

**GRADUATE FOLLOW-UP SURVEY
FINAL QUESTIONNAIRE
SURVEY OF CLASS OF 2003 MARITIME UNIVERSITY GRADUATES IN 2005**

IN THE FOLLOWING QUESTIONNAIRE ANY ITEM IN LOWERCASE LETTERS IS READ TO THE SURVEY RESPONDENT. INTERVIEWER INSTRUCTIONS, GO/SKIP PATTERNS AND OTHER CATI COMMANDS ARE IN UPPERCASE.

Hello, may I please speak with _____ **[IF GRADUATE NOT AVAILABLE GO TO Q2].**

This is **[INSERT FULL NAME]** calling from Market Quest Research. We're conducting a survey on behalf of the Maritime Provinces Higher Education Commission to explore graduates' experiences since graduating. The information will be used by provincial governments and universities to evaluate and design policies pertaining to university students and graduates. Your answers are important and will be kept strictly confidential.

1. The survey will take approximately 25 minutes to complete. Would you have some time to speak with me now?

YES	1	GO TO Q4b
NO	2	ARRANGE ANOTHER TIME/DATE

2. Market Quest Research is conducting a survey of 2003 graduates from universities in the Maritime Provinces. Can **[INSERT NAME]** be reached at this number?

YES	1	CONTINUE
NO	2	GO TO Q4a

3. What would be the best time to reach him/her?

TIME OF DAY _____
DAY OF WEEK _____

CONCLUDE WITH: Thank you for taking our call. **THANK & TERMINATE**

- 4a. Do you have another number where we can reach **[INSERT NAME]**?

DO NOT READ

YES	1	COLLECT CORRECT INFORMATION
NO	2	THANK & TERMINATE

CONCLUDE WITH: Thank you for taking our call. If you should be in contact with **[INSERT NAME]**, we'd appreciate it if you would tell him/her about this study and ask that he/she call us toll-free at 1-800-560-1360. **THANK & TERMINATE**

- 4b. Would you prefer to do the survey in French or English?

French	1
English	2

5. Before we begin the survey, we'd like to verify the information we have for you. In 2003, you graduated from **[INSERT UNIVERSITY]** and received a **[INSERT DEGREE]** and your major field of study or specialization was **[INSERT MAJOR]**. Is this information correct?

DO NOT READ

YES	1	CONTINUE
NO	2	COLLECT CORRECT INFORMATION AND CONTINUE

6. Did you have any other major field of study?

DO NOT READ

YES 1 **CONTINUE**
 NO 2 **GO TO Q8**

7. And what was that?

RECORD RESPONSE

8. In what city, province/state and country are you currently residing?

DO NOT READ, RECORD RESPONSES – PROBE FOR EACH

- a)CITY
 b)PROVINCE/STATE
 c)COUNTRY

SECTION 1: GENERAL OUTLOOK SINCE GRADUATING

10. I am going to begin with a couple of questions about your overall views on your experiences since you graduated from university in 2003. Using a 5 point scale where 1 means you're very dissatisfied and 5 means you're very satisfied, please rate your satisfaction with:

[READ & ROTATE LIST]

	VD				VS	DK
Your current employment situation	1	2	3	4	5	98
Your current level of education	1	2	3	4	5	98
Your current financial situation	1	2	3	4	5	98

SECTION 2: ACTIVITY PRIOR TO ENROLLING IN THE 2003 PROGRAM

11. Now, we'd like to ask some questions about the period before you started your **[INSERT DEGREE]** that you completed in 2003. During the twelve months immediately before you enrolled, in what province/state or country were you living?

RECORD RESPONSE

[INTERVIEWER NOTE: If respondent was living in more than one place ask them to identify where they spent the majority of the 12 months.]

12. During the twelve months before you enrolled in your **[INSERT DEGREE]** what was your major activity?

DO NOT READ, ACCEPT ONLY ONE ANSWER

[INTERVIEWER NOTE: For example, was it going to school, working, family responsibilities, or without work and looking for work?]

GOING TO SCHOOL	1	CONTINUE
WORKING	2	GO TO Q14
WORKING AND GOING TO SCHOOL	3	CONTINUE
TAKING CARE OF FAMILY OR HOUSEHOLD RESPONSIBILITIES	4	GO TO Q14
WITHOUT WORK AND LOOKING FOR WORK	5	GO TO Q14
GOING TO SCHOOL AND ACTIVITY OTHER THAN WORKING	6	CONTINUE
OTHER (PLEASE SPECIFY)	90	GO TO Q14

13. In what type of school or education program were you enrolled, in the 12 months before you enrolled in the **[INSERT DEGREE]** completed in 2003?

DO NOT READ, ACCEPT ONLY ONE ANSWER

HIGH SCHOOL GRADUATE/GED/TECHNICAL HIGH SCHOOL GRAD	1 GO TO Q15
TRADE/VOCATIONAL CERTIFICATE OR DIPLOMA/APPRENTICESHIP	2 CONTINUE
HOSPITAL-BASED PROGRAMS (OTHER THAN MEDICAL SCHOOL)	3 CONTINUE
COMMUNITY COLLEGE/CEGEP	4 CONTINUE
ATTENDED UNIVERSITY - NO DEGREE SPECIFIED OR INCOMPLETE	5 CONTINUE
UNIVERSITY DIPLOMA OR CERTIFICATE BELOW BACHELOR'S	6 CONTINUE
BACHELOR'S DEGREE (E.G., BA., BSC., BED.)	7 CONTINUE
FIRST PROFESSIONAL (LAW/MEDICINE/VET MED/OPTOMETRY/THEOLOGY/ PHARMACY)	8 CONTINUE
UNIVERSITY DIPLOMA OR CERTIFICATE ABOVE BACH/BELOW MASTERS	9 CONTINUE
MASTER'S DEGREE (E.G., MA, MSC., MED.)	10 CONTINUE
EARNED PHD (E.G. DOCTORATE, DSC., DTED.)	11 CONTINUE
OTHER (PLEASE SPECIFY)	90 CONTINUE

14. Before you enrolled in your **[INSERT DEGREE]** program, what was the highest level of education you had completed?

DO NOT READ, ACCEPT ONLY ONE ANSWER

HIGH SCHOOL GRADUATE/GED/TECHNICAL HIGH SCHOOL GRAD	1
TRADE/VOCATIONAL CERTIFICATE OR DIPLOMA/APPRENTICESHIP	2
HOSPITAL-BASED PROGRAMS (OTHER THAN MEDICAL SCHOOL)	3
COMMUNITY COLLEGE/CEGEP	4
ATTENDED UNIVERSITY - NO DEGREE SPECIFIED OR INCOMPLETE	5
UNIVERSITY DIPLOMA OR CERTIFICATE BELOW BACHELOR'S	6
BACHELOR'S DEGREE (E.G., BA., BSC., BED.)	7
FIRST PROFESSIONAL (LAW/MEDICINE/VET MED/OPTOMETRY/THEOLOGY/ PHARMACY)	8
UNIVERSITY DIPLOMA OR CERTIFICATE ABOVE BACH/BELOW MASTERS	9
MASTER'S DEGREE (E.G., MA, MSC., MED.)	10
EARNED PHD (E.G. DOCTORATE, DSC., DTED.)	11
OTHER (PLEASE SPECIFY)	90

15. a) In what year did you receive your high school diploma or meet the requirements for a high school diploma or GED?

