



2022 Student Aid Survey Comprehensive Report



January 2023



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Study Background, Objectives, Methodology Overview, and Profile of Borrowers

As part of Alberta Advanced Education (AE), Alberta Student Aid helps post-secondary students meet the basic costs of learning and living so they can achieve their educational goals. It does so through a variety of financial supports, including:

- Student loans;
- Scholarships and awards; and
- Debt manageability programs.

To ensure that Student Aid programs, services, and processes are serving their purposes and contributing to the achievement of established strategic outcomes, Advanced Education (AE) has established a biennial survey of Alberta Student Aid clients, which was first conducted in 2018. This report reflects the results of the third iteration of the survey, conducted in 2022. The previous iteration, originally scheduled for 2020, was delayed due to the COVID-19 pandemic and conducted in early 2021.

The survey supports achieving goals and objectives outlined in the Alberta 2030 initiative, specifically improving student access and ensuring a quality experience. The survey is critical for assessing whether government's investment in student aid programming is being used effectively to support access and affordability of post-secondary education. It also contributes to ensuring that programs and services are of the highest quality and meeting the needs of post-secondary students.

The objectives of this study are to:

1. Gauge clients' *experiences and satisfaction with general information* available about Alberta Student Aid - access, understandability, usefulness;
2. Gauge clients' *experiences and satisfaction with communications*, and effectiveness of current tools;
3. Gauge clients' *experiences and satisfaction with the application for, and disbursement of, student aid* (including the amount received);
4. Gauge clients' *experiences and satisfaction with the Request for Review process*;
5. Gauge clients' *participation in PSE based on student aid* (including alternative sources of funding);
6. Gauge clients' *perception of their ability to repay their student loans*, after completing PSE;
7. Gauge clients' *experiences and satisfaction with the loan repayment process* and options (incl. Repayment Assistance Plan (RAP));
8. Determine clients' *employment and income information*;
9. Measure clients' *debt levels* (loan amounts) *and repayment difficulties* (e.g., missing payments, defaults);
10. Gauge clients' *overall assessment of Student Aid*;
11. Determine clients' *program, credential and institution information*;
12. Collect *demographic information* of clients; and
13. Understand the *impact of the rising cost of living* on clients, including the need for additional funding.

Methodology Overview: Sampling

Who participated in this research?

- Student Aid provided Advanis with a file of the population of their current records on file. Advanis reviewed the file to remove cases that were duplicates, and to remove invalid phone numbers or incomplete/invalid email addresses. The sample was classified into three different client groups: clients in study, clients in repayment on the Repayment Assistance Plan (RAP), and clients in repayment not on RAP.
 - Due to the time in between receiving the population file and data collection, some students may have moved groups, i.e., started RAP in that time period or entered repayment. To ensure accurate classification, the results presented in this report use client's self-identified groups (in-study versus in-repayment and RAP versus Non-RAP). The sample selected to participate in the study was also chosen using the proportion of segment shift seen in 2021, and after the pretest of 2022, to account for clients who shifted categories.

What was the sample frame?

- A stratified sampling approach was employed to aim for a minimum number of survey completions by client group and institution type. The survey target for each sampling strata was set by balancing the desire to minimize the margin of error for each strata with wanting to minimize the weights for strata that reflect a larger subsegment of the population.
 - Sample was randomly selected from each of the sampling strata of the population file.
- On aggregate, the margin of error is $\pm 1.6\%$ at 95% confidence. Note that the margin of error for sub-group analysis is higher.
- All results reflect weighted tabulations. Data was weighted to match population information for institution type and client group.

Methodology Overview: Data Collection

- Since the majority of records contained an email address, Advanis first contacted clients via email (where possible) to invite them to complete the survey online, followed up by telephone calls to provide clients with the opportunity to complete the survey over the phone.
 - For sampled records for whom no email address was available, clients were called via telephone to administer the survey. Those not willing to do the survey over the phone, were offered a link to the survey via email or SMS (text) message.
- Data collection was conducted between October 17th and December 18th, 2022. Advanis collected 2,610 web surveys and conducted 1,226 telephone interviews for a total of 3,836 surveys.

Methodology Overview: Analysis

- Statistical analysis included confidence intervals to determine if there were significant differences in responses between groups. Results are reported as statistically significant at the 95% confidence level. That is to say, differences in results have been flagged in cases where we can say with 95% certainty that there is a difference in opinion between groups.
 - Statistical comparisons were conducted between:
 - 2018 vs. 2021, and 2021 vs. 2022;
 - Those in study versus those in repayment, as well as between the two in-repayment groups (non-RAP versus RAP);
 - Institution types; and
 - Various demographic groups.
 - When reporting differences between demographic subgroups, differences are only reported when both groups have an unweighted base size greater than 50 and the difference between the two groups is greater than 10 percentage points, thereby focusing on those differences that are most meaningful.
- For most analyses, “don’t know” responses are included and “prefer not to answer” and “not applicable” responses are excluded. Where “don’t know” is included in the overall calculation, it represents a valid response choice and is included in the calculation.
- The 2018 survey included clients in default, which were not included in the 2021 or 2022 iterations. The in-default client group has been excluded from the 2018 results to ensure a proper comparison between the iterations.

Methodology Overview: Reporting

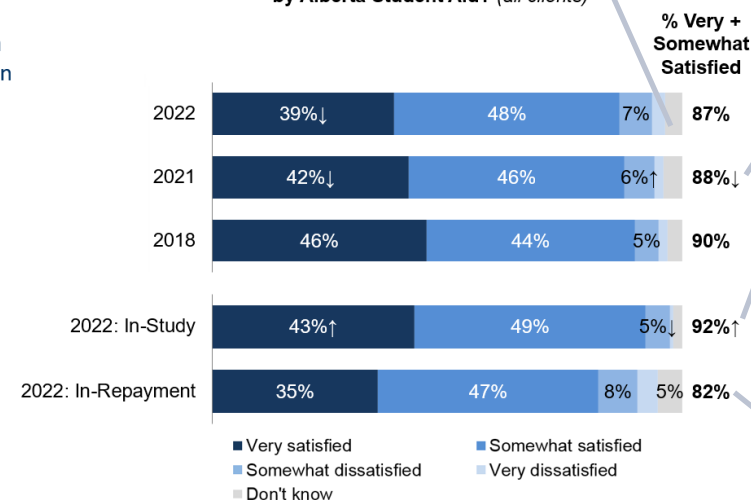
All Clients

Overall Satisfaction: Services Provided by Alberta Student Aid

ADVANIS
Alberta Advanced
Education Confidential

- Most clients continue to be satisfied with the services provided by Alberta Student Aid (87%).
 - Clients in study are markedly more satisfied with the services provided by Alberta Student Aid than those in repayment (92% vs. 82% respectively).

Generally, how satisfied are you with the services provided by Alberta Student Aid? (all clients)



↑↓ Indicate that score is statistically higher/lower than previous wave (top chart) or statistically higher/lower than the other client group (bottom chart) at 95% confidence interval.
Q35d. Generally, how satisfied are you with the services provided by Alberta Student Aid? (2022: 3798; 2021: 4337; 2018: 3863; In-Study: 1296; 2022: In-Repayment: 2502)

35

Not all client groups were asked the same survey questions. Slides/charts indicate which responses apply to specific client groups.

Base sizes shown on each page reflect the unweighted counts.

- When reporting results with a base size of 50 or less, results have been footnoted to indicate their wider margin of error.
- Measures with a base size (i.e., unweighted counts) less than 15 are not shown due to the margin of error exceeding acceptable limits.

Stacked charts where values are 4% or less are not shown for display purposes.

Up and down arrows (↑ / ↓) indicate that score is statistically higher / lower than previous wave (top chart) or statistically higher / lower than the other client group (bottom chart) at 95% confidence interval.

Any discrepancies between charts, graphs, or tables are due to rounding of the numbers.

Profile of Borrowers

	Total	Alberta Public	Alberta Private	Out of Province	In Study	In Repayment
Currently still in school, studying, or in an apprenticeship program						
Yes	45%	45%	43%	47%	100%	0%
No	55%	55%	57%	53%	0%	100%
In grace period (<i>In-Repayment only</i>)						
Yes	22%	17% ↓	32% ↑	22%	-*	22%
No	76%	81% ↑	65% ↓	77%	-*	76%
Don't know	3%	3%	3%	1% ↓	-*	2%
Gender						
Male	35%	39% ↑	25% ↓	40% ↑	37%	34%
Female	63%	58% ↓	74% ↑	57% ↓	61%	64% ↑
Another	2%	2%	1% ↓	3%	2%	2%
Annual Personal Income (2021)						
Less than \$31,000	63%	64%	62%	63%	75% ↑	55%
\$31,000 to less than \$68,000	31%	30%	35% ↑	28%	22%	38% ↑
\$68,000 or more	6%	6%	3% ↓	9% ↑	3%	7% ↑

Profile of Borrowers

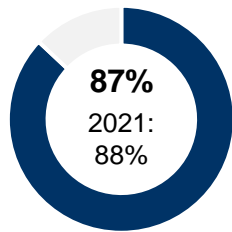
	Total	Alberta Public	Alberta Private	Out of Province	In Study	In Repayment
Marital Status						
Single	54%	62% ↑	34% ↓	60% ↑	60% ↑	49%
Married or common-law	40%	34% ↓	56% ↑	35% ↓	35%	44% ↑
Separated or divorced	6%	4% ↓	10% ↑	4%	5%	7%
Widowed	0%	0%	1%	0%	1%	0%
Dependents						
None	53%	63% ↑	26% ↓	66% ↑	59% ↑	49%
One	16%	15% ↓	22% ↑	11% ↓	13%	18% ↑
2 or more	31%	22% ↓	53% ↑	23% ↓	27%	33% ↑
Ethnicity						
Not visible minority or indigenous	63%	61% ↓	68% ↑	61%	60%	65% ↑
Visible minority	32%	34% ↑	25% ↓	35%	36% ↑	28%
Indigenous	6%	5%	7% ↑	5%	4%	7% ↑
Disability status						
Does not have a disability	84%	83%	87% ↑	83%	85%	84%
Has disability: not documented/permanent	4%	4%	4%	6%	3%	5% ↑
Had disability: documented and permanent	11%	13% ↑	8% ↓	11%	12%	11%

Executive Summary

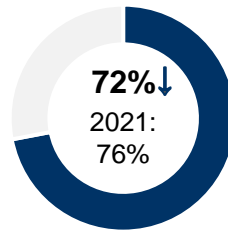
Executive Summary

Strategic Outcomes Overview

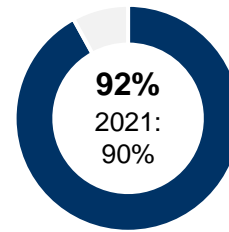
% satisfied with the services
provided by Alberta Student Aid
(all clients)



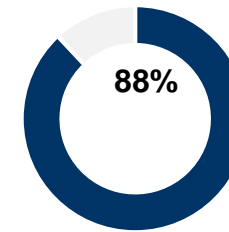
% feeling well supported by
Alberta Student Aid
(all clients)



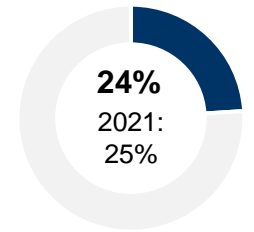
% finding the information on
government student loans
and grants to be useful
(in-study only)



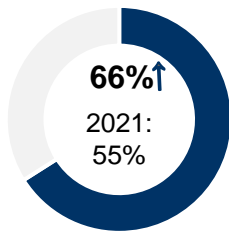
% agreeing that their
government student loans
reduced the financial barriers to
their post-secondary education*
(all clients)



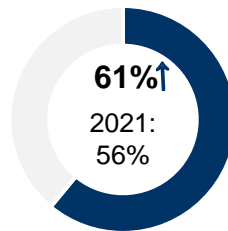
% likely to have completed
(any of) their credential(s)
if they had not received
any loans or grants
(in-repayment only)



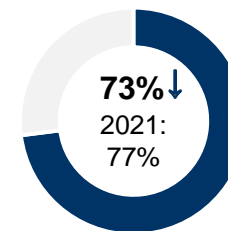
% finding it difficult to
afford their monthly
student loan payments
(in-repayment / non-RAP only)



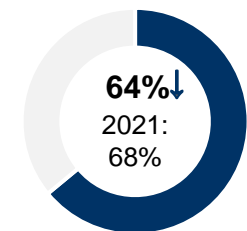
% agreeing that their student loans
have caused more hardship
than they anticipated
(in-repayment only)



% agreeing that their student loan is
worth it for the overall benefits of
their post-secondary education
(in-repayment only)



% agreeing that their investment in their
post-secondary education was worth it
for the career opportunities
(in-repayment only)



* Question was previously only asked of clients in-repayment, so no comparison to 2021 shown.
↑↓ Indicate that score is statistically higher/lower than previous wave (at 95% confidence interval)

Strategic Outcomes Details

- Most clients are satisfied with the services provided by Alberta Student Aid (87%), consistent with 2021.
 - The vast majority of clients continue to be satisfied with the application process (91%), as well as the loan disbursement process (88%).
 - However, satisfaction with the repayment process continues to decline (57%; down from 64% in 2021 and 68% in 2018).
 - While nearly three-quarters of clients feel Alberta Student Aid is supporting them well (72%), this reflects a decrease compared to previous years (76% in 2021 and 79% in 2018).
- Consistent with past years, most clients find the information on government student aid to be accessible, understandable, and useful.
 - In particular, the information on government student loans and grants during the application process is found to be useful (92%).
 - Additionally, 80% of clients find this information easy to access and 75% find the information easy to understand.
 - 76% of clients find the information they received on repaying their Alberta student loan to be useful.
- Student loans continue to be vital to reducing financial barriers to post-secondary education.
 - The vast majority of clients agree that their government student loans reduced the financial barriers to post-secondary education (88%) and that they would not have been able to attend (88%) or continue (86%) their post-secondary studies without government student loans.
 - As well, most clients, regardless of the credential they completed, would not have been able to complete their credentials without student aid.
 - Only just under one-quarter of clients believe that they would have been likely to complete (any of) their credential(s) if they had not received any loans or grants (24%).

Strategic Outcomes Details

- The steep increases in the cost of living over the past two years are having a noticeable impact on the affordability of clients' debt payments.
 - More clients are reporting that they are finding it difficult to afford their monthly student loan payments (66% for those not on RAP; up from 55% in 2021).
 - The vast majority of clients mention that the recent rise in the cost of living has had a negative impact on their ability to afford their student loan payments (85%), with half reporting a large negative impact (50%).
 - As such, while clients in study generally continue to be confident about their ability to repay their student loans (73%), those in repayment are considerably less confident (63%) and those who feel that their government student loans have caused more hardship than they anticipated has continued to increase (61%; up from 56% in 2021 and 50% in 2018).
- With more clients in repayment finding it difficult to afford their monthly student loan payments, their perceptions of their student loan having been worthwhile are impacted as well.
 - Compared to 2021, fewer clients feel that their government student loan was worth it for the overall benefits to their post-secondary education (73%; down from 77%) and that their investment in their post-secondary education was worth it for the career opportunities (64%; down from 68%).
 - As well, fewer clients would recommend prospective students apply for student loans (72%; down from 76% in 2021).
 - Just over two-thirds of clients would still borrow a government student loan, if they had to do it over again (69%).
 - Those who are still studying are substantially more optimistic, with 89% agreeing that their government student loans are worth the overall benefits of their post-secondary education and 88% agreeing that they would recommend applying for government student loans to prospective students.

Other findings

- Among all clients:
 - Most continue to be satisfied with the communications from Alberta Student Aid (80%).
 - Fewer contacted the Alberta Student Aid Service Centre in the past 12 months compared to previous years (38%; down from 42% in 2021 and 50% in 2018).
 - Most clients who called the Service Centre were satisfied with the overall experience (84%).
- Among clients in study:
 - Just under three-fourths feel they have a good understanding of the funding available to them (73%).
 - More than two-thirds did not have any suggestions for improvements to the application process (71%).
 - Less than half are aware of the Request for Review process (39%), which is consistent with 2021. Among those who are aware, 36% requested a review at some point (up from 29% in 2021).
 - Despite a slight decline compared to 2021, most clients continue to be satisfied with the amount of loans and grants they were awarded (82%; down from 86%).
- Among clients in repayment:
 - Compared to 2021, fewer found the six-month grace period to be sufficient to prepare them for loan repayment (26%; down from 33%).
 - 86% report having a paying job, which is back to the level observed in 2018 (87%) after a drop in 2021 (81%).
 - Just under two-thirds indicate that their job is related to the program(s) for which they received loans or grants (64%; down from 69% in 2021).
 - Among those who currently do not have a paying job, just over two-thirds are looking for a job (69%).
 - Clients' median income is the same as in 2021 at \$30,000 with few clients having a personal income of \$61,000 or more (10%).
 - The median monthly student loan payment to income ratios are similar to 2021 at 3.6% for Alberta Student Loan payments only and 6.8% for the combined total of Alberta + Canada Student Loan payments.
 - The majority of clients who are currently on RAP or who were on RAP in the past continue to be satisfied with the program (89%).
 - Among the few who are dissatisfied with RAP, the main reasons mentioned are loan payments still being too high (33%) and some expenses not being taken into consideration (22%).
 - The vast majority of those currently on RAP find the program helpful to them in managing their monthly student loan payments (93%).

Differences by sub-segments of clients

- Several sub-segments of the population are facing more challenges to afford their monthly student loan payments than others.
 - In many cases, those same sub-segments are also more dependent on loans and/or grants for completing their credentials (i.e., are less likely to have been able to complete their credentials without any loans or grants).
- Specific sub-segments of the population that are facing more challenges than others include:
 - Clients who have a (documented or undocumented) disability. To illustrate:
 - They are less likely to have been able to complete their credential(s) without any loans or grants (9%) and more likely to not have completed the credential(s) that they received loans or grants for (25%), which is especially prevalent among those with an undocumented disability (31%).
 - Those in repayment are less likely to be employed (69%), more likely for their personal income for 2021 to have been less than \$31,000 (68%), and less likely to have a job that is related to the program(s) for which they received loans or grants (49%).
 - They are less likely to find it easy to afford their monthly student loan payments (19%) and are more likely to have been negatively impacted by the recent rise in the cost of living (93%).
 - Clients in study who have a documented disability.
 - They find the information on government student loans and grants less easy to access and to understand (66% and 62% respectively) and are less satisfied with the loan disbursement process (77%).
 - Clients who identify as Indigenous. To illustrate:
 - They are more likely to not have completed the credential(s) that they received loans or grants for (29%) and are more likely to report that they needed more financial aid as a result of the recent rise in the cost of living (89%).
 - They are more likely to have a personal income for 2021 less than \$31,000 (66%) and are more likely to report that the recent rise in the cost of living has had a negative impact on their ability to afford their student loan payments (95%), and less likely to find it easy to afford their monthly student loan payments (18%).
 - They are more likely to find that their student loans have caused them more hardship than they had anticipated at the time they took out their loans (73%) and less likely to find their student loan worth it for the overall benefits of their post-secondary education (64%).

Differences by sub-segments of clients *(continued)*

- Other sub-segments of the population that are facing more challenges than others include:
 - Clients who are not married or common-law and who have dependents. To illustrate:
 - They are less likely to have been able to complete their credential(s) without any loans or grants (16%).
 - They are less confident about their ability to repay their student loan (61%) and more likely to have been negatively impacted by the recent rise in the cost of living (91%).
 - They are more likely to be on RAP (35%).
 - Clients who are on RAP. To illustrate:
 - They are more likely to have been negatively impacted by the recent rise in the cost of living (96%).
 - They are less confident about their ability to repay their student loan (36%) and more likely to feel that their student loans have caused them more hardship than they had anticipated at the time they took out the loans (72%).
 - They are less likely to agree that their investment in their post-secondary education was worth it for the career opportunities (52%).

Strategic Outcomes

Strategic Outcomes [1/2]

The Strategic Outcomes and associated survey questions being reported on in this section are as follows:

Strategic Outcomes	Survey questions
#1: The information available on government student aid is easily accessible, understandable and useful to clients	<ul style="list-style-type: none"> • How easy or difficult was it to access information on government student loans and grants? <i>(in-study only)</i> • How easy or difficult was ...the information on government student loans and grants to understand? <i>(in-study only)</i> • How useful was the information on government student loans and grants? <i>(in-study only)</i> • How useful was the information you received on repaying your Alberta student loan? <i>(in-repayment only)</i>
#2: Clients are satisfied with the services received and their experience with Student Aid	<ul style="list-style-type: none"> • How satisfied were you with the services provided by Alberta Student Aid? <i>(all clients)</i> • How well supported do you feel by Alberta Student Aid? <i>(all clients)</i> • How satisfied were you with the application process in general? <i>(in-study only)</i> • How satisfied were you with the loan disbursement process? <i>(in-study only)</i> • How satisfied were you with the process of repaying your loan? <i>(in-repayment / not in grace period only)</i>
#3: Receiving a student loan is worthwhile in advancing clients' post-secondary education goals	<ul style="list-style-type: none"> • Please rate your agreement with the following statements: <ul style="list-style-type: none"> • Having a government student loan is worth it for the overall benefits of my post-secondary education <i>(all clients)</i> • If I had to do it over again, I would still borrow a government student loan <i>(in-repayment only)</i> • My investment in my post-secondary education was worth it for the career opportunities <i>(in-repayment only)</i> • I would recommend prospective students apply for student loans <i>(all clients)</i>

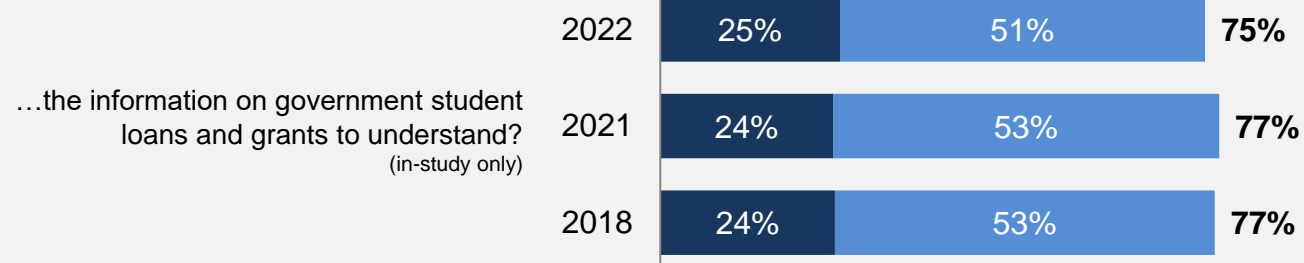
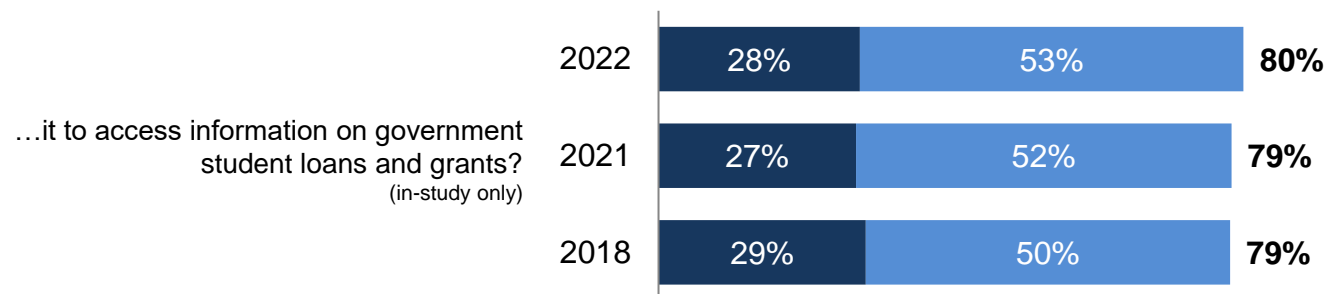
The Strategic Outcomes and associated survey questions being reported on in this section are as follows:

Strategic Outcomes	Survey questions
#4: Student loans reduce financial barriers to post-secondary education	<ul style="list-style-type: none"> • Please rate your agreement with the following statements: <i>(in-repayment only)</i> <ul style="list-style-type: none"> • My government student loans reduced the financial barriers to post-secondary education <i>(all clients)</i> • I would not have been able to attend post-secondary studies without government student loans <i>(all clients)</i> • I would not have been able to continue in my post-secondary studies without government student loans <i>(in-repayment only)</i> • How likely would you have been to complete each of your credentials if you had not received any loans or grants? <i>(in-repayment only)</i>
#5: Debt repayment is manageable for clients	<ul style="list-style-type: none"> • Please indicate your level of agreement or disagreement with the following statements: <ul style="list-style-type: none"> • I am confident about my ability to repay my student loan <i>(all clients)</i> • My government student loans have caused me more hardship than I had anticipated at the time I took out the loans <i>(in-repayment only)</i> • Would you say it is very easy, somewhat easy, somewhat difficult or very difficult for you to afford your monthly student loan payments? <i>(in-repayment only)</i> • And at any point in time did you have any difficulty affording your monthly student loan payments? <i>(in-repayment only)</i>

Strategic Outcome #1: The information available on government student aid is easily accessible, understandable and useful to clients

- Consistent with previous years, most clients continue to find the information on government student aid easy to access and understand.
 - More specifically, 80% of clients find the information easy to access and 75% find the information easy to understand.

How easy or difficult was... (% ■ Very + ■ Somewhat Easy)



↑↓ Indicate that score is statistically higher/lower than previous wave (at 95% confidence interval) †Question text was changed for 2021 survey.

Q6a. †At this point, please think only about when you were deciding to apply. How easy or difficult was it to access information on government student loans and grants? (2022:1300; 2021: 1459; 2018: 1239)

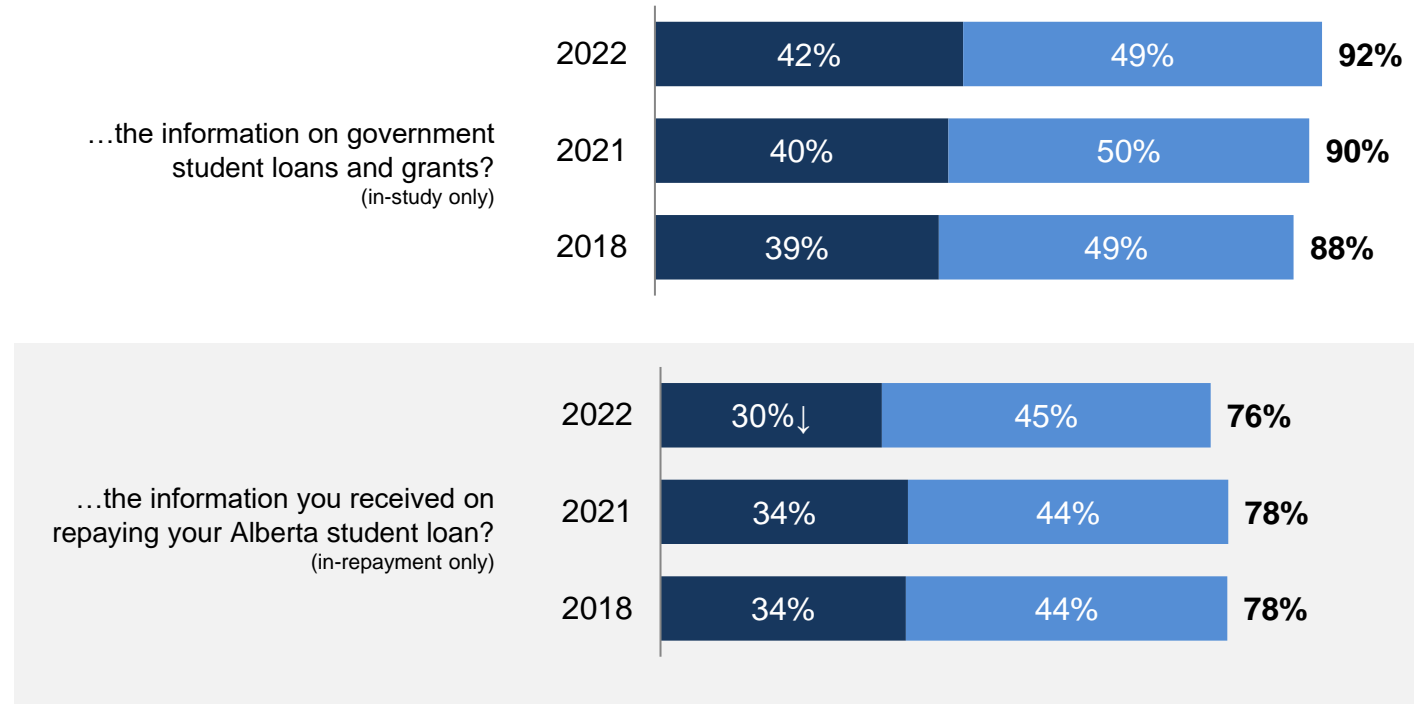
Q6b. How easy or difficult was the information on government student loans and grants to understand? (2022:1300; 2021: 1460; 2018: 1240)

†Note that questions Q6a and Q6b were moved and respondents who indicated that they "do not recall" which sources of information they used when they were deciding to apply for government student loans in Q5a were shown these questions in 2021 (they skipped these questions in 2018).

Strategic Outcome #1: The information available on government student aid is easily accessible, understandable and useful to clients

- Additionally, most clients continue to find the information on government student aid, including on repayment, to be useful.
 - In particular, the information on government student loans and grants during the application process is found to be useful (92%).
 - 76% of clients find the information they received on repaying their loans useful.

How useful was... (% ■ Very + ■ Somewhat Useful)



↑↓ Indicate that score is statistically higher/lower than previous wave (at 95% confidence interval) †Question text was changed for 2021 survey.

Q6d. How useful was the information on government student loans and grants? (2022:1300; 2021: 1461; 2018: 1237)

Q17b. How useful was the information you received on repaying your Alberta student loan? (2022:2516; 2021: 2895; 2018: 2572)

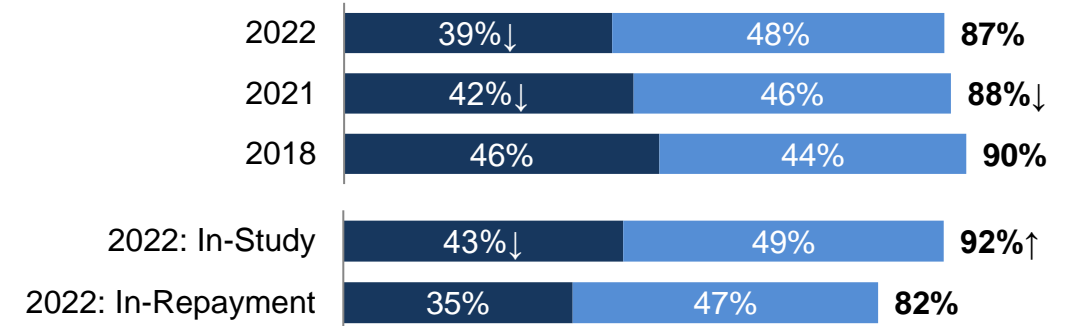
Note that question Q6d was moved and respondents who indicated that they "do not recall" which sources of information they used when they were deciding to apply for government student loans in Q5a were shown this question in 2021 (they skipped this question in 2018).

Strategic Outcome #2: Clients are satisfied with the services received and their experience with Student Aid

- Most clients are satisfied with the services provided by Alberta Student Aid (87%), similar to 2021.
 - Clients in study are considerably more satisfied with the services provided by Alberta Student Aid than those in repayment (92% vs. 82% respectively).
- While nearly three-quarters of clients feel Alberta Student Aid is supporting them well (72%), this reflects a decrease compared to previous years (76% in 2021 and 79% in 2018).
 - As above, clients in study are substantially more likely to feel supported by Alberta Student Aid than those in-repayment (82% vs. 65% respectively).

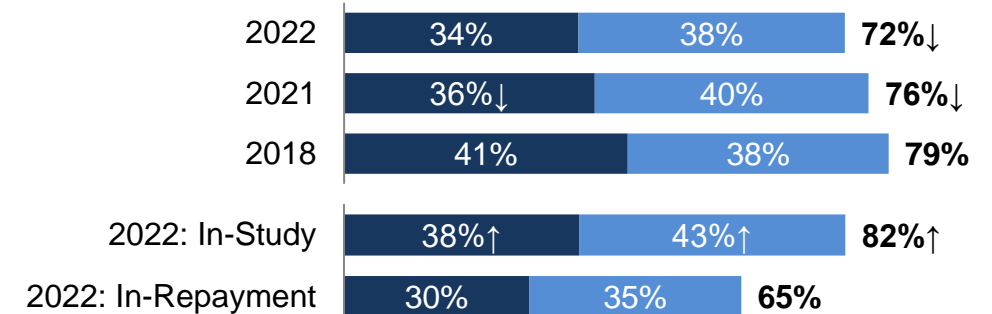
How satisfied were you with the services provided by Alberta Student Aid?

(% ■ Very + ■ Somewhat Satisfied)



How well supported do you feel ...by Alberta Student Aid?

(% ■ Very + ■ Somewhat Well)



↑↓ Indicate that score is statistically higher/lower than previous wave (top charts) or statistically higher/lower than the other client group (bottom charts) at 95% confidence interval

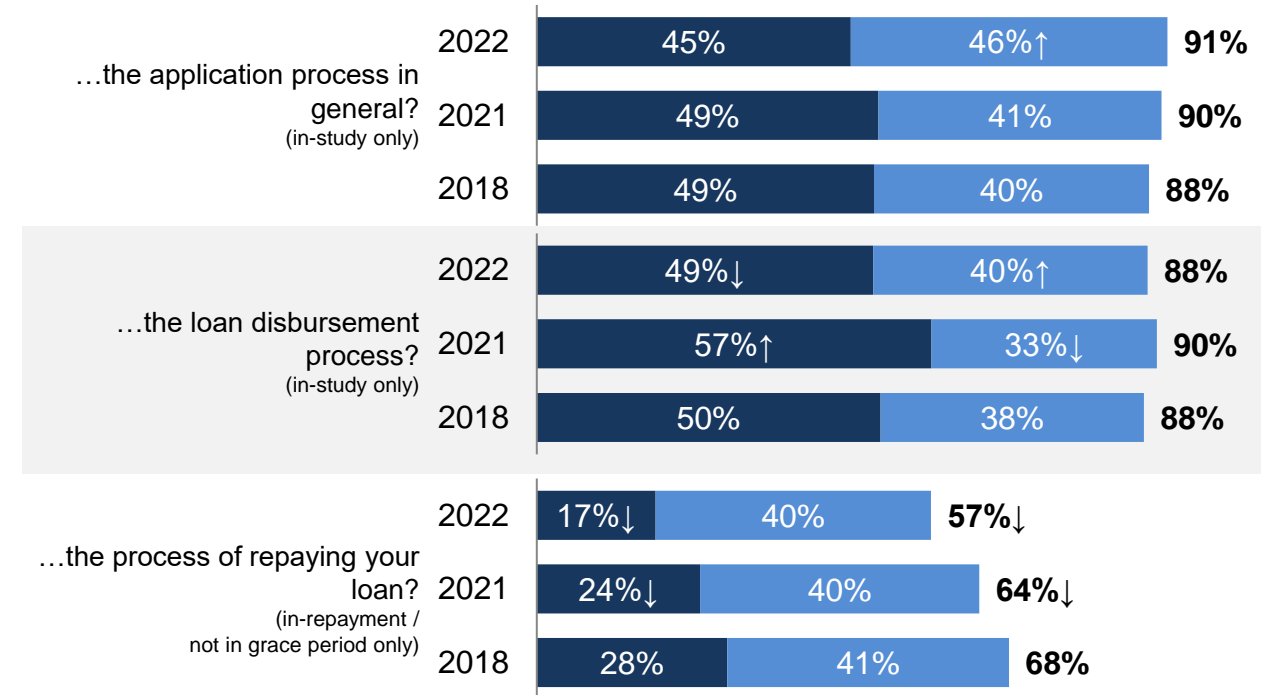
Q35d. And generally, how satisfied are you with the services provided by Alberta Student Aid? (2022: 3798; 2021: 4337; 2018: 3863; 2022: In-Study: 1296; 2022: In-Repayment: 2502)

Q51. Overall, how well supported do you feel by Alberta Student Aid? (2022: 3808; 2021: 4352; 2018: 3862; 2022: In-Study: 1297; 2022: In-Repayment: 2511)

Strategic Outcome #2: Clients are satisfied with the services received and their experience with Student Aid

- The vast majority of clients are satisfied with the application process (91%) and the loan disbursement process (88%).
- However, satisfaction with the repayment process continues to decline (57%; down from 64% in 2021 and 68% in 2018).

How satisfied were you with... (% ■ Very + ■ Somewhat Satisfied)



↑↓ Indicate that score is statistically higher/lower than previous wave (at 95% confidence interval);

†Question text was changed for 2021 survey.

Q8a. How satisfied were you with the application process in general? (2022: 1300; 2021: 1463; 2018: 1174)

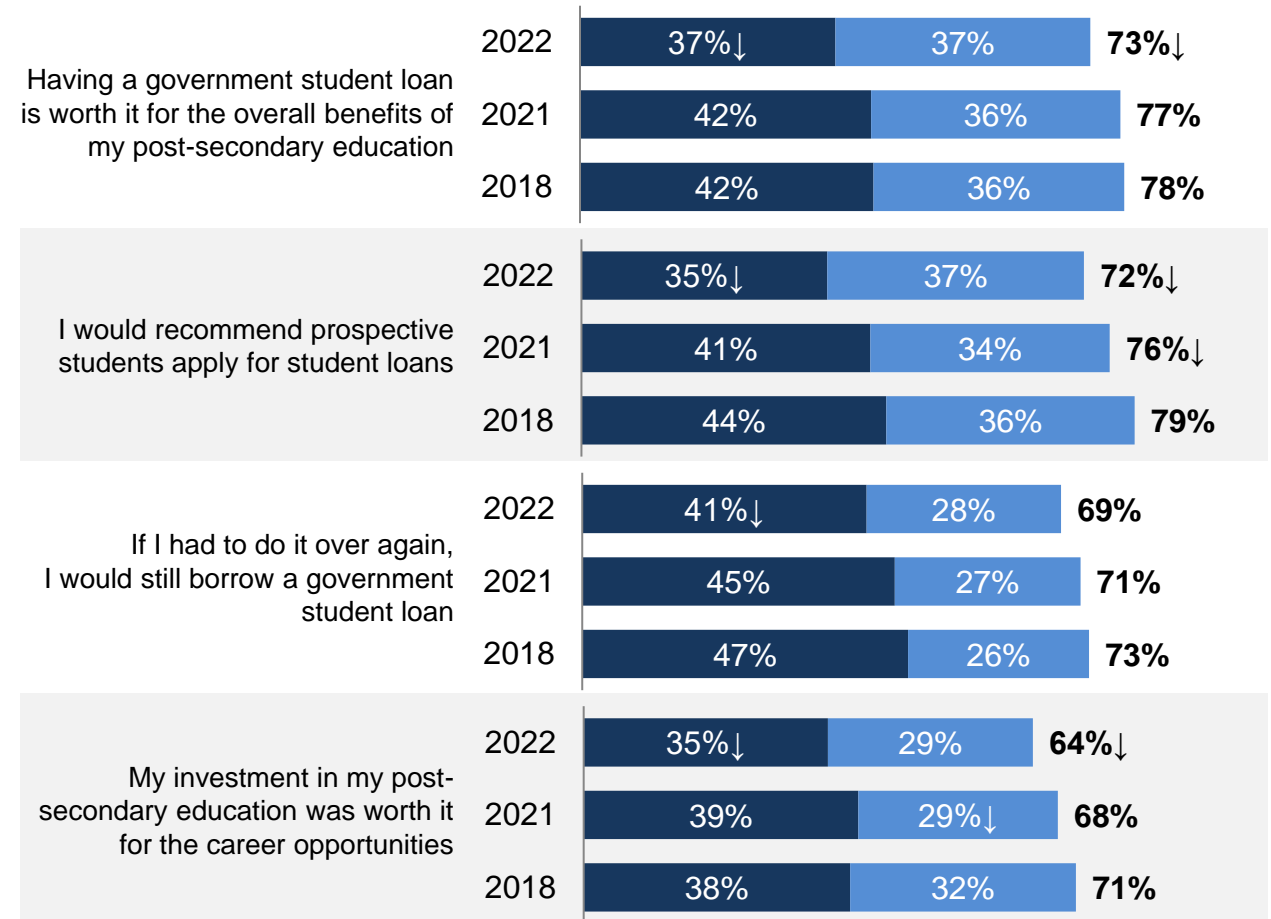
Q15. †Thinking about receiving your government student loans and grants, how satisfied were you in general with the loan disbursement process, that is the process by which funds were paid and provided to you? (2022: 1293; 2021: 1461; 2018: 1284) 25

Q17a. Now thinking about repaying your Alberta government student loan, how satisfied are you with the process of repaying your loan? (2022: 2106; 2021: 2518; 2018: 2115)

Strategic Outcome #3: Receiving a student loan is worthwhile in advancing clients' post-secondary education goals

- Just under three-quarters of clients in repayment feel that their government student loan is worth it for the overall benefits of their post-secondary education (73%; down from 77% in 2021) and just under two-thirds feel that their investment in their post-secondary education was worth it for the career opportunities (64%; down from 68% in 2021).
- Compared to 2021, fewer clients in repayment would recommend prospective students apply for student loans (72%; down from 76%).
 - Just over two-thirds of clients would still borrow a government student loan, if they had to do it over again (69%).

