

**CANADIAN ASSOCIATION OF
STUDENT FINANCIAL AID ADMINISTRATORS
(CASFAA)**



**REPORT TO THE FINANCIAL CONSUMER AGENCY OF CANADA
(FCAC)**

***“Financial Literacy in the Post-Secondary Arena:
Changing Behaviours Across the Country”***

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FOREWORD

The Financial Consumer Agency of Canada (FCAC) was established in 2001 with the mandate to educate and protect consumers of financial products and services, as well as to provide regulatory oversight of the financial sector on its products and services. One of the initiatives developed by FCAC to strengthen the financial literacy of Canadians is *“Your Financial Toolkit.”* This program was designed to educate consumers on personal finances and money management. Designed by FCAC, Investor Education Fund (IEF) and l’Autorite des Marches financiers (AMF), the toolkit provides easy-to-use information that is adaptable to the learner.

The Canadian Association of Student Financial Aid Administrators (CASFAA) was formally established in 1979. CASFAA represents Financial Aid Administrators and Awards Officers in post-secondary schools in Canada (including colleges, polytechnics, and universities) who are dedicated advocates in helping Canadian students achieve financial wellness and success.

On December 18, 2014, CASFAA put forth a Statement of Work Proposal to FCAC outlining how they will promote financial literacy by offering student workshops in post-secondary schools across Canada using the *“Your Financial Toolkit”* material. CASFAA was successful in receiving this contract and listed below are the findings of the project.

PURPOSE

The purpose of this project was to see if the current content found within the *“Your Financial Toolkit”* modules on Income, Expenses & Budgeting and Credit & Debt Management continues to be relevant today.

OBJECTIVE

The objective of the project, as outlined in the Statement of Work is to: “Deliver the content in a workshop format, coordinate an evaluation of the workshops and provide feedback and guidance to FCAC based on lessons learned and best practices.”

RESEARCH METHODOLOGY

The method of research chosen for this study was a mixed method combination of both quantitative and qualitative analysis.

A general call-out was sent to the CASFAA membership inviting schools to participate in the study. Each school was invited to submit a proposal to the Working Committee for review and approval.

The workshops were conducted from March 19, 2015 until April 2, 2015.

A standardized evaluation sheet was provided to Participants to obtain feedback on whether or not the information was clear and easy to understand, the satisfaction level of the workshop material, if the information presented will change the behaviour of the Participant, and any other comments they wish to share.

A standardized evaluation sheet was provided to the Facilitators to obtain feedback on the satisfaction level of the content, if the material was helpful and well received by Participants, and any other comments that Facilitators wish to share.

An additional evaluation was conducted with the Facilitators, via telephone interview, to capture additional information on areas such as best practices and lessons learned that may be of use when implementing future workshops.

All events were entered into the Canadian Financial Literacy Database. Feedback from presenters and Facilitators were entered into “*FluidSurveys.*” Output was then compiled and analyzed to answer the follow questions:

Research Questions

- 1. Is the content of the material provided during the workshop changing the learning outcomes (i.e. empowering Participants to change their behaviour) with respect to financial literacy?*
- 2. What best practices and/or lessons learned can be derived from these workshops that were delivered?*
- 3. How can the program be improved?*
- 4. Where there any other factors that may have played a part in the success and/or failure of the workshop?*

HIGHLIGHTS

Listed below are the overall highlights of the study, along with quotes from both Participants and Facilitators that support the findings:

- A total of 14 schools participated in this study (eight from Western Canada / six from Eastern Canada).
- 16 workshops were conducted (three were held in French) over a three week period.
- Of the estimated 500 attendees, over half - a total of 323 students participated in the workshops and 280 responded to the post-workshop survey.
- 97% of the Participants (P) and 94% of the Facilitators (F) either strongly agreed or agreed that; overall, the information contained in this resource is clear and easy to understand:

“This information was clear, useful and, applicable...”(P)

“Very understandable course.”(P)

“Easy and straightforward...” (F)

- 86% of the Participants (P) and 81% of the Facilitators (F) strongly agreed or agreed the range and level/depth of topics covered in the resources was appropriate:

“Very applicable, relatable and useful information. Made me think about my budget” (P)

“Great presentation, very useful tools were introduced and I’ll be applying them in the following month.” (P)

“Material was great – very helpful and appropriate level.” (F)

- 92% of the Participants (P) strongly agreed or agreed that the resources gave them useful information to help them improve the way they manage their personal finances:

“The information in the booklet was designed in a way that it is easy to manipulate to my specific financial needs.” (P)

“Makes me want to be a better spender.” (P)

“As an impulsive spender this information was very helpful....”(P)

“... it was also good to find out about the ‘It Pays to Know’ websites.”(P)

- 81% of the Facilitators (F) strongly agreed or agreed that the materials were well received by the students:

“The students seemed to really enjoy the videos and interactive envelope Budgeting System Activity 14” (F)

“Videos were well presented... students were pleased with the outcome...” (F)

- 91% of the Participants (P) strongly agreed or agreed that they would gladly recommend this resource to others:

“Necessary workshop for all University students.” (P)

“Absolutely recommend! It was excellent! Resources were great and I will share these great tips with my family and friends.” (P)

- 94% of Facilitators strongly agreed or agreed that they would gladly recommend these resources to other teachers/Facilitators:

“Trainer’s manual was good.” (F)

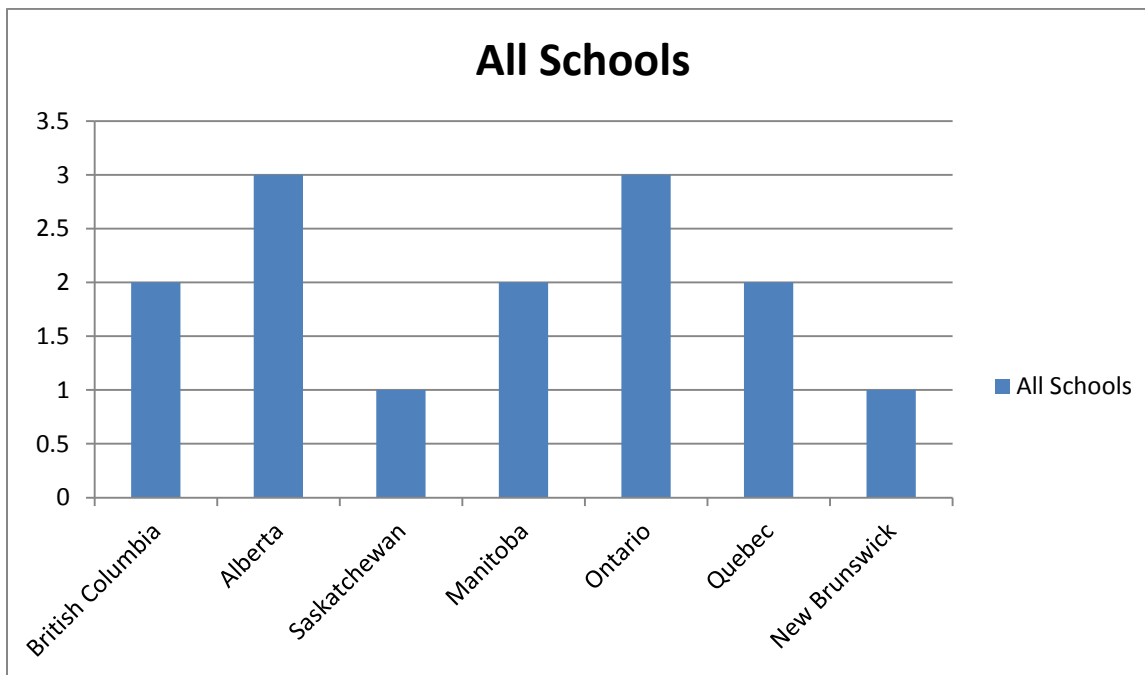
“Excellent workshop tools, very well put together and extremely useful for students and staff” (F)

“Thank you for providing such an amazing kit to assist students.” (F)

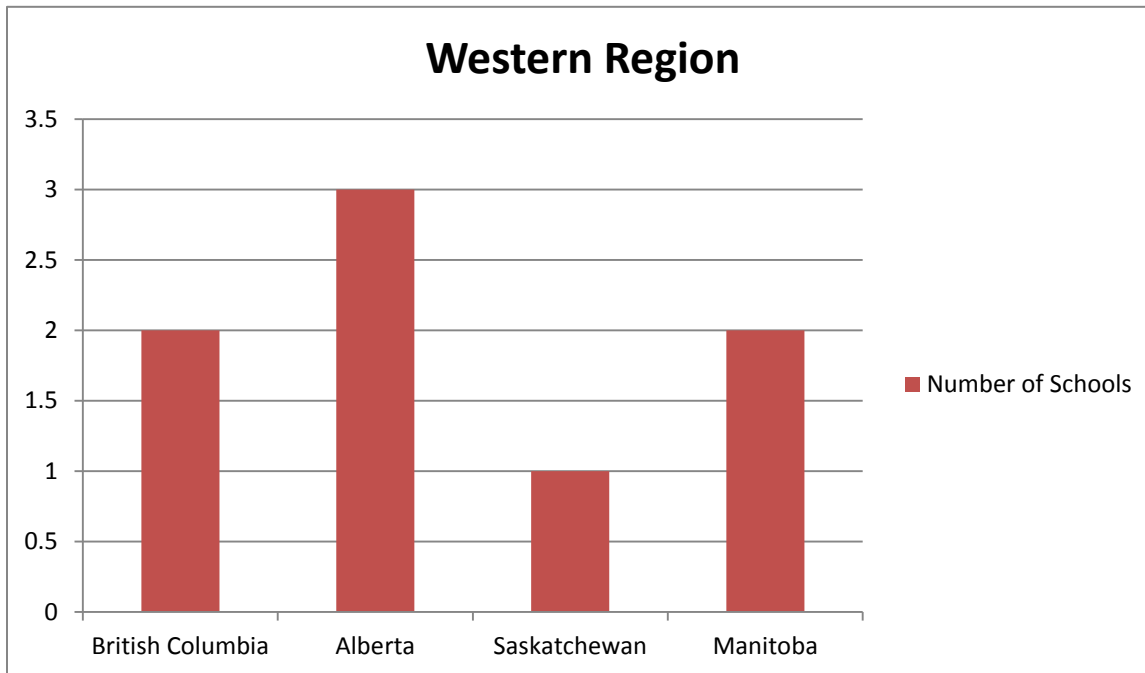
FINDINGS

Listed below are the detailed findings of the study.

