent (GED/Academic Upgrading)	± 3
- What kinds of post-secondary education had you completed BEFORE starting your current program? (Please choose ALL that apply)

No post-secondary education prior to current program	± 0
Some apprenticeship training	± 1
Completed apprenticeship training	± 2
Journey-person certification	± 3
Some college/university credits completed	± 4
Certificate/Diploma (college/university)	± 5
Undergraduate university degree	± 6
Post graduate/advanced diploma (college/university)	± 7
Graduate degree (Master's or PhD)	± 8
- In the 12-month period before beginning your current year of studies, what was your main academic activity? (Please choose ONE response only)

Attending high school	± 1
Enrolled in a GED/academic upgrading program	± 2
Attending a college	± 3
Attending a university	± 4
Not involved in academics 12 mos. before beginning current program (GO TO Q5)	± 7
- Were you involved in this academic activity full or part time?

Full time	± 1	Part time	± 2	Not applicable	± 7
-----------	-----	-----------	-----	----------------	-----
- In the 12-month period before beginning your current year of studies, what was your main non-academic activity? (Please choose ONE response only)

Working full-time (30 hours per week or more)	± 01
Working part-time only (less than 30 hours per week)	± 02
Unemployed and seeking work	± 03
Unemployed and not seeking work	± 04
Co-op/practicum/internship	± 05
A full-time home-maker/caring for family members	± 06
Retired	± 07
Other (specify) _____	± 66
Not applicable (full-time student only during the 12 months prior to current year of studies)	± 77

Section B: Your current program at this college

- Are you currently attending this college as a: (Please choose ONE response only)

Full-time student	± 1
Part-time student	± 2
- In which type of program are you currently registered? (Please choose ONE that best describes your program)

Access or upgrading program	± 1
Career or technical program (certificate or diploma)	± 2
University preparation or transfer program	± 3
Post diploma or advanced diploma program	± 4
Degree program	± 5
Other (specify) _____	± 6
- Including the summer months when you may/may not have classes, how long would your current program of studies take to complete on a full-time basis?

Less than 1 year	± 1
1 year to less than 2 years	± 2
2 years to less than 3 years	± 3
3 years to less than 4 years	± 4
4 years to less than 6 years	± 5
6 years or more	± 6
- How long has it been since you started your studies at any post-secondary institution?

Less than 1 year	± 1
1 year to less than 2 years	± 2
2 years to less than 3 years	± 3
3 years to less than 4 years	± 4
4 years to less than 6 years	± 5
6 years or more	± 6
- How much longer do you expect it will take you to complete **all** your post-secondary studies?

Less than 1 year	± 1
1 year to less than 2 years	± 2
2 years to less than 3 years	± 3
3 years to less than 4 years	± 4
4 years to less than 6 years	± 5
6 years or more	± 6
- Did you have to delay enrolling in your **current** program at this college due to lack of adequate financial resources?

Yes	± 1	No	± 0 (GO TO Q13)
-----	-----	----	-----------------
- If yes to Q11, for how long did you have to delay enrolling in your **current** program? Please specify the number of years and months in the boxes provided.

<input type="checkbox"/> <input type="checkbox"/> years and <input type="checkbox"/> <input type="checkbox"/> months	
Not applicable, have not delayed studies	± 77

13. Since starting your post-secondary education, have you **ever** interrupted your studies for one or more terms/semesters/trimesters (not including intersessions, summer sessions, or a work term)?
 Yes ± 1 No ± 0 (GO TO Q17)
14. If yes to Q13, for what reason(s) did you interrupt your studies? (choose ALL that apply)
- a) Insufficient funds ± 01
 - b) Time conflict with work ± 02
 - c) Time conflict with family / personal responsibilities ± 03
 - d) Academic difficulties ± 04
 - e) I decided to change my program ± 05
 - f) I moved ± 06
 - g) My family / friends were not supportive ± 07
 - h) Other (specify) _____ ± 66
15. If yes to Q13, what was the main reason for interrupting your studies?
 Write the letter from Q14.
16. If yes to Q13, for how long did you interrupt your studies?
- Less than 1 year ± 1
 - 1 year to less than 2 years ± 2
 - 2 years to less than 3 years ± 3
 - 3 years to less than 4 years ± 4
 - 4 years to less than 6 years ± 5
 - 6 years or more ± 6
 - Not applicable, have not interrupted studies ± 7
17. Have you ever had to reduce your course load due to a lack of money?
 Yes ± 1 No ± 0

Section C: Sources of financing

Reminder: Your individual answers to all questions on the survey will remain completely confidential, and no one will know your identity. Only statistical results for the group will be reported.

18. Over the course of your current year of studies, including summer months when you may/may not have classes, how much money will you have received or drawn upon from the following sources? (Please choose only ONE response for each item)

	\$0	\$1 to \$1,000	\$1,001 to \$2,000	\$2,001 to \$4,000	\$4,001 to \$7,000	\$7,001 to \$10,000	Over \$10,000
a. Work income/take-home pay (received during current year of study)	± 0	± 1	± 2	± 3	± 4	± 5	± 6
b. Personal savings (not from current work income)	± 0	± 1	± 2	± 3	± 4	± 5	± 6
c. Student line of credit/ personal bank loan	± 0	± 1	± 2	± 3	± 4	± 5	± 6

d. Money from family (e.g., parents, spouse, other)	± 0	± 1	± 2	± 3	± 4	± 5	± 6
e. Academic scholarship/bursary	± 0	± 1	± 2	± 3	± 4	± 5	± 6
f. Government student loan	± 0	± 1	± 2	± 3	± 4	± 5	± 6
g. Government student	± 0	± 1	± 2	± 3	± 4	± 5	± 6
h. Training grant	± 0	± 1	± 2	± 3	± 4	± 5	± 6
i. Social/Income Assistance (welfare)	± 0	± 1	± 2	± 3	± 4	± 5	± 6
j. Employment Insurance	± 0	± 1	± 2	± 3	± 4	± 5	± 6
k. Sources of funding for people of Aboriginal or native ancestry	± 0	± 1	± 2	± 3	± 4	± 5	± 6
l. Government (federal or provincial) financial support for persons	± 0	± 1	± 2	± 3	± 4	± 5	± 6