RECORD RESPONSE

- b) Where did you complete high school - in what city and province, state and country? **[IF NEEDED: Where did you attend high school?]**

RECORD RESPONSE

[INTERVIEWER NOTE: IF NO GED OR HIGH SCHOOL DIPLOMA ASK: Where did you live during the ages of 17 and 18?]

16. Thinking back to that time, how would you describe the place where you were living then? **[INTERVIEWER NOTE, IF NEEDED:** When you completed high school or when you were 17 or 18] Were you living...

READ LIST

- In a rural area (Farm or acreage)
- 1
- On a first nation reserve
- 2
- In an urban area with a population of less than 15,000 (town or village)
- 3
- In an urban area with a population of between 15,000 and 29,999
- 4
- In an urban area with a population of between 30,000 and 99,999
- 5

In an urban area with a population of between 100,000 and 499,999

6

In an urban area with a population of 500,000 or more

7

Other (please specify_____)

90

17. Before enrolling in the program you completed in 2003, did you have any full-time work experience? By full-time we mean 30 or more hours per week.

DO NOT READ

YES	1
NO	2

18. Did you have any part-time work experience? By part time we mean less than 30 hours per week.

DO NOT READ

YES	1
NO	2

SECTION 3: THE 2003 PROGRAM

Next, I would like to ask you a few questions about the program you completed in 2003.

- AA Now thinking about the time when you enrolled in your **[INSERT DEGREE]**. In what month and year did you actually start this program?

RECORD RESPONSE

MONTH _____
YEAR _____

19. At that time, how important was it for you to acquire the skills needed for a particular job? Would you say it was...

READ LIST

Very important	1
Important	2
Not important	3
Not at all important	4

20. When you enrolled in the program, how important was it for you to acquire an in-depth knowledge of a field of study ..

READ LIST

Very important	1
Important	2
Not important	3
Not at all important	4

21. When you decided to enrol in the program, how important was it for you to have a chance at a good income...

READ LIST

Very important	1
Important	2
Not important	3
Not at all important	4

Now, we would like to turn to questions about the program that you completed in 2003.

22. In what month and year did you complete the requirements for your **[INSERT DEGREE]**?

RECORD RESPONSE

MONTH _____
YEAR _____

[INTERVIEWER NOTE, IF CLARIFICATION NEEDED: By "complete the requirements" we mean writing the last exam or submitting the last paper, report or project, or defending your thesis.]

23. Did you take your **[INSERT DEGREE]** through ...

READ LIST

Full-time studies only	1	GO TO Q25
Part-time studies only	2	CONTINUE
Combination of full-time and part-time studies	3	CONTINUE

24. Why didn't you take this program exclusively full-time?

DO NOT READ, ACCEPT MORE THAN ONE ANSWER

HAD A FULL-TIME JOB	1
HAD A PART-TIME JOB	2
LACK OF MONEY	3
CARING FOR OWN CHILDREN	4
OTHER FAMILY RESPONSIBILITIES	5
HEALTH REASONS	6
PROGRAM NOT OFFERED FULL-TIME	7
ONLY NEEDED ONE/A FEW CREDITS/COURSES	8
OTHER (PLEASE SPECIFY)	90
DON'T KNOW/NO RESPONSE	98

25. During your studies, did you take a leave of absence that delayed the completion of your program?

DO NOT READ

YES	1	CONTINUE
NO	2	GO TO Q28

26. What was the main reason you took a leave of absence from your studies?

DO NOT READ, ACCEPT ONLY ONE ANSWER

HAD A FULL-TIME JOB	1
HAD A PART-TIME JOB	2
LACK OF MONEY	3
CARING FOR OWN CHILDREN	4
OTHER FAMILY RESPONSIBILITIES	5
HEALTH REASONS	6

PROGRAM NOT OFFERED FULL-TIME	7
ONLY NEEDED ONE/A FEW CREDITS/COURSES	8
OTHER (PLEASE SPECIFY)	90
DON'T KNOW/NO RESPONSE	98

27. For how many months were you on a leave of absence from your studies?

RECORD RESPONSE

DON'T KNOW/NO RESPONSE	98
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28. Thinking about the time required to complete your **[INSERT DEGREE]**, would you say that you completed this program....

READ LIST

In a normal amount of time	1	GO TO Q30
In a longer amount of time than normal or	2	CONTINUE
In a shorter amount of time	3	CONTINUE

29. Why did you complete your program **[INSERT RESPONSE FROM Q28]**?
DO NOT READ, ACCEPT MORE THAN ONE ANSWER

WORKING	1
TRANSFERRED FROM ANOTHER PROGRAM	2
ACADEMIC PROBLEMS	3
CHANGED MAJOR/PROGRAM	4
TOOK PROGRAM PART-TIME	5
LACKED MONEY	6
OTHER (PLEASE SPECIFY)	90
DON'T KNOW/NO RESPONSE	98

30. Thinking back to your academic ranking in this program, what were most of your grades during the time you were enrolled? **[IF GRADUATE GIVES GPA: And what would that be on the letter grade or percentage grade scales?]**

READ LIST [INTERVIEWER NOTE: ONLY READ THE LETTER GRADES, NUMBERS ARE ONLY THERE FOR YOUR REFERENCE.]

]

Well, would you say...

A (85 - 90+)	1
B (70-84)	2
C (55-69)	3
D (50-54)	4
Lower than D (Lower than 50)	5
DON'T KNOW	98
REFUSED	99

- 31a. Did you have any work placements as part of your program?

DO NOT READ

YES	1	CONTINUE
NO	2	GO TO Q32a

- 31b. Altogether, how many work placements did you complete as part of your program?

RECORD RESPONSE

- 31c. How many of those work placements were for paid positions?

RECORD RESPONSE

- 32a. During the course of the program you completed in 2003, did you ever work full time, that is, usually 30 or more hours a week during the school year? Please do not include work placements, which may have been a part of your program.

DO NOT READ

YES 1
NO 2

- 32b. Did you ever work part-time, that is, usually less than 30 hours a week, during the school year? Again, please do not include work placements, which may have been a part of your program.