A total of 14 schools participated in this study (see Appendix D for the listings of schools).



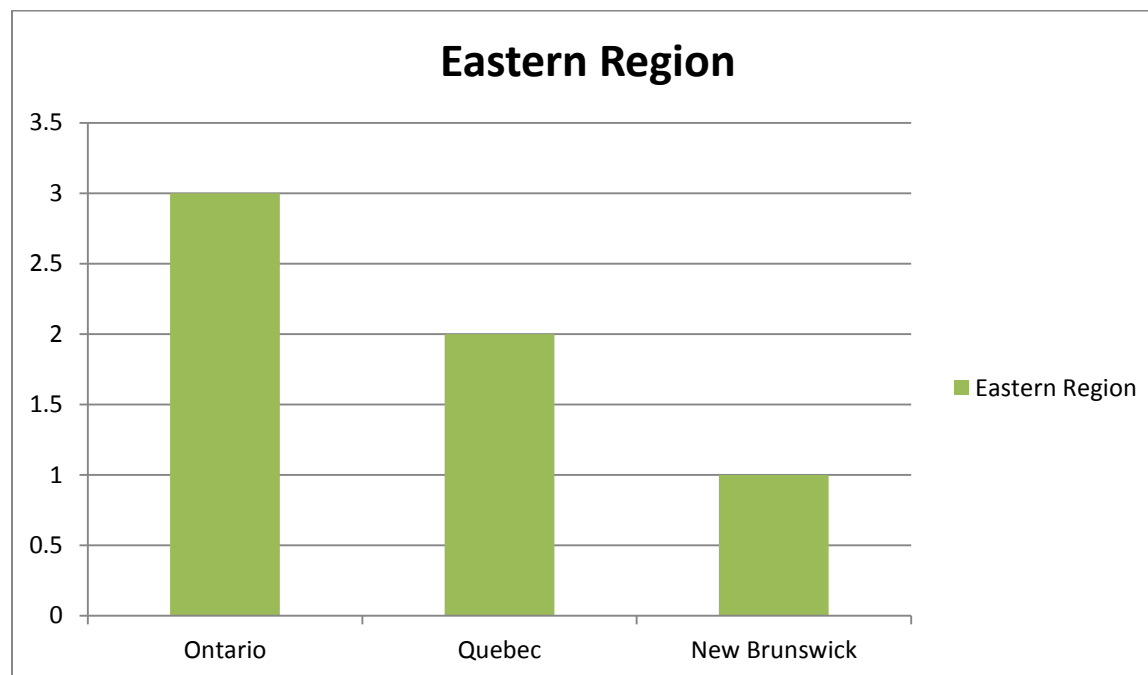
There were eight from the Western Region which represents British Columbia, Alberta, Saskatchewan and Manitoba.



The breakdown of the Western Region includes:

- Six of the schools in the Western Region are major universities serving a total of 94,072 students. Two schools are Colleges in rural areas with a student population of 6,900 combined.
- All of the Western Region presentations were conducted between March 19 - 31, 2015 and one school conducted 2 workshops in 2 days.
- All eight schools did the presentations entitled *Income, Expenses, and Budgeting* and two schools also did the presentations of *Credit and Debt Management*.
- The Western Region workshops had 184 participants with an average of 23 participants at each event.

The Eastern Region represents six schools from the following regions: Ontario, Quebec, and New Brunswick.



The breakdown of the Eastern Region includes:

- Five of these schools are major universities serving a total of 119,216 students. The last school is a College and serves a student population of 18,000.
- All of the Eastern Region presentations were conducted between March 16 - April 2, 2015. One of the institutions conducted two workshops.
- Three of the workshops were conducted in French.
- Five schools did the presentations entitled *Income, Expenses, and Budgeting*, two schools also did the presentations of *Credit and Debt Management*, and one school conducted both workshops.
- The Eastern Region workshops had 102 participants with an average of 17 participants at each event.

Each facilitator that participated in conducting a workshop was given a Trainer’s guide for each of the modules. The Guide outlines learning objectives for the learner, identifies materials required to conduct the workshop, as well as provides a timeline for each of the mini activities within the module.

Facilitators were given guidelines on how, where, and when to conduct the workshops. As each school has its own scheduled activities throughout the year, it was the decision of the Facilitator when to conduct the workshop to hopefully best capture the largest audience possible.

At the end of the workshop, the Facilitators were given a Facilitator survey to complete (see Appendix B). This survey was designed to answer the following questions:

Overall, the information contained in this resource is clear, useful and easy to understand		The range and level/depth of topics covered in this resource is appropriate for students/ participants		The program’s content and materials were well received by students/ participants		I would gladly recommend this resources to other teachers/ facilitators	
Strongly Agree	9	Strongly Agree	6	Strongly Agree	4	Strongly Agree	7
Agree	6	Agree	7	Agree	9	Agree	8
Neutral	1	Neutral	3	Neutral	3	Neutral	1

16 people completed the Facilitator survey. Of those, 3 were conducted by co-presenters.

280 Participants completed the survey to complete to answer the following questions (see Appendix A).

Overall, the information contained in this resource is clear and easy to understand		The range and level/depth of topics covered in this resource is appropriate		This resource gave me useful information that will help me improve the way I manage my personal finances		I would gladly recommend this resource to others	
Strongly Agree	194	Strongly Agree	131	Strongly Agree	147	Strongly Agree	161
Agree	77	Agree	109	Agree	109	Agree	92
Neutral	5	Neutral	30	Neutral	19	Neutral	20
Disagree	2	Disagree	8	Disagree	3	Disagree	3
Strongly Disagree	2	Strongly Disagree	2	Strongly Disagree	2	Strongly Disagree	4

BEST PRACTICES

In conducting the analysis of the data, it was clear to see that there were some standard best practices that made these workshops such a success. This data was captured by requesting supplemental feedback from the Facilitators to seek information that could be used by other presenters in the future.

One such practice that was common among the Facilitators was the decision on when was the best time to hold the workshops to capture the most students. It turns out that the most favourable time to reach the targeted audience was offering the workshops during the lunch break periods. This was true for most of the schools, as most of the students had the time available to attend. However, it was interesting to note that four of the institutions conducted their workshops in the evening sessions between 5:30 -8pm, and of these an average of 31 students attended during this period. With people’s schedules so busy during the daytime hours – it is becoming more and more popular to hold workshops of this nature at a time outside of the regular working hours to accommodate as many Participants as possible to share this valuable information in one session. A few schools offered several workshops at differing times during the day (e.g. one in the morning and one in the afternoon) to again try and fit the workshop into the hectic schedule of the student.

When asked if the Facilitators targeted a specific group of students most of the responses invited all students to attend. One school focused their attention and material on the 1st Year students, as many studies on the 1st Year Experience shows that this group is the most vulnerable audience within the post-secondary environment when looking at achieving student success. Some schools targeted students who are 2nd Year Students who received bursary assistance; others focused on students who received the services of the financial aid and awards office (FAO) during the year. One institution also focused on those students who had a “financial hold” placed upon their student account – as it was thought that this specific group of students may be experiencing financial difficulties. In retrospect, it was really nice to see how the FAO offices were creative in targeting specific groups of Participants, as this practice can be of great use in the implementation of future workshops that can be geared to an audience that is of interest to the institution (e.g. international students, students on Early Alert Programs, students on Government Assistance Programs, etc.).

While there were many ways to publish and/or advertise the workshops to the students, the most collective response that was derived from the data was the use of posters being distributed around the campuses. Other mediums used that also captured a good turnout audience was the use of the institution’s website and emails (whether blanket or targeted) to students. Half of the schools that participated using these techniques (57%) saw a turnout of approximately 20 – 30 Participants at each session.

One important aspect to remember about the development and implementation of best practices is that they are usually derived as a result of trial and error over a period of time. And it is here that one can reflect on what does work and what does not? What can be changed to improve the activity (i.e. the delivery and/or material of the workshop)? And, what did we learn? Listed below are a few of the valuable lessons learned from a) the organizational level (i.e. CASFAA) and b) the individual level – the Facilitator conducting the workshop itself.

