

q7. How far into the coming school year do you think your spending money will last?

Proportions/Mean: Columns Tested (5% risk level) - A/B - C/D/E/F/G - H/I - J/K/L - M/N - O/P/Q/R Overlap formulae used. * small base

		Gender		Region					Education Status		Graduate debt free			Part-time work		Reasons for working			
	Total	Male	Female	BC	Alb/Man/Sask	Ont	Que	Atl	New Students	Returning Students	Yes	No - will minimize debt	No - will worry later	Yes	No	Need to pay bills	Need to have extra spending money	Wanted to have extra spending money	Gain work experience
		A	B	C	D	E	F	G	H	I	J	K	L	M	N	O	P	Q	R
Base: All respondents	1200	476	721	117	130	481	399	66*	516	684	532	516	151	953	246	414	189	243	107
Until about Thanksgiving break	158 13%	57 12%	101 14%	17 15%	18 14%	65 14%	52 13%	5 8%	77 15%	81 12%	59 11%	73 14%	26 17% J	144 15% N	14 6%	80 19% Q	29 15% Q	21 9%	14 13%
Until about Christmas break	303 25%	125 26%	178 25%	28 24%	26 20%	120 25%	104 26%	25 38% CDEF	143 28%	160 23%	107 20%	150 29% J	46 31% J	245 26%	58 24%	120 29% Q	54 29%	50 21%	21 20%
Until about Reading Week	139 12%	42 9%	97 14% A	12 10%	15 12%	64 13% G	43 11%	3 5%	45 9%	94 14% H	35 7%	79 15% J	25 17% J	110 12%	29 12%	56 14% R	22 12%	25 10%	7 7%
The whole school year	599 50%	252 53%	344 48%	60 51%	71 55%	232 48%	199 50%	33 50%	251 49%	348 51%	331 62% KL	214 42%	54 36%	454 48%	145 59% M	158 38%	84 44%	147 61% OP	65 61% OP
(Dk/Ns)	1 0%	0 -	1 0%	0 -	0 -	0 -	1 0%	0 -	0 -	1 0%	0 -	0 -	0 -	0 -	0 -	0 -	0 -	0 -	0 -

q7. How far into the coming school year do you think your spending money will last?

Proportions/Means: Columns Tested (5% risk level) - A/B - C/D/E/F/G/H - I/J/K - L/M Overlap formulae used.

RETURNING STUDENTS																	
		Gender		Q2	Q5						Q4			Spending Money (Q7)		Returning Students (Q9)	
	Total	Male	Female	I feel fairly confident about the financial decisions I'm making	Savings from summer jobs	Part time or full time job during school year	Parents or other relatives (e.g., Grandparents)	Student loans	Scholarships	Bursary/Grants	Parents	An employee at my bank	Other	Will NOT last for the school year	Will last for the school year	Money was tight	I had enough money
	A	B		C	D	E	F	G	H	I	J	K	L	M			
Base: All respondents	684	234	448	258	317	305	234	214	153	143	352	155	131	335	348	419	215
Until about Thanksgiving break	81 12%	23 10%	58 13%	21 8%	25 8%	42 14% C	22 9%	22 10%	25 16% CE	26 18% CEF	45 13%	13 8%	15 12%	81 24% M	0 -	67 16%	8 4%
Until about Christmas break	160 23%	51 22%	109 24%	42 16%	72 23%	61 20%	60 26%	63 29% DG	31 20%	33 23%	81 23%	36 23%	34 26%	160 48% M	0 -	129 31%	25 12%
Until about Reading Week	94 14%	30 13%	64 14%	24 9%	43 14%	45 15%	30 13%	33 15%	20 13%	17 12%	42 12%	30 19% I	18 14%	94 28% M	0 -	73 17%	13 6%
The whole school year	348 51%	130 56%	216 48%	171 66%	177 56%	157 52% F	122 52%	96 45%	77 50%	67 47%	184 52%	76 49%	64 49%	0 -	348 100% L	150 36%	169 79%
(Dk/Ns)	1 0%	0 -	1 0%	0 -	0 -	0 -	0 -	0 -	0 -	0 -	0 -	0 -	0 -	0 -	0 -	0 -	0 -

q11. Do you work/plan to work part time while you are at post-secondary school?