Section D: Spending

19. Thinking about your spending, do you follow a budget?
 Yes ± 2 Somewhat ± 1 No ± 0
20. Thinking of your current year of studies, how much is your tuition? (Please include mandatory fees such as student fees, lab fees and exclude books, education related equipment and supplies)
- \$0 ± 0
 - \$1 to \$500 ± 1
 - \$501 to \$1,000 ± 2
 - \$1,001 to \$2,500 ± 3
 - \$2,501 to \$3,500 ± 4
 - \$3,501 to \$5,000 ± 5
 - \$5,001 to \$7,500 ± 6
 - Over \$7,500 ± 7
21. How much are your books, education-related equipment and supplies for your current year of studies (not including fees counted in Q20)?
- \$0 ± 0
 - \$1 to \$200 ± 1
 - \$201 to \$500 ± 2
 - \$501 to \$750 ± 3
 - \$751 to \$1,000 ± 4
 - \$1,001 to \$1,500 ± 5
 - \$1,501 to \$2,000 ± 6
 - Over \$2,000 ± 7
22. During your current year of studies, how much money do you spend, in a typical month, on housing (e.g., rent, room and board, mortgage)?
- \$0 ± 0
 - \$1 to \$250 ± 1
 - \$251 to \$500 ± 2
 - \$501 to \$750 ± 3
 - \$751 to \$1,000 ± 4
 - \$1,001 to \$1,500 ± 5
 - Over \$1,500 ± 6

Continued at top of next column

23. How much money do you spend, in a typical month, for the following items? (Please choose only ONE response for each item)

	\$0	\$1 to \$50	\$51 to \$100	\$101 to \$200	\$201 to \$400	Over \$400
a. Utilities not included in rent: gas/oil, heat, cable, phone, Internet, etc.	± 0	± 1	± 2	± 3	± 4	± 5
b. Food: groceries and dining out (excluding meal-plans)	± 0	± 1	± 2	± 3	± 4	± 5
c. Entertainment: theatre, movies, magazines, etc.	± 0	± 1	± 2	± 3	± 4	± 5
d. Transportation: bus, parking, car expenses, etc.	± 0	± 1	± 2	± 3	± 4	± 5
e. Medical: prescription drugs, user fees, etc.	± 0	± 1	± 2	± 3	± 4	± 5
f. Daycare	± 0	± 1	± 2	± 3	± 4	± 5
g. Personal debt payments: lines of credit, credit cards, family, student and/or personal loans	± 0	± 1	± 2	± 3	± 4	± 5
h. Clothing and personal incidentals: toothpaste, shampoo, etc.	± 0	± 1	± 2	± 3	± 4	± 5
i. Contributing to savings: RRSP, savings bonds, savings accounts, etc.	± 0	± 1	± 2	± 3	± 4	± 5
j. Child support/alimony payments	± 0	± 1	± 2	± 3	± 4	± 5

Section E: Debt

24. To date, about how much repayable debt (if any) have you acquired to help finance your post-secondary education from the following sources? By repayable debt, we mean money you owe and have to pay back. Please enter the approximate amount of debt for each in Canadian dollars.

Debt from government student loans	\$ _____	
Debt from loans from financial institutions	\$ _____	
Debt from loans from parents or family	\$ _____	
Debt from other sources	\$ _____	
No debt	± 0	

25. How much education-related debt (student loan or other related loans/debts) do you expect to have, in total, by the time you complete your current program?

\$ _____ (Canadian dollars)

26. How many years after graduation do you think it will take to repay your student debt?

No debt anticipated	± 0
Less than 1 year	± 1
1 to 3 years	± 2
4 to 7 years	± 3
8 to 11 years	± 4
More than 11 years	± 5
Don't know	± 8

27. Please rate your level of concern with the following issues. (Please choose ONE response for each question)

How concerned are you about...	Not at all concerned	Mildly concerned	Moderately concerned	Very concerned	Don't know
a. having enough funding to complete your college education?	± 1	± 2	± 3	± 4	± 8
b. the amount of debt you think you will have by the time you complete your post-secondary education?	± 1	± 2	± 3	± 4	± 8
c. the amount of time it will take you to repay your student debt?	± 1	± 2	± 3	± 4	± 8
d. having enough money while you are a student to cover additional costs such as car repairs, daycare, uninsured medical costs or other costs for you or your family members?	± 1	± 2	± 3	± 4	± 8

Section F: Work and the future

28. During an average week in the school term, how many hours do you work for pay?

Never or rarely	± 0
1 to 5 hours	± 1
6 to 10 hours	± 2
11 to 20 hours	± 3
More than 20 hours	± 4

29. If you are working for pay while studying, is this **mainly**: (choose ONE only)

To pay for necessities (e.g., food, clothing, etc.) for you or your family	± 1
To increase your disposable income to spend on non-essentials (ex., entertainment and leisure)	± 2
To pay for school or school related debt	± 3
None of the above	± 4
Not applicable (I don't work for pay)	± 7

30. How concerned are you that the hours you are working for pay are having a negative impact on the time you can devote to your studies?

