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/N - O/P/Q/R Overlap formulae used. * small base

														Part-					
		Ge	ender		Reg	gion			Education	on Status	Gr	aduate debt	free	wc	ork		Reasor	s for working	g
	Total	Male	Female	ВС	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
		Α	В	С	D	E	F	G	Н	1	J	K	L	М	N	0	Р	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	158	57	101	17	18	65	52	5	77	81	59	73	26	144	14	80	29	21	14
Thanksgiving	13%	12%	14%	15%	14%	14%	13%	8%	15%	12%	11%	14%	17%	15%	6%	19%	15%	9%	13%
break	13/6	12/0	14/0	13/6	1470	1470	1370	0 70	1370	12/0	1170	14 /0	17.76		0 /6			970	13/0
11.77.1													J	N		Q	Q		
Until about Christmas	303	125	178	28	26	120	104	25	143	160	107	150	46	245	58	120	54	50	21
break	25%	26%	25%	24%	20%	25%	26%	38%	28%	23%	20%	29%	31%	26%	24%	29%	29%	21%	20%
								CDEF				J	J			Q			
Until about	139	42	97	12	15	64	43	3	45	94	35	79	25	110	29	56	22	25	7
Reading Week	12%	9%	14%	10%	12%	13%	11%	5%	9%	14%	7%	15%	17%	12%	12%	14%	12%	10%	7%
VVCCK			A			G				Н		J	J			R			
The whole	599	252	344	60	71	232	199	33	251	348	331	214	54	454	145	158	84	147	65
school year		_											_		_		_		
	50%	53%	48%	51%	55%	48%	50%	50%	49%	51%	62%	42%	36%	48%	59%	38%	44%	61%	61%
(51.01.)											KL				M			OP	OP
(Dk/Ns)	1	0	1	0	0	0	1	0	0	1	0	0	0	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	esieu (3%	nak ievel) - A	- G/D/L/I /G/FI	- 1/J/IX - L/IVI U	veriap iorillul											
							RETURN	IING STUD	DENTS								
		Ge	ender	Q2				Q5				Q4		Sper Mone			irning nts (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
		Α	В		С	D	E	F	G	Н	I	J	K	L	М		
Base: All respondents	20.4	20.4	440	050					450		050	455	404	005	0.40	440	0.15
	684	234	448	258	317	305	234	214	153	143	352	155	131	335	348	419	215
				ı	ı								1				1
Until about Thanksgiving	81	23	58	21	25	42	22	22	25	26	45	13	15	81	0	67	8
break	12%	10%	13%	8%	8%	14%	9%	10%	16%	18%	13%	8%	12%	24%	-	16%	4%
						С			CE	CEF				M			
Until about Christmas	160	51	109	42	72	61	60	63	31	33	81	36	34	160	0	129	25
break	23%	22%	24%	16%	23%	20%	26%	29%	20%	23%	23%	23%	26%	48%	-	31%	12%
Libert all and								DG						M			
Until about Reading	94	30	64	24	43	45	30	33	20	17	42	30	18	94	0	73	13
Week	14%	13%	14%	9%	14%	15%	13%	15%	13%	12%	12%	19% I	14%	28% M	-	17%	6%
The whole	348	130	216	171	177	157	122	96	77	67	184	76	64	0	348	150	169
school year	51%	56%	48%	66%	56% F	52%	52%	45%	50%	47%	52%	49%	49%	-	100% L	36%	79%
(Dk/Ns)	1	0	1	0	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/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

		Ge	ender		Regi	on			Education	on Status	Gra	aduate debt	free	Part-tim	ne work		Reason	s for working	
	Total	Male	Female	ВС	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
		Α	В	С	D	Е	F	G	Н	1	J	K	L	М	N	0	Р	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	381	570	98	100	383	324	42	419	534	427	419	107	953	0	414	189	243	107
	79%	80%	79%	84%	77%	80%	81%	64%	81%	78%	80%	81%	71%	100%	-	100%	100%	100%	100%
				G		G	G				L	L		N					
No	246	95	150	19	30	98	74	24	97	149	105	97	44	0	246	0	0	0	0
	21%	20%	21%	16%	23%	20%	19%	36%	19%	22%	20%	19%	29%	-	100%	-	-	-	-
								CEF					JK		M				
(Dk/Ns)	1	0	1	0	0	0	1	0	0	1	0	0	0	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

