1. Which of the following statements apply to your personal situation when it comes to saving for your child/ren's post-secondary education with a Registered Savings Education Plan (RESP), either today or in the past?

	Total	Saving for PSE		Added to RESP		Grant Choice		When Started Saving								When Started Saving (2)			
		Important	Not Important	Yes	No	Ongoing	One-Time	First born	1 to 3	4 to 6	7 to 9	10 to 12	13 to 15	16+	Haven't Started	0 to 6	7 to 12	13+	Haven't Started
		A	B	C	D	E	F	G	H	I	J	K	L	M	N	O	P	Q	R
Base: Total Sample (unwtd)	1919	1693	226	1080	839	1301	618	214	140	117	93	69	45	26	219	471	162	71	219
Base: Total Sample (wtd)	1919	1586	333	853	1066	1280	639	238	130	112	91	86	63	49	348	481	177	112	348
I am taking/took advantage of the Canada Education Savings Grant (CESG), a 20% match of contributions up to $500 per year.	625	581	44	625	-	458	167	91	60	52	34	31	31	2	6	204	65	34	6
	33%	37%	13%	73%	-	36%	26%	38%	46%	47%	37%	37%	50%	4%	2%	42%	37%	30%	2%
		B		D		F		N*	N*	N*	N*	N*	**	**	*	R	R*	**	*
I am taking/took advantage of the Additional Canada Education Savings Grant (A-CESG), an income-targeted grant offering an extra 10% or 20% match on the first $500 contributed each year.	236	224	12	236	-	149	88	40	15	19	12	13	6	4	2	73	25	10	2
	12%	14%	4%	28%	-	12%	14%	17%	11%	17%	13%	15%	10%	8%	1%	15%	14%	9%	1%
		B		D				N*	N*	N*	N*	N*	**	**	*	R	R*	**	*
I am taking/took advantage of the Canada Learning Bond (CLB), an RESP grant for low-income families offering up to $2000 in government grants without any contributions.	169	155	14	169	-	106	63	28	17	13	2	8	4	2	2	57	11	6	2
	9%	10%	4%	20%	-	8%	10%	12%	13%	11%	3%	10%	7%	4%	1%	12%	6%	6%	1%
				D				N*	N*	N*	*	N*	**	**	*	R	R*	**	*
I took advantage of the Alberta Centennial Education Savings Plan (ACES) a 10% match of contributions up to $250 per year for Alberta residents that was discontinued on July 31, 2015.	34	34	*	34	-	26	8	4	1	*	1	4	-	-	-	6	4	-	-
	2%	2%	*	4%	-	2%	1%	2%	1%	*	1%	4%	-	-	-	1%	2%	-	-
				D				*	*	*	*	N*	**	**	*		*	**	*
I am taking/took advantage of the British Columbia Training and Education Savings Grant (BCTESG), a one-time grant of $1,200 with no contributions required that must be claimed when your child is 6-9 years old.	34	34	-	34	-	21	13	1	1	1	*	*	1	-	-	3	1	1	-
	2%	2%	-	4%	-	2%	2%	*	1%	1%	*	1%	1%	-	-	1%	*	1%	-
				D				*	*	*	*	*	**	**	*		*	**	*
I am taking/took advantage of the Quebec Education Savings Incentive (QESI), a 10% match of contributions up to $250 per year for Quebec residents.	33	32	1	33	-	25	8	1	2	5	3	3	5	1	*	7	5	6	*
	2%	2%	*	4%	-	2%	1%	1%	1%	4%	3%	3%	8%	2%	*	2%	3%	5%	*
				D				*	*	N*	*	*	**	**	*		*	**	*
I am taking/took advantage of the Saskatchewan Grant for Education Savings (SAGES), a 10% match of contributions up to $250 per year for Saskatchewan residents.	14	14	-	14	-	7	7	1	*	1	*	-	*	-	*	2	*	*	*
	1%	1%	-	2%	-	1%	1%	*	*	1%	*	-	*	-	*	*	*	*	*
				D				*	*	*	*	*	**	**	*		*	**	*
None of these apply to me	1066	795	271	-	1066	684	381	112	54	41	45	38	30	44	337	207	83	74	337
	56%	50%	81%	-	100%	53%	60%	47%	42%	36%	49%	44%	47%	90%	97%	43%	47%	66%	97%
			A		C			*	*	*	*	*	**	**	GHIJK*		*	**	OP*
Sigma	2212	1870	342	1147	1066	1476	736	278	151	132	97	97	77	53	349	560	194	131	349
	115%	118%	103%	134%	100%	115%	115%	117%	116%	118%	106%	113%	123%	109%	100%	117%	110%	117%	100%