Proportions/Mean: Columns Tested (5% risk level) - A/B - C/D/E/F/G - H/I - J/K/L - M/N - O/P/Q/R Overlap formulae used. * small base

		Gender		Region					Education Status		Graduate debt free			Part-time work		Reasons for working			
	Total	Male	Female	BC	Alb/Man/Sask	Ont	Que	Atl	New Students	Returning Students	Yes	No - will minimize debt	No - will worry later	Yes	No	Need to pay bills	Need to have extra spending money	Wanted to have extra spending money	Gain work experience
		A	B	C	D	E	F	G	H	I	J	K	L	M	N	O	P	Q	R
Base: All respondents	1200	476	721	117	130	481	399	66*	516	684	532	516	151	953	246	414	189	243	107
Yes	953 79%	381 80%	570 79%	98 84% G	100 77%	383 80% G	324 81% G	42 64%	419 81%	534 78%	427 80% L	419 81% L	107 71%	953 100% N	0 -	414 100%	189 100%	243 100%	107 100%
No	246 21%	95 20%	150 21%	19 16%	30 23%	98 20%	74 19%	24 36% CEF	97 19%	149 22%	105 20%	97 19%	44 29% JK	0 -	246 100% M	0 -	0 -	0 -	0 -
(Dk/Ns)	1 0%	0 -	1 0%	0 -	0 -	0 -	1 0%	0 -	0 -	1 0%	0 -	0 -	0 -	0 -	0 -	0 -	0 -	0 -	0 -

q12. Which of the following best represents why you work/plan to work in post-secondary school?

Proportions/Means: Columns Tested (5% risk level) - A/B - C/D/E/F/G - H/I - J/K/L - M/N - O/P/Q/R Overlap formulae used. * small base; ** very small base (under 30) ineligible for sig testing

		Gender		Region					Education Status		Graduate debt free			Part-time work		Reasons for working			
	Total	Male	Female	BC	Alb/Man/Sask	Ont	Que	Atl	New Students	Returning Students	Yes	No - will minimize debt	No - will worry later	Yes	No	Need to pay bills	Need to have extra spending money	Wanted to have extra spending money	Gain work experience
	A	B	C	D	E	F	G	H	I	J	K	L	M	N	O	P	Q	R	
Base: Work Part-time	953	381	570	98*	100	383	324	42*	419	534	427	419	107	953	-**	414	189	243	107
I work/plan to work because I have to in order to pay all my bills	414 43%	116 30%	296 52%	39 40%	39 39%	162 42%	152 47%	20 48%	167 40%	247 46%	135 32%	215 51%	64 60%	414 43%	0 -	414 100%	0 -	0 -	0 -
			A						H			J	J			PQR			
I work/plan to work because I want to so that I can have a little extra spending money	243 26%	115 30%	128 23%	29 30%	28 28%	101 26%	78 24%	7 17%	125 30%	118 22%	138 32%	88 21%	17 16%	243 26%	0 -	0 -	0 -	243 100%	0 -
		B							I		KL							OPR	
I work/plan to work because I have to so that I can have a little extra spending money	189 20%	90 24%	99 17%	18 18%	19 19%	75 20%	62 19%	11 26%	86 21%	103 19%	90 21%	77 18%	22 21%	189 20%	0 -	0 -	189 100%	0 -	0 -
		B															OQR		
I work/plan to work because I want to gain work experience while in school	107 11%	60 16%	47 8%	12 12%	14 14%	45 12%	32 10%	4 10%	41 10%	66 12%	64 15%	39 9%	4 4%	107 11%	0 -	0 -	0 -	0 -	107 100%
		B									KL								OPQ

q13_1. [Working while I am at school] - How much impact do you think each of the following has/will have on your grades in post-secondary school?