ns: Columr	ns Tested (5% risk level)	- A/B - C/D	/E/F/G - H/I - J/K/L - M	/N - O/P/Q/	R Overlap	formulae ı	used. * small bas	se; ** very small b	ase (unde	r 30) ineligible fo	r sig testing						
				D	•			F .1	01-1	0								
	Ge	ender		Reg	ion			Education	on Status	Gra	aduate debt	rree	W	ork				9
Total	Male	Female	ВС	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	have extra spending money	to have extra spending money	Gain work
	Λ	D		D	_		G	ы	1	1	K		N/	NI	0	D	0	R
	A	Б	U	D D		Г	G	П	l	J	n n	_ L	IVI	IN	0	P	Ų Ų	K
953	381	570	98*	100	383	324	42*	419	534	427	419	107	953	-**	414	189	243	107
414	116	296	39	39	162	152	20	167	247	135	215	64	414	0	414	0	0	0
43%	30%	52%	40%	39%	42%	47%	48%	40%	46%	32%	51%	60%	43%	-	100%	-	-	-
		A							Н		J	J			PQR			
243	115	128	29	28	101	78	7	125	118	138	88	17	243	0	0	0	243	0
26%	30%	23%	30%	28%	26%	24%	17%	30%	22%	32%	21%	16%	26%	-	-	-	100%	-
	В							ı		KL							OPR	
189	90	99	18	19	75	62	11	86	103	90	77	22	189	0	0	189	0	0
20%	24%	17%	18%	19%	20%	19%	26%	21%	19%	21%	18%	21%	20%	-	-	100%	-	-
	В															OQR		
107	60	47	12	14	45	32	4	41	66	64	39	4	107	0	0	0	0	107
11%	16%	8%	12%	14%	12%	10%	10%	10%	12%	15%	9%	4%	11%	-	-	-	-	100%
	В									KI								OPQ
	Total 953 414 43% 243 26% 189 20%	Total Male A 953 381 414 116 43% 30% 243 115 26% 30% B 189 90 20% 24% B 107 60	Gender Total Male Female A B 953 381 570 414 116 296 43% 30% 52% A 243 115 128 26% 30% 23% B 189 90 99 20% 24% 17% B 107 60 47 11% 16% 8%	Gender Total Male Female BC 953 381 570 98* 414 116 296 39 43% 30% 52% 40% A 243 115 128 29 26% 30% 23% 30% B 189 90 99 18 20% 24% 17% 18% B 107 60 47 12 11% 16% 8% 12%	Total Male Female BC Alb/Man/Sask 953 381 570 98* 100 414 116 296 39 39 43% 30% 52% 40% 39% 26% 30% 23% 30% 28% 189 90 99 18 19 20% 24% 17% 18% 19% 107 60 47 12 14 11% 16% 8% 12% 14%	Total Male Female BC Alb/Man/Sask Ont 953 381 570 98* 100 383 414 116 296 39 39 162 43% 30% 52% 40% 39% 28% 101 26% 30% 23% 30% 28% 26% B 189 90 99 18 19 75 20% 24% 17% 18% 19% 20% B 107 60 47 12 14 45 11% 16% 8% 12% 14% 12%	Total Male Female BC Alb/Man/Sask Ont Que 953 381 570 98* 100 383 324 414 116 296 39 39 162 152 43% 30% 52% 40% 39% 42% 47% A <t< td=""><td>Total Male Female BC Alb/Man/Sask Ont Que Atl 953 381 570 98* 100 383 324 42* 414 116 296 39 39 162 152 20 43% 30% 52% 40% 39% 42% 47% 48% 243 115 128 29 28 101 78 7 26% 30% 23% 30% 28% 26% 24% 17% B 107 60 47 12 14 45 32 4 107 60 47 12 14 45 32 4 11% 16% 8% 12% 14% 12% 10% 10%</td><td>Total Male Female BC Alb/Man/Sask Ont Que Atl New Students 953 381 570 98* 100 383 324 42* 419 414 116 296 39 39 162 152 20 167 43% 30% 52% 40% 39% 42% 47% 48% 40% 243 115 128 29 28 101 78 7 125 26% 30% 23% 30% 28% 26% 24% 17% 30% B 1 1 86 26% 24% 17% 30% B 1 1 86 20% 19% 26% 21% B 1 1 4 45 32 4 41 107 60 47 12 14 45 32 4 41 11% 16%</td></t<> <td>Total