Statistics:
Overlap formula used
- Column Proportions:
  Columns Tested (5%): A/B, C/D, E/F, G/H/I/J/K/L/M/N, O/P/Q/R
  Minimum Base: 30 (**), Small Base: 100 (*)
- Column Means:
  Columns Tested (5%): A/B, C/D, E/F, G/H/I/J/K/L/M/N, O/P/Q/R
  Minimum Base: 30 (**), Small Base: 100 (*)

2_1. How important do you believe the following criteria are when taking advantage of a Registered Education Savings Plan (RESP)? - Making the grant application process easy from an administrative perspective

	Total	Saving for PSE		Added to RESP		Grant Choice		When Started Saving								When Started Saving (2)			
		Important	Not Important	Yes	No	Ongoing	One-Time	First born	1 to 3	4 to 6	7 to 9	10 to 12	13 to 15	16+	Haven't Started	0 to 6	7 to 12	13+	Haven't Started
		A	B	C	D	E	F	G	H	I	J	K	L	M	N	O	P	Q	R
Base: Total Sample (unwtd)	1919	1693	226	1080	839	1301	618	214	140	117	93	69	45	26	219	471	162	71	219
Base: Total Sample (wtd)	1919	1586	333	853	1066	1280	639	238	130	112	91	86	63	49	348	481	177	112	348
Top 2 Box (Net)	1680	1440	241	819	862	1144	536	218	116	107	88	79	60	38	244	441	167	99	244
	88%	91%	72%	96%	81%	89%	84%	91%	89%	95%	97%	92%	96%	78%	70%	92%	95%	88%	70%
		B		D		F		N*	N*	N*	N*	N*	**	**	*	R	R*	**	*
Very important	1062	896	165	518	544	727	335	130	74	66	67	43	43	31	159	270	110	75	159
	55%	57%	50%	61%	51%	57%	52%	55%	57%	59%	74%	50%	69%	64%	46%	56%	62%	67%	46%
				D				*	*	*	GKN*	*	**	**	*		R*	**	*
Somewhat important	619	543	75	301	318	417	202	88	43	41	21	36	17	7	85	171	57	24	85
	32%	34%	23%	35%	30%	33%	32%	37%	33%	36%	23%	42%	27%	14%	25%	36%	32%	21%	25%
		B						*	*	*	*	*	**	**	*	R	*	**	*
Bottom 2 Box (Net)	239	146	93	35	204	136	103	21	14	5	3	7	3	11	104	40	9	13	104
	12%	9%	28%	4%	19%	11%	16%	9%	11%	5%	3%	8%	4%	22%	30%	8%	5%	12%	30%
			A		C		E	*	*	*	*	*	**	**	GHIJK*		*	**	OP*
Not very important	135	91	44	30	104	86	49	14	8	3	3	6	2	2	51	26	9	5	51
	7%	6%	13%	4%	10%	7%	8%	6%	6%	3%	3%	7%	4%	5%	15%	5%	5%	4%	15%
			A		C			*	*	*	*	*	**	**	IJ*		*	**	OP*
Not at all important	104	55	49	5	99	50	54	6	6	2	-	1	*	8	52	14	1	8	52
	5%	3%	15%	1%	9%	4%	8%	3%	4%	2%	-	1%	1%	17%	15%	3%	*	8%	15%
			A		C		E	*	*	*	*	*	**	**	GHIJK*		*	**	OP*
Sigma	1919	1586	333	853	1066	1280	639	238	130	112	91	86	63	49	348	481	177	112	348
	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%

