

Qs1. As we have a number of age categories that we must fill for this survey, please indicate your age range.

	Total	Gender		Region					Status		Working in Summer		Confident About Debt		Plan to Graduate Debt Free		Confident in Spending Knowledge			Work part time during school year	
		A	B	BC	Alb/ Sask/ Man	Ont	Que	Atl	New Students	Returning students	Yes	No	Yes	No	Yes	No	Very	Somewhat	Not very/ Not at all	Yes	No
		C	D	E	F	G	H	I	J	K	L	M	N	O	P	Q	R	S	T		
Base: All respondents	531	206	325	73*	84*	216	121	37*	155	376	438	93*	436	95*	217	314	222	249	60*	300	231
Under 18	5 0.9%	2 1.0%	3 0.9%	0 -	0 -	4 1.9%	1 0.8%	0 -	2 1.3%	3 0.8%	5 1.1%	0 -	5 1.1%	0 -	1 0.5%	4 1.3%	3 1.4%	1 0.4%	1 1.7%	2 0.7%	3 1.3%
18-24	526 99.1%	204 99.0%	322 99.1%	73 100.0%	84 100.0%	212 98.1%	120 99.2%	37 100.0%	153 98.7%	373 99.2%	433 98.9%	93 100.0%	431 98.9%	95 100.0%	216 99.5%	310 98.7%	219 98.6%	248 99.6%	59 98.3%	298 99.3%	228 98.7%
25 or older	0 -	0 -	0 -	0 -	0 -	0 -	0 -	0 -	0 -	0 -	0 -	0 -	0 -	0 -	0 -	0 -	0 -	0 -	0 -	0 -	0 -

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 * small base

Qs2. Do you plan to attend a post secondary school, either full time or part time, in September 2010?

	Total	Gender		Region					Status		Working in Summer		Confident About Debt		Plan to Graduate Debt Free		Confident in Spending Knowledge			Work part time during school year	
		Male	Female	BC	Alb/ Sask/ Man	Ont	Que	Atl	New Students	Returning students	Yes	No	Yes	No	Yes	No	Very	Somewhat	Not very/ Not at all	Yes	No
	A	B	C	D	E	F	G	H	I	J	K	L	M	N	O	P	Q	R	S	T	
Base: All respondents	531	206	325	73*	84*	216	121	37*	155	376	438	93*	436	95*	217	314	222	249	60*	300	231
Yes, I will be attending college, trade school or university for the first time	155 29.2%	66 32.0%	89 27.4%	27 37.0%	17 20.2%	69 31.9%	33 27.3%	9 24.3%	155 100.0%	0 -	124 28.3%	31 33.3%	119 27.3%	36 37.9%	58 26.7%	97 30.9%	61 27.5%	74 29.7%	20 33.3%	90 30.0%	65 28.1%
Yes, I will be returning to college, trade school or university	376 70.8%	140 68.0%	236 72.6%	46 63.0%	67 79.8%	147 68.1%	88 72.7%	28 75.7%	0 -	376 100.0%	314 71.7%	62 66.7%	317 72.7%	59 62.1%	159 73.3%	217 69.1%	161 72.5%	175 70.3%	40 66.7%	210 70.0%	166 71.9%
No, I won't be attending a post secondary school	0 -	0 -	0 -	0 -	0 -	0 -	0 -	0 -	0 -	0 -	0 -	0 -	0 -	0 -	0 -	0 -	0 -	0 -	0 -	0 -	0 -

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 * small base

Q1a. Will you be working this summer before starting school in September?

	Total	Gender		Region					Status		Working in Summer		Confident About Debt		Plan to Graduate Debt Free		Confident in Spending Knowledge			Work part time during school year	
		Male	Female	BC	Alb/ Sask/ Man	Ont	Que	Atl	New Students	Returning students	Yes	No	Yes	No	Yes	No	Very	Somewhat	Not very/ Not at all	Yes	No
		A	B	C	D	E	F	G	H	I	J	K	L	M	N	O	P	Q	R	S	T
Base: All respondents	531	206	325	73*	84*	216	121	37*	155	376	438	93*	436	95*	217	314	222	249	60*	300	231
Yes	438 82.5%	171 83.0%	267 82.2%	60 82.2%	71 84.5%	178 82.4%	98 81.0%	31 83.8%	124 80.0%	314 83.5%	438 100.0%	0 -	358 82.1%	80 84.2%	182 83.9%	256 81.5%	178 80.2%	208 83.5%	52 86.7%	273 91.0%	165 71.4%
No	93 17.5%	35 17.0%	58 17.8%	13 17.8%	13 15.5%	38 17.6%	23 19.0%	6 16.2%	31 20.0%	62 16.5%	0 -	93 100.0%	78 17.9%	15 15.8%	35 16.1%	58 18.5%	44 19.8%	41 16.5%	8 13.3%	27 9.0%	66 28.6%

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 * small base

Q1. How much of your summer earnings do you plan to save for the school year?

	Total	Gender		Region					Status		Working in Summer		Confident About Debt		Plan to Graduate Debt Free		Confident in Spending Knowledge			Work part time during school year	
		Male	Female	BC	Alb/ Sask/ Man	Ont	Que	Atl	New Students	Returning students	Yes	No	Yes	No	Yes	No	Very	Somewhat	Not very/ Not at all	Yes	No
	A	B	C	D	E	F	G	H	I	J	K	L	M	N	O	P	Q	R	S	T	
Base: Will work before school starts	438	171	267	60*	71*	178	98*	31*	124	314	438	-**	358	80*	182	256	178	208	52*	273	165
None	52 11.9%	21 12.3%	31 11.6%	4 6.7%	5 7.0%	18 10.1%	17 17.3%	8 25.8%	9 7.3%	43 13.7%	52 11.9%	0 -	39 10.9%	13 16.3%	25 13.7%	27 10.5%	19 10.7%	26 12.5%	7 13.5%	21 7.7%	31 18.8%
0.25	93 21.2%	28 16.4%	65 24.3%	12 20.0%	20 28.2%	28 15.7%	24 24.5%	9 29.0%	29 23.4%	64 20.4%	93 21.2%	0 -	74 20.7%	19 23.8%	31 17.0%	62 24.2%	27 15.2%	48 23.1%	18 34.6%	60 22.0%	33 20.0%
0.5	122 27.9%	50 29.2%	72 27.0%	21 35.0%	22 31.0%	48 27.0%	25 25.5%	6 19.4%	35 28.2%	87 27.7%	122 27.9%	0 -	100 27.9%	22 27.5%	47 25.8%	75 29.3%	35 19.7%	70 33.7%	17 32.7%	91 33.3%	31 18.8%
0.75	111 25.3%	48 28.1%	63 23.6%	16 26.7%	13 18.3%	57 32.0%	20 20.4%	5 16.1%	37 29.8%	74 23.6%	111 25.3%	0 -	93 26.0%	18 22.5%	49 26.9%	62 24.2%	58 32.6%	44 21.2%	9 17.3%	66 24.2%	45 27.3%
All	60 13.7%	24 14.0%	36 13.5%	7 11.7%	11 15.5%	27 15.2%	12 12.2%	3 9.7%	14 11.3%	46 14.6%	60 13.7%	0 -	52 14.5%	8 10.0%	30 16.5%	30 11.7%	39 21.9%	20 9.6%	1 1.9%	35 12.8%	25 15.2%

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 * small base; ** very small base (under 30) ineligible for sig testing

Q2. How do you plan on financially supporting yourself while attending post-secondary school?

