



Focus Groups on Provincial and Federal Student Loan Uptake

FINAL REPORT

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1. BACKGROUND

The Canada Student Loan Program (CSLP) was created in 1964 with the objective of easing the financial barriers to post-secondary education for students through a program of loans and subsequently grants. The CSLP, together with provincial student financial assistance programs are core components of students' funding strategy for accessing and completing post-secondary education. In order to continue to shape the policy directions, operations, communications and strategic planning for the loan programs and to understand its impacts, a variety of studies are conducted over the course of each year. The particular goal of this project, commissioned by the province of Newfoundland and Labrador in collaboration with Human Resources and Skills Development Canada (HRSDC) was to use focus groups to investigate recent declines in the uptake rate of federal and provincial student loans. This Final Report presents the findings from the focus groups to support the broader study.

1.1 STUDY OBJECTIVES AND ISSUES

Between 2000 and 2006, the number of full-time college and university students accessing the CSLP increased nationally by about 25 per cent (higher among university students). The number of federal and provincial government student loan borrowers did not increase during this timeframe, however. During the six year period, there was a 6.1 percentage point decrease in the proportion of full-time students that received a government student loan.¹ Newfoundland and Labrador is one of several provinces that experienced an even more significant decline in the uptake of loans (a 15 per cent drop between 2000 and 2006). Other provinces that experienced similar declines in government student loan uptake are Nova Scotia, Manitoba, Saskatchewan, Alberta, and British Columbia.

The Newfoundland and Labrador Department of Education, in collaboration with HRSDC, are partnering on a research study involving both quantitative and qualitative components to “understand the factors responsible for the changes in the rate of uptake between 2000 and 2006 for Canada Student Loans and Provincial Student Loans across Canada”. Secondary data analyses have suggested that improving economic conditions and the evolving profile of the student population account for some of the change in loan uptake during this period. Focus groups were conducted to understand the experiences (and knowledge, attitudes and behaviours) of individuals when making decisions about financing their post-secondary education (PSE). These discussions complement quantitative research by identifying and elaborating the individual level factors that influence financial decision-making.

¹ HRSDC, Canada Student Loan Take-Up Diagnostic, 2006.

1.2 METHODOLOGY

a) Composition and Distribution of Focus Groups

A total of eight focus groups were conducted in four cities: St. John's, Saskatoon, Halifax and Vancouver. In each city, one group was conducted with student loan borrowers and one with non-borrowers. Each focus group was approximately two hours in duration and held during the evening in a professional focus group facility. The discussions were audio taped and an observation room behind a one-way mirror enabled federal and provincial officials, in some centres, to observe the discussion. Results from the first pilot groups in Saskatoon indicated that the recruitment approach was appropriate and the focus group guide was effective with no significant modifications required to the approach for the other sites.

b) Recruitment of Focus Group Participants

For each group, 12 to 14 participants were recruited to ensure that eight to ten participants attended each discussion. All groups, with the exception of one (which had seven participants), had eight and typically nine or ten participants. In terms of their profile, participants in borrower groups tended to be younger than non-borrowers and more likely to have studied at university (see Appendix A).

Eligible participants were:

- Canadian citizens or permanent residents during the period that they studied;
- Residents (for 12 or more consecutive months) in a province or territory that issues Canada Student Loans;
- Came from lower socio-economic groups (if non-borrowers) (the target of government student loans); and
- Were enrolled in a degree, diploma or certificate program at a college or university on a full-time basis anytime between 2000/01 and 2006/07.

To maximize efficiency and quality of the recruitment, it was conducted using an initial Interactive Voice Recognition (IVR) contact.² IVR was used to identify households with a member who had attended college or university during 2000 to 2006. Using lists compiled from the IVR screening process, further live interviewer confirmation of eligibility was conducted and eligible participants were invited to attend the discussion. In total, 39 borrowers and 34 non-borrowers participated in the groups.

² IVR is interactive technology that allows a computer to detect voice or keypad responses in answer to recorded questions.

All individuals who agreed to participate were sent a confirmation letter (i.e., stating the purpose, time, location, etc. of their focus group) and also received a reminder phone call a day or two before their scheduled discussion. Honorariums of \$75 were awarded to participants. The IVR screener, telephone recruitment script and confirmation letter are included in Appendix B.

A moderator's guide was used to direct the discussions with focus group participants (included in Appendix C). Topic areas included: motivation for pursuing PSE, information sources on PSE and financial decision-making, financing/education priorities, sources of income, borrowing behaviour and recommendations on education financing strategies.

1.3 A NOTE ON QUALITATIVE RESEARCH

The primary benefit of focus group discussions is that they allow for in-depth probing with participants on perceptions and attitudes related to the subject matter. The focus group technique is used as a means of developing insight and direction. The findings, therefore, should be treated as suggestive rather than definitive and representative of the government student loan borrower and non-borrower populations as a whole.

1.4 ORGANIZATION OF THE REPORT

In addition to this introductory chapter, Chapter Two discusses the findings from the focus groups and Chapter Three provides summary observations.

2. FINDINGS

2.1 MOTIVATION FOR PURSUING PSE

The most common reason for pursuing PSE mentioned in both the borrower and non-borrower groups was to get a “good” or high quality job. Attributes of a “good” job included better employment prospects and higher earnings. Some also spoke about getting a job that they would enjoy, would interest them or be meaningful. A few participants said that they had very specific goals or interests in mind in terms of career and were pursuing PSE to be able to enter their chosen field (e.g. *“I want to be a forensic psychologist and you need a PhD to do that”*).

There was a sub-set of participants who had already been in the job market for some period of time (typically older individuals) who returned to school to improve their job prospects. In some of these cases, these individuals had some previous PSE, but in almost half of the cases they did not. Although one or two (with previous PSE) were returning for additional and higher degrees, in most cases they enrolled in colleges for an applied program that would result in a certificate or diploma that would increase their employability immediately (e.g., *“I did it to earn my independence, so that I could work on my own and not have to rely on an employer who could lay me off”*).

Another reason for attending PSE, mentioned more often by younger participants in both the borrower and non-borrower groups, was that they were strongly encouraged or simply expected to go to PSE by parents. This was most often as a result of a family culture of PSE. *“My parents and teachers just expected me to go to university”*. *“In my family, there was no choice; you were just expected to go to university and that is the way it was”*. As well, some participants themselves always thought that they would pursue PSE. *“I always had good marks in high school”*. *“I generally liked school”*. In a smaller number of cases, this expectation was linked to peer pressure. *“I went to university because that’s what everyone was doing...it’s just what you did”*. *“It was social pressure....everyone is asking what you’re doing with your life”*.