Not concerned at all	± 1
Mildly concerned	± 2
Moderately concerned	± 3
Very concerned	± 4
Not applicable (I don't work for pay)	± 7

31. In the past year, how many hours per week, on average, did you work for pay during the summer or other school-related breaks?

Never or rarely	± 0
1 to 10 hrs	± 1
11 to 20 hrs	± 2
21 to 30 hrs	± 3
More than 30 hrs	± 4

32. What is the main activity that you are planning after completing your current program? (Please choose ONE response only)
- | | |
|---|------|
| Take another college program | ± 01 |
| Take a university program | ± 02 |
| Seek employment | ± 03 |
| Continue working at job/business you currently have | ± 04 |
| Start your own business | ± 05 |
| Other (specify) _____ | ± 66 |
33. How confident are you that you will be able to obtain a job related to your current field of study after you graduate?
- | | |
|--|-----|
| Very confident | ± 4 |
| Somewhat confident | ± 3 |
| Not very confident | ± 2 |
| Not at all confident | ± 1 |
| Don't know | ± 8 |
| Not applicable (do not plan to seek employment after graduation) | ± 7 |
- Section G: Background information**
34. What is your gender?
- | | | | |
|--------|-----|------|-----|
| Female | ± 1 | Male | ± 2 |
|--------|-----|------|-----|
35. How old were you on January 1, 2009? (Please print your age in the boxes provided)
- Age
36. What language do you speak most often?
- | | |
|-----------------------|------|
| English | ± 01 |
| French | ± 02 |
| Other (specify) _____ | ± 66 |
37. Where was your permanent home before you came to this college/institute? (Please choose ONE response only)
- | | |
|--------------------------------|------|
| British Columbia | ± 01 |
| Alberta | ± 02 |
| Saskatchewan | ± 03 |
| Manitoba | ± 04 |
| Ontario | ± 05 |
| Québec | ± 06 |
| New Brunswick | ± 07 |
| Prince Edward Island | ± 08 |
| Nova Scotia | ± 09 |
| Newfoundland and Labrador | ± 10 |
| Nunavut | ± 11 |
| Northwest Territories | ± 12 |
| Yukon | ± 13 |
| Outside Canada (specify) _____ | ± 66 |
38. Did you have to move in order to attend college?
- | | | | |
|-----|-----|----|-----------------|
| Yes | ± 1 | No | ± 0 (GO TO Q40) |
|-----|-----|----|-----------------|
39. If you moved to attend college, what is the approximate distance you moved?
- Approximate distance moved in kilometres
40. Where are you currently living? (Please choose ONE response only)
- | | |
|--|------|
| With parents/ guardians/ relatives | ± 01 |
| In on-campus housing (residence, dormitory) | ± 02 |
| In housing rented off-campus (paying for all costs yourself) | ± 03 |
| In housing rented off-campus (sharing costs with others) | ± 04 |
| In personally owned home | ± 05 |
| Other (specify) _____ | ± 66 |
41. Do you consider yourself to have a disability? (Please choose ALL that apply)
- | | | | | | |
|----------|------|-----------------------|------|----------|------|
| No | ± 00 | Mental health | ± 01 | Learning | ± 02 |
| Physical | ± 03 | Other (specify) _____ | ± 66 | | |
42. Do you consider yourself to be a person of Aboriginal or native ancestry? (e.g., First Nations, North American Indian, Inuit, Métis, etc.)
- | | | | |
|-----|-----|----|-----|
| Yes | ± 1 | No | ± 0 |
|-----|-----|----|-----|
43. Do you consider yourself to be a member of a visible minority group (visible minorities are those, other than Aboriginal peoples, who are, because of their race or colour, in a visible minority in Canada)?
- | | | | |
|---------------------|------|----|------|
| Yes (specify) _____ | ± 01 | No | ± 00 |
|---------------------|------|----|------|
44. How would you describe your citizenship? (Choose one response)
- | | |
|--|-----|
| Born in Canada and both parents born in Canada | ± 1 |
| Born in Canada and only 1 parent born in Canada | ± 2 |
| Born in Canada and neither parent born in Canada | ± 3 |
| Not born in Canada and now a Canadian citizen | ± 4 |
| Landed immigrant/permanent resident | ± 5 |
| Visa student | ± 6 |
| Refugee | ± 7 |
45. Are you...? (Please choose ONE response only)
- | | |
|--|-----|
| Married or with long-term partner | ± 1 |
| Single (including divorced or separated from a spouse) | ± 2 |
46. How many dependent children do you have (that is, children for whom you are financially responsible)?
- | | | | | | | | |
|------|-----|-----|-----|-----|-----|---------------|-----|
| None | ± 0 | One | ± 1 | Two | ± 2 | Three or more | ± 3 |
|------|-----|-----|-----|-----|-----|---------------|-----|
47. Are you responsible for any adult dependents (that is, an adult who requires your financial support and who resides with you)?
- | | | | |
|-----|-----|----|-----|
| Yes | ± 1 | No | ± 0 |
|-----|-----|----|-----|
48. What is the highest level of education your father completed? (Please choose ONE response only)
- | | |
|------------------------------------|-----|
| Less than high school graduation | ± 1 |
| High school diploma | ± 2 |
| College/Technical institute | ± 3 |
| Apprenticeship/Trade certification | ± 4 |
| University | ± 5 |
| Don't know | ± 8 |
49. What is the highest level of education your mother completed? (Please choose ONE response only)
- | | |
|------------------------------------|-----|
| Less than high school graduation | ± 1 |
| High school diploma | ± 2 |
| College/Technical institute | ± 3 |
| Apprenticeship/Trade certification | ± 4 |
| University | ± 5 |
| Don't know | ± 8 |

Appendix B

Paper Survey Field Guide

2009 CANADIAN COLLEGE STUDENT SURVEY

Field Guide: Paper-based format

January 2009

Prepared for:

The Canadian Millennium Scholarship Foundation

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1.0 Introduction

This field guide was prepared to assist colleges participating in the *2009 Canadian College Student Survey* to administer the survey. It is important that all participating colleges use similar procedures to administer the survey.