Male Female BC Alb/Man/Sask Ont Que Att New Students 953 381 570 98* 100 383 324 42* 419 534 414 116 296 39 39 162 152 20 167 247 43% 30% 52% 40% 39% 42% 47% 48% 40% 46% A A B 29 28 101 78 7 125 118 26% 30% 23% 30% 28% 26% 24% 17% 30% 22% B 1 1 86 103 20% 24% 17% 18% 19% 20% 19% 26% 21% 19% B 1 1 4 45 32 4 41 66 107</td> <td> Total Male Female BC Alb/Man/Sask Ont Que Atl Students St</td> <td> Total Male Female BC Alb/Man/Sask Ont Que Att Students St</td> <td> No - No - No - No - No - No - No - No - No - No - No - No - No - No - No - No - No - No - No - No - No</td> <td> Total Male Female BC Alb/Man/Sask Ont Que Att Students Students Yes No-will minimize debt Ves Ves Mo-will worry debt Ves Ves Mo-will worry debt Ves Ves Ves Mo-will worry debt Ves Ves Mo-will worry debt Ves Ves Ves Mo-will worry debt Ves Ves Ves Mo-will worry debt Ves Ves Ves Mo-will worry debt Ves Ves Ves Ves Mo-will worry debt Ves Ves Ves Mo-will worry debt Ves Ves</td> <td> Total Male Female BC Alb/Man/Sask Ont Que All Students Status Status </td> <td> Total Male Female BC Allb/Man/Sask Ont Que Atl Students S</td> <td> Column C</td> <td> Note Note </td>	Total Male Female BC Alb/Man/Sask Ont Que Atl 953 381 570 98* 100 383 324 42* 414 116 296 39 39 162 152 20 43% 30% 52% 40% 39% 42% 47% 48% 243 115 128 29 28 101 78 7 26% 30% 23% 30% 28% 26% 24% 17% B 107 60 47 12 14 45 32 4 107 60 47 12 14 45 32 4 11% 16% 8% 12% 14% 12% 10% 10%	Total Male Female BC Alb/Man/Sask Ont Que Atl New Students 953 381 570 98* 100 383 324 42* 419 414 116 296 39 39 162 152 20 167 43% 30% 52% 40% 39% 42% 47% 48% 40% 243 115 128 29 28 101 78 7 125 26% 30% 23% 30% 28% 26% 24% 17% 30% B 1 1 86 26% 24% 17% 30% B 1 1 86 20% 19% 26% 21% B 1 1 4 45 32 4 41 107 60 47 12 14 45 32 4 41 11% 16%	Total Male Female BC Alb/Man/Sask Ont Que Att New Students 953 381 570 98* 100 383 324 42* 419 534 414 116 296 39 39 162 152 20 167 247 43% 30% 52% 40% 39% 42% 47% 48% 40% 46% A A B 29 28 101 78 7 125 118 26% 30% 23% 30% 28% 26% 24% 17% 30% 22% B 1 1 86 103 20% 24% 17% 18% 19% 20% 19% 26% 21% 19% B 1 1 4 45 32 4 41 66 107	Total Male Female BC Alb/Man/Sask Ont Que Atl Students St	Total Male Female BC Alb/Man/Sask Ont Que Att Students St	No - No - No - No - No - No - No - No - No - No - No - No - No - No - No - No - No - No - No - No - No	Total Male Female BC Alb/Man/Sask Ont Que Att Students Students Yes No-will minimize debt Ves Ves Mo-will worry debt Ves Ves Mo-will worry debt Ves Ves Ves Mo-will worry debt Ves Ves Mo-will worry debt Ves Ves Ves Mo-will worry debt Ves Ves Ves Mo-will worry debt Ves Ves Ves Mo-will worry debt Ves Ves Ves Ves Mo-will worry debt Ves Ves Ves Mo-will worry debt Ves Ves	Total Male Female BC Alb/Man/Sask Ont Que All Students Status Status	Total Male Female BC Allb/Man/Sask Ont Que Atl Students S	Column C	Note Note