Fewer participants said that they were looking for the experience of PSE, and to generally become more well-rounded as an individual. One person expressed it as *“looking for an adventure”*. One participant spoke of pursuing something that was *“more cerebral and less manual in nature”* (both in terms of learning and in terms of subsequent work). For a small number of participants, PSE was a way to change their living situation (e.g., to leave a small town to go to “the big city” or to move out on their own).

2.2 INFORMATION SOURCES

The study sought to explore the different information sources that students used before entering PSE to explore and plan their education and career options, and paying for the costs of PSE. During the discussions, many participants (borrowers and non-borrowers alike) initially said that they did not

seek out or have a great deal of information about their education options or the cost of PSE, nor did many say that they did much in the way of formal “planning” for their education. That said, over the course of the discussions, a picture emerged of a range of information sources that were used to varying degrees in planning before and over the course of their PSE (experience with PSE often then triggering a more focused search for information). Information from PSE institutions themselves (course calendars and school websites) was mentioned most frequently. There was also considerable information gathered from informal sources, including older siblings, friends and other family members (parents), and more rarely from sources such as publications or (for older students) life experience or work-related sources. High school guidance counsellors/career information was available to some, though for the most part, participants were not wholly satisfied with the direction provided.

Among those who actively sought information, the information was generally characterized as sparse, particularly in hindsight. Participants from smaller towns highlighted a particular dearth of information. There were some notable exceptions, however, of participants who took programs that offered information such as employment prospects, expected earnings, or firms that would hire graduates (e.g., MBA program). There were also a couple of examples of private colleges providing extensive program information and financial planning during the registration and interview process. In Newfoundland, most of the participants who had attended high school in the province said that there were several schools (colleges and universities) that came into the high schools and spoke with students about programs, career options, and to a lesser extent, about financing options. This was not evident in the other focus group cities.

A small number of non-borrowers entered PSE through the support of re-entry/assistance programs and rehabilitation/disability-related programs. In these cases, discussions and planning with counsellors was more frequent, and often seemed to include planning related to the financial costs of attending PSE (e.g., budgeting how the student was going to live and pay for school).

Participants were asked if they experienced any surprises about the costs of PSE or areas where they felt they were not adequately informed. In each of the groups, initial understanding of the cost of their education was uneven. Participants variously noted that: they did not realize how expensive books and other education-related materials were going to be; were surprised by rising tuition costs over time; and that living expenses were at least as high, if not higher, than the education costs. A few participants were surprised about the costs of travelling home, as well as unforeseen life events that abruptly changed the financial picture for them. Some admitted that their budgeting skills at this age were limited.

2.3 FINANCING/EDUCATION PRIORITIES

In terms of specific goals or priorities that students had when entering PSE, most (notably younger participants) indicated that they did not have specific priorities in mind. This was true of borrowers and non-borrowers. Many indicated that 18 year olds are simply not that strategic in planning their education/finances. *“Mostly you go where your friends go and do what they do”; “You go to the university/college that’s close”*. This is consistent with participants’ generally limited use of information to

explore education or financing options. As a result, there were a number of participants in the borrower and non-borrower groups who indicated that they changed programs part way through their first degree/diploma, and in some cases, pursued a second degree/diploma that was more strategic and labour market focused than it had been when they first entered PSE or was a better match with their interests.

Among those participants who had specific priorities, obtaining non-repayable funding was a key goal or strategy. In the focus groups in the East, this was more prevalent among non-borrowers (particularly in St. John's) than it was among borrowers. Some participants applied for (and received) provincial/territorial grants and many reported sporadic award of scholarships. Several participants in both the borrowers and non-borrowers groups said that they spent time searching for scholarships such as entrance scholarships offered by some schools. This was linked also to a priority to avoid debt "*Because if you had to go into debt to get an education what would be the point in that?*", as it was expressed by one non-borrower; a sentiment that participants in the St. John's non-borrower group generally agreed with.

For some, particularly those in shorter diploma programs, a key priority was to minimize time in school and ensure employment following graduation. This segment was far more focused than most participants on obtaining a diploma/degree that would make them the most employable in the least amount of time, in part, so that they would incur as few expenses as possible (since the duration of PSE would be short).

For those in professional colleges or taking advanced degrees (Masters and PhDs), completing their program was a high priority. These participants expressed confidence that their employment prospects and earning potential upon graduation would offset debt accumulated during their education. In these cases there were tradeoffs in terms of inability to work. However; several also spoke of greater opportunities for non-repayable funding in advanced degree programs.

2.4 SOURCES OF INCOME

In a more detailed discussion of student loan borrowing, participants discussed their reliance on different sources of income during their years of study and the extent to which reliance on each of the sources of income increased or decreased over time.³ Participants in all the groups had various, and often highly individual scenarios with respect to income obtained over the course of their studies. No participant relied on one source of income exclusively, but rather each pulled together a number of different sources of income to make ends meet. The key observations on participants' sources of income during PSE include:

- **Employment.** Employment is a key component of most students' education funding. Virtually all participants in both the borrower and non-borrower groups alike worked at summer jobs (sometimes more than one) while they were students. These jobs varied but examples include:

³ The sources of income that were explored included: employment/work income; personal savings; money from parents/guardians; government student loans; scholarships or bursaries; loans from a bank/credit union/line of credit; employer assistance; and money from others.

retail, hospitality, bookkeeping, construction, tree planting, and parks/recreation. The ability of students to save as a result of summer employment was mixed. *“It’s easy to find a summer job, harder to find a good summer job”*. For some, summer jobs were simply “survival” jobs. Participants in Halifax and St. John’s were less positive about student employment opportunities compared to participants in the West, with many working at several low paying jobs to make ends meet. Those who were working more than one job, had found higher paying employment or had fewer expenses (living at home) were better able to save. Savings were put toward school-related expenses such as tuition or toward purchases (e.g., car). A substantial number of borrowers and non-borrowers also worked during the school year, with university students in advanced degrees often working on campus (teacher assistant, student marker, lecturer). Those less able to work were single mothers and students taking more intensive degrees.