Proportions/Mean: Columns Tested (5% risk level) - A/B - C/D/E/F/G - H/I - J/K/L - M/N - O/P/Q/R Overlap formulae used. * small base

		Gender		Region					Education Status		Graduate debt free			Part-time work		Reasons for working			
	Total	Male	Female	BC	Alb/Man/Sask	Ont	Que	Atl	New Students	Returning Students	Yes	No - will minimize debt	No - will worry later	Yes	No	Need to pay bills	Need to have extra spending money	Wanted to have extra spending money	Gain work experience
		A	B	C	D	E	F	G	H	I	J	K	L	M	N	O	P	Q	R
Base: All respondents	1200	476	721	117	130	481	399	66*	516	684	532	516	151	953	246	414	189	243	107
Working while I am at school																			
A lot of impact	422 35%	169 36%	251 35%	40 34%	39 30%	165 34%	145 36%	30 46% D	189 37%	233 34%	170 32%	184 36%	68 45% JK	305 32%	117 48% M	161 39% PQ	46 24%	60 25%	38 36% PQ
A bit of impact	507 42%	191 40%	315 44%	55 47%	57 44%	206 43%	164 41%	22 33%	224 43%	283 41%	225 42%	229 44% L	53 35% N	450 47% N	57 23%	178 43%	109 58% OQR	115 47%	48 45%
Not very much impact	177 15%	79 17%	98 14%	12 10%	23 18%	75 16%	58 15%	9 14%	73 14%	104 15%	92 17%	67 13%	18 12%	153 16% N	24 10%	59 14%	30 16%	49 20% O	15 14%
No impact at all	93 8%	37 8%	56 8%	10 9%	11 9%	35 7%	31 8%	5 8%	30 6%	63 9% H	45 9%	36 7%	12 8%	45 5%	48 20% M	16 4%	4 2%	19 8% OP	6 6%
(Dk/Ns)	1 0%	0 -	1 0%	0 -	0 -	0 -	1 0%	0 -	0 -	1 0%	0 -	0 -	0 -	0 -	0 -	0 -	0 -	0 -	0 -
Summary																			
Top 2 Box	929 77%	360 76%	566 79%	95 81%	96 74%	371 77%	309 77%	52 79%	413 80%	516 75%	395 74%	413 80% J	121 80%	755 79% N	174 71%	339 82% Q	155 82% Q	175 72%	86 80%
Bottom 2 Box	270 23%	116 24%	154 21%	22 19%	34 26%	110 23%	89 22%	14 21%	103 20%	167 24%	137 26% K	103 20%	30 20%	198 21%	72 29% M	75 18%	34 18%	68 28% OP	21 20%

q13_2. [Worrying about money] - How much impact do you think each of the following has/will have on your grades in post-secondary school?

Proportions/Mean: Columns Tested (5% risk level) - A/B - C/D/E/F/G - H/I - J/K/L - M/N - O/P/Q/R Overlap formulae used. * small base

		Gender		Region					Education Status		Graduate debt free			Part-time work		Reasons for working			
	Total	Male	Female	BC	Alb/Man/Sask	Ont	Que	Atl	New Students	Returning Students	Yes	No - will minimize debt	No - will worry later	Yes	No	Need to pay bills	Need to have extra spending money	Wanted to have extra spending money	Gain work experience
		A	B	C	D	E	F	G	H	I	J	K	L	M	N	O	P	Q	R
Base: All respondents	1200	476	721	117	130	481	399	66*	516	684	532	516	151	953	246	414	189	243	107
Worrying about money																			
A lot of impact	293 24%	101 21%	191 27% A	28 24%	22 17%	119 25%	111 28% D	12 18%	125 24%	168 25%	107 20%	144 28% J	42 28% J	248 26% N	45 18%	151 37% PQR	36 19%	40 17%	21 20%
A bit of impact	473 39%	189 40%	283 39%	50 43%	49 38%	190 40%	149 37%	32 49%	207 40%	266 39%	196 37%	207 40%	70 46% J	363 38%	110 45%	151 37%	83 44%	90 37%	39 36%
Not very much impact	302 25%	132 28%	169 23%	27 23%	39 30%	126 26%	91 23%	17 26%	134 26%	168 25%	146 27% L	128 25%	28 19%	240 25%	62 25%	81 20%	50 27%	77 32% O	32 30% O
No impact at all	131 11%	54 11%	77 11%	12 10%	20 15%	46 10%	47 12%	5 8%	50 10%	81 12%	83 16% KL	37 7%	11 7%	102 11%	29 12%	31 8%	20 11%	36 15% O	15 14% O
(Dk/Ns)	1 0%	0 -	1 0%	0 -	0 -	0 -	1 0%	0 -	0 -	1 0%	0 -	0 -	0 -	0 -	0 -	0 -	0 -	0 -	0 -
Summary																			
Top 2 Box	766 64%	290 61%	474 66%	78 67%	71 55%	309 64%	260 65% D	44 67% D	332 64%	434 64%	303 57%	351 68% J	112 74% J	611 64%	155 63%	302 73% PQR	119 63% Q	130 54%	60 56%
Bottom 2 Box	433 36%	186 39%	246 34%	39 33%	59 45% EF	172 36%	138 35%	22 33%	184 36%	249 36%	229 43% KL	165 32%	39 26%	342 36%	91 37%	112 27%	70 37% O	113 47% OP	47 44% O