Statistics:
Overlap formula used
- Column Proportions:
  Columns Tested (5%): A/B, C/D, E/F, G/H/I/J/K/L/M/N, O/P/Q/R
  Minimum Base: 30 (**), Small Base: 100 (*)
- Column Means:
  Columns Tested (5%): A/B, C/D, E/F, G/H/I/J/K/L/M/N, O/P/Q/R
  Minimum Base: 30 (**), Small Base: 100 (*)

2_2. How important do you believe the following criteria are when taking advantage of a Registered Education Savings Plan (RESP)? - Guidance and advice from an RESP specialist throughout the application process

	Total	Saving for PSE		Added to RESP		Grant Choice		When Started Saving								When Started Saving (2)			
		Important	Not Important	Yes	No	Ongoing	One-Time	First born	1 to 3	4 to 6	7 to 9	10 to 12	13 to 15	16+	Haven't Started	0 to 6	7 to 12	13+	Haven't Started
		A	B	C	D	E	F	G	H	I	J	K	L	M	N	O	P	Q	R
Base: Total Sample (unwtd)	1919	1693	226	1080	839	1301	618	214	140	117	93	69	45	26	219	471	162	71	219
Base: Total Sample (wtd)	1919	1586	333	853	1066	1280	639	238	130	112	91	86	63	49	348	481	177	112	348
Top 2 Box (Net)	1567	1353	213	771	796	1068	499	203	107	87	79	72	59	37	225	398	151	97	225
	82%	85%	64%	90%	75%	83%	78%	85%	82%	78%	87%	84%	94%	76%	65%	83%	85%	86%	65%
		B		D				N*	N*	*	N*	N*	**	**	*	R	R*	**	*
Very important	820	711	109	446	374	540	280	104	52	52	48	26	29	20	120	209	74	48	120
	43%	45%	33%	52%	35%	42%	44%	44%	40%	47%	53%	30%	46%	40%	34%	43%	42%	43%	34%
		B		D				*	*	*	KN*	*	**	**	*		*	**	*
Somewhat important	747	642	105	325	421	528	218	99	55	35	31	46	30	18	106	189	77	48	106
	39%	40%	31%	38%	40%	41%	34%	41%	42%	31%	34%	54%	48%	36%	30%	39%	43%	43%	30%
						F		*	*	*	*	IN*	**	**	*		*	**	*
Bottom 2 Box (Net)	352	232	120	82	270	211	141	35	23	25	12	14	4	12	123	83	26	15	123
	18%	15%	36%	10%	25%	17%	22%	15%	18%	22%	13%	16%	6%	24%	35%	17%	15%	14%	35%
			A		C			*	*	*	*	*	**	**	GHJK*		*	**	OP*
Not very important	210	149	61	63	147	131	78	20	19	22	12	3	3	3	59	61	15	6	59
	11%	9%	18%	7%	14%	10%	12%	8%	14%	19%	13%	3%	5%	6%	17%	13%	8%	5%	17%
			A		C			*	*	K*	*	*	**	**	*		*	**	*
Not at all important	142	83	59	19	123	80	62	15	4	3	-	11	*	9	64	22	11	9	64
	7%	5%	18%	2%	12%	6%	10%	6%	3%	3%	-	13%	1%	18%	18%	5%	6%	8%	18%
			A		C			*	*	*	*	J*	**	**	GHIJ*		*	**	OP*
Sigma	1919	1586	333	853	1066	1280	639	238	130	112	91	86	63	49	348	481	177	112	348
	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%

Statistics:
Overlap formula used
- Column Proportions:
  Columns Tested (5%): A/B, C/D, E/F, G/H/I/J/K/L/M/N, O/P/Q/R
  Minimum Base: 30 (**), Small Base: 100 (*)
- Column Means:
  Columns Tested (5%): A/B, C/D, E/F, G/H/I/J/K/L/M/N, O/P/Q/R
  Minimum Base: 30 (**), Small Base: 100 (*)