DO NOT READ

YES 1
NO 2

- 32c. And did you ever work part-time or full-time during the summer months?

DO NOT READ

YES 1
NO 2

SECTION 4: INFORMATION ON UNIVERSITY EXPERIENCE

33. We would now like to ask you about your experiences while enrolled in the program you completed in 2003. In your experience at your institution, how often did you...

[READ AND ROTATE LIST] Would you say very often, often, sometimes or never?

	VO	O	S	N	DK
Ask questions in class or contribute to class discussions	1	2	3	4	98
Make a class presentation	1	2	3	4	98
Work with other students on projects	1	2	3	4	98
Talk about career plans with a faculty member or advisor	1	2	3	4	98
Discuss ideas from your readings or classes with others outside of class	1	2	3	4	98

34. We would like to ask you to evaluate some of the services available to you during your **[INSERT DEGREE]** program. Were you very satisfied, satisfied, dissatisfied or very dissatisfied with...

[READ & ROTATE LIST]

	VS	S	D	VD	DK
The computer equipment available at your university	1	2	3	4	98
Class sizes in general	1	2	3	4	98
The availability of professors outside scheduled class time	1	2	3	4	98
The quality of teaching in most of your classes	1	2	3	4	98

35. To what extent do you feel that the university you attended provided you with knowledge about career opportunities in your field of study ...

READ LIST

To a great extent 1
To some extent 2
Very little 3
Not at all 4

36. To what extent did your program...

[READ & ROTATE LIST] Would you say to a great extent, to some extent, very little, not at all?

	GE	SE	VL	NA	DK
Develop your writing skills	1	2	3	4	98
Develop your math skills	1	2	3	4	98
Develop your speaking or communication skills	1	2	3	4	98
Develop your ability to think independently and critically	1	2	3	4	98
Develop your decision-making abilities	1	2	3	4	98

SECTION 5: EDUCATION EXPERIENCE POST-2003 GRADUATION

43. I am now going to ask you questions about education or training above the high school level that you may have taken since your graduation in 2003 and before the end of last week. We are interested only in programs of study, not individual courses, and those programs which would take someone 3 months or more to complete if taken full time. Please include any programs you have taken even if they have not been completed.

Since your graduation in 2003 have you enrolled in a program leading towards a diploma, certificate or degree? That is a program above the high school level, which would take someone 3 months or more to complete if taken full time.

DO NOT READ

YES 1 **CONTINUE**
NO 2 **GO TO Q60**

44. How many of these programs have you enrolled in?

RECORD RESPONSE

45. **IF Q44= 1 PROGRAM ASK:** Are you still enrolled in this program? Please consider yourself to be enrolled in a program even if you are not taking courses right now but you do intend to resume studies during the next academic session. For example, you could be in a paid co-op placement program, or doing thesis work.

DO NOT READ

IF Q44= 2 OR MORE PROGRAMS ASK: Are you still enrolled in one or more of these programs? Please consider yourself to be enrolled in a program even if you are not taking courses right now but you do intend to resume studies during the next academic session. For example, you could be in a paid co-op placement program, or doing thesis work.

DO NOT READ

YES 1
NO 2

46. Now we will collect information on [this/these] programs. **[INTERVIEWER NOTE, IF MORE THAN ONE PROGRAM:** I would like to begin with the oldest program and end with the most recent one.]

[REPEAT Q46 TO Q55 FOR EACH PROGRAM TAKEN]

What [is/was] the full name of the school, college, university or other organization where you [are/were] taking your program?

RECORD RESPONSE

47. What type of certificate, diploma or degree would someone receive at the end of this program?

DO NOT READ

HIGH SCHOOL GRADUATE/GED/TECHNICAL HIGH SCHOOL GRAD	1
TRADE/VOCATIONAL CERTIFICATE OR DIPLOMA/APPRENTICESHIP	2
HOSPITAL-BASED PROGRAMS (OTHER THAN MEDICAL SCHOOL)	3
COMMUNITY COLLEGE/CEGEP	4
UNIVERSITY DIPLOMA OR CERTIFICATE BELOW BACHELOR'S	5
BACHELOR'S DEGREE (E.G., BA., BSC., BED.)	6
FIRST PROFESSIONAL (LAW/MEDICINE/VET MED/OPTOMETRY/THEOLOGY/ PHARMACY)	7
UNIVERSITY DIPLOMA OR CERTIFICATE ABOVE BACH/BELOW MASTERS	8
MASTER'S DEGREE (E.G., MA, MSC., MED.)	9
EARN PHD (E.G. DOCTORATE, DSC., DTED.)	10
ATTENDED UNIVERSITY – NO DEGREE SPECIFIED OR INCOMPLETE	11
OTHER (PLEASE SPECIFY)	90
DON'T KNOW/NO RESPONSE	98

48. What [is/was] the main field of study or specialization of your [first, second, etc] program?

RECORD RESPONSE

49. In what month and year did you start taking your program?

RECORD RESPONSE

MONTH _____
YEAR _____

IF Q44=1 AND Q45=1 GO TO Q54
IF Q44=1 AND Q45 =2 GO TO Q51

50. Are you still enrolled in the (first, second, etc.) program? **[INTERVIEWER NOTE, ONLY IF CLARIFICATION NEEDED: Please consider yourself to be enrolled in a program even if you are not taking courses right now but you do intend to resume studies during the next academic session. For example, you could be in a paid co-op placement program, or doing thesis work.]**

DO NOT READ

YES	1	GO TO Q54
NO	2	CONTINUE

51. Have you completed the requirements for this program? **[INTERVIEWER NOTE, ONLY IF CLARIFICATION NEEDED: Means write and pass the last exam, hand in the last assignment, or successfully defend a thesis.]**

DO NOT READ

YES	1	CONTINUE
NO	2	GO TO Q53

52. In what month and year did you complete the requirements for your program?

RECORD RESPONSE

MONTH _____
YEAR _____

GO TO Q54

53. In what month and year did you stop taking your program?

RECORD RESPONSE

MONTH _____
YEAR _____

54. Did you take this program full-time or part-time?

DO NOT READ

FULL-TIME	1
PART-TIME	2
COMBINATION	3

55. What was the main reason that you took this program?

DO NOT READ, ACCEPT ONLY ONE ANSWER

TO GET A JOB	1
TO GET A BETTER JOB/ANOTHER JOB	2
TO KEEP A JOB	3
TO DO MY PRESENT JOB BETTER	4
TO EARN MORE	5
PREREQUISITE FOR FURTHER EDUCATION	6
IT IS PART OF A CERTIFICATE, DIPLOMA, DEGREE OR LICENSE PROGRAM	7
FOR GENERAL SELF-IMPROVEMENT	8
OTHER (PLEASE SPECIFY)	90
DON'T KNOW/NO RESPONSE	98

[REPEAT Q46 TO Q55 FOR EACH PROGRAM TAKEN]

SECTION 6: FINANCING OF UNIVERSITY EDUCATION

The next few questions deal with the financing of your education.