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?

														Part	-time				
		G	ender		Reg	ion			Educati	on Status	Gra	aduate debt	free	w	ork			s for workin	g
	Total	Male	Female	ВС	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 wor
		Α	В	С	D	Е	F	G	Н	1	J	К	L	М	N	0	Р	Q	R
Base: All respondents																			
	1200	476	721	117	130	481	399	66*	516	684	532	516	151	953	246	414	189	243	10
Working while I am at school																			
A lot of	422	169	251	40	39	165	145	30	189	233	170	184	68	305	117	161	46	60	3
impact	35%	36%	35%	34%	30%	34%	36%	46% D	37%	34%	32%	36%	45% JK	32%	48% M	39% PQ	24%	25%	36 ⁶
A bit of	507	191	315	55	57	206	164	22	224	283	225	229	53	450	57	178	109	115	
impact	42%	40%	44%	47%	44%	43%	41%	33%	43%	41%	42%	44% L	35%	47% N	23%	43%	58% OQR	47%	459
Not very	177	79	98	12	23	75	58	9	73	104	92	67	18	153	24	59	30	49	1
much impact	15%	17%	14%	10%	18%	16%	15%	14%	14%	15%	17%	13%	12%	16% N	10%	14%	16%	20% O	14'
No impact	93	37	56	10	11	35	31	5	30	63	45	36	12	45	48	16	4	19	
at all	8%	8%	8%	9%	9%	7%	8%	8%	6%	9% H	9%	7%	8%	5%	20% M	4%	2%	8% OP	69
(Dk/Ns)	1	0	1	0	0	0	1	0	0	1	0	0	0	0	0	0	0	0	
	0%	-	0%	-	-	-	0%	-	-	0%	-	-	-	-	-	-	-	-	
Summary																			
Top 2 Box	929	360	566	95	96	371	309	52	413	516	395	413	121	755	174	339	155	175	8
	77%	76%	79%	81%	74%	77%	77%	79%	80%	75%	74%	80%	80%	79%	71%	82%	82%	72%	80'
												J		N		Q	Q		
Bottom 2 Box	270	116	154	22	34	110	89	14	103	167	137	103	30	198	72	75	34	68	2
DUX	23%	24%	21%	19%	26%	23%	22%	21%	20%	24%	26%	20%	20%	21%	29%	18%	18%	28%	20
											K				М			OP	

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?

															-time				
	Total	Ge Male	ender Female	ВС	Reg Alb/Man/Sask	ion Ont	Que	Atl	New Students	Returning Students	Gra Yes	No - will minimize debt	No - will worry later	Yes	ork No	Need to pay bills	Reasor Need to have extra spending money	wanted Wanted to have extra spending money	Gain work
		Α	В	С	D	Е	F	G	Н	ı	J	К	L	М	N	0	Р	Q	R
Base: All respondents	1200	476	721	447	130	481	399	66*	516	684	532	516	151	953	246	414	189	243	107
	1200	476	121	117	130	401	399	00	310	004	532	310	151	953	246	414	109	243	107
Worrying about money																			
A lot of impact	293	101	191	28	22	119	111	12	125	168	107	144	42	248	45	151	36	40	21
шрасс	24%	21%	27% A	24%	17%	25%	28% D	18%	24%	25%	20%	28% J	28% J	26% N	18%	37% PQR	19%	17%	20%
A bit of	473	189	283	50	49	190	149	32	207	266	196	207	70	363	110	151	83	90	39
impact	39%	40%	39%	43%	38%	40%	37%	49%	40%	39%	37%	40%	46% J	38%	45%	37%	44%	37%	36%
Not very	302	132	169	27	39	126	91	17	134	168	146	128	28	240	62	81	50	77	32
much impact	25%	28%	23%	23%	30%	26%	23%	26%	26%	25%	27%	25%	19%	25%	25%	20%	27%	32%	30%
											L							О	О
No impact	131	54	77	12	20	46	47	5	50	81	83	37	11	102	29	31	20	36	15
at all	11%	11%	11%	10%	15%	10%	12%	8%	10%	12%	16% KL	7%	7%	11%	12%	8%	11%	15% O	14% O
(Dk/Ns)	1	0	1	0	0	0	1	0	0	1	0	0	0	0	0	0	0	0	C
	0%	-	0%	-	-	-	0%	-	-	0%	-	-	-	-	-	-	-	-	-
Summary								<u> </u>											
Top 2 Box	766	290	474	78	71	309	260	44	332	434	303	351	112	611	155	302	119	130	60
	64%	61%	66%	67%	55%	64%	65%	67%	64%	64%	57%	68%	74%	64%	63%	73%	63%	54%	56%
						D	D	- /			- /-	J	J			PQR	Q		2370
Bottom 2	433	186	246	39	59	172	138	22	184	249	229	165	39	342	91	112	70	113	47
Box	36%	39%	34%	33%	45%	36%	35%	33%	36%	36%	43%	32%	26%	36%	37%	27%	37%	47%	44%
					EF						KL						0	OP	C