LESSONS LEARNED

One of the important lessons learned from CASFAA’s perspective is to allow more time for the Financial Aid Offices to prepare to advertise and conduct the workshops. The time period (mid-March to early April 2015) was not the most ideal time frame - as many students were in the midst or beginning to prepare to study for their mid-term exams, an extremely emotional time for them – and one where any free time to attend any additional workshops (such as *Your Financial Toolkit*) on a volunteer basis is far and few between. However, with the right incentives (e.g. food and beverage, gift cards etc.), along with the right marketing materials and timeline, you can achieve this success, as noted by the 280 Participants who partook in the workshops. Another positive note to mention - as this was a pilot study and considering it was all completed within a three week timeframe – the results of the study are a fantastic starting point moving forward.

When asked what would be the ideal time within the academic year to conduct the workshops many of the Facilitator responded as follows:

“October and February before mid-terms.”

“Mid-January and September when students receive their government assistance.”

“... about 4 weeks into the semester before students get further into studies, or right after Reading Break.”

Some thought-provoking data emerged when supplemental questions were asked of the Facilitators when looking at the workshop in retrospect. Specifically they were asked how much time did they feel would be appropriate to deliver the workshops and did they have sufficient time to prepare beforehand. The results seemed to vary depending on a) the depth and level of the content provided and b) when within the time period the workshop was presented (e.g. during the lunch breaks). The average time period was 1.5 hours and most of the presenters met this target, while a few schools took two hours:

“I believe we managed by targeting highlights of the FCAC presentation”

“We used two hours and felt this was appropriate.”

“The two hour time frame was sufficient. My workshop attendees wanted more time to spend on the material and ask questions.”

Another interesting aspect that seemed to contribute to the overall success of the workshops, were the incentives used to promote attendance. Some schools offered gift cards such as those for their institution’s book store, or a Starbucks gift card, while another chose food vouchers for venues on campus. One establishment distributed a grocery card. While water bottles were presented at one school, most institutions offered food (e.g. pizza) and drinks to the Participants – which seemed to go over very well:

“The free food and drinks was also well appreciated”

“... students always love free stuff!”

“We gave everyone a gift card. I think it greatly contributed to the excellent attendance.”

“We used grocery cards which students seem to appreciate... the free food and drinks were also well appreciated.”

“I asked if they would have come without [the incentives] – they said they would have come without lunch but the gift cards were very enticing.”

When asked if students brought their laptops, or if the Facilitator had access to do the workshop online it was interesting to note that a few of the schools did take advantage of this medium and worked with students interactively during the presentation – but most did not – and used the Power Point presentation solely on its own.

“In retrospect, I wish I had informed students to bring their laptops, or booked a room that had access to computers.”

RECOMMENDATIONS

One of the nice things about qualitative studies is the “Comments” section whereby Participants and Facilitators are encouraged to provide additional information that they may feel relevant towards the project. It is within these statements where one can reflect and see what can be done in the future to not only improve the project itself, in terms of materials or delivery, but also to look at those incidents or events (or a combination of both) that took place whereby there was, or potentially could be, a positive shift in in one’s behaviour towards financial literacy.

Opportunities for improvement for FCAC:

- One of the most common comments from the feedback provided by both Participants and Facilitators was to have the information more specific to the targeted audience¹:

“more specific to students (repaying OSAP, more student related costs” (P)

“... more information on credit card debt” (P)

“It would be beneficial to add information about how to work tuition payments into budget (P)

“Use examples relevant to students ([they are] not in a position to purchase a home)” (F)

“Budget sheet needs to be modified to enable students to document in ways that are meaningful to them (i.e. per term for government assisted resources, monthly for part-time employment income etc.)” (F).

“Might want to consider separated target modules for various groups 1) post-secondary students 2) secondary students (high school and junior high) 3) new professional / recent post-secondary graduates” (F)

- Another common feedback received was that the materials were not inter-connected with other valuable resources and tools:

“I would like a future seminar with more saving/maintain money” (F)

“Create online or webinar material modules that students can take independently (F)

“One hour mini-modules should be developed and packaged” (F)

“The student and Facilitator materials could be more integrated – provide link to specific resources and calculators” (F)

“Tool kit lacks of web links to the videos and gc.ca sites” (P)

¹ It should be noted that the material is designed for the general population only.
Canadian Association of Student Financial Aid Administrators
May 31, 2015

CONCLUSION

As mentioned above, the main goal of this project was to see if the content of the material provided during the workshop would change the learning outcomes (i.e. empowering Participants to change their behaviour) with respect to financial literacy. Based upon the feedback whereby 92% of the Participants strongly agreed or agreed (i.e. 53% and 39% respectively) that the resources provided gave them useful information to help them improve the way they manage their personal finances – and, along with testimonials from both Participants and Facilitators (listed below) – we can conclude that this has taken place:

“... very useful tools were introduced and I’ll be applying them in the following month” (P)

“I have a long term goal” (P)

“This is a very helpful session for anyone and everyone of all ages and stages in their life. We all need to constantly learn about budgeting.” (F)

“Good to be reminded (informed, too) of this stuff. Necessary life skills” (P)

“Good for realizing how much you actually spend on things you don’t need, and where you can cut back your spending (P).

“Made us focus on how much money we spend and what we spend it on” (P)

In addition, the data shows that, overall, 88% of the Facilitators strongly agreed or agreed (41% and 47% respectively) that the entire project was a success when ranking all the categories across the board (i.e. information clear and easy to understand, range and level/depth of topic is appropriate, content well received, and recommendation of FCAC resources). This is valuable information for those schools that wish to educate their students on financial literacy but don’t have the means or financial resources to develop their own materials. The resources offered by FCAC are a great starting point and readily available:

“Excellent workshop tools, very well put together and extremely useful for students and staff. Students asked when the next session will be “ (F)

While there are a few suggestions/recommendations on how that material can be modified to meet the needs of the student population in the post-secondary environment, FCAC should be commended on the material that they have delivered thus far. 94% of Facilitators are happy with the content and material and would recommend it to others.

*“Financial Literacy in the Post-Secondary Arena “
Report to the Financial Consumer Agency of Canada*

In looking at any other factors that may have played a part in the success and/or failure of the workshops it is apparent that while the timing of the workshops may have somewhat played a negative impact on the turnout of the Participants (i.e. during mid-terms and very little time to promote and prepare ahead), both the incentives introduced and the inter-active content did make the events successful:

“The activities and the videos made the workshops engaging” (F)

“Good activity – much more engaging than just lecture and video” (P)

It should be noted that another attribute that greatly contributed to the success of the workshops was the delivery of the workshops by the Facilitators themselves. As institutional experts, Financial Aid Officers have the identified financial literacy skill set that both enhanced and complimented the materials within the modules. Their knowledge base in providing professional, courteous and confidential support (when applicable) was clearly evident from the feedback provided:

“speakers were excellent and well spoken” (P)

“Excellent and knowledgeable presenter” (P)

“The Facilitator was great and informative! She is open and easily approachable!” (P)

In closing, while this was a pilot study with a small sample size, it was successfully conducted in at least one institution in most of the provinces across Canada, in both languages, and gave us a snapshot of financial literacy within the post-secondary environment. This is a great accomplishment within itself given the short time frame (i.e. three weeks) in getting the workshops completed. CASFAA wishes to thank all the participating schools who made this study possible.

APPENDICES

Appendix A –Participant Feedback

Please rate this financial education resource: Overall, the information contained in this resource is clear and easy to understand	Please rate this financial education resource: The range and level/depth of topics covered in this resource is appropriate	Please rate this financial education resource: This resource gave me useful information that will help me improve the way I manage my personal finances	Please rate this financial education resource: I would gladly recommend this resource to others	Please share any additional comments that you may have
Agree	Neutral	Neutral	Neutral	- information more specific to students (repaying OSAP, more student related costs - suggest more online resources
Strongly Agree	Agree	Strongly Agree	Agree	I really enjoy the speaker giving personal examples. I also liked the way the presentation gave examples - want items are important, and I liked information on how to implement a budgeting system. The speakers were also very helpful in answering questions
Strongly Agree	Strongly Agree	Agree	Agree	Even though no new information was presented that I didn't already know, it was still very good to listen. It definitely made me more aware of budgeting
Strongly Agree	Agree	Agree	Strongly Agree	I wish that this module contained more info on credit card debt and student loans especially repayment plans.
Strongly Agree	Agree	Neutral	Strongly Agree	Maybe introduce other budgeting systems other than the envelope system. Identify new 'apps' to check out - more time to work on the budgets and interactive activities - more in-depth info
Strongly Agree	Agree	Agree	Agree	I believe the booklet was the best resource. Also an online link with a copy of the booklet would have been helpful since the interactive budget could have been maintained on the computer
Strongly Agree	Strongly Agree	Strongly Agree	Strongly Agree	In addition to being realistic and extremely useful the information in the booklet was designed in a way that it is easy to manipulate to my specific financial needs.
Strongly Agree	Agree	Neutral	Neutral	I think it is a good idea to host the presentation for university students
Strongly Agree	Strongly Agree	Strongly Agree	Strongly Agree	- pretty good workshop - I think it would be helpful to have something hands on (interactive / online) for the next workshop.