	Total	Gender		Region					Status		Working in Summer		Confident About Debt		Plan to Graduate Debt Free		Confident in Spending Knowledge			Work part time during school year	
		Male	Female	BC	Alb/ Sask/ Man	Ont	Que	Atl	New Students	Returning students	Yes	No	Yes	No	Yes	No	Very	Somewhat	Not very/ Not at all	Yes	No
		A	B	C	D	E	F	G	H	I	J	K	L	M	N	O	P	Q	R	S	T
Base: All respondents	531	206	325	73*	84*	216	121	37*	155	376	438	93*	436	95*	217	314	222	249	60*	300	231
Work part time during the school year	300 56.5%	100 48.5%	200 61.5%	38 52.1%	55 65.5%	123 56.9%	65 53.7%	19 51.4%	90 58.1%	210 55.9%	273 62.3%	27 29.0%	242 55.5%	58 61.1%	123 56.7%	177 56.4%	124 55.9%	143 57.4%	33 55.0%	300 100.0%	0 -
Rely on mom and dad	217 40.9%	85 41.3%	132 40.6%	27 37.0%	33 39.3%	93 43.1%	54 44.6%	10 27.0%	59 38.1%	158 42.0%	172 39.3%	45 48.4%	165 37.8%	52 54.7%	99 45.6%	118 37.6%	82 36.9%	109 43.8%	26 43.3%	116 38.7%	101 43.7%
Utilize my summer savings	213 40.1%	87 42.2%	126 38.8%	27 37.0%	37 44.0%	90 41.7%	48 39.7%	11 29.7%	51 32.9%	162 43.1%	213 48.6%	0 -	180 41.3%	33 34.7%	87 40.1%	126 40.1%	96 43.2%	97 39.0%	20 33.3%	148 49.3%	65 28.1%
Scholarship or bursary	188 35.4%	72 35.0%	116 35.7%	24 32.9%	31 36.9%	96 44.4%	24 19.8%	13 35.1%	55 35.5%	133 35.4%	165 37.7%	23 24.7%	156 35.8%	32 33.7%	61 28.1%	127 40.4%	83 37.4%	85 34.1%	20 33.3%	120 40.0%	68 29.4%
Rely on student loans	183 34.5%	65 31.6%	118 36.3%	25 34.2%	23 27.4%	87 40.3%	31 25.6%	17 45.9%	47 30.3%	136 36.2%	150 34.2%	33 35.5%	140 32.1%	43 45.3%	21 9.7%	162 51.6%	61 27.5%	98 39.4%	24 40.0%	107 35.7%	76 32.9%
Government funding	132 24.9%	52 25.2%	80 24.6%	13 17.8%	12 14.3%	72 33.3%	26 21.5%	9 24.3%	45 29.0%	87 23.1%	105 24.0%	27 29.0%	102 23.4%	30 31.6%	30 13.8%	102 32.5%	50 22.5%	66 26.5%	16 26.7%	63 21.0%	69 29.9%
Utilize long-term savings	117 22.0%	40 19.4%	77 23.7%	18 24.7%	19 22.6%	49 22.7%	27 22.3%	4 10.8%	29 18.7%	88 23.4%	102 23.3%	15 16.1%	98 22.5%	19 20.0%	57 26.3%	60 19.1%	49 22.1%	54 21.7%	14 23.3%	72 24.0%	45 19.5%
Utilize RESPs	43 8.1%	20 9.7%	23 7.1%	8 11.0%	5 6.0%	23 10.6%	3 2.5%	4 10.8%	9 5.8%	34 9.0%	35 8.0%	8 8.6%	41 9.4%	2 2.1%	24 11.1%	19 6.1%	25 11.3%	15 6.0%	3 5.0%	21 7.0%	22 9.5%
Summary																					
Work part time during the school year ONLY	45 8.5%	19 9.2%	26 8.0%	2 2.7%	12 14.3%	18 8.3%	10 8.3%	3 8.1%	19 12.3%	26 6.9%	41 9.4%	4 4.3%	40 9.2%	5 5.3%	25 11.5%	20 6.4%	20 9.0%	21 8.4%	4 6.7%	45 15.0%	0 -
Utilize my summer savings ONLY	7 1.3%	3 1.5%	4 1.2%	2 2.7%	1 1.2%	2 0.9%	2 1.7%	0 -	3 1.9%	4 1.1%	7 1.6%	0 -	7 1.6%	0 -	3 1.4%	4 1.3%	5 2.3%	2 0.8%	0 -	0 -	7 3.0%
Rely on mom and dad ONLY	42 7.9%	21 10.2%	21 6.5%	4 5.5%	6 7.1%	17 7.9%	15 12.4%	0 -	12 7.7%	30 8.0%	25 5.7%	17 18.3%	34 7.8%	8 8.4%	27 12.4%	15 4.8%	18 8.1%	21 8.4%	3 5.0%	0 -	42 18.2%
Rely on student loans ONLY	17 3.2%	6 2.9%	11 3.4%	3 4.1%	2 2.4%	5 2.3%	3 2.5%	4 10.8%	2 1.3%	15 4.0%	9 2.1%	8 8.6%	14 3.2%	3 3.2%	3 1.4%	14 4.5%	5 2.3%	10 4.0%	2 3.3%	0 -	17 7.4%
Scholarship or bursary ONLY	11 2.1%	6 2.9%	5 1.5%	3 4.1%	1 1.2%	4 1.9%	2 1.7%	1 2.7%	4 2.6%	7 1.9%	10 2.3%	1 1.1%	10 2.3%	1 1.1%	6 2.8%	5 1.6%	8 3.6%	2 0.8%	1 1.7%	0 -	11 4.8%
Government funding ONLY	22 4.1%	10 4.9%	12 3.7%	1 1.4%	3 3.6%	7 3.2%	7 5.8%	4 10.8%	13 8.4%	9 2.4%	13 3.0%	9 9.7%	18 4.1%	4 4.2%	7 3.2%	15 4.8%	11 5.0%	10 4.0%	1 1.7%	0 -	22 9.5%
Utilize long-term savings ONLY	10 1.9%	4 1.9%	6 1.8%	1 1.4%	1 1.2%	3 1.4%	4 3.3%	1 2.7%	4 2.6%	6 1.6%	8 1.8%	2 2.2%	6 1.4%	4 4.2%	5 2.3%	5 1.6%	6 2.7%	2 0.8%	2 3.3%	0 -	10 4.3%
Utilize RESPs ONLY	3 0.6%	0 -	3 0.9%	2 2.7%	0 -	1 0.5%	0 -	0 -	0 -	3 0.8%	0 -	3 3.2%	3 0.7%	0 -	3 1.4%	0 -	1 0.5%	2 0.8%	0 -	0 -	3 1.3%

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 * small base

Q3. What will you do if money is tight?