Agreement with statements (% ■ Strongly + ■ Somewhat Agree)



All items charted are for those in-repayment only.

↑↓ Indicate that score is statistically higher/lower than previous wave (at 95% confidence interval)

Please rate your agreement with the following statements:

Q32_b. Having a government student loan is worth it for the overall benefits of my post-secondary education

(2022: 2510; 2021: 2885; 2018: 2563)

Q32_c. If I had to do it over again, I would still borrow a government student loan (2022: 2519; 2021: 2896; 2018: 2567)

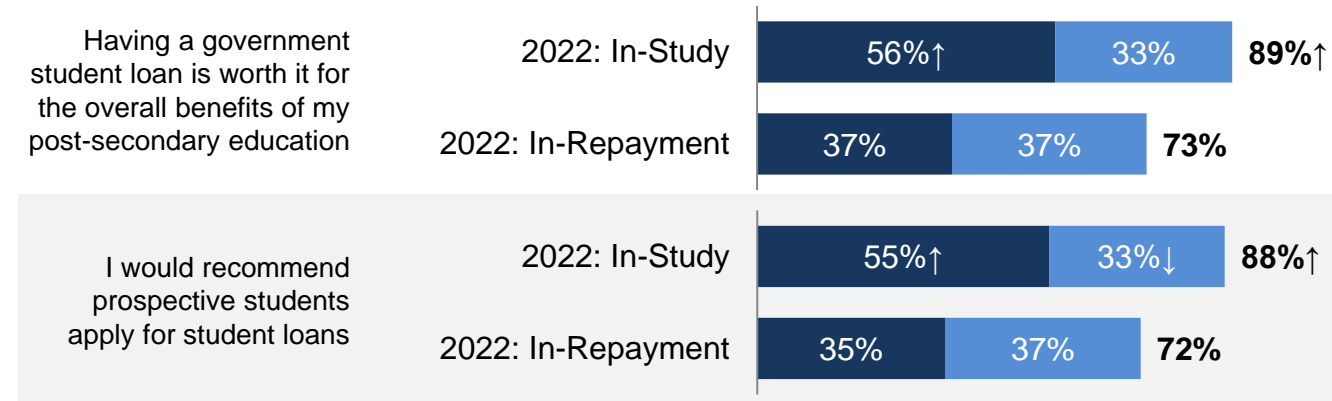
Q32_f. My investment in my post-secondary education was worth it for the career opportunities (2022: 2506; 2021: 2879; 2018: 2561)

Q32_g. I would recommend prospective students apply for student loans (2022: 2510; 2021: 2884; 2018: 2556)

Strategic Outcome #3: Receiving a student loan is worthwhile in advancing clients' post-secondary education goals

- The two statements shown here were previously only asked of clients in repayment but, starting in 2022, were asked of clients in study as well.
- Compared to clients in repayment, those who are still studying are substantially more likely to agree that government student loans are worth the overall benefits of their post-secondary education (73% vs. 89% respectively) and that they would recommend applying for government student loans to prospective students (72% vs. 88% respectively).

Agreement with statements (% ■ Strongly + ■ Somewhat Agree)



↑↓ Indicate that score is statistically higher/lower than the other client group (at 95% confidence interval)

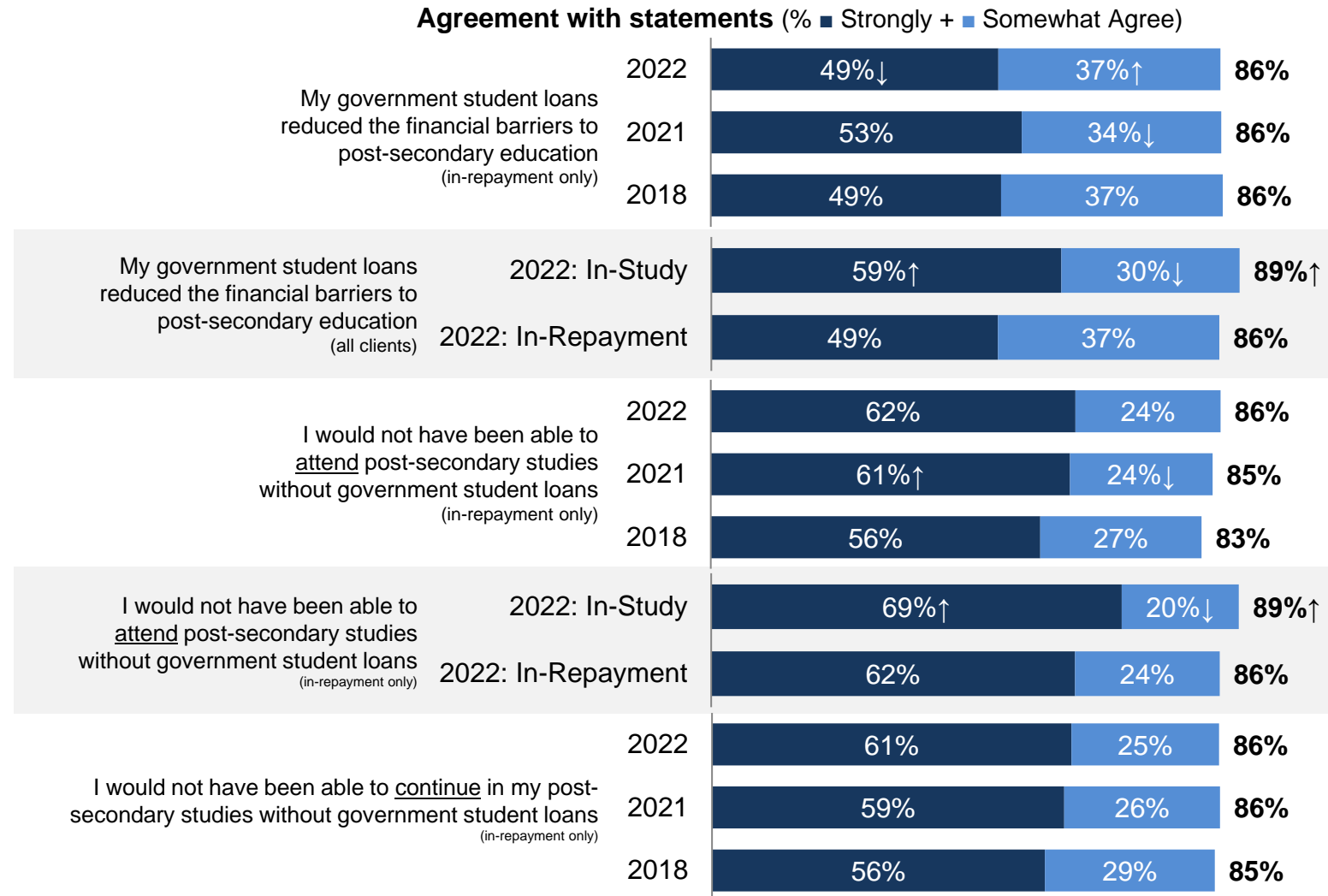
Please rate your agreement with the following statements:

Q32_b. Having a government student loan is worth it for the overall benefits of my post-secondary education (2022: In-Study: 1295; 2022: In-Repayment: 2510);

Q32_g. I would recommend prospective students apply for student loans (2022: In-Study: 1295; 2022: In-Repayment: 2510)

Strategic Outcome #4: Student loans reduce financial barriers to post-secondary education

- The vast majority of clients in repayment agree that their government student loans reduced the financial barriers to post-secondary education (86%).
 - Clients in study, who were shown this statement for the first time this year, were slightly more likely to agree (89%).
- Most clients in repayment would not have been able to attend (86%) and continue (86%) their post-secondary studies without government student loans.
 - Clients in study were slightly more likely to agree that they would not have been able to attend their post-secondary studies without government student loans (89%).



↑↓ Indicate that score is statistically higher/lower than previous wave or statistically higher/lower than the other client group at 95% confidence interval

Q32_h. My government student loans reduced the financial barriers to post-secondary education (2022: 2508; 2021: 2880; 2018: 2555; 2022: In-Study: 1288; In-Repayment: 2508)

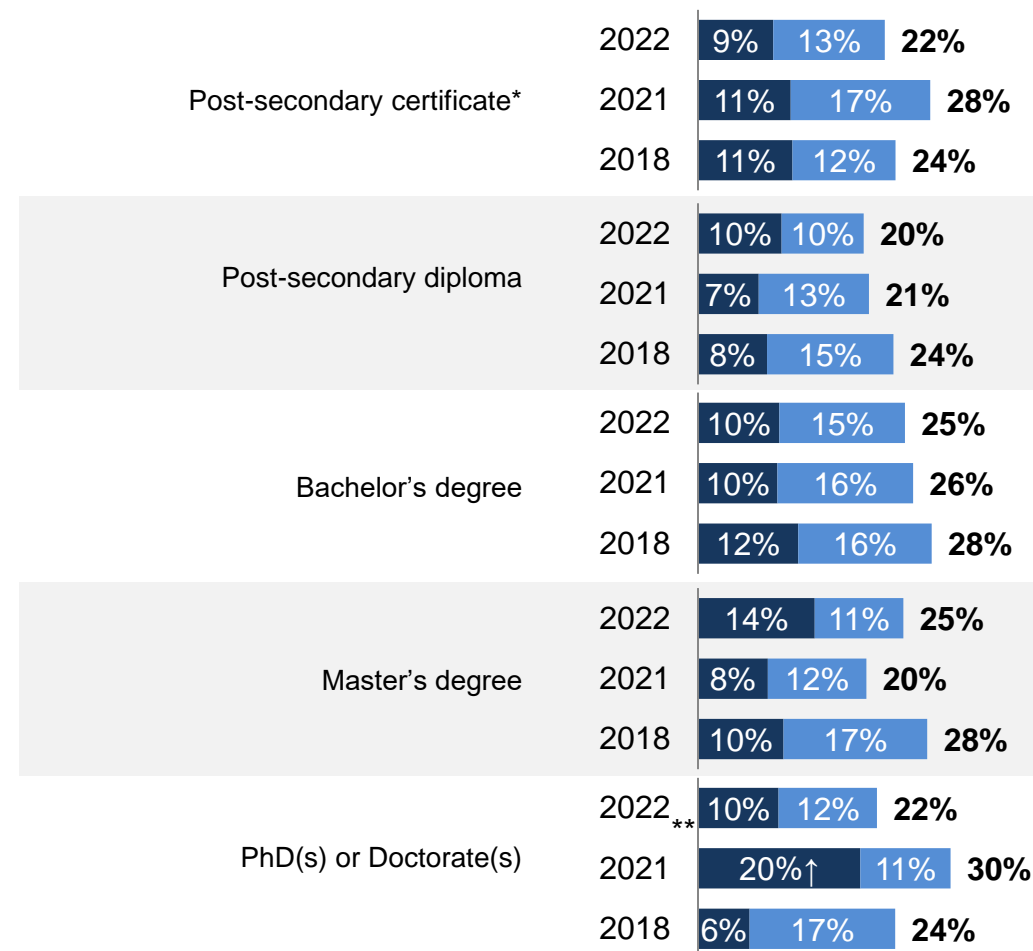
Q32_e. I would not have been able to continue in my post-secondary studies without government student loans (2022: 2517; 2021: 2892; 2018: 2558)

Q32_d. I would not have been able to attend post-secondary studies without government student loans (2022: 2516; 2021: 2894; 2018: 2572; 2022: In-Study: 1295; In-Repayment: 2516)

Strategic Outcome #4: Student loans reduce financial barriers to post-secondary education

- As in previous years, the vast majority of clients would not have been able to complete their credentials without student aid.
 - This holds true across credentials, with those reporting that they would have been able to complete their credential(s) without loans or grants ranging from 20% (for post-secondary diploma) to 25% (for Bachelor's and Master's degrees).

Likelihood of completing without loan or grant (% ■ Very + ■ Somewhat Likely)



* Journeyperson certificate has been added to post-secondary certificate analyses due to small base size.

**Base <50, interpret with caution.

↑↓ Indicate that score is statistically higher/lower than previous wave (at 95% confidence interval)

Q25c2. How likely would you have been to complete each of your credentials if you had not received any loans or grants?

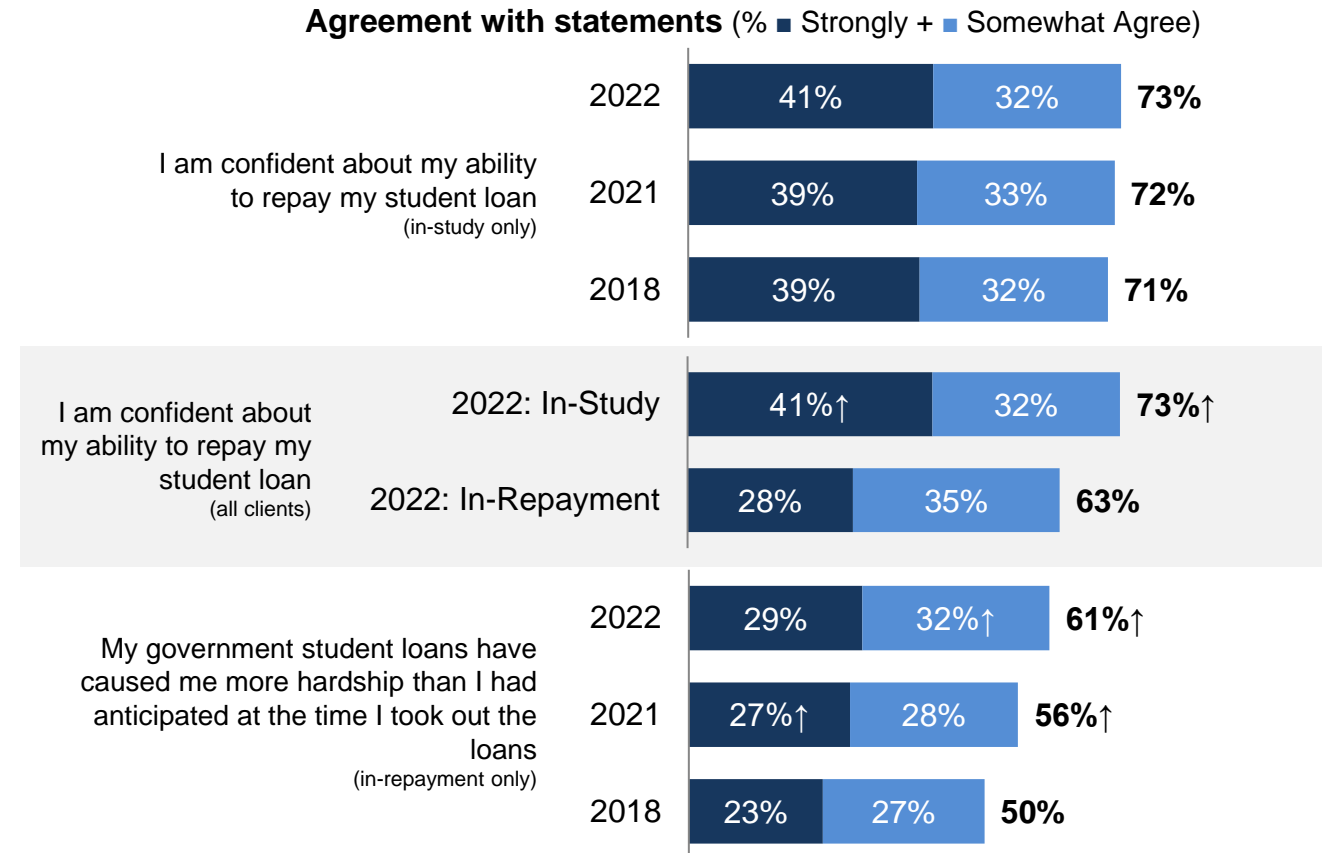
Q25c2_ab. Journeyperson/Post-secondary certificate (2022: 487; 2021: 520; 2018: 465) Q25c2_c. Post-secondary diploma (2022: 810; 2021: 899; 2018: 820) Q25c2_d. Bachelor's degree (2022: 778; 2021: 927; 2018: 761)

Q25c2_e. Master's degree (2022: 177; 2021: 241; 2018: 182) Q25c2_f. PhD(s) or Doctorate(s) (2022: 46; 2021: 104; 2018: 70)

All items charted are for those in-repayment only.

Strategic Outcome #5: Debt repayment is manageable for clients

- Consistent with 2021, clients in study are generally confident about their ability to repay their student loans (73% are somewhat or very confident).
 - Those in repayment are considerably less confident (63%).
- As well, most clients in repayment indicate that their government student loans have caused more hardship than they anticipated (61%; up from 56% in 2021 and 50% in 2018).



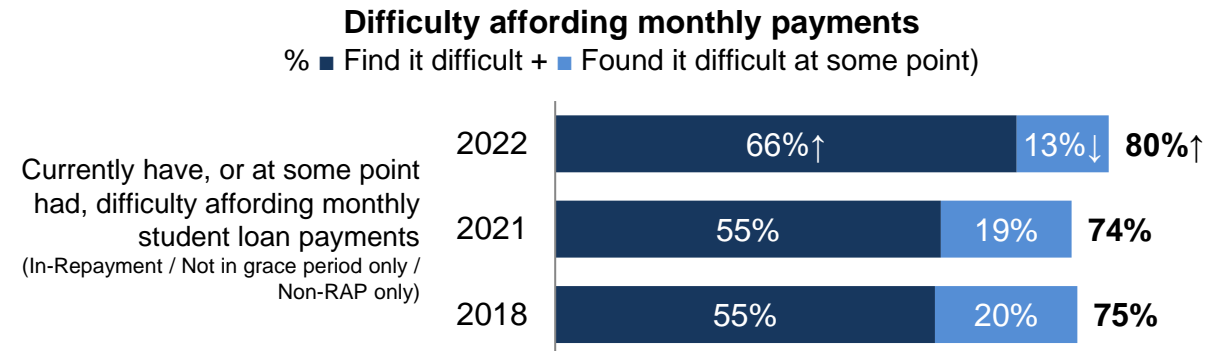
↑↓ Indicate that score is statistically higher/lower than previous wave (top and bottom charts) or statistically higher/lower than the other client group (middle chart) at 95% confidence interval

Q32_i/Q52. I am confident about my ability to repay my student loan (2022: 1289; 2021: 1454; 2018: 1292; 2022: In-Study: 1289; 2022: In-Repayment: 2508)

Q32_a. My government student loans have caused me more hardship than I had anticipated at the time I took out the loans (2022: 2503; 2021: 2877; 2018: 2550)

Strategic Outcome #5: Debt repayment is manageable for clients

- Compared to 2021, substantially more clients who are not on RAP report that they are finding it difficult to afford their monthly student loan payments (66%; up from 55% in 2021).
 - Consequently, the proportion of clients in repayment who currently have, or at some point had, difficulty affording their monthly student loan payments has increased as well (80%; up from 74% in 2021).



↑↓ Indicate that score is statistically higher/lower than previous wave (at 95% confidence interval)

Q23. Would you say it is very easy, somewhat easy, somewhat difficult or very difficult for you to afford your monthly student loan payments? / Q24a. And at any point in time did you have any difficulty affording your monthly student loan payments? (2022: 956; 2021: 1124; 2018: 1010)

Detailed Findings

Detailed Findings

1. Satisfaction with Service Processes

Detailed Findings

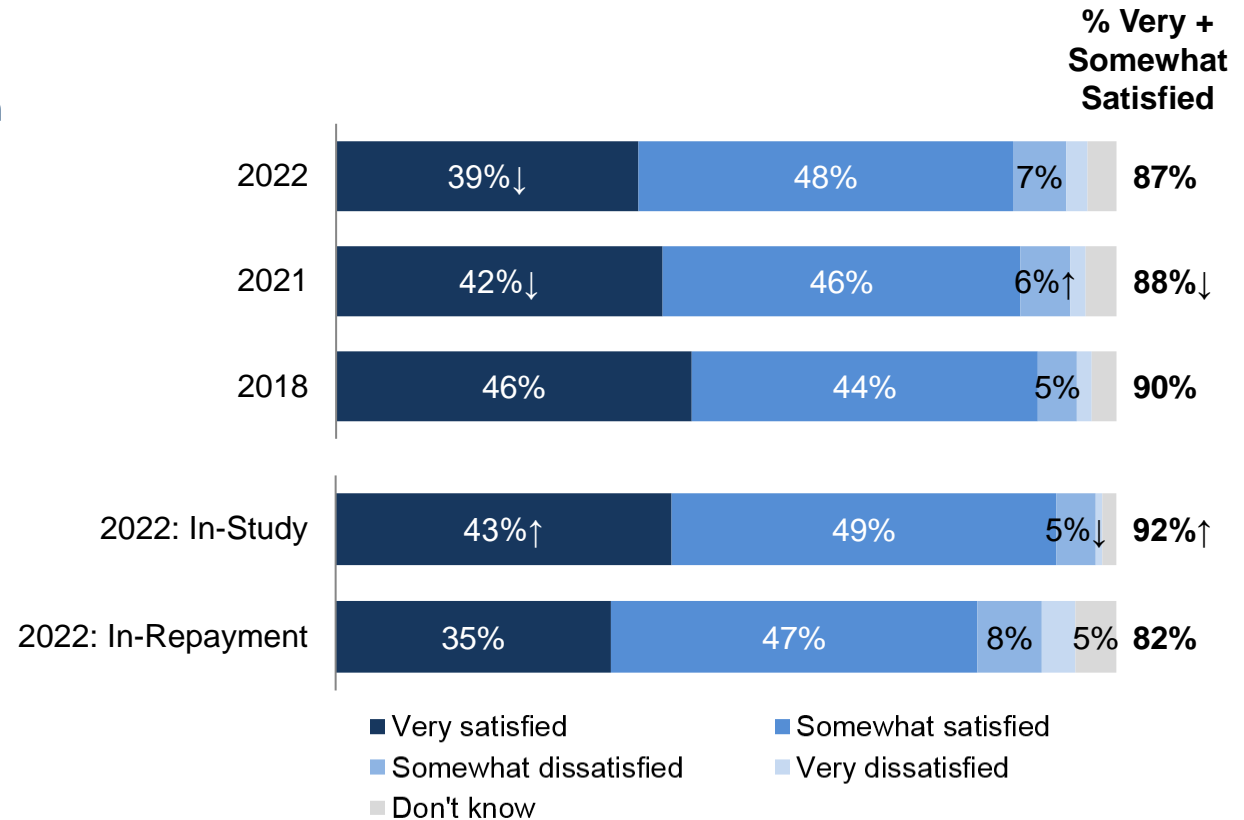
1. Satisfaction with Service Processes

1.1 Overall Satisfaction

Overall Satisfaction: Services Provided by Alberta Student Aid

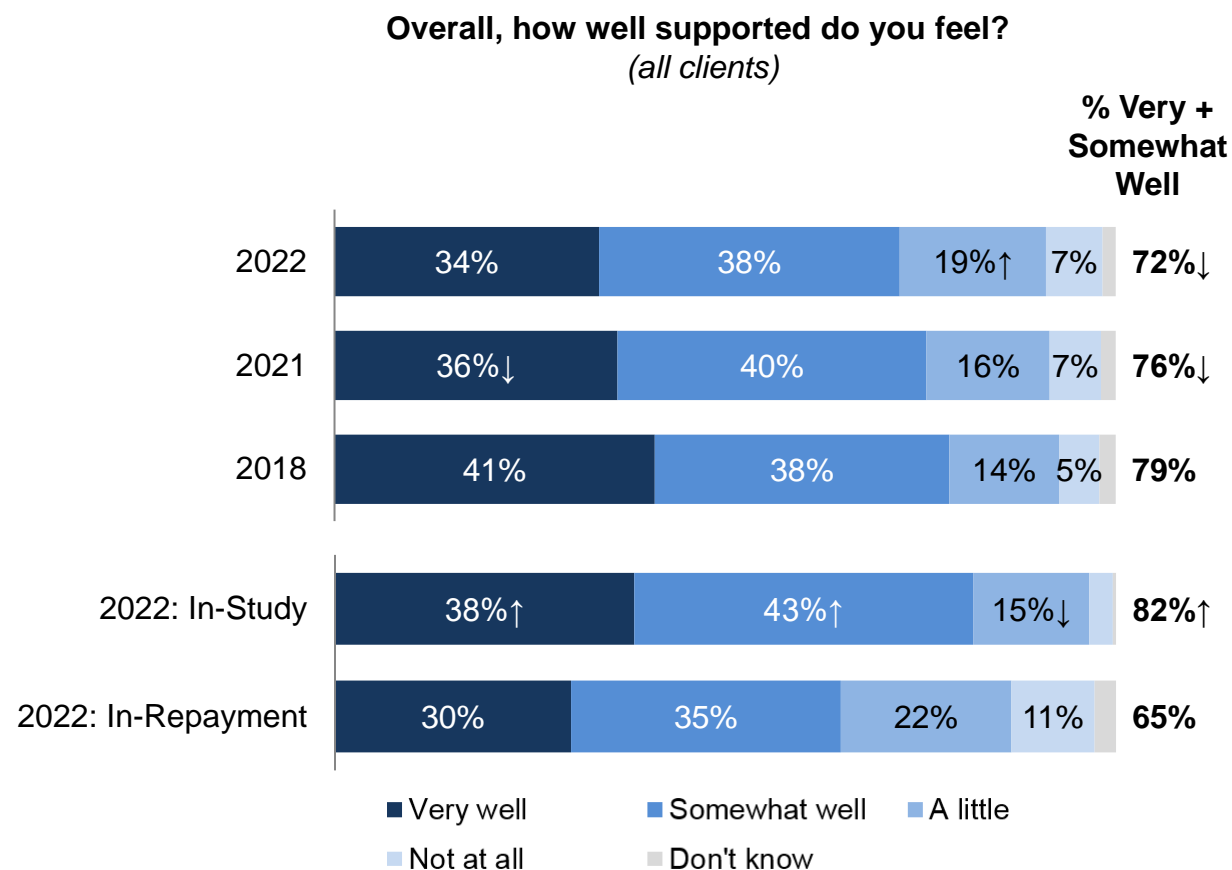
- Most clients continue to be satisfied with the services provided by Alberta Student Aid (87%).
 - Clients in study are markedly more satisfied with the services provided by Alberta Student Aid than those in repayment (92% vs. 82% respectively).

Generally, how satisfied are you with the services provided by Alberta Student Aid? (all clients)



Overall Satisfaction: Feeling Supported

- While nearly three-quarters of clients feel Alberta Student Aid is supporting them well (72%), this reflects a decrease compared to previous years (76% in 2021 and 79% in 2018).
 - Again, clients in study are substantially more likely to feel supported by Alberta Student Aid than those in-repayment (82% vs. 65% respectively).



Detailed Findings

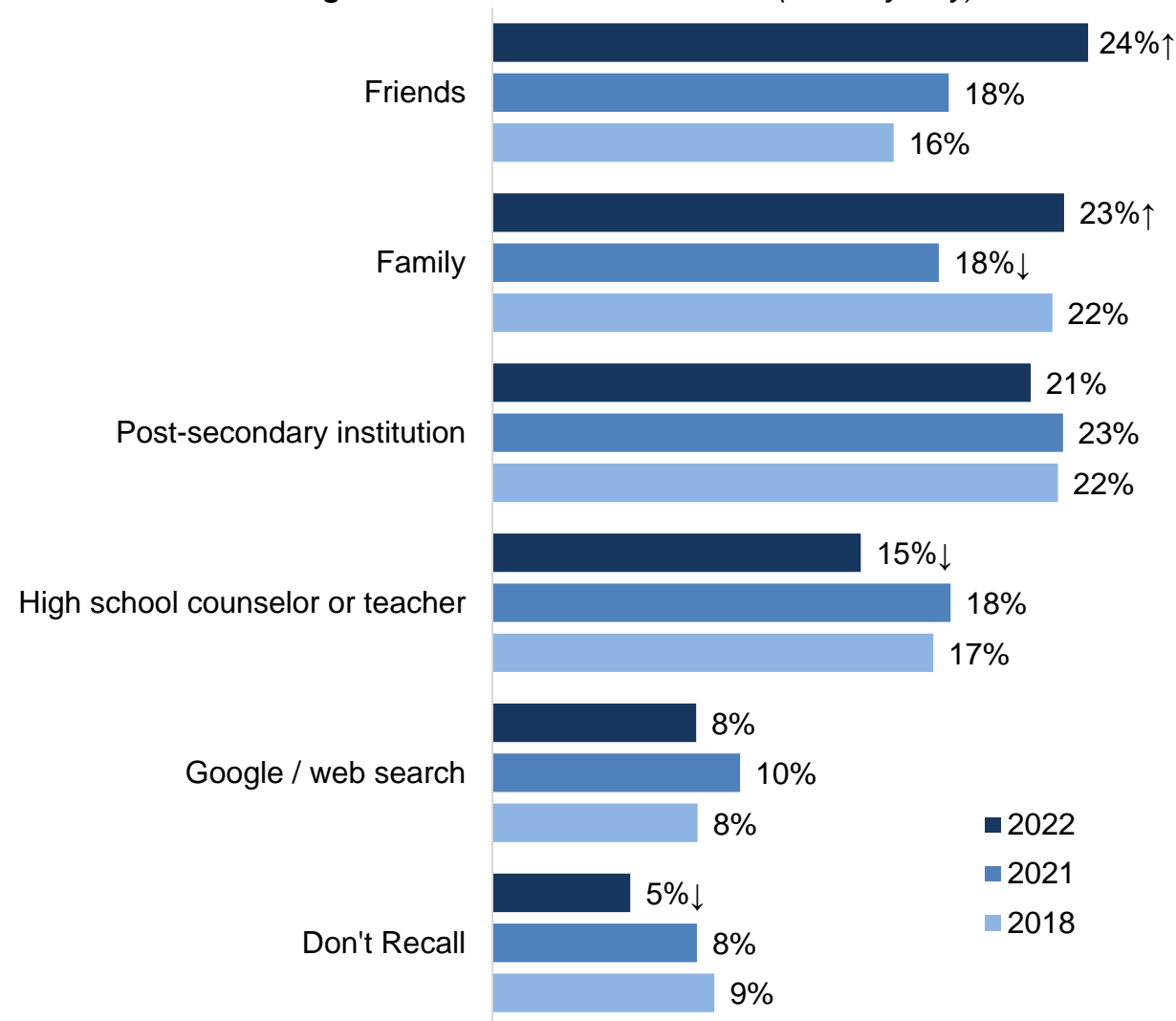
1. Satisfaction with Service Processes

1.2 Information on Government Student Loans and Grants

Information on Government Student Loans and Grants: First Heard About Alberta Student Aid

- Compared to 2021, clients in study were more likely to have first heard about Alberta Student Aid programs and services through friends (24%; up from 18% in 2021) and family (23%; up from 18% in 2021).
- Another 21% of clients in study first heard about Alberta Student Aid programs and services through their post-secondary institution, which is on par with 2021.

**First heard about the programs provided
through Alberta Student Aid from ... (In-Study only)**



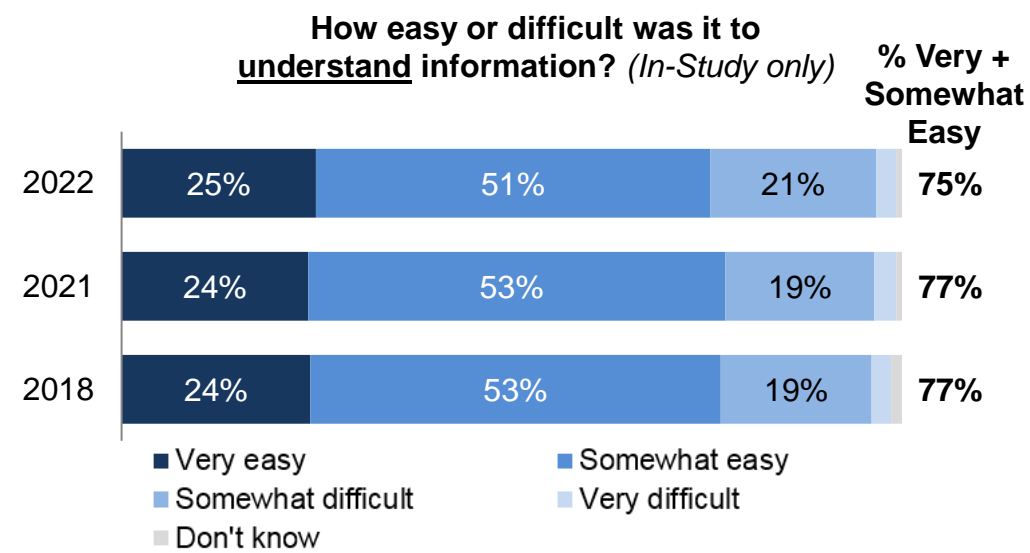
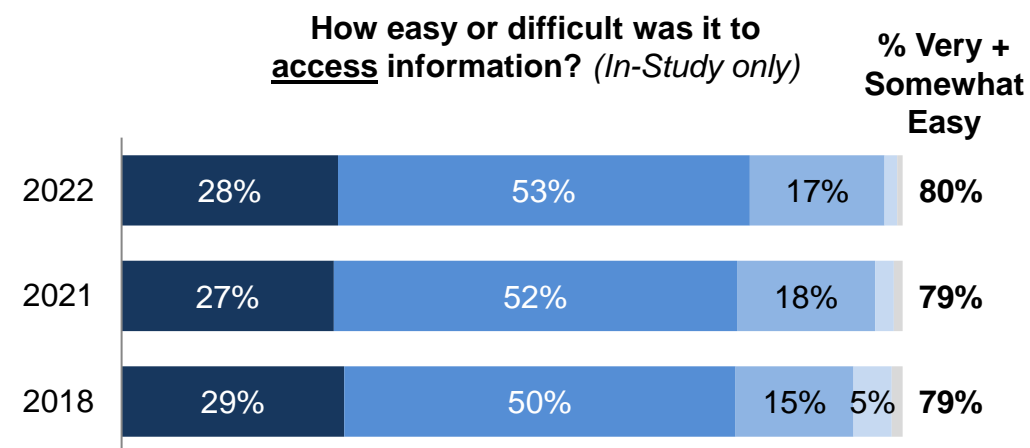
*Only levels 3% or greater for 2022 are shown

↑↓ Indicate that score is statistically higher/lower than previous wave (at 95% confidence interval)

Q2b. How did you first hear about the programs and services provided through Alberta Student Aid? (2022: 1293; 2021: 1459; 2018: 1296)

Information on Government Student Loans and Grants: Ease of Accessing and Understanding

- Consistent with previous years, most clients continue to find the information on government student aid easy to access and understand.
- More specifically, 80% of clients find government student loans and grants during the application process easy to access and 75% find the information easy to understand.



↑↓ Indicate that score is statistically higher/lower than previous wave (at 95% confidence interval) †Question text was changed for 2021 survey.

Q6a. †How easy or difficult was it to access information on government student loans and grants? (2022: 1300; 2021: 1459; 2018: 1239)

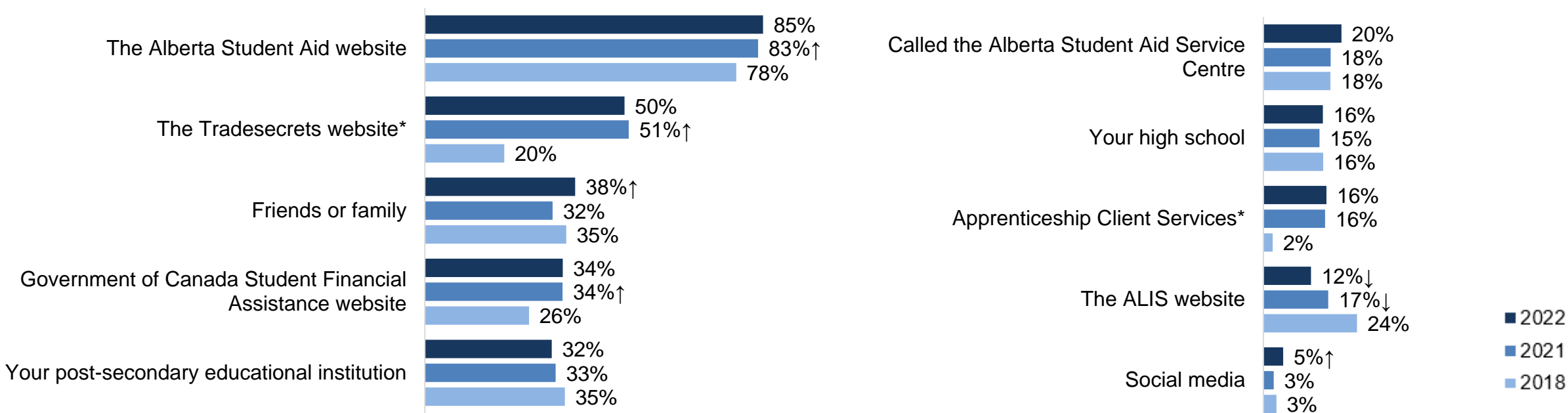
Q6b. How easy or difficult was the information on government student loans and grants to understand? (2022: 1300; 2021: 1460; 2018: 1240)

Note that questions Q6a and Q6b were moved and respondents who indicated that they "do not recall" which sources of information they used when they were deciding to apply for government student loans in Q5a were shown these questions in 2021 (they skipped these questions in 2018).

Information on Government Student Loans and Grants: Sources Used When Deciding to Apply

- Same as in previous years, most clients used the Alberta Student Aid website when they were deciding to apply for government student loans (85%).
 - Other sources used by approximately one-third or more of clients are friends or family (38%; up from 32% in 2021), the Government of Canada Student Financial Assistance website (34%), and their post-secondary institution (32%).
- Among those who received government loans or grants for their Journeyman Certificate(s), half used the Tradesecrets website, same as in 2021.
 - Usage of the ALIS website continued to decline in 2022 and now sits at 12%, down from 17% in 2021 and 24% in 2018.

Which of the following sources of information did you use when you were deciding to apply for government student loans? (In-Study only)



*Base <50, interpret with caution; †Question text was changed for 2021 survey.

↑↓ Indicate that score is statistically higher/lower than previous wave (at 95% confidence interval)

Q5a. †Which of the following sources of information did you use when you were deciding to apply for government student loans? Note: Tradesecrets website and Apprenticeship Client Services responses only shown to those who received government loans or grants for their Journeyman Certificate(s). Total (2022: 1301; 2021: 1465; 2018: 1297) Tradesecrets website : (2022: 57; 2021: 49 ; 2018: 69) Apprenticeship Client Services: (2022: 57; 2021: 49 ; 2018: 58)

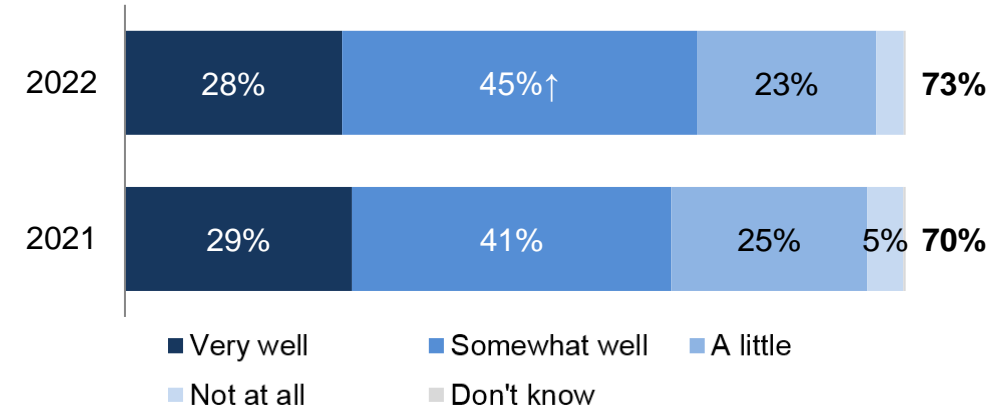
Information on Government Student Loans and Grants: Understanding of Available Funding

- Just under three-fourths of clients feel they have a good understanding of the funding available to them (73%), which is similar to 2021.
- And, similar to previous years as well, most clients continue to find the information on government student loans and grants to be useful (92%).

How well do you feel you understand the funding available to you?

(In-Study only)

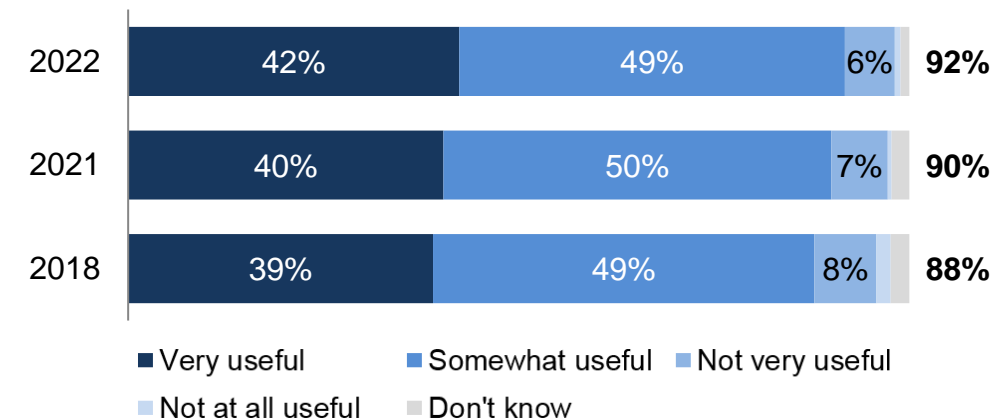
**% Very +
Somewhat Well**



How useful was the information provided?