*“Financial Literacy in the Post-Secondary Arena “
Report to the Financial Consumer Agency of Canada*

Please rate this financial education resource: Overall, the information contained in this resource is clear and easy to understand	Please rate this financial education resource: The range and level/depth of topics covered in this resource is appropriate	Please rate this financial education resource: This resource gave me useful information that will help me improve the way I manage my personal finances	Please rate this financial education resource: I would gladly recommend this resource to others	Please share any additional comments that you may have
Agree	Agree	Agree	Agree	I would be interested in RESP, RRSP, and RSP options (i.e. saving early for retirement)
Strongly Agree	Strongly Agree	Strongly Agree	Strongly Agree	- like the 'take home' resource booklet - wished that the workshop included the electronic suggestions to help budget
Agree	Neutral	Neutral	Neutral	- some of the examples of expenses were outdated and not relevant to me (i.e. Lottery tickets) - Maybe include more ways to track, monitor, and analyze spending
Agree	Agree	Agree	Agree	
Strongly Agree	Agree	Agree	Strongly Agree	Very applicable!
Agree	Strongly Agree	Agree	Strongly Agree	- should have more of these workshops - approachable, friendly speaker
Strongly Agree	Strongly Agree	Strongly Agree	Agree	I would recommend providing planning templates - tables and grids as a poster for the wall
Strongly Agree	Strongly Agree	Strongly Agree	Strongly Agree	I love that this is available to help people sort out their budgets and bring themselves out of debt! I found it really helpful in terms of looking at my budget realistically and figuring out how to reduce my finances as a student! :)
Agree	Neutral	Agree	Neutral	
Strongly Agree	Strongly Agree	Strongly Agree	Strongly Agree	Nice workshop!
Strongly Agree	Strongly Agree	Strongly Agree	Strongly Agree	It was interesting!
Strongly Agree	Agree	Strongly Agree	Strongly Agree	
Agree	Disagree	Disagree	Strongly Disagree	I knew all this information prior to the workshop. This workshop should be in elementary / high school than university Material felt outdated
Agree	Agree	Agree	Agree	
Strongly Agree	Agree	Strongly Agree	Strongly Agree	
Agree	Strongly Agree	Agree	Strongly Agree	- possible advice to use budgeting tools in future like excel to help organize spending - great presentation, very useful tools were introduced and I'll be applying them in the following month
Strongly Agree	Strongly Agree	Strongly Agree	Strongly Agree	

*“Financial Literacy in the Post-Secondary Arena “
Report to the Financial Consumer Agency of Canada*

Please rate this financial education resource: Overall, the information contained in this resource is clear and easy to understand	Please rate this financial education resource: The range and level/depth of topics covered in this resource is appropriate	Please rate this financial education resource: This resource gave me useful information that will help me improve the way I manage my personal finances	Please rate this financial education resource: I would gladly recommend this resource to others	Please share any additional comments that you may have
Strongly Agree	Agree	Strongly Agree	Strongly Agree	Interested in learning about how to read a paystub - not covered in workshop but it is in the booklet which is great!
Strongly Agree	Agree	Agree	Neutral	I am interested in more depth. I'd like to know how to manage money in online banking app
Strongly Agree	Strongly Agree	Strongly Agree	Strongly Agree	
Strongly Agree	Strongly Agree	Strongly Agree	Strongly Agree	Loved it - instructor made it relevant for university students and had me start thinking about the necessity of placing financial goals for myself. I would definitely recommend to others.
Strongly Agree	Strongly Agree	Strongly Agree	Strongly Agree	I liked how to differentiate needs and wants, tips on how to manage my budget, sheets to help organize budget.
Agree	Neutral	Agree	Agree	The presenters were really nice.
Agree	Neutral	Agree	Agree	
Strongly Agree	Agree	Strongly Agree	Strongly Agree	Mention of common/useful investing tools (TFSA, etc.) would be good.
Strongly Agree	Strongly Agree	Strongly Agree	Strongly Agree	It was interactive.
Agree	Agree	Agree	Strongly Agree	Very useful.
Strongly Agree	Strongly Agree	Strongly Agree	Strongly Agree	Very useful! Informative. Thanks for offering the workshop.
Strongly Agree	Strongly Agree	Strongly Agree	Strongly Agree	Very applicable, relateable and useful information. Made me think about my budget. Thank you.
Strongly Agree	Strongly Agree	Strongly Agree	Strongly Agree	Thanks- good things to think about and helpful tools to save money in the future.
Strongly Agree	Strongly Agree	Strongly Agree	Strongly Agree	Great instructors, made it fun.
Strongly Agree	Neutral	Strongly Agree	Strongly Agree	
Strongly Agree	Strongly Agree	Strongly Agree	Strongly Agree	
Strongly Agree	Agree	Strongly Agree	Agree	
Strongly Agree	Strongly Agree	Strongly Agree	Strongly Agree	Very nice people. It was clear and informative.
Strongly Agree	Agree	Strongly Agree	Strongly Agree	

“Financial Literacy in the Post-Secondary Arena “
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Please rate this financial education resource: Overall, the information contained in this resource is clear and easy to understand	Please rate this financial education resource: The range and level/depth of topics covered in this resource is appropriate	Please rate this financial education resource: This resource gave me useful information that will help me improve the way I manage my personal finances	Please rate this financial education resource: I would gladly recommend this resource to others	Please share any additional comments that you may have
Strongly Agree	Strongly Agree	Agree	Strongly Agree	
Strongly Agree	Strongly Agree	Agree	Agree	
Strongly Agree	Strongly Agree	Strongly Agree	Strongly Agree	
Strongly Agree	Neutral	Agree	Agree	
Strongly Agree	Strongly Agree	Strongly Agree	Strongly Agree	Great information session.Very relatable.
Agree	Agree	Agree	Agree	I would consider doing the following with the envelope and would like to use these tools to be on a budget.
Strongly Agree	Agree	Strongly Agree	Strongly Agree	It was fun. I won a water bottle. I laughed alot and felt at ease discussing budgeting. This workshop helps me feel like I'm not the only one and less alone.
Strongly Agree	Strongly Agree	Strongly Agree	Strongly Agree	I knew everything they talked about.
Strongly Agree	Strongly Agree	Strongly Agree	Strongly Agree	Loved it (food, prizes, and representatives).
Strongly Agree	Strongly Agree	Strongly Agree	Strongly Agree	Good information, and informative.
Strongly Agree	Strongly Agree	Strongly Agree	Strongly Agree	
Strongly Agree	Agree	Agree	Agree	Thank You!
Strongly Agree	Agree	Strongly Agree	Strongly Agree	I have a long-term goal. Thought the SMART acronym idea was good to follow.
Agree	Neutral	Agree	Agree	The toolkit lacks of web links to the videos and gc.ca sites.
Strongly Agree	Strongly Agree	Strongly Agree	Strongly Agree	Absolutely recommend! It was excellent! Thank you so much. The resources were great and I will share these great tips with my family and friends.
Strongly Agree	Strongly Agree	Strongly Agree	Strongly Agree	Very helpful information. I may not have considered some of the issues mentioned.
Agree	Strongly Agree	Agree	Strongly Agree	
Agree	Agree	Agree	Agree	
Strongly Agree	Agree	Agree	Agree	- Use microphones so it is easier for us at the back to hear all of the speakers. - During the credit card statement, could not find # 10.

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Strongly Agree	Neutral	Agree	Agree	It was fairly superficial during the session but the handout is extensive. Great lunch.
Strongly Agree	Agree	Agree	Agree	
Agree	Agree	Agree	Agree	Would have liked more information on lines of credit/ personal loans.
Agree	Agree	Strongly Agree	Strongly Agree	
Agree	Agree	Agree	Agree	
Strongly Agree	Agree	Agree	Agree	
Strongly Agree	Strongly Agree	Strongly Agree	Strongly Agree	I really enjoyed this session, I learned a lot about debt, credit and, credit cards which is very helpful. I wanted to learn about credit cards before getting one.
Agree	Strongly Agree	Agree	Agree	Thanks Guys!
Agree	Agree	Agree	Agree	
Strongly Agree	Strongly Agree	Strongly Agree	Strongly Agree	Great presentation! I understand the basic idea of what credit and debt are. Thank you very much.
Agree	Agree	Agree	Agree	
Agree	Agree	Neutral	Neutral	
Strongly Agree	Strongly Agree	Agree	Agree	
Agree	Agree	Agree	Agree	
Agree	Neutral	Agree	Agree	
Strongly Agree	Strongly Agree	Strongly Agree	Strongly Agree	More people should attend! Very helpful learned a lot of things I didn't know. Clarified a lot. Excellent and knowledgeable presenter.
Strongly Agree	Strongly Agree	Strongly Agree	Strongly Agree	Very helpful information! Glad I came for this. Thank you.
Strongly Agree	Strongly Agree	Strongly Agree	Strongly Agree	
Strongly Agree	Strongly Agree	Strongly Agree	Strongly Agree	
Strongly Agree	Strongly Agree	Strongly Agree	Strongly Agree	
Agree	Strongly Agree	Strongly Agree	Agree	
Strongly Agree	Agree	Agree	Strongly Agree	Thank You! It was much appreciated.