The field guide outlines the timing of survey and contains suggestions for:

- ▶ preparing to administer the survey
- ▶ administering the survey
- ▶ reporting.

The Canada Millennium Scholarship Foundation is conducting the survey in coordination with a consortium of Canadian colleges, who are responsible for administering the survey to students at their respective institutions. This is the sixth time that these organizations have conducted the survey.

The purpose of the survey is to collect information that will assist policy-makers and post-secondary institutions to identify and address barriers related to the access and affordability of post-secondary education at colleges in Canada.

This survey provides national-level data on student access, time use, and educational financing for Canadian college students at participating institutions. It also identifies issues specific to certain learner groups and regions. Additionally, the survey enables participating colleges to compare the results for their institutions with a “national average”⁴ for participating institutions.

Each participating institution will be provided with a final report once Prairie Research Associates (PRA) Inc. has collected, tabulated, and analyzed the survey results. The final report will show overall results as well as the results for each respective institution.

Table 1 provides the schedule for the survey.

Task	Completed by
Distribution of enrolment request and field guide to colleges	January 19, 2009
Colleges submission of enrolment information to PRA	February 2, 2009
Finalize sampling for each college	February 9, 2009
Distribution of surveys to colleges	February 13, 2006
Colleges return all surveys to PRA	April 1, 2009
Distribute individual college reports	June 30, 2009
Final report to CMSF	August 30, 2009

⁴ Prairie Research Associates (PRA) Inc. will calculate the “national average” based on the survey results. Thus, it will not be representative of the population of Canada.

2.0 Preparing to administer the survey

Each college has been provided with recommended survey sample sizes along with the rationale for sample selection procedures. Individual colleges are responsible for selecting samples of student classes to participate in the survey. Please refer to Appendix A for detailed sampling instructions.

2.1 Over-sampling

It will be difficult for institutions to precisely match the recommended sample sizes because the survey will be administered to students on a class basis. Over-sampling is recommended in situations where it is not possible to select a set of classes that exactly match the recommended sample size. It is better to exceed the recommended sample than to fall short.

It is anticipated that the number of completed surveys will be lower than the sample sizes selected. Therefore, to account for spoilage, refusals, and non-attendance, the recommended sample sizes have been increased by approximately 15%. Institutional administrators expecting higher levels of non-attendance should increase the overall number of students surveyed (i.e., they should select additional classes for program types with higher levels of non-attendance).

A reporting template is included near the end of this document. Once survey administration is complete, please record the size of the final sample to which the survey was administered.

2.2 Survey printing

The questionnaires provided were printed using a special off set printer for machine-scannable surveys. **Therefore, please do not photocopy the survey questionnaire.** Each institution will receive a more than adequate supply of questionnaires. If you require more questionnaires, please contact Nicholas Borodenko at PRA, 1-888-877-6744.

2.3 Who will administer the survey to students?

Institutions need to consider how they will administer the survey to students. Some institutions may rely on their faculty to administer the survey to their classes, while others may opt to use administrative research staff or co-op students/volunteers.

In either of the above cases, instructors of the classes selected to participate in the survey need to be informed of the research in advance so that they can incorporate the survey into their lesson plans.

2.4 Instructions for survey administrators

Instructions should be provided for those individuals who will be administering the survey to students. A sample Survey Instruction Sheet can be found in Appendix B. It may be tailored to the particular circumstances of survey administration at your institution, but the basic instructions should remain the same.

Survey administrators should provide students with a brief introduction of the purpose of the study and must be able to respond to student questions about the survey.

The survey will take about 15-20 minutes to complete.

3.0 Administering the survey

Survey administrators may need to clarify for students a few areas in the survey instrument. These areas can be addressed either in the survey introduction or as questions arise. The Survey Instruction Sheet found at the end of this document provides answers to some common questions.

Survey administrators will be required to distribute the questionnaire to all students in the class, collect all completed questionnaires, and return them to the office responsible for organizing the survey.

3.1 The OMR (Optical Mark Recognition) format

Most students will be familiar with the format of the survey. Administrators need to be prepared to respond to questions and should familiarize themselves with the Survey Instruction Sheet at the end of this document. Further instructions for completing the questionnaire will be included on the survey instrument.

Institutions should purchase a supply of pencils in order for students to complete the survey appropriately.

3.2 Survey completion

Surveys should be collected and remitted to the institutional staff member in charge of the survey. A tracking list of the number of surveys completed by class, program type, and campus should be kept. Once the survey administration is complete, this information should be recorded on the Survey Administration Template and submitted to PRA.

4.0 Reporting

It is important for all institutions to record and report the final results of the survey administration. This information will help PRA assess the comparability of data obtained from various colleges. It will also help identify and solve any administrative barriers to future research.