q9. Thinking about your finances during the past school year, which of the following best describes your situation?

Proportions/Mean: Columns Tested (5% risk level) - A/B - C/D/E/F/G/H - I/J/K - L/M Overlap formulae used.

		RETURNING STUDENTS															
		Gender		Q2	Q5						Q4			Spending Money (Q7)		Returning Students (Q9)	
	Total	Male	Female	I feel fairly confident about the financial decisions I'm making	Savings from summer jobs	Part time or full time job during school year	Parents or other relatives (e.g., Grandparents)	Student loans	Scholarships	Bursary/Grants	Parents	An employee at my bank	Other	Will NOT last for the school year	Will last for the school year	Money was tight	I had enough money
	A	B		C	D	E	F	G	H	I	J	K	L	M			
Base: Returning Students who answered the question	634	220	413	237	298	286	217	196	141	130	326	144	124	315	319	419	215
Money was tight all year round	241 38%	63 29%	178 43% A	74 31%	99 33%	119 42% C	77 36%	83 42% C	47 33%	57 44% CG	123 38%	49 34%	54 44%	160 51% M	81 25%	241 58%	0 -
Money was tight close to the end of the year or academic term	178 28%	71 32%	106 26%	58 25%	80 27%	73 26%	53 24%	68 35% CDE	42 30%	40 31%	93 29%	43 30%	36 29%	109 35% M	69 22%	178 43%	0 -
I had enough money to get by throughout the year	215 34%	86 39% B	129 31%	105 44%	119 40% DFH	94 33% F	87 40% DFH	45 23%	52 37% FH	33 25%	110 34%	52 36%	34 27%	46 15%	169 53% L	0 -	215 100%

q10. And what did you do when money was tight?

Proportions/Mean: Columns Tested (5% risk level) - A/B - C/D/E/F/G - H/I - J/K/L - M/N - O/P/Q/R Overlap formulae used. * small base; ** very small base (under 30) ineligible for sig testing

		Gender		Region					Education Status		Graduate debt free			Part-time work		Reasons for working			
		Male	Female	BC	Alb/Man/Sask	Ont	Que	Atl	New Students	Returning Students	Yes	No - will minimize debt	No - will worry later	Yes	No	Need to pay bills	Need to have extra spending money	Wanted to have extra spending money	Gain work experience
	Total	A	B	C	D	E	F	G	H	I	J	K	L	M	N	O	P	Q	R
Base: Returning Students who answered money was tight all year or close to the end of the year from Q9	419	134	284	35*	42*	170	147	23**	-**	419	134	202	83*	338	81*	176	68*	58*	36*
I spent less money on other incidentals	316 75%	91 68%	224 79%	25 71%	31 74%	123 72%	118 80%	17 74%	0 -	316 75%	93 69%	158 78%	65 78%	255 75%	61 75%	137 78%	54 79%	37 64%	27 75%
I spent less money on food	256 61%	78 58%	177 62%	26 74%	31 74%	109 64%	73 50%	16 70%	0 -	256 61%	75 56%	139 69%	42 51%	211 62%	45 56%	123 70%	40 59%	30 52%	18 50%
I spent less money on alcoholic drinks (beer, wine, liquor, etc)	238 57%	71 53%	166 59%	21 60%	26 62%	91 54%	85 58%	14 61%	0 -	238 57%	74 55%	126 62%	38 46%	196 58%	42 52%	105 60%	35 52%	33 57%	23 64%
I spent less money on non-alcoholic drinks (fruit juices, coffee, etc)	214 51%	71 53%	142 50%	23 66%	25 60%	92 54%	63 43%	10 44%	0 -	214 51%	71 53%	105 52%	38 46%	176 52%	38 47%	91 52%	37 54%	30 52%	18 50%
I called my	149 36%	40 30%	109 38%	14 40%	13 31%	64 38%	48 33%	10 44%	0 -	149 36%	42 31%	73 36%	34 41%	123 36%	26 32%	59 34%	28 41%	27 47%	9 25%