(In-Study only)

**% Very +
Somewhat Useful**



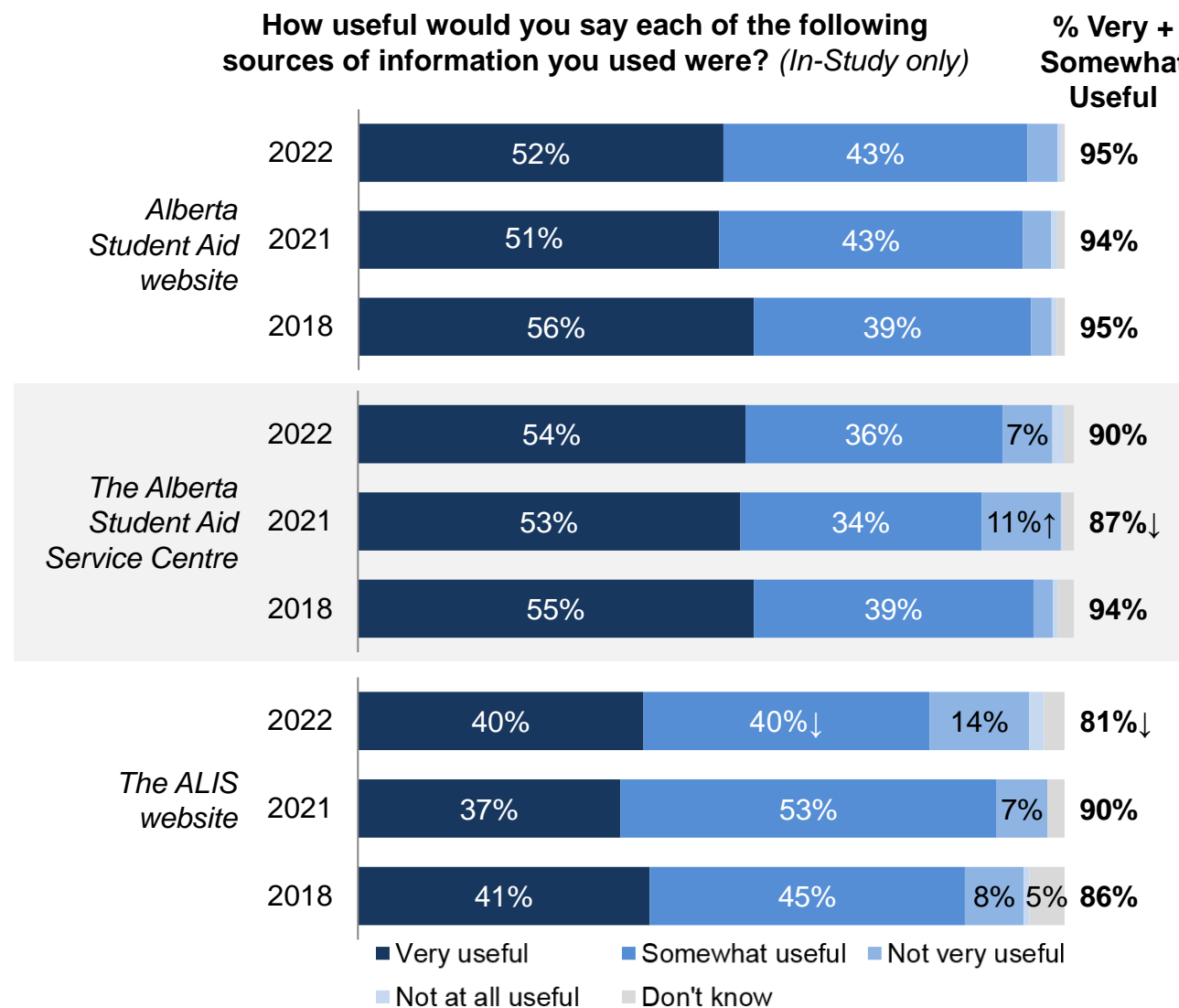
Q112. How well do you feel you understand the funding available to you? (2022: 1300; 2021: 1462)

Q6d. How useful was the information on government student loans and grants? (2022: 1300; 2021: 1461; 2018: 1237)

Note that question Q6d was moved and respondents who indicated that they "do not recall" which sources of information they used when they were deciding to apply for government student loans in Q5a were shown this question in 2021 (they skipped this question in 2018).

Information on Government Student Loans and Grants: Usefulness of Sources

- The majority of clients who used one or more of the sources of information made available through Alberta Student Aid, continue to find those to be useful.
 - In particular, 95% of clients find the Alberta Student Aid website to be useful and 90% of clients find the Alberta Student Aid Service Centre to be useful.
 - However, compared to 2021, fewer clients find the ALIS website to be useful (81%; down from 90%).



↑↓ Indicate that score is statistically higher/lower than previous wave (at 95% confidence interval)

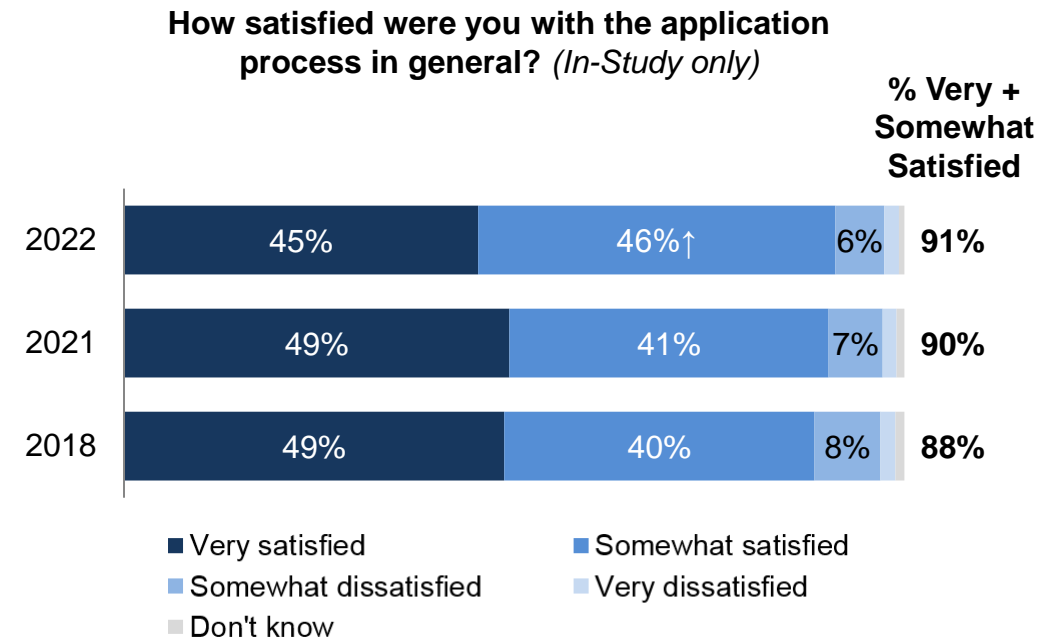
Q5b. How useful would you say each of the following sources of information you used were? Alberta Student Aid (2022: 1075; 2021: 1177; 2018: 927), The Alberta Student Aid Service Centre (2022: 269; 2021: 264; 2018: 220), ALIS (2022: 148; 2021: 223; 2018: 271)

Detailed Findings

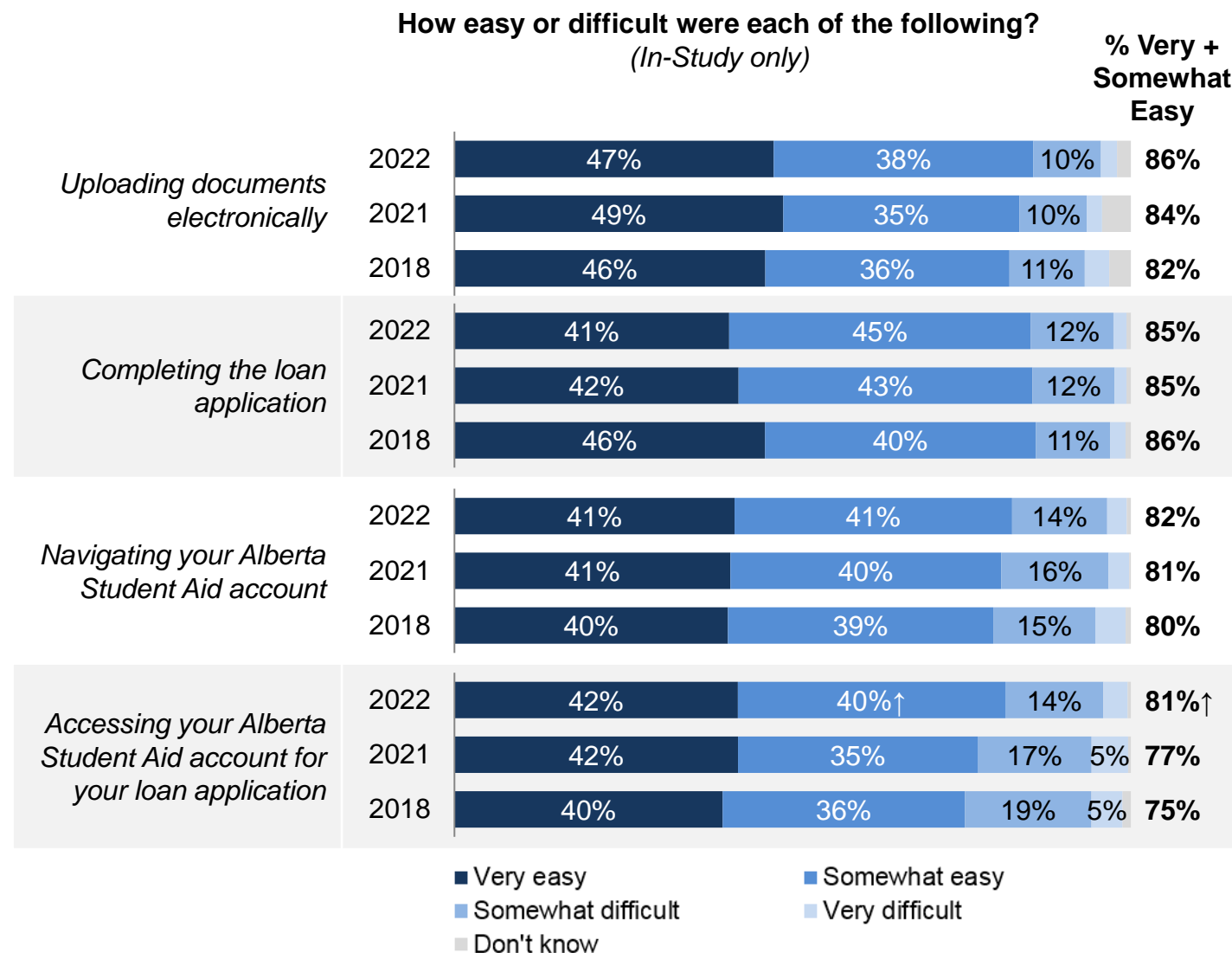
1. Satisfaction with Service Processes

1.3 Application Process

- Same as in previous years, the vast majority of clients are satisfied with the application process in general (91%).



- Most clients continue to find each of the components of the application process to be easy.
 - Specifically, uploading documents electronically remains easy for most clients (86%), followed by completing the loan application (85%) and navigating their Alberta Student Aid account (82%).
 - The proportion of clients who found accessing their Alberta Student Aid account for their loan applications to be easy increased compared to 2021 (81%; up from 77%).

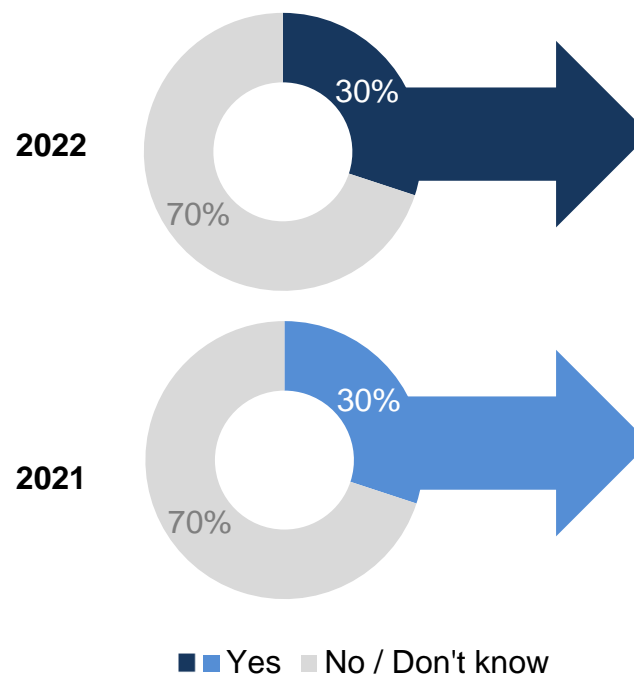


↑↓ Indicate that score is statistically higher/lower than previous wave (at 95% confidence interval)

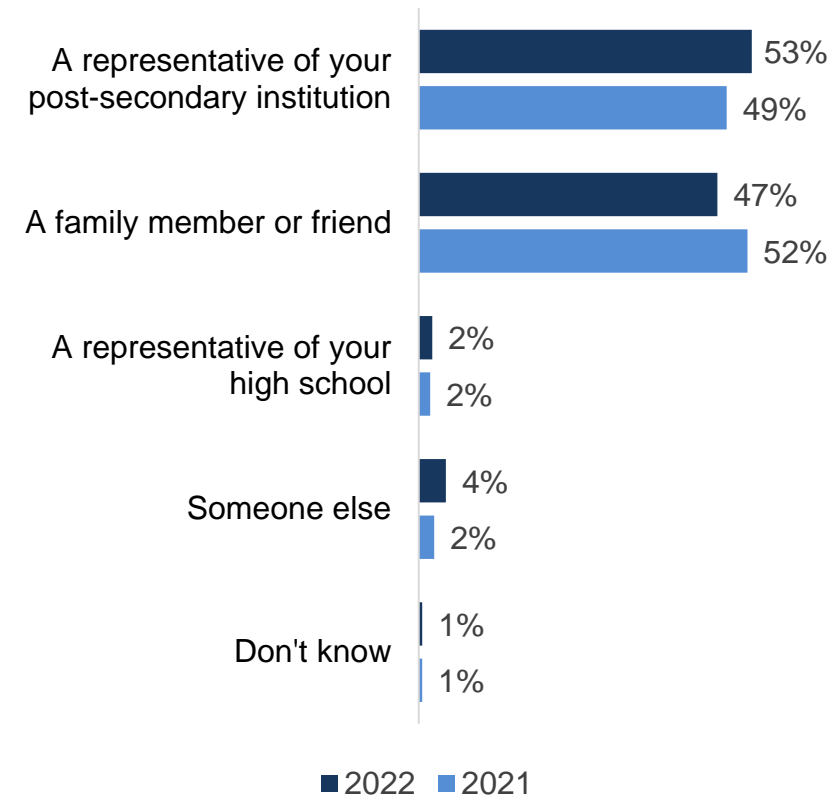
Q8c. How easy or difficult were each of the following? Accessing Alberta Student Aid account (2022: 1299; 2021: 1461; 2018: 1273) Navigating your Alberta Student Aid (2022: 1297; 2021: 1458; 2018: 1267) Completing the loan application (2022: 1293; 2021: 1458; 2018: 1266) Uploading documents electronically (2022: 1231; 2021: 1354; 2018: 1179)

- Same as in 2021, just under one-third of clients had someone help them complete their most recent loan application or complete it for them (30%).
- And, similar to 2021 as well, among those who received help, about half did so from a representative of their post-secondary institution (53%) and/or from a family member or friend (47%).

Did someone help you complete your most recent loan application or complete it for you?
(In-Study only)



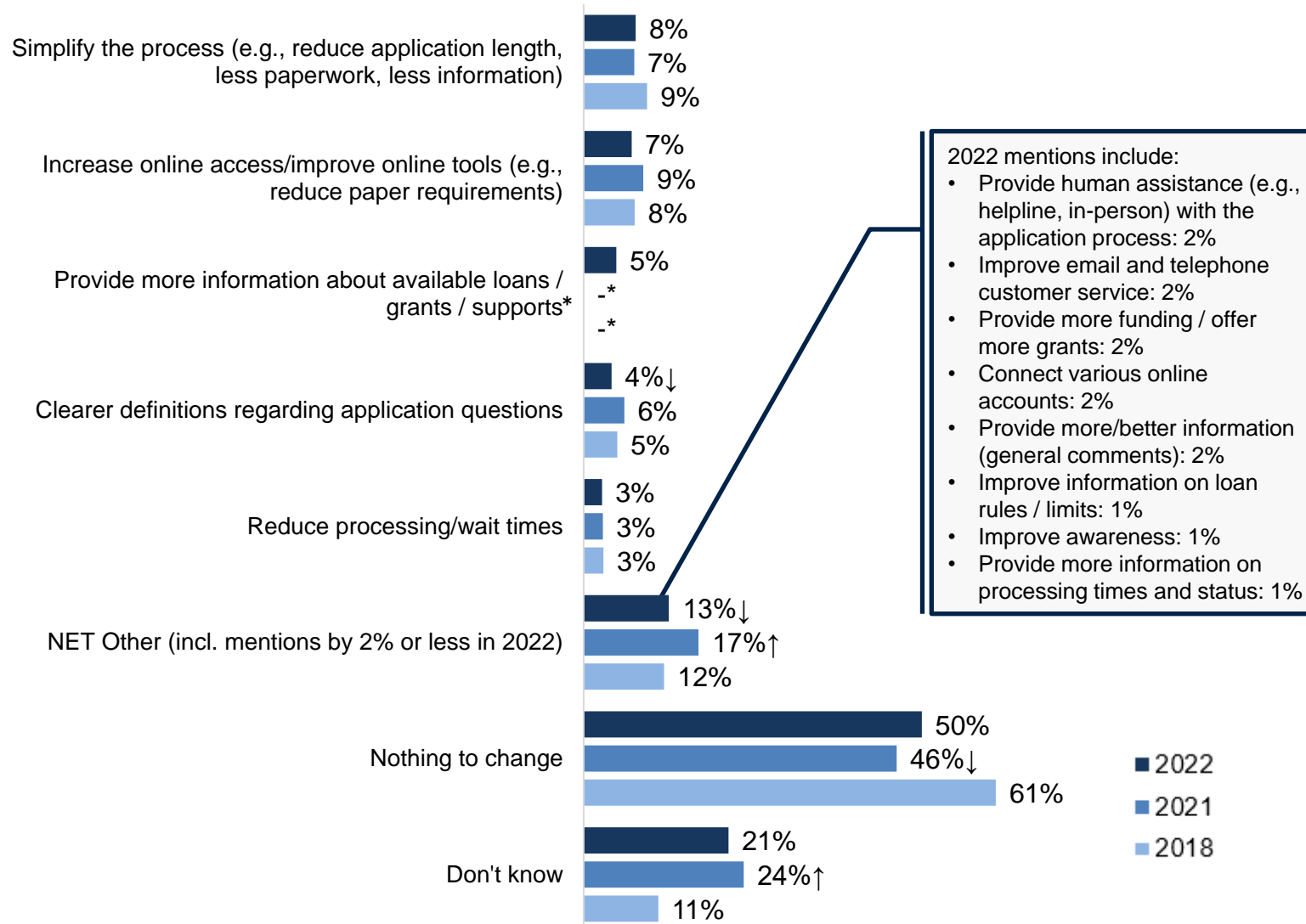
Who completed or helped you complete your most recent loan application? (In-Study only)



Application Process: Ways to Improve

Is there anything Alberta Student Aid could do to improve the application process for student loans? (In-Study only)

- When asked if they had suggestions on improving the application process, half of clients in study had no suggestions (50%) and about one-fifth didn't know (21%).
 - The main suggestions offered are to simplify the process (mentioned by 8% of clients), increasing online access / improving online tools (mentioned by 7%), and providing more information about available loans/grants/support (mentioned by 5%).
 - Providing clearer definitions regarding application questions (4%; down from 6% in 2021) and reducing processing / wait times (3%) round out the top five most frequently mentioned suggestions.



* New level added in 2022

↑↓ Indicate that score is statistically higher/lower than previous wave (at 95% confidence interval)

Q43. Is there anything Alberta Student Aid could do to improve the application process for student loans? (2022: 1205; 2021: 1363; 2018: 1229)

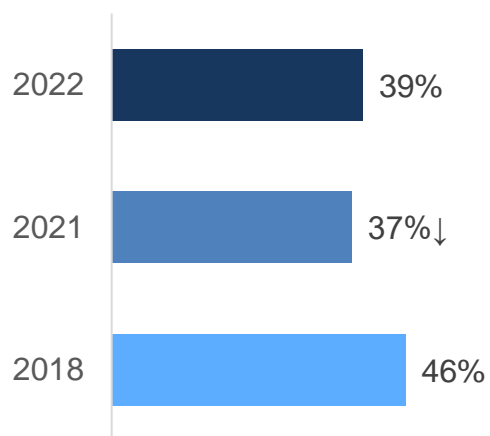
Detailed Findings

1. Satisfaction with Service Processes

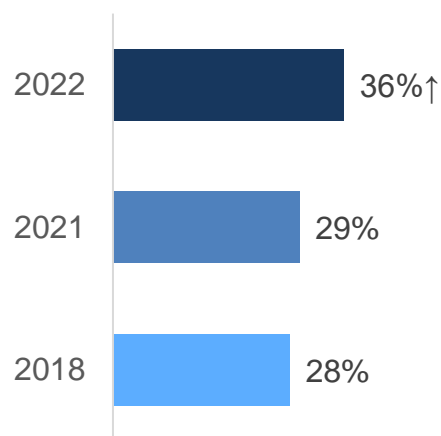
1.4 Request for Review Process

- Awareness of the Request for Review process is consistent with 2021 (39%).
- Among those who are aware, 36% requested a review at some point (up from 29% in 2021).
- And among those who requested a review:
 - Just over two-thirds are satisfied with the Request for Review process (68%).
 - For 62%, the recent rise in the cost of living was the reason for their review.

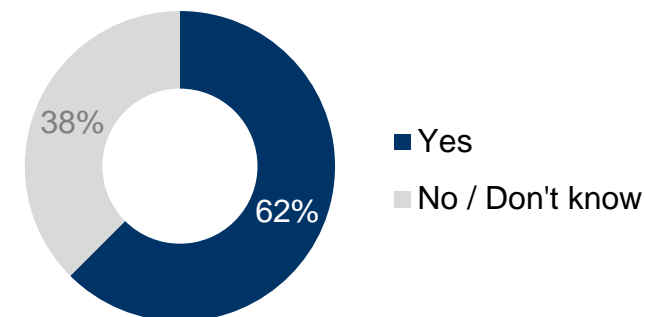
Before today, were you aware that you can request a review of the loan and grant you were awarded? (In-Study only)



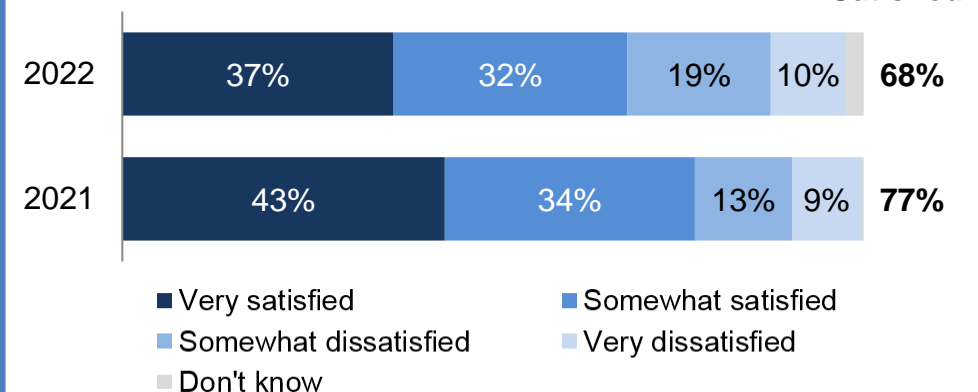
Did you request a review? (In-Study only)



Was the recent rise in the cost of living the reason for your request for a review of your loan and grant amount? (2022; In-Study only)



Satisfaction with Request for Review process... (In-Study only)



↑↓ Indicate that score is statistically higher/lower than previous wave (at 95% confidence interval).

Q12a2 Before today, were you aware that you can request a review of the loan and grant amount you were awarded? (2022: 1285; 2021: 1451; 2018: 1285)

Q12b. At any point, did you request a review of your loan and grant amount? (2022: 505; 2021: 550; 2018: 596)

Q108. Overall, how satisfied were you with the process of requesting a review of your award? (2022: 180; 2021: 175)

Q202. Was the recent rise in the cost of living the reason for your request for a review of your loan and grant amount? (2022: 179)

Detailed Findings

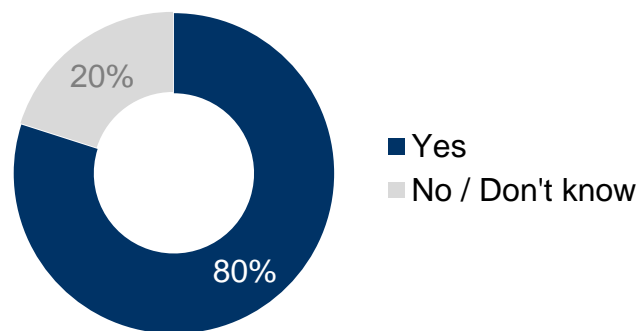
1. Satisfaction with Service Processes

1.5 Disbursements

Disbursements: Satisfaction with Loan and Grants Amount and Disbursement Process

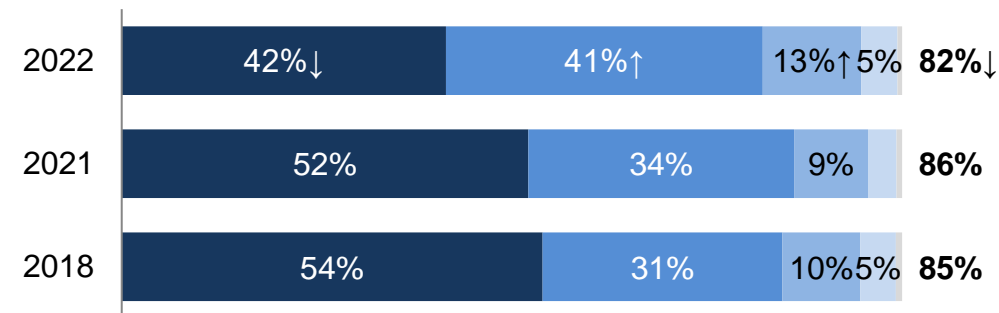
- Most clients in study continue to be satisfied with the amount of loans and grants they were awarded (82%), despite a decline compared to 2021 (86%).
 - 80% of clients required more financial aid as a result of the recent rise in cost of living.
- Satisfaction with the loan disbursement process remains strong at 88%.

Has the recent rise in the cost of living increased the amount of financial aid you needed?
(2022; In-Study only)



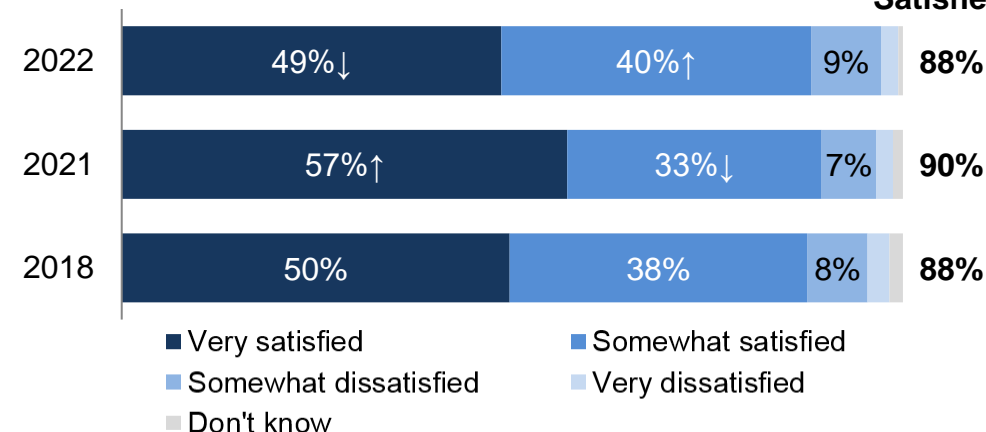
How satisfied were you with the combined amount of loans and grants that you were awarded?
(In-Study only)

% Very + Somewhat Satisfied



How satisfied were you in general with the loan disbursement process?
(In-Study only)

% Very + Somewhat Satisfied



↑↓ Indicate that score is statistically higher/lower than previous wave (at 95% confidence interval); †Question text was changed for 2021 survey.

Q10. How satisfied were you with the combined amount of loans and grants that you were awarded? (2022: 1294; 2021: 1457; 2018: 1268)

Q15. †Thinking about receiving your government student loans and grants, how satisfied were you in general with the loan disbursement process, that is the process by which funds were paid and provided to you? (2022: 1293; 2021: 1461; 2018: 1284) 51

Q201. Has the recent rise in the cost of living increased the amount of financial aid you needed? (2022: 1280)

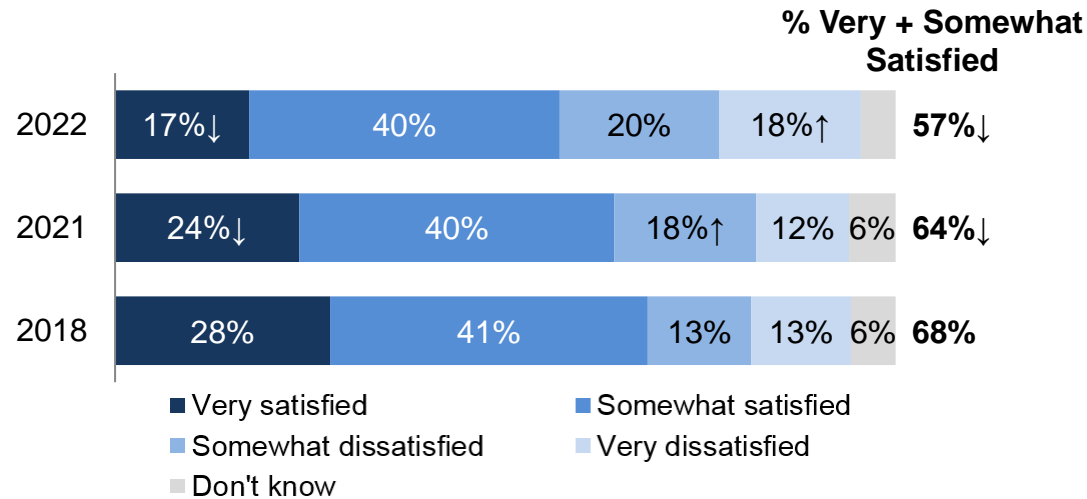
Detailed Findings

1. Satisfaction with Service Processes

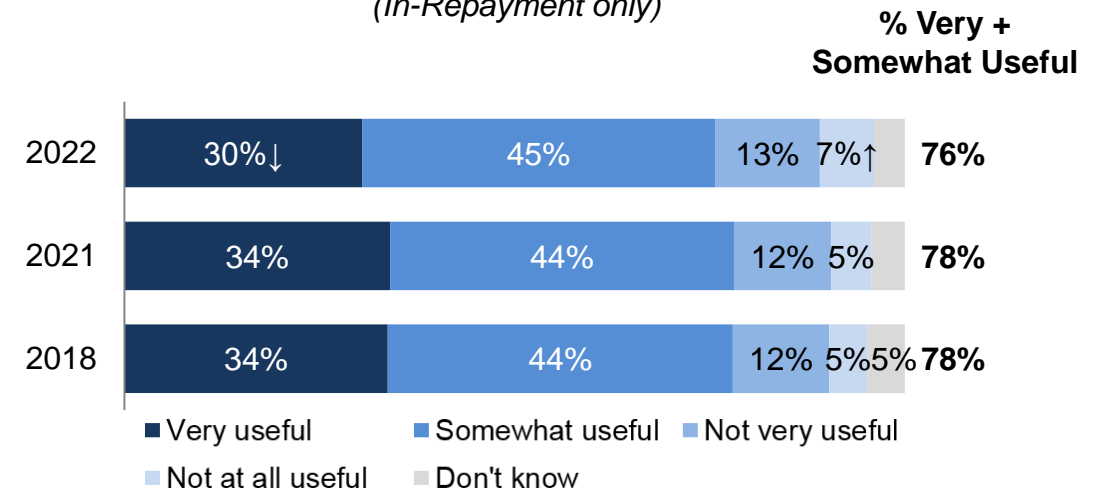
1.6 Repayment Process

- Satisfaction with the repayment process continued to decline.
 - 57% of clients are satisfied with the process of repaying their loan, down from 64% in 2021 and from 68% in 2018.
- Usefulness of the information clients received on repaying their Alberta Student Loan remained stable (at 76%).

How satisfied are you with the process of repaying your loan?
(In-Repayment / Not in grace period only)



How useful was the information you received on repaying your Alberta student loan?
(In-Repayment only)

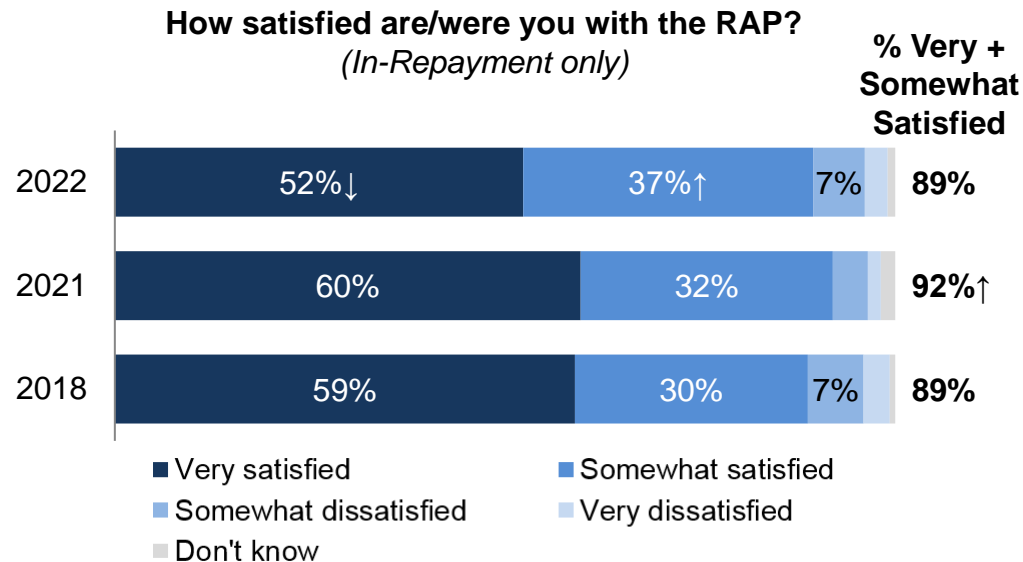


↑↓ Indicate that score is statistically higher/lower than previous wave (at 95% confidence interval)

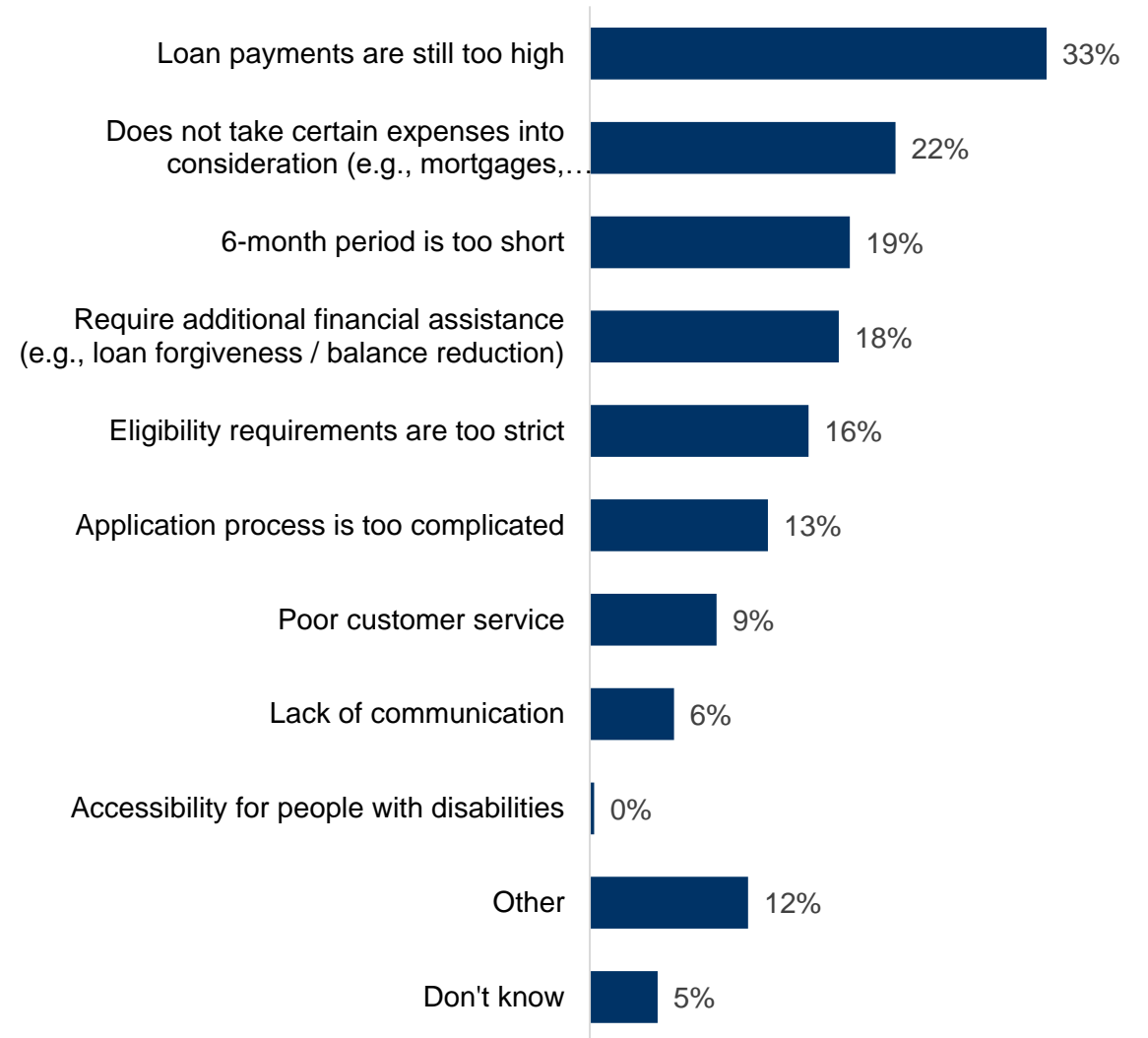
Q17a. Now thinking about repaying your Alberta government student loan, how satisfied are you with the process of repaying your loan? Base: those not in grace period, not everyone in repayment (2022: 2106; 2021: 2518; 2018: 2115)

Q17b. How useful was the information you received on repaying your Alberta student loan? (2022: 2516; 2021: 2895; 2018: 2572)

- The majority of clients who are currently on RAP or who were on RAP in the past continue to be satisfied with the program (89%).
 - While about half (52%) are “very satisfied” with the program, this is a decline of 8% from 2021 (60%).
- Among the small minority of clients who are dissatisfied with RAP, the main reasons mentioned are loan payments still being too high (33%), certain expenses not being taken into consideration (22%), the grace period being too short (19%), and needing more financial assistance (18%).



What is the main reason you were dissatisfied with the RAP?
(2022; In-Repayment only)



↑↓ Indicate that score is statistically higher/lower than previous wave (at 95% confidence interval).