Please use the template provided in Appendix C to record the information indicated and forward it by e-mail or toll-free fax to:

Nicholas Borodenko
E-mail: borodenko@pra.ca
Fax: 1-800-717-5456

4.1 Where to send completed surveys

Please forward all completed surveys to:

Nicholas Borodenko
Prairie Research Associates
500-363 Broadway
Winnipeg, Manitoba R3C 3N9

Annex A

Sample Selection Procedures

SAMPLE SELECTION PROCEDURES

Rationale

In order to ensure that the survey results are as accurate as possible, the following three aspects of the research methodology must be considered:

- ▶ Overall sample sizes must be large enough to ensure an acceptable degree of statistical reliability (maximum variation of results) at the institutional level.
- ▶ Sample sizes for each program category must be representative of the distribution of the student population in each program category.
- ▶ Sample selection within each program category must be random. This ensures that the sample is representative of the institution's population.

The recommended sample sizes for each program category at your institution are specified in the attached cover letter. It is the responsibility of individual institutions to select classes that are representative of all students in the respective program category to be surveyed.

This document provides general guidelines for the random selection of the samples. Prairie Research Associates (PRA) Inc. will provide support to institutions requiring assistance in this phase of the project.

Guidelines for selecting classes

A list of all of the classes offered in each of the five program categories, with enrolment figures for each class, is required to select classes to be surveyed. It is important that distinctions between the five program categories are maintained.

General principles for the selection of a representative sample are outlined below:

- ▶ Classes to be surveyed could be narrowed to only “core” or required courses for the field of study or program type. This will minimize the number of individual students who are surveyed twice and ensure that the students surveyed are more likely to belong to the program type associated with the specific class surveyed.
- ▶ Classes to be surveyed should include representation from:
 - a mix of course levels (e.g., first year, second year, etc.)
 - a variety of fields of study
 - a mix of delivery times (morning, afternoon, evening, weekends) in order to capture information from both full-time and part-time students
 - a mix of campuses (in order to obtain a mix of urban/rural and because different campuses often have a different mix of students and programs).

If a random sampling method is undertaken, it will likely yield a sample that meets the above sampling criteria. However, survey administrators should review the final list of classes to be surveyed to ensure that the sample is representative of their student population.

The recommended samples for each program type are about 15% higher than the minimum number of completed surveys required. This is to account for spoilage and non-attendance in class, as well as occasional crossover of program types.⁵ If non-attendance at your institution is higher than 10-15% (or for specific program types), please increase the sample sizes accordingly.

Random sampling

Random sampling can be conducted in various ways. The following methods can be used for each of the program categories where a relatively large sample is required:

- ▶ One method of manual random selection is to create a list of all available classes and then select every third class to include in the sample (or every fourth class, fifth class, or whatever frequency is appropriate to obtain the total sample required for the program category).

To check that the total is approximately the same as the recommended sample, simply add up the total number of students in the selected classes. Some adjustments may be required to ensure that a sufficient sample from each program category is obtained. Repeat this procedure for the other program categories.

- ▶ One method of electronic random selection is to use a “random number generator” function in a spreadsheet (this example uses Microsoft Excel). To use the “random number generator” function, leave the first column blank. In the second column, create a list of all available classes. In the third column, record the number of students in each class. Any important identification information for the class should be placed in a final column.

Highlight all of the cells in the blank column for which there are corresponding entries in the rows next to it. Go to the Insert Menu function and scroll down to Function. In the Function window, select “All” as the function category and “RAND” as the function name. Click OK. This will insert a random number between 0 and 1 beside each entry.

Highlight the entire workbook. Move the cursor to the Data Menu and scroll down to Sort. In Sort By Field, select the column in which the random numbers are placed. Now simply take the first classes in the list until the required number of students for the sample is reached. Repeat the procedure for the other program categories.

⁵ It is expected that some students surveyed will belong to other program strata than those targeted for the class surveyed.

As this survey will be administered to classes of students, it will be difficult to obtain a truly random sample. However, using either of the processes described above should introduce a sufficient level of random selection.

If random sampling is too onerous for institutions, a representative set of classes to survey may be entirely hand-picked by the institution. However, this approach is not recommended as a first option.

Reporting sampling procedures

As consistency in sampling procedures is an important aspect in any survey research, please let PRA know which sampling procedure was used for your institution.

A brief description of the sampling procedure should include such details as the whether it was possible to select a representative sample (e.g., were all campuses included, was the time of day of classes considered, etc.), whether random sampling was undertaken, what kind of manual intervention or adjustment was required, etc.

This will enable PRA to note any important differences in the research caveats and better provide recommendations for the future administration of the survey.

Assistance is available

PRA would be pleased to provide any further advice as you proceed with selecting samples and administering the survey. Please contact Nicholas Borodenko or Kerry Dangerfield at 1-888-877-6744 if you require further assistance.

Annex B

Survey Instruction Sheet

2009 SURVEY INSTRUCTION SHEET

Introduction

READ THE ITALICIZED PORTIONS TO CLASS:

This survey is being conducted on behalf of the Canada Millennium Scholarship Foundation, in coordination with a consortium of Canadian colleges.

Students at a number of colleges across Canada are completing this survey so that the Foundation can learn more about students, their educational goals, and their financial situations. Please fill out the survey in pencil. The survey will take about 15 to 20 minutes to complete. Your participation in this study is voluntary and all responses will be completely anonymous. The raw data collected will be kept confidential, and only aggregate statistical results will be reported.

Completing the form

READ THE ITALICIZED PORTIONS TO CLASS:

Instructions for how to fill the form in properly are included on the questionnaire.