parents and asked for some money																			R	
I didn't buy all the books I needed	98 23%	28 21%	70 25%	10 29% F	12 29% F	54 32% F	17 12%	5 22%	0 -	98 23%	27 20%	57 28% L	14 17%	85 25%	13 16%	45 26%	20 29%	11 19%	9 25%	
I paid tuition late	45 11%	14 10%	31 11%	3 9%	1 2%	23 14% D	15 10%	3 13%	0 -	45 11%	9 7%	18 9%	18 22% JK	40 12%	5 6%	29 17%	5 7%	4 7%	2 6%	
I went to a bank and spoke to somebody about my financial situation	38 9%	9 7%	29 10%	7 20% DE	1 2%	13 8%	16 11%	1 4%	0 -	38 9%	11 8%	20 10%	7 8%	34 10%	4 5%	21 12%	5 7%	5 9%	3 8%	
Other	51 12%	18 13%	33 12%	5 14%	5 12%	21 12%	18 12%	2 9%	0 -	51 12%	18 13%	20 10%	13 16%	45 13%	6 7%	22 13%	12 18%	9 16%	2 6%	

q8. Is managing your finances while in school...?

Proportions/Mean: Columns Tested (5% risk level) - A/B - C/D/E/F/G - H/I - J/K/L - M/N - O/P/Q/R Overlap formulae used. * small base; ** very small base (under 30) ineligible for sig testing

		Gender		Region					Education Status		Graduate debt free			Part-time work		Reasons for working			
	Total	Male	Female	BC	Alb/Man/Sask	Ont	Que	Atl	New Students	Returning Students	Yes	No - will minimize debt	No - will worry later	Yes	No	Need to pay bills	Need to have extra spending money	Wanted to have extra spending money	Gain work experience
		A	B	C	D	E	F	G	H	I	J	K	L	M	N	O	P	Q	R
Base: Returning Students who answered the question	634	220	413	55*	67*	248	224	37*	-**	634	271	262	101	502	132	229	98*	112	63*
More difficult than you expected	233 37%	79 36%	153 37%	18 33%	21 31%	94 38%	87 39%	10 27%	0 -	233 37%	81 30%	108 41% J	44 44% J	195 39% N	38 29%	101 44% Q	41 42% Q	32 29%	21 33%
About what you expected	359 57%	123 56%	236 57%	36 66%	42 63%	142 57%	118 53%	21 57%	0 -	359 57%	161 59%	146 56%	52 52%	269 54%	90 68% M	116 51%	49 50%	69 62%	35 56%
Less difficult than you expected	42 7%	18 8%	24 6%	1 2%	4 6%	12 5%	19 9%	6 16% CE	0 -	42 7%	29 11% K	8 3%	5 5%	38 8%	4 3%	12 5%	8 8%	11 10%	7 11%

q1. With the recent changes in the economy which may have affected you or your household, relative to previous years, please tell us which of the following apply to you.

Proportions/Mean: Columns Tested (5% risk level) - A/B - C/D/E/F/G/H - I/J/K - L/M Overlap formulae used.