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

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

Proportions/Mea	ns: Columi	ns Tested ((5% risk level)	- A/B - C/D/E/F/0	3/H - I/J/K - L/N	Overlap for	mulae used.										
							RETURN	IING STUD	ENTS								
														Sper	0		urning
	1	Ge	ender	Q2		<u> </u>		Q5	I			Q4	ı	Mone	y (Q7)	Studer	nts (Q9)
	Total	Male A	Female B	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 F	Scholarships G	Bursary/Grants	Parents	An employee at my bank	Other K	Will NOT last for the school year	Will last for the school year	Money was tight	I had enough money
Base: Returning Students who answered the question		A	В			U		r	G	п		J	K		IVI		
	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/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

Proportions/Mea	ans: Colum	ns Tested	(5% risk level)	- A/B - C/D)/E/F/G - H/I - J/K/L - N	1/N - O/P/Q	/R Overlap	formulae u	used. * small bas	se; ** very small b	ase (under	30) ineligible fo	r sig testing		-time				
		Ge	ender		Reg	noir			Educati	on Status	Gra	aduate debt	free		-ume ork		Reason	s for working	a l
	Total	Male	Female	ВС	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
	Total	A	В	С	D	E	F	G	Н	I	J	K	L	M	N	0	P	Q	R
Base: Returning Students who answered money was tight all year or close to the end of the year from Q9		A	В				<u> </u>	9	"		3	K		IVI	IV.	0	r	Q	K
	419	134	284	35*	42*	170	147	23**	_**	419	134	202	83*	338	81*	176	68*	58*	36*
		-										_			-				
I spent	316	91	224	25	31	123	118	17	0	316	93	158	65	255	61	137	54	37	27
less money on	75%	68%	79%	71%	74%	72%	80%	74%	_	75%	69%	78%	78%	75%	75%	78%	79%	64%	75%
other	,	0070		,	, 0	1.270	0070	, 0			0070		,	. 676		. 6,6	1.070	0.70	
incidentals			Α													Q			
I spent less	256	78	177	26	31	109	73	16	0	256	75	139	42	211	45	123	40	30	18
money on	61%	58%	62%	74%	74%	64%	50%	70%	-	61%	56%	69%	51%	62%	56%	70%	59%	52%	50%
food				F	F	F						JL				QR			
I spent	238	71	166	21	26	91	85	14	0	238	74	126	38	196	42	105	35	33	23
less money on alcoholic drinks (beer, wine, liquor, etc)	57%	53%	59%	60%	62%	54%	58%	61%	-	57%	55%	62% L	46%	58%	52%	60%	52%	57%	64%
I spent	214	71	142	23	25	92	63	10	0	214	71	105	38	176	38	91	37	30	18
less money on non- alcoholic drinks (fruit juices, coffee,	51%	53%	50%	66% F	60%	54% F	43%	44%	-	51%	53%	52%	46%	52%	47%	52%	54%	52%	50%
etc) I called	1 40	40	400	İ	40	İ	40	40	_	440	40	70	24	100			00	07	
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%
	_ 30%	JU%	J 38%	40%	31%	აძ%	აპ%	44%	-	30%	31%	30%	41%	30%	32%	34%	41%	4/%	25%

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

q8. Is managing your finances while in 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

Proportions/Me	eans: Colum	nns Tested	(5% risk level)) - A/B - C/[D/E/F/G - H/I - J/K/L - N	//N - O/P/Q	/R Overlap	formulae i	used. * small ba	se; ** very small b	ase (unde	r 30) ineligible fo	or sig testing	l					
														Part-	-time				
		Ge	ender		Reg	jion			Education	on Status	Gra	aduate debt	free	wo	ork		Reason	s for working	g
	Total	Male	Female	ВС	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
		Α	В	С	D	E	F	G	Н	1	J	K	L	М	N	0	Р	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	233	79	153	18	21	94	87	10	0	233	81	108	44	195	38	101	41	32	21
than you	37%	36%	37%	33%	31%	38%	39%	27%	-	37%	30%	41%	44%	39%	29%	44%	42%	29%	33%
expected												J	J	N		Q	Q		
About what you	359	123	236	36	42	142	118	21	0	359	161	146	52	269	90	116	49	69	35
expected	57%	56%	57%	66%	63%	57%	53%	57%	-	57%	59%	56%	52%	54%	68% M	51%	50%	62%	56%
Less	42	18	24	1	4	12	19	6	0	42	29	8	5	38	4	12	8	11	7
difficult					_		_	_				_							'
than you expected	7%	8%	6%	2%	6%	5%	9%	16% CE	-	7%	11% K	3%	5%	8%	3%	5%	8%	10%	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/Means: Columns Tested (5% risk level) - A/B - C/D/E/F/G/H - I/J/K - L/M Overlap formulae used.