Q19d. How satisfied are/were you with the RAP? (2022: 1505; 2021: 1808; 2018: 1428)

Q203. What is the main reason you were dissatisfied with the RAP? (2022: 122)

Detailed Findings

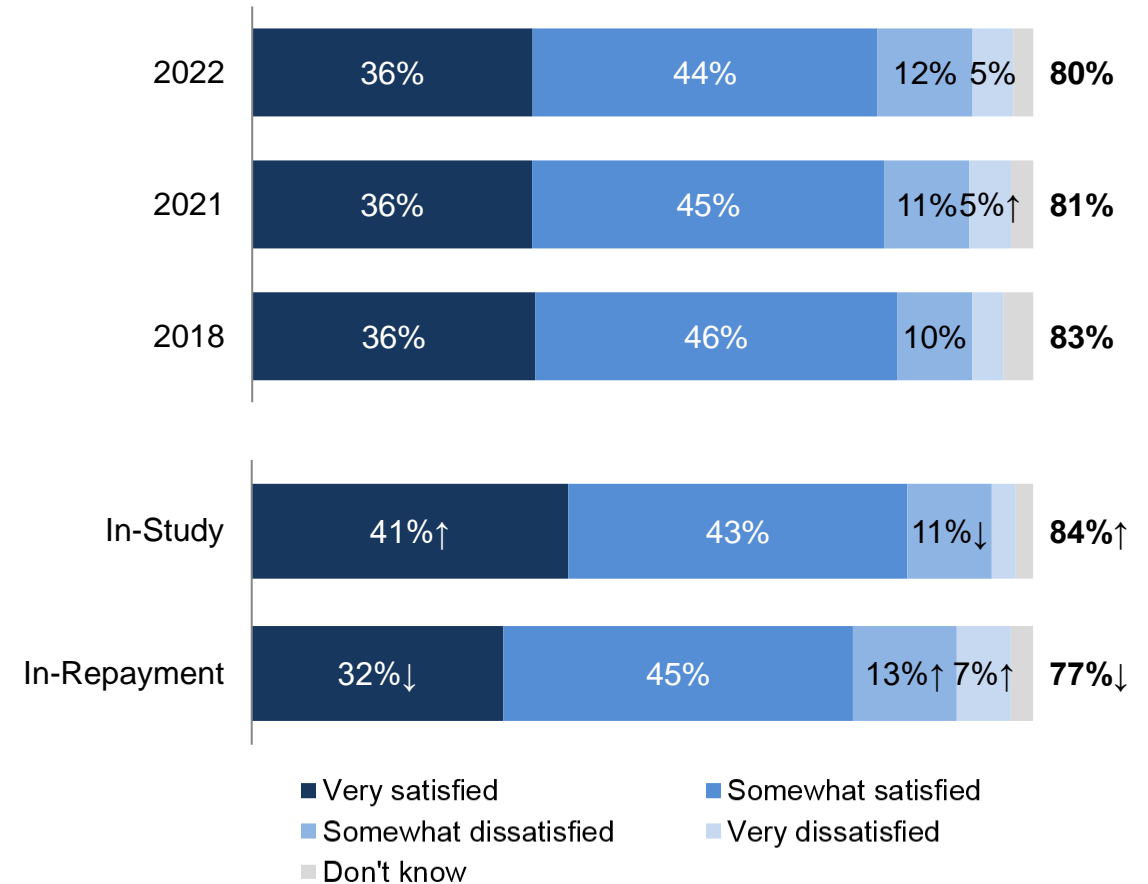
2. Communications from Alberta Student Aid

Communications from Alberta Student Aid: Satisfaction

- Most clients continue to be satisfied with the communications they receive from Alberta Student Aid (80%).
 - Clients in study are more satisfied than those in repayment with the communications from Alberta Student Aid (84% versus 77% respectively).

How satisfied are you with the communications you receive from Alberta Student Aid? (all clients)

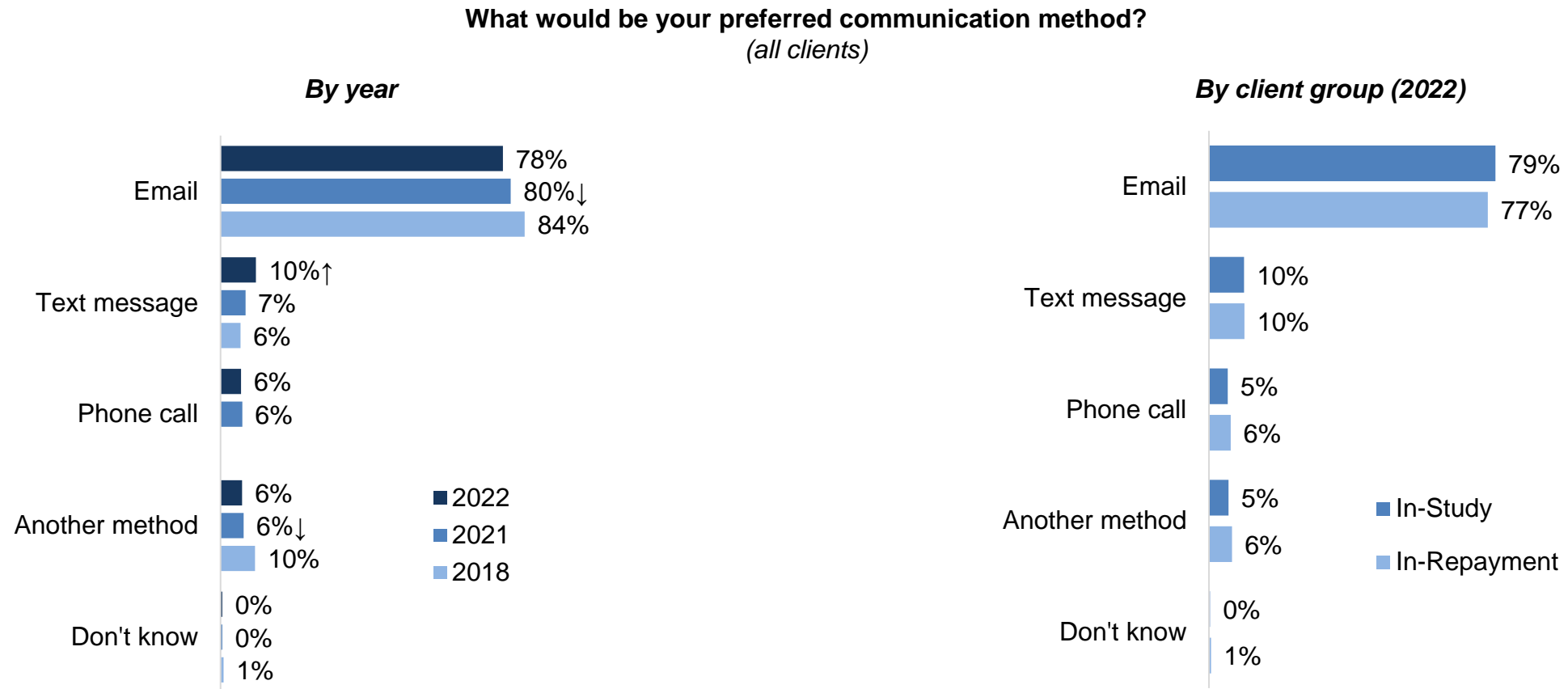
% Very + Somewhat Satisfied



↑↓ Indicate that score is statistically higher/lower than previous wave (top chart) or statistically higher/lower than the other client group (bottom chart) at 95% confidence interval; †Question text was changed for 2021 survey.
Q51a. †Thinking about the communications you receive from Alberta Student Aid, such as emails, letters, or phone calls, overall how satisfied are you with these communications? (In-study: 1292; In-repayment: 2513)
 (2022: 3805; 2021: 4342; 2018: 3862)

Communications from Alberta Student Aid: Preferred Communication Method

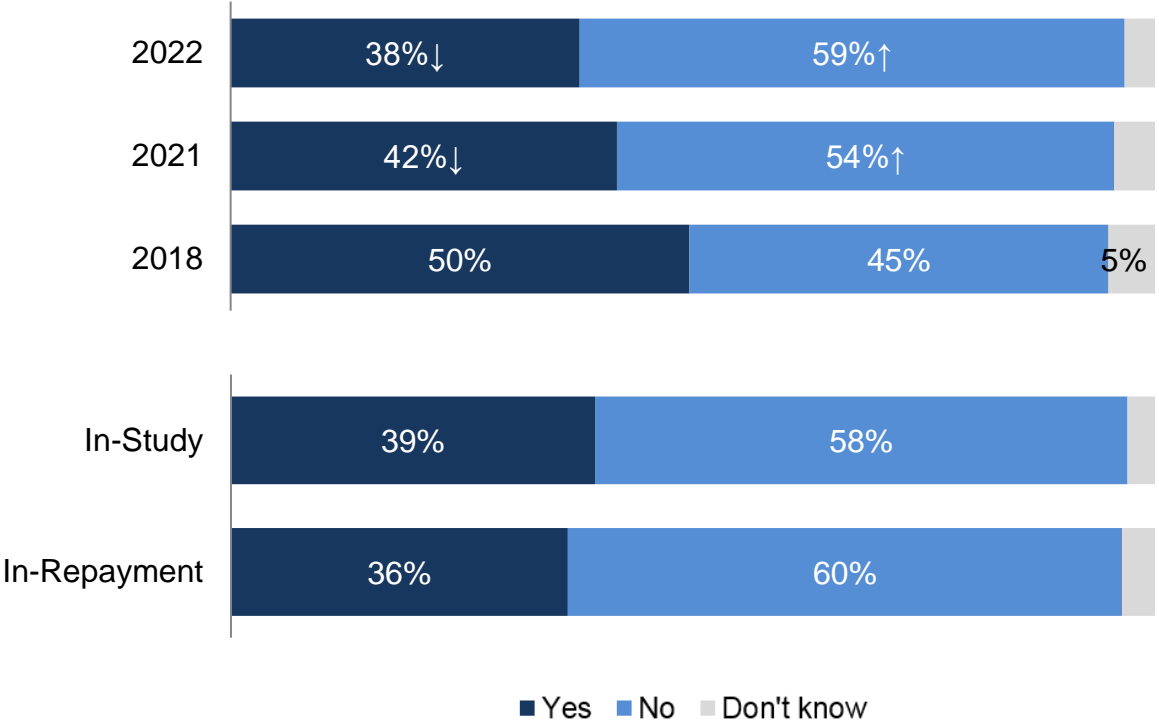
- Email continues to be the preferred communication method for the vast majority of clients (78%).
 - Though still only being preferred by 10% of clients, text messaging increased as the preferred communication method compared to 2021 (7%).
 - Communication preferences are highly similar for clients in study and clients in repayment.



Communications from Alberta Student Aid: Past-Year Contact with Service Centre

- Fewer clients contacted the Alberta Student Aid Service Centre in the past 12 months compared to previous years (38%; down from 42% in 2021 and 50% in 2018).
- Clients in study and clients in repayment are equally as likely to have contacted the Alberta Student Aid Centre in the past 12 months.

In the past 12 months, have you contacted the Alberta Student Aid Service Centre? (all clients)

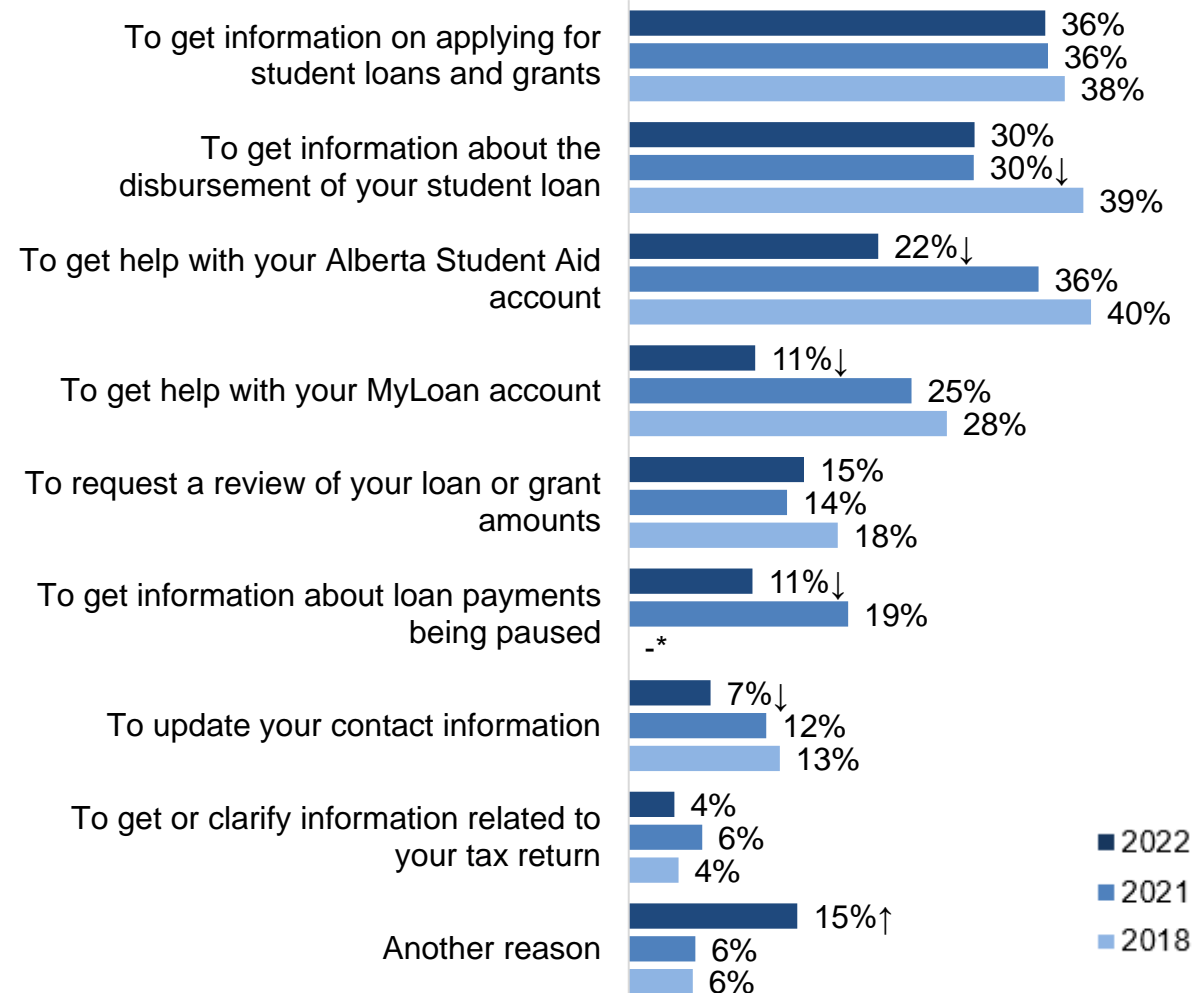


↑↓ Indicate that score is statistically higher/lower than previous wave (top chart) or statistically higher/lower than the other client group (bottom chart) at 95% confidence interval
 Q35a. In the past 12 months, have you contacted the Alberta Student Aid Service Centre? (2022: 3811; 2021: 4353; 2018: 3856) (In-Repayment: 2513; In-Study: 1298)

Communications from Alberta Student Aid: Reasons for Contacting the Service Centre

- Similar to previous years, clients have contacted the Service Centre for a wide variety of reasons.
 - Among clients in study, the most common reasons were to get information on applying for student loans and grants (36%), to get information about disbursements of their student loan (30%), or to get help with their Alberta Student Aid account (22%; down from 36% in 2021).

For which of the following reasons have you contacted the Service Centre in the past 12 months?** (In-Study only)



* New level added in 2021

** Only levels 3% or greater for 2022 are shown

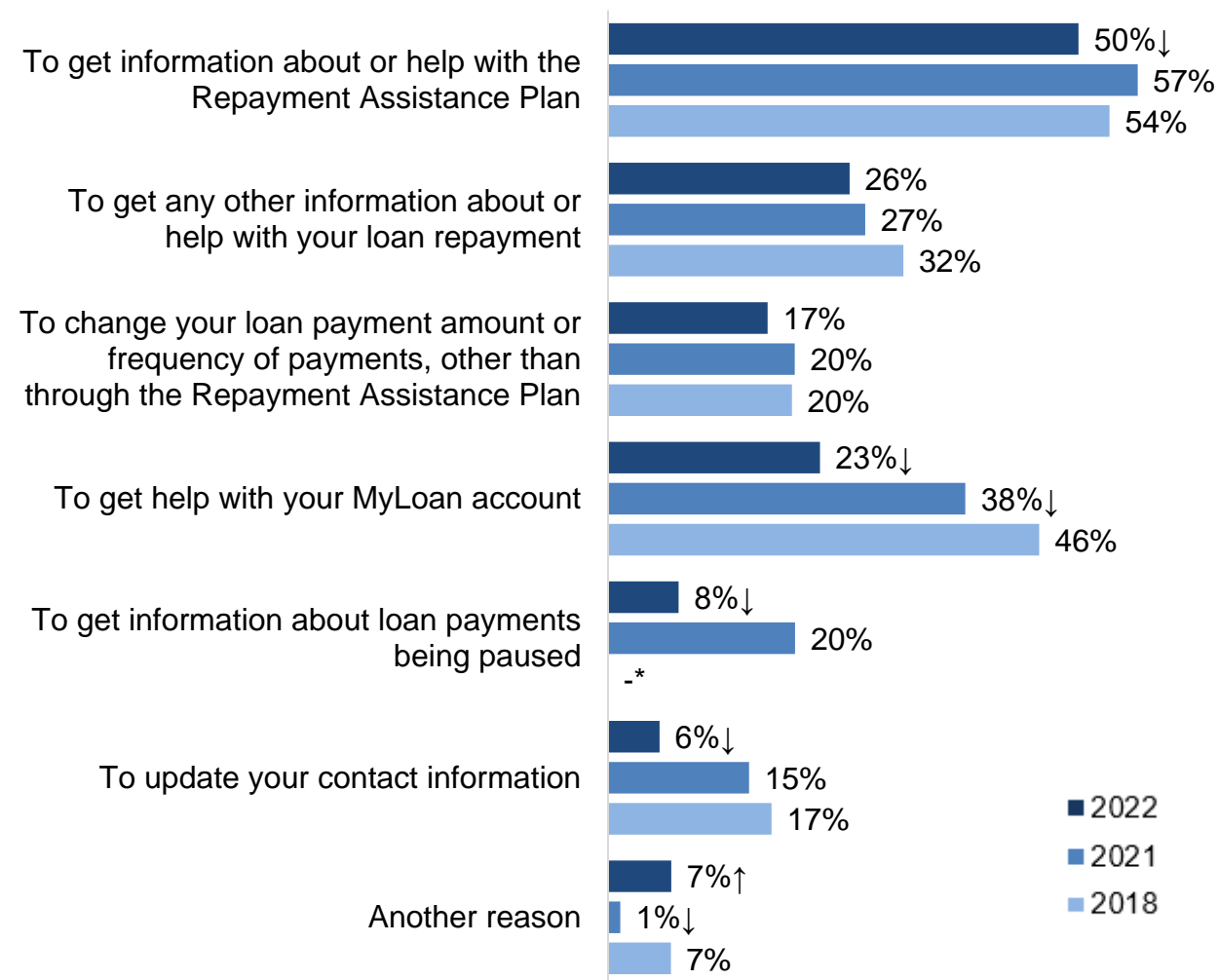
↑↓ Indicate that score is statistically higher/lower than previous wave (at 95% confidence interval);

Q35b. For which of the following reasons have you contacted the Service Centre in the past 12 months? (2022: 516; 2021: 626, 2018: 662)

Communications from Alberta Student Aid: Reasons for Contacting the Service Centre

- The main reason among clients in repayment was to get information or help with RAP (50%; down from 57% in 2021).
 - Other common reasons included to get any information about or help with their loan repayment (26%) and to change their loan payment amount or frequency of payments, other than through RAP (17%).

For which of the following reasons have you contacted the Service Centre in the past 12 months?* (In-Repayment only)



* New level added in 2021

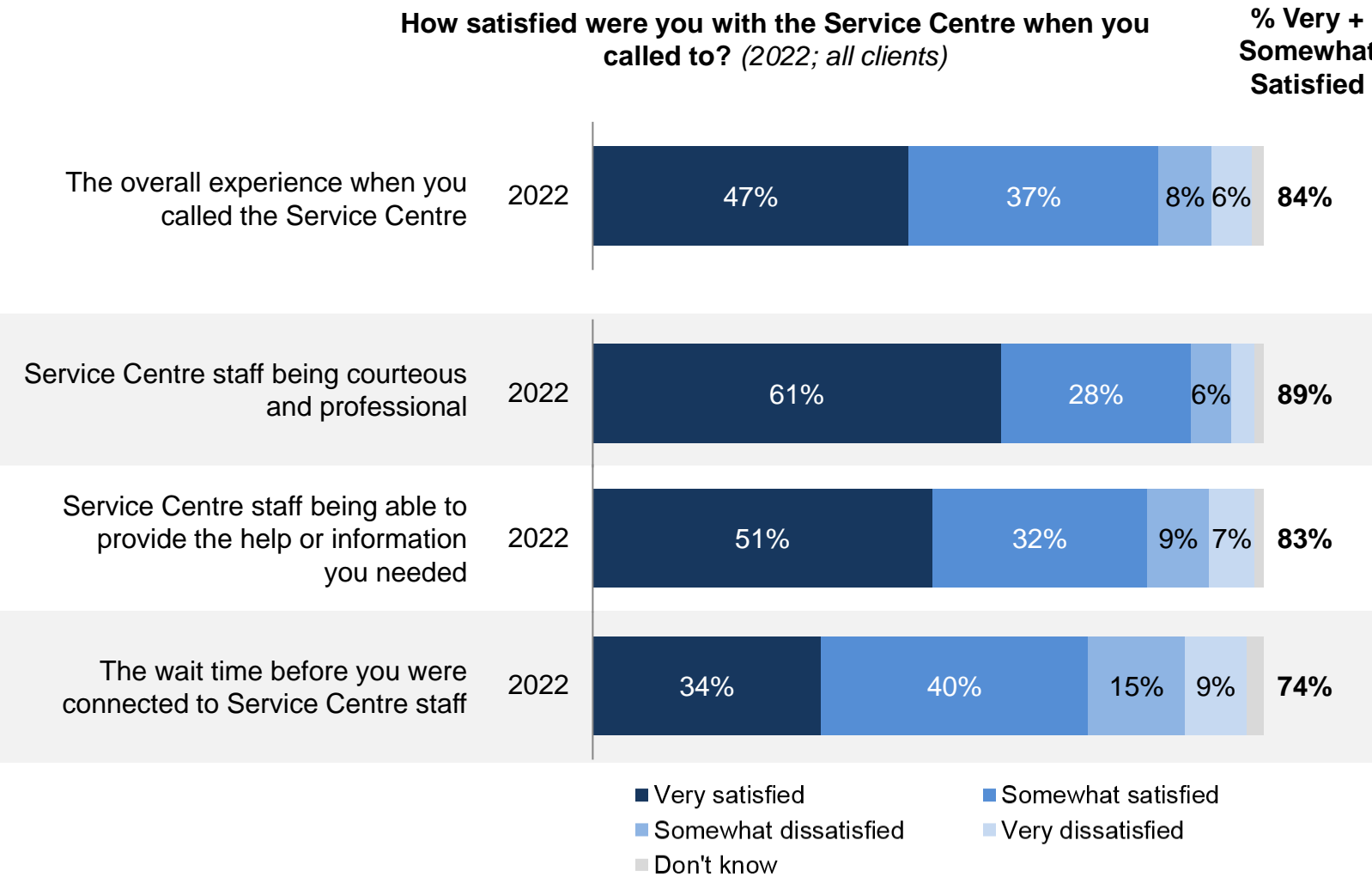
** Only levels 3% or greater for 2022 are shown

↑↓ Indicate that score is statistically higher/lower than previous wave (at 95% confidence interval);

Q35b. For which of the following reasons have you contacted the Service Centre in the past 12 months? (2022: 1066, 2021: 1318, 2018: 1307)

Communications from Alberta Student Aid: Satisfaction with the Service Centre

- Most clients were satisfied with the overall experience when they called the Service Centre (84%), as well as with each of the various aspects of their call.
 - Clients were most satisfied with staff being courteous and professional (89%).
 - Although evaluated not quite as highly, nearly three-fourths were still satisfied with the wait time before they were connected to staff (74%).



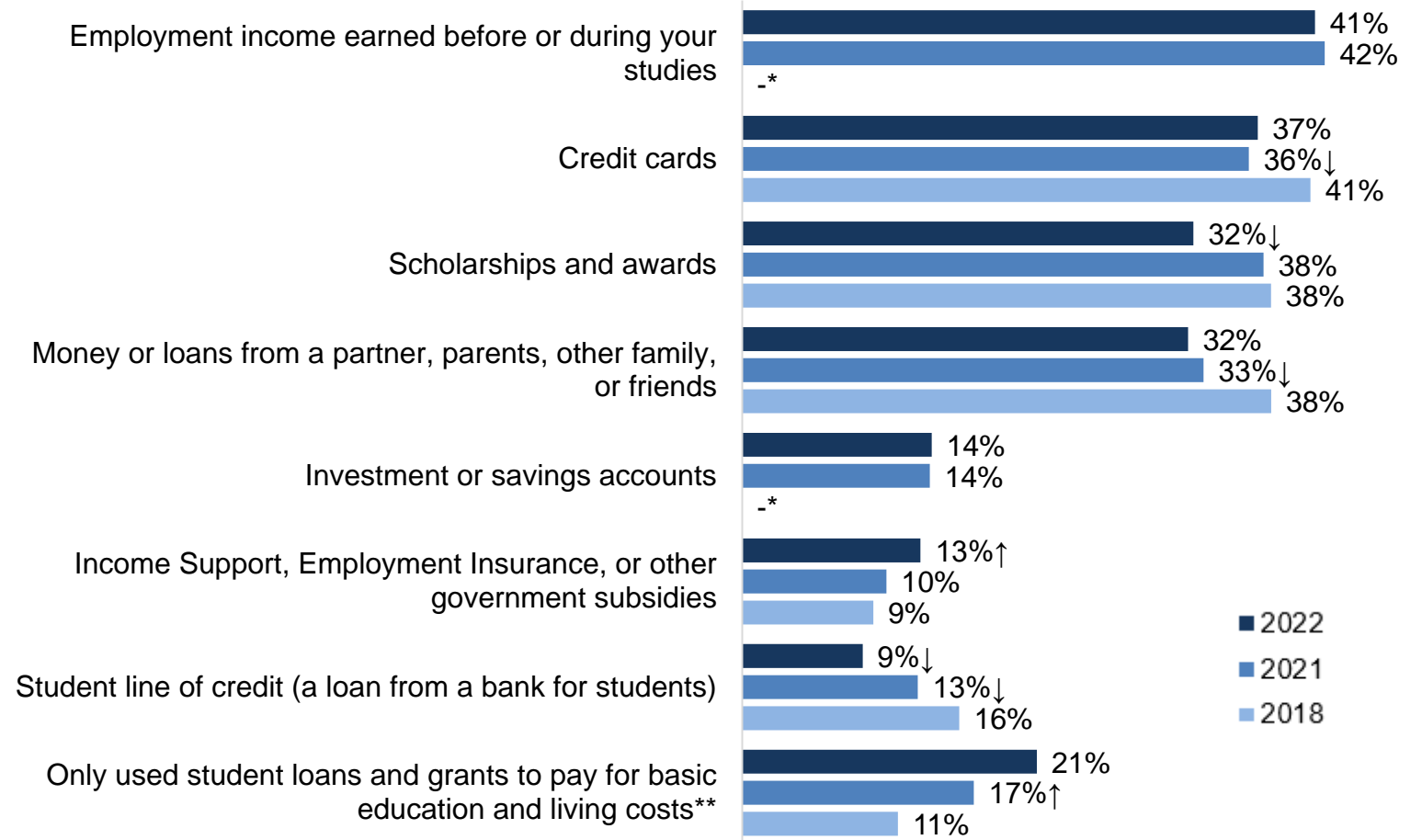
Q206. How satisfied were you with the following aspects of the Service Centre?
 Q206_b - Service Centre staff being courteous and professional (Base 2022: 1544); Q206_d - The overall experience when you called the Service Centre (Base 2022: 1543);
 Q206_c - Service Centre staff being able to provide the help or information you needed (Base 2022: 1545); Q206_a - The wait time before you were connected to Service Centre staff (Base 2022: 1543)

Detailed Findings

3. Education Funding

- Aside from their student loans and grants, clients are most likely to pay for their education and living costs using:
 - Employment income earned before or during their studies (41%);
 - Credit cards (37%);
 - Scholarships and awards (32% down from 38% in 2021); and
 - Loans from family or friends (32%).

Other than your student loans and grants, did you use any of the following sources to pay for your basic education and living costs during your studies? ***
(In-Repayment only)



■ 2022
■ 2021
■ 2018

* In 2018 "Employment income earned before or during your studies" was presented as two separate response options ("Income from a job you worked at while in your program or between semesters" and "Personal savings including income from a job you worked at before your program started")

** In 2018 and 2021, "Only used student loans and grants to pay for basic education and living costs" was labelled as "None of the above". As well, response options provided to clients in 2018 were consolidated in the 2021 survey. These revisions may have impacted the percentage of clients choosing "Only used student loans and grants to pay for basic education and living costs" in 2021 and 2022, as well as the percentage of clients choosing "Scholarships and awards" in 2022.

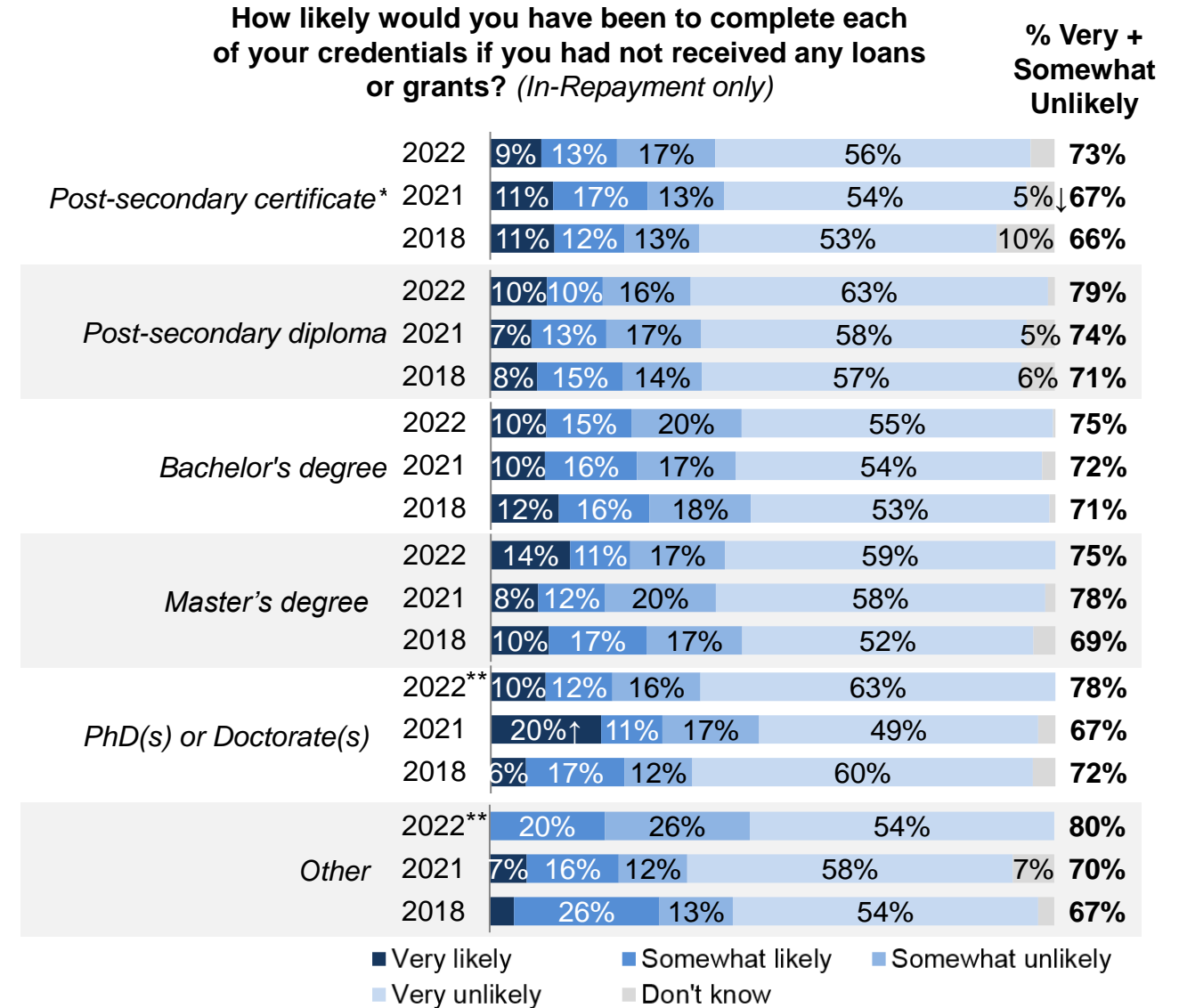
*** Only levels 3% or greater for 2022 are shown

↑↓ Indicate that score is statistically higher/lower than previous wave (at 95% confidence interval)

Q26. Other than your student loans and grants, did you use any of the following sources to pay for your basic education and living costs during your studies? Base: (2022: 2482; 2021: 2850; 2018: 2545)

Education Funding: Likelihood to Complete Credentials without Loans or Grants

- The (un)likelihood of completing credential(s) without receiving loans or grants is similar across credentials with approximately three-quarters of clients indicating that they would have been unlikely to complete their credential(s) without receiving loans or grants.



* Journeyperson certificate has been added to post-secondary certificate analyses due to small base size.

** Base <50, interpret with caution; †Question text was changed for 2021 survey.

↑↓ Indicate that score is statistically higher/lower than previous wave (at 95% confidence interval)

Q25c2. How likely would you have been to complete each of your credentials if you had not received any loans or grants? Post-secondary certificate (2022: 487; 2021: 520; 2018: 465)

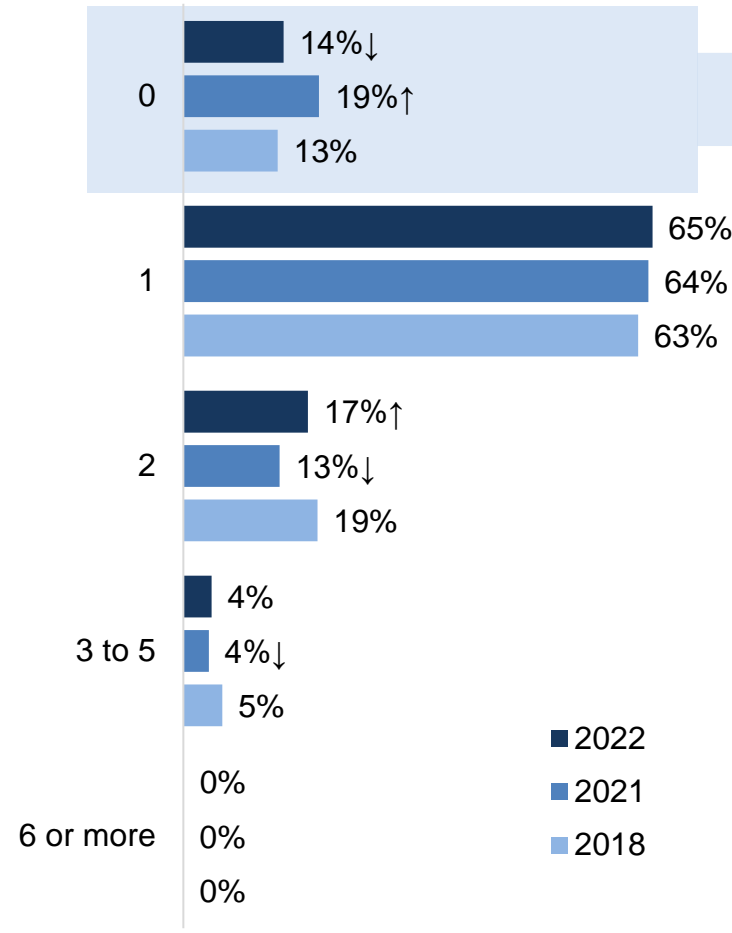
Post-secondary diploma (2022: 810; 2021: 899; 2018: 820) Bachelor's degree (2022: 778; 2021: 927; 2018: 761) Master's degree (2022: 177; 2021: 241; 2018: 182) PhDs or Doctorates (2022: 46; 2021: 104; 2018: 70) Other (2022: 29; 2021: 57; 2018: 62)

Detailed Findings

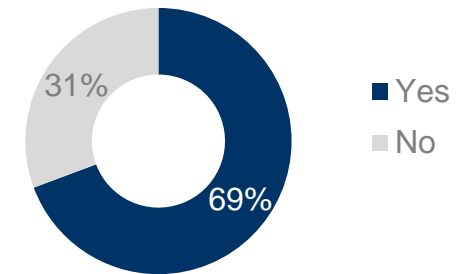
4. Education Outcomes

- 14% of clients in repayment report not having a paying job, which is back to the level observed in 2018 (13%) after an increase in 2021 (19%).
 - Clients reporting having two paying jobs (17%) also returned closer to the 2018 level (19%) after dropping in 2021 (13%).
- Among clients who currently do not have a paying job, just over two-thirds are looking for a job (69%).
- The employment rate among clients who are in the labour force (i.e., those who currently have a job or are looking for a job) sits at 90%.

How many jobs do you currently have?
(In-Repayment only)



Are you currently looking for a job?
(2022; In-Repayment only)



Among clients in repayment who are in the labour force, 90% are employed (2022).

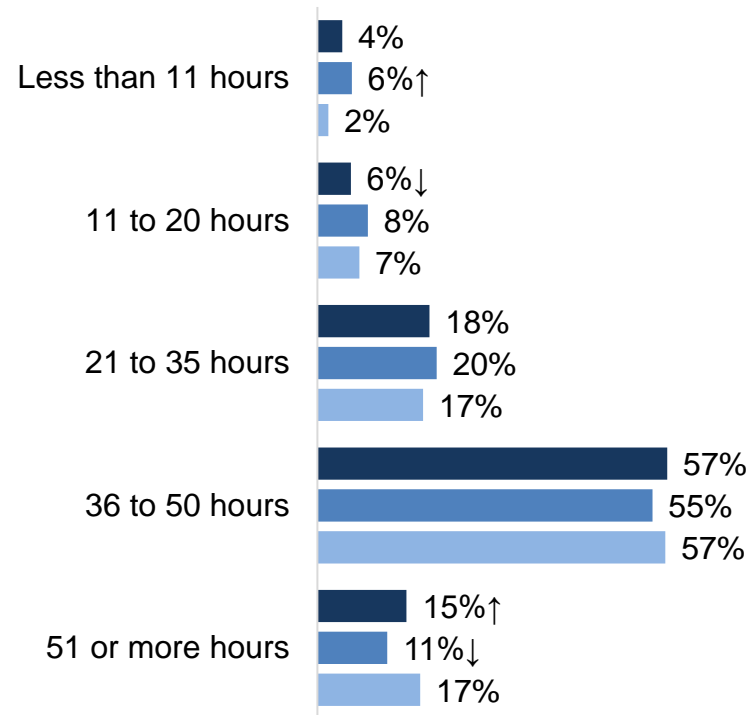
↑↓ Indicate that score is statistically higher/lower than previous wave (at 95% confidence interval).

Q27. How many paying jobs do you currently have, including self-employment and seasonal positions? (2022: 2387; 2021: 2719; 2018: 2337)

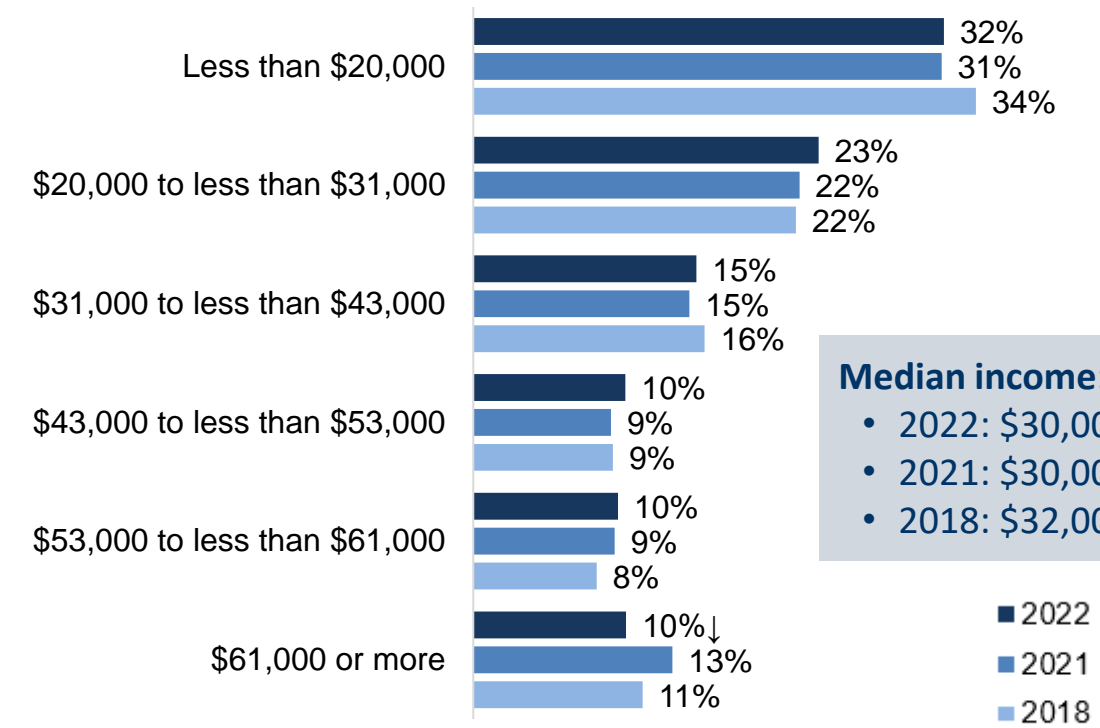
Q205. Are you currently looking for a job? (2022: 384)

- Most clients in repayment with at least one paying job work full-time.
- The median income for clients sits at \$30,000 with few clients having a personal income of \$61,000 or more (10%).