60. Understanding how students finance a university education is an important objective of this research. What were your two main sources of funding for the degree you completed in 2003?

DO NOT READ, ACCEPT TWO ANSWERS ONLY

PARENTS	1
SPOUSE/PARTNER	2
OTHER FAMILY MEMBERS	3
OTHER PEOPLE (NOT FAMILY)	4
GOVERNMENT STUDENT LOANS	5
BANK/OTHER FINANCIAL INSTITUTION LOANS	6
CREDIT CARDS	7
LINE OF CREDIT	8
EMPLOYMENT EARNINGS	9
SCHOLARSHIPS/AWARDS/FELLOWSHIPS	10
GRANTS/BURSARIES	11
WORKERS COMPENSATION	12
EMPLOYMENT INSURANCE	13
EMPLOYER	14
PERSONAL SAVINGS	15
TEACHING OR RESEARCH ASSISTANTSHIP	16
OTHER GOVERNMENT SOURCES	17
OTHER-PLEASE SPECIFY	90
DON'T KNOW/NO RESPONSE	98

IF Q43=YES, CONTINUE

IF Q43=NO AND GOV. STUDENT LOANS MENTIONED IN Q60 GO TO Q63, ELSE GO TO Q62

61. What were your two main sources of funding for educational programs taken since 2003?

DO NOT READ, ACCEPT TWO ANSWERS ONLY

PARENTS	1
SPOUSE/PARTNER	2
OTHER FAMILY MEMBERS	3
OTHER PEOPLE (NOT FAMILY)	4
GOVERNMENT STUDENT LOANS	5

BANK/OTHER FINANCIAL INSTITUTION LOANS	6
CREDIT CARDS	7
LINE OF CREDIT	8
EMPLOYMENT EARNINGS	9
SCHOLARSHIPS/AWARDS/FELLOWSHIPS	10
GRANTS/BURSARIES	11
WORKERS COMPENSATION	12
EMPLOYMENT INSURANCE	13
EMPLOYER	14
PERSONAL SAVINGS	15
TEACHING OR RESEARCH ASSISTANTSHIP	16
OTHER GOVERNMENT SOURCES	17
OTHER-PLEASE SPECIFY	90
DON'T KNOW/NO RESPONSE	98

IF GOV. STUDENT LOANS MENTIONED IN Q60 GO TO Q63, ELSE CONTINUE

GOVERNMENT LOANS

62. Did you ever borrow money through a government student loan program to finance your 2003 degree? If you received an amount from the government but cashed the cheque at a financial institution that would still be considered a government loan.

DO NOT READ

YES	1	CONTINUE
NO	2	IF Q43=NO, GO TO Q105, IF Q43=YES GO TO Q65

63. How much did you borrow from government student loan programs to finance your **[INSERT DEGREE]** you completed in 2003?

RECORD RESPONSE AND ROUND TO NEAREST DOLLAR

REFUSAL	99
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64. Have you started to repay this loan?

DO NOT READ

YES	1
NO	2
REFUSAL	99

IF Q62=YES (OR Q60= GOV. STUDENT LOANS) & Q43=NO GO TO Q69

65. **[IF Q43 = YES AND GOVERNMENT STUDENT LOANS (CODE 5) NOT LISTED IN Q61]** Did you ever borrow money through a government student loan program to finance any education since graduating in 2003? If you received an amount from the government but cashed the cheque at a financial institution that would still be considered a government loan.

DO NOT READ

YES	1	CONTINUE
NO	2	IF Q62=NO GO TO Q105; IF Q62=YES GO TO Q69

66. **[IF Q43=YES AND GOVERNMENT STUDENT LOANS (CODE 5) LISTED IN Q61 ASK OR IF Q65=YES]**
How much did you borrow from government student loan programs to finance educational programs you took since graduating in 2003?

RECORD RESPONSE AND ROUND TO NEAREST DOLLAR

REFUSAL	99
---------	----

67. Have you started to repay this loan?

DO NOT READ

YES	1
NO	2
REFUSAL	99

IF Q62=YES AND Q65=YES (OR Q60/Q61=CODE 5) CONTINUE, ELSE GO TO Q69

68. Thinking of the money you borrowed from government student loan programs to finance both your 2003 degree and education you have pursued since graduating in 2003, are these two loans consolidated into one debt payment or are they kept as separate loans with separate payments?

DO NOT READ

KEPT SEPARATE	1	CONTINUE
CONSOLIDATED	2	GO TO Q93

2003 GOVERNMENT LOANS (NON-CONSOLIDATED)

69. I would like to discuss your experiences with the government student loans that you took out to finance the **[INSERT DEGREE]** you completed in 2003.

[INTERVIEWER NOTE, ADD IF BORROWED BOTH PERIODS AND PAYMENTS SEPARATE: We will discuss the government loans you took out to finance education you have pursued since then in a few minutes.]

How much do you now owe for the government student loans that you took out to finance the **[INSERT DEGREE]** you completed in 2003 **[IF NEEDED:** As of today, what is the amount outstanding?]

RECORD RESPONSE AND ROUND TO NEAREST DOLLAR

GO TO Q80 IF AMOUNT BORROWED AT Q63 AND AMOUNT OWED AT Q69 ARE THE SAME

CONTINUE IF Q69= \$0

CONTINUE IF AMOUNT OWED AT Q69 IS LESS THEN AMOUNT BORROWED AT Q63 AND GREATER THAN \$0

GO TO Q80 IF Q64=NO, SO THEY HAVEN'T STARTED TO REPAY LOAN

70. In what year did you start to repay your loan? **DO NOT READ**

Before 1997	1
1997	2
1998	3
1999	4
2000	5
2001	6
2002	7
2003	8
2004	9
2005	10
IN REPAYMENT, BUT INTEREST ONLY	11
IN REPAYMENT, BUT JUST BEGUN	12
DON'T KNOW/NO RESPONSE	98
REFUSAL	99

CONTINUE IF Q69 AMOUNT OWED=\$0

GO TO Q73 IF Q69 AMOUNT OWED=\$1-150000+

71. In what year did you finish paying off the government student loan? **DO NOT READ**

BEFORE 1997	1
1997	2
1998	3
1999	4
2000	5
2001	6
2002	7
2003	8
2004	9
2005	10
HAVEN'T STARTED TO REPAY	11
DON'T KNOW/NO RESPONSE	98
REFUSAL	99