	Total	Gender		Region					Status		Working in Summer		Confident About Debt		Plan to Graduate Debt Free		Confident in Spending Knowledge			Work part time during school year	
		Male	Female	BC	Alb/ Sask/ Man	Ont	Que	Atl	New Students	Returning students	Yes	No	Yes	No	Yes	No	Very	Somewhat	Not very/ Not at all	Yes	No
		A	B	C	D	E	F	G	H	I	J	K	L	M	N	O	P	Q	R	S	T
Base: All respondents	531	206	325	73*	84*	216	121	37*	155	376	438	93*	436	95*	217	314	222	249	60*	300	231
I will cut back on some of my expenses	305 57.4%	104 50.5%	201 61.8%	45 61.6%	51 60.7%	133 61.6%	56 46.3%	20 54.1%	90 58.1%	215 57.2%	258 58.9%	47 50.5%	249 57.1%	56 58.9%	106 48.8%	199 63.4%	121 54.5%	147 59.0%	37 61.7%	193 64.3%	112 48.5%
I will look for a job/ another job/ ask to work more hours if I already have a job	270 50.8%	97 47.1%	173 53.2%	37 50.7%	40 47.6%	126 58.3%	50 41.3%	17 45.9%	88 56.8%	182 48.4%	225 51.4%	45 48.4%	214 49.1%	56 58.9%	95 43.8%	175 55.7%	105 47.3%	136 54.6%	29 48.3%	177 59.0%	93 40.3%
I will ask my parents for advice	170 32.0%	64 31.1%	106 32.6%	25 34.2%	19 22.6%	77 35.6%	35 28.9%	14 37.8%	54 34.8%	116 30.9%	141 32.2%	29 31.2%	129 29.6%	41 43.2%	58 26.7%	112 35.7%	53 23.9%	94 37.8%	23 38.3%	108 36.0%	62 26.8%
I will call my parents and ask for some money	149 28.1%	58 28.2%	91 28.0%	20 27.4%	29 34.5%	63 29.2%	29 24.0%	8 21.6%	43 27.7%	106 28.2%	119 27.2%	30 32.3%	115 26.4%	34 35.8%	53 24.4%	96 30.6%	58 26.1%	72 28.9%	19 31.7%	84 28.0%	65 28.1%
I will go to a bank and speak to somebody about my financial situation	97 18.3%	43 20.9%	54 16.6%	14 19.2%	12 14.3%	41 19.0%	19 15.7%	11 29.7%	37 23.9%	60 16.0%	80 18.3%	17 18.3%	78 17.9%	19 20.0%	25 11.5%	72 22.9%	33 14.9%	52 20.9%	12 20.0%	57 19.0%	40 17.3%
I will sell something that I own	96 18.1%	39 18.9%	57 17.5%	12 16.4%	17 20.2%	44 20.4%	15 12.4%	8 21.6%	26 16.8%	70 18.6%	79 18.0%	17 18.3%	73 16.7%	23 24.2%	33 15.2%	63 20.1%	34 15.3%	50 20.1%	12 20.0%	59 19.7%	37 16.0%
I will find a way to work it out on my own without asking for advice	80 15.1%	29 14.1%	51 15.7%	14 19.2%	15 17.9%	32 14.8%	12 9.9%	7 18.9%	23 14.8%	57 15.2%	72 16.4%	8 8.6%	67 15.4%	13 13.7%	33 15.2%	47 15.0%	28 12.6%	48 19.3%	4 6.7%	57 19.0%	23 10.0%
I will borrow money from friends or family (other than my parents)	61 11.5%	27 13.1%	34 10.5%	8 11.0%	11 13.1%	27 12.5%	10 8.3%	5 13.5%	22 14.2%	39 10.4%	54 12.3%	7 7.5%	49 11.2%	12 12.6%	20 9.2%	41 13.1%	18 8.1%	32 12.9%	11 18.3%	36 12.0%	25 10.8%
I will incur debt on my credit card	58 10.9%	20 9.7%	38 11.7%	5 6.8%	12 14.3%	25 11.6%	8 6.6%	8 21.6%	14 9.0%	44 11.7%	49 11.2%	9 9.7%	39 8.9%	19 20.0%	9 4.1%	49 15.6%	13 5.9%	37 14.9%	8 13.3%	39 13.0%	19 8.2%
Nothing, I don't expect money to be tight	78 14.7%	28 13.6%	50 15.4%	6 8.2%	13 15.5%	25 11.6%	30 24.8%	4 10.8%	14 9.0%	64 17.0%	59 13.5%	19 20.4%	70 16.1%	8 8.4%	49 22.6%	29 9.2%	46 20.7%	26 10.4%	6 10.0%	34 11.3%	44 19.0%
Summary																					
Answered cut back expenses and did not answer look for a job	109 20.5%	40 19.4%	69 21.2%	18 24.7%	22 26.2%	41 19.0%	20 16.5%	8 21.6%	29 18.7%	80 21.3%	93 21.2%	16 17.2%	90 20.6%	19 20.0%	33 15.2%	76 24.2%	45 20.3%	50 20.1%	14 23.3%	58 19.3%	51 22.1%
Answered look for a job and did not answer cut back expenses	74 13.9%	33 16.0%	41 12.6%	10 13.7%	11 13.1%	34 15.7%	14 11.6%	5 13.5%	27 17.4%	47 12.5%	60 13.7%	14 15.1%	55 12.6%	19 20.0%	22 10.1%	52 16.6%	29 13.1%	39 15.7%	6 10.0%	42 14.0%	32 13.9%
Answered both look for a job and cut back expenses	196 36.9%	64 31.1%	132 40.6%	27 37.0%	29 34.5%	92 42.6%	36 29.8%	12 32.4%	61 39.4%	135 35.9%	165 37.7%	31 33.3%	159 36.5%	37 38.9%	73 33.6%	123 39.2%	76 34.2%	97 39.0%	23 38.3%	135 45.0%	61 26.4%
Answered will sell... or will borrow money... or will incur debt...	173 32.6%	71 34.5%	102 31.4%	22 30.1%	34 40.5%	73 33.8%	29 24.0%	15 40.5%	53 34.2%	120 31.9%	152 34.7%	21 22.6%	128 29.4%	45 47.4%	54 24.9%	119 37.9%	54 24.3%	93 37.3%	26 43.3%	111 37.0%	62 26.8%

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 * small base

Q4. Which of the following are you most likely to cut back on if you are short on money?

	Total	Gender		Region					Status		Working in Summer		Confident About Debt		Plan to Graduate Debt Free		Confident in Spending Knowledge			Work part time during school year	
		Male	Female	BC	Alb/ Sask/ Man	Ont	Que	Atl	New Students	Returning students	Yes	No	Yes	No	Yes	No	Very	Somewhat	Not very/ Not at all	Yes	No
		A	B	C	D	E	F	G	H	I	J	K	L	M	N	O	P	Q	R	S	T
Base: All respondents	531	206	325	73*	84*	216	121	37*	155	376	438	93*	436	95*	217	314	222	249	60*	300	231
Dining out/ Take out	285 53.7%	103 50.0%	182 56.0%	39 53.4%	48 57.1%	109 50.5%	65 53.7%	24 64.9%	79 51.0%	206 54.8%	235 53.7%	50 53.8%	224 51.4%	61 64.2%	97 44.7%	188 59.9%	107 48.2%	141 56.6%	37 61.7%	170 56.7%	115 49.8%
Shopping (clothes, etc.)	257 48.4%	76 36.9%	181 55.7%	36 49.3%	35 41.7%	104 48.1%	67 55.4%	15 40.5%	73 47.1%	184 48.9%	222 50.7%	35 37.6%	199 45.6%	58 61.1%	95 43.8%	162 51.6%	99 44.6%	119 47.8%	39 65.0%	165 55.0%	92 39.8%
Entertainment (movies, concerts)	237 44.6%	91 44.2%	146 44.9%	32 43.8%	39 46.4%	94 43.5%	53 43.8%	19 51.4%	79 51.0%	158 42.0%	198 45.2%	39 41.9%	187 42.9%	50 52.6%	94 43.3%	143 45.5%	98 44.1%	112 45.0%	27 45.0%	145 48.3%	92 39.8%
Social events (bars, parties, clubbing)	185 34.8%	68 33.0%	117 36.0%	21 28.8%	30 35.7%	83 38.4%	38 31.4%	13 35.1%	48 31.0%	137 36.4%	152 34.7%	33 35.5%	149 34.2%	36 37.9%	68 31.3%	117 37.3%	74 33.3%	97 39.0%	14 23.3%	103 34.3%	82 35.5%
Alcoholic drinks (beer, wine, liquor, etc.)	152 28.6%	62 30.1%	90 27.7%	21 28.8%	25 29.8%	63 29.2%	27 22.3%	16 43.2%	45 29.0%	107 28.5%	123 28.1%	29 31.2%	128 29.4%	24 25.3%	59 27.2%	93 29.6%	55 24.8%	79 31.7%	18 30.0%	88 29.3%	64 27.7%
Road trips	71 13.4%	38 18.4%	33 10.2%	12 16.4%	11 13.1%	28 13.0%	14 11.6%	6 16.2%	22 14.2%	49 13.0%	60 13.7%	11 11.8%	61 14.0%	10 10.5%	21 9.7%	50 15.9%	22 9.9%	40 16.1%	9 15.0%	39 13.0%	32 13.9%
Groceries and food	45 8.5%	15 7.3%	30 9.2%	8 11.0%	10 11.9%	21 9.7%	3 2.5%	3 8.1%	11 7.1%	34 9.0%	40 9.1%	5 5.4%	40 9.2%	5 5.3%	15 6.9%	30 9.6%	12 5.4%	22 8.8%	11 18.3%	26 8.7%	19 8.2%
Gas/public transportation	39 7.3%	22 10.7%	17 5.2%	3 4.1%	8 9.5%	20 9.3%	8 6.6%	0 -	13 8.4%	26 6.9%	33 7.5%	6 6.5%	32 7.3%	7 7.4%	23 10.6%	16 5.1%	20 9.0%	13 5.2%	6 10.0%	18 6.0%	21 9.1%
Non-alcoholic drinks (fruit juices, coffee, bottled water, etc.)	28 5.3%	13 6.3%	15 4.6%	4 5.5%	2 2.4%	13 6.0%	5 4.1%	4 10.8%	13 8.4%	15 4.0%	22 5.0%	6 6.5%	20 4.6%	8 8.4%	4 1.8%	24 7.6%	14 6.3%	13 5.2%	1 1.7%	19 6.3%	9 3.9%
Books and school supplies	20 3.8%	8 3.9%	12 3.7%	5 6.8%	3 3.6%	11 5.1%	1 0.8%	0 -	6 3.9%	14 3.7%	18 4.1%	2 2.2%	16 3.7%	4 4.2%	7 3.2%	13 4.1%	8 3.6%	9 3.6%	3 5.0%	13 4.3%	7 3.0%
Tuition	11 2.1%	3 1.5%	8 2.5%	4 5.5%	0 -	6 2.8%	1 0.8%	0 -	5 3.2%	6 1.6%	10 2.3%	1 1.1%	10 2.3%	1 1.1%	5 2.3%	6 1.9%	2 0.9%	7 2.8%	2 3.3%	5 1.7%	6 2.6%
Laundry	9 1.7%	5 2.4%	4 1.2%	2 2.7%	1 1.2%	3 1.4%	3 2.5%	0 -	7 4.5%	2 0.5%	6 1.4%	3 3.2%	7 1.6%	2 2.1%	3 1.4%	6 1.9%	2 0.9%	6 2.4%	1 1.7%	4 1.3%	5 2.2%
Nothing, I don't expect to be short on money	58 10.9%	25 12.1%	33 10.2%	7 9.6%	10 11.9%	21 9.7%	17 14.0%	3 8.1%	11 7.1%	47 12.5%	43 9.8%	15 16.1%	54 12.4%	4 4.2%	41 18.9%	17 5.4%	40 18.0%	16 6.4%	2 3.3%	24 8.0%	34 14.7%