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Agree	Agree	Neutral	Agree	
Strongly Agree	Strongly Agree	Strongly Agree	Strongly Agree	
Agree	Agree	Neutral	Agree	
Strongly Agree	Agree	Agree	Agree	
Strongly Agree	Strongly Agree	Agree	Strongly Agree	
Strongly Agree	Strongly Agree	Strongly Agree	Strongly Agree	
Strongly Agree	Strongly Agree	Strongly Agree	Strongly Agree	
Strongly Agree	Strongly Agree	Strongly Agree	Strongly Agree	
Agree	Agree	Agree	Agree	
Strongly Agree	Strongly Agree	Strongly Agree	Strongly Agree	
Strongly Agree	Strongly Agree	Strongly Agree	Strongly Agree	Both of the presenters were very personable and knowledgeable. They knew the information and, presented it quite well. Awesome work!
Strongly Agree	Strongly Agree	Strongly Agree	Strongly Agree	May be good to be 2 hours.
Agree	Neutral	Neutral	Agree	
Strongly Agree	Strongly Agree	Strongly Agree	Strongly Agree	I wish it would have been longer. It was nice because it made us focus on how much money we spend and what we spend it on.
Strongly Agree	Strongly Agree	Agree	Agree	Thanks!
Agree	Agree	Agree	Agree	Thanks!
Agree	Agree	Agree	Agree	
Strongly Agree	Strongly Agree	Strongly Agree	Strongly Agree	Easy to understand, and I like the budget sheets.
Strongly Agree	Strongly Agree	Strongly Agree	Strongly Agree	Very insightful, practical budgeting information.
Strongly Agree	Strongly Agree	Strongly Agree	Strongly Agree	
Strongly Agree	Agree	Strongly Agree	Strongly Agree	Thank You for the information. Have an awesome day!
Strongly Agree	Strongly Agree	Strongly Agree	Strongly Agree	Good for realizing how much you actually spend on things you don't need, and where you can cut back your spending.

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Strongly Agree	Strongly Agree	Agree	Agree	I enjoyed how they discussed the most important parts of the booklet. Very useful information.
Strongly Agree	Agree	Strongly Agree	Strongly Agree	It is a great tool kit, and had a great speaker! Very informative.
Strongly Agree	Strongly Agree	Agree	Strongly Agree	
Strongly Agree	Agree	Agree	Strongly Agree	Money management information is always good. Thank you Connie for the presentation.
Strongly Agree	Strongly Agree	Strongly Agree	Strongly Agree	
Strongly Agree	Agree	Strongly Agree	Strongly Agree	
Strongly Agree	Agree	Agree	Agree	
Strongly Agree	Agree	Agree	Agree	
Strongly Agree	Neutral	Agree	Neutral	100%
Strongly Agree	Agree	Strongly Agree	Strongly Agree	The facilitator was great and informative! She is open and easily approachable! Thanks
Strongly Agree	Strongly Agree	Strongly Agree	Strongly Agree	
Agree	Agree	Strongly Agree	Strongly Agree	
Agree	Agree	Agree	Strongly Agree	
Strongly Agree	Agree	Agree	Strongly Agree	
Strongly Agree	Strongly Agree	Strongly Agree	Strongly Agree	Well presented.
Strongly Agree	Strongly Agree	Strongly Agree	Strongly Agree	What are good investments, bad investments? What is the right time to invest?
Strongly Agree	Strongly Agree	Strongly Agree	Strongly Agree	Have more than one. (credit/debt and saving)
Strongly Agree	Agree	Strongly Agree	Strongly Agree	More strategies to control expenses.
Strongly Agree	Strongly Agree	Strongly Agree	Strongly Agree	This session was very good. I love the part that I can invest in GIC to get more interest. Also the part that I can open more TFSA.
Strongly Agree	Strongly Agree	Strongly Agree	Strongly Agree	I found the information to be useful. I would like a future seminar with more saving/maintaining money.
Strongly Agree	Strongly Agree	Strongly Agree	Strongly Agree	Information on credit, how to be debt free. Saving
Strongly Agree	Strongly Agree	Strongly Agree	Strongly Agree	To know how to manage my account.

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Strongly Agree	Strongly Agree	Strongly Agree	Strongly Agree	Can we have this seminar twice a year, and can it be done at the beginning of the school year.
Strongly Agree	Strongly Agree	Strongly Agree	Strongly Agree	We need more sessions like this, Students need this information at the beginning of the term.
				Need to learn how to save my money.
Strongly Agree	Agree	Strongly Agree	Strongly Agree	The materials provided were great. Many students felt the information should have been geared more toward students with lump sum expenses, etc.
Strongly Agree	Strongly Agree	Strongly Agree	Strongly Agree	The activities and the videos made the workshops engaging.
Agree	Agree	Strongly Agree	Strongly Agree	Being more related towards the university student's lives. Sample budget to see as reference.
Agree	Neutral	Agree	Agree	
Strongly Agree	Agree	Strongly Agree	Strongly Agree	
Strongly Agree	Strongly Agree	Strongly Agree	Strongly Agree	Very useful information and easy to apply to real life.
Strongly Agree	Strongly Agree	Strongly Agree	Strongly Agree	Not so specific for university students, but really useful information!
Agree	Agree	Agree	Agree	It would be beneficial to add information about how to work tuition payments into a budget.
Agree	Disagree	Agree	Neutral	The videos would have been better if they weren't so casual about the changes that need to be made.
Agree	Neutral	Agree	Agree	A nice reality check on where I am standing financially. More information related to students would be helpful: scholarships, loans, student bank accounts, etc.
Agree	Agree	Agree	Strongly Agree	
Agree	Neutral	Agree	Agree	
Agree	Neutral	Agree	Strongly Agree	
Agree	Neutral	Agree	Agree	
Strongly Agree	Agree	Strongly Agree	Strongly Agree	
Strongly Agree	Strongly Agree	Strongly Agree	Strongly Agree	
Agree	Agree	Agree	Neutral	
Agree	Neutral	Neutral	Neutral	This presentation was not focused specifically for students.

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Strongly Disagree	Strongly Disagree	Strongly Disagree	Strongly Disagree	N/A
Agree	Neutral	Agree	Neutral	Needs to be made more realistic for on/off campus university kids eg. cost of text books Etc. to be considered.
Agree	Disagree	Agree	Agree	Some important items were not covered deeply enough. I understand it is too much for little time, but, they could have focused on more applicable material for students.
Disagree	Neutral	Agree	Disagree	You should create a similar program but have it geared toward post-secondary education.
Agree	Neutral	Agree	Agree	Could be more geared to students. Focus on investments.
Neutral	Agree	Strongly Agree	Agree	More specific information would be helpful.
Agree	Neutral	Neutral	Neutral	
Strongly Agree	Strongly Agree	Strongly Agree	Strongly Agree	
Strongly Agree	Agree	Strongly Agree	Agree	Should be more directed to students in the future.
Strongly Agree	Strongly Agree	Agree	Agree	Resources available in the booklet are valuable, esp. because I didn't have to take notes. The material could benefit from a bit more depth, specifically regarding how to access other financial resources.
Agree	Agree	Agree	Agree	A great resource for folks who are new to budgeting. Less so for those already committed and looking to learn more. The "saving for your goals" section is excellent!
Neutral	Agree	Agree	Agree	
Agree	Agree	Neutral	Neutral	
Strongly Agree	Neutral	Neutral	Neutral	I would like more information on interest (paying it back, which account to put money in for the best gain, etc.)
Strongly Agree	Neutral	Neutral	Disagree	Good coverage of basic budgeting material but I think it would be helpful to explore in more depth the issues that prevent people from creating and sticking to budgets. An inclusion of our Psychological relationship to money would go a long way to rounding out this seminar, which, as it stands, is mostly helpful tips to implement but seems to leave out the human dimension of it all.
Strongly Agree	Neutral	Agree	Agree	Would be good for people with minimal knowledge on finances. For people with knowledge about budgeting, more detail would be great.
Strongly Agree	Agree	Agree	Agree	

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Agree	Agree	Agree	Neutral	Good to be reminded(informed, too) of this stuff. Necessary life skills.
Agree	Neutral	Agree	Agree	
Strongly Agree	Agree	Strongly Agree	Strongly Agree	I appreciated the handout, because it gave more in-depth information that we couldn't cover in the hour. It was good, I would recommend offering this again!
Strongly Agree	Strongly Agree	Strongly Agree	Strongly Agree	Good seminar! I enjoyed. Could be longer, I think an extra hour would help to delve into the concepts more.
Strongly Agree	Agree	Strongly Agree	Agree	This information was clear, useful and, applicable. Speaker was clear. Envelope method is interesting.
Agree	Disagree	Agree	Neutral	Just cause it was stuff I had heard before but it could be helpful to others.
Strongly Agree	Agree	Agree	Agree	
Strongly Agree	Agree	Strongly Agree	Strongly Agree	Really helpful for university students.
Strongly Agree	Agree	Agree	Agree	Yes, I would recommend this for future years.
Agree	Strongly Agree	Strongly Agree	Strongly Agree	There should be more time allotted for this seminar in order to increase participants understanding.
Strongly Agree	Disagree	Disagree	Neutral	
Strongly Agree	Agree	Agree	Agree	More information on the taxes would be really helpful.
Agree	Agree	Strongly Agree	Agree	Useful and very accurate and, up-to-date information.
Strongly Agree	Agree	Agree	Strongly Agree	
Strongly Agree	Strongly Agree	Agree	Agree	
Agree	Agree	Neutral	Agree	
Strongly Agree	Strongly Agree	Strongly Agree	Strongly Agree	It was good to hear from other participants. It was also good to find out about the "it pays to know" websites.
Strongly Agree	Strongly Agree	Strongly Agree	Strongly Agree	Odette was really patient and straightforward with how, when and, where to look when you are budgeting and spending money and to spend wisely and smartly.
Strongly Agree	Strongly Agree	Strongly Agree	Strongly Agree	
Strongly Agree	Neutral	Agree	Agree	It is a good insight into how to plan the budget.
Strongly Agree	Strongly Agree	Agree	Strongly Agree	Totally was really awesome, but make it excited would be really helpful.
Agree	Agree	Strongly Agree	Agree	Keeping track of where my money is going is very important and should be a habit. Great workshop.