72. What circumstances made it possible for you to pay off the loan over the past few years?

DO NOT READ, ACCEPT MORE THAN ONE ANSWER

GOVERNMENT ASSISTANCE PROGRAMS	1
HIGH PAYING JOB	2
HELP FROM PARENTS/LIVED AT HOME	3
HELP FROM SPOUSE	4
HELP FROM OTHER FAMILY MEMBERS	5
MADE IT A PRIORITY/FINANCIAL PLAN	6
SAVED TO PAY IT OFF MORE QUICKLY	7
MADE FINANCIAL SACRIFICES/NOT SPENDING IN SOME AREAS	8
DID WITH LESS/MADE LIFESTYLE SACRIFICES	9
INHERITANCE	10
FOLLOWED LOAN PAYMENT SCHEDULE	11
REFINANCED LOAN/PAID IT OFF FROM A PRIVATE LOAN FROM A BANK	12
SOLD LARGE ASSET (HOUSE)	13
REGULAR EMPLOYMENT INCOME/STEADY WORK/FULL-TIME JOB	14
SMALL AMOUNT OF LOAN	15
NO SPECIAL CIRCUMSTANCES	16
OTHER (PLEASE SPECIFY)	90
DON'T KNOW/NO RESPONSE	98

IF Q65=1 OR Q61= GOV. STUDENT LOAN GO TO Q81, ELSE GO TO Q105

73. Are the payments on your government student loan scheduled monthly, bi-weekly, twice a month, weekly, or on some other payment schedule?

DO NOT READ

MONTHLY	1
BI-WEEKLY	2
TWICE A MONTH	3
WEEKLY	4
NO FIXED PAYMENT SCHEDULE/OCCASIONALLY AS ABLE	5
AT SCHOOL, NO LONGER MAKING PAYMENTS	6 GO TO SKIP BEFORE Q81
DEFAULTED ON LOAN, NO LONGER MAKING PAYMENTS	7 GO TO SKIP BEFORE Q81
NO LONGER MAKING PAYMENTS (GENERAL)	8 GO TO SKIP BEFORE Q81
OTHER (PLEASE SPECIFY)	90
DON'T KNOW/NO RESPONSE	98

74. What are your **[INSERT RESPONSE FROM Q73]** payments for your government student loan(s)?

RECORD RESPONSE ROUND TO NEAREST DOLLAR

REFUSAL 99

75. Does this payment include any other loans?

DO NOT READ

YES	1	CONTINUE
NO	2	GO TO Q77
DON'T KNOW	98	GO TO Q77
REFUSAL	99	GO TO Q77

76. Does this payment include money borrowed from...

READ LIST

YES	1
NO	2

- a) Any other student loans
b) Personal loans (e.g. car loan, credit line, mortgage)

77. Have you had any difficulty in meeting the repayment schedule for this loan?

DO NOT READ

YES	1	CONTINUE
NO	2	GO TO Q79
DON'T KNOW	98	GO TO Q79
REFUSAL	99	GO TO Q79

78. Have you ever been unable to make a scheduled payment on this loan for a period of 90 consecutive days?

DO NOT READ

YES	1
NO	2
REFUSAL	99

79. According to the initial repayment schedule, in what year are you expected to be done repaying the government student loans you obtained for the program you graduated from in 2003?

RECORD RESPONSE

DON'T KNOW	98
REFUSAL	99

IF Q65=1 OR Q61= GOV. STUDENT LOANS, GO TO Q81, ELSE GO TO Q105

80. In what year do you expect to start repaying these loans?

RECORD RESPONSE

IN REPAYMENT, BUT INTEREST ONLY	01
IN REPAYMENT, BUT JUST BEGUN	02
DON'T KNOW	98
REFUSAL	99

IF Q65=1 OR Q61= GOV. STUDENT LOANS, GO TO Q81, ELSE GO TO Q105

GOVERNMENT POST 2003 (NON CONSOLIDATED)

81. How much do you now owe for the government student loans that you took out to finance educational programs you pursued since graduating in 2003?

RECORD RESPONSE AND ROUND TO NEAREST DOLLAR

GO TO Q92 IF AMOUNT BORROWED AT Q66 AND AMOUNT OWED AT Q81 ARE THE SAME

CONTINUE IF Q81= \$0

CONTINUE IF AMOUNT OWED AT Q81 IS LESS THAN AMOUNT BORROWED AT Q66 AND GREATER THAN \$0

GO TO Q92 IF Q67=NO, SO THEY HAVEN'T STARTED TO REPAY LOAN

82. In what year did you start to repay your loan? **DO NOT READ**

Before 1997	1
1997	2
1998	3
1999	4
2000	5
2001	6
2002	7
2003	8
2004	9
2005	10
IN REPAYMENT, BUT INTEREST ONLY	11
IN REPAYMENT, BUT JUST BEGUN	12
DON'T KNOW/NO RESPONSE	98
REFUSAL	99

CONTINUE IF Q81=\$0

GO TO Q85 IF Q81=\$1-150000+

83. In what year did you finish paying off the government student loan?

DO NOT READ

BEFORE 1997	1
1997	2
1998	3
1999	4
2000	5
2001	6
2002	7
2003	8
2004	9
2005	10
HAVEN'T STARTED TO REPAY	11
DON'T KNOW/NO RESPONSE	98
REFUSAL	99

84. What circumstances made it possible for you to pay off the loan over the past few years?

DO NOT READ, ACCEPT MORE THAN ONE ANSWER

GOVERNMENT ASSISTANCE PROGRAMS	1
HIGH PAYING JOB	2
HELP FROM PARENTS/LIVED AT HOME	3
HELP FROM SPOUSE	4

HELP FROM OTHER FAMILY MEMBERS	5
MADE IT A PRIORITY/FINANCIAL PLAN	6
SAVED TO PAY IT OFF MORE QUICKLY	7
MADE FINANCIAL SACRIFICES/NOT SPENDING IN SOME AREAS	8
DID WITH LESS/MADE LIFESTYLE SACRIFICES	9
INHERITANCE	10
FOLLOWED LOAN PAYMENT SCHEDULE	11
REFINANCED LOAN/PAID IT OFF FROM A PRIVATE LOAN FROM A BANK	12
SOLD LARGE ASSET (HOUSE)	13
REGULAR EMPLOYMENT INCOME/STEADY WORK/FULL-TIME JOB	14
SMALL AMOUNT OF LOAN	15
NO SPECIAL CIRCUMSTANCES	16
OTHER (PLEASE SPECIFY)	90
DON'T KNOW/NO RESPONSE	98

GO TO Q105

85. Are the payments on your government- student loan scheduled monthly, bi-weekly, twice a month, weekly, or on some other payment schedule?