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 * small base

Q5. (Top2box Summary) How much impact do you think each of the following will have on your grades in post-secondary school?

	Total	Gender		Region					Status		Working in Summer		Confident About Debt		Plan to Graduate Debt Free		Confident in Spending Knowledge			Work part time during school year	
		Male	Female	BC	Alb/ Sask/ Man	Ont	Que	Atl	New Students	Returning students	Yes	No	Yes	No	Yes	No	Very	Somewhat	Not very/ Not at all	Yes	No
	A	B	C	D	E	F	G	H	I	J	K	L	M	N	O	P	Q	R	S	T	
Base: All respondents	531	206	325	73*	84*	216	121	37*	155	376	438	93*	436	95*	217	314	222	249	60*	300	231
Working while I am at school	407 76.6%	152 73.8%	255 78.5%	54 74.0%	67 79.8%	169 78.2%	94 77.7%	23 62.2%	119 76.8%	288 76.6%	338 77.2%	69 74.2%	334 76.6%	73 76.8%	161 74.2%	246 78.3%	173 77.9%	193 77.5%	41 68.3%	237 79.0%	170 73.6%
Worrying about money	349 65.7%	124 60.2%	225 69.2%	50 68.5%	45 53.6%	139 64.4%	89 73.6%	26 70.3%	106 68.4%	243 64.6%	286 65.3%	63 67.7%	276 63.3%	73 76.8%	118 54.4%	231 73.6%	135 60.8%	173 69.5%	41 68.3%	204 68.0%	145 62.8%
Having a budget	309 58.2%	124 60.2%	185 56.9%	45 61.6%	48 57.1%	123 56.9%	77 63.6%	16 43.2%	101 65.2%	208 55.3%	257 58.7%	52 55.9%	249 57.1%	60 63.2%	120 55.3%	189 60.2%	117 52.7%	150 60.2%	42 70.0%	174 58.0%	135 58.4%
Attending pub nights	285 53.7%	113 54.9%	172 52.9%	30 41.1%	37 44.0%	123 56.9%	78 64.5%	17 45.9%	88 56.8%	197 52.4%	235 53.7%	50 53.8%	232 53.2%	53 55.8%	104 47.9%	181 57.6%	115 51.8%	138 55.4%	32 53.3%	157 52.3%	128 55.4%
Socializing with friends	284 53.5%	105 51.0%	179 55.1%	36 49.3%	52 61.9%	122 56.5%	55 45.5%	19 51.4%	74 47.7%	210 55.9%	236 53.9%	48 51.6%	237 54.4%	47 49.5%	107 49.3%	177 56.4%	114 51.4%	138 55.4%	32 53.3%	153 51.0%	131 56.7%

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 * small base

Q5. (Bottom2box Summary) How much impact do you think each of the following will have on your grades in post-secondary school?

	Total	Gender		Region					Status		Working in Summer		Confident About Debt		Plan to Graduate Debt Free		Confident in Spending Knowledge			Work part time during school year	
		Male	Female	BC	Alb/ Sask/ Man	Ont	Que	Atl	New Students	Returning students	Yes	No	Yes	No	Yes	No	Very	Somewhat	Not very/ Not at all	Yes	No
	A	B	C	D	E	F	G	H	I	J	K	L	M	N	O	P	Q	R	S	T	
Base: All respondents	531	206	325	73*	84*	216	121	37*	155	376	438	93*	436	95*	217	314	222	249	60*	300	231
Socializing with friends	247 46.5%	101 49.0%	146 44.9%	37 50.7%	32 38.1%	94 43.5%	66 54.5%	18 48.6%	81 52.3%	166 44.1%	202 46.1%	45 48.4%	199 45.6%	48 50.5%	110 50.7%	137 43.6%	108 48.6%	111 44.6%	28 46.7%	147 49.0%	100 43.3%
Attending pub nights	246 46.3%	93 45.1%	153 47.1%	43 58.9%	47 56.0%	93 43.1%	43 35.5%	20 54.1%	67 43.2%	179 47.6%	203 46.3%	43 46.2%	204 46.8%	42 44.2%	113 52.1%	133 42.4%	107 48.2%	111 44.6%	28 46.7%	143 47.7%	103 44.6%
Having a budget	222 41.8%	82 39.8%	140 43.1%	28 38.4%	36 42.9%	93 43.1%	44 36.4%	21 56.8%	54 34.8%	168 44.7%	181 41.3%	41 44.1%	187 42.9%	35 36.8%	97 44.7%	125 39.8%	105 47.3%	99 39.8%	18 30.0%	126 42.0%	96 41.6%
Worrying about money	182 34.3%	82 39.8%	100 30.8%	23 31.5%	39 46.4%	77 35.6%	32 26.4%	11 29.7%	49 31.6%	133 35.4%	152 34.7%	30 32.3%	160 36.7%	22 23.2%	99 45.6%	83 26.4%	87 39.2%	76 30.5%	19 31.7%	96 32.0%	86 37.2%
Working while I am at school	124 23.4%	54 26.2%	70 21.5%	19 26.0%	17 20.2%	47 21.8%	27 22.3%	14 37.8%	36 23.2%	88 23.4%	100 22.8%	24 25.8%	102 23.4%	22 23.2%	56 25.8%	68 21.7%	49 22.1%	56 22.5%	19 31.7%	63 21.0%	61 26.4%

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 * small base

Q5_1. (Working while I am at school) How much impact do you think each of the following will have on your grades in post-secondary school?