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Strongly Agree	Strongly Agree	Strongly Agree	Strongly Agree	
Strongly Agree	Strongly Agree	Strongly Agree	Strongly Agree	Thank you! I like learning neat things.
Strongly Agree	Strongly Agree	Strongly Agree	Strongly Agree	
Strongly Agree	Strongly Agree	Strongly Agree	Strongly Agree	Thanks for all the tips! Easy and helpful.
Strongly Agree	Agree	Strongly Agree	Strongly Agree	Thank you so much for this information.
Strongly Agree	Agree	Agree	Strongly Agree	Maybe have the workshop half an hour longer to better cover topics.
Strongly Agree	Strongly Agree	Strongly Agree	Strongly Agree	More activities.
Strongly Agree	Strongly Agree	Strongly Agree	Strongly Agree	makes me want to be a better spender.
Agree	Agree	Agree	Strongly Agree	
Agree	Agree	Strongly Agree	Strongly Agree	Need versus priority.
Strongly Agree	Strongly Agree	Strongly Agree	Strongly Agree	I enjoyed it. I think it will help me.
Strongly Agree	Neutral	Agree	Agree	
Strongly Agree	Strongly Agree	Strongly Agree	Strongly Agree	I love Canada.
Strongly Agree	Strongly Agree	Agree	Agree	Good activity - much more engaging than just lecture and videos.
Strongly Agree	Strongly Agree	Agree	Agree	The activity was fun and thanks for dinner.
Strongly Agree	Agree	Agree	Agree	
Strongly Agree	Strongly Agree	Strongly Agree	Strongly Agree	It was a helpful seminar.
Strongly Agree	Strongly Agree	Strongly Agree	Strongly Agree	
Strongly Agree	Agree	Agree	Agree	It was a good seminar for all students who would save now.
Strongly Agree	Strongly Agree	Strongly Agree	Strongly Agree	Got to know how to save money, reduce expenses and save money.
Strongly Agree	Strongly Agree	Strongly Agree	Strongly Agree	Glad I came. Very helpful.
Strongly Agree	Strongly Agree	Strongly Agree	Strongly Agree	
Strongly Agree	Strongly Agree	Strongly Agree	Strongly Agree	Great session. Looking forward to reviewing my budget.
Strongly Agree	Strongly Agree	Strongly Agree	Strongly Agree	

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Strongly Agree	Strongly Agree	Strongly Agree	Strongly Agree	
Strongly Agree	Agree	Strongly Agree	Strongly Agree	
Strongly Agree	Strongly Agree	Strongly Agree	Strongly Agree	
Strongly Agree	Agree	Strongly Agree	Strongly Agree	
Strongly Agree	Strongly Agree	Strongly Agree	Strongly Agree	I like this.
Strongly Agree	Agree	Agree	Agree	
Strongly Agree	Agree	Strongly Agree	Agree	Super helpful! budgeting was my favourite part.
Strongly Agree	Strongly Agree	Strongly Agree	Strongly Agree	Necessary workshop for all years university students 10.5/10
Strongly Agree	Strongly Agree	Strongly Agree	Strongly Agree	
Strongly Agree	Agree	Strongly Agree	Strongly Agree	First worksheet in Mod 7 wasn't very clear but it was all good.
Agree	Agree	Agree	Agree	
Strongly Agree	Strongly Agree	Strongly Agree	Strongly Agree	
Strongly Agree	Strongly Agree	Strongly Agree	Strongly Agree	
Strongly Agree	Strongly Agree	Strongly Agree	Strongly Agree	It was an interactive class that helped me to understand. And I like the free food.
Strongly Agree	Strongly Agree	Strongly Agree	Strongly Agree	I am really happy I come to this. Thanks a lot. I would go to more in the future.
Strongly Agree	Agree	Strongly Agree	Strongly Agree	Thank you. The information provided was useful.
Strongly Agree	Agree	Strongly Agree	Strongly Agree	
Strongly Agree	Strongly Agree	Strongly Agree	Strongly Agree	The presentation was very helpful for me.
Strongly Disagree	Strongly Disagree	Strongly Disagree	Strongly Disagree	I really liked the presentation of comparison tools. I'm glad to have had different information presented to me.
Strongly Agree	Agree	Strongly Agree	Agree	The time provided was too short for the amount of content presented. I would like to have more time to discuss the subject and ask my questions.
Strongly Agree	Agree	Agree	Strongly Agree	I had a surplus of \$300 in September but I could not do anything.
Strongly Agree	Strongly Agree	Strongly Agree	Strongly Agree	Gather bill each month to make a financial statement. The thing that cost me the most, is the phone card to call the stranger.
Agree	Agree	Agree	Agree	

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Neutral	Neutral	Agree	Disagree	
Agree	Agree	Agree	Agree	
Strongly Agree	Agree	Agree	Neutral	
Agree	Agree	Agree	Agree	
Neutral	Agree	Neutral	Agree	
Agree	Strongly Agree	Agree	Agree	
Strongly Agree	Strongly Agree	Strongly Agree	Agree	Good Presentation.
Agree	Agree	Neutral	Neutral	
Agree	Agree	Strongly Agree	Agree	
Strongly Agree	Strongly Agree	Strongly Agree	Strongly Agree	
Agree	Strongly Agree	Strongly Agree	Agree	
Agree	Strongly Agree	Agree	Strongly Agree	
Strongly Agree	Agree	Agree	Strongly Agree	
Strongly Agree	Strongly Agree	Strongly Agree	Strongly Agree	
Neutral	Neutral	Neutral	Neutral	I didn't have time to watch.
Strongly Agree	Strongly Agree	Strongly Agree	Strongly Agree	
Agree	Strongly Agree	Agree	Strongly Agree	
Strongly Agree	Strongly Agree	Strongly Agree	Strongly Agree	
Agree	Strongly Agree	Strongly Agree	Strongly Agree	
Disagree	Disagree	Disagree	Strongly Disagree	
Strongly Agree	Strongly Agree	Agree	Strongly Agree	
Agree	Agree	Agree	Agree	
Strongly Agree	Strongly Agree	Agree	Strongly Agree	
Strongly Agree	Agree	Strongly Agree	Strongly Agree	
Strongly Agree	Strongly Agree	Strongly Agree	Strongly Agree	

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Strongly Agree	Strongly Agree	Agree	Strongly Agree	
Strongly Agree	Strongly Agree	Neutral	Agree	
Strongly Agree	Strongly Agree	Strongly Agree	Strongly Agree	
Agree	Agree	Strongly Agree	Agree	
Strongly Agree	Disagree	Agree	Agree	This is a budgeting workshop - I believe more financial literacy is needed in terms of investments, credit cards, interest rates/time
Strongly Agree	Agree	Agree	Agree	More about investments would be helpful
Strongly Agree	Agree	Agree	Agree	Great Presentation / extremely informative
Strongly Agree	Strongly Agree	Strongly Agree	Strongly Agree	
Strongly Agree	Agree	Agree	Agree	very understandable course
Agree	Strongly Agree	Agree	Strongly Agree	speakers were excellent and well spoken
Strongly Agree	Strongly Agree	Agree	Strongly Agree	as an impulsive spender this information was very helpful. I do wish it went more in depth in terms of debt management. As a student who is not receiving OSAP, I feel trapped and need to find other sources of financial aid.
Strongly Agree	Disagree	Agree	Agree	
Strongly Agree	Strongly Agree	Strongly Agree	Strongly Agree	please touch on how can we invest our saving during our school year and ways to pack back our OSAP
Strongly Agree	Strongly Agree	Strongly Agree	Strongly Agree	easy to understand
Strongly Agree	Agree	Agree	Strongly Agree	
Agree	Agree	Neutral	Agree	
Agree	Agree	Strongly Agree	Agree	great workshop
Strongly Agree	Agree	Strongly Agree	Strongly Agree	
Agree	Agree	Agree	Agree	Include methods of investment

Appendix B - Facilitator Feedback

How many people attended the workshop?	Overall, the information contained in this resource is clear, useful and easy to understand	The range and level/depth of topics covered in this resource is appropriate for students/participants	The program’s content and materials were well received by students/participants	I would gladly recommend this resources to other teachers/facilitators	Please share any additional comments you may have.	Would you like to write a quote in the space below that we can use as a testimonial when promoting financial basics to other hosts and facilitators.
19	Strongly Agree	Strongly Agree	Strongly Agree	Strongly Agree	My seminar had attendees who had a lot of questions. I thought this was great, because they were really engaging with the material - particularly the sections on credit & debt and student loans.	
29	Agree	Strongly Agree	Agree	Strongly Agree	Trainers manual was good. Good include certain sections or not. *Might want to consider separate, targeted modules for various groups. *1) Post-secondary students 2) Secondary students (high school & junior high) 3) new professional / recent post-secondary grads.	
29	Strongly Agree	Agree	Agree	Agree	Some of the materials were a bit outdated- i.e. "DVD's" and such should be more generic so you aren't constantly changing them.	This is a very helpful session for anyone and everyone of all ages and stages in their life. We all need to constantly learn about budgeting.
6 and 3	Agree	Agree	Agree	Agree		
29	Strongly Agree	Strongly Agree	Agree	Agree		
30	Strongly Agree	Strongly Agree	Strongly Agree	Strongly Agree	The students seemed to really enjoy the videos and interactive envelope Budgeting System Activity 14. We will do more of these activities moving forward in the future workshops. Students were very appreciative and said the information helped them a lot and will continue to use the booklet provided.	Excellent workshop tools, very well put together and extremely useful for students and staff! Students asked when the next session will be as they would like to attend more workshops and invite their friends. Staff who attended requested more workshops for students at regional campuses. Thank you for providing such an amazing kit to assist students.
24	Agree	Neutral	Agree	Agree		