3. When did you start saving for your child/ren's education?

	Total	Saving for PSE		Added to RESP		Grant Choice		When Started Saving								When Started Saving (2)			
		Important	Not Important	Yes	No	Ongoing	One-Time	First born	1 to 3	4 to 6	7 to 9	10 to 12	13 to 15	16+	Haven't Started	0 to 6	7 to 12	13+	Haven't Started
		A	B	C	D	E	F	G	H	I	J	K	L	M	N	O	P	Q	R
Base: Parents Of Children Age 14-22 (unwtd)	923	754	169	466	457	653	270	214	140	117	93	69	45	26	219	471	162	71	219
Base: Parents Of Children Age 14-22 (wtd)	1117	842	275	416	701	783	334	238	130	112	91	86	63	49	348	481	177	112	348
When my child/ren were first born	238	207	31	127	112	192	46	238	-	-	-	-	-	-	-	238	-	-	-
	21%	25%	11%	30%	16%	25%	14%	100%	-	-	-	-	-	-	-	50%	-	-	-
		B	*	D		F		HIJKN*	*	*	*	*	**	**	*	PR	*	**	*
When my child/ren were 1-3	130	113	17	76	54	94	36	-	130	-	-	-	-	-	-	130	-	-	-
	12%	13%	6%	18%	8%	12%	11%	-	100%	-	-	-	-	-	-	27%	-	-	-
			*	D				*	GIJKN*	*	*	*	**	**	*	PR	*	**	*
When my child/ren were 4-6	112	96	16	71	41	83	29	-	-	112	-	-	-	-	-	112	-	-	-
	10%	11%	6%	17%	6%	11%	9%	-	-	100%	-	-	-	-	-	23%	-	-	-
			*	D				*	*	GHJKN*	*	*	**	**	*	PR	*	**	*
When my child/ren were 7-9	91	78	13	46	45	64	27	-	-	-	91	-	-	-	-	-	91	-	-
	8%	9%	5%	11%	6%	8%	8%	-	-	-	100%	-	-	-	-	-	51%	-	-
			*					*	*	*	GHIKN*	*	**	**	*		OR*	**	*
When my child/ren were 10-12	86	77	9	48	38	68	18	-	-	-	-	86	-	-	-	-	86	-	-
	8%	9%	3%	11%	5%	9%	5%	-	-	-	-	100%	-	-	-	-	49%	-	-
			*	D				*	*	*	*	GHIJN*	**	**	*		OR*	**	*
When my child/ren were 13-15	63	57	6	33	30	47	16	-	-	-	-	-	63	-	-	-	-	63	-
	6%	7%	2%	8%	4%	6%	5%	-	-	-	-	-	100%	-	-	-	-	56%	-
			*					*	*	*	*	*	**	**	*		*	**	*
When my child/ren were 16 or older	49	38	11	5	44	39	10	-	-	-	-	-	-	49	-	-	-	49	-
	4%	5%	4%	1%	6%	5%	3%	-	-	-	-	-	-	100%	-	-	-	44%	-
			*		C			*	*	*	*	*	**	**	*		*	**	*
I have not started saving for my child/ren's education	348	176	172	11	337	196	152	-	-	-	-	-	-	-	348	-	-	-	348
	31%	21%	63%	3%	48%	25%	46%	-	-	-	-	-	-	-	100%	-	-	-	100%
			A*		C		E	*	*	*	*	*	**	**	GHIJK*		*	**	OP*
Sigma	1117	842	275	416	701	783	334	238	130	112	91	86	63	49	348	481	177	112	348
	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%

Statistics:
Overlap formula used
- Column Proportions:
   Columns Tested (5%): A/B, C/D, E/F, G/H/I/J/K/L/M/N, O/P/Q/R
   Minimum Base: 30 (**), Small Base: 100 (*)
- Column Means:
   Columns Tested (5%): A/B, C/D, E/F, G/H/I/J/K/L/M/N, O/P/Q/R
   Minimum Base: 30 (**), Small Base: 100 (*)