DO NOT READ

MONTHLY	1	
BI-WEEKLY	2	
TWICE A MONTH	3	
WEEKLY	4	
NO FIXED PAYMENT SCHEDULE/OCCASIONALLY AS ABLE	5	
AT SCHOOL, NO LONGER MAKING PAYMENTS	6	GO TO SKIP BEFORE Q93
DEFAULTED ON LOAN, NO LONGER MAKING PAYMENTS	7	GO TO SKIP BEFORE Q93
NO LONGER MAKING PAYMENTS (GENERAL)	8	GO TO SKIP BEFORE Q93
OTHER (PLEASE SPECIFY)	90	
DON'T KNOW/NO RESPONSE	98	

86. What are your **[INSERT RESPONSE FROM Q85]** payments for your government student loan(s)?

RECORD RESPONSE

REFUSAL 99

87. Does this payment include any other loans?

DO NOT READ

YES	1	CONTINUE
NO	2	GO TO Q89
DON'T KNOW	98	GO TO Q89
REFUSAL	99	GO TO Q89

88. Does this payment include money borrowed from

READ LIST

YES	1
NO	2

- a) Any other student loans
b) Personal loans (e.g. car loan, credit line, mortgage)

89. Have you had any difficulty in meeting the repayment schedule for this loan?

DO NOT READ

YES	1	CONTINUE
NO	2	GO TO Q91
DON'T KNOW	98	GO TO Q91

REFUSAL 99 **GO TO Q91**

90. Have you ever been unable to make a scheduled payment on this loan for a period of 90 consecutive days?

DO NOT READ

YES 1
NO 2
REFUSAL 99

91. According to the initial repayment schedule, in what year are you expected to be done repaying the government student loans you obtained for the program you pursued since graduating in 2003?

RECORD RESPONSE

DON'T KNOW 98
REFUSAL 99

GO TO Q105

92. In what year do you expect to start repaying these loans? **RECORD RESPONSE**

IN REPAYMENT, BUT INTEREST ONLY 01
IN REPAYMENT, BUT JUST BEGUN 02
DON'T KNOW 98
REFUSAL 99

GO TO Q105

GOVERNMENT CONSOLIDATED

93. Now, speaking of the consolidated government loans for your education, how much do you now owe on your government student loan of **[CALCULATE SUM = Q63 + Q66]**?

RECORD RESPONSE AND ROUND TO NEAREST DOLLAR

GO TO Q104 IF THE SUM OF Q63 (AMOUNT BORROWED FOR 2003 DEGREE) AND Q66 (AMOUNT BORROWED FOR DEGREES SINCE 2003) IS EQUAL TO THE AMOUNT OWED AT Q93

CONTINUE IF Q93= \$0

CONTINUE IF THE AMOUNT OWED AT Q93 IS LESS THAN THE SUM OF Q63 (AMOUNT BORROWED FOR 2003 DEGREE) AND Q66 (AMOUNT BORROWED FOR DEGREES SINCE 2003) AND GREATER THAN \$0

IF NO AT Q64 AND/OR Q67 GO TO Q104

94. In what year did you start to repay your loan? **DO NOT READ**

Before 1997 1
1997 2
1998 3
1999 4
2000 5
2001 6
2002 7
2003 8
2004 9
2005 10
IN REPAYMENT, BUT INTEREST ONLY 11
IN REPAYMENT, BUT JUST BEGUN 12
DON'T KNOW/NO RESPONSE 98
REFUSAL 99

CONTINUE IF Q93=\$0

GO TO Q97 IF Q93=\$1-150000+

95. In what year did you finish paying off the government student loan?

DO NOT READ

BEFORE 1997	1
1997	2
1998	3
1999	4
2000	5
2001	6
2002	7
2003	8
2004	9
2005	10
HAVEN'T STARTED TO REPAY	11
DON'T KNOW/NO RESPONSE	98
REFUSAL	99

96. What circumstances made it possible for you to pay off the loan over the past few years?

DO NOT READ, ACCEPT MORE THAN ONE ANSWER

GOVERNMENT ASSISTANCE PROGRAMS	1
HIGH PAYING JOB	2
HELP FROM PARENTS/LIVED AT HOME	3
HELP FROM SPOUSE	4
HELP FROM OTHER FAMILY MEMBERS	5
MADE IT A PRIORITY/FINANCIAL PLAN	6
SAVED TO PAY IT OFF MORE QUICKLY	7
MADE FINANCIAL SACRIFICES/NOT SPENDING IN SOME AREAS	8
DID WITH LESS/MADE LIFESTYLE SACRIFICES	9
INHERITANCE	10
FOLLOWED LOAN PAYMENT SCHEDULE	11
REFINANCED LOAN/PAID IT OFF FROM A PRIVATE LOAN FROM A BANK	12
SOLD LARGE ASSET (HOUSE)	13
REGULAR EMPLOYMENT INCOME/STEADY WORK/FULL-TIME JOB	14
SMALL AMOUNT OF LOAN	15
NO SPECIAL CIRCUMSTANCES	16
OTHER (PLEASE SPECIFY)	90
DON'T KNOW/NO RESPONSE	98

GO TO Q105

97. Are the payments on your government- student loan scheduled monthly, bi-weekly, twice a month, weekly, or on some other payment schedule?

DO NOT READ

MONTHLY	1	
BI-WEEKLY	2	
TWICE MONTHLY	3	
WEEKLY	4	
NO FIXED PAYMENT SCHEDULE/OCCASIONALLY AS ABLE	5	
AT SCHOOL, NO LONGER MAKING PAYMENTS	6	GO TO Q105
DEFAULTED ON LOAN, NO LONGER MAKING PAYMENTS	7	GO TO Q105
NO LONGER MAKING PAYMENTS (GENERAL)	8	GO TO Q105
OTHER (PLEASE SPECIFY)	90	
DON'T KNOW/NO RESPONSE	98	

98. What are your **[INSERT RESPONSE FROM Q97]** payments for your government student loan(s)?

RECORD RESPONSE ROUND TO NEAREST DOLLAR

99. Does this payment include any other loans?

DO NOT READ

YES	1	CONTINUE
NO	2	GO TO Q101
DON'T KNOW	98	GO TO Q101
REFUSAL	99	GO TO Q101

100. Does this payment include money borrowed from

READ LIST

YES	1
NO	2

- a) Any other student loans
- b) Personal loans (e.g. car loan, credit line, mortgage)

101. Have you had any difficulty in meeting the repayment schedule for this loan?

DO NOT READ

YES	1	CONTINUE
NO	2	GO TO Q103
DON'T KNOW	98	GO TO Q103
REFUSAL	99	GO TO Q103

102. Have you ever been unable to make a scheduled payment on this loan for a period of 90 consecutive days?

DO NOT READ

YES	1
NO	2
REFUSAL	99

103. According to the initial repayment schedule, in what year are you expected to be done repaying your consolidated government student loans?