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12	Strongly Agree	Agree	Agree	Strongly Agree	Material was great- very helpful and appropriate level. Videos were really good!	Excellent material and very relatable for students. Easy and straight forward to present.
15 students, 5 staff, 1 observer, 4 presenters	Strongly Agree	Strongly Agree	Strongly Agree	Strongly Agree	I think it went fairly well. It can be hard to corral students to come to such events but certainly some financial awareness was imparted and hopefully that will help it diffuse to the wider community.	Building beyond the basics in our understanding of credit and debt management.
15 students, 5 staff	Agree	Agree	Agree	Agree	Overall, the info was helpful! Had to do extra. I feel the facilitator and student resource info. could have been coordinated better(more integrated, provide link to specific resources and calculators) Use examples relevant to students (not in a position to purchase home, etc.)	
20	Agree	Agree	Neutral	Agree	Material was a bit repetitive in sections- flow of info could be improved. More notice to advertise to students, only had three weeks to put it together.	
16	Strongly Agree	Strongly Agree	Strongly Agree	Strongly Agree	It was an interactive class that helped me to understand. And I like the free food.	
0	Agree	Neutral	Agree	Agree	Overall, I felt that the session was very worthwhile. We presented some of the mini-modules from Budgeting and Expenses in the space of 1.5 hours. Videos were well presented and the length of time was perfect for the videos (3-4 minutes max). Students were pleased with the outcome and it was a great refresher for many. Opportunities for improvement: - information was not targeted to student life - some of the information was dated, or not relevant to direct entry undergrad students (i.e. mortgage, car) - on line budget worksheet needs to be modified to enable students to document their budget in ways that are meaningful to them. (i.e. per term for government assistance resources, monthly for employment income, per term for some educational expenses etc. - workshop mode doesn't leverage the online tools that are referenced in the booklet - booklet is a great takeaway but not sure if students will really go back and reference - 1 hour mini modules should be developed and packaged - many students don't have the time or interest in more than one hour - create online or webinar material modules that students can take independently (1 hour max) - as facilitator was not aware of online survey capability - would like to try a session as a webinar to try to get more reach! (will keep you posted!)	

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How many people attended the workshop?	Overall, the information contained in this resource is clear, useful and easy to understand	The range and level/depth of topics covered in this resource is appropriate for students/participants	The program’s content and materials were well received by students/participants	I would gladly recommend this resources to other teachers/facilitators	Please share any additional comments you may have.	Would you like to write a quote in the space below that we can use as a testimonial when promoting financial basics to other hosts and facilitators.
30 over the 2 days (Mar. 30 and 31)	Strongly Agree	Agree	Neutral	Agree	We utilized a budget sheet that we have designed specifically for students so loan disbursements could be recorded. We also tried to fit it into a one-hour session and it should have been at least 1.5 hours but we were trying to match schedules. We had more students try to register than we had anticipated.	This went over well and at the very least got students thinking and talking - and sharing some useful resources such as apps. The gift card was the real incentive - they did admit that but they also were all engaged.
7	Neutral	Neutral	Neutral	Neutral	Given the date on which we received the information and documentation, we had little time to prepare the workshop and we used tools of the program "Personal Finance" that responded more to the needs of our students.	Given that we had an hour for the presentation portion of the workshop, we focused on mini module 1 "Needs and Desires." The students actively participated in the workshop and were very satisfied according to the comments we received.
23	Strongly Agree	Agree	Agree	Strongly Agree		

Appendix C – Facilitator Supplemental Feedback

Did you target a particular group of students when inviting them to the workshop?	How did you publicize the workshop? (e.g. email, twitter, posters/flyers, etc)	What time did you hold your workshop? (e.g. weekend, lunch, evening)	In retrospect, how much time do you feel would be appropriate to deliver the workshop?	Did you feel you had sufficient time to prepare and present?	When in the academic year do you feel this workshop would be most beneficial?	Did you use incentives? If so, what were they and did this facilitate attendance?	Where did you hold your workshop (on site, off campus)	Did students bring their laptops or did you have access to computers to do some of the workshop online?	Are you considering holding another workshop using the FCAC material?
No. It was open to all students.	We put up posters	It was on a Thursday from 5:30-7:30pm	We used the full two hours. We could have used 2.5 hours	Yes	I don’t think there is ever a good time. It is just about letting students know in advance, so they can plan around it	We gave everyone dinner and a \$30 Starbucks gift card. I think it greatly contributed to the excellent attendance	On campus	We had access to a computer – we were in a seminar room, so it projected on the main screen	Yes! We will do this again, for sure

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We had a real mix of students from all cultures and programs	We posted information on our website, put up posters and had faculty email out to students.	Our workshop started at 4:30pm and ended with a pizza dinner, drinks and prizes for attending	Two hours would be the absolute minimum, students were quite involved with the interactive games and the time went by fast. I am hoping to hold several series over each semester to allow adequate time to cover all topics. The material is so excellent and helpful!	No, I will allow more time in future workshops	The workshop would probably best be attended about 4 weeks into the semester before students get further into studies or right after reading break.	We used grocery cards which students seemed to appreciate, the free food and drinks was also well appreciated	Workshop was held on campus in a theatre style setting with good viewing for power points and adequate room for students to mingle	We had access to a computer, projector and screen in the room.	Yes, absolutely, the material is well put together and resources included in kit are easy to use and effective
We targeted all students through digital signage and UBC FYI blog that goes out to all subscribers. We also targeted students who are currently on financial hold owing tuition to UBC as they may be experiencing financial difficulties.	Digital signage, blog post and targeted email to students on financial hold	lunch hour	1.5 hours would have been better to not rush through material. We presented in 1 hour.	Could have used a couple more weeks to advertise and prepare but happy with response given the time we did have.	End of term (Dec, April and Aug)	Yes. We provided lunch and did a draw for 3 \$100 gift cards.	On site – booked a room in a popular library/study space on campus	No laptops, just our power point and projector.	Yes. We have materials for the other session and hope to present this in the next few months

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no - we just invited all students	Our social media folks/communications sent out an email, we printed posters and our Students' Association posted them and put it on FB (we didn't have a lot of time) but we did get twice as many people as we had room for	we went with the lunch break as most classes don't run over that time	we could have easily used another 30 minutes or even an hour more than the one hour we allocated	Yes, most of what we used was right from what was sent out (again, we could have used more time for discussion and sharing)	I think the beginning of the year would be better – we were trying to incorporate some information on loans and the timing made that rather less useful	Yes, and I asked if they would have come without – they said they would have come without lunch but the gift cards were very enticing	Because we wanted to include the SA we asked to use their boardroom right on campus	We used a laptop – no students brought them or used them; we demo'd the online budget form using hypothetical/average costs on a screen	We would but think the incentives are necessary – so hoping to find someone who would provide that (our Student Experience folks are trying to help but may end up using a financial institution that funds the new student orientation – and then they will likely bring their own people and perspective)
We targeted students already on campus (not perspective).....was open to all students	Social media, campus signage, external signage, through our student union, posters, faculty also promoted in classroom	We did a 6-8 pm session and provided food	I did a full 2 hours and could have used another ½ hour. However by the end of 2 hours, students were starting to get tired.	Time was sufficient	Depends on your target group. I would like to run one in September for new students and also one in January for continuing students as they start running out of student loan money.	My workshop attendees recommended having another workshop in September and January. Their rationale was to assist students with budgeting their OSAP funds for the academic term and help new students create a budget.	Food and swag – students always love free stuff!	I used PowerPoint and had access to website to watch videos etc. but students did not bring laptops or use computers. If needed we could have booked a computer lab for the workshop.	Yes if time permits I would like to have one at the end of September.