Please use pencil to complete the questionnaire. If you do not have a pencil, please raise your hand and I will provide you with one. For each question, please completely fill in the appropriate bubble(s) with soft pencil lead. When making corrections, please erase your error completely. Please do not use white-out.

(F APPLICABLE, REFER TO THE COVER LETTER THAT WAS SENT WITH THE SURVEYS FOR CAMPUS CODES)

Please print the two-digit code in the boxes provided on the top right-hand corner of the questionnaire. Your campus code is _____.

Example: Campus Codes

NOTE: The “program code” and “other code” fields are for institutional use only. **(Institutions – please insert instructions if you are using these fields)**

For question 7, definitions for each program type are (SEE TABLE 1 BELOW).

Table 1: Program definitions	
Response category	Definition
Access or upgrading program	These are programs that involve basic education skills upgrading such as Math, Reading, Language, or Job Preparation training (resume writing, interview preparation) in order to complete a previously unfinished credential or improve basic education skills in order to obtain employment or carry on with further education.
Career or technical program	All certificate or diploma programs at a college that will lead to a credential in a particular vocation or general program area.
University preparation or transfer program	A program of studies that involves initial course work at the college level, followed by transfer to a university for completion of course work leading to a formal degree.
Post-diploma or advanced diploma program	Short-term programs that require a previously completed diploma or degree for admission.
Degree program	A program of study that leads to a formal degree in selected disciplines.

Several questions require you to respond to a number of items. You are to indicate the response that best reflects your situation for each and every item. For example, in Question 18, please fill in one bubble for each of a through l.

18. Over the course of your current year of studies, including summer months when you may/may not have classes, how much money will you have received or drawn upon from the following sources? (Please choose only ONE response for each item).

	\$0	\$1 to \$1,000	\$1,001 to \$2,000	\$2,001 to \$4,000	\$4,001 to \$7,000	\$7,001 to \$10,000	Over \$10,000
a. Work income/ take-home pay (received during current year of studies)	±	●	±	±	±	±	±
b. Personal savings (not from current work income)	●	±	±	±	±	±	±
c. Student line of credit/personal bank loan	±	±	±	±	●	±	±
d. etc	±	±	±	●	±	±	±

Additionally, for question 18, if you and your spouse (or significant other) share your income, please record your spouses' contribution to living expenses and expenses for children (if applicable) as "money from family" (Q18d).

For Q23, if you share an income, record your expenses as half of what your household would spend on shared items (such as utilities). For personal items such as clothing and entertainment, record what your household spends on these items for you personally. For personal items, also, include any expenditures related to dependent children who rely on you for financial support.

Collecting the surveys

Please collect the surveys once they are completed and return them to

(Insert institutional contact information here.)

Annex C

Survey Administration Recording Template

2009 SURVEY ADMINISTRATION REPORTING TEMPLATE

In order to facilitate the assessment of the comparability of data obtained from various colleges, it is important for all institutions to record and report the final results of the survey administration. This information will also serve as a basis for identifying and solving survey barriers to future research.

Please record all survey administration information on this template and return it to:

Nicholas Borodenko (borodenko@pra.ca)
 Prairie Research Associates
 500-363 Broadway
 Winnipeg, Manitoba R3C 3N9
 Phone: 1-888-877-6744 Fax: 1-800-717-5456 (toll-free)

Name of institution: _____

Name of contact person: _____

Dates of survey administration: _____

Description of sampling method used: _____

Table 48: Sampling information			
Program type	Total sample size	Number of survey completions	Number of classes selected
Institutional total			
Access/upgrading			
Career/technical			
Degree programs			
University transfer			
Post/advanced diploma			
Total campus 01			
Total campus 02			
Total campus 03			

Note: If your institution has more than three campuses, please insert additional rows at the bottom of this table.

Description of any issues encountered:

Appendix C

Web Survey Field Guide

2009 CANADIAN COLLEGE STUDENT SURVEY

Field Guide: Web-based Format

January 2009

Prepared for:

The Canada Millennium Scholarship Foundation
and
The Canadian College Student Survey Consortium

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1.0 Introduction

This field guide was prepared to assist colleges participating in the *2009 Canadian College Student Survey* to administer the survey. It is important that all participating colleges use similar procedures to administer the survey.

The field guide outlines the timing of survey and contains suggestions for:

- ▶ preparing to administer the survey
- ▶ administering the survey
- ▶ reporting.

The Canada Millennium Scholarship Foundation (CMSF) is conducting the survey in coordination with a consortium of Canadian colleges, who are responsible for administering the survey to students at their respective institutions. This is the sixth time that these organizations have conducted the survey.

The purpose of the survey is to collect information that will assist policy-makers and post-secondary institutions to identify and address barriers related to the access and affordability of post-secondary education at colleges in Canada.

This survey provides national-level data on student access, time use, and educational financing for Canadian college students at participating institutions. It also identifies issues specific to certain learner groups and regions. Additionally, the survey enables participating colleges to compare the results for their institutions with a “national average”⁶ for participating institutions.

Each participating institution will be provided with a final report once PRA Inc. has collected, tabulated, and analyzed the survey results. The final report will show overall results as well as the results for each respective institution.

⁶ PRA Inc. will calculate the “national average” based on the survey results. Thus, it will not be representative of the population of Canada.

2.0 Schedule

Table 1 provides the schedule for the survey.