RECORD RESPONSE

DON'T KNOW	98
REFUSAL	99

GO TO Q105

104. In what year do you expect to start repaying these loans?

RECORD RESPONSE

IN REPAYMENT, BUT INTEREST ONLY	01
IN REPAYMENT, BUT JUST BEGUN	02
DON'T KNOW	98
REFUSAL	99

FINANCIAL INSTITUTIONS INTRO

105. **[ASK IF BANK/OTHER FINANCIAL INSTITUTION LOANS (CODE 6) IS NOT LISTED IN Q60]** Did you ever borrow money directly from banks or other financial institutions to finance your 2003 degree?

DO NOT READ

YES	1	CONTINUE
NO	2	IF Q43 =YES GO TO Q108, ELSE GO TO Q148

106. **[ASK IF BANK/OTHER FINANCIAL INSTITUTION LOANS (CODE 6) LISTED IN Q60 OR IF Q105=YES]**
How much did you borrow from banks or other financial institutions to finance your **[INSERT DEGREE]**,
which you completed in 2003?

RECORD RESPONSE ROUND TO NEAREST DOLLAR

REFUSAL 99

107. Have you started to repay this loan?

DO NOT READ

YES 1
NO 2
REFUSAL 99

IF Q43=NO AND Q105=YES (OR CODE 6 LISTED IN Q60), GO TO Q112

108. **[ASK IF Q43 = YES AND BANK/OTHER FINANCIAL INSTITUTION LOANS (CODE 6) NOT LISTED IN Q61]** Did you ever borrow money from banks or other financial institutions to finance any education since
graduating in 2003?

DO NOT READ

YES 1 **CONTINUE**
NO 2 **IF Q105=NO, GO TO Q148; IF Q105=YES, GO TO Q112.**

109. **[ASK IF Q43=YES AND BANK/OTHER FINANCIAL INSTITUTION LOANS (CODE 6) LISTED IN Q61 OR IF Q108=YES]** How much did you borrow from banks or other financial institutions to finance educational
programs you took since graduating in 2003?

RECORD RESPONSE ROUND TO THE NEAREST DOLLAR

REFUSAL 99

110. Have you started to repay this loan?

RECORD RESPONSE

YES 1
NO 2
REFUSAL 99

IF Q105=YES (OR CODE 6 LISTED IN Q60) AND Q108=YES (OR CODE 6 LISTED IN Q61) CONTINUE, ELSE GO TO Q112

111. Thinking of the money you borrowed from banks or other financial institutions to finance both your 2003
degree and education you have pursued since graduating in 2003, are these two loans consolidated into
one debt payment or are they kept as separate loans with separate payments?

DO NOT READ

KEPT SEPARATE 1 **CONTINUE**
CONSOLIDATED 2 **GO TO Q136**

2003 BANKS OR OTHER FINANCIAL INSTITUTIONS LOANS (NON-CONSOLIDATED)

112. I would like to discuss your experiences with the banks or other financial institution loans that you took out to
finance the **[INSERT DEGREE]** you completed in 2003. **[INTERVIEWER NOTE, ADD IF BORROWED BOTH
PERIODS AND PAYMENTS SEPARATE:** We will discuss the banks or other financial institutions loans you
took out to finance education you have pursued since then in a few minutes.]

How much do you now owe for the loans that you took out from banks or other financial institutions to finance the **[INSERT DEGREE]** you completed in 2003 **[IF NEEDED: As of today, what is the amount outstanding?]**

RECORD RESPONSE AND ROUND TO NEAREST DOLLAR

**GO TO Q123 IF THE AMOUNT BORROWED AT Q106 IS THE SAME AS THE AMOUNT OWED AT Q112
CONTINUE IF Q112= \$0**

**CONTINUE IF AMOUNT OWED AT Q112 IS LESS THAN AMOUNT BORROWED AT Q106 AND
GREATER THAN \$0**

GO TO Q123 IF Q107=NO, SO HAVEN'T STARTED TO REPAY LOAN

113. In what year did you start to repay your loan?

DO NOT READ

Before 1997	1
1997	2
1998	3
1999	4
2000	5
2001	6
2002	7
2003	8
2004	9
2005	10
IN REPAYMENT, BUT INTEREST ONLY	11
IN REPAYMENT, BUT JUST BEGUN	12
DON'T KNOW/NO RESPONSE	98
REFUSAL	99

CONTINUE IF Q112 AMOUNT OWED=\$0

GO TO Q116 IF Q112 AMOUNT OWED=\$1-150000+

114. In what year did you finish paying off this loan from a bank or other financial institution?

DO NOT READ

BEFORE 1997	1
1997	2
1998	3
1999	4
2000	5
2001	6
2002	7
2003	8
2004	9
2005	10
HAVEN'T STARTED TO REPAY	11
DON'T KNOW/NO RESPONSE	98
REFUSAL	99

115. What circumstances made it possible for you to pay off the loan over the past few years?

DO NOT READ, ACCEPT MORE THAN ONE ANSWER

GOVERNMENT ASSISTANCE PROGRAMS	1
HIGH PAYING JOB	2
HELP FROM PARENTS/LIVED AT HOME	3
HELP FROM SPOUSE	4
HELP FROM OTHER FAMILY MEMBERS	5

MADE IT A PRIORITY/FINANCIAL PLAN	6
SAVED TO PAY IT OFF MORE QUICKLY	7
MADE FINANCIAL SACRIFICES/NOT SPENDING IN SOME AREAS	8
DID WITH LESS/MADE LIFESTYLE SACRIFICES	9
INHERITANCE	10
FOLLOWED LOAN PAYMENT SCHEDULE	11
REFINANCED LOAN/PAID IT OFF FROM A PRIVATE LOAN FROM A BANK	12
SOLD LARGE ASSET (HOUSE)	13
REGULAR EMPLOYMENT INCOME/STEADY WORK/FULL-TIME JOB	14
SMALL AMOUNT OF LOAN	15
NO SPECIAL CIRCUMSTANCES	16
OTHER (PLEASE SPECIFY)	90
DON'T KNOW/NO RESPONSE	98

GO TO Q124 IF Q108=1 (OR Q61= CODE 6), ELSE GO TO Q148

116. Are the payments on your bank or other financial institution loan scheduled monthly, bi-weekly, twice a month, weekly, or on some other payment schedule?