- **Personal savings.** Reliance on personal savings was moderate, but tended to diminish over the course of participants’ studies. There tended to be more instances of individuals who relied extensively on personal savings in the non-borrower group.
- **Money from parents.** Access to parental support varied significantly across the participants. While some participants received no support from parents, parental support (including living at home) was a critical piece of post-secondary funding for others. Many students fell somewhere in between – they shouldered most of the cost of their education, with parents providing support during the first year or two, or providing assistance when the student ran out of money. Parental assistance seemed to be marginally more prevalent among non-borrowers. The majority who received parental support indicated that it had diminished over time.
- **Scholarships.** A substantial number of participants indicated that they relied on scholarships to a low to moderate extent – for many borrowers, these were grants or Millennium Foundation scholarships associated with their student loan. A small number, particularly those studying at the graduate level, relied on scholarships extensively.
- **Other forms of income** during education such as assistance from employers or from other family members were relatively rare. Non-borrowers were more apt than borrowers to have relied of other forms of funding such as provincial assistance or Band funding.

For borrowers, student loans emerge as a source of income that they relied on extensively during their education, though for some diminishing over time for a variety of reasons. For example, as they advanced in their education, scholarship opportunities were more prevalent and employment assumed a greater role for some (a number indicated this was due to more access to employment on campus such as teacher and research assistantships). As well, a number of borrowers experienced growing anxiety about their debt loads accumulated during their early studies and sought ways to minimize debt through other means such as employment.

Conversely, a few found they “got used to” their loans and debt, did not think about it, or maintained confidence that their future employment prospects would be sufficient to repay. Others used student loans during the latter years of their studies as initial parental support diminished.

For non-borrowers, there were a variety of ways in which individuals paid for their PSE, typically using varying combinations of sources of income. It is difficult, therefore, to detect any overarching patterns that apply across these individual scenarios. For some non-borrowers, employment income offset their PSE costs, while for others, personal savings was a key source of income during PSE. Parental support was higher for some (younger) non-borrowers, while older non-borrowers were more apt to mention support from a spouse. A number of non-borrowers relied on other sources of non-repayable support from government programs (e.g., employment insurance, disability support program, provincial support programs) or scholarships. Many non-borrowers simply had fewer needs (because they were able to live with parents or were supported by a spouse or had paid off a mortgage).

2.5 TRADEOFFS

In the course of the discussions it became obvious that many students had to make some tradeoffs in their educational program to address financing. Many in the borrower and non-borrower groups indicated making tradeoffs related to their education, including their choice of institution or program or the pace of completing their education to reduce costs. *“I wanted to study in Ontario, but my parents encouraged me to study here because it was cheaper...and they were paying, so I did”*; *“I wanted to take PhysEd, but Education was cheaper, so that’s what I took”*; *“I took my first two years at college because it was much cheaper and the credits were fully transferable”*; *“I applied to a number of schools, and chose the one that gave me the most incentives”*. A small number of participants talked of wanting to pursue additional degrees but that they did not because it was simply not affordable to do so and they did not want to incur (additional) debt.

In some cases, participants adjusted their quality of life expectations - living well below the standard that many would have otherwise lived and were used to living before PSE (e.g., limiting social and recreational activities, scrutinizing food expenditures and other purchases). Related to this, many said that they cut out activities, reduced daily living expenses, and did whatever they could to make ends meet.

In a few cases, the pace of participants’ education was adjusted in order to accommodate the ability to work more. *“I always took 4 courses instead of 5 so I could fit work in”*, *“I thought an English degree would let me work; you can’t work if you’re taking sciences”*. Many participants spoke of working more to offset the costs of their education and finding as many part-time jobs as they could to make school affordable (presumably without incurring what was for them an unacceptably high level of debt).

2.6 GOVERNMENT STUDENT LOANS

Borrower and non-borrower participants had mixed impressions of government student loan programs. Among borrowers, government student loans were characterized as a “life sentence” or “necessary evil” - the evil, being “interest”, “debt”, and, for some, “confusion”. The main reason that borrowers obtained a student loan was, for many, not a decision at all, but based on need. *“It’s simply a ‘given; “I couldn’t have gone to school otherwise” and “It’s obvious, it’s what everybody does”.*

Still, both borrowers and non-borrowers were able to cite a number of advantages of government student loans. Participants in Vancouver were particularly knowledgeable. The interest-free period for student loans offered as long as the borrower is enrolled in PSE was the most commonly mentioned advantage of government student loans in both the borrower and non-borrower groups. Other advantages that were mentioned with less frequency in both borrower and non-borrower groups included:

- Student loans are easier to get/don’t need a co-signature;
- Portion of loans can be forgiven;
- Grace period for repayment;
- Interest is tax deductible; and
- Eligibility for grants/Millennium scholarships (borrower only).

For a small number of participants in the borrower group, an initial perceived advantage of student loans is that they are “softer”, that borrowers are somehow not as accountable for a student loan compared to a bank loan. Other borrowers confirmed that, in general, they did not feel adequately informed or had not fully grasped their responsibility for their student loan during their early studies. This was, in hindsight, viewed as a disadvantage of student loans in that borrowers are ill-prepared for the “seriousness” of their responsibility for their student loan. If participants felt burdened by their student loan or had experienced repayment difficulties, this added to their impression of the program.

While there were a number of borrowers who had had overall positive experiences with the student loan program, across the groups, but particularly in St. John’s, there were many comments by borrowers about their poor service delivery experiences with the program. Many of the impressions of government student loans had less to do with the product itself, and more to do with the administration of the program. Thus, their “impressions” of the government student loan program or their perceived disadvantages of the program were influenced by these areas of dissatisfaction. It should be noted that many of the observations of the borrowers – based on their experiences during the 2000 to 2006 period – may now be dated as adjustments to the program have been made to address some issues.

The specific disadvantages of government student loans that were noted by borrower and non-borrower participants included:

- (Among borrowers), no 'connection' to the program/service delivery issues. *"It's not the same as a bank, where I can go in, talk to a person"*. There were also service delivery issues such as difficulty contacting the program or getting information, incidents of miscommunication/misinformation (*"It took me six months to figure out they were sending the information to the wrong address"*) or lack of consistency in the information that is provided. (*"The answers you got seemed to depend on who you talked to"*). Even among non-borrowers, of those who had an opinion, there was a general impression of the program being "complicated" and "bureaucratic";
- Lack of transparency of the program, in particular with respect to the eligibility/financial need decisions. *"I never knew how much money I was going to get"*; *"Why did he qualify for more than me when I didn't have as much income or money from parents as he did"*. Again, while borrowers were more apt to cite specific experiences, non-borrowers also had an impression of the program as lacking transparency in its eligibility rules;
- Inability of the process to accurately reflect students' needs. *"I didn't like the way they base everything on family income - my parents were not going to pay, they couldn't pay, but that didn't matter"*; *"I was in a new relationship - I didn't think it was fair that my partner should have to subsidize my education"*; *"The way they calculate living expenses is completely unrealistic - \$25 a week for food?? That can't be done"*. As a result, student loans were noted to be difficult to get for some. Needs assessment was mentioned more frequently in the borrower group, though this was also raised in two of the non-borrower groups;
- Onerous paperwork (borrowers); and
- Inability to declare bankruptcy (borrower and non-borrower groups in Saskatoon).