How many hours do you work in a typical week?
(In-Repayment only)



What was your total, personal income last year, before taxes?
(In-Repayment only)



Median income:

- 2022: \$30,000
- 2021: \$30,000
- 2018: \$32,000

■ 2022
■ 2021
■ 2018

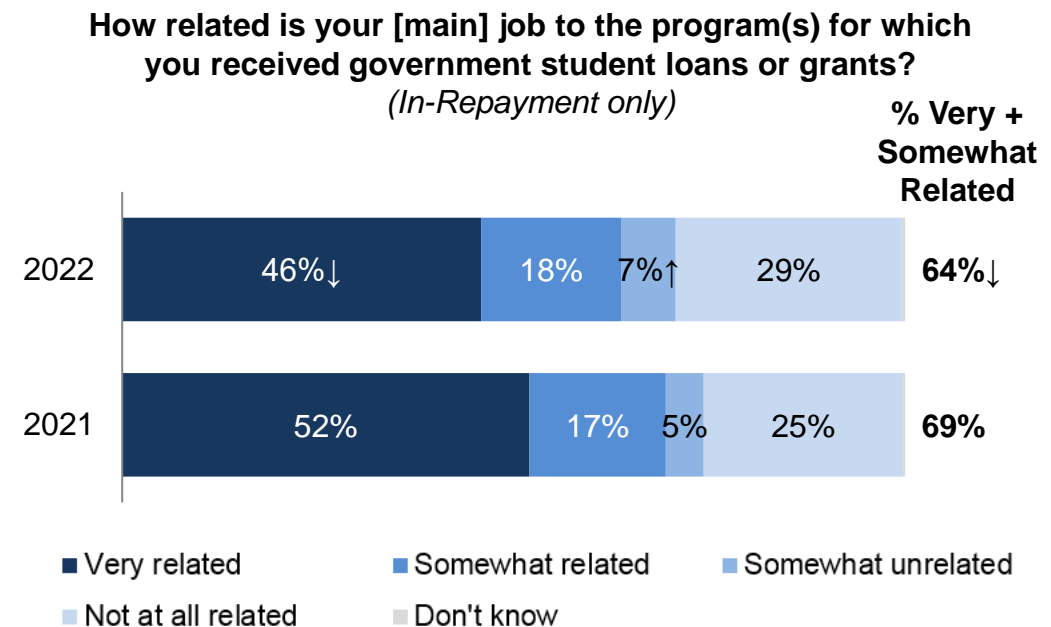
↑↓ Indicate that score is statistically higher/lower than previous wave (at 95% confidence interval). †Question text was changed for 2021 survey.

Q28. On average, how many hours do you work in a typical week at your job? (2022: 1905; 2021: 1971; 2018: 1789)

Q37a†. What was your total, personal income for last year, before taxes, including gratuities, commissions, financial supports provided by government, and any other earnings? (2022: 1883; 2021: 2133; 2018: 1270)

Q37b†. Which of the following categories did your personal income for last year before taxes fall into? (2022: 2398; 2021: 2716; 2018: 2232)

- Just under two-thirds of clients indicate that their job is related to the program(s) for which they received government student loans or grants (64%; down from 69% in 2021).
 - Just under half report that it is very related (46%; down from 52% in 2021).



Detailed Findings

5. Debt Levels and Repayment

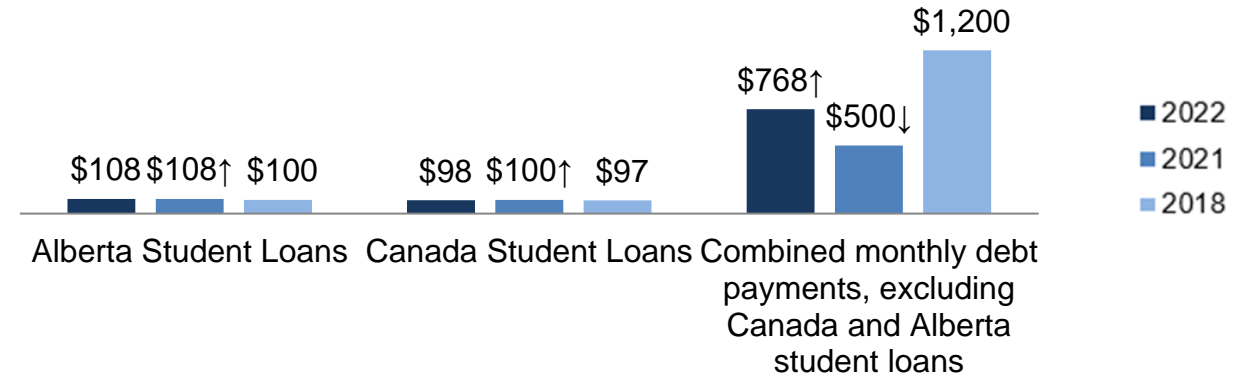
Detailed Findings

5. Debt Levels and Repayment

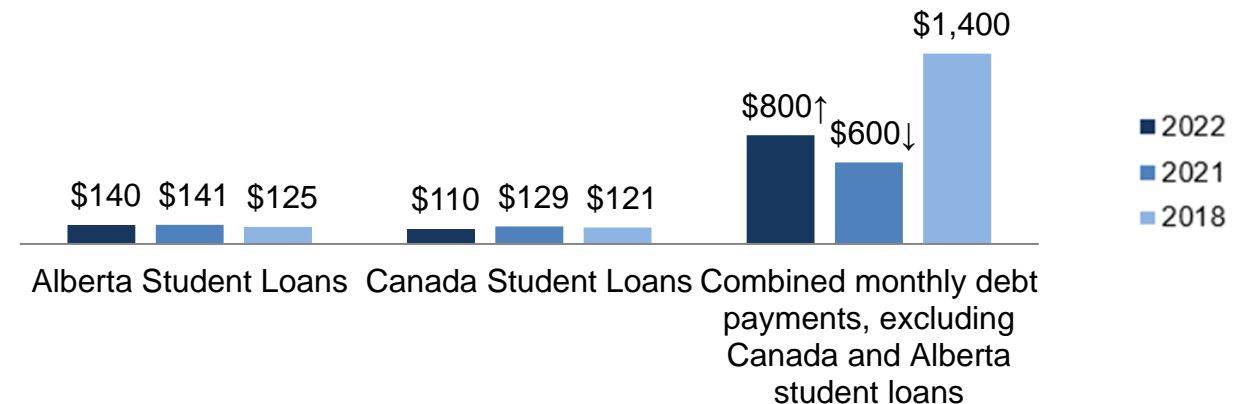
5.1 Debt Levels

- Monthly student debt payments themselves are not the cause of the increase in clients reporting that they find it difficult to afford their monthly student loan payments.
 - Median monthly debt payments are similar to 2021 at \$108 for Alberta Student Loans and \$98 for Canada Student Loans among all clients in-repayment, and \$140 for Alberta Student Loans and \$110 for Canada Student Loans for just those who are not on RAP.
- Instead, increases in other costs and debt payments explain why more clients are finding it difficult to afford their monthly student loan payments.
 - The median amount clients in-repayment pay each month for all debt other than their student loans increased from \$500 in 2021 to \$768 in 2022.
 - For those not on RAP, the median monthly amount of other debt payments combined increased from \$600 in 2021 to \$800 in 2022.

How much did you pay towards your Alberta / Canada student loans last month? / How much do you pay each month for all other debt payments combined? (Medians)
(In-Repayment / Not in grace period only)



(In-Repayment / Not in grace period / Not on RAP only)



↑↓ Indicate that score is statistically higher/lower than previous wave (at 95% confidence interval); †Question text was changed for 2021 survey.

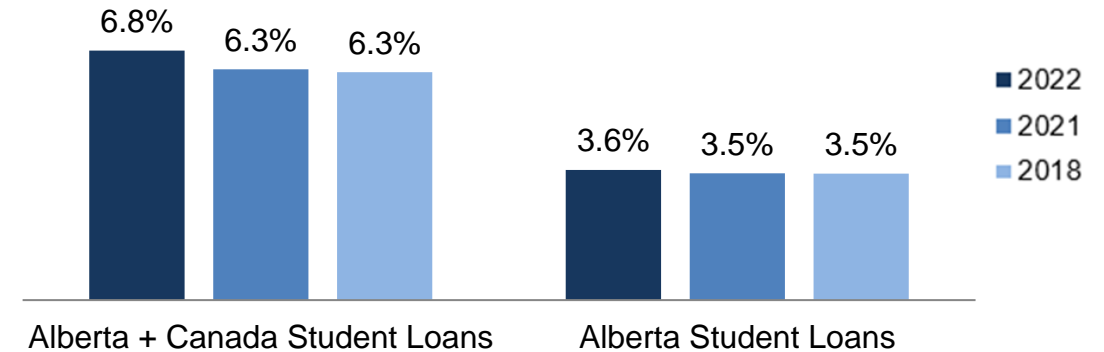
Q22a. †How much did you pay towards your Alberta student loans last month? (2022: 1519; 2021: 2050; 2018: 1265), Not on RAP (2022: 692; 2021: 898; 2018: 545)

Q22b. †How much did you pay towards your Canada student loans last month? (2022: 1426; 2021: 1850; 2018: 1112), Not on RAP (2022: 625; 2021: 753; 2018: 466)

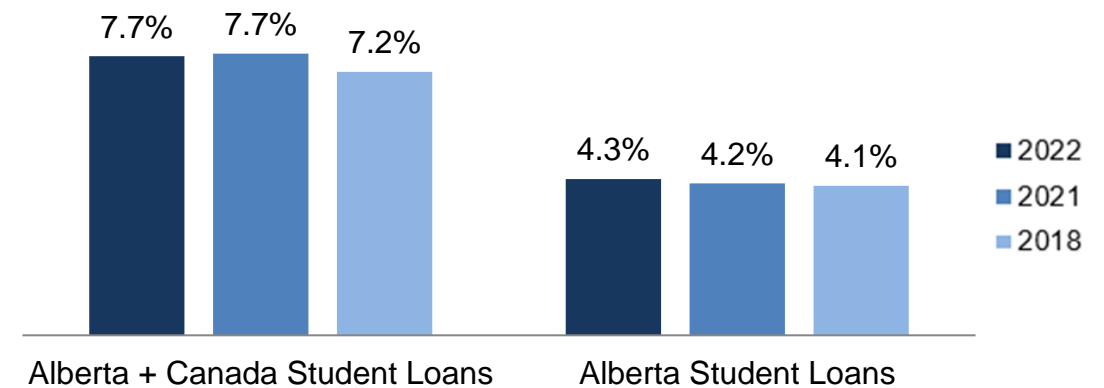
Q22f. †And how much do you pay each month for all other debt payments combined? (2022: 1811; 2021: 2190; 2018: 1047), Not on RAP (2022: 840; 2021: 993; 2018: 529)

- Median monthly student loan payment to income ratios, both for Alberta Student Loan payments only and for the combined total of Alberta + Canada Student Loan payments, are similar to 2021 (at 3.6% and 6.8% respectively).
 - This holds true for clients in repayments as a whole, as well as just for those not on RAP.

Ratio of the Monthly Alberta Student Loan Payment to Income (Median)
(In-Repayment / Not in grace period only)



(In-Repayment / Not in grace period only / Not on RAP only)



↑↓ Indicate that score is statistically higher/lower than previous wave (at 95% confidence interval)

†Question text was changed for 2021 survey.

Q22a. †How much did you pay towards your Alberta student loans last month?

Q22b. †How much did you pay towards your Canada student loans last month?

Q37e. And what was your total, personal income last month, before taxes, including gratuities, commissions, financial supports provided by government, and any other earnings?

Bases: Alberta + Canada Student Loans (2022: 1311; 2021: 1613; 2018: 731) Alberta Student Loans (2022: 1279; 2021: 1626; 2018: 737), Not on RAP / Alberta + Canada Student Loans (2022: 614; 2021: 735; 2018: 353) Not on RAP / Alberta Student Loans (2022: 591; 2021: 737; 2018: 353)

% of clients who did not respond to the income and/or debt payment questions and, as such, are excluded from the calculations Alberta + Canada Student Loans (2022: 39%; 2021: 37%; 2018: 66%) Alberta Student Loans (2022: 41%; 2021: 37%; 2018: 66%)

Detailed Findings

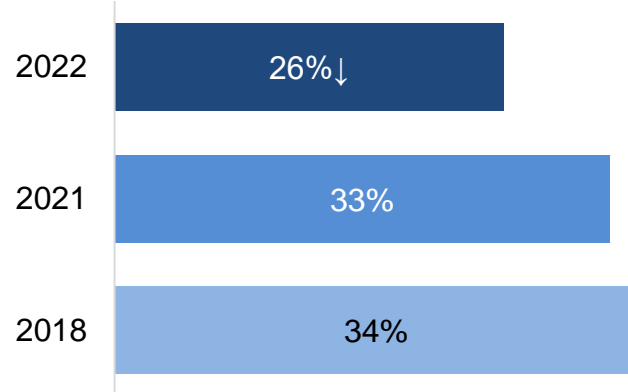
5. Debt Levels and Repayment

5.2 Loan Affordability

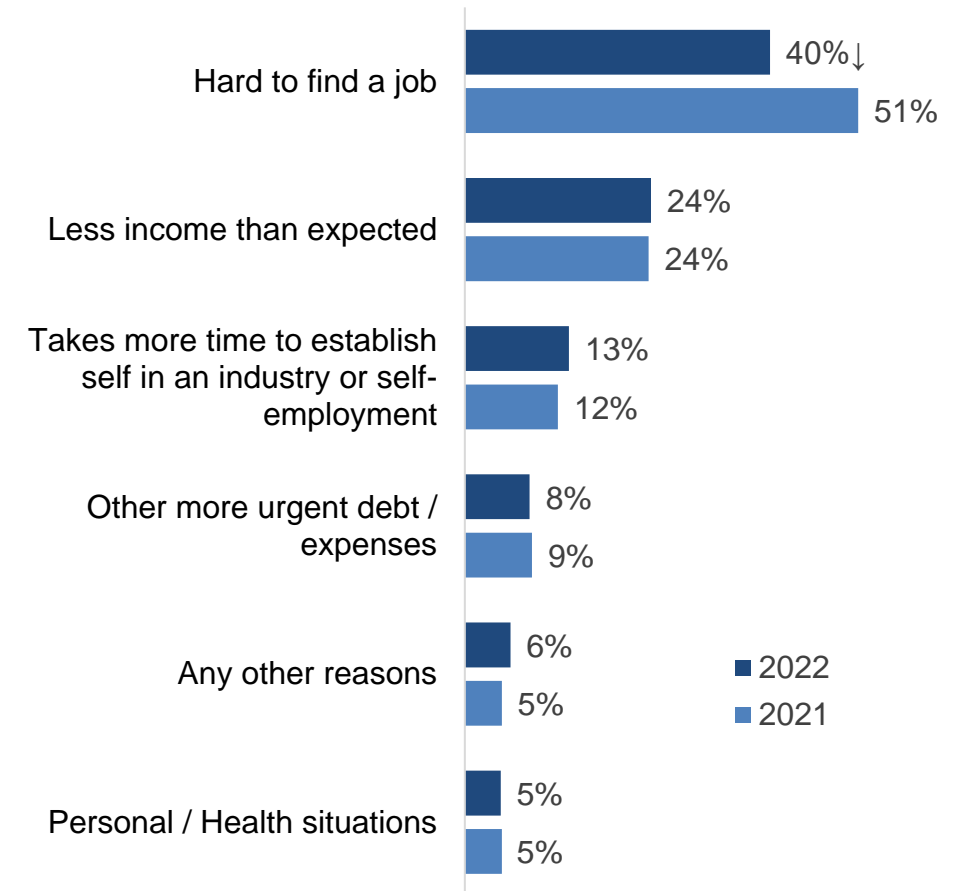
Loan Affordability: Sufficiency of the Six-Month Grace Period

- Compared to 2021, fewer clients found the six-month grace period to be sufficient to prepare them for loan repayment (26%; down from 33% in 2021).
- The two main reasons clients mention for the grace period not being long enough are the same as in 2021: having a hard time finding a job (40%; down from 51% in 2021) and having less income than expected (24%).

Was the six-month, interest-free grace period enough time to prepare to repay your loan? (*In-Repayment / Not in grace period only*)



What was the main reason for the interest-free grace period being too short?* (2022; *In-Repayment*)



* Note that Q33b allowed multiple responses for some respondents in 2021 while only allowing a single response in 2022, so comparisons between 2021 and 2022 results should be interpreted with caution; only levels 3% or greater for 2022 are shown.

↑↓ Indicate that score is statistically higher/lower than previous wave (at 95% confidence interval)

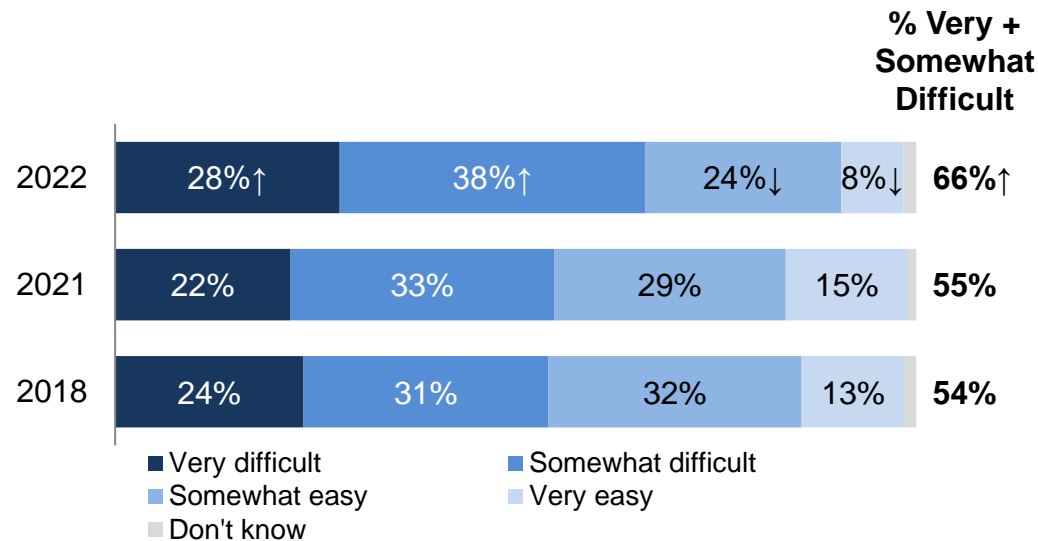
Q33a. Was the six-month, interest-free grace period enough time to prepare to repay your loan? (2022: 2130; 2021: 2549; 2018: 2140)

Q33b. What was the main reason for the interest-free grace period being too short? Base "Q33a No" (2022: 1649; 2021: 1828)

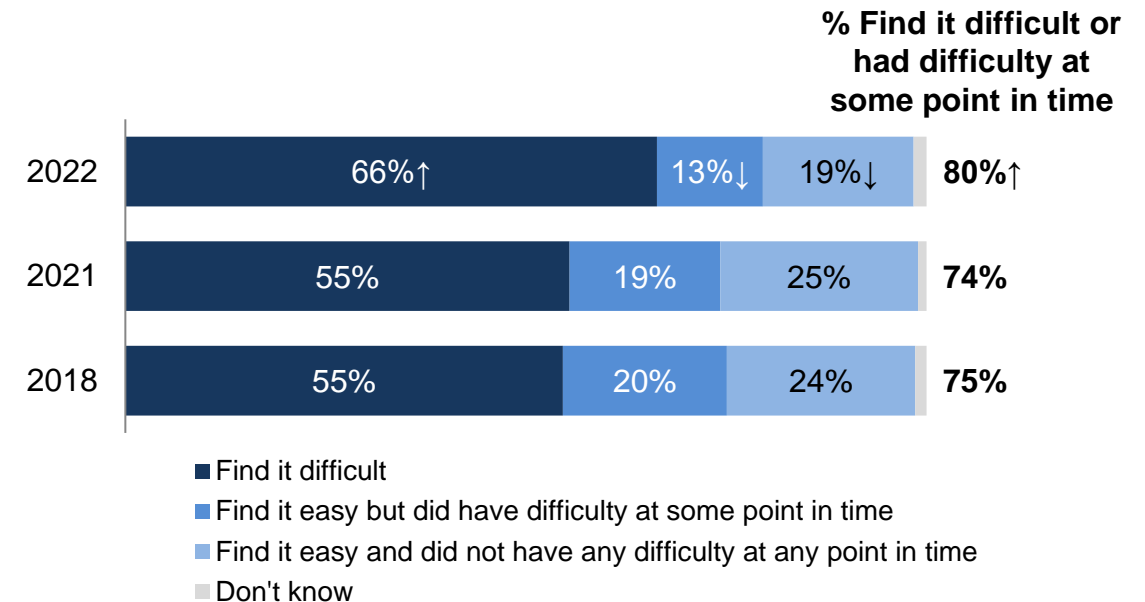
Loan Affordability: Affordability of Monthly Student Loan Payments

- Compared to 2021, substantially more clients who are not on RAP report that they are finding it difficult to afford their monthly student loan payments (66%; up from 55% in 2021).
 - Consequently, the proportion of clients in repayment who currently have, or at some point had, difficulty affording their monthly student loan payments has increased as well (80%; up from 74% in 2021).

Would you say it is [easy / difficult] for you to afford your monthly student loan payments?
(In-Repayment / Not in grace period only / Non-RAP only)



Would you say it is [easy / difficult] for you to afford your monthly student loan payments? [If easy] At any point in time, did you have any difficulty affording your monthly student loan payments?
(In-Repayment / Not in grace period only / Non-RAP only)



↑↓ Indicate that score is statistically higher/lower than previous wave (at 95% confidence interval); †Question text was changed for 2021 survey.

Q23. †Would you say it is very easy, somewhat easy, somewhat difficult or very difficult for you to afford your monthly student loan payments?

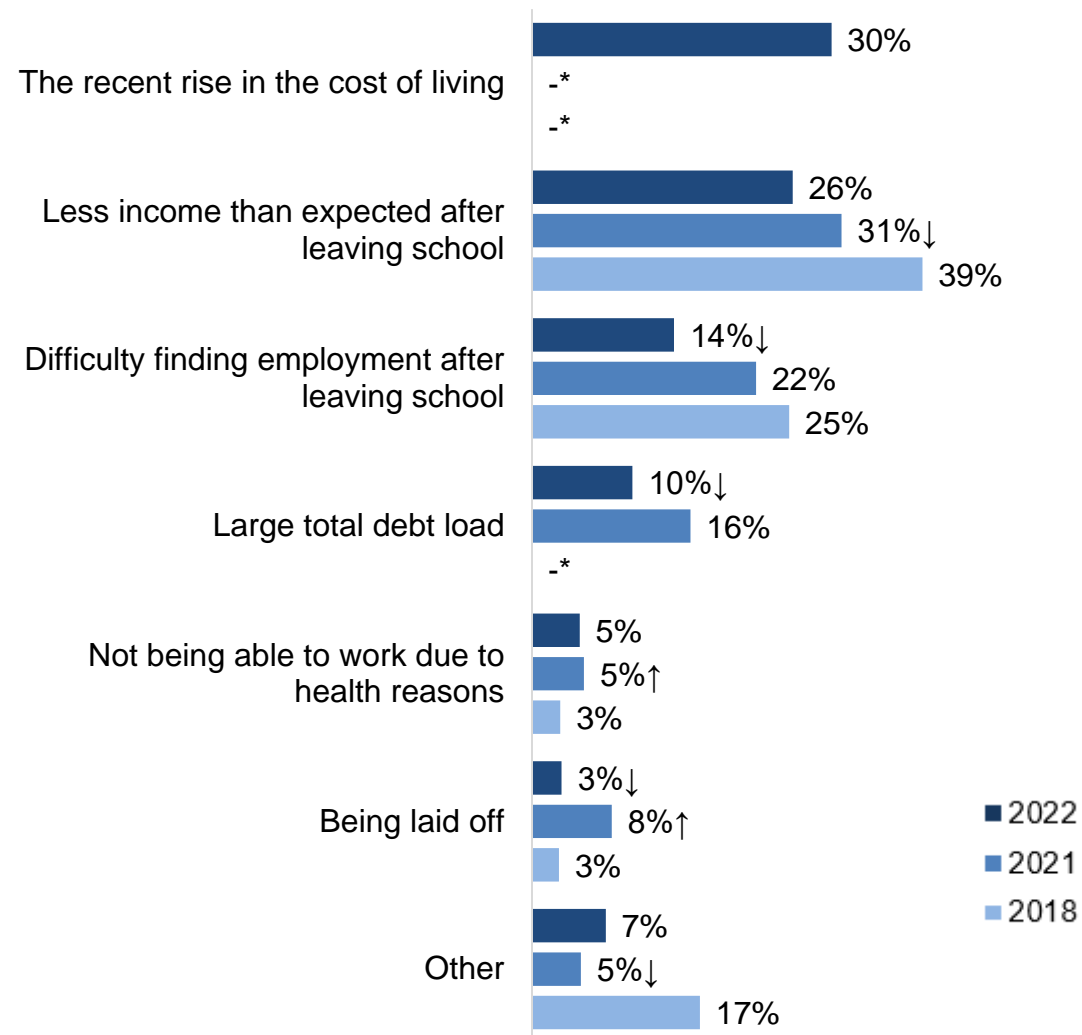
Q24a. And at any point in time did you have any difficulty affording your monthly student loan payments?

Base: In-Repayment / Non-RAP (2022: 956; 2021: 1124; 2018: 1010)

Loan Affordability: Reasons for Difficulties with Affording Monthly Loan Payments

- The recent rise in cost of living, which was added as a response option this year, was mentioned most frequently by clients who are not on RAP as the main reason for having difficulty affording their student loan payments (30%).
 - Having less income than expected (26%) and difficulty finding employment (14%; down from 22% in 2021) continue to be other common reasons.

What is the main reason you find/found it difficult to afford your student loan payments? (In-Repayment / Non-RAP only)**



* New levels added in 2021 / 2022

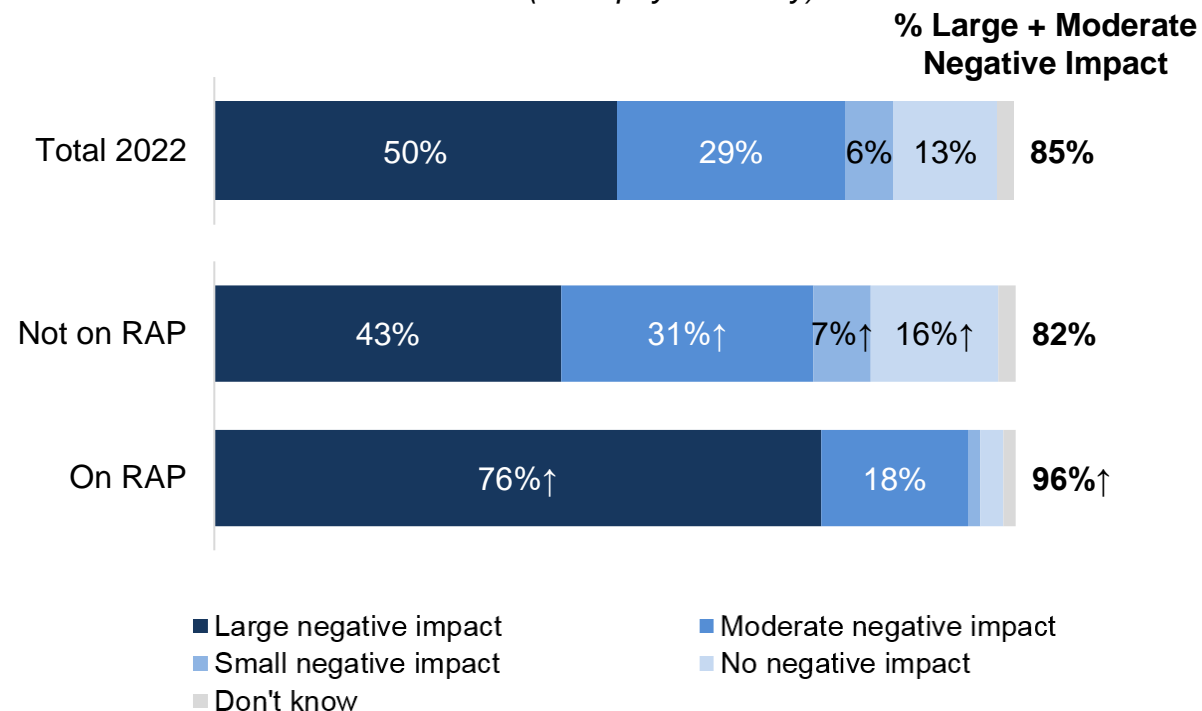
** Only levels 3% or greater for 2022 are shown

↑↓ Indicate that score is statistically higher/lower than previous wave (at 95% confidence interval)

Q24c. What is the main reason you find/found it difficult to afford your student loan payments? Base "q23 very difficult or somewhat difficult" or q24a "Yes" (2022: 765; 2021: 846; 2018: 750)

- The recent rise in the cost of living has had a negative impact on the ability to afford their student loan payments for the vast majority of clients in repayment (85%), with half reporting a large negative impact (50%).
 - Virtually all clients who are on RAP report a negative impact on the ability to afford their student loan payments as a result of the recent rise in the cost of living (96%; compared to 82% among those not on RAP).

To what extent has the recent rise in the cost of living had a negative impact on your ability to afford your student loan payments?
(In-Repayment only)



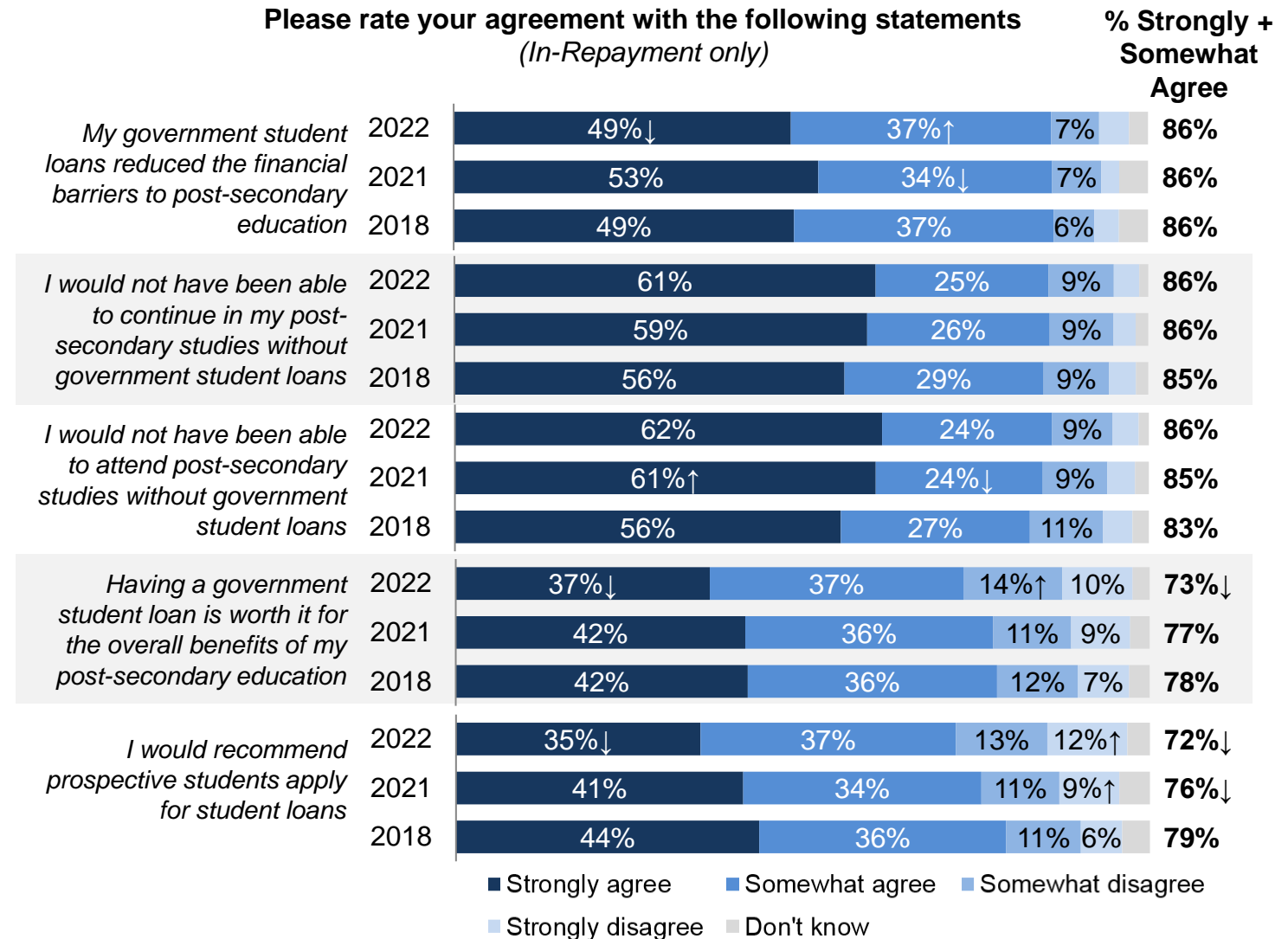
↑↓ Indicate that score is statistically higher/lower than the other client group (at 95% confidence interval).

Q204a. Has the recent rise in the cost of living had a negative impact on your ability to afford your student loan payments?

Q204b. To what extent has the recent rise in the cost of living had a negative impact on your ability to afford your student loan payments?

Base: In-Repayment (2022: 2121; Not on RAP: 953; On RAP: 1168)

- Same as in 2021, most clients in repayment agree that their government student loans reduced the financial barriers to post-secondary education (86%) and that they would not have been able to attend and continue in their post-secondary studies without government student loans (both at 86%).
- Though still engendering agreement from just under three-quarters of clients, agreement that having a government student loan is worth it for the overall benefits of their post-secondary education dropped to 73% (from 77% in 2021) and agreement with “I would recommend prospective students apply for student loans” dropped to 72% (from 76% in 2021).



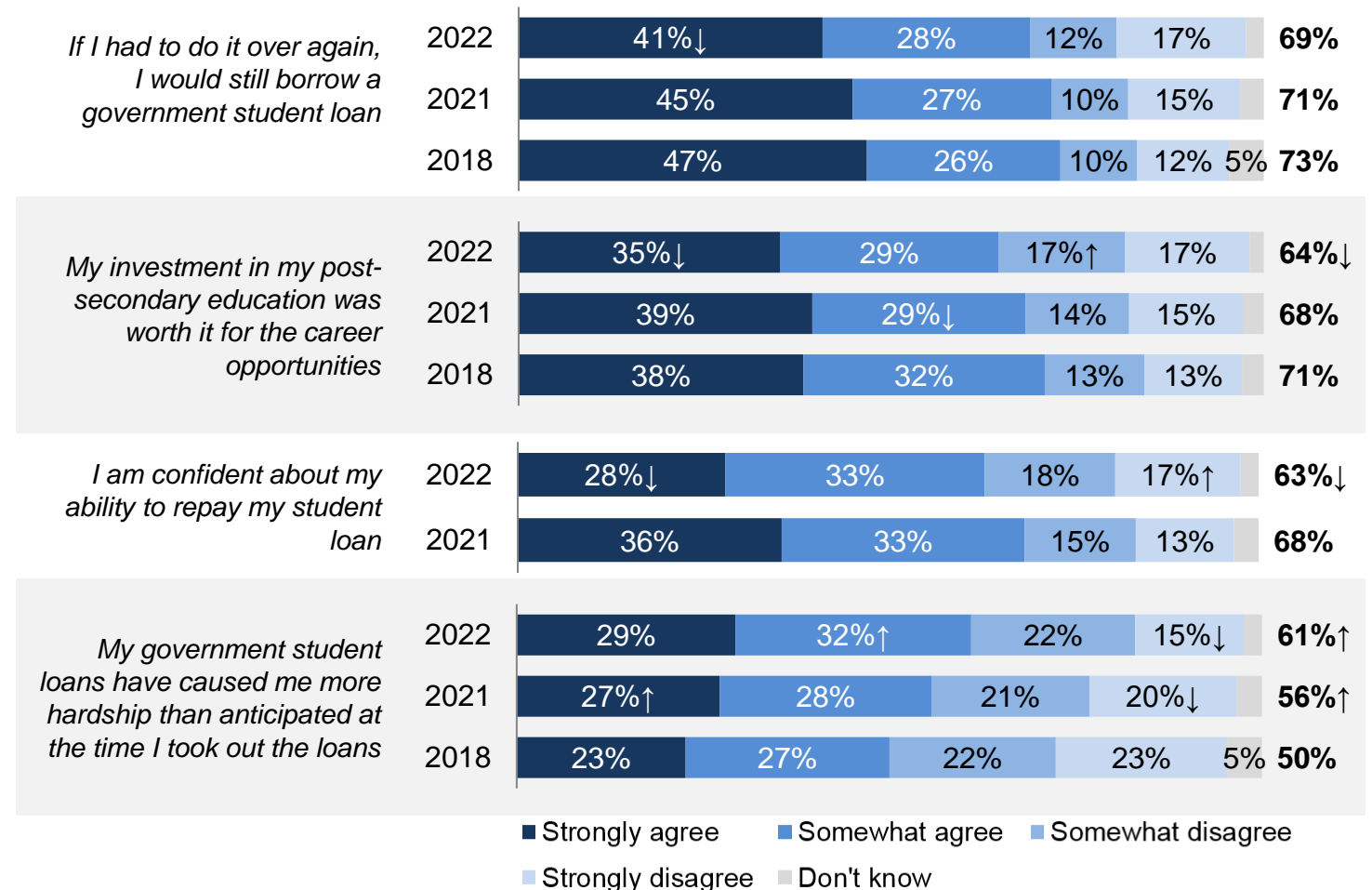
↑↓ Indicate that score is statistically higher/lower than previous wave (at 95% confidence interval)

Q32. Please rate your agreement with the following statements: Government student loans reduced financial barriers to post-secondary education (2022: 2508; 2021: 2880; 2018:2555) Would not have continued post-secondary studies without government student loans (2022: 2517; 2021: 2892; 2018: 2558); Would not have been able to attend post-secondary studies without government student loans (2022:2516; 2021: 2894; 2018: 2572); Having a government student loan is worth it for the overall benefits of post-secondary education (2022: 2510; 2021: 2885; 2018: 2563); I would recommend prospective students to apply for student loans (2022: 2510; 2021: 2884; 2018: 2556)

- Just over two-thirds of clients in repayment report that they would still borrow a government student loan if they had to do it over again (69%).
- Consistent with several of the results from earlier in this section, more clients report finding it challenging to manage their loan payments, compared to 2021. Specifically:
 - Fewer clients agree that their investment in their post-secondary education was worth it for the career opportunities (64%; down from 68%);
 - Fewer clients are confident about their ability to repay their student loans (63%; down from 68%); and
 - More clients agree that their loans have caused them more hardship than anticipated (61%; up from 56%).

Please rate your agreement with the following statements
(In-Repayment only)

% Strongly +
Somewhat
Agree

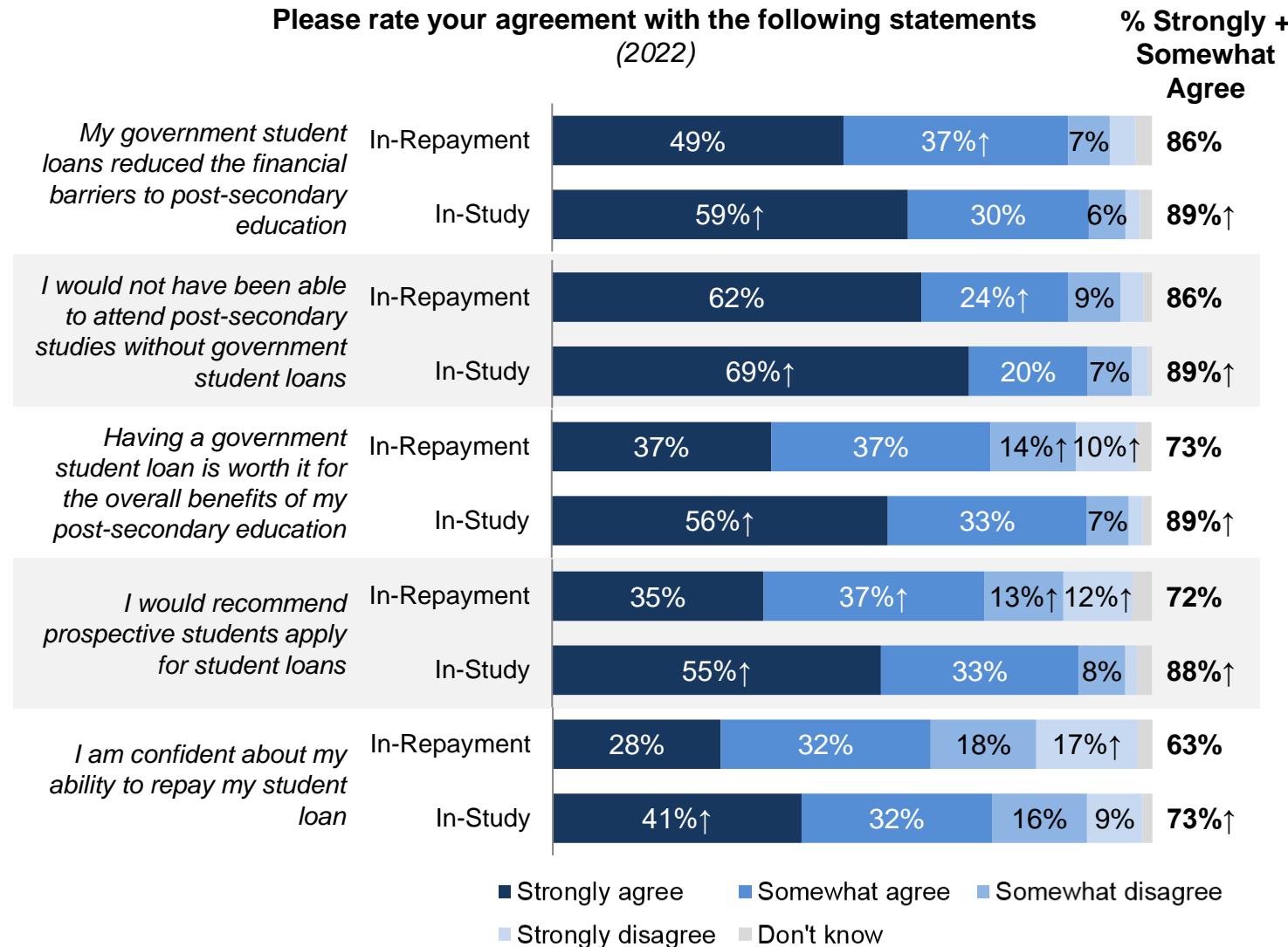


↑↓ Indicate that score is statistically higher/lower than previous wave (at 95% confidence interval)

Q32. Please rate your agreement with the following statements: If I had to do it over again, I would still borrow a government student loan (2022: 2519; 2021: 2896; 2018: 2567); My investment in my post-secondary education was worth it for the career opportunities (2022: 2506; 2021: 2879; 2018: 2561); I am confident about my ability to repay my student loan (2022: 2508; 2021: 2879); My government student loans have caused me more hardship than anticipated at the time I took out the loans (2022: 2503; 2021: 2877; 2018: 2550)

Loan Affordability: Views on Loans and Grants [3/3]

- Most statements regarding loan manageability were previously only asked of clients in repayment but, starting in 2022, several were asked of clients in study as well.
- Similar to clients in repayment, the vast majority of clients in study agree that their government student loans reduced the financial barriers to post-secondary education (89%) and that they would not have been able to attend their post-secondary studies without government student loans (89%).
- Not yet having experienced having to make loan payments, clients in study are substantially more likely to agree than clients in repayment that having a government student loan is worth it for the overall benefits of their post-secondary education (89% vs. 73%), that they would recommend prospective students apply for student loans (88% vs. 72%), and that they are confident about their ability to repay their student loans (73% vs. 63%).