		RETURNING STUDENTS															
		Gender		Q2	Q5						Q4			Spending Money (Q7)		Returning Students (Q9)	
	Total	Male	Female	I feel fairly confident about the financial decisions I'm making	Savings from summer jobs	Part time or full time job during school year	Parents or other relatives (e.g., Grandparents)	Student loans	Scholarships	Bursary/Grants	Parents	An employee at my bank	Other	Will NOT last for the school year	Will last for the school year	Money was tight	I had enough money
		A	B		C	D	E	F	G	H	I	J	K	L	M		
Base: All respondents	684	234	448	258	317	305	234	214	153	143	352	155	131	335	348	419	215
I will have to be more cautious with how I spend my money during the school year	451 66%	134 57%	316 71%	164 64%	209 66%	198 65%	141 60%	161 75%	95 62%	98 69%	235 67%	104 67%	89 68%	247 74%	204 59%	307 73%	113 53%
			A					CDEG						M			
I can't spend as much money as I would have on entertainment, electronics, etc	378 55%	120 51%	256 57%	131 51%	167 53%	174 57%	119 51%	132 62%	77 50%	87 61%	198 56%	87 56%	76 58%	209 62%	169 49%	264 63%	86 40%
								CEG		G				M			
I can't spend as much money as I would have on clothes	364 53%	94 40%	268 60%	128 50%	169 53%	158 52%	117 50%	123 58%	80 52%	81 57%	184 52%	92 59%	70 53%	205 61%	159 46%	257 61%	80 37%
			A											M			
I can't spend as much money as I would have on travel/vacation	318 47%	89 38%	227 51%	116 45%	143 45%	145 48%	98 42%	103 48%	72 47%	75 52%	152 43%	80 52%	65 50%	186 56%	132 38%	229 55%	68 32%
			A							E				M			
It has been/will be more difficult to find a summer job	284 42%	102 44%	182 41%	106 41%	129 41%	109 36%	108 46%	93 44%	60 39%	69 48%	163 46%	51 33%	56 43%	166 50%	118 34%	191 46%	73 34%
							D			D	J			M			
I can't spend as much money as I would have on food	255 37%	83 36%	171 38%	80 31%	103 33%	102 33%	80 34%	95 44%	63 41%	67 47%	126 36%	57 37%	57 44%	157 47%	98 28%	192 46%	45 21%
								CDE	C	CDE				M			
I will have to borrow money	197 29%	59 25%	137 31%	65 25%	75 24%	77 25%	77 33%	78 36%	45 29%	42 29%	113 32%	39 25%	39 30%	120 36%	77 22%	143 34%	40 19%

from parents/family to finance my education							CD	CD						M			
I might have to pay part or all of my tuition late	107 16%	47 20% B	60 13%	36 14%	47 15%	45 15%	24 10%	39 18% E	30 20% E	29 20% E	46 13%	26 17%	31 24% I	71 21% M	36 10%	81 19%	19 9%
The school I will attend/am attending is not my first choice but makes more sense financially	88 13%	37 16%	50 11%	38 15%	40 13% E	34 11%	18 8%	32 15% E	28 18% DE	24 17% E	38 11%	21 14%	23 18% I	50 15%	38 11%	66 16%	17 8%
I am considering attending a school in my home town instead of going away to school	87 13%	34 15%	52 12%	35 14%	40 13%	34 11%	26 11%	35 16%	21 14%	18 13%	45 13%	18 12%	20 15%	37 11%	50 14%	56 13%	24 11%
I will seek/have sought out advice from a financial professional	55 8%	15 6%	39 9%	19 7%	22 7%	22 7%	16 7%	22 10%	14 9%	14 10%	23 7%	18 12%	13 10%	36 11% M	19 6%	38 9%	9 4%
None of the above	81 12%	39 17% B	42 9%	38 15%	44 14% F	40 13% F	32 14% F	11 5%	21 14% F	14 10% F	40 11%	19 12%	11 8%	16 5%	65 19% L	19 5%	54 25%
(Dk/Ns)	1 0%	0 -	1 0%	0 -	0 -	0 -	0 -	0 -	0 -	0 -	0 -	0 -	0 -	0 -	0 -	0 -	0 -