Table 49: Schedule	
Task	Completed by
PRA	
Distribution of enrolment request and field guide to colleges	January 19, 2009
Colleges submission of enrolment information to PRA	February 2, 2009
Finalize sampling for each college	February 9, 2009
First e-mailing	Week 1 (As early as February 16, 2009 as late as March 27, 2009)
First reminder to students	Week 2 (One week after First mailing)
Second reminder to students	Week 3 (Two weeks after First mailing)
Distribute individual college reports	June 30, 2009
Final report to CMSF	August 30, 2009
Colleges	
Colleges submission of enrolment information to PRA	February 2, 2009
List of students, e-mail addresses, and program types	As early February 9, 2009
Prepare e-mail letters/notices for students (including logos)	As early February 9, 2009
Survey cut-off	April 10, 2009

3.0 Detailed methodology

This provides detailed information about the survey methodology including ethical review, confidentiality agreements, sampling, email distribution, and response tracking. Each college has been provided with recommended survey sample sizes along with the rationale for sample selection procedures. Individual colleges are responsible for selecting samples of students to participate in the survey. Please refer to Appendix A for detailed sampling instructions.

3.1 Ethical review

Many colleges have institutional ethical review committees that review requests for research with their students. If a local ethical review is required or advisable at your institution, the process should be started now.

3.2 Confidentiality agreements

The web-based methodology requires institutions to provide PRA with email addresses for their sample of students. To accommodate this request, PRA is willing to sign a confidentiality/non-disclosure agreement with individual colleges as required.

Institutions should make any required agreements available to PRA prior to the start of the web-survey at your institution.

3.3 Sampling

Institutions should provide PRA with a sample of up to 1,000 student e-mail addresses. PRA will use these e-mail addresses to send each student in the sample an invitation to participate in the survey. Each student who is invited to participate in the survey will receive a unique link to the questionnaire. This link enables us to identify students who have not yet responded to the questionnaire, which enables us to send them reminders. It also prevents students from completing the questionnaire more than once.

3.3.1 Sample selection and file requirements

To administer the survey to students, we require the students' first and last names and email addresses. To facilitate the administration of the web survey, please provide us with the following information, which we will then provide to PRA:

- ▶ **Students' names (First and Last).** This information is used to personalize the emails to students. The salutation in the email will use the students' first names only because it personalizes the emails (the use of first and last names often makes an email look like a mass email). Please include one column with students' first names and one column with students' last names.
- ▶ **Students' email addresses (Email).** Include the full email address. If you have more than one email address for a student, include each email address in a separate column. For example, institutions may have students' university/college and personal email addresses. In order to increase response rates, it may be advantageous to try to reach students at both email accounts.
- ▶ **Program (Program).** Include the program for each student in your sample. Program codes are as follows: Access and upgrading programs – 01, Career or technical programs – 02, Degree programs – 03, University transfer programs – 04, and Post or advanced diploma programs – 05.
- ▶ **Campus (Campus).** If colleges are sampling from more than one campus, please include a code for each student's campus. If your college is sampling from only one campus, your data set does not need to include this category.

This information should be provided in electronic format using spreadsheet (e.g., Microsoft Excel) or database (e.g., Microsoft Access) software. For example:

First	Last	Email	Program	Campus
John	Doe	jdoe1@college.ca		01
Sally	Smith	s.smith@college.ca		02

Your sample of students should be formatted according to the example above. Please submit the sample to PRA by email no later than one week prior to the start of web survey fielding.

To protect privacy of those included in the sample, we suggest that the sample file be password protected. This means that you should provide PRA with the password to open the sample file in a separate email.

3.4 Email distribution and response tracking

To assist with notifying students about the survey, we are asking institutions to provide PRA with their preferred version of the emails that will be sent to students (see examples in Appendix C). To increase the authenticity of the survey, colleges should include their institution's logo. Colleges may also choose to include contact information for someone at the college who can answer questions about the survey. If desired, colleges can enter responding students into a draw for a prize to encourage responses. If this option is chosen, PRA will provide the college with the e-mail addresses of all students who responded to the survey.

Colleges should email formatted invitations and reminders to PRA at least one week before the survey begins at your institution.

3.4.1 Email distribution procedures

Initial email

The initial email will invite students to complete the questionnaire. In some instances, institutions' email servers block emails that contain a link to an outside web address. Please check with your IT department to ensure that your email server's configuration will not block the survey emails. PRA can provide you with the IP address(es) of the email server(s) that will send the emails so that you can arrange for your IT department to whitelist the address(es).

PRA will email the initial invitation to students.

Institutions will ensure their email server will not block survey emails to students.

First reminder email

One week following the first email, PRA will send non-responders a reminder email, which will include a web link to the questionnaire. The reminder will only be sent to those students who have not yet completed the questionnaire.

PRA will email the first reminder to non-responders one week after the first email.

Final reminder email

One week after emailing the first reminder, PRA will email non-responders a second reminder. Again, the reminder will include a web link to the questionnaire and will only be sent to those students who have not yet completed the survey.

PRA will email the second reminder to non-responders one week after the first reminder.

3.4.2 Response tracking

The consultant will provide universities and colleges with a web link that they can use to track the response rate for their institution.

4.0 Reporting

It is important for all institutions to record and report the final results of the sample. This information will help PRA assess the comparability of data obtained from various colleges. It will also help identify and solve any administrative barriers to future research.

Please use the template provided in Appendix B to record the information indicated and forward it by e-mail to Nicholas Borodenko at borodenko@pra.ca.

Annex A

Sample Selection Procedures

SAMPLE SELECTION PROCEDURES

Rationale

In order to ensure that the survey results are as accurate as possible, the following three aspects of the research methodology must be considered:

- ▶ Overall sample sizes must be large enough to ensure an acceptable degree of statistical reliability (maximum variation of results) at the institutional level.
- ▶ Sample sizes for each program category must be representative of the distribution of the student population in each program category.
- ▶ Sample selection within each program category must be random. This ensures that the sample is representative of the institution's population.