4. If you could have saved more for your child/ren's post-secondary education, what would you have done differently?

	Total	Saving for PSE		Added to RESP		Grant Choice		When Started Saving								When Started Saving (2)			
		Important	Not Important	Yes	No	Ongoing	One-Time	First born	1 to 3	4 to 6	7 to 9	10 to 12	13 to 15	16+	Haven't Started	0 to 6	7 to 12	13+	Haven't Started
		A	B	C	D	E	F	G	H	I	J	K	L	M	N	O	P	Q	R
Base: Parents Of Children Age 14-22 (unwtd)	923	754	169	466	457	653	270	214	140	117	93	69	45	26	219	471	162	71	219
Base: Parents Of Children Age 14-22 (wtd)	1117	842	275	416	701	783	334	238	130	112	91	86	63	49	348	481	177	112	348
I would have saved more money each month	399	329	70	166	234	297	103	86	69	36	36	37	27	19	89	191	73	46	89
	36%	39%	25%	40%	33%	38%	31%	36%	53%	32%	39%	43%	44%	39%	26%	40%	41%	41%	26%
		B	*					*	GIN*	*	*	*	**	**	*		R	R*	**	*
I would have started saving for post-secondary when my child/ren were younger	332	278	54	138	194	218	114	12	30	44	42	42	32	18	112	85	84	50	112
	30%	33%	20%	33%	28%	28%	34%	5%	23%	39%	46%	49%	51%	37%	32%	18%	47%	45%	32%
		B	*					*	G*	G*	GH*	GH*	**	**	G*		OR*	**	O*
I would have prioritized saving for education over other discretionary spending (i.e. vacations)	212	183	29	99	113	142	69	53	29	39	13	21	10	18	30	121	33	27	30
	19%	22%	10%	24%	16%	18%	21%	22%	22%	35%	14%	24%	15%	36%	9%	25%	19%	24%	9%
		B	*	D				N*	N*	JN*	*	N*	**	**	*	R	R*	**	*
I would have prioritized saving for education over saving for retirement	90	80	10	65	25	57	34	26	9	18	8	10	4	4	12	52	18	8	12
	8%	10%	4%	16%	4%	7%	10%	11%	7%	16%	9%	11%	6%	8%	3%	11%	10%	7%	3%
			*	D				N*	*	N*	*	*	**	**	*	R	*	**	*
I would have prioritized saving for education over paying down my mortgage faster	57	52	5	40	17	38	19	18	9	10	3	4	5	-	9	36	8	5	9
	5%	6%	2%	10%	2%	5%	6%	7%	7%	9%	4%	5%	7%	-	2%	8%	4%	4%	2%
			*	D				*	*	*	*	*	**	**	*	R	*	**	*
I wouldn't have done anything different	360	214	146	102	258	247	113	92	35	29	25	11	5	4	158	156	36	10	158
	32%	25%	53%	24%	37%	32%	34%	38%	27%	26%	28%	12%	8%	9%	46%	33%	20%	9%	46%
			A*		C			K*	*	*	*	*	**	**	HIJK*	P	*	**	OP*
Sigma	1451	1136	314	609	841	999	452	286	180	177	127	124	83	63	410	643	251	146	410
	130%	135%	114%	146%	120%	127%	135%	120%	139%	157%	140%	145%	132%	129%	118%	134%	142%	130%	118%

Statistics:
Overlap formula used
- Column Proportions:
  Columns Tested (5%): A/B, C/D, E/F, G/H/I/J/K/L/M/N, O/P/Q/R
  Minimum Base: 30 (**), Small Base: 100 (*)
- Column Means:
  Columns Tested (5%): A/B, C/D, E/F, G/H/I/J/K/L/M/N, O/P/Q/R
  Minimum Base: 30 (**), Small Base: 100 (*)