	Total	Gender		Region					Status		Working in Summer		Confident About Debt		Plan to Graduate Debt Free		Confident in Spending Knowledge			Work part time during school year	
		Male	Female	BC	Alb/ Sask/ Man	Ont	Que	Atl	New Students	Returning students	Yes	No	Yes	No	Yes	No	Very	Somewhat	Not very/ Not at all	Yes	No
	A	B	C	D	E	F	G	H	I	J	K	L	M	N	O	P	Q	R	S	T	
Base: All respondents	531	206	325	73*	84*	216	121	37*	155	376	438	93*	436	95*	217	314	222	249	60*	300	231
Working while I am at school																					
A lot of impact	176 33.1%	70 34.0%	106 32.6%	22 30.1%	29 34.5%	67 31.0%	46 38.0%	12 32.4%	56 36.1%	120 31.9%	144 32.9%	32 34.4%	134 30.7%	42 44.2%	62 28.6%	114 36.3%	69 31.1%	83 33.3%	24 40.0%	85 28.3%	91 39.4%
A bit of impact	231 43.5%	82 39.8%	149 45.8%	32 43.8%	38 45.2%	102 47.2%	48 39.7%	11 29.7%	63 40.6%	168 44.7%	194 44.3%	37 39.8%	200 45.9%	31 32.6%	99 45.6%	132 42.0%	104 46.8%	110 44.2%	17 28.3%	152 50.7%	79 34.2%
Not very much impact	80 15.1%	38 18.4%	42 12.9%	12 16.4%	11 13.1%	33 15.3%	15 12.4%	9 24.3%	27 17.4%	53 14.1%	70 16.0%	10 10.8%	66 15.1%	14 14.7%	34 15.7%	46 14.6%	24 10.8%	39 15.7%	17 28.3%	48 16.0%	32 13.9%
No impact at all	44 8.3%	16 7.8%	28 8.6%	7 9.6%	6 7.1%	14 6.5%	12 9.9%	5 13.5%	9 5.8%	35 9.3%	30 6.8%	14 15.1%	36 8.3%	8 8.4%	22 10.1%	22 7.0%	25 11.3%	17 6.8%	2 3.3%	15 5.0%	29 12.6%
Summary																					
Top2Box	407 76.6%	152 73.8%	255 78.5%	54 74.0%	67 79.8%	169 78.2%	94 77.7%	23 62.2%	119 76.8%	288 76.6%	338 77.2%	69 74.2%	334 76.6%	73 76.8%	161 74.2%	246 78.3%	173 77.9%	193 77.5%	41 68.3%	237 79.0%	170 73.6%
Bottom2Box	124 23.4%	54 26.2%	70 21.5%	19 26.0%	17 20.2%	47 21.8%	27 22.3%	14 37.8%	36 23.2%	88 23.4%	100 22.8%	24 25.8%	102 23.4%	22 23.2%	56 25.8%	68 21.7%	49 22.1%	56 22.5%	19 31.7%	63 21.0%	61 26.4%

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 * small base

Q5_2. (Worrying about money) How much impact do you think each of the following will have on your grades in post-secondary school?

	Total	Gender		Region					Status		Working in Summer		Confident About Debt		Plan to Graduate Debt Free		Confident in Spending Knowledge			Work part time during school year	
		Male	Female	BC	Alb/ Sask/ Man	Ont	Que	Atl	New Students	Returning students	Yes	No	Yes	No	Yes	No	Very	Somewhat	Not very/ Not at all	Yes	No
	A	B	C	D	E	F	G	H	I	J	K	L	M	N	O	P	Q	R	S	T	
Base: All respondents	531	206	325	73*	84*	216	121	37*	155	376	438	93*	436	95*	217	314	222	249	60*	300	231
Worrying about money																					
A lot of impact	146 27.5%	51 24.8%	95 29.2%	20 27.4%	19 22.6%	54 25.0%	41 33.9%	12 32.4%	50 32.3%	96 25.5%	119 27.2%	27 29.0%	110 25.2%	36 37.9%	49 22.6%	97 30.9%	56 25.2%	66 26.5%	24 40.0%	82 27.3%	64 27.7%
A bit of impact	203 38.2%	73 35.4%	130 40.0%	30 41.1%	26 31.0%	85 39.4%	48 39.7%	14 37.8%	56 36.1%	147 39.1%	167 38.1%	36 38.7%	166 38.1%	37 38.9%	69 31.8%	134 42.7%	79 35.6%	107 43.0%	17 28.3%	122 40.7%	81 35.1%
Not very much impact	133 25.0%	59 28.6%	74 22.8%	18 24.7%	29 34.5%	56 25.9%	22 18.2%	8 21.6%	34 21.9%	99 26.3%	115 26.3%	18 19.4%	120 27.5%	13 13.7%	67 30.9%	66 21.0%	56 25.2%	60 24.1%	17 28.3%	73 24.3%	60 26.0%
No impact at all	49 9.2%	23 11.2%	26 8.0%	5 6.8%	10 11.9%	21 9.7%	10 8.3%	3 8.1%	15 9.7%	34 9.0%	37 8.4%	12 12.9%	40 9.2%	9 9.5%	32 14.7%	17 5.4%	31 14.0%	16 6.4%	2 3.3%	23 7.7%	26 11.3%
Summary																					
Top2Box	349 65.7%	124 60.2%	225 69.2%	50 68.5%	45 53.6%	139 64.4%	89 73.6%	26 70.3%	106 68.4%	243 64.6%	286 65.3%	63 67.7%	276 63.3%	73 76.8%	118 54.4%	231 73.6%	135 60.8%	173 69.5%	41 68.3%	204 68.0%	145 62.8%
Bottom2Box	182 34.3%	82 39.8%	100 30.8%	23 31.5%	39 46.4%	77 35.6%	32 26.4%	11 29.7%	49 31.6%	133 35.4%	152 34.7%	30 32.3%	160 36.7%	22 23.2%	99 45.6%	83 26.4%	87 39.2%	76 30.5%	19 31.7%	96 32.0%	86 37.2%

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 * small base

Q5_3. (Socializing with friends) How much impact do you think each of the following will have on your grades in post-secondary school?

	Total	Gender		Region					Status		Working in Summer		Confident About Debt		Plan to Graduate Debt Free		Confident in Spending Knowledge			Work part time during school year	
		Male	Female	BC	Alb/ Sask/ Man	Ont	Que	Atl	New Students	Returning students	Yes	No	Yes	No	Yes	No	Very	Somewhat	Not very/ Not at all	Yes	No
	A	B	C	D	E	F	G	H	I	J	K	L	M	N	O	P	Q	R	S	T	
Base: All respondents	531	206	325	73*	84*	216	121	37*	155	376	438	93*	436	95*	217	314	222	249	60*	300	231
Socializing with friends																					
A lot of impact	82 15.4%	31 15.0%	51 15.7%	11 15.1%	13 15.5%	39 18.1%	13 10.7%	6 16.2%	30 19.4%	52 13.8%	73 16.7%	9 9.7%	66 15.1%	16 16.8%	27 12.4%	55 17.5%	36 16.2%	33 13.3%	13 21.7%	46 15.3%	36 15.6%
A bit of impact	202 38.0%	74 35.9%	128 39.4%	25 34.2%	39 46.4%	83 38.4%	42 34.7%	13 35.1%	44 28.4%	158 42.0%	163 37.2%	39 41.9%	171 39.2%	31 32.6%	80 36.9%	122 38.9%	78 35.1%	105 42.2%	19 31.7%	107 35.7%	95 41.1%
Not very much impact	173 32.6%	69 33.5%	104 32.0%	27 37.0%	22 26.2%	70 32.4%	41 33.9%	13 35.1%	58 37.4%	115 30.6%	145 33.1%	28 30.1%	148 33.9%	25 26.3%	78 35.9%	95 30.3%	71 32.0%	79 31.7%	23 38.3%	105 35.0%	68 29.4%
No impact at all	74 13.9%	32 15.5%	42 12.9%	10 13.7%	10 11.9%	24 11.1%	25 20.7%	5 13.5%	23 14.8%	51 13.6%	57 13.0%	17 18.3%	51 11.7%	23 24.2%	32 14.7%	42 13.4%	37 16.7%	32 12.9%	5 8.3%	42 14.0%	32 13.9%
Summary																					
Top2Box	284 53.5%	105 51.0%	179 55.1%	36 49.3%	52 61.9%	122 56.5%	55 45.5%	19 51.4%	74 47.7%	210 55.9%	236 53.9%	48 51.6%	237 54.4%	47 49.5%	107 49.3%	177 56.4%	114 51.4%	138 55.4%	32 53.3%	153 51.0%	131 56.7%
Bottom2Box	247 46.5%	101 49.0%	146 44.9%	37 50.7%	32 38.1%	94 43.5%	66 54.5%	18 48.6%	81 52.3%	166 44.1%	202 46.1%	45 48.4%	199 45.6%	48 50.5%	110 50.7%	137 43.6%	108 48.6%	111 44.6%	28 46.7%	147 49.0%	100 43.3%

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 * small base

Q5_4. (Having a budget) How much impact do you think each of the following will have on your grades in post-secondary school?