The recommended sample sizes for each program category at your institution are specified in the attached cover letter. It is the responsibility of individual institutions to select an appropriate number of students (or classes) within each program category to be surveyed.

This document provides general guidelines for the random selection of the samples. PRA Inc. will provide support to institutions requiring assistance in this phase of the project.

General procedures

Regardless of the sampling procedures used, it is important that distinctions between the five program categories are maintained. Colleges can either base their sampling on individual students or classes of students. If using the class-based approach, enrolment figures for each class are required.

General principles for the selection of a representative sample are outlined below:

- ▶ If using student-based sample, organize students according to program type.
- ▶ If using class-based sample, classes to be surveyed could be narrowed to only “core” or required courses for the field of study or program type. This will minimize the number of individual students who are surveyed twice and ensure that the students surveyed are more likely to belong to the program type associated with the specific class surveyed.
- ▶ Students/classes to be surveyed should include representation from:
 - a mix of course levels (e.g., first year, second year, etc.)
 - a variety of fields of study
 - a mix of delivery times (morning, afternoon, evening, weekends) in order to capture information from both full-time and part-time students
 - a mix of campuses (in order to obtain a mix of urban/rural and because different campuses often have a different mix of students and programs).

Guidelines for sample selection: student-based sampling

Please use simple random sampling to select your sample of 1,000 students. It is essential that your selection procedures ensure that each student has an equal chance of being selected for inclusion in the sample. The sample should include students' first name, last name, e-mail address, and program type.

Reporting sampling procedures

Because consistency in sampling procedures is an important aspect in any survey research, please let PRA know which sampling procedure was used for your institution.

A brief description of the sampling procedure should include such details as whether it was possible to select a representative sample, whether random sampling was undertaken, what kind of manual intervention or adjustment was required, etc.

This will enable PRA to note any important differences in the research caveats and better provide recommendations for the future administration of the survey.

Assistance is available

PRA would be pleased to provide any further advice as you proceed with selecting samples and administering the survey. Please contact Nicholas Borodenko or Kerry Dangerfield at 1-888-877-6744 if you require further assistance.

Annex B

Survey Administration Recording Template

2009 SURVEY ADMINISTRATION REPORTING TEMPLATE

In order to facilitate the assessment of the comparability of data obtained from various colleges, it is important for all institutions to record and report the final results of the survey administration. This information will also serve as a basis for identifying and solving survey barriers to future research.

Please record all survey administration information on this template and return it to:

Nicholas Borodenko (borodenko@pra.ca)
PRA Inc.
500-363 Broadway
Winnipeg, Manitoba R3C 3N9
Phone: 1-888-877-6744 Fax: 1-800-717-5456 (toll-free)

Name of institution: _____

Name of contact person: _____

Dates of survey administration: _____

Description of sampling method used: _____

Table 1: Sampling information	
Program type	Total sample size
Institutional total	
Access/upgrading	
Career/technical	
Degree programs	
University transfer	
Post/advanced diploma	
Total campus 01	
Total campus 02	
Total campus 03	
Note: If your institution has more than three campuses, please insert additional rows at the bottom of this table.	

Description of any issues encountered:

Annex C

Emails to Students

INITIAL E-MAIL

Dear <Student's First Name>:

I am writing to request your participation in a confidential survey of students at Canadian colleges. This study is being conducted at a number of colleges across the country by the Canada Millennium Scholarship Foundation (CMSF) and participating colleges. This represents the seventh year that this survey has been conducted.

The survey will help us learn more about students, their educational goals, and their financial situations. Survey results will allow comparison of student experiences at your college with those of students at other Canadian colleges.

Please participate in this important project by clicking on the link below and completing the questionnaire. The questionnaire should take only about 15 minutes to complete, and you may find that it will give you an interesting chance to review your college experiences.

Although completing the questionnaire is voluntary, we hope that you will participate and provide as much information as possible to help create a representative sampling of opinion and reactions from our students. Naturally, all of your responses will be held in strict confidence and will be used only to produce overall response profiles.

CMSF has engaged PRA Inc. to manage the on-line survey. If you have any problems, please contact Nicholas Borodenko of PRA Inc. at cmsf@pra.ca.

Thank you in advance for providing this important feedback.

Sincerely,

FIRST REMINDER E-MAIL

Dear <Student's First Name>:

Remember receiving an e-mail about the *2009 Canadian College Student Survey*? Your input in the survey is very important to us, and we noticed that you have not yet taken the time to complete your survey.

Please take a few minutes now to complete the questionnaire. Your responses are very important in helping us learn more about students and how we can help them achieve success.

Please use the link below to access the questionnaire. If you are having any problems, please contact Nicholas Borodenko of PRA Inc. at cmsf@pra.ca.

Thank you for your help.

SECOND REMINDER E-MAIL

Dear <Student's First Name>:

Although the majority of students have now completed their *Canadian College Student Survey*, we noticed that you have not yet completed your survey.

Students like yourself who were asked to participate in this survey were randomly selected to give a representative sample of our students. Because of this, your responses are very important for helping produce a true picture of students at this college. Naturally, participation in the survey is voluntary and strictly confidential.

Please help in this important research by clicking on the link below and completing the questionnaire. If you are having any problems, please contact Nicholas Borodenko of PRA Inc. at cmsf@pra.ca.

Hoping to hear from you soon, I offer our best wishes for your present and future activities.

Sincerely,