↑↓ Indicate that score is statistically higher/lower than the other client group (at 95% confidence interval)

Q32. Please rate your agreement with the following statements: My government student loans reduced the financial barriers to post-secondary education (In-Repayment: 2508; In-Study: 1288); I am confident about my ability to repay my student loans (In-Repayment: 2508; In-Study: 1289); I would not have been able to attend post-secondary studies without government student loans (In-Repayment: 2516; In-Study: 1295); Having a government student loan is worth it for the overall benefits of my post-secondary education (In-Repayment: 2510; In-Study: 1295); I would recommend prospective students apply for student loans (In-Repayment: 2510; In-Study: 1295)

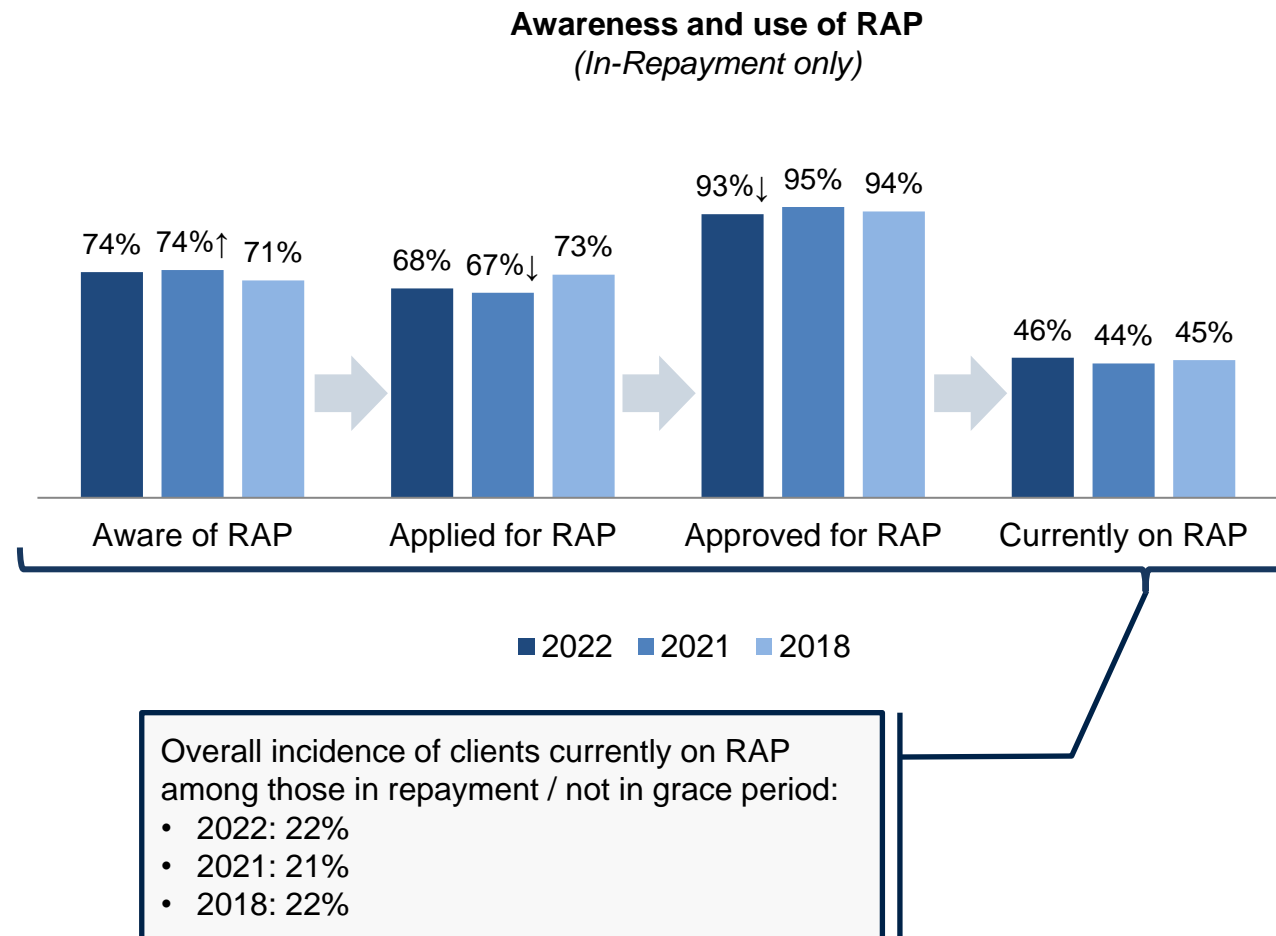
Detailed Findings

5. Debt Levels and Repayment

5.3 Repayment Assistance Program (RAP)

Repayment Assistance Program (RAP): Awareness and Use

- Similar to last year, just over three-quarters of clients in repayment are aware of RAP (74%) and among those, about two-thirds applied for RAP at some point in time (68%).
 - Though the vast majority of those who applied for RAP were approved (93%), this reflects a slight decrease compared to 2021 (95%).
 - Then among those who were approved to be on RAP, just under half are currently still on RAP (46%).
- The resulting overall incidence of clients in repayment currently on RAP is consistent with 2021 at 22%.



↑↓ Indicate that score is statistically higher/lower than previous wave (at 95% confidence interval)

Q19a. Are you aware of the Repayment Assistance Plan? Base: Those not in grace period (2022: 2523; 2021: 2892; 2018: 2568)

Q19b. Have you ever applied for the Repayment Assistance Plan? (2022: 1845; 2021: 2197; 2018: 1753)

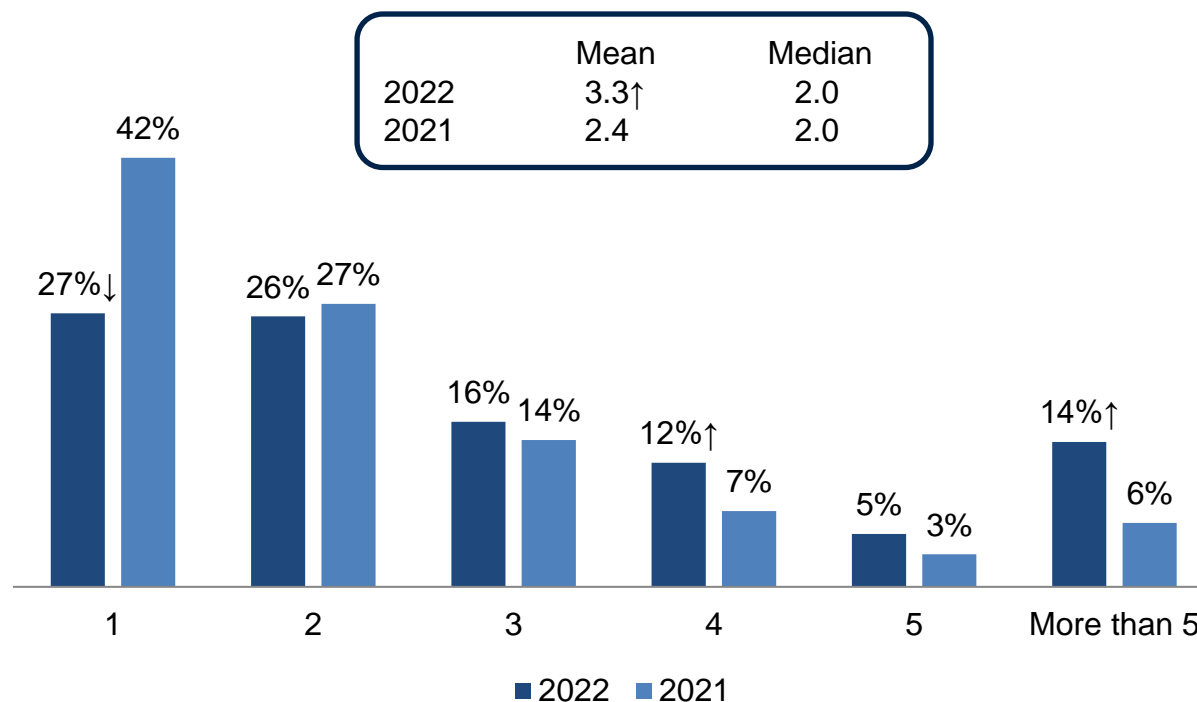
Q19c. Have you ever been approved to be on the RAP? (2022: 1551; 2021: 1854; 2018: 1469)

Q19e. Are you currently on the RAP? (2022: 1504; 2021: 1809; 2018: 1427)

Repayment Assistance Program (RAP): Approvals for the 6-Month Period

- Among those who are currently on RAP, or who were on RAP in the past, more clients have been on a 6-month period of RAP multiple times compared to 2021 (73%; up from 58%).
 - The average number times clients are/were on RAP (among those who are/were) increased from 2.4 in 2021 to 3.3 in 2022.

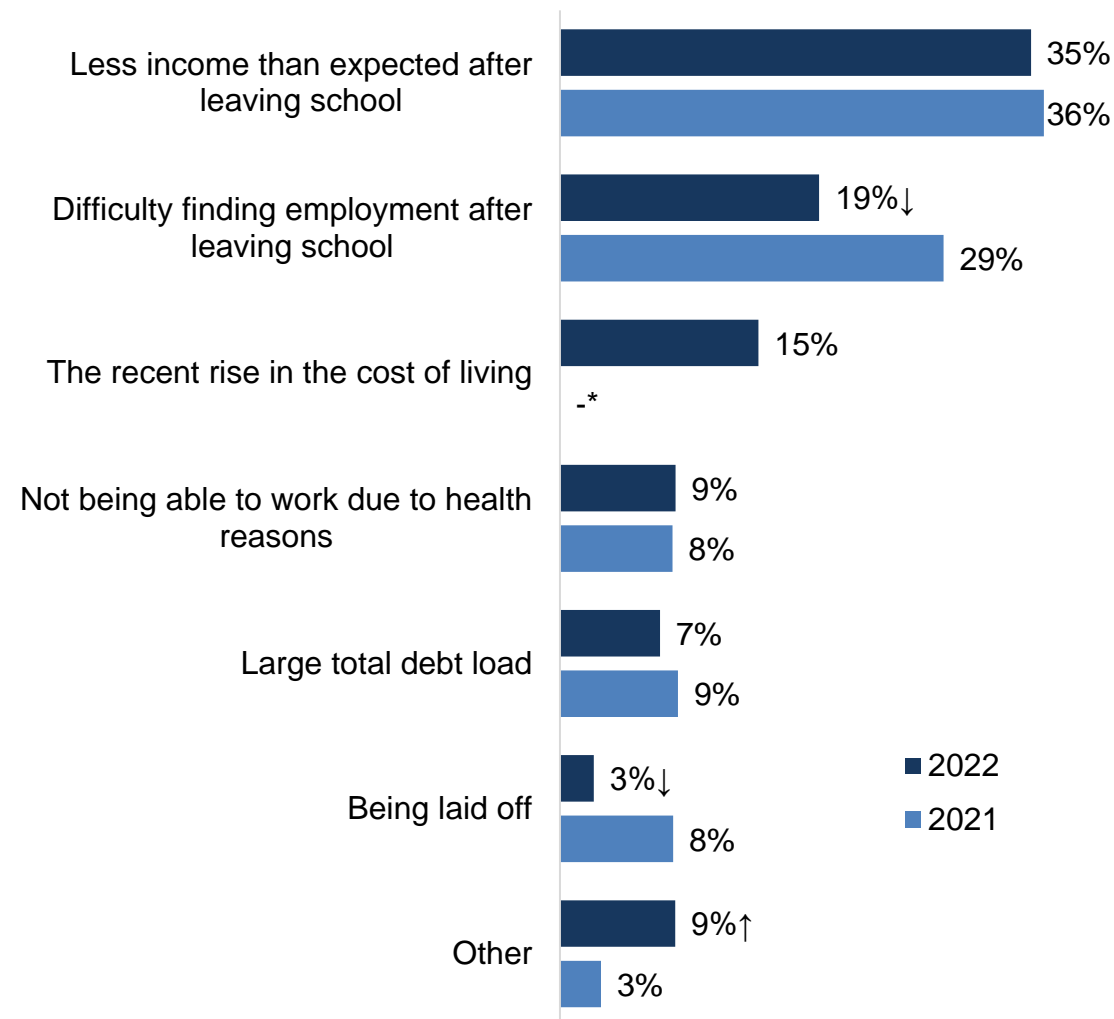
How many times in total [have you been / were you]
approved for a 6-month period of the RAP?
(In-Repayment only)



Repayment Assistance Program (RAP): Reasons for Applying

- The main reasons for applying for RAP are having less income than expected (35%), difficulty finding employment (19%; down from 29% in 2021), and the recent rise in the cost of living (15%; added for 2022).

What is the main reason you applied to the repayment assistance plan? ** (2022; In-Repayment / on RAP only)



* New level added in 2022

** Only levels 3% or greater for 2022 are shown

↑↓ Indicate that score is statistically higher/lower than previous wave (at 95% confidence interval)

Q24c. What is the main reason you applied to the repayment assistance plan? (2022: 1182)

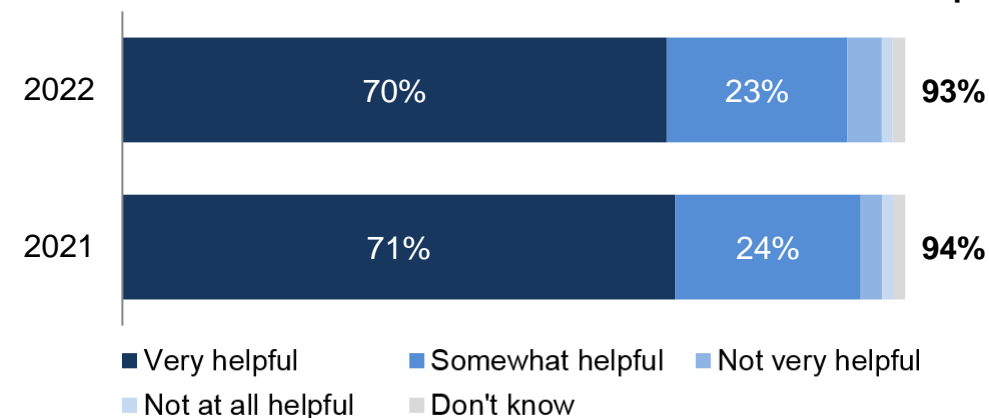
Repayment Assistance Program (RAP): Helpfulness in Managing Monthly Payments

- Similar to 2021, the vast majority of clients who are currently on RAP find the program helpful to them in managing their monthly student loan payments (93%) and over two-thirds mention it being very helpful (70%).

How helpful has the repayment assistance plan been to you
in managing your monthly student loan payments?

(In-Repayment / on RAP only)

% Very +
Somewhat
Helpful



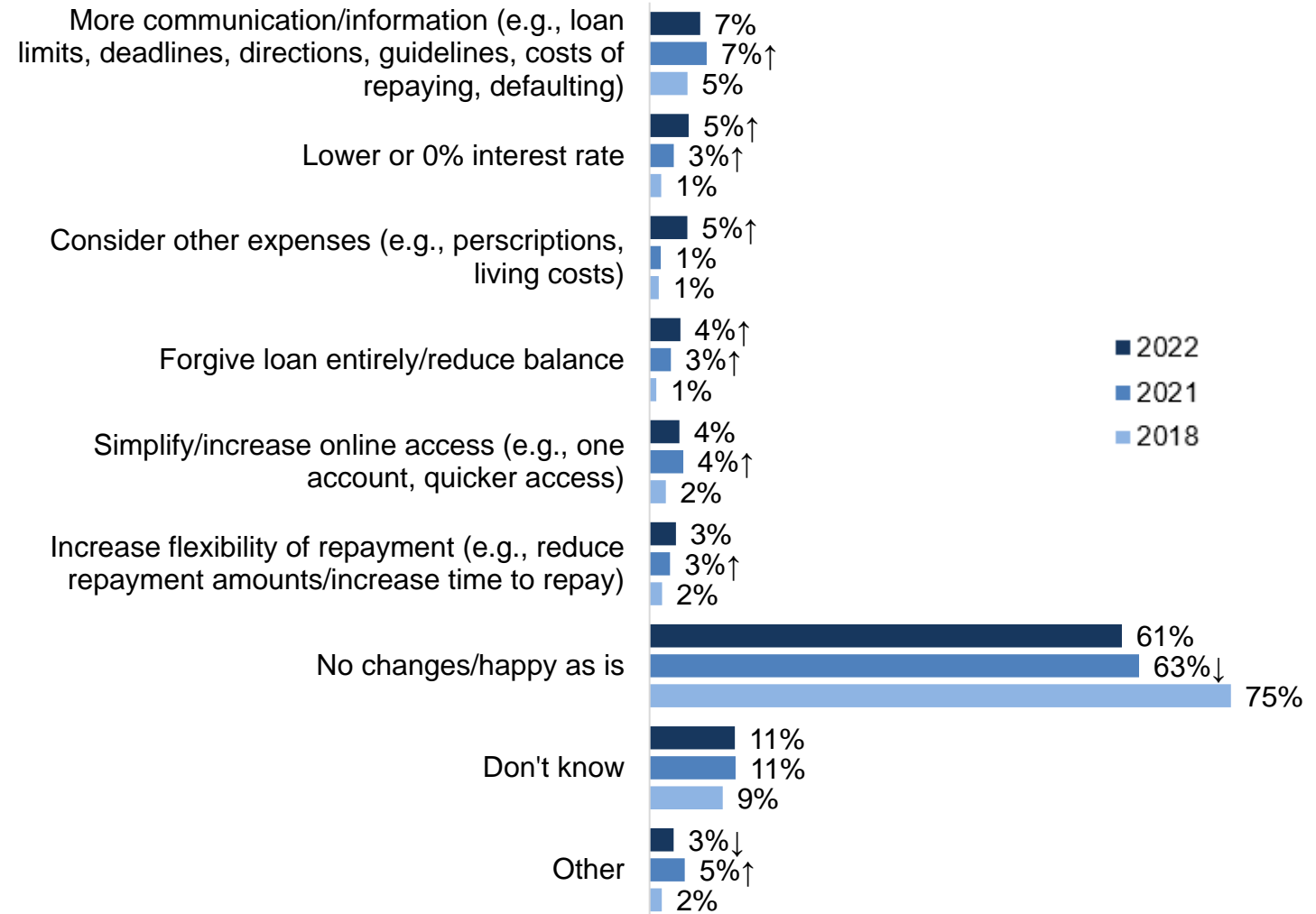
Detailed Findings

6. Additional Feedback

Additional Feedback: Helping Improve Experience with Alberta Student Aid [1/2]

- Same as in previous years, most clients do not have any other feedback that would help improve their experience with Alberta Student Aid (61%). The most common suggestions for improvement are:
 - More communication / information (7%);
 - A lower or 0% interest rate (5%; up from 3% in 2021);
 - Consideration being provided for other living expenses (5%; up from 1% in 2021);
 - Forgiving the loan entirely or reducing the balance (4%; up from 3% in 2021); and
 - Simplifying / increasing online access (4%).

Do you have any other feedback that would help improve your experience with Alberta Student Aid?* (all clients)



*Only levels 3% or greater for 2022 are shown

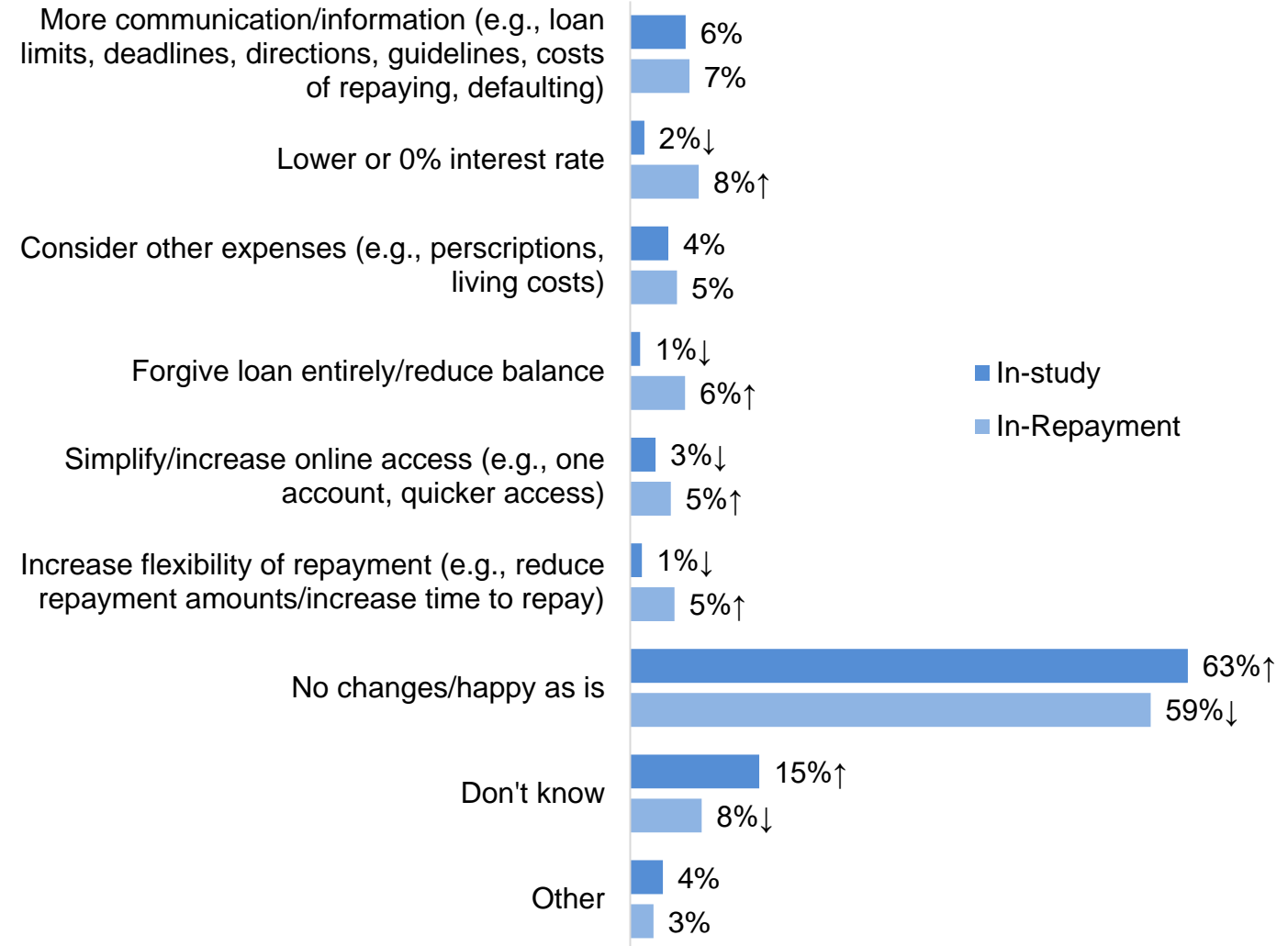
↑↓ Indicate that score is statistically higher/lower than previous wave (at 95% confidence interval)

Q48. Overall, do you have any other feedback that would help improve your experience with Alberta Student Aid? (2022: 3518; 2021: 4119; 2018: 3687)

Additional Feedback: Helping Improve Experience with Alberta Student Aid [2/2]

- Clients in study are less likely to have any additional feedback to help improve their experience compared to clients in repayment.

Do you have any other feedback that would help improve your experience with Alberta Student Aid?* (2022; all clients)



*Only levels 3% or greater for 2022 are shown

↑ Indicates that score is statistically higher than the other client group (at 95% confidence interval)

Q48. Overall, do you have any other feedback that would help improve your experience with Alberta Student Aid? (2022 In-Study: 1175; 2022 In-Repayment: 2343)

Detailed Findings

7. Differences by Sub-Segments of Clients

- The demographic profile of clients who attend(ed) a private institution in Alberta is quite different from those who attend(ed) other institution types.
 - Those who attend(ed) a private institution in Alberta tend to be older, more likely to be female, less likely to be single, and more likely to have dependents.
- As well, clients who attend(ed) a private institution in Alberta are substantially more likely to feel well supported by and be satisfied with the communications from Alberta Student Aid.

	Total	Alberta Public	Alberta Private	Out of province
All clients				
Received government student loans or grants for a certificate program	21% (n=3795)	11% ↓ (n=1597)	49% ↑ (n=1295)	9% ↓ (n=884)
Feel well supported by Alberta Student Aid	72% (n=3808)	69% ↓ (n=1597)	82% ↑ (n=1310)	68% ↓ (n=882)
Satisfied with communications from Alberta Student Aid	80% (n=3805)	77% ↓ (n=1595)	88% ↑ (n=1312)	78% (n=879)
Over 40 years old	21% (n=3835)	11% ↓ (n=1605)	43% ↑ (n=1323)	15% ↓ (n=888)
Female	63% (n=3732)	58% ↓ (n=1564)	74% ↑ (n=1301)	57% ↓ (n=849)
Single	54% (n=3740)	62% ↑ (n=1569)	34% ↓ (n=1299)	60% ↑ (n=854)
Have dependent(s)	47% (n=3465)	37% ↓ (n=1446)	74% ↑ (n=1193)	34% ↓ (n=810)

Differences by Institution Type

- Clients in study who attend a private institution in Alberta are more likely to have received help from a representative of their post-secondary institution with completing their loan application and less likely to have used the Alberta Student Aid website, compared to those who attend other institution types.
- They are also more likely to find the information on government student loans and grants easy to understand and to be more confident in their ability to repay their student loan.

	Total	Alberta Public	Alberta Private	Out of province
<i>In-Study</i>				
Agree that "I am confident about my ability to repay my student loan"	73% (n=1289)	71% ↓ (n=567)	86% ↑ (n=429)	63% ↓ (n=286)
Used the Alberta Student Aid website when deciding to apply for loans	85% (n=1301)	91% ↑ (n=569)	66% ↓ (n=437)	91% ↑ (n=288)
Someone helped them complete their most recent loan application	30% (n=1291)	17% ↓ (n=568)	69% ↑ (n=431)	16% ↓ (n=285)
A representative of their post-secondary institution helped them complete their most recent loan application (among those who received help)	53% (n=438)	12% ↓ (n=95)	78% ↑ (n=294)	33%* ↓ (n=46)
Found the information on government student loans and grants easy to understand	75% (n=1300)	73% ↓ (n=569)	83% ↑ (n=436)	73% (n=288)
The recent rise in the cost of living increased the amount of financial aid needed	80% (n=1280)	82% ↑ (n=562)	73% ↓ (n=427)	84% (n=284)
Requested a review of their loan and grant amount (among those aware)	36% (n=505)	38% (n=234)	29% ↓ (n=149)	39% (n=119)

*Base <50, interpret with caution.

↑↓ Indicate that score is statistically higher/lower for clients who attend(ed) the institution type compared to the sum of those who attend(ed) other types of institutions (at 95% confidence interval)

Differences by Institution Type

- Among those in repayment, fewer clients who attended a private institution in Alberta received scholarships or awards to fund their education, and fewer have a job that is related to the program(s) for which they received loans or grants, compared to those who attended other types of institutions.
 - Those who attended a private institution in Alberta are also more likely to have a personal income for 2021 of less than \$31,000.
- Clients who attended an institution outside of Alberta are less satisfied with the loan repayment process compared to those who attended an institution in Alberta.

	Total	Alberta Public	Alberta Private	Out of province
<i>In-Repayment</i>				
Have contacted Alberta Student Aid Service Centre in the past 12 months	36% (n=2513)	31% ↓ (n=1031)	45% ↑ (n=877)	41% (n=593)
Received scholarships and/or awards	32% (n=2482)	42% ↑ (n=1028)	10% ↓ (n=851)	36% (n=592)
Satisfied with the loan repayment process	57% (n=2106)	56% (n=914)	63% ↑ (n=672)	49% ↓ (n=509)
Found the information on repaying their Alberta student loan to be useful	76% (n=2516)	72% ↓ (n=1031)	84% ↑ (n=877)	74% (n=596)
[Main] job is related to the program(s) for they received government student loans or grants (among those employed)	64% (n=1986)	66% ↑ (n=844)	55% ↓ (n=629)	71% ↑ (n=504)
Personal income for 2021 less than \$31,000	55% (n=2398)	52% ↓ (n=978)	63% ↑ (n=828)	50% ↓ (n=582)
Aware of RAP	74% (n=2523)	74% (n=1034)	70% ↓ (n=882)	81% ↑ (n=596)

- Clients on RAP are more likely to have been negatively impacted by the recent rise in the cost of living and, more generally, are less confident about their ability to repay their student loan and more likely to feel that their student loans have caused them more hardship than they had anticipated at the time they took out the loans, compared to those not on RAP.
 - As a result, fewer clients on RAP agree that their investment in their post-secondary education was worth it for the career opportunities.

	Total	Not RAP	RAP
<i>In-Repayment</i>			
Would have been unlikely to complete [any of] their credential(s) if they had not received any loans or grants	75% (n=2041)	72% ↓ (n=1083)	88% ↑ (n=958)
The recent rise in the cost of living has had a negative impact on their ability to afford their student loan payments (among those not in grace period)	85% (n=2121)	82% ↓ (n=953)	96% ↑ (n=1168)
Agree that "Having a government student loan is worth it for the overall benefits of my post-secondary education"	73% (n=2510)	75% ↑ (n=1336)	64% ↓ (n=1174)
Agree that "I am confident about my ability to repay my student loan"	63% (n=2508)	69% ↑ (n=1339)	36% ↓ (n=1169)
Agree that "My government student loans have caused me more hardship than I had anticipated at the time I took out the loans"	61% (n=2503)	59% ↓ (n=1331)	72% ↑ (n=1172)
Agree that "My investment in my post-secondary education was worth it for the career opportunities"	64% (n=2506)	67% ↑ (n=1337)	52% ↓ (n=1169)
Have contacted Alberta Student Aid Service Centre in the past 12 months	36% (n=2513)	34% ↓ (n=1336)	50% ↑ (n=1177)

- Clients with a disability feel substantially less well supported by Alberta Student Aid than those without a disability.
 - Correspondingly, they are less satisfied with both the services and communications from Alberta Student Aid.
 - As well, clients with a disability are less confident about their ability to repay their student loan and are less likely to agree that having a government student loan is worth it for the overall benefits of their post-secondary education and that they would recommend prospective students apply for student loans.

	Total	No Disability	Has disability: not documented	Has disability: documented
All clients				
Satisfied with the services provided by Alberta Student Aid	87% (n=3798)	89% ↑ (n=3006)	80% ↓ (n=192)	76% ↓ (n=421)
Feel well supported by Alberta Student Aid	72% (n=3808)	76% ↑ (n=3013)	59% ↓ (n=193)	59% ↓ (n=420)
Satisfied with communications from Alberta Student Aid	80% (n=3805)	83% ↑ (n=3013)	74% (n=193)	68% ↓ (n=422)
Agree that "Having a government student loan is worth it for the overall benefits of my post-secondary education"	80% (n=3805)	83% ↑ (n=3015)	63% ↓ (n=194)	74% ↓ (n=418)
Agree that "I would recommend prospective students apply for student loans"	79% (n=3805)	81% ↑ (n=3011)	66% ↓ (n=194)	73% ↓ (n=419)
Agree that "I am confident about my ability to repay my student loan"	68% (n=3797)	71% ↑ (n=3008)	46% ↓ (n=193)	54% ↓ (n=416)
Have contacted Alberta Student Aid Service Centre in the past 12 months	38% (n=3811)	36% ↓ (n=3015)	39% (n=194)	48% ↑ (n=422)

- Among clients in study, those with a documented disability are having substantially more difficulty than those without a documented disability.
 - More specifically, clients with a documented disability find the information on government student loans and grants more difficult to access and to understand.
 - Additionally, they are less satisfied with the loan disbursement process.

	Total	No Disability	Has disability: not documented*	Has disability: documented
<i>In-Study</i>				
Found the information on government student loans and grants easy to access	80% (n=1300)	83% ↑ (n=1055)	81% (n=44)	66% ↓ (n=134)
Found the information on government student loans and grants easy to understand	75% (n=1300)	78% ↑ (n=1056)	68% (n=44)	62% ↓ (n=134)
Satisfied with the application process	91% (n=1300)	93% ↑ (n=1056)	78% ↓ (n=44)	85% ↓ (n=134)
Satisfied with the loan disbursement process	88% (n=1293)	90% ↑ (n=1049)	88% (n=44)	77% ↓ (n=134)

*Base <50, interpret with caution.

↑↓ Indicate that score is statistically higher/lower for clients with no / undocumented / documented disability compared to the sum of those outside of the segment (at 95% confidence interval)

- Clients with a disability are more dependent on loans and/or grants for completing their credential(s) than those without a disability. At the same time, they are less likely to complete the credential(s) that they received loans or grants for, which is especially prevalent among those with an undocumented disability.
- In terms of employment outcomes, clients with a disability, and in particular those with a documented disability, are less likely to be employed and more likely for their income to have been less than \$31,000 for 2021. Their jobs are also less likely to be related to the program(s) for which they received loans or grants.
- Those with an undocumented disability are more likely to be on RAP, while clients with a documented disability are less satisfied with RAP.

	Total	No Disability	Has disability: not documented	Has disability: documented
<i>In-Repayment</i>				
Did not complete (any) credential(s) that they received loans or grants for	14% (n=2385)	12% ↓ (n=1861)	31% ↑ (n=142)	23% ↑ (n=276)
Would have been unlikely to complete [any of] their credential(s) if they had not received any loans or grants	75% (n=2041)	73% ↓ (n=1637)	92% ↑ (n=104)	90% ↑ (n=212)
Found the information on repaying their Alberta student loan to be useful	76% (n=2516)	78% ↑ (n=1960)	66% ↓ (n=149)	68% ↓ (n=287)
Employed	86% (n=2387)	90% ↑ (n=1869)	74% ↓ (n=144)	67% ↓ (n=276)
[Main] job is related to the program(s) for they received government student loans or grants (among those employed)	64% (n=1986)	66% ↑ (n=1639)	40% ↓ (n=102)	53% ↓ (n=172)
Personal income for 2021 less than \$31,000	55% (n=2398)	52% ↓ (n=1883)	64% ↑ (n=145)	70% ↑ (n=279)
Currently on RAP (among those not in grace period)	22% (n=2152)	20% ↓ (n=1652)	33% ↑ (n=136)	26% (n=260)
Satisfied with RAP (among those currently or previously on RAP)	89% (n=1505)	91% (n=1118)	95% (n=114)	83% ↓ (n=198)

Differences by Disability Status

- Clients in repayment with a disability, and particularly those with an undocumented disability, are struggling more than those without a disability.
 - They are finding it more difficult to afford their monthly student loan payments and their ability to afford their student loan payments has been more affected by the recent rise in the cost of living.
 - Subsequently, they are more likely to report that their government student loans have caused them more hardship than they had anticipated at the time they took out the loans and less likely to agree that they would still borrow a government student loan if they had to do it over again and that the investment in their education was worth it for the career opportunities.

	Total	No Disability	Has disability: not documented	Has disability: documented
<i>In-Repayment</i>				
Find it easy to afford their monthly student loan payments (among those not on RAP)	32% (n=959)	36% ↑ (n=772)	17%* ↓ (n=46)	19% ↓ (n=101)
Find it difficult or had difficulty at some point in time to afford their monthly student loan payments (among those not on RAP)	81% (n=940)	79% ↓ (n=760)	94%* ↑ (n=44)	86% (n=100)
The recent rise in the cost of living has had a negative impact on their ability to afford their student loan payments (among those not in grace period)	85% (n=2121)	83% ↓ (n=1638)	95% ↑ (n=133)	91% ↑ (n=255)
Agree that "My government student loans have caused me more hardship than I had anticipated at the time I took out the loans"	61% (n=2503)	59% ↓ (n=1953)	76% ↑ (n=149)	66% (n=286)
Agree that "If I had to do it over again, I would still borrow a government student loan"	69% (n=2519)	71% ↑ (n=1968)	52% ↓ (n=150)	68% (n=286)
Agree that "My investment in my post-secondary education was worth it for the career opportunities"	64% (n=2506)	68% ↑ (n=1958)	41% ↓ (n=150)	54% ↓ (n=283)

*Base <50, interpret with caution.

↑↓ Indicate that score is statistically higher/lower for clients with no / undocumented / documented disability compared to the sum of those outside of the segment (at 95% confidence interval)

Differences by Ethnicity

- Among those in study, Indigenous clients are more satisfied with the combined amount of loans and grants they were awarded, despite being more likely to report that they needed more financial aid as a result of the recent rise in the cost of living, compared to non-Indigenous clients.
- Then among clients in repayment, Indigenous clients are struggling more so than non-Indigenous clients.
 - They are less likely to have completed the credential(s) that they received loans or grants for, to find their student loan worth it for the overall benefits of their post-secondary education, and to be satisfied with the services provided by Alberta Student Aid.

	Total	Not a visible minority or indigenous	Visible minority	Indigenous
<i>In-Study</i>				
Satisfied with the combined amount of loans and grants awarded	82% (n=1294)	83% (n=742)	80% (n=435)	92% ↑ (n=53)
The recent rise in the cost of living increased the amount of financial aid needed	80% (n=1280)	79% (n=738)	80% (n=427)	89% ↑ (n=52)
<i>In-Repayment</i>				
Satisfied with the services provided by Alberta Student Aid	82% (n=2502)	82% (n=1586)	86% ↑ (n=654)	74% ↓ (n=168)
Agree that "Having a government student loan is worth it for the overall benefits of my post-secondary education"	73% (n=2510)	73% (n=1587)	77% ↑ (n=659)	64% ↓ (n=168)
Did not complete (any) credential(s) that they received loans or grants for	14% (n=2385)	15% (n=1501)	11% ↓ (n=635)	29% ↑ (n=155)
Would have been unlikely to complete [any of] their credential(s) if they had not received any loans or grants	75% (n=2041)	78% ↑ (n=1279)	69% ↓ (n=567)	83% ↑ (n=114)

- To illustrate further, Indigenous clients are more likely to have a personal income for 2021 less than \$31,000 and are more likely to report that the recent rise in the cost of living has had a negative impact on their ability to afford their student loan payments and that they find it difficult to afford their monthly student loan payments.
 - Consequently, they are more likely to find that their student loans have caused them more hardship than they had anticipated at the time they took out their loans.

	Total	Not a visible minority or indigenous	Visible minority	Indigenous
<i>In-Repayment</i>				
Personal income for 2021 less than \$31,000	55% (n=2398)	52% ↓ (n=1528)	57% (n=634)	66% ↑ (n=161)
Find it easy to afford their monthly student loan payments (among those not on RAP)	32% (n=959)	35% ↑ (n=612)	29% (n=250)	18% ↓ (n=53)
Find it difficult or had difficulty at some point in time to afford their monthly student loan payments (among those not on RAP)	81% (n=940)	80% (n=601)	83% (n=248)	92% ↑ (n=53)
The recent rise in the cost of living has had a negative impact on their ability to afford their student loan payments (among those not in grace period)	85% (n=2 121)	84% ↓ (n=1370)	86% (n=536)	95% ↑ (n=135)
Agree that "My government student loans have caused me more hardship than I had anticipated at the time I took out the loans"	61% (n=2503)	60% (n=1582)	59% (n=656)	73% ↑ (n=169)
Agree that "If I had to do it over again, I would still borrow a government student loan"	69% (n=2519)	70% (n=1597)	70% (n=657)	57% ↓ (n=167)
Agree that "My investment in my post-secondary education was worth it for the career opportunities"	64% (n=2506)	66% (n=1586)	65% (n=658)	55% ↓ (n=168)

- Despite becoming more established and increasing their earnings over time, clients who have been in repayment for 3 years or more are less convinced that their investment in their post-secondary education was worth it for the career opportunities and that they would still borrow a government student loan if they had to do it over again, compared to those who have been in repayment for less than 3 years.