Borrowers and non-borrowers are aware of other repayable loan options and there were several participants in each group who had used private credit during their studies (i.e., student line of credit, bank loan, credit card), though few relied on bank credit extensively. For most, private credit was a stop gap measure, used to "tide them over" during months of excess expenditures.

Bank credit was perceived to have some advantages over government student loans by borrowers and non-borrowers. It was noted in two groups (in Saskatoon) that financial institutions have effectively marketed their products - credit cards, lines of credit - to students. While some saw the trend as dangerous and had themselves overused their credit card from time to time, it was raised in the borrower and non-borrower groups that private credit could be easier to obtain compared to a government student loan. Furthermore, a student line of credit, according to a number of participants, can have very attractive terms and flexibility, as well as interest rates. *"I don't have to start paying the principal until I graduate and the monthly interest payments are reasonable - \$50 a month"*. Finally, several participants noted that banks are generally more accessible (in terms of service), the borrower has greater control over the funds, and are

perceived them to be clearer and more transparent with respect to terms and conditions. “*You know where you stand with them*”; “*They’re upfront about their conditions and expectations*”; “*Monthly statements made me keep tabs on my loan, it was a reminder to rein in my spending*”. There were no substantial differences between the borrower and non-borrower groups in the types of advantages identified.

Student loans were an important component of PSE funding for borrowers. When asked what they would have done if they had *not* gotten a student loan, borrowers said they would have: not gone to PSE or delayed their education (worked and saved); gone to a different school or program; gotten a bank loan or asked parents for a loan; or explored other non-repayable options (e.g., employer support, grant/scholarship money).

For non-borrowers, the PSE funding picture is quite different. A critical question for the study was to understand the reasons why non-borrowers did *not* finance their education using student loans. First, it should be noted that a small number in each non-borrower group had, applied for a student loan but were not eligible, typically because they exceeded the program’s ‘financial need’ threshold due to employment or family/spousal income, or assets.

From the discussion, a number of scenarios emerged, illustrating the various individual level factors at play. Key reasons why non-borrowers did not seek a student loan include:

- **Access to alternative sources of funding.** A substantial number of non-borrowers did not use student loans because they had funding in place from other sources. These sources were typically non-repayable and included: 1) other government funding/assistance - provincial social assistance, retraining assistance through EI, disability pension funding, Band funding, or 2) scholarships from their educational institution, Canada Millennium Scholarship Foundation or other sources. Access to RESPs was rare;
- **Aversion to debt.** Many in the non-borrower group could be characterized as debt-averse. “*I was taught to pay as you go....I used all my savings for my program*” “*I had a small student loan from my first program and ran into trouble paying it. I didn’t want that stress*” “*If I had a \$100,000 in loans like you hear of, I couldn’t sleep at night*”. These students, therefore, were highly motivated to minimize their use of student loans or bank credit and seek other ways of financing their education through other income sources or reduce their needs;
- **Alternate sources of support/minimize expenses.** Those who were reluctant to use repayable sources of income were able to curtail their expenditures and/or were able to secure other sources of income. Minimizing expenses, for example, included living at home or economizing. “*I didn’t do anything or go anywhere*”. Alternate sources of income included, for example, savings. However, while some non-borrowers used their personal savings, access to RESPs savings was rare. Others relied on spousal income or worked considerable hours or at reasonably good paying jobs during their studies to afford their education.
- **Self-financing.** Finally, there were a small number of participants, mostly mature students, who were in a more secure financial position to finance their PSE. “*Our house was paid off*

and I was fortunate to have gone from one research or teaching job to the next in my department”, “I had worked for a number of years and saved, and put all my money into my education”.

2.7 RECOMMENDED EDUCATION FINANCING STRATEGIES

In a pair of similar questions, focus group participants were first asked if, in hindsight, there was anything that they would do differently with respect to financing their education and, second, what recommendations they would have for high school students or those just starting their education about the best way to finance college or university studies. Despite the focus of the question on financing, participants across the centres and in both the borrower and non-borrower groups consistently focused on lessons about education decision-making (and the link to financial decision-making). Focus group participants would counsel those who are starting post-secondary education to *“Figure out what you want to do first”, “Don’t waste your time changing programs”, “Do what you love”, “Volunteer or job shadow, ask questions”, “If you’re going to college or university, you have make it count”.* For many, the focus on career decision-making was linked to their own or others’ experience in college or university of accruing debt for diplomas or degrees that were left unfinished or did not translate into the higher paying positions necessary to facilitate repayment.

Other common suggestions that were noted in the borrower and non-borrower groups included:

- Learn more about “free money”, including recommendations to work hard to earn scholarships, and to research and apply to any and all scholarships/grant opportunities. There were a handful who only belatedly realized they could have obtained support for their studies through employment insurance.
- Avoid debt, with many borrowers wishing that they had more seriously adopted strategies to minimize debt such as taking fewer classes and working more during school or budgeting more tightly/sacrificing to reduce reliance on loans. Participants would generally encourage parents to use RESPs to save for their children’s education and recommended that students save earlier and more prior to beginning post-secondary studies. Related to this, borrowers, in particular, urged new students to become more informed and understand their responsibilities with respect to student loans.

Other ideas, offered with less frequency included:

- Treat financing education as an investment decision (mentioned by older students) - is it better to take a loan and buy a house with savings instead of putting into education? Put savings in RRSPs then draw down during studies? *“Do the math”;*

- Explore the feasibility of co-op programs which have many benefits for students (gain experience in field, network, make money);
- Look for higher paying jobs that are less related to your field, but pay more (e.g., spend a summer tree planting, teaching English); and
- Consider educational options that may be supported by an employer.

2.8 PARTICIPANT REACTION TO THE RESEARCH QUESTION

At the conclusion of the focus groups, participants across the groups were provided more information about the current research question⁴ and asked to put forward some ideas as to why the proportion of students with student loans declined during the years that they themselves were in school. There were a number of different hypotheses, with no consistent differences between the borrower and non-borrower groups or across the centres.