	Total	Gender		Region					Status		Working in Summer		Confident About Debt		Plan to Graduate Debt Free		Confident in Spending Knowledge			Work part time during school year	
		Male	Female	BC	Alb/ Sask/ Man	Ont	Que	Atl	New Students	Returning students	Yes	No	Yes	No	Yes	No	Very	Somewhat	Not very/ Not at all	Yes	No
	A	B	C	D	E	F	G	H	I	J	K	L	M	N	O	P	Q	R	S	T	
Base: All respondents	531	206	325	73*	84*	216	121	37*	155	376	438	93*	436	95*	217	314	222	249	60*	300	231
Having a budget																					
A lot of impact	104 19.6%	33 16.0%	71 21.8%	10 13.7%	17 20.2%	32 14.8%	40 33.1%	5 13.5%	39 25.2%	65 17.3%	87 19.9%	17 18.3%	82 18.8%	22 23.2%	36 16.6%	68 21.7%	40 18.0%	47 18.9%	17 28.3%	58 19.3%	46 19.9%
A bit of impact	205 38.6%	91 44.2%	114 35.1%	35 47.9%	31 36.9%	91 42.1%	37 30.6%	11 29.7%	62 40.0%	143 38.0%	170 38.8%	35 37.6%	167 38.3%	38 40.0%	84 38.7%	121 38.5%	77 34.7%	103 41.4%	25 41.7%	116 38.7%	89 38.5%
Not very much impact	145 27.3%	50 24.3%	95 29.2%	20 27.4%	25 29.8%	61 28.2%	23 19.0%	16 43.2%	36 23.2%	109 29.0%	119 27.2%	26 28.0%	124 28.4%	21 22.1%	52 24.0%	93 29.6%	57 25.7%	74 29.7%	14 23.3%	90 30.0%	55 23.8%
No impact at all	77 14.5%	32 15.5%	45 13.8%	8 11.0%	11 13.1%	32 14.8%	21 17.4%	5 13.5%	18 11.6%	59 15.7%	62 14.2%	15 16.1%	63 14.4%	14 14.7%	45 20.7%	32 10.2%	48 21.6%	25 10.0%	4 6.7%	36 12.0%	41 17.7%
Summary																					
Top2Box	309 58.2%	124 60.2%	185 56.9%	45 61.6%	48 57.1%	123 56.9%	77 63.6%	16 43.2%	101 65.2%	208 55.3%	257 58.7%	52 55.9%	249 57.1%	60 63.2%	120 55.3%	189 60.2%	117 52.7%	150 60.2%	42 70.0%	174 58.0%	135 58.4%
Bottom2Box	222 41.8%	82 39.8%	140 43.1%	28 38.4%	36 42.9%	93 43.1%	44 36.4%	21 56.8%	54 34.8%	168 44.7%	181 41.3%	41 44.1%	187 42.9%	35 36.8%	97 44.7%	125 39.8%	105 47.3%	99 39.8%	18 30.0%	126 42.0%	96 41.6%

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 * small base

Q5_5. (Attending pub nights) How much impact do you think each of the following will have on your grades in post-secondary school?

	Total	Gender		Region					Status		Working in Summer		Confident About Debt		Plan to Graduate Debt Free		Confident in Spending Knowledge			Work part time during school year	
		Male	Female	BC	Alb/ Sask/ Man	Ont	Que	Atl	New Students	Returning students	Yes	No	Yes	No	Yes	No	Very	Somewhat	Not very/ Not at all	Yes	No
	A	B	C	D	E	F	G	H	I	J	K	L	M	N	O	P	Q	R	S	T	
Base: All respondents	531	206	325	73*	84*	216	121	37*	155	376	438	93*	436	95*	217	314	222	249	60*	300	231
Attending pub nights																					
A lot of impact	141 26.6%	55 26.7%	86 26.5%	13 17.8%	20 23.8%	58 26.9%	40 33.1%	10 27.0%	50 32.3%	91 24.2%	115 26.3%	26 28.0%	109 25.0%	32 33.7%	49 22.6%	92 29.3%	60 27.0%	64 25.7%	17 28.3%	85 28.3%	56 24.2%
A bit of impact	144 27.1%	58 28.2%	86 26.5%	17 23.3%	17 20.2%	65 30.1%	38 31.4%	7 18.9%	38 24.5%	106 28.2%	120 27.4%	24 25.8%	123 28.2%	21 22.1%	55 25.3%	89 28.3%	55 24.8%	74 29.7%	15 25.0%	72 24.0%	72 31.2%
Not very much impact	117 22.0%	43 20.9%	74 22.8%	21 28.8%	21 25.0%	46 21.3%	20 16.5%	9 24.3%	31 20.0%	86 22.9%	102 23.3%	15 16.1%	103 23.6%	14 14.7%	51 23.5%	66 21.0%	51 23.0%	48 19.3%	18 30.0%	64 21.3%	53 22.9%
No impact at all	129 24.3%	50 24.3%	79 24.3%	22 30.1%	26 31.0%	47 21.8%	23 19.0%	11 29.7%	36 23.2%	93 24.7%	101 23.1%	28 30.1%	101 23.2%	28 29.5%	62 28.6%	67 21.3%	56 25.2%	63 25.3%	10 16.7%	79 26.3%	50 21.6%
Summary																					
Top2Box	285 53.7%	113 54.9%	172 52.9%	30 41.1%	37 44.0%	123 56.9%	78 64.5%	17 45.9%	88 56.8%	197 52.4%	235 53.7%	50 53.8%	232 53.2%	53 55.8%	104 47.9%	181 57.6%	115 51.8%	138 55.4%	32 53.3%	157 52.3%	128 55.4%
Bottom2Box	246 46.3%	93 45.1%	153 47.1%	43 58.9%	47 56.0%	93 43.1%	43 35.5%	20 54.1%	67 43.2%	179 47.6%	203 46.3%	43 46.2%	204 46.8%	42 44.2%	113 52.1%	133 42.4%	107 48.2%	111 44.6%	28 46.7%	143 47.7%	103 44.6%

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 * small base

Q6. How confident are you that you know how much debt you will have when you graduate?