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No, but all international students received personal emails about the session. We did not reserve spots in the session for any particular group of students.	Personal emails, posters, e-campus newsletter, facebook and word of mouth.	Lunch	With the information we provided, one hour was sufficient. If we would have tried to include more in depth detail, we would have required more time.	We could have used more time to prepare. We read a lot of the information as a result of the short time frame	Probably toward the end of each term when students are short on money. I think the timing was ideal as student prepare for the summer and possibly another academic year. Any later and it would have interfered with final presentations, exams, etc.	We offered a pizza lunch, \$25 gift card to our bookstore for anyone who attended. We also offered 5 \$20 starbucks gift cards in a draw. Since we only had 26 students attend (even though we had 30 students registered), we gave away the remaining \$25 gift cards in the draw as they were not refundable.	On site in a classroom	None of the students did the workshop online	We would definitely use the FCAC material again, but tailor it more toward students (remove mention to mortgages and retirement and allow the budgets to include one time costs/income such as tuition, residence fees, scholarships, etc.)
No	Via their University of Regina email to approximately 2000 students	Weekday over lunch	We used 2 hours and felt this was appropriate	Yes	October and February (before mid-terms)	Yes, we offered pizza and prizes	On-Campus	No, we did not use computers or ask participants to bring any. We used paper worksheets	Yes

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Did you target a particular group of students when inviting them to the workshop?	How did you publicize the workshop? (e.g. email, twitter, posters/flyers, etc)	What time did you hold your workshop? (e.g. weekend, lunch, evening)	In retrospect, how much time do you feel would be appropriate to deliver the workshop?	Did you feel you had sufficient time to prepare and present?	When in the academic year do you feel this workshop would be most beneficial?	Did you use incentives? If so, what were they and did this facilitate attendance?	Where did you hold your workshop (on site, off campus)	Did students bring their laptops or did you have access to computers to do some of the workshop online?	Are you considering holding another workshop using the FCAC material?
1 st year university students and some teachers in high schools	email/discussions	weekday and evening	approximately 1 hour – 1.5 hours	Yes	Fall	Water bottles – just a little gift to thank them for participation but did not increase or decrease attendance – the sessions were held during class time.	one on site and 2 off site	No computer access	Definitely
Although the workshop was open to all registered students, we targeted the following category of students who benefited from our services during the current academic year: Students who have met with Financial Aid Advisors, Special Needs Counselors or International Student Advisors.	The workshop was promoted by using our web site, Facebook and Twitter accounts, by email – directed to targeted students. We did not have enough notice to have the information communicated to Faculty and Staff.	The workshop was held during lunch time – between 12 h 45 and 13 h 45. No food or beverages were provided.	We had one hour to cover one topic. (We choose one topic only). Since we wanted the students to participate as much as possible, we feel the duration of the workshop was appropriate. However, two one-hour workshops would be ideal, if we wanted to go more in depth on the same topic. (Due to the lack of time to prepare the workshop, we could not cover the entire topic – we had to pick and choose what we felt was more important for our students.	No. We were given less than 6 days. This time includes: being informed, getting a small team of people together to organize and deliver the workshop, becoming familiar with the information, adapting the material, practicing and presenting the workshop. Those involved had to rework their schedule (meeting with students) in order to deliver. Also, there were some	This workshop – and others about money management – would be beneficial any time during the year. However, it would be best delivered – with a higher turnout – at the beginning of each semester.	Yes. We advertised that participants would be getting a gift (without saying what it would be). They were very surprised to receive a grocery gift card (at the end of the workshop and after filing in the evaluation sheet).	We held it in a mi-size class room (capacity of 70).	Students did not bring their laptops. However some took notes or photographed the PowerPoint presentation.	Definitely, it is in our work plan for next year. The subject is of great interest.

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				difficulties in obtaining the material in French and confusion about which FCAC program to use.					
Did you target a particular group of students when inviting them to the workshop?	How did you publicize the workshop? (e.g. email, twitter, posters/flyers, etc)	What time did you hold your workshop? (e.g. weekend, lunch, evening)	In retrospect, how much time do you feel would be appropriate to deliver the workshop?	Did you feel you had sufficient time to prepare and present?	When in the academic year do you feel this workshop would be most beneficial?	Did you use incentives? If so, what were they and did this facilitate attendance?	Where did you hold your workshop (on site, off campus)	Did students bring their laptops or did you have access to computers to do some of the workshop online?	Are you considering holding another workshop using the FCAC material?
we invited 2nd year students that had received bursary assistance for the academic year	Event email with ability to register online	7:00 - 8:30 pm	approximately 1 hour – 1.5 hours	There was a tight timeline - I would have liked to rehearse prior to workshop with members of my team - ended up not being as comfortable with all the material as I could have been	Early October and Mid January (when students receive their government assistance)	We used \$15 food vouchers that could be used at venues on campus, pizza dinner - incentives 'engaged' students to register	on campus	In retrospect, I wish I had informed students to bring their laptops or booked a room that had access to computers.	Yes - I would like to try to do a session over the summer for prospective students via a webinar
No	all formats	11 AM and 2PM	I believe we managed, by targeting highlights of the FCAC presentation, to condense the presentation into a manageable 1 hour; Q & A may have taken it to 1.5 hours.	Not really, but I understand it was a last minute 'deal' so to speak.	Early October and/or early February	Not this time, but we did have a drawing for a gift card at our book store. In the future, with more time to prepare, we would I believe give the students more of a heads up on what to expect in that regard.	on campus at our service-point area, widely known/used by our students.	Both	Most probably now that we have such a good knowledge/date base of information.
I had three students in mind when the opportunity to host this workshop came	I created a poster and hung them around the college. Sent an e-mail to the three students I	It was held from 2pm – 4 pm on Tuesday,	The two-hour time frame was sufficient. My workshop attendees	Yes, the preparation time was sufficient.	My workshop attendees recommended having another	Tim Horton's gift cards and food, beverage, and dessert.	Workshop was held on-campus.	I advised student's to bring their laptops and tablets to try some of the budgeting applications that are	Absolutely! Currently using these materials in advising sessions with students when it comes to budgeting.

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<p>up. I sent them a quick e-mail and they are the individuals who spread the word and helped to fill the workshop in a few days. The seminar was open to everyone.</p>	<p>had in mind for the conference. Those three student provided word-of-mouth advertising and filled the workshop.</p>	<p>March 31, 2015.</p>	<p>wanted more time to spend on the material and discussing ways to save.</p>		<p>workshop in September and January. Their rationale was to assist students with budgeting their OSAP funds for the academic term and help new students create a budget.</p>			<p>available to them</p>	
<p>We targeted all students on campus in Orillia and Thunder Bay</p>	<p>We used posters, Facebook, weekly communication update via email, and electronic billboards</p>	<p>During lunch hour 12pm - 1pm</p>	<p>Our workshop ran 1 hour, and it went over by 15minutes. I suggest 1.5hours maximum</p>	<p>Yes. Questions throughout the program lengthened the time of the presentation.</p>	<p>October and February (before mid-terms)</p>	<p>Yes, we offered pizza and prizes</p>	<p>On-Campus</p>	<p>No, we did not use computers or ask participants to bring any. We used paper worksheets</p>	<p>Yes</p>

Appendix D - Listing of Schools

School	School Description	Student Population	Actual Participants
Canadian Mennonite University	Canadian Mennonite University is a Christian university located in Winnipeg, Manitoba, Canada that awards three and four-year degrees in a variety of programs.		20
Lakehead University	Lakehead University is a public research university with campuses in Thunder Bay and Orillia, Ontario, Canada. Lakehead University, shortened to 'Lakehead U', or 'LU', is non-denominational and provincially supported.	Undergraduates: 7 254 Postgraduates: 594 Total: 7 848	23
Lethbridge College	Lethbridge College, formerly Lethbridge Community College, was opened in 1957 as the first public community college in Canada. Over 4,000 students attend the Lethbridge, Alberta, institution. Lethbridge College offers preparatory studies, vocational training, and university transfer programs in 50 career fields, leading to one-year certificates, two-year diplomas, apprenticeships, and bachelor's degrees.	Total: 4 200	30
McGill University	McGill University is a public research university in Montreal, Canada. McGill is considered one of the most prestigious universities in the world. As of the 2014-2015 school year, McGill was ranked 1st in Canada among all its major/research universities in the Maclean's 24th annual rankings.	Undergraduates: 27 035 Postgraduates: 9 246 Total: 39 497	9
Medicine Hat College	Medicine Hat College is a public, board governed, comprehensive community college serving southeastern Alberta and southwestern Saskatchewan, Canada. The college is located in the city of Medicine Hat, Alberta, and was founded in 1965.	Total: 2 700	12
Queen's University	Queen's University at Kingston is a public research university located in Kingston, Ontario, Canada. Queen's University has consistently been ranked one of Canada's top universities.	Undergraduates: 16 339 Postgraduates: 4 318 Total: 24 582	30
Sheridan College	Sheridan College Institute of Technology and Advanced Learning is a diploma and degree granting polytechnic institute in Ontario.	Undergraduates: 18 000	17
The Université de Moncton	The Université de Moncton is a French language university located in Edmundston, Moncton and Shippagan, New Brunswick, Canada serving the Acadian community of Atlantic Canada. It is the only francophone university in New Brunswick and is one of only two such universities in the Maritimes.	Undergraduates: 5 281 Postgraduates: 683 Total: 5 964	53
The Université du Québec	The Université du Québec à Montréal is a comprehensive public university based in Montreal, Quebec, Canada. It is a French-language university and is the largest constituent element of the Université du Québec, a public university system.	Undergraduates: 34 043 Postgraduates: 7 282 Total: 41 325	7
The University of Alberta	The Augustana Campus is a faculty of the University of Alberta located in Camrose, Alberta, Canada. It was merged into the larger, Edmonton, Alberta-based University in 2004	Total: 1 000	26

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The University of Columbia	The University of British Columbia is a public Canadian research university. UBC offers degrees and diplomas in over 300 fields.	Undergraduates: 39 254 Postgraduates: 9 912 Total: 49 166	20
The University of Regina	The University of Regina is a public research university located in Regina, Saskatchewan. The University of Regina is well-reputed for having a focus on experiential learning and offers internships, professional placements and practicums in addition to cooperative education placements in 41 programs.	Undergraduates: 10 740 Postgraduates: 1 530 Total: 12 270	17
The University of Winnipeg	The University of Winnipeg is a public university that offers undergraduate faculties of art, business and economics, education, science and kinesiology, and applied health as well as graduate programs.	Undergraduates: 9 868 Postgraduates: 238 Total: 10 106	29
Vancouver Island University	Vancouver Island University is a Canadian public university established in 1969, and has grown into a university that plays an important role in the educational, cultural, and economic life of the region.	Total: 19 780	30