- More parental savings/greater willingness of parents to support PSE due to, for example, availability of programs such as RESPs, more disposable income during period of economic prosperity, and greater recognition of the high cost of education and of the damage from high student debt levels;
- Access to other resources (more availability of private credit, scholarship opportunities such as the Canada, Millennium Scholarship Foundation, employer support, student savings);
- Change in the demographic profile of students, particularly the increase in mature students attending PSE (and their greater access to resources/savings), as well as other factors such as smaller families (making PSE more affordable for the family overall);
- Negative publicity about student debt, generating caution in taking on debt and greater debt aversion;
- Diminished attractiveness of student loans (due to poor service delivery experiences, misinformation about the program); and
- Increased number of students taking PSE using flexible options such as part-time enrolment, online/distance education, and college credit transfer that permit greater use of employment or offer reduced tuition costs.

⁴ Participants were told that between 2000 and 2007 there was a decline in the proportion of full-time college and university students that took out a government student loan. The federal and provincial governments have been doing some analysis of their program data and, now, these focus groups to find out why.

3. SUMMARY OBSERVATIONS

The purpose of this qualitative research assignment was to explore participants' education and financing decision-making, particularly with respect to government student loans. The study focused on the period between 2000 and 2006 when the rate of uptake of government student loans declined in most provinces. The focus groups were designed to explore individual level factors leading to borrowing or not borrowing. The following are some summary observations from the discussions.

a) Education and financial decision-making

- Participants in both the borrower and non-borrower groups often recalled their educational and financial decision-making as unfocused and only moderately informed. This was particularly true for those who attended PSE at a younger age (just out of high school) and among those from smaller, rural centres.
- Materials from educational institutions (e.g., course calendars, website) and the experience and influence of older siblings and friends were the most commonly cited information sources that participants used to make decisions about going to PSE and financing their PSE.
- Participants' motivations to attend PSE were varied, with some (often older) participants being very strategic in pursuing a definite educational path leading to a career objective. Others placed greater priority on minimizing the extent of their educational investment (concluding that a college diploma was a better option for them than a university degree).
- Participants' understanding of the costs of their education was uneven. The costs of tuition and books are more easily grasped than living expenses, particularly for those who move to go to school. For most participants – borrowers and non-borrowers alike, there was limited advance financial planning for school. Among many (younger) students, there was a deficit in budgeting acumen (e.g., managing student loans funds during the whole of the school year) and consequently several experienced financial difficulties during the early years of their education.

b) Sources of Income

- The discussion of sources of income during the in-study period indicated that participants used a variety of types of income to pay for the cost of their education and that the relative importance of the various sources of income changed over time.

- Employment is an important piece of the funding puzzle for most students – both borrowers and non-borrowers. The great majority worked at summer jobs during their PSE and a substantial proportion worked during the school year as well. Employment income, because it is not fixed, is a way for students to cover expenses or save. Many took fewer credits each year in order to work. Participants, particularly in the West (BC and Saskatoon), experienced few difficulties finding a job, though student jobs remain concentrated in lower paying sectors. Employment opportunities on campus were valued for their flexibility (to fit with students' scheduling) and link to career/field of study.
- Personal savings were an important source of income for a number of participants in the non-borrower group, likely due in part to the often older age profile of individuals in this group. Parental support was named as an important source of income with moderate frequency. Use of RESPs, however, was rare. Again, these findings are suggestive only, but this savings tool did not appear to have yet made an impact for these participants studying between 2000 and 2006. The extent of parental support was linked to the age of the participant and diminished over time for most students who relied on this source of income.
- For most borrowers and non-borrowers, there are tradeoffs to be made to finance their education in a way that is comfortable for them. There were various examples of students who adjusted education program choices or the pace of completing their program based on cost or need to work.

c) Government Student Loans

- In the borrower group, those who relied on student loans tended to rely on them extensively. However, reliance on student loans diminished for some over time as scholarship opportunities and employment income began to play a greater role. Anxiety about debt further encouraged some to minimize their reliance on student loans. For others, student loans played a greater role later in their PSE years as parental support decreased or entrance scholarships finished.
- Borrowers are able to articulate the distinguishing benefits of government student loans – with the interest-free loan period in-study being mentioned most often. Non-borrowers were uniformly aware of the government study loan program and also could name at least one benefit of the program (again, typically the interest-free nature of the loan).
- As a financial product, the government student loan program suffers from some poor impressions associated with service delivery and suffers also from negative publicity around high student debt loads. There were discussions in each of the borrower groups about some participants' difficulties with the program - lack of transparency in funding decisions, difficulty in contacting the program/resolving issues and the ability of the program to accurately assess students' needs. Furthermore, some borrowers felt that the program does a poor job of

sufficiently informing students of the implications and responsibility of their student loan (though a number admitted that they should have taken steps to inform themselves). (As mentioned before, many of the observations of the borrowers may now be somewhat dated as adjustments to federal and provincial loan programs have been made to address delivery issues.)

- Borrowers and non-borrowers are also aware of private credit options and each group had a small number of participants who had a student line of credit or (less often) a bank loan, or used credit cards to fund their education. Banks, according to some participants, offer a better service alternative and clarity in “up front” expectations of the borrower.
- Addressing the issue of declining student loan uptake, participants in the non-borrower groups provide illustrations of the individual factors that are at play. For some, government student loans were not a necessary component of their PSE financing because they had access to other forms of nonrepayable assistance (e.g., from provincial or federal retraining assistance programs) or from Band funding or scholarships. For most of the remaining non-borrowers, student loans were not a relevant or appealing option due to a combination of debt-aversion and greater availability of (or motivation to find) an alternative funding scheme. The alternative for these non-borrowers involved the ability or willingness to curtail expenditures or finding alternative income sources such as savings, access employer support or increase employment income.

d) Alternatives

- For both borrowers and non-borrowers alike, lessons learned as a result of their own PSE experiences led them to highlight the importance of making better-informed education and career decisions, particularly when students must incur debt to pay for their studies. Other recommendations revolved around taking steps to avoid debt, whether by encouraging a savings culture among parents and students or by being proactive in a broad and vigorous search for non-repayable sources of income such as scholarships and grants.

e) Overall Conclusion

- Overall, the focus group findings in many ways confirm the hypotheses that HRSDC has explored in quantitative research on the subject. Factors such as the evolving profile of the post-secondary student body, particularly the growth in the number of mature students attending PSE, was (while not a representative sample) evident in the profile of the participants in the borrower and non-borrower focus groups. Participants themselves speculated that demographic factors may be at play in the decline in student loan uptake.
- In contrast to younger students going directly from high school to PSE, older students, with their greater life and work experience, are more apt to be strategic in their educational choices

and knowledgeable about financial planning. Older students also have greater access to alternative sources of income such as personal savings or support from their spouse and, as a consequence, often have less need for student loans.