	Total	Gender		Region					Status		Working in Summer		Confident About Debt		Plan to Graduate Debt Free		Confident in Spending Knowledge			Work part time during school year	
		Male	Female	BC	Alb/ Sask/ Man	Ont	Que	Atl	New Students	Returning students	Yes	No	Yes	No	Yes	No	Very	Somewhat	Not very/ Not at all	Yes	No
		A	B	C	D	E	F	G	H	I	J	K	L	M	N	O	P	Q	R	S	T
Base: All respondents	531	206	325	73*	84*	216	121	37*	155	376	438	93*	436	95*	217	314	222	249	60*	300	231
Very confident	177 33.3%	72 35.0%	105 32.3%	28 38.4%	31 36.9%	81 37.5%	26 21.5%	11 29.7%	44 28.4%	133 35.4%	143 32.6%	34 36.6%	177 40.6%	0 -	109 50.2%	68 21.7%	116 52.3%	57 22.9%	4 6.7%	92 30.7%	85 36.8%
Somewhat confident	259 48.8%	100 48.5%	159 48.9%	35 47.9%	34 40.5%	116 53.7%	54 44.6%	20 54.1%	75 48.4%	184 48.9%	215 49.1%	44 47.3%	259 59.4%	0 -	81 37.3%	178 56.7%	89 40.1%	141 56.6%	29 48.3%	150 50.0%	109 47.2%
Not very confident	73 13.7%	26 12.6%	47 14.5%	8 11.0%	15 17.9%	15 6.9%	29 24.0%	6 16.2%	29 18.7%	44 11.7%	61 13.9%	12 12.9%	0 -	73 76.8%	21 9.7%	52 16.6%	11 5.0%	40 16.1%	22 36.7%	47 15.7%	26 11.3%
Not at all confident	22 4.1%	8 3.9%	14 4.3%	2 2.7%	4 4.8%	4 1.9%	12 9.9%	0 -	7 4.5%	15 4.0%	19 4.3%	3 3.2%	0 -	22 23.2%	6 2.8%	16 5.1%	6 2.7%	11 4.4%	5 8.3%	11 3.7%	11 4.8%
Summary																					
Top2Box	436 82.1%	172 83.5%	264 81.2%	63 86.3%	65 77.4%	197 91.2%	80 66.1%	31 83.8%	119 76.8%	317 84.3%	358 81.7%	78 83.9%	436 100.0%	0 -	190 87.6%	246 78.3%	205 92.3%	198 79.5%	33 55.0%	242 80.7%	194 84.0%
Bottom2Box	95 17.9%	34 16.5%	61 18.8%	10 13.7%	19 22.6%	19 8.8%	41 33.9%	6 16.2%	36 23.2%	59 15.7%	80 18.3%	15 16.1%	0 -	95 100.0%	27 12.4%	68 21.7%	17 7.7%	51 20.5%	27 45.0%	58 19.3%	37 16.0%

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 * small base

Q7. Which of the following statements best describes your attitude towards student debt with regards to post-secondary education?

	Total	Gender		Region					Status		Working in Summer		Confident About Debt		Plan to Graduate Debt Free		Confident in Spending Knowledge			Work part time during school year	
		A	B	BC	Alb/ Sask/ Man	Ont	Que	Atl	New Students	Returning students	Yes	No	Yes	No	Yes	No	Very	Somewhat	Not very/ Not at all	Yes	No
		217	96	121	29	39	80	54	15	58	159	182	35	190	27	217	0	118	86	13	123
Base: All respondents	531	206	325	73*	84*	216	121	37*	155	376	438	93*	436	95*	217	314	222	249	60*	300	231
I plan to graduate debt free	40.9%	46.6%	37.2%	39.7%	46.4%	37.0%	44.6%	40.5%	37.4%	42.3%	41.6%	37.6%	43.6%	28.4%	100.0%	-	53.2%	34.5%	21.7%	41.0%	40.7%
		B											M	O		QR					
I know I will have debts when I graduate but I intend to do everything I can to minimize the amount of debt I incur	47.5%	42.7%	50.5%	53.4%	46.4%	50.0%	39.7%	48.6%	54.2%	44.7%	48.4%	43.0%	45.6%	55.8%	-	80.3%	39.2%	51.4%	61.7%	49.0%	45.5%
									I						N	P	P				
I know I will have debts when I graduate, but I'll worry about them when I graduate	11.7%	10.7%	12.3%	6.8%	7.1%	13.0%	15.7%	10.8%	8.4%	13.0%	10.0%	19.4%	10.8%	15.8%	-	19.7%	7.7%	14.1%	16.7%	10.0%	13.9%
												J			N	P	P				

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 * small base

Q8. How confident are you that you know where, and how, your money is spent now? (e.g. groceries, entertainment, school supplies, etc.)

	Total	Gender		Region					Status		Working in Summer		Confident About Debt		Plan to Graduate Debt Free		Confident in Spending Knowledge			Work part time during school year	
		Male	Female	BC	Alb/ Sask/ Man	Ont	Que	Atl	New Students	Returning students	Yes	No	Yes	No	Yes	No	Very	Somewhat	Not very/ Not at all	Yes	No
		A	B	C	D	E	F	G	H	I	J	K	L	M	N	O	P	Q	R	S	T
Base: All respondents	531	206	325	73*	84*	216	121	37*	155	376	438	93*	436	95*	217	314	222	249	60*	300	231
Very confident	222 41.8%	97 47.1%	125 38.5%	29 39.7%	32 38.1%	102 47.2%	45 37.2%	14 37.8%	61 39.4%	161 42.8%	178 40.6%	44 47.3%	205 47.0%	17 17.9%	118 54.4%	104 33.1%	222 100.0%	0 -	0 -	124 41.3%	98 42.4%
Somewhat confident	249 46.9%	93 45.1%	156 48.0%	36 49.3%	35 41.7%	99 45.8%	60 49.6%	19 51.4%	74 47.7%	175 46.5%	208 47.5%	41 44.1%	198 45.4%	51 53.7%	86 39.6%	163 51.9%	0 -	249 100.0%	0 -	143 47.7%	106 45.9%
Not very confident	57 10.7%	15 7.3%	42 12.9%	8 11.0%	15 17.9%	15 6.9%	15 12.4%	4 10.8%	19 12.3%	38 10.1%	49 11.2%	8 8.6%	32 7.3%	25 26.3%	12 5.5%	45 14.3%	0 -	0 -	57 95.0%	32 10.7%	25 10.8%
Not at all confident	3 0.6%	1 0.5%	2 0.6%	0 -	2 2.4%	0 -	1 0.8%	0 -	1 0.6%	2 0.5%	3 0.7%	0 -	1 0.2%	2 2.1%	1 0.5%	2 0.6%	0 -	0 -	3 5.0%	1 0.3%	2 0.9%
Summary																					
Top2Box	471 88.7%	190 92.2%	281 86.5%	65 89.0%	67 79.8%	201 93.1%	105 86.8%	33 89.2%	135 87.1%	336 89.4%	386 88.1%	85 91.4%	403 92.4%	68 71.6%	204 94.0%	267 85.0%	222 100.0%	249 100.0%	0 -	267 89.0%	204 88.3%
Bottom2Box	60 11.3%	16 7.8%	44 13.5%	8 11.0%	17 20.2%	15 6.9%	16 13.2%	4 10.8%	20 12.9%	40 10.6%	52 11.9%	8 8.6%	33 7.6%	27 28.4%	13 6.0%	47 15.0%	0 -	0 -	60 100.0%	33 11.0%	27 11.7%

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 * small base

Q9. Which of the following best describe how you manage your finances now?