	Total	Less than 3 years	3 years or more
<i>In-Repayment</i>			
Personal income for 2021 less than \$31,000	55% (n=2398)	61% ↑ (n=1284)	42% ↓ (n=946)
Agree that "I would recommend prospective students apply for student loans"	72% (n=2510)	75% ↑ (n=1334)	64% ↓ (n=1001)
Agree that "If I had to do it over again, I would still borrow a government student loan"	69% (n=2519)	72% ↑ (n=1338)	59% ↓ (n=1005)
Agree that "My investment in my post-secondary education was worth it for the career opportunities"	64% (n=2506)	68% ↑ (n=1333)	55% ↓ (n=997)

Differences by Marital Status / Dependents

- Clients with dependents are more likely to have received government student loans or grants for a certificate program compared to those without dependents.
 - Those who are married or common-law with dependents are more satisfied with the combined amount of loans and grants they were awarded and feel more supported by Alberta Student Aid.
 - Conversely, those not married or common law with dependents are less confident about their ability to repay their student loan.

	Total	Non-Married / Common-law w/o dependents	Married / Common-law w/o dependents	Non-Married / Common-law with dependents	Married / Common-law with dependents
All clients					
Received government student loans or grants for a certificate program	21% (n=3795)	12% ↓ (n=1361)	15% ↓ (n=316)	29% ↑ (n=647)	32% ↑ (n=1088)
Feel well supported by Alberta Student Aid	72% (n=3808)	71% ↓ (n=1365)	68% ↓ (n=317)	75% (n=653)	79% ↑ (n=1088)
Agree that "I am confident about my ability to repay my student loan"	68% (n=3797)	66% (n=1363)	73% (n=318)	61% ↓ (n=650)	71% ↑ (n=1088)
Have contacted Alberta Student Aid Service Centre in the past 12 months	38% (n=3811)	35% ↓ (n=1363)	29% ↓ (n=317)	51% ↑ (n=654)	39% (n=1093)
In-Study					
Satisfied with the combined amount of loans and grants awarded	82% (n=1294)	82% (n=528)	83% (n=98)	77% (n=165)	87% ↑ (n=344)

- Clients in repayment who are not married or common-law with dependents are more vulnerable than others.
 - They are more dependent on loans and/or grants for completing their credential(s), their ability to afford their student loan payments has been more affected by the recent rise in the cost of living, and they are more likely to be on RAP.
- On the flip side, those who are married or common-law without dependents are more secure than others.
 - Among them, relatively more received scholarships and/or awards to fund their education, more report that their job is related to the program(s) for which they received student loans or grants, and fewer had a personal income of less than \$31,000 for 2021.

	Total	Non-Married / Common-law w/o dependents	Married / Common-law w/o dependents	Non-Married / Common-law with dependents	Married / Common-law with dependents
<i>In-Repayment</i>					
Satisfied with the services provided by Alberta Student Aid	82% (n=2502)	78% ↓ (n=830)	84% (n=218)	86% (n=489)	88% ↑ (n=744)
Would have been unlikely to complete [any of] their credential(s) if they had not received any loans or grants	75% (n=2041)	78% (n=664)	70% (n=188)	83% ↑ (n=383)	69% ↓ (n=621)
Received scholarships and/or awards	32% (n=2482)	42% ↑ (n=830)	43% ↑ (n=217)	27% ↓ (n=481)	25% ↓ (n=736)
[Main] job is related to the program(s) for they received government student loans or grants (among those employed)	64% (n=1986)	61% (n=672)	74% ↑ (n=187)	61% (n=391)	65% (n=581)
Personal income for 2021 less than \$31,000	55% (n=2398)	59% ↑ (n=808)	47% ↓ (n=209)	57% (n=479)	51% ↓ (n=724)
The recent rise in the cost of living has had a negative impact on their ability to afford their student loan payments (among those not in grace period)	85% (n=2121)	81% ↓ (n=717)	80% (n=182)	91% ↑ (n=419)	88% ↑ (n=617)
Currently on RAP (among those not in grace period)	22% (n=2152)	22% (n=727)	12% ↓ (n=182)	35% ↑ (n=422)	20% (n=620)

Appendices

Appendices

Appendix I: Methodology

All components of the project were designed and executed in close consultation with Student Aid Alberta.

Consistent with the 2018 and 2021 survey administration, clients were contacted by email first prior to any telephone calling.

Advanis worked closely with Student Aid to finalize the questionnaire that met all the research goals and objectives, while aiming to remain within the budgeted survey length constraints and ensuring consistency with the previous surveys.

Advanis was responsible for pretesting the survey instrument, data collection, cleaning, coding and data entry, and conducting the data analysis and reporting. The study was conducted based on the following approach:

- Questionnaire design and pretest;
- Data collection;
- Data checking, cleaning, coding, and merging; and
- Analysis and reporting.

Questionnaire Design and Pretest

Student Aid provided the initial draft of the survey, along with a list of additional revisions for Advanis to incorporate. Advanis then reviewed and edited the draft, drafted additional questions, and provided a summary of the revisions compared to the 2018 and 2021 surveys. The survey was reviewed and adjusted with input from Student Aid and its working group, making sure it met the needs of all involved.

Advanis then programmed the survey on its multi-modal platform, adjusting wording as necessary for the applicable survey mode (CATI vs Online), and went through a thorough testing process. AE was provided with the opportunity to review the programmed survey, as well as provided with Word versions of the programmed survey.

Following client approval of the survey instrument, Advanis conducted 30 telephone pretest interviews with a random sample of clients. The pretest was used to assess interview length and flow patterns and to identify any problem questions or difficulties in comprehension or wording as well as areas of client resistance. A test of the email invites and the online survey was also conducted at the same time as the telephone pretest, with 500 email invitations being sent out, based on which 39 people completed the online survey, and an additional 4 completing online via the CATI email invite option for those who declined to complete the survey over the phone.

Following the pretest, the questionnaire was finalized in consultation with Student Aid. Several changes were made to the survey for better flow and respondent experience. A copy of the final questionnaire is provided in Appendix II.

Survey Population and Sample Selection

The population for the study consists of the following Alberta Student Aid client groups:

- Clients in study
- Clients in repayment who are on RAP
- Clients in repayment who are not on RAP

To determine the sample frame for the Student Aid study, Student Aid provided Advanis with a population file of those available to be contacted. After removing duplicate records from the file and those that were out of the country with no email addresses available, Advanis was able to determine the population counts and subsequent targets for each of the segments.

A number of procedures were completed to prepare the population file for use as a sample:

1. Identifying missing and erroneous phone numbers;
2. Identifying missing and erroneous email addresses;
3. Looking up valid phone numbers where possible; and
4. Identifying duplicate contacts.

Survey Population and Sample Selection

A stratified sampling approach was employed to aim for a minimum number of survey completions by client group and institution type. A total of 9,636 clients were included in the sample. The target for the study was 3,379 interviews. Advanis obtained 3,836 completed interviews. The overages were due to sample shifting between the original sample and self-reported groups, as well as due to minimum calling requirements.

- Among clients flagged in the population file as being in study, 26% indicated that they were no longer studying. As well, among those flagged as being on RAP, 22% indicated that they are not on RAP.
 - As a result, those flagged as being in repayment and not on RAP only make up 45% of the self-reported in-repayment non-RAP segment, with the remainder coming from the in-study (28%) and non-RAP (27%) client groups from the population file.
- This explains why substantially less sample was loaded for the in-repayment non-RAP client group from the population file, compared to the other two client groups.

Overall Population	Total	In-Study	In-Repayment RAP	In-Repayment Non-RAP
Unknown	1,026	254	111	661
Alberta Public	156,365	70,389	13,129	72,847
Alberta Private	74,934	31,864	7,914	35,156
Out of Province	43,179	20,325	4,704	18,150
Total	275,504	122,832	25,858	126,814

Completes (Self reported in survey)	Total	In-Study	In-Repayment RAP	In-Repayment Non-RAP
Unknown	19	7	2	10
Alberta Public	1,605	569	486	550
Alberta Private	1,324	437	408	479
Out of Province	888	288	286	314
Total	3,836	1,301	1,182	1,353

Completes (based on sample assignment)	Total	In-Study	In-Repayment RAP	In-Repayment Non-RAP
Unknown	19	5	5	9
Alberta Public	1,605	633	646	326
Alberta Private	1,324	543	593	188
Out of Province	888	314	404	170
Total	3,836	1,495	1,648	693
Sample loaded	9,636	3,582	4,147	1,907
Completion rate	40%	42%	40%	36%

The data collection phase of this study took place between October 17th and December 18th, 2022. Advanis conducted 1,226 telephone interviews and collected 2,610 web surveys for a total of 3,836 surveys. The tables on the following pages show:

- The distribution of completed interviews by cohort, including targets.
- The distribution of completed interviews by quota group.
- Sample disposition statistics.

Quota targets were set for each of the quota groups, which were reached for all quota groups.

- In previous years, the sample plan aimed for a similar number of completes for each client group / institution type sampling strata to achieve a margin of error no greater than $\pm 5.0\%$ at the 95% confidence level for each sampling strata. Since the population sizes for each of the sampling strata vary substantially, this resulted in the weights for some to be relatively high (greater than 2). To address this, the survey target for each sampling strata for the 2022 survey was set by balancing the desire to minimize the margin of error for each strata with wanting to minimize the weights for strata that reflect a larger subsegment of the population.

Segment	Population Size	Target Sample Size	Target Margin of Error	Completed Surveys	% of Target	Actual Margin of Error
In-Study	122,832	1,166	2.9%	1,301	112%	2.7%
Unknown	254	3	-	7	233%	-
Alberta Public	70,389	530	4.2%	569	107%	4.1%
Alberta Private	31,864	380	5.0%	437	115%	4.7%
Out of Province	20,325	253	6.1%	288	114%	5.7%
In-Repayment: RAP	25,858	1,047	3.0%	1,182	113%	2.8%
Unknown	111	1	-	2	200%	-
Alberta Public	13,129	423	4.7%	486	115%	4.4%
Alberta Private	7,914	367	5.0%	408	111%	4.7%
Out of Province	4,704	256	6.0%	286	112%	5.6%
In-Repayment: Non-RAP	126,814	1,166	2.9%	1,353	116%	2.7%
Unknown	661	8	-	10	125%	-
Alberta Public	72,847	525	4.3%	550	105%	4.2%
Alberta Private	35,156	381	5.0%	479	126%	4.4%
Out of Province	18,150	252	6.1%	314	125%	5.5%

- Completes by methodology for each of the quota groups are shown in the table to the right.
- Final sample disposition statistics are as follows:
 - % Complete: 39.8%
 - % Ineligible / Non-qualifiers: 9.1%
 - % Refusals (Phone): 17.9%
 - % Refusals (Email only): 3.9%
 - % Exhausted: 29.3%

Segment	Completes		
	Total	Telephone	Web
In-Study	1,301	443	858
Unknown	7	4	3
Alberta Public	569	223	346
Alberta Private	437	124	313
Out of Province	288	92	196
In-Repayment: RAP	1,182	320	862
Unknown	2	1	1
Alberta Public	486	136	350
Alberta Private	408	121	287
Out of Province	286	62	224
In-Repayment: Non-RAP	1,353	463	890
Unknown	10	6	4
Alberta Public	550	198	352
Alberta Private	479	171	308
Out of Province	314	88	226

Data Collection: Survey Administration and Quality Control Measures

The questionnaire was programmed into Advanis' proprietary multi-modal survey platform. Using this system, data collection and data entry were simultaneous, as data was entered while the interview was being conducted. Furthermore, the system allowed interviewers to directly enter verbatim responses to open-ended questions. Throughout the process, Advanis maintained client confidentiality.

The survey was administered through telephone and online interviews. With the exception of a small group of sample that was used for the CATI pre-test, all sample records that had a valid email address were first offered to complete the survey online via a link in their email invitation. If the client did not complete the survey after the initial email invite and reminder, Advanis then placed telephone calls to offer them the opportunity to complete the interview over the phone (the phone and online surveys were identical). If we reached a client on the phone who requested to complete the survey online, they were provided with a link to the online survey. Throughout fielding Advanis followed up with clients via email reminders and phone calls.

Up to four call attempts were made to make an 'initial contact' with the target client. Initial contact meant that the interviewer had established voice contact with the target client and had attempted to apply the research instrument or had established a date and time to call back and complete the survey. After the initial contact, up to five further attempts to complete an interview were made, for a total of up to nine attempts.

Busy numbers were scheduled for a call back after thirty minutes. Where there was an answering machine, fax or no answer, the call back was scheduled at a different time period on the following day. The first attempts to reach each listing were made during evening hours between 5:00 p.m. and 9:00 p.m. on weekdays (Saturday: 10:00 a.m. - 6:00 p.m. and Sunday: 12:00 p.m. - 6:00 p.m.). If requested by the client, interviewers would schedule appointments for interviews between 9:00 a.m. and 5:00 p.m.

Clients that called into our call centre were transferred directly to an interviewer working on the project. When an inbound caller is transferred to an interviewer, the client's case is automatically identified and displayed to the interviewer. This enables the interviewer to reference the call history, provide a modified introduction script to reflect the inbound nature of the call, and facilitate a seamless flow into the survey if the client agrees to complete the survey. Calls received outside of regular calling hours were sent to a voicemail, asking them to leave a time when it would be most convenient to call back.

Data Collection: Survey Administration and Quality Control Measures

If a client logged into the web survey but did not fully complete the survey, they were called back a minimum of seven days after their most recent login. Interviewers would reference that the client previously logged into the online survey but had yet to complete it. Interviewers would then offer the client the option to complete the survey where they left off on the phone (the survey platform skips to the last question the client answered). If the client would rather complete the survey online, the interviewer had the ability to send them a new email with their survey link included as a reminder to finish.

Advanis employed a total of 43 experienced and professional interviewers for this survey. All interview staff was extensively trained on the survey instrument. Interviewers participated in a training session prior to the commencement of the data collection. Advanis' Quality Assurance team listened to the recordings of 10 percent of completed surveys and compared the responses to those entered by the interviewer to ensure that responses from clients were properly recorded. Team Supervisors conducted regular evaluations with each interviewer, in addition to nightly monitoring of each interviewer on their team.

All data collection activities were conducted in compliance with the privacy requirements of the Freedom of Information and Protection of Privacy Act. Measures used to protect personal information from unauthorized access, collection, use and disclosure included:

- Advanis has attained ISO 27001:2013 certification, successfully meeting the ISO's requirements for establishing, implementing, maintaining, and continually improving our information security management system.
- All data was stored exclusively on servers within secure facilities; using a variety of security appliances (firewalls, IDS, IPS, anti-malware, anti-virus); and using secure methods of data transfer (HTTPS, SFTP, or encrypted files).
- Data resided on servers within the corporate network as opposed to interviewers' or professional staff members' PCs or laptops.
- Advanis employees are required to complete security awareness training annually. This training is included in the on-boarding process for new staff.
- Employees who work remotely connect to a VPN, then log into a server on the corporate network to perform their work.

Data Checking, Cleaning, Coding, and Merging

Advanis used SPSS statistical software to develop checking, cleaning, and coding syntax. Advanis developed syntax that, among other things, handled:

- Checking skip patterns;
- Checking response ranges;
- Conducting a set of checks to verify the validity of the data; and
- Bucketing responses on scale questions.

Checking syntax was developed and run on test data first. Next, it was finalized by being run on pre-test data. This ensured that data coming from the final survey is accurate. During data collection, checking and cleaning continued.

All SPSS syntax files were quality checked by at least one other member on the Advanis team (i.e., other than the original author of the syntax). Transformations of the data (e.g., bucketing the top two responses and bottom two responses of 5-point scales) and complex data checking were quality-checked by more senior staff, and required internal sign-off.

Open-ended questions were coded into appropriate categories. As decided upon in discussion with Alberta Advanced Education, coding guides were developed in order to provide more meaningful and actionable results to AE. Driven by the need to ensure accurate data in a timely, ongoing manner, Advanis developed a software platform that is tightly integrated into the data collection process to remove the manual steps traditionally required that are susceptible to user error and compromised data quality. Key components of the verbatim coding process included:

- New survey data was available to the coders immediately after each survey was completed. The tool “pulls” the required information from the survey database, allowing the coding to occur, and “put” the coded information directly back into the database.
- 10% of all cases were checked for quality assurance.
- Each question had a separate queue, allowing coders to focus on a single question at a time, thereby improving accuracy and consistency.

Appendices

Appendix II: Survey Instrument

Survey Instrument

Student Aid Client Satisfaction 2022

Alberta Advanced Education

Generated on 2022-11-02 at 13:31:07 MT



Languages: English

Section Intro Show if isCATI

knowninbound, int0, int1a, int0ref, int0cb, T1, T2, int1, T5, CB2, int2, T6, CB3, int1d, T7, CB4, int1e, T3, CB5, confirmemail, RefEmail, EndEmail, confirmsms, EndSMS, int3, int3b

Page Intros

knowninbound Show if Is Inbound

Hello this is _____ from Advanis. We were calling to speak with <<sample.name>>, would that be you?

(Show if CATI) Please select one

- ☐ 1 Yes, speaking
- ☐ 2 Yes, getting person
- ☐ 3 No, call back another time
- ☐ 4 No, refused (code as household refusal)
- ☐ 5 Person is available at a different number
- ☐ 6 Not aware of a person by that name OR do not have new contact info (terminate, code as wrong number)
- ☐ 7 Person is not available for study duration (confirm they are not available before the middle of April and no new number in US/Canada to reach them at; if there is, select "Person avail at different number")

int0 Show if Is Outbound

Hi, may I please speak with <<sample.name>>?

(Show if CATI) IF ASKED: I am calling on behalf of Alberta Advanced Education and would like to speak to the person receiving services from Alberta Student Aid.

If respondent has questions, direct them to call Aimee Galick, Apprenticeship and Student Aid, Edmonton, Alberta, (587) 987-7046.

If person has moved or are travelling WITHIN Canada or the US, ask if there is another number we can reach them at first.

- ☐ 1 Yes, speaking
- ☐ 2 Yes, getting person

- ☐ 3 No, call back another time
- ☐ 4 No, refused (code as household refusal)
- ☐ 5 Person is available at a different number
- ☐ 6 Not aware of a person by that name OR do not have new contact info (terminate, code as wrong number)
- ☐ 7 Person is not available for study duration (confirm they are not available before the middle of April and no new number in US/Canada to reach them at; if there is, select "Person avail at different number")

int1a Show if Int0 or Inbound Getting person

Hi, is this <<sample.name>>?

(Show if CATI) IF ASKED: I am calling on behalf of Alberta Advanced Education and would like to speak to the person receiving services from Alberta Student Aid.

If respondent has questions, direct them to call Aimee Galick, Apprenticeship and Student Aid, Edmonton, Alberta, (587) 987-7046.

If person has moved or are travelling WITHIN Canada or the US, ask if there is another number we can reach them at first.

IF NO: Ask to speak to the person and repeat when person comes on the line.

- ☐ 1 Yes, speaking
- ☐ 2 No, call back another time
- ☐ 3 No, refused ((code as household refusal)
- ☐ 4 No, person available at a different number
- ☐ 5 Not aware of a person by that name

int0ref Show if Int0 Int1a Inbound1 Refused

Thank you for your time.

Status Code: 1000

int0cb Show if Int0 Int1a Inbound1 Callback

Thank you for your time.

Status Code: 1001

T1 Show if Int0 Int1a Inbound1 Wrong Number

Thank you for your time.

Status Code: 411

Survey Instrument

T2 Show if Int0 or Inbound1 Unavailable for duration
Thank you for your time.

Status Code: 421

Int1 Show if NOTStatus22 or status480 or status 482
(if Sample Is InStudy) Hello, my name is _____ and I am calling from Advanis on behalf of Alberta Advanced Education. They would like to know how satisfied you are with the programs and services provided by Alberta Student Aid. We understand that many people may be struggling because of the recent rise in the cost of living. Your input is very important and will help to make improvements to the programs and services provided through Alberta Student Aid. The survey takes about 10 to 15 minutes to complete.

Your participation is voluntary and any information you provide will be kept confidential. The feedback you provide will in no way impact student supports including the loans or grants you receive or the status of your loans. We are only interested in your feedback on how to improve the programs and services provided to all students through Alberta Student Aid.

Is this a convenient time to talk to you?

IF REQUESTS ONLINE Would you prefer to receive the survey by email or text message?

IF TEXT MESSAGE: Would you prefer we send to this number or a different number?

(if Sample Is InRepayment) Hello, my name is _____ and I am calling from Advanis on behalf of Alberta Advanced Education. They would like to know how satisfied you are with the programs and services provided by Alberta Student Aid. We understand that many people may be struggling because of the recent rise in the cost of living. Your input is very important and will help to make improvements to the programs and services provided through Alberta Student Aid. The survey takes about 10 to 15 minutes to complete.

Your participation is voluntary and any information you provide will be kept confidential. The feedback you provide will in no way impact the status of your loans. We are only interested in your feedback on how to improve the programs and services provided to all students through Alberta Student Aid.

Is this a convenient time to talk to you?

IF REQUESTS ONLINE Would you prefer to receive the survey by email or text message?

IF TEXT MESSAGE: Would you prefer we send to this number or a different number?

(if Default) Hello, my name is _____ and I am calling from Advanis on behalf of Alberta Advanced Education. They would like to know how satisfied you are with the programs and services provided by Alberta Student Aid. We understand that many people may be struggling because of the recent rise in the cost of living. Your input is very important and will help to make improvements to the programs and services provided through Alberta Student Aid. The survey takes about 10 to 15 minutes to complete.

Your participation is voluntary and any information you provide will be kept confidential. The feedback you provide will in no way impact the status of your loans. We are only interested in your feedback on how to improve the programs and services provided to all students through Alberta Student Aid.

Is this a convenient time to talk to you?

IF REQUESTS ONLINE Would you prefer to receive the survey by email or text message?

IF TEXT MESSAGE: Would you prefer we send to this number or a different number?

(Show if CATI) If respondent has questions, direct them to call Aimee Galick, Apprenticeship and Student Aid, Edmonton, Alberta, (587) 987-7046.

- ☐ 1 Yes, continue
- ☐ 2 No, refused
- ☐ 3 No, callback another time
- ☐ 4 Send SMS/text message to current phone number
- ☐ 5 Send SMS/text message to a different number
- ☐ 6 Send email

T5 Show if Int1 Refused

Thank you for your time.

Status Code: 452

CB2 Show if Int1 Callback

Callback

Status Code: 1001

Int2 Show if status22

WEB PARTIAL COMPLETE

Hello, my name is _____ and I am calling from Advanis on behalf of Alberta Advanced Education. They would like to know how satisfied you are with the programs and services provided by Alberta Student Aid. Your input is very important and will help us to make improvements to the programs and services provided through Alberta Student Aid. We noticed that you started the online survey and were wondering if you would have a few minutes to finish the survey with me today?

IF REFUSE: Would you still be willing to complete the survey online?

IF YES TO ONLINE: Would you prefer to receive the invite by email or text message?

IF TEXT MESSAGE: Would you prefer we send to this number or a different number?

(Show if CATI) If respondent has questions, direct them to call Aimee Galick, Apprenticeship and Student Aid, Edmonton, Alberta, (587) 987-7046.

IF NEEDED: Your participation is voluntary and any information you provide will be kept confidential. The feedback you provide will in no way impact the loans or grants you receive or the status of your loans. We are only interested in your

feedback on how to improve the programs and services provided through Alberta Student Aid.

- ☐ ₁ Yes, continue
- ☐ ₂ No, refused
- ☐ ₃ No, callback another time
- ☐ ₄ Send SMS/text message to current phone number
- ☐ ₅ Send SMS/text message to a different number
- ☐ ₆ Send email

T6 *Show if Int2 refused*
Thank you for your time.

Status Code: 452

CB3 *Show if Int2 Callback*
Callback

Status Code: 1001

Int1d *Show if status482*
WEB EMAIL BOUNCED

Hello, my name is _____ and I am calling from Advanis on behalf of Alberta Advanced Education. They would like to know how satisfied you are with the programs and services provided by Alberta Student Aid. Your input is very important and will help us to make improvements to the programs and services provided through Alberta Student Aid. You had previously agreed to complete the survey online, but it looks like the email bounced when we tried to reach you. Would have a few minutes to take the survey with me today?

IF REFUSE: Would you still be willing to complete the survey online?
IF YES TO ONLINE: Would you prefer to receive the invite by email or text message?
IF TEXT MESSAGE: Would you prefer we send to this number or a different number?

(Show if CATI) If respondent has questions, direct them to call Aimee Galick, Apprenticeship and Student Aid, Edmonton, Alberta, (587) 987-7046.

IF NEEDED: Your participation is voluntary and any information you provide will be kept confidential. The feedback you provide will in no way impact the loans or grants you receive or the status of your loans. We are only interested in your feedback on how to improve the programs and services provided through Alberta Student Aid.

- ☐ ₁ Yes, continue
- ☐ ₂ No, refused
- ☐ ₃ No, callback another time
- ☐ ₄ Send SMS/text message to current phone number

- ☐ ₅ Send SMS/text message to a different number
- ☐ ₆ Send email

T7 *Show if Int1d Refused*
Thank you for your time.

Status Code: 452

CB4 *Show if Int1d Callback*
Callback

Status Code: 1001

Int1e *Show if status480*
WEB RECRUITED PREVIOUSLY

Hello, my name is _____ and I am calling from Advanis on behalf of Alberta Advanced Education. They would like to know how satisfied you are with the programs and services provided by Alberta Student Aid. Your input is very important and will help us to make improvements to the programs and services provided through Alberta Student Aid. You had previously agreed to complete the survey online, but it looks like you haven't been able to do so yet. Would have a few minutes to take the survey with me today?

IF REFUSE: Would you still be willing to complete the survey online?
IF YES TO ONLINE: Would you prefer to receive the invite by email or text message?
IF TEXT MESSAGE: Would you prefer we send to this number or a different number?

(Show if CATI) If respondent has questions, direct them to call Aimee Galick, Apprenticeship and Student Aid, Edmonton, Alberta, (587) 987-7046.

IF NEEDED: Your participation is voluntary and any information you provide will be kept confidential. The feedback you provide will in no way impact the loans or grants you receive or the status of your loans. We are only interested in your feedback on how to improve the programs and services provided through Alberta Student Aid.

- ☐ ₁ Yes, continue
- ☐ ₂ No, refused
- ☐ ₃ No, callback another time
- ☐ ₄ Send SMS/text message to current phone number
- ☐ ₅ Send SMS/text message to a different number
- ☐ ₆ Send email

Survey Instrument

T3 *Show if Int1e Refused*

Thank you for your time.

Status Code: 452

CB5 *Show if Int1e Callback*

Callback

Status Code: 1001

confirmemail *Show if Requested Email*

(if status480) May I just confirm your email address again?

(if status482) May I just confirm your email address again?

(if Default) May I collect your email address so that we may send you an email with the link to the survey?

(Show if CATI) ADJUST EMAIL ADDRESS BELOW IF NECESSARY

READ BACK EMAIL ADDRESS PHONETICALLY TO CONFIRM

- ☐ .01 Refused
☐ .09 Don't know

RefEmail *Show if Refused email*

Thank you for your time.

Status Code: 452

EndEmail *Show if Requested Email*

You should receive an email shortly with a link to the survey. Thank you.

Status Code: 480

confirmsms *Show if Requested SMS New Number*

What mobile phone number would you like us to send the survey link to?

(Show if CATI) Read back phone number to confirm

EndSMS *Show if Requested SMS*

You will be receiving an SMS message shortly with a link to the survey from 13333.

Status Code: 480

Int3

Thank you. Please note that this call may be recorded for quality assurance purposes. When results are published, only summary or grouped information will be provided. Your personal information is collected in accordance with section 33c of the Freedom of Information and Protection of Privacy Act for the purposes of assessing Alberta Student Aid programs and will only be used or disclosed in accordance with that Act.

Do you have any questions about the collection of this information?

- ☐ 1 Yes
☐ 2 No

Int3b *Show if Int3 Yes*

You may direct your questions to Aimee Galick, Foresight, Analytics and Research at (587) 987-7046.

Section Web Intro *Show if isWeb*

WebInt

Page

WebInt

(if Sample InStudy)

Thank you for participating in the Alberta Student Aid Survey. We understand that many people have been

impacted and may be struggling because of recent increases in the cost of living. Your input is voluntary but very important and will help make improvements to the programs and services provided through Alberta Student Aid to support access and affordability of post-secondary education.

Please be assured that the feedback you provide will in no way impact **student supports including the loans or grants you receive or the status of your loans**. We are only interested in your feedback on how to improve the programs and services provided through Alberta Student Aid.

When results are published, only summary or grouped information will be provided. Your personal information is collected in accordance with section 33c of the Freedom of Information and Protection of Privacy Act for the purpose of assessing Alberta Student Aid programs and will only be used or disclosed in accordance with that Act.

If you have questions about your Alberta student loan, you may contact the Alberta Student Aid Service Centre at 1-855-606-2096. If you have any questions about the survey, please contact Aimee Galick, Foresight, Analytics and Research at (587) 987-7046. For technical issues, please email survey+studentaid22@advanis.net (mailto:survey+studentaid22@advanis.net). If you get interrupted while doing the survey, you **can click on the same link** to pick up right where you left off.

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(if Sample Is InRepayment)

Thank you for participating in the Alberta Student Aid Survey. We understand that many people have been impacted and may be struggling because of recent increases in the cost of living. Your input is voluntary but very important and will help make improvements to the programs and services provided through Alberta Student Aid to support access and affordability of post-secondary education.

Please be assured that the feedback you provide will in no way impact **the status of your loans**. We are only interested in your feedback on how to improve the programs and services provided through Alberta Student Aid.

When results are published, only summary or grouped information will be provided. Your personal information is collected in accordance with section 33c of the Freedom of Information and Protection of Privacy Act for the purpose of assessing Alberta Student Aid programs and will only be used or disclosed in accordance with that Act.

If you have questions about your Alberta student loan, you may contact the Alberta Student Aid Service Centre at 1-855-606-2096. If you have any questions about the survey, please contact Aimee Galick, Foresight, Analytics and Research at (587) 987-7046. For technical issues, please email survey+studentaid22@advanis.net (mailto:survey+studentaid22@advanis.net). If you get interrupted while doing the survey, you **can click on the same link** to pick up right where you left off.

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Section Screeners

Q1c, T4, Q49a, Q49b

Page

Q1c

To confirm, do you currently have any Alberta or Canada student loans?

(Show if CATI) **DO NOT READ LIST**

If respondent answer "Yes" please clarify which type.

- ☐ 1 Yes, both
- ☐ 2 Yes, Alberta student loans only
- ☐ 3 Yes, Canada student loans only
- ☐ 4 Yes, but unsure which one(s)
- ☐ 5 No / recently finished paying them off
- ☐ 6 Don't know / Unsure
- ☐ 7 Prefer not to answer

T4 Show if Q1c no DK PNTA

Thank you for your time, unfortunately for this survey we are looking for respondents who have Alberta student loans or Canada student loans.

Status Code: 501

Q49a

(Show if CATI) Are you currently still in school, studying, or in an apprenticeship program?

DO NOT READ LIST

IF ASKED: Apprentices are considered in study as long as they are registered apprentices in Alberta. They can be working or doing the in-school, or classroom instruction (also known as technical training), portion of their program.

(Show if Web) Are you currently still in school, studying, or in an apprenticeship program?

Apprentices are considered in study as long as you are a registered apprentice in Alberta. You may be working or

doing the in-school, or classroom instruction (also known as technical training), portion of your program.

- ☐ ₁ Yes
☐ ₂ No

Q49b Show if Q49a InRepayment

Are you currently still in the grace period, which is 6 months after ending study and before payments begin?

(Show if CATI) DO NOT READ LIST

- ☐ ₁ Yes
☐ ₂ No
☐ ₃ Don't know
☐ ₄ Prefer not to answer

Section Post-Secondary Credentials

Q25a, Q25b1, Q25b2, Q25c1, Q25c2

Page

Q25a

For which of the following types of post-secondary education did you receive government student loans or grants from Alberta Student Aid?

(Show if CATI) READ LIST, SELECT ALL MENTIONED.

PAUSE BETWEEN ITEMS FOR YES/NO.

IF THE RESPONDENT MENTIONS THAT THEY RECEIVED LOANS OR GRANTS FOR AN UNDERGRADUATE DEGREE, ASK IF THEY MEAN A POST-SECONDARY CERTIFICATE, A POST-SECONDARY DIPLOMA, OR A BACHELOR'S DEGREE.

(Show if Web) Select all that apply.

- ☐ ₁ Journeyperson Certificate(s) completed through an apprenticeship program
☐ ₂ Post-secondary certificate(s) ([IF UNSURE: /] Generally, this is a one-year program)
☐ ₃ Post-secondary diploma(s) ([IF UNSURE: /] Can be 1 to 3 years)
☐ ₄ Bachelor's degree(s)
☐ ₅ Master's degree(s)
☐ ₆ PhD(s) or Doctorate(s)
☐ ₇ [[DO NOT READ] /] Other (specify): _____
☐ ₈ [[DO NOT READ] /] Don't know (Exclusive)
☐ ₉ [[DO NOT READ] /] Prefer not to answer (Exclusive)

Q25b1 Show if Q25a 1 selected and in Repayment

(Show if CATI) (if Q25a 1 Journeyperson) And did you complete your Journeyperson Certificate(s)?
(if Q25a 2 Post secondary certificate) And did you complete your Post-secondary certificate(s)?
(if Q25a 3 Post secondary diploma) And did you complete your Post-secondary diploma(s)?
(if Q25a 4 Bachelors degree) And did you complete your Bachelor's degree(s)?
(if Q25a 5 Masters degree) And did you complete your Master's degree(s)?
(if Q25a 6 Doctorates or PhD) And did you complete your PhD(s) or Doctorate(s)?
(if Q25a 7 Other) And did you complete your <<Q25a.Specify(7)>>?

DO NOT READ LIST

(Show if Web) (if Q25a 1 Journeyperson) Did you complete your Journeyperson Certificate(s)?
(if Q25a 2 Post secondary certificate) Did you complete your Post-secondary certificate(s)?
(if Q25a 3 Post secondary diploma) Did you complete your Post-secondary diploma(s)?
(if Q25a 4 Bachelors degree) Did you complete your Bachelor's degree(s)?
(if Q25a 5 Masters degree) Did you complete your Master's degree(s)?
(if Q25a 6 Doctorates or PhD) Did you complete your PhD(s) or Doctorate(s)?
(if Q25a 7 Other) Did you complete your <<Q25a.Specify(7)>>?

- ☐ ₁ Yes
☐ ₂ No
☐ ₃ Don't know
☐ ₄ Prefer not to answer

Q25b2 Show if Q25a Multiple and InRepayment

(Show if CATI) And which of those credentials did you complete?

Select all that apply.

(Show if Web) Which credentials did you complete?

Select all that apply.

- ☐ ₁ Journeyperson Certificate(s) (Show if Q25a 1 Journeyperson)
☐ ₂ Post-secondary certificate(s) (Show if Q25a 2 Post secondary certificate)
☐ ₃ Post-secondary diploma(s) (Show if Q25a 3 Post secondary diploma)
☐ ₄ Bachelor's degree(s) (Show if Q25a 4 Bachelors degree)
☐ ₅ Master's degree(s) (Show if Q25a 5 Masters degree)
☐ ₆ PhD(s) or Doctorate(s) (Show if Q25a 6 Doctorates or PhD)
☐ ₇ <<Q25a.Specify(7)>> (Show if Q25a 7 Other)
☐ ₈ None of the above (Exclusive)
☐ ₉ Don't know (Exclusive)
☐ ₁₀ Prefer not to answer (Exclusive)

Q25c1 Show if Q25b Yes or Q25b2 1 Selected And InRepayment

(Show if CATI) (if Count1 And Journeyperson) How likely would you have been to complete your **Journeyperson Certificate(s)** if you had not received any loans or grants? Would you say...?

(if Count1 And PS Certificate) How likely would you have been to complete your **Post-secondary certificate(s)** if you had not received any loans or grants? Would you say...?

(if Count1 And PS Diploma) How likely would you have been to complete your **Post-secondary diploma(s)** if you had not received any loans or grants? Would you say...?

(if Count1 And PS Bachelors) How likely would you have been to complete your **Bachelor's degree(s)** if you had not received any loans or grants? Would you say...?

(if Count1 And PS Masters) How likely would you have been to complete your **Master's degree(s)** if you had not received any loans or grants? Would you say...?

(if Count1 And PS Doctorate) How likely would you have been to complete your **PhD(s) or Doctorate(s)** if you had not received any loans or grants? Would you say...?

(if Count1 And PS Other) How likely would you have been to complete your <<Q25a.Specify(7)>> if you had not received any loans or grants? Would you say...?

(Show if Web) (if Count1 And Journeyperson) How likely would you have been to complete your **Journeyperson Certificate(s)** if you had not received any loans or grants?

(if Count1 And PS Certificate) How likely would you have been to complete your **Post-secondary certificate(s)** if you had not received any loans or grants?

(if Count1 And PS Diploma) How likely would you have been to complete your **Post-secondary diploma(s)** if you had not received any loans or grants?

(if Count1 And PS Bachelors) How likely would you have been to complete your **Bachelor's degree(s)** if you had not received any loans or grants?

(if Count1 And PS Masters) How likely would you have been to complete your **Master's degree(s)** if you had not received any loans or grants?

(if Count1 And PS Doctorate) How likely would you have been to complete your **PhD(s) or Doctorate(s)** if you had not received any loans or grants?

(if Count1 And PS Other) How likely would you have been to complete your <<Q25a.Specify(7)>> if you had not received any loans or grants?

- ☐ 1 Very likely
- ☐ 2 Somewhat likely
- ☐ 3 Somewhat unlikely
- ☐ 4 Very unlikely
- ☐ 5 **[[DO NOT READ] /]**Don't know
- ☐ 6 **[[DO NOT READ] /]**Prefer not to answer

Q25c2 Show if Q25b2 Count 2 or more

(Show if CATI) How likely would you have been to complete each of your credentials if you had not received any loans or grants? Starting with your ... **[[READ ITEM]** would you say ...?

(Show if Web) How likely would you have been to complete each of your credentials if you had not received any loans or grants?

- 1. Journeyperson Certificate (Show if Q25b2 1 Journeyperson)
- 2. Post-secondary certificate (Show if Q25b2 2 Post secondary certificate)
- 3. Post-secondary diploma (Show if Q25b2 3 Post secondary diploma)
- 4. Bachelor's degree (Show if Q25b2 4 Bachelors degree)
- 5. Master's degree (Show if Q25b2 5 Masters degrees)
- 6. PhD(s) or Doctorate(s) (Show if Q25b2 6 Doctorates or PhD)
- 7. <<Q25a.Specify(7)>> (Show if Q25b2 7 Q25a7 specify)

- ☐ 1 Very likely
- ☐ 2 Somewhat likely
- ☐ 3 Somewhat unlikely
- ☐ 4 Very unlikely
- ☐ 5 **[[DO NOT READ] /]**Don't know
- ☐ 6 **[[DO NOT READ] /]**Prefer not to answer

Section Awareness Show if Is InStudy

Q2b

Page

Q2b

How did you first hear about the programs and services provided through Alberta Student Aid?

(Show if CATI) **DO NOT READ LIST**

- ☐ 1 Friends
- ☐ 2 Family
- ☐ 3 Social media
- ☐ 4 High school counselor or teacher
- ☐ 5 Post-secondary institution
- ☐ 6 Google / web search
- ☐ 10 Workplace
- ☐ 7 Other (specify): _____
- ☐ 8 Don't recall
- ☐ 9 Prefer not to answer

Section Information Available and Satisfaction

Show if Is InStudy

Q6a, Q6b, Q6d, Q112, Q5a, Q5b

Page

Q6a

(Show if CATI) The next few questions are about the information you used when you were deciding to apply for government student loans. At this point, please think only about when you were deciding to apply. We will have some questions about the actual application process later.

How easy or difficult was it to access information on government student loans and grants? Would you say it was...?

(Show if Web) The next few questions are about the information you used when you were deciding to apply for government student loans. At this point, please think only about when you were deciding to apply. We will have some questions about the actual application process later.

How easy or difficult was it to access information on government student loans and grants?

- ☐ 1 Very easy
- ☐ 2 Somewhat easy
- ☐ 3 Somewhat difficult
- ☐ 4 Very difficult
- ☐ 5 [[DO NOT READ] /] Don't know
- ☐ 6 [[DO NOT READ] /] Prefer not to answer

Q6b

(Show if CATI) And how easy or difficult was the information on government student loans and grants to understand?

Repeat scale if needed.

(Show if Web) How easy or difficult was the information on government student loans and grants to understand?

- ☐ 1 Very easy
- ☐ 2 Somewhat easy
- ☐ 3 Somewhat difficult
- ☐ 4 Very difficult
- ☐ 5 [[DO NOT READ] /] Don't know
- ☐ 6 [[DO NOT READ] /] Prefer not to answer

Q6d

(Show if CATI) And how useful was the information on government student loans and grants? Would you say it was...

(Show if Web) How useful was the information on government student loans and grants?

- ☐ 1 Very useful
- ☐ 2 Somewhat useful
- ☐ 3 Not very useful
- ☐ 4 Not at all useful
- ☐ 5 [[DO NOT READ] /] Don't know
- ☐ 6 [[DO NOT READ] /] Prefer not to answer

Page

Q112

(Show if CATI) How well do you feel you understand the funding available to you? Would you say...