- Also notable, is an aversion to student debt expressed by those in the non-borrower group and caution and anxiety about debt among borrowers themselves. There is acute awareness of the burden of repaying student loans, exacerbated in situations where students have made poor educational choices or have not been able to secure suitable employment following their degree or diploma. Negative feelings about debt act as a deterrent to student loan uptake, particularly if students are able to secure alternative sources of income. Individuals in the non-borrower groups were able to avoid student loans by curtailing expenses or seeking financial assistance elsewhere. There were a number of examples of alternatives such as forms of provincial assistance, scholarships or personal savings.
- Overall, in both the borrower and non-borrower groups, participants considered a variety of PSE funding sources, sometimes for specific purposes (e.g., credit cards as stop gap) or because not all of their needs could be met from one source. Extent of reliance on these various sources of income was noted to evolve over time – for example, parental support diminishing over time, scholarships more available to those in graduate degree programs. Attitudes and impressions regarding government student loans (e.g. poor service, lack of transparency, debt aversion) as well as extent of financial need shaped decisions about whether and how much to rely on student loans.

APPENDIX A
PROFILE OF PARTICIPANTS

Profile of Participants

	Total	Borrowers						Total	Non-borrowers					
		Gender		Age		Institution			Gender		Age		Institution	
		M	F	<30	30+	Private/ College	University		M	F	<30	+30	Private/ College	University
Vancouver December 10	10	4	6	6	4	2	8	7	2	5	1	6	3	4
Saskatoon December 8	10	5	5	7	3	1	9	9	4	5	5	4	2	7
Halifax December 9	9	4	5	4	5	3	6	8	6	2	5	3	2	6
St. John's December 10	10	6	4	9	1	2	8	10	5	5	5	5	5	5
Total	39	19	20	26	13	8	31	34	17	17	16	18	12	22

APPENDIX B
FOCUS GROUP
RECRUITMENT SCRIPT

IVR SCREENING SCRIPT

INTRO

Hello. This is an automated call from EKOS Research and it will only take 1 minute of your time, for more information about EKOS just press 0 at anytime during this call. The purpose of this call is to inform you about a focus group we are holding in your city. If you are eligible and attend the group you will be paid for your time. The group will last about two hours. The study is being sponsored by federal and provincial governments and is about education decision-making. Please listen carefully for the eligibility criteria for this focus group: Eligible participants include those who were enrolled as a full-time student in college or university in Canada at any time between 2000 and 2006. If you or someone in your household meets these criteria please press 1 and someone will call you back with more details about the group. To listen to the eligibility criteria again, please press 2. To repeat this message, press 8.

CRITINFO:

The eligibility criteria are: Anyone in your city who was enrolled as a full-time student in college or university in Canada between 2000 and 2006. If you or someone in your household meets these criteria please press 1 and someone will call you back with more details about the group. To repeat this message, press 8.

QINFO

EKOS Research is a firm with close to thirty years experience in the research field. We are based out of Ottawa. Our business is research, not sales. You can call EKOS any time at 1-800-388-2873, visit us online at ekos.com, or email us at pse@ekos.com.

THNK

The federal and provincial governments and EKOS Research thank you very much for your time, good bye.

FOCUS GROUP RECRUITMENT SCRIPT

5: **ICITY**

=> +1 if 1<>0

- City
- Vancouver 1
 - Saskatoon 2
 - Halifax 3
 - St. John's 4

Hello, my name is ____ from EKOS Research. We are conducting a national study on behalf of federal and provincial governments on post-secondary education issues. The study involves focus group discussions with those who attended college or university at any time between the 2000 and 2006 school years. The overall objective of the study is to explore individuals' decision-making about borrowing and financing their college or university education.

22: **PSE2**

Were you or was someone else in your household a full-time university or college student for at least one full year at any time between the 2000 and 2006 school years?

[If someone else in household, May I speak with that person, or call back]

- Yes..... 1
- No..... 2 => THINK1
- DK/NR 3 => THINK1

I'm calling today to invite you to a focus group discussion in <ICITY>. Your participation in the study is completely voluntary and your decision to participate or not will not affect any services that you might receive from federal or provincial governments. The information you provide will be collected under the authority of the relevant federal and provincial privacy legislation and will be used for research purposes only. Your name will not be identified in any reports resulting from this study.

The session will last a maximum of two hours and you will receive a cash gift as a thank you for participating in the session. The group would be on **date** in the evening.

Would you be interested in participating?
1-Yes
2-No
@intr2

19: **INTR2**

ON SCREEN

- Yes..... 1
- No -> Thank & Terminate..... 2 => THINK1

21: IVR Contacted:

PSE

Recently you or someone in your household indicated in a computerized call from our office that a member of the household) was a full-time university or college student between the 2000 and 2006 school years. Is this you? [If someone else]: May I speak with that person?

-
- Yes, continue 1
- No, ask when and how we can reach them? 2
- No 3 => THINK1
- DK/NR 4 => THINK1

20:

ASKQ

May I first ask you a few questions to determine your eligibility?

- Yes..... 1 => SATSF
- No -> Thank & Terminate..... 2 => THINK1

28:

RES

Were you a Canadian citizen or permanent resident of Canada during the time you were studying?

- Yes..... 1
- No..... 2 => THINK1
- DK/NR 3

23:

LOAN

During any of the school years between 2000 and 2006 when you were studying, did you have a federal or provincial government student loan?

- Yes..... 1 => INST
- No..... 2
- DK/NR 3 => THINK1

24: [If non-borrower:]

DEP

The student loan program defines a dependent student as one who is 1) single and without children, 2) less than four years out of high school and 3) not working full-time for two years? Using this definition, during the last year of your studies, were you a dependent student?

- Yes, Dependent 1
- No, Independent 2
- DK/NR 3

25: [If non-borrower:]

HOUS

How many members of your family were living in your household at that time (including yourself)? [Interviewers: does not include roommates]

- 1 1
- 2 2
- 3 3
- 4 4
- 5 5

6+..... 6
 DK/NR 9

26: [If non-borrower] CALC

Calculate income threshold. If DEP=#1 or #2 and HOUS=#2-#4, \$40,000/\$50,000 if BC; If DEP=#1 and HOUS=#5-#6, \$50,000/\$60,000 if BC; If DEP=#2 and HOUS=#1, \$20,000/\$25,000 if BC

If dependent or independent and HOUS>1: the total/household/of your family

If independent and HOUS=1: your/personal:

27: [If non-borrower:] HOUS2

To the best of your knowledge, was <your/the total> annual <personal/household> income <of your family> ever more than <calc> during these years?