	Total	Gender		Region					Status		Working in Summer		Confident About Debt		Plan to Graduate Debt Free		Confident in Spending Knowledge			Work part time during school year	
		Male	Female	BC	Alb/ Sask/ Man	Ont	Que	Atl	New Students	Returning students	Yes	No	Yes	No	Yes	No	Very	Somewhat	Not very/ Not at all	Yes	No
		A	B	C	D	E	F	G	H	I	J	K	L	M	N	O	P	Q	R	S	T
Base: All respondents	531	206	325	73*	84*	216	121	37*	155	376	438	93*	436	95*	217	314	222	249	60*	300	231
I regularly monitor where I spend my money	269 50.7%	92 44.7%	177 54.5%	34 46.6%	39 46.4%	114 52.8%	67 55.4%	15 40.5%	68 43.9%	201 53.5%	221 50.5%	48 51.6%	230 52.8%	39 41.1%	114 52.5%	155 49.4%	139 62.6%	116 46.6%	14 23.3%	167 55.7%	102 44.2%
I carefully avoid debt	244 46.0%	93 45.1%	151 46.5%	38 52.1%	42 50.0%	102 47.2%	50 41.3%	12 32.4%	75 48.4%	169 44.9%	200 45.7%	44 47.3%	208 47.7%	36 37.9%	119 54.8%	125 39.8%	112 50.5%	116 46.6%	16 26.7%	150 50.0%	94 40.7%
I pay with cash or debit card as much as possible	242 45.6%	75 36.4%	167 51.4%	32 43.8%	42 50.0%	91 42.1%	54 44.6%	23 62.2%	73 47.1%	169 44.9%	205 46.8%	37 39.8%	200 45.9%	42 44.2%	88 40.6%	154 49.0%	91 41.0%	124 49.8%	27 45.0%	148 49.3%	94 40.7%
I always keep money aside for emergencies or unexpected expenses	218 41.1%	72 35.0%	146 44.9%	29 39.7%	31 36.9%	82 38.0%	59 48.8%	17 45.9%	60 38.7%	158 42.0%	184 42.0%	34 36.6%	178 40.8%	40 42.1%	90 41.5%	128 40.8%	102 45.9%	101 40.6%	15 25.0%	151 50.3%	67 29.0%
I never borrow money that I won't be able to start repaying within the next year	179 33.7%	62 30.1%	117 36.0%	22 30.1%	22 26.2%	82 38.0%	43 35.5%	10 27.0%	57 36.8%	122 32.4%	147 33.6%	32 34.4%	150 34.4%	29 30.5%	77 35.5%	102 32.5%	86 38.7%	83 33.3%	10 16.7%	111 37.0%	68 29.4%
I won't get more than one credit card as long as I'm a student	160 30.1%	59 28.6%	101 31.1%	23 31.5%	30 35.7%	63 29.2%	34 28.1%	10 27.0%	38 24.5%	122 32.4%	134 30.6%	26 28.0%	121 27.8%	39 41.1%	55 25.3%	105 33.4%	65 29.3%	74 29.7%	21 35.0%	111 37.0%	49 21.2%
I prepare a budget and stick to it	139 26.2%	58 28.2%	81 24.9%	15 20.5%	26 31.0%	56 25.9%	34 28.1%	8 21.6%	50 32.3%	89 23.7%	109 24.9%	30 32.3%	122 28.0%	17 17.9%	57 26.3%	82 26.1%	78 35.1%	55 22.1%	6 10.0%	87 29.0%	52 22.5%
I purposely don't use a credit card	137 25.8%	43 20.9%	94 28.9%	19 26.0%	18 21.4%	66 30.6%	25 20.7%	9 24.3%	53 34.2%	84 22.3%	114 26.0%	23 24.7%	115 26.4%	22 23.2%	47 21.7%	90 28.7%	58 26.1%	71 28.5%	8 13.3%	88 29.3%	49 21.2%
I have actively been trying to learn more about managing my finances on my own	137 25.8%	49 23.8%	88 27.1%	18 24.7%	23 27.4%	63 29.2%	20 16.5%	13 35.1%	30 19.4%	107 28.5%	119 27.2%	18 19.4%	117 26.8%	20 21.1%	58 26.7%	79 25.2%	59 26.6%	67 26.9%	11 18.3%	86 28.7%	51 22.1%
I keep a credit card for emergency use only	109 20.5%	42 20.4%	67 20.6%	15 20.5%	22 26.2%	44 20.4%	23 19.0%	5 13.5%	31 20.0%	78 20.7%	96 21.9%	13 14.0%	90 20.6%	19 20.0%	40 18.4%	69 22.0%	44 19.8%	50 20.1%	15 25.0%	62 20.7%	47 20.3%
I try not to think about finances too much. I just spend money as I need to	101 19.0%	33 16.0%	68 20.9%	16 21.9%	19 22.6%	33 15.3%	24 19.8%	9 24.3%	22 14.2%	79 21.0%	90 20.5%	11 11.8%	75 17.2%	26 27.4%	34 15.7%	67 21.3%	32 14.4%	50 20.1%	19 31.7%	66 22.0%	35 15.2%
I choose my bank based on what packages or services they have	91 17.1%	38 18.4%	53 16.3%	10 13.7%	20 23.8%	37 17.1%	19 15.7%	5 13.5%	28 18.1%	63 16.8%	80 18.3%	11 11.8%	77 17.7%	14 14.7%	38 17.5%	53 16.9%	39 17.6%	45 18.1%	7 11.7%	61 20.3%	30 13.0%
None of the above	32 6.0%	16 7.8%	16 4.9%	4 5.5%	6 7.1%	10 4.6%	10 8.3%	2 5.4%	10 6.5%	22 5.9%	27 6.2%	5 5.4%	24 5.5%	8 8.4%	12 5.5%	20 6.4%	13 5.9%	12 4.8%	7 11.7%	13 4.3%	19 8.2%
Summary																					
Answered prepare a budget and did not answer monitor their spending	40 7.5%	23 11.2%	17 5.2%	7 9.6%	7 8.3%	16 7.4%	8 6.6%	2 5.4%	18 11.6%	22 5.9%	31 7.1%	9 9.7%	35 8.0%	5 5.3%	16 7.4%	24 7.6%	16 7.2%	21 8.4%	3 5.0%	19 6.3%	21 9.1%
Answered monitor their spending and did not answer prepare a budget	170 32.0%	57 27.7%	113 34.8%	26 35.6%	20 23.8%	74 34.3%	41 33.9%	9 24.3%	36 23.2%	134 35.6%	143 32.6%	27 29.0%	143 32.8%	27 28.4%	73 33.6%	97 30.9%	77 34.7%	82 32.9%	11 18.3%	99 33.0%	71 30.7%
Answered both monitor their spending and prepare a budget	99 18.6%	35 17.0%	64 19.7%	8 11.0%	19 22.6%	40 18.5%	26 21.5%	6 16.2%	32 20.6%	67 17.8%	78 17.8%	21 22.6%	87 20.0%	12 12.6%	41 18.9%	58 18.5%	62 27.9%	34 13.7%	3 5.0%	68 22.7%	31 13.4%

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 * small base

Q10. How far into the coming school year do you think your spending money will last?

	Total	Gender		Region					Status		Working in Summer		Confident About Debt		Plan to Graduate Debt Free		Confident in Spending Knowledge			Work part time during school year	
		Male	Female	BC	Alb/ Sask/ Man	Ont	Que	Atl	New Students	Returning students	Yes	No	Yes	No	Yes	No	Very	Somewhat	Not very/ Not at all	Yes	No
		A	B	C	D	E	F	G	H	I	J	K	L	M	N	O	P	Q	R	S	T
Base: All respondents	531	206	325	73*	84*	216	121	37*	155	376	438	93*	436	95*	217	314	222	249	60*	300	231
Until about Thanksgiving break	74 13.9%	26 12.6%	48 14.8%	16 21.9%	8 9.5%	23 10.6%	19 15.7%	8 21.6%	29 18.7%	45 12.0%	62 14.2%	12 12.9%	49 11.2%	25 26.3%	25 11.5%	49 15.6%	24 10.8%	37 14.9%	13 21.7%	42 14.0%	32 13.9%
Until about Christmas break	138 26.0%	55 26.7%	83 25.5%	21 28.8%	19 22.6%	57 26.4%	32 26.4%	9 24.3%	50 32.3%	88 23.4%	123 28.1%	15 16.1%	109 25.0%	29 30.5%	48 22.1%	90 28.7%	37 16.7%	80 32.1%	21 35.0%	93 31.0%	45 19.5%
Until about Reading Week	37 7.0%	15 7.3%	22 6.8%	4 5.5%	7 8.3%	18 8.3%	7 5.8%	1 2.7%	7 4.5%	30 8.0%	31 7.1%	6 6.5%	29 6.7%	8 8.4%	3 1.4%	34 10.8%	14 6.3%	15 6.0%	8 13.3%	21 7.0%	16 6.9%
The whole school year	282 53.1%	110 53.4%	172 52.9%	32 43.8%	50 59.5%	118 54.6%	63 52.1%	19 51.4%	69 44.5%	213 56.6%	222 50.7%	60 64.5%	249 57.1%	33 34.7%	141 65.0%	141 44.9%	147 66.2%	117 47.0%	18 30.0%	144 48.0%	138 59.7%

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 * small base