							RETURN	IING STUD	ENTS								
		G	ender	Q2				Q5				Q4		Sper Mone	nding		irning nts (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
		Α	В		С	D	Е	F	G	Н	ı	J	K	L	М		
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	451	134	316	164	209	198	141	161	95	98	235	104	89	247	204	307	113
cautious with how I spend my money	66%	57%	71%	64%	66%	65%	60%	75%	62%	69%	67%	67%	68%	74%	59%	73%	53%
during the school year			A					CDEG						М			
I can't spend	378	120	256	131	167	174	119	132	77	87	198	87	76	209	169	264	86
as much money as I would have on entertainment, electronics,	55%	51%	57%	51%	53%	57%	51%	62%	50%	61%	56%	56%	58%	62%	49%	63%	40%
etc								CEG		G				M			
I can't spend	364	94	268	128	169	158	117	123	80	81	184	92	70	205	159	257	80
as much money as I would have on	53%	40%	60%	50%	53%	52%	50%	58%	52%	57%	52%	59%	53%	61%	46%	61%	37%
clothes I can't spend			A											M			
as much	318	89	227	116	143	145	98	103	72	75	152	80	65	186	132	229	68
money as I would have on travel/vacation	47%	38%	51% A	45%	45%	48%	42%	48%	47%	52% E	43%	52%	50%	56% M	38%	55%	32%
It has	284	102	182	106	129	109	108	93	60	69	163	51	56	166	118	191	73
been/will be more difficult to find a	42%	44%	41%	41%	41%	36%	46%	44%	39%	48%	46%	33%	43%	50%	34%	46%	34%
summer job							D			D	J			М			
I can't spend	255	83	171	80	103	102	80	95	63	67	126	57	57	157	98	192	45
as much money as I would have on	37%	36%	38%	31%	33%	33%	34%	44%	41%	47%	36%	37%	44%	47%	28%	46%	21%
food								CDE	С	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						М			
I might have	107	47	60	36	47	45	24	39	30	29	46	26	31	71	36	81	19
to pay part or all of my	16%	20%	13%	14%	15%	15%	10%	18%	20%	20%	13%	17%	24%	21%	10%	19%	9%
tuition late	1070	В	1070	1470	1070	1070	1070	E	20% E	E	1070	1770	2-770	M	1070	1370	370
The school I													- 1				
will attend/am	88	37	50	38	40	34	18	32	28	24	38	21	23	50	38	66	17
attending is	13%	16%	11%	15%	13%	11%	8%	15%	18%	17%	11%	14%	18%	15%	11%	16%	8%
not my first																	
choice but makes more																	
sense																	
financially					E			E	DE	Е			1				
I am	87	34	52	35	40	34	26	35	21	18	45	18	20	37	50	56	24
considering attending a	13%	15%	12%	14%	13%	11%	11%	16%	14%	13%	13%	12%	15%	11%	14%	13%	11%
school in my																	
home town																	
instead of																	
going away to school																	
I will	55	15	39	19	22	22	16	22	14	14	23	18	13	36	19	38	9
seek/have				_								_			_		
sought out	8%	6%	9%	7%	7%	7%	7%	10%	9%	10%	7%	12%	10%	11%	6%	9%	4%
advice from a financial																	
professional														М			
None of the	81	39	42	38	44	40	32	11	21	14	40	19	11	16	65	19	54
above	12%	17%	9%	15%	14%	13%	14%	5%	14%	10%	11%	12%	8%	5%	19%	5%	25%
	1∠%		9%	15%				5%			11%	12%	0%	5%		5%	25%
(Dk/Ns)		В			F	F	F		F	F					L		
(DK/N2)	1	0	1	0	0	0	0	0	0	0	0	0	0	0	0	0	0
	0%	-	0%	-	-	-	-	-	-	-	-	-	-	-	-	-	-