Yes..... 1 => THNK1
 No..... 2
 DK/NR 4

29: INST

What type of educational institution did you study in? (Select all that apply)

&NOTE6

College 1
 University 2
 Private institution 3
 Other (please specify) -> AQ21A; C250 L1 C75 77 B
 Don't know/No response 99 BX

30: PROGRAM

What type of program were you pursuing?

Diploma 1
 Certificate 2
 Undergraduate 3
 Master 4
 PhD 5
 Other (please specify) -> AQ22A; C250 L1 C75 77 B
 Don't know/No response 99 BX

31: AGE

In what year were you born?

Response 1
 DK/NR 3

32: SEX

NOTE:

Male 1
 Female 3

33:

THNK1

Press 1 to end the interview.

Thank you for your time.

Good bye 1 => INT

34:

TIME

Borrowers (5:30) 1

Non-borrowers (7:30)..... 2

DK/NR 3

As I mentioned, the group will be two hours in length beginning at (time) on (date). The location of the group is (facility). We ask that all participants arrive about 5 to 10 minutes prior to the start of the group.

Also, please bring picture identification with you. We offer each participant a \$75 cash gift as a token of our appreciation. I will also tell you that the group discussion will be audiotaped for research purposes and you will be asked to sign a waiver to acknowledge that you will be audiotaped during the session. There may also be members of the research team observing the discussion from an adjoining room.

1-Continue
@LOG1

35:

LOG1

We will call you again next week to remind you of the group and the date and time. Do you need a confirmation letter as well?

1-Yes, get email address
2-No, don't need a confirmation letter
@confm

Enter email here: @em

Can I re-confirm your name and telephone number please.

Name: <iname >
New name: @nname

Telephone: <Iarea><Itele >
New number:@ntel ext.@xtn Alternate number/cell:@cell

36:

CONFM

37:

THNK

Thank you for your cooperation and time.

Completion 1 D



November 2009

Dear Sir or Madame,

Thank you for agreeing to participate in the current research study involving focus groups in your city. As indicated to you on the phone, the discussion groups are part of a study on student borrowing and financing. This national study is being conducted by EKOS Research on behalf of federal and provincial governments. The overall objective of the study is to explore individuals' decision-making about financing their college or university education.

Your participation in the study is completely voluntary and your decision to participate or not will not affect any services that you might receive from federal or provincial governments. The information you provide will be collected under the authority of the relevant federal and provincial privacy legislation and will be used for research purposes only. Your name will not be identified in any reports resulting from this study.

The focus group you will be attending will begin at <time> on <date>. The location is <facility>. We ask that you arrive five to ten minutes prior to the group and bring picture identification. Also, we remind you that the group will be audio taped for research purposes and that there may be members of the research team observing the discussion in an adjoining room.

If you have any questions about the study or the discussion group process, please do not hesitate to contact Catherine Garrett at EKOS at 1-800-388-2873.

Regards,

A handwritten signature in black ink that reads "Janice Remail".

Janice Remail
Senior Associate
EKOS Research Associates

APPENDIX C
FOCUS GROUP
MODERATORS GUIDE



GOVERNMENT STUDENT LOANS UPTAKE

FOCUS GROUPS

MODERATOR'S GUIDE

1. WELCOME AND INTRODUCTION (5 MINUTES)

Let me remind you of the following:

- Conducting the focus group as part of a national study on behalf federal and provincial governments
- Participation is voluntary
- Focus group will last approximately two hours
- Purpose of the discussion:
 - ◇ To explore post-secondary education financing decisions, including borrowing and government student loans.
 - ◇ Your feedback will be useful in understanding the use of the government student loans program and determining its effectiveness
- Explanation of format and “ground rules”:
 - ◇ Discussions are being audio taped and observed by members of the research team so that an accurate summary can be prepared.
 - ◇ Your comments will be collected protected under relevant privacy legislation. The information you provide is for research purposes only and will be summarized in a report. No comments will be attributed to any individual in any reports resulting from this study.
 - ◇ Please try to speak one at a time.
 - ◇ There aren't any right or wrong answers to the things we'll be talking about — we're just looking for your honest opinions.
 - ◇ It's okay to disagree. Please speak up even if you think you're the only one who feels a certain way about an issue.
 - ◇ Moderator's role: raise issues for discussion and present material, watch for time and make sure everyone has a chance to participate.

- Participant introductions: First name and about your current or previous studies – your field of study, where you were studying, and how long ago this was. Also, please mention your personal situation at the time - living at home with parents, older married student and so on.

2. WARM-UP (10 MINUTES)

1. I'd like to start by asking you what you think about your decision to attend college or university. Why did you decide to attend? What were some of your motivations? Who was important in influencing your decision? (family, friends, teachers, others)
 - What were you expecting to get out of college or university diploma or degree?

3. FINANCING DECISION-MAKING (30 MINUTES)

I'd like you think back to the years when you were studying at college or university. We're interested today in the decisions that students make about their post-secondary education.

2. How long before you attended college or university did you start looking for information about your education options (where to attend, what program to take)?
 - Who helped with these decisions?
 - ◇ Counsellor/teacher
 - ◇ Parent/family member
 - ◇ Friend
 - ◇ Anyone else?
 - What kinds of information did you look at?
3. How did you determine how much money you would need during the school year?
 - ◇ Understanding of education and living expenses
 - ◇ Understanding of sources of income and amounts
 - Did you use any tools/resources to determine this? What did you find particularly helpful in planning your finances? What was less useful?
4. Now I'd like you to think about decisions about *financing* your college or university education. First, let's talk about information about the costs of education and paying for your college or university education?
 - What information did you look at? (e.g., total cost of education, loans and scholarships)
 - Where did it come from? (e.g., CanLearn/NSLSC, schools)

- How long before you started college or university did you start this financial planning?
 - Did you or your family save before you started college/university? How did you save? (e.g., use of RESPs)
 - How did you feel about the information that was available to you?
 - ◇ Was it adequate? Was it accurate in portraying the real costs you incurred?)
 - ◇ Source and format, information clear/easy to understand, easy to find
 - Do you feel like you have enough information to make the right choices for you? Was there information that you needed but didn't have?
5. What were your primary considerations as you sorted out how to finance your education?
- ◇ Having enough money (explore trade-off between covering expenses vs. living with comforts vs. debt)
 - ◇ Finishing studies as quickly as possible
 - ◇ Avoiding debt
 - ◇ Affording a program or institution that was important
 - ◇ Keeping working/gaining employment experience
 - ◇ Degree of reliance on parents and other family members
 - ◇ Extent to which you needed to drawn down savings
- At the end of the day, did you have any unexpected surprises regarding financing and cost of an education? What were the surprises and why?