(Show if Web) How well do you feel you understand the funding available to you?

- ☐ 1 Very well
- ☐ 2 Somewhat well
- ☐ 3 A little
- ☐ 4 Not at all
- ☐ 5 [[DO NOT READ] /] Don't know
- ☐ 6 [[DO NOT READ] /] Prefer not to answer

Q5a

Which of the following sources of information did you use when you were deciding to apply for government student loans?

(Show if CATI) READ LIST, PAUSE FOR YES/NO AT EACH LEVEL

(Show if Web) Select all that apply.

- ☐ 1 The Alberta Student Aid website
- ☐ 2 Government of Canada Student Financial Assistance website
- ☐ 3 The ALIS website [Note: Pronounced ALICE]
- ☐ 11 Called the Alberta Student Aid Service Centre
- ☐ 4 The Tradesecrets website (Show if Q25a 1 Journey person)
- ☐ 5 Apprenticeship Client Services (Show if Q25a 1 Journey person)
- ☐ 6 Your high school
- ☐ 7 Your post-secondary educational institution
- ☐ 8 Friends or family

- ☐ 9 Social media
- ☐ 10 [Were there any other websites you used when you were deciding? (specify): / Other websites (specify):]
- ☐ 11 [[DO NOT READ] /]None of the above (Exclusive)
- ☐ 14 [[DO NOT READ] /]Do not recall (Exclusive)

Q5b Show if Q5a Selected Appropriate Levels

(Show if CATI) And how useful would you say each of the following sources of information you used were? Starting with ...[READ ITEM] would you say it was ...?

(Show if Web) How useful would you say each of the following sources of information you used were?

1. The Alberta Student Aid website (Show if Q5a 1 The Alberta Stu.)
 3. The ALIS website (Show if Q5a 3 The ALIS website)
 4. The Tradesecrets website (Show if Q5a 4 The Tradesecret)
 5. Apprenticeship Client Services (Show if Q5a 5 Apprenticeship)
 11. The Alberta Student Aid Service Centre (Show if Q5a 11 Called the Alberta Student Aid)
- ☐ 1 Very useful
- ☐ 2 Somewhat useful
- ☐ 3 Not very useful
- ☐ 4 Not at all useful
- ☐ 5 [[DO NOT READ] /]Don't know
- ☐ 6 [[DO NOT READ] /]Prefer not to answer

Section Application Process Satisfaction

Show if Is InStudy

Q101, Q102, Q8a, Q8c, Q43, Q10, Q201

Page

Q101

Did someone help you complete your most recent loan application or complete it for you?

- ☐ 1 Yes
- ☐ 2 No
- ☐ 3 [[DO NOT READ] /]Don't know
- ☐ 4 [[DO NOT READ] /]Prefer not to answer

Q102 Show if Q101 Yes

Who completed or helped you complete your most recent loan application?

(Show if CATI) READ LIST, select all that apply

(Show if Web) Select all that apply.

- ☐ 1 A family member or friend
- ☐ 2 A representative of your college, university, or other post-secondary institution
- ☐ 3 A representative of your high school
- ☐ 4 [Or someone else, specify: / Someone else (specify):]
- ☐ 5 [[DO NOT READ] /]Don't know (Exclusive)
- ☐ 6 [[DO NOT READ] /]Prefer not to answer (Exclusive)

Q8a

(Show if CATI) How satisfied were you with the application process in general. Would you say ...?

(Show if Web) How satisfied were you with the application process in general?

- ☐ 1 Very satisfied
- ☐ 2 Somewhat satisfied
- ☐ 3 Somewhat dissatisfied
- ☐ 4 Very dissatisfied
- ☐ 5 [[DO NOT READ] /]Don't know
- ☐ 6 [[DO NOT READ] /]Prefer not to answer

Page

Q8c

How easy or difficult were each of the following?

1. Accessing your Alberta Student Aid account for your loan application
 2. Navigating your Alberta Student Aid account
 3. Completing the loan application
 4. Uploading documents electronically
- ☐ 1 Very easy
- ☐ 2 Somewhat easy
- ☐ 3 Somewhat difficult
- ☐ 4 Very difficult
- ☐ 5 [[DO NOT READ] /]Not applicable
- ☐ 6 [[DO NOT READ] /]Don't know
- ☐ 7 [[DO NOT READ] /]Prefer not to answer

Q43

Is there anything Alberta Student Aid could do to improve the application process for student loans?

(Show if CATI) We are NOT transcribing, please type in response.

- ☐ .0 No, nothing
☐ .9 Don't know
☐ .5 Prefer not to answer

Q10

(Show if CATI) And how satisfied were you with the combined amount of loans and grants that you were awarded?

(Show if Web) How satisfied were you with the combined amount of loans and grants that you were awarded?

- ☐ 1 Very satisfied
☐ 2 Somewhat satisfied
☐ 3 Somewhat dissatisfied
☐ 4 Very dissatisfied
☐ 5 **[[DO NOT READ] /]** Don't know
☐ 6 **[[DO NOT READ] /]** Prefer not to answer

Q201

Has the recent rise in the cost of living increased the amount of financial aid you needed?

(Show if CATI) DO NOT READ LIST

- ☐ 1 Yes
☐ 2 No
☐ 3 Don't know
☐ 4 Prefer not to answer

Section Request_For_Review_Satisfaction

Show if Is InStudy

Q12a2, Q12b, Q202, Q108

Page

Q12a2

(Show if CATI) Before today, were you aware that you can request a review of the loan and grant amount you were awarded?

*IF ASKED: You may also know this as an RFR or request for reconsideration.
 DO NOT READ LIST*

*(Show if Web) Before today, were you aware that you can request a review of the loan and grant amount you were awarded?****

**** You may also know this as an RFR or request for reconsideration.*

- ☐ 1 Yes
☐ 2 No
☐ 3 Prefer not to answer

Q12b *Show if Q12a2 Not No*

At any point, did you request a review of your loan and grant amount?

(Show if CATI) DO NOT READ LIST

- ☐ 1 Yes
☐ 2 No
☐ 3 Don't know
☐ 4 Prefer not to answer

Q202 *Show if Q12b Yes*

Was the recent rise in the cost of living the reason for your request for a review of your loan and grant amount?

(Show if CATI) DO NOT READ LIST

- ☐ 1 Yes
☐ 2 No
☐ 3 Don't know
☐ 4 Prefer not to answer

Q108 Show if Q12b Yes

Overall, how satisfied were you with the process of requesting a review of your award?

- ☐ 1 Very satisfied
- ☐ 2 Somewhat satisfied
- ☐ 3 Somewhat dissatisfied
- ☐ 4 Very dissatisfied
- ☐ 5 [\[\[DO NOT READ\]\]](#) /]Not applicable
- ☐ 6 [\[\[DO NOT READ\]\]](#) /]Don't know
- ☐ 7 [\[\[DO NOT READ\]\]](#) /]Prefer not to answer

Section Loan_Disbursement Show if Is InStudy

Q15, RQ32

Page

Q15

Thinking about receiving your government student loans and grants, how satisfied were you in general with the loan disbursement process, that is the process by which funds were paid and provided to you?

- ☐ 1 Very satisfied
- ☐ 2 Somewhat satisfied
- ☐ 3 Somewhat dissatisfied
- ☐ 4 Very dissatisfied
- ☐ 5 [\[\[DO NOT READ\]\]](#) /]Don't know
- ☐ 6 [\[\[DO NOT READ\]\]](#) /]Prefer not to answer

RQ32

(Show if CATI) And thinking more generally about your student loans, please tell me if you strongly agree, somewhat agree, somewhat disagree or strongly disagree with the following statements:

(Show if Web) Thinking more generally about your student loans, please rate your agreement with the following statements:

2. Having a government student loan is worth it for the overall benefits of my post-secondary education *
4. I would not have been able to attend post-secondary studies without government student loans *
7. I would recommend prospective students apply for student loans *
8. My government student loans reduced the financial barriers to post-secondary education *
9. I am confident about my ability to repay my student loan. *

Levels marked with * are randomized

- ☐ 1 Strongly agree

- ☐ 2 Somewhat agree
- ☐ 3 Somewhat disagree
- ☐ 4 Strongly disagree
- ☐ 5 [\[\[DO NOT READ\]\]](#) /]Don't know
- ☐ 6 [\[\[DO NOT READ\]\]](#) /]Prefer not to answer

Section Alternative_Sources_of_Funding_For_PSE Show if Is InRepayment

Q26

Page

Q26

(Show if CATI) (if Is InStudy) Other than your student loans and grants, are you using any of the following sources to pay for your basic education and living costs during your studies? Education costs include things like tuition, books and supplies. Living costs include things like accommodation, food and transportation. How about...?

(if Is InRepayment) Other than your student loans and grants, did you use any of the following sources to pay for your basic education and living costs during your studies? Education costs include things like tuition, books and supplies. Living costs include things like accommodation, food and transportation. How about...?

[\[READ LIST; PAUSE AFTER EACH ITEM TO GET YES/NO RESPONSE\]](#)

(Show if Web) (if Is InStudy) Other than your student loans and grants, are you using any of the following sources to pay for your basic education and living costs during your studies?

Education costs include things like tuition, books and supplies. Living costs include things like accommodation, food and transportation.

(if Is InRepayment) Other than your student loans and grants, did you use any of the following sources to pay for your basic education and living costs during your studies?

Education costs include things like tuition, books and supplies. Living costs include things like accommodation, food and transportation.

Select all that apply.

- ☐ 1 Scholarships and awards
- ☐ 2 Income Support, Employment Insurance (EI), or other government subsidies [\[IF ASKED: This does not include student loans. This includes CPP, Child Tax Benefit, etc. / \(does not include student loans but does include CPP, Child Tax Benefit, etc.\)\]](#)
- ☐ 16 Employment income earned before or during your studies including income from paid practicums and graduate or residency stipends [\[\(PRONOUNCED: STY-PENDZ\)\]](#)
- ☐ 5 Student line of credit [\[IF ASKED: / \]](#)A loan from a bank for students
- ☐ 6 Credit cards
- ☐ 7 Money or loans from a partner, parents, other family, or friends

- ☐ 17 Investment or savings accounts such as RESP, RRSP, TFSA, RDSP or other investments [IF ASKED: a Registered Education Savings Plan (RESP), a Registered Retirement Savings Plan (RRSP); a Tax-Free Savings Account (TFSA); or a Registered Disability Savings Plan (RDSP) / [[includes Registered Education Savings Plan (RESP), Registered Retirement Savings Plan (RRSP); a Tax-Free Savings Account (TFSA); Registered Disability Savings Plan (RDSP)]]]
- ☐ 12 Any other sources (specify): _____
- ☐ 18 Only used student loans and grants to pay for basic education and living costs (Exclusive)
- ☐ 14 [[DO NOT READ] /]Don't know (Exclusive)
- ☐ 15 [[DO NOT READ] /]Prefer not to answer (Exclusive)

Section Loan Repayment Satisfaction

Show if Is InRepayment

Q17a, Q17b, Q33a, Q33b

Page

Q17a Show if Q49b NotInGracePeriod

(Show if CATI) Now thinking about repaying your Alberta government student loan, how satisfied are you with the process of repaying your loan? Would you say ...?

(Show if Web) Now thinking about repaying your Alberta government student loan, how satisfied are you with the process of repaying your loan?

- ☐ 1 Very satisfied
- ☐ 2 Somewhat satisfied
- ☐ 3 Somewhat dissatisfied
- ☐ 4 Very dissatisfied
- ☐ 5 [[DO NOT READ] /]Don't know
- ☐ 6 [[DO NOT READ] /]Prefer not to answer

Q17b

How useful was the information you received on repaying your Alberta student loan?

- ☐ 1 Very useful
- ☐ 2 Somewhat useful
- ☐ 3 Not very useful
- ☐ 4 Not at all useful
- ☐ 5 [[DO NOT READ] /]Don't know
- ☐ 6 [[DO NOT READ] /]Prefer not to answer

Q33a Show if Q49b NotInGracePeriod

After your studies, there was a six-month, interest-free grace period during which interest was not charged and you did not have to make any payments on your Alberta student loans. Was this enough time to

prepare to repay your loan?

(Show if CATI) DO NOT READ LIST

- ☐ 1 Yes
- ☐ 2 No
- ☐ 3 Don't know
- ☐ 4 Prefer not to answer

Q33b Show if Q33a No

What was the main reason for the interest-free grace period being too short?

(Show if CATI) DO NOT READ LIST, SELECT ONE

- ☐ 1 Hard to find a job
- ☐ 2 Less income than expected
- ☐ 3 Other more urgent debt/expenses
- ☐ 4 Personal/Health situations
- ☐ 5 Had to complete practicum/residency/hours to be licensed
- ☐ 6 Takes more time to establish self in an industry or self-employment
- ☐ 8 Any other reasons (specify): _____
- ☐ 9 [[DO NOT READ] /]None of the above (Exclusive)
- ☐ 10 [[DO NOT READ] /]Don't know (Exclusive)
- ☐ 11 [[DO NOT READ] /]Prefer not to answer (Exclusive)

Section Repayment Assistance Plan

Show if Is InRepayment

Q19a, Q19b, Q19c, Q19e, Q103, Q19d, Q203

Page

Q19a

(Show if CATI) Are you aware of the Repayment Assistance Plan, also known as RAP? [DO NOT READ] Pronounced RAP (do not spell out).

DO NOT READ LIST

IF ASKED: clarify that this does not refer to just revising their terms of repayment

(Show if Web) Are you aware of the Repayment Assistance Plan, also known as RAP?

Note: this does not refer to just revising your terms of repayment

- ☐ 1 Yes
- ☐ 2 No

Survey Instrument

☐ 3 Prefer not to answer

Q19b Show if Q49bNotInGracePeriod And Q19aYes
(Show if CATI) Have you ever applied for RAP?

DO NOT READ LIST

IF RESPONDENT INDICATES THAT IT WAS BEFORE THIS YEAR OR AWHILE AGO STILL SELECT "YES"

(Show if Web) Have you ever applied for the Repayment Assistance Plan?

- ☐ 1 Yes
☐ 2 No
☐ 3 Prefer not to answer

Q19c Show if Q19b Yes
And have you ever been approved to be on the RAP?

(Show if CATI) DO NOT READ LIST

- ☐ 1 Yes
☐ 2 No
☐ 3 Prefer not to answer

Q19e Show if Q19c Yes
And are you currently on the RAP?

(Show if CATI) DO NOT READ LIST

- ☐ 1 Yes
☐ 2 No
☐ 3 Don't know
☐ 4 Prefer not to answer

Q103 Show if Q19c Yes
(if Q19e Yes) How many times in total have you been approved for a 6-month period of the RAP?
(if Q19e Not Yes) How many times in total were you approved for a 6-month period of the RAP?

Minimum: 1, Maximum: 20

_____ times

- ☐ 48 Prefer not to answer
☐ 49 Don't know

Q19d Show if Q19c Yes
(if Q19e Yes) How satisfied are you with the RAP?
(if Q19e Not Yes) How satisfied were you with the RAP?

- ☐ 1 Very satisfied
☐ 2 Somewhat satisfied
☐ 3 Somewhat dissatisfied
☐ 4 Very dissatisfied
☐ 5 [[DO NOT READ] /] Don't know
☐ 6 [[DO NOT READ] /] Prefer not to answer

Q203 Show if Q19d Dissatisfied
What is the main reason you were dissatisfied with the RAP?

- ☐ 49 Don't know
☐ 50 Prefer not to answer

Section Debt Levels

Show if Is InRepayment

Q22Intro, Q22ab1, Q22a, Q22b, Q22ab, Q23, Q113, Q24a, Q24c, Q204a, Q204b, Q21r, Q22f

Page

Q22Intro Show if Q49b NotInGracePeriod

(Show if CATI) The next questions ask about your debt and income. We understand that many people may be struggling right now because of the recent rise in the cost of living and we want to remind you that your answers are strictly confidential. These questions are very important to Alberta Student Aid and will help them understand how manageable student debt is. Your responses help inform policy around repayment.

(Show if Web) The next questions ask about your debt and income. We understand that many people may be struggling right now because of the recent rise in the cost of living and we want to remind you that your answers are strictly confidential. These questions are very important to Alberta Student Aid and will help them understand how manageable student debt is. Your responses help inform policy around repayment.

Please select the arrow to continue.

Survey Instrument

Q22ab1 *Show if Q1c Both AB and CAN AND Q49b NotInGracePeriod*

How much did you pay towards each of your Alberta and Canada student loans last month?

Minimum: 0, Maximum: 9999999

Alberta student loans \$ _____
Canada student loans \$ _____

- ☐ .01 Prefer not to answer
☐ .02 Don't know

Q22a *Show if Q1c AB Only AND Q49b NotInGracePeriod*

How much did you pay towards your Alberta student loans last month?

(Show if CATI) IF NEEDED: We'd like to know how much you paid towards each debt last month.

Minimum: 0, Maximum: 10000

\$ _____

- ☐ .01 Prefer not to answer
☐ .02 Don't know

Q22b *Show if Q1c CAN only AND Q49b NotInGracePeriod*

How much did you pay towards your Canada student loans last month?

(Show if CATI) IF NEEDED: We'd like to know how much you paid towards each debt last month.

Minimum: 0, Maximum: 10000

\$ _____

- ☐ .01 Prefer not to answer
☐ .02 Don't know

Q22ab *Show if Q49bNotInGracePeriod And Q1c unsure*

How much did you pay towards your student loans last month?

Minimum: 0, Maximum: 10000

\$ _____

- ☐ .01 Prefer not to answer
☐ .02 Don't know

Q23 *Show if Q19e Not Yes AND Q49b NotInGracePeriod*

(if Q19e Yes) Now that you are on a repayment assistance plan, would you say it is very easy, somewhat easy, somewhat difficult or very difficult for you to afford your monthly student loan payments?

(if Q19e Not Yes) Would you say it is very easy, somewhat easy, somewhat difficult or very difficult for you

to afford your monthly student loan payments?

- ☐ 1 Very easy
☐ 2 Somewhat easy
☐ 3 Somewhat difficult
☐ 4 Very difficult
☐ 5 [\[\[DO NOT READ\]\]](#) /]Don't know
☐ 6 [\[\[DO NOT READ\]\]](#) /]Prefer not to answer

Q113 *Show if Q19e Yes*

How helpful has the repayment assistance plan been to you in managing your monthly student loan payments?

- ☐ 1 Very helpful
☐ 2 Somewhat helpful
☐ 3 Not very helpful
☐ 4 Not at all helpful
☐ 5 [\[\[DO NOT READ\]\]](#) /]Don't know
☐ 6 [\[\[DO NOT READ\]\]](#) /]Prefer not to answer

Q24a *Show if Q23 Somewhat or very easy AND Q49 NotInGracePeriod*

And at any point in time did you have any difficulty affording your monthly student loan payments?

(Show if CATI) DO NOT READ LIST

- ☐ 1 Yes
☐ 2 No
☐ 3 Prefer not to answer

Q24c *Show if Q23 SomewhatVeryDifficult or Q24 yes or Q19e yes AND Q49b NotInGracePeriod*

(if CATI and Q23 Somewhat or very difficult) Can I ask what the main reason you find it difficult to afford your student loan payments?

(if CATI and Q24a Yes) Can I ask what the main reason you found it difficult to afford your student loan payments?

(if CATI and Q19e Yes) Can I ask what the main reason is you applied to the repayment assistance plan? (if Web and Q23 Somewhat or very difficult) What is the main reason you find it difficult to afford your student loan payments?

(if Web and Q24a Yes) What is the main reason you found it difficult to afford your student loan payments? (if Web and Q19e Yes) What is the main reason you applied to the repayment assistance plan?

(Show if CATI) DO NOT READ LIST, SELECT ONE.

- ☐ 1 Difficulty finding employment after leaving school
☐ 2 Less income than expected after leaving school

- ☐ 1 Being laid off
- ☐ 4 Not being able to work due to health reasons
- ☐ 5 Other loss of income (specify): _____
- ☐ 6 Unexpected expenses (specify): _____
- ☐ 7 Spending or budgeting habits
- ☐ 11 The recent rise in the cost of living
- ☐ 10 Large total debt load
- ☐ 8 Other (specify): _____

Q204a *Show if Q49b Not In Grace Period AND Q24c Not Cost of living*

Has the recent rise in the cost of living had a negative impact on your ability to afford your student loan payments?

- ☐ 1 Yes
- ☐ 2 No
- ☐ 3 Don't know
- ☐ 4 Prefer not to answer

Q204b *Show if Q204a Yes OR 24c Cost of living and Q49b NotInGrace*

(Show if CATI) To what extent has the recent rise in the cost of living had a negative impact on your ability to afford your student loan payments? Would you say a...

(Show if Web) To what extent has the recent rise in the cost of living had a negative impact on your ability to afford your student loan payments?

- ☐ 1 Large negative impact
- ☐ 2 Moderate negative impact
- ☐ 3 Small negative impact
- ☐ 4 [\[\[DO NOT READ\]\]](#) /]Don't know
- ☐ 5 [\[\[DO NOT READ\]\]](#) /]Prefer not to answer

Q21r *Show if Q49b NotInGracePeriod*

Other than your Alberta student loans and Canada student loans, do you currently have any other kinds of post-secondary student loans or other debt, such as, mortgages, vehicle payments, credit cards, lines of credit, loan from a family member or friend, or student loans from other provinces or territories?

- ☐ 1 Yes
- ☐ 2 No
- ☐ 3 [\[\[DO NOT READ\]\]](#) /]Don't know
- ☐ 4 [\[\[DO NOT READ\]\]](#) /]Prefer not to answer

Q22f *Show if Q21r Yes AND Q49b NotInGracePeriod*

(Show if CATI) Excluding your Canada and Alberta student loans, how much do you pay each month for all other debt payments combined? Remember this includes mortgages, vehicle payments, credit cards, lines of credit, loan from a family member or friend, and student loans from other provinces or territories.

(Show if Web) Excluding your Canada and Alberta student loans, how much do you pay each month for all other debt payments combined?

Remember this includes mortgages, vehicle payments, credit cards, lines of credit, loan from a family member or friend, and student loans from other provinces or territories.

Minimum: 0, Maximum: 100000

\$ _____

- ☐ .n Prefer not to answer
- ☐ .9 Don't know

Section Employment_Outcomes *Show if Is InRepayment*

Q27Intro, Q27, Q205, Q28, Q209, RQ37a, RQ37a2, RQ37a3, RQ37b, Q37c, Q37e2, Q37e3, Q32

Page

Q27Intro *Show if Q49b InGracePeriod*

The next questions ask about your employment and income. We understand that many people may be struggling right now because of the recent rise in the cost of living and we want to remind you that your answers are strictly confidential. These questions are very important to Alberta Student Aid to help understand the resources students have to work with while attending school and how manageable student debt is.

Q27

How many paying jobs do you currently have, including self-employment and seasonal positions?

Minimum: 0, Maximum: 10

- ☐ .n Prefer not to answer

Q205 *Show if Q27 No Job*

Are you currently looking for a job?

- ☐ 1 Yes
- ☐ 2 No

Survey Instrument

☐ .1 Prefer not to answer

Q28 *Show if Q27 Has job*

(if Q27 1job) On average, how many hours do you work in a typical week at your job?

(if Default) Thinking about all your jobs, on average, how many hours do you work in a typical week?

Minimum: 0, Maximum: 168

☐ .01 Prefer not to answer

Q209 *Show if Q27 Has job*

(if Q27 1job) How related is your job to the program(s) for which you received government student loans or grants?

(if Q27 More than 1 job AND CATI) How related is your main job to the program(s) for which you received government student loans or grants?

IF NEEDED: The main job refers to the one with the most hours worked in a year

(if Q27 More than 1 job AND Web) How related is your main job*? to the program(s) for which you received government student loans or grants?

- ☐ .1 Very related
☐ .2 Somewhat related
☐ .3 Somewhat unrelated
☐ .4 Not at all related
☐ .5 [\[DO NOT READ\]](#) / [Don't know](#)
☐ .6 [\[DO NOT READ\]](#) / [Prefer not to answer](#)

RQ37a

(Show if CATI) What was your total, **personal income** for 2021, before taxes, including gratuities, commissions, financial supports provided by government, and any other earnings?

IF ASKED: Examples of financial supports provided by the government include CRB (Canada Recovery Benefit), and EI (Employment Insurance).

IF ASKED: This includes income from salaries, wages, benefits, tips, or commissions.

(Show if Web) What was your total, **personal income** for 2021, before taxes, including gratuities, commissions, financial supports provided by government*?*, and any other earnings? Your best guess would be fine.

(This includes income from salaries, wages, benefits, tips, or commissions.)

*? Examples of financial supports provided by the government include CRB (Canada Recovery Benefit), and EI (Employment Insurance).

Minimum: 0, Maximum: 9999999

\$ _____

☐ .01 Prefer not to answer

☐ .02 Don't know

RQ37a2 *Show if RQ37a DK*

Would you be able to provide an estimate of your total **personal income** for 2021, before taxes? Your best guess would be fine.

Minimum: 0, Maximum: 9999999

\$ _____

☐ .01 Prefer not to answer

☐ .02 Don't know

RQ37a3 *Show if WEB and RQ37a Prefer not to answer*

We want to remind you that your answers are strictly confidential. We understand that many people may be struggling because of the recent rise in the cost of living, so these questions are very important to Alberta Student Aid to help understand how manageable former students' debts are.

With that in mind, would you be comfortable providing your total **personal income** for 2021, before taxes?

Minimum: 0, Maximum: 9999999

\$ _____

☐ .01 Prefer not to answer

☐ .02 Don't know

Survey Instrument

RQ37b Show if Show RQ37b Based off mode and Q37a Q37a2 Q37a3

(if Web AND RQ37a2 DK OR RQ37a3 DK) Would you happen to know which of the following categories your **personal income** for 2021 before taxes fell into?

(if CATI AND RQ37a pna OR RQ37a2 pna) Would you be comfortable letting me know which of the following categories your **personal income** for 2021 before taxes fell into?

(if CATI AND RQ37a2 DK) Would you happen to know which of the following categories your **personal income** for 2021 before taxes fell into?

(if Web and RQ37a RQ37a2 OR RQ37a3 pna) Would you be comfortable indicating which of the following categories your **personal income** for 2021 before taxes fell into?

(if Default) Would you happen to know which of the following categories your **personal income** for 2021 before taxes fell into?

- ☐ 1 Less than \$20,000
- ☐ 2 \$20,000 to less than \$31,000
- ☐ 3 \$31,000 to less than \$43,000
- ☐ 4 \$43,000 to less than \$53,000
- ☐ 5 \$53,000 to less than \$61,000
- ☐ 6 \$61,000 to less than \$68,000
- ☐ 7 \$68,000 to less than \$75,000
- ☐ 8 \$75,000 to less than \$81,000
- ☐ 9 \$81,000 to less than \$100,000
- ☐ 10 \$100,000 or more
- ☐ 11 **[[DO NOT READ]]** /] Prefer not to answer
- ☐ 9 Don't know

Q37e

(Show if CATI) And what was your total, personal income **last month**, before taxes, including gratuities, commissions, financial supports provided by government, and any other earnings?

IF ASKED: Examples of financial supports provided by the government include CRB (Canada Recovery Benefit), and EI (Employment Insurance).

(Show if Web) And what was your total, personal income **last month**, before taxes, including gratuities, commissions, financial supports provided by government**?, and any other earnings?

** Examples of financial supports provided by the government include CRB (Canada Recovery Benefit), and EI (Employment Insurance)

Minimum: 0, Maximum: 9999999

\$ _____

- ☐ 8 Prefer not to answer
- ☐ 9 Don't know

Q37e2 Show if Q37e DK

Would you be able to provide an estimate of your total, personal income **last month**, before taxes? Your best guess would be fine.

Minimum: 0, Maximum: 9999999

\$ _____

- ☐ 8 Prefer not to answer
- ☐ 9 Don't know

Q37e3 Show if Web and Q37e Prefer not to answer

We want to remind you that your answers are strictly confidential. We understand that many people may be struggling because of the recent rise in the cost of living, so these questions are very important to Alberta Student Aid to help understand how manageable former students' debts are.

With that in mind, would you be comfortable providing your total, personal income **last month**?

Minimum: 0, Maximum: 9999999

\$ _____

- ☐ 8 Prefer not to answer
- ☐ 9 Don't know

Q32

(Show if CATI) Now, thinking about the student loans you accessed to fund your post-secondary education, please tell me if you strongly agree, somewhat agree, somewhat disagree or strongly disagree with the following statements:

(Show if Web) Now, thinking about the student loans you accessed to fund your post-secondary education, please rate your agreement with the following statements:

1. My government student loans have caused me more hardship than I had anticipated at the time I took out the loans *
2. Having a government student loan is worth it for the overall benefits of my post-secondary education *
3. If I had to do it over again, I would still borrow a government student loan *
4. I would not have been able to attend post-secondary studies without government student loans *
5. I would not have been able to continue in my post-secondary studies without government student loans *
6. My investment in my post-secondary education was worth it for the career opportunities *
7. I would recommend prospective students apply for student loans *
8. My government student loans reduced the financial barriers to post-secondary education *
9. I am confident about my ability to repay my student loan. *

Levels marked with * are randomized

- ☐ 1 Strongly agree

- ☐ 2 Somewhat agree
- ☐ 3 Somewhat disagree
- ☐ 4 Strongly disagree
- ☐ 5 [\[\[DO NOT READ\]\]](#) /]Don't know
- ☐ 6 [\[\[DO NOT READ\]\]](#) /]Prefer not to answer

Section Communication_with_AB_Student_Aid

Q51a, Q33c, Q35a, Q35b, Q206, Q35d, Q51, Q48

Page

Q51a

Thinking about the communications you receive from Alberta Student Aid, such as emails, letters, or phone calls, overall how satisfied are you with these communications?

- ☐ 1 Very satisfied
- ☐ 2 Somewhat satisfied
- ☐ 3 Somewhat dissatisfied
- ☐ 4 Very dissatisfied
- ☐ 5 [\[\[DO NOT READ\]\]](#) /]Don't know
- ☐ 6 [\[\[DO NOT READ\]\]](#) /]Prefer not to answer

Q33c

(Show if CATI) What would be your preferred communication method? Would you say ...

READ LIST:

(Show if Web) What would be your preferred communication method?

- ☐ 1 Email
- ☐ 2 Text message
- ☐ 3 Regular mail
- ☐ 10 Phone call
- ☐ 4 Social media
- ☐ 5 Your Alberta Student Aid account (Show if Is InStudy)
- ☐ 6 MyLoan account
- ☐ 7 [\[Or another method \(specify\): / Another method \(specify\):\]](#)
- ☐ 8 [\[\[DO NOT READ\]\]](#) /]Don't know
- ☐ 9 [\[\[DO NOT READ\]\]](#) /]Prefer not to answer

Q35a

In the past 12 months, have you contacted the Alberta Student Aid Service Centre?

(Show if CATI) [DO NOT READ LIST](#)

- ☐ 1 Yes
- ☐ 2 No
- ☐ 3 Don't know
- ☐ 4 Prefer not to answer

Q35b Show if Q35a Yes

(Show if CATI) For which reason or reasons have you contacted the Service Centre in the past 12 months?

[DO NOT READ LIST. CLARIFY RESPONSE OPTION IF NEEDED.](#)

(Show if Web) For which reason(s) have you contacted the Service Centre in the past 12 months?

- ☐ 1 To get information on applying for student loans and grants (Show if Is InStudy)
- ☐ 2 To request a review of your loan or grant amounts [\[\[IF ASKED:\]\]](#) You may also know this as an RFR or request for reconsideration. / [\[\[You may also know this as an RFR, or request for reconsideration.\]\]](#) (Show if Is InStudy)
- ☐ 3 To get information about the disbursement of your student loan (Show if Is InStudy)
- ☐ 4 To get help with your Alberta Student Aid account (Show if Is InStudy)
- ☐ 5 To get help with your MyLoan account
- ☐ 6 To get information about or help with the Repayment Assistance Plan (RAP) (Show if Is InRepayment)
- ☐ 7 To change your loan payment amount or frequency of payments, other than through the Repayment Assistance Plan (RAP) (Show if Is InRepayment)
- ☐ 8 To get any other information about or help with your loan repayment (Show if Is InRepayment)
- ☐ 9 To get or clarify information related to your tax return
- ☐ 13 To update your contact information
- ☐ 14 To get information about loan payments being paused
- ☐ 10 Another reason (specify): _____
- ☐ 11 [\[\[DO NOT READ\]\]](#) /]Don't know (Exclusive)
- ☐ 12 [\[\[DO NOT READ\]\]](#) /]Prefer not to answer (Exclusive)

Q206 Show if Q35b Not DK Refused

And how satisfied were you with the following aspects of the Service Centre?

1. The wait time before you were connected to Service Centre staff *
2. Service Centre staff being courteous and professional *
3. Service Centre staff being able to provide the help or information you needed *
4. The overall experience when you called the Service Centre

Levels marked with * are randomized

- ☐ 1 Very satisfied
- ☐ 2 Somewhat satisfied
- ☐ 3 Somewhat dissatisfied
- ☐ 4 Very dissatisfied
- ☐ 5 [\[\[DO NOT READ\]\]](#) /]Don't know
- ☐ 6 [\[\[DO NOT READ\]\]](#) /]Prefer not to answer

Q35d

And generally, how satisfied are you with the services provided by Alberta Student Aid?

- ☐ 1 Very satisfied
- ☐ 2 Somewhat satisfied
- ☐ 3 Somewhat dissatisfied
- ☐ 4 Very dissatisfied
- ☐ 5 [\[\[DO NOT READ\]\]](#) /]Don't know
- ☐ 6 [\[\[DO NOT READ\]\]](#) /]Prefer not to answer

Q51

[\(Show if CATI\)](#) Overall, how well supported do you feel by Alberta Student Aid? Would you say...

[\(Show if Web\)](#) Overall, how well supported do you feel by Alberta Student Aid?

- ☐ 1 Very well
- ☐ 2 Somewhat well
- ☐ 3 A little
- ☐ 4 Not at all
- ☐ 5 [\[\[DO NOT READ\]\]](#) /]Don't know
- ☐ 6 [\[\[DO NOT READ\]\]](#) /]Prefer not to answer

Q48

Overall, do you have any other feedback that would help improve your experience with Alberta Student Aid?

[\(Show if CATI\)](#) We are NOT transcribing, please type in response.

- ☐ .n No, nothing
- ☐ .9 Don't know
- ☐ .5 Prefer not to answer

Section Demographics

Q36, Q38, Q114, Q37a, Q37a2, Q37a3, Q37b, Q42, Q207a, Q207b, Q208, Q40, End

Page

Q36

Finally, we have some questions for statistical purposes. All questions are optional and your answers will remain completely anonymous.

What is your gender?

[\(Show if CATI\)](#) [\[DO NOT READ LIST\]](#)

- ☐ 1 Male
- ☐ 2 Female
- ☐ 5 Transgender
- ☐ 6 Genderqueer/Gender-nonconforming
- ☐ 8 Non-binary
- ☐ 7 Other (please specify) _____
- ☐ 4 Prefer not to answer

Q38

Are you...

- ☐ 1 Single
- ☐ 2 Married or common-law
- ☐ 3 Separated or divorced
- ☐ 4 Widowed
- ☐ 5 [\[\[DO NOT READ\]\]](#) /]Prefer not to answer

Q114 [Show if Is InStudy](#)

The next questions ask about your employment and income. We understand that many people may be struggling right now because of the recent rise in the cost of living and we want to remind you that your answers are strictly confidential. These questions are very important to Alberta Student Aid to help understand the resources students have to work with while attending school and how manageable student debt is.

Are you currently employed?

- ☐ 1 Yes, full-time
- ☐ 2 Yes, part-time
- ☐ 3 No
- ☐ 4 Prefer not to answer

Page Show if Is InStudy

Q37a

(Show if CATI) What was your total, **personal income** for 2021, before taxes, including gratuities, commissions, financial supports provided by government, and any other earnings?

IF ASKED: Examples of financial supports provided by the government include CRB (Canada Recovery Benefit), and EI (Employment Insurance).

IF ASKED: This includes income from salaries, wages, benefits, tips, or commissions.

(Show if Web) What was your total, **personal income** for 2021, before taxes, including gratuities, commissions, financial supports provided by government*7%, and any other earnings?

(This includes income from salaries, wages, benefits, tips, or commissions.)

*7% Examples of financial supports provided by the government include CRB (Canada Recovery Benefit), and EI (Employment Insurance).
Minimum: 0, Maximum: 9999999

\$ _____

- ☐ .n Prefer not to answer
☐ .9 Don't know

Q37a2 Show if Q37a DK

Would you be able to provide an estimate of your total **personal income** for 2021, before taxes? Your best guess would be fine.

Minimum: 0, Maximum: 9999999

\$ _____

- ☐ .n Prefer not to answer
☐ .9 Don't know

Q37a3 Show if Web and Q37a Prefer not to answer

We want to remind you that your answers are strictly confidential. We understand that many people may be struggling because of the recent rise in the cost of living, so these questions are very important to Alberta Student Aid to help understand how manageable former students' debts are.

With that in mind, would you be comfortable providing your total **personal income** for 2021, before taxes?

Minimum: 0, Maximum: 9999999

\$ _____

- ☐ .n Prefer not to answer

- ☐ .9 Don't know

Q37b Show if Q37a pna OR Q37a2 CATI pnaDK Web Q37a2 OR Q37a3 pnaDK

(if CATI AND Q37a2 DK) Would you happen to know which of the following categories your **personal income** for 2021 before taxes fell into?

(if CATI and Q37a pna OR Q37a2 pnaDK) Would you be comfortable letting me know which of the following categories your **personal income** for 2021 before taxes fell into?

(if WEB AND Q37a2 DK OR Q37a3 DK) Would you happen to know which of the following categories your **personal income** for 2021 before taxes fell into?

(if Web and Q37a Q37a2 OR Q37a3 pna) Would you be comfortable indicating which of the following categories your **personal income** for 2021 before taxes fell into?

(if Default) Would you happen to know which of the following categories your **personal income** for 2021 before taxes fell into?

- ☐ 1 Less than \$20,000
☐ 2 \$20,000 to less than \$31,000
☐ 3 \$31,000 to less than \$43,000
☐ 4 \$43,000 to less than \$53,000
☐ 5 \$53,000 to less than \$61,000
☐ 6 \$61,000 to less than \$68,000
☐ 7 \$68,000 to less than \$75,000
☐ 8 \$75,000 to less than \$81,000
☐ 9 \$81,000 to less than \$100,000
☐ 10 \$100,000 or more
☐ 11 [\[\[DO NOT READ\] / \]](#) Prefer not to answer
☐ .9 Don't know

Page

Q42

How many dependents do you have, that is, how many people rely on you for financial support?

Minimum: 0, Maximum: 10

- ☐ .n Prefer not to answer

Q207a

Do you identify as Indigenous?

(Show if CATI) DO NOT READ LIST

- ☐ 1 Yes
☐ 2 No

☐ ₃ Prefer not to answer

Q207b *Show if Q207a Not Yes*

Are you a member of a visible minority, which is defined by the the Employment Equity Act as "persons, other than Indigenous peoples, who are non-Caucasian in race or non-white in colour"?

(Show if CAT1) DO NOT READ LIST

- ☐ ₁ Yes
☐ ₂ No
☐ ₃ Prefer not to answer

Q208

Do you consider yourself to be a person with a disability, that is, someone with a long-term physical, mental or learning disability that limits the kind or amount of activities they can do?

(Show if CAT1) DO NOT READ LIST

- ☐ ₁ Yes
☐ ₂ No
☐ ₃ Prefer not to answer

Q40 *Show if Q208 Yes*

(Show if CAT1) Is it a documented permanent disability?

IF NEEDED: That is a functional limitation caused by a physical or mental impairment that has been documented by a qualified medical professional and that restricts your ability to perform the daily activities necessary to participate in studies at a post-secondary level or the labour force and is expected to remain with you for your expected natural life.

If unsure: Emphasize documented part of the disability.

DO NOT READ LIST

*(Show if Web) Is it a documented permanent disability? ***

*** A functional limitation caused by a physical or mental impairment that has been documented by a qualified medical professional and that restricts your ability to perform the daily activities necessary to participate in studies at a post-secondary level or the labour force and is expected to remain with you for your expected natural life.*

- ☐ ₁ Yes
☐ ₂ No
☐ ₃ Prefer not to answer

End

Those are all the questions we have for you. Thank you for your participation in this important research.

If you have any questions about your student loans, please contact the Alberta Student Aid Service Center Toll Free at 1-855-606-2096 | Option 3.

Status Code: -1

Help Page

If you are having some stress/emotional difficulties at this time, it might help to talk to someone. I have a toll free number I could give you if you were interested in talking to someone.

Canada: 1-800-784-2433 or 1-800-273-TALK (1-800-273-8255)

US: 1-800-273-8255

Student loans are applied for by going to the Student Aid Alberta Website, and filling out the application. By filling out the application they automatically apply for both the Alberta Student Aid, the Canada Student Loan, and a grant.

The difference between a loan and a grant is that the grants do not have to be paid back.

If respondent has questions about their Alberta student loan they may contact the Alberta Student Aid Service Centre at 1-855-606-2096.

If respondent has questions they may contact Aimee Galick, Foresight, Analytics and Research at (587) 987-7046.

The survey will remain open until mid-December (approx Dec 15th).

CRIC Registration Number: 20221011-AD600



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