5. What other means of funding will you leverage for your child/ren's post-secondary education?

	Total	Saving for PSE		Added to RESP		Grant Choice		When Started Saving								When Started Saving (2)			
		Important	Not Important	Yes	No	Ongoing	One-Time	First born	1 to 3	4 to 6	7 to 9	10 to 12	13 to 15	16+	Haven't Started	0 to 6	7 to 12	13+	Haven't Started
		A	B	C	D	E	F	G	H	I	J	K	L	M	N	O	P	Q	R
Base: Parents Of Children Age 14-22 (unwtd)	923	754	169	466	457	653	270	214	140	117	93	69	45	26	219	471	162	71	219
Base: Parents Of Children Age 14-22 (wtd)	1117	842	275	416	701	783	334	238	130	112	91	86	63	49	348	481	177	112	348
Government Student Loans	447	372	75	206	241	312	135	97	63	51	41	44	38	19	94	211	85	57	94
	40%	44%	27%	50%	34%	40%	40%	40%	48%	46%	45%	51%	61%	38%	27%	44%	48%	51%	27%
		B	*	D				N*	N*	N*	N*	N*	**	**	*	R	R*	**	*
Government Student Grants	425	349	76	215	210	308	117	101	71	39	43	51	19	13	87	211	94	33	87
	38%	41%	28%	52%	30%	39%	35%	42%	55%	35%	47%	59%	31%	27%	25%	44%	53%	29%	25%
		B	*	D				N*	IN*	*	N*	IN*	**	**	*	R	R*	**	*
Student Financial-needs Scholarships	298	261	37	124	174	227	71	63	41	40	15	34	23	18	63	145	49	42	63
	27%	31%	14%	30%	25%	29%	21%	26%	32%	36%	17%	39%	37%	38%	18%	30%	28%	37%	18%
		B	*					*	N*	JN*	*	JN*	**	**	*	R	*	**	*
Student Merit-based Scholarships	298	267	31	165	133	231	67	71	56	44	22	40	27	2	35	171	62	29	35
	27%	32%	11%	40%	19%	29%	20%	30%	43%	40%	24%	47%	44%	4%	10%	36%	35%	26%	10%
		B	*	D				N*	JN*	N*	N*	JN*	**	**	*	R	R*	**	*
Loans from a bank or credit union	166	143	23	58	109	113	53	48	17	26	16	7	13	5	34	91	24	18	34
	15%	17%	8%	14%	15%	14%	16%	20%	13%	23%	18%	9%	21%	9%	10%	19%	14%	16%	10%
			*					N*	*	N*	*	*	**	**	*	R	*	**	*
Home Equity line of credit	118	101	16	58	60	88	30	39	22	14	9	7	7	6	13	75	16	13	13
	11%	12%	6%	14%	9%	11%	9%	16%	17%	12%	10%	8%	11%	13%	4%	16%	9%	12%	4%
			*					N*	N*	N*	*	*	**	**	*	R	*	**	*
Borrow from family/friends	73	69	4	36	37	55	18	19	11	4	6	13	12	2	6	35	19	14	6
	7%	8%	1%	9%	5%	7%	6%	8%	9%	4%	7%	15%	19%	4%	2%	7%	11%	13%	2%
		B	*					N*	N*	*	*	N*	**	**	*	R	R*	**	*
Other	65	49	16	19	46	54	11	8	6	5	6	5	*	5	30	19	12	5	30
	6%	6%	6%	5%	7%	7%	3%	3%	5%	4%	7%	6%	*	9%	9%	4%	7%	4%	9%
			*					*	*	*	*	*	**	**	*		*	**	*
None	298	151	147	47	251	194	104	50	14	21	16	8	5	13	170	85	25	18	170
	27%	18%	53%	11%	36%	25%	31%	21%	11%	18%	18%	10%	9%	27%	49%	18%	14%	16%	49%
			A*		C			*	*	*	*	*	**	**	GHIJK*		*	**	OP*
Sigma	2188	1763	424	928	1260	1581	607	496	302	244	176	209	147	83	532	1042	385	229	532
	196%	209%	154%	223%	180%	202%	182%	208%	232%	218%	193%	244%	234%	168%	153%	217%	218%	205%	153%

Statistics:
Overlap formula used
- Column Proportions:
  Columns Tested (5%): A/B, C/D, E/F, G/H/I/J/K/L/M/N, O/P/Q/R
  Minimum Base: 30 (**), Small Base: 100 (*)
- Column Means:
  Columns Tested (5%): A/B, C/D, E/F, G/H/I/J/K/L/M/N, O/P/Q/R
  Minimum Base: 30 (**), Small Base: 100 (*)