4. SOURCES OF FUNDING (SAME ALL GROUPS) (20-25 MINUTES)

6. What were your major sources of income during the time you were in school? (*Handout - rank how important each one was and extent to which each one increased or decreased from the start to finish of education*) Discuss each source – importance in overall financial plan, were they known/planned for sources
- ◇ Employment or work income during school year
 - ◇ Personal savings
 - ◇ Money from parents, guardians (RESPs)
 - ◇ Government student loans, grants
 - ◇ Scholarships or bursaries
 - ◇ Loan from a bank or a credit union (or credit card or a line of credit)

- ◇ Employer assistance (employer agreed to fund the training or provide loan for education)
 - ◇ Money from others – spouse, friends, other relatives
7. Let's talk a bit more about employment. How many were working during the years that they were studying? (during school year, summer, every year/selected years)?
- ◇ How easy/difficult was it to find a job (summer job/in-study job) during these years? Were you working as much as you wanted? (less/more)
 - ◇ Where did you work? What kind of wage/salary were you able to earn? (explore both summer job and in-study job)
 - ◇ How did this impact your finances? Standard of living? Savings? (explore both summer job and in-study job)
8. How did financial factors affect decisions about your education? For example,
- ◇ Decisions about type of program
 - ◇ Institution you studied at
 - ◇ Living at home or with roommates?
 - ◇ Part-time/full-time attendance
 - ◇ Interruptions in study (taking some time off to work)

5. STUDENT LOAN BORROWING (30-40 MINUTES)

9. **[Borrowers:]** All of you have heard of the government student loans program and were student loan borrowers. At the time you were preparing for attending school, what were your impressions of the program?
- ◇ Eligibility
 - ◇ Application process
 - ◇ Ability of program to recognize and assess need
 - ◇ Amount of funds available
 - ◇ Repayment process
- Where did you hear about the program/get your impressions? Did you ask anyone about it? Who? Was their input positive or negative?

10. Why did you choose to apply for a government student loan? What were the things you considered?
- What did you see as the advantages of the government student loan program compared to other sources of financing at that time?
 - ◇ Compared to private loan sources
 - ◇ Compared to working and saving
 - ◇ Other
11. Did you perceive any disadvantages to the government student loan program? Did you have any concerns about applying for or receiving a government student loan?
- Based on what you know now, were your impressions of the program correct? To what extent have your views about advantages and disadvantages of government student loans changed?
 - Why do you think some students do *not* apply for a government student loan?
12. Did you take out a government student loan each year or only some of the years of your college or university education? Why not all years? What changed?
- ◇ Financial situation/need
 - ◇ Access/eligibility
 - ◇ Income from other sources
 - ◇ Fewer/more expenses?
13. If you had *not* received a government student loan, what would you have done? (explore trade-offs between types of options – e.g., adjustments to program vs. changes to living arrangement vs. debt)
- ◇ Reduced your course load/studied part-time
 - ◇ Dropped out of school for a term/year/entirely
 - ◇ Studied at a different institution
 - ◇ Moved back home with parents to reduce costs
 - ◇ Studied in a different program
 - ◇ Worked more for pay
 - ◇ Borrowed money from a bank/line of credit/credit card
 - ◇ Got money from parents, guardians or friends
14. **[Non-borrowers:]** At the time you were preparing for attending school, had you heard of government student loans programs? What were your impressions of the program?
- ◇ Eligibility
 - ◇ Application process
 - ◇ Ability of program to recognize and assess need

- ◇ Amount of funds available
 - ◇ Repayment process
 - Are you aware of the program now?⁵
 - Where did you hear about the program/get your impressions? Did you ask anyone about it? Who? Was their input positive or negative?
15. Did you apply for a government funded student loan (federal or provincial) during the time you were studying?
- ◇ Once/more than once, year of study
 - ◇ What happened with your application?
16. Why did you choose *not* to apply for a government student loan? What were the things you were considering at that time?
- ◇ Did not need the money – Why didn't you think you needed this loan? (Sources of financing: parental assistance, work/employer – high earnings, scholarships/bursaries/study grants, personal savings/work income)
 - ◇ To avoid debt
 - ◇ Ineligibility
 - ◇ Unfamiliar with student loans/lack of information
 - ◇ Financed through/prefer financing through financial institutions (e.g., bank/credit union, credit card, line of credit)
 - ◇ Complex application process
17. What disadvantages do you see the government student loan program having compared to other sources of financing? What were your concerns about applying for or receiving a government student loan?
- ◇ Compared to private loan sources;
 - ◇ Compared to working and saving;
 - Did you perceive any advantages to the government student loan program? Explore. Was sufficient information available to you about the student loan program and its features?
 - Why do you think some students apply for a government student loan?
 - Based on what you know now, were your impressions of the program correct? To what extent have your views about advantages and disadvantages of government student loans changed?

⁵ The federal government contributes financially to the student loans distributed in your province through a program called the Canada Student Loans Program.

18. **[All:]** Did you find you needed more money than you anticipate during your school years?
 - What strategies did you use to make ends meet? (e.g., economize, work more)
19. How much of your decision making/choices about financing your college or university education were motivated by avoiding/reducing debt?
 - Did you end up with the amount/more or less debt that you thought you would? What are the reasons?
 - Are some forms of debt better than others?
20. Thinking back, is there anything that you would have done differently with respect to financing your education? i.e., applied for a student loan, not applied for a student loan?
 - Why? What kind of an impact do you think this would have made? (e.g., on program of study, completion of studies, standard of living).
 - What kind of information didn't you have that would have been useful to you in making this decision?
21. From what you know now, what is the best way to finance a college or university education? What would you recommend to high school students or those who are just starting their education?

6. WRAP-UP (5-10 MINUTES)

Just to wrap up, I want to explain a little bit more about this research project. Between 2000 and 2007 there was a decline in the proportion of full-time college and university students that took out a government student loan. The federal and provincial governments have been doing some analysis of their program data and, now, these focus groups to find out why. We've been talking about your personal experiences in the discussion, but now I want to think about the students that you went to school with and other people that you know.

22. Are you surprised that the percentage of students having a government student loan declined during the years you were at school?
 - Based on your own and other's experiences, why do you think that fewer students were getting government student loans?
 - Are students changing the way they finance their education? How? Why?
23. Does anyone have anything else they would like to add about what we've talked about?
 - I want to thank you all for coming....