DO NOT READ

MONTHLY	1	
BI-WEEKLY	2	
TWICE A MONTH	3	
WEEKLY	4	
NO FIXED PAYMENT SCHEDULE /OCCASIONALLY AS ABLE	5	
AT SCHOOL, NO LONGER MAKING PAYMENTS	6	GO TO SKIP BEFORE Q124
DEFAULTED ON LOAN, NO LONGER MAKING PAYMENTS	7	GO TO SKIP BEFORE Q124
NO LONGER MAKING PAYMENTS (GENERAL)	8	GO TO SKIP BEFORE Q124
OTHER (PLEASE SPECIFY)	90	
DON'T KNOW/NO RESPONSE	98	

117. What are your **[INSERT RESPONSE FROM Q116]** payments for your bank or other financial institution loan (s)?

RECORD RESPONSE ROUND TO NEAREST DOLLAR

REFUSAL 99

118. Does this payment include any other loans?

DO NOT READ

YES	1	CONTINUE
NO	2	GO TO Q120
DON'T KNOW	98	GO TO Q120
REFUSAL	99	GO TO Q120

119. Does this payment include money borrowed from

READ LIST

YES	1
NO	2

- a) Any other student loans
b) Personal loans (e.g. car loan, credit line, mortgage)

120. Have you had any difficulty in meeting the repayment schedule for this loan?

DO NOT READ

YES	1	CONTINUE
NO	2	GO TO Q122
DON'T KNOW	98	GO TO Q122

REFUSAL 99 GO TO Q122

121. Have you ever been unable to make a scheduled payment on this loan for a period of 90 consecutive days?

DO NOT READ

YES 1
NO 2
REFUSAL 99

122. According to the initial repayment schedule, in what year are you expected to be done repaying the loans you obtained from banks or other financial institutions for the program you graduated from in 2003?

RECORD RESPONSE

DON'T KNOW 98
REFUSAL 99

GO TO Q124 IF Q108=1 OR Q61= CODE 6, ELSE GO TO Q148

123. In what year do you expect to start repaying these loans?

RECORD RESPONSE

IN REPAYMENT, BUT INTEREST ONLY 01
IN REPAYMENT, BUT JUST BEGUN 02
DON'T KNOW 98
REFUSAL 99

GO TO Q124 IF Q108=1 OR Q61= CODE 6, ELSE GO TO Q148

BANKS OR OTHER FINANCIAL INSTITUTIONS POST 2003 (NON CONSOLIDATED)

124. How much do you now owe for the banks or other financial institution loans that you took out to finance educational programs you pursued since graduating in 2003?

RECORD RESPONSE

**GO TO Q135 IF AMOUNT BORROWED AT Q109 IS THE SAME AS AMOUNT OWED AT Q124
CONTINUE IF Q124= \$0
CONTINUE IF AMOUNT OWED AT Q124 IS LESS THAN AMOUNT BORROWED AT Q109 AND
GREATER THAN \$0
GO TO Q135 IF Q110=NO, SO HAVEN'T STARTED TO REPAY LOAN**

125. In what year did you start to repay your loan?

DO NOT READ

Before 1997 1
1997 2
1998 3
1999 4
2000 5
2001 6
2002 7
2003 8
2004 9
2005 10
IN REPAYMENT, BUT INTEREST ONLY 11
IN REPAYMENT, BUT JUST BEGUN 12
DON'T KNOW/NO RESPONSE 98
REFUSAL 99

CONTINUE IF Q124=\$0

GO TO Q128 IF Q124=\$1-150000+

126. In what year did you finish paying off this loan from a bank or other financial institution?

DO NOT READ

BEFORE 1997	1
1997	2
1998	3
1999	4
2000	5
2001	6
2002	7
2003	8
2004	9
2005	10
HAVEN'T STARTED TO REPAY	11
DON'T KNOW/NO RESPONSE	98
REFUSAL	99

127. What circumstances made it possible for you to pay off the loan over the past few years?

DO NOT READ, ACCEPT MORE THAN ONE ANSWER

GOVERNMENT ASSISTANCE PROGRAMS	1
HIGH PAYING JOB	2
HELP FROM PARENTS/LIVED AT HOME	3
HELP FROM SPOUSE	4
HELP FROM OTHER FAMILY MEMBERS	5
MADE IT A PRIORITY/FINANCIAL PLAN	6
SAVED TO PAY IT OFF MORE QUICKLY	7
MADE FINANCIAL SACRIFICES/NOT SPENDING IN SOME AREAS	8
DID WITH LESS/MADE LIFESTYLE SACRIFICES	9
INHERITANCE	10
FOLLOWED LOAN PAYMENT SCHEDULE	11
REFINANCED LOAN/PAID IT OFF FROM A PRIVATE LOAN FROM A BANK	12
SOLD LARGE ASSET (HOUSE)	13
REGULAR EMPLOYMENT INCOME/STEADY WORK/FULL-TIME JOB	14
SMALL AMOUNT OF LOAN	15
NO SPECIAL CIRCUMSTANCES	16
OTHER (PLEASE SPECIFY)	90
DON'T KNOW/NO RESPONSE	98

GO TO Q148

128. Are the payments on your bank or other financial institution loan scheduled monthly, bi-weekly, twice a month, weekly, or on some other payment schedule?

DO NOT READ

MONTHLY	1
BI-WEEKLY	2
TWICE A MONTH	3
WEEKLY	4
NO FIXED PAYMENT SCHEDULE /OCCASIONALLY AS ABLE	5
AT SCHOOL, NO LONGER MAKING PAYMENTS	6 GO TO SKIP BEFORE Q136
DEFAULTED ON LOAN, NO LONGER MAKING PAYMENTS	7 GO TO SKIP BEFORE Q136
NO LONGER MAKING PAYMENTS (GENERAL)	8 GO TO SKIP BEFORE Q136
OTHER (PLEASE SPECIFY)	90
DON'T KNOW/NO RESPONSE	98

129. What are your **[INSERT RESPONSE FROM Q128]** payments for your loan (s) from banks or other financial institutions?

RECORD RESPONSE ROUND TO NEAREST DOLLAR

REFUSAL 99

130. Does this payment include any other loans?

DO NOT READ

YES	1	CONTINUE
NO	2	GO TO Q132
DON'T KNOW	98	GO TO Q132
REFUSAL	99	GO TO Q132

131. Does this payment include money borrowed from:

READ LIST

YES	1
NO	2

- a) Any other student loans
b) Personal loans (e.g. car loan, credit line, mortgage)

132. Have you had any difficulty in meeting the repayment schedule for this loan?

DO NOT READ

YES	1	CONTINUE
NO	2	GO TO Q134
DON'T KNOW	98	GO TO Q134
REFUSAL	99	GO TO Q134

133. Have you ever been unable to make a scheduled payment on this loan for a period of 90 consecutive days?

DO NOT READ

YES	1
NO	2
REFUSAL	99

134. According to the initial repayment schedule, in what year are you expected to be done repaying the loans you obtained from banks or other financial institutions for the program you pursued since graduating in 2003?

RECORD RESPONSE

DON'T KNOW	98
REFUSAL	99

GO TO Q148

135. In what year do you expect to start repaying these loans?

RECORD RESPONSE

IN REPAYMENT, BUT INTEREST ONLY	01
IN REPAYMENT, BUT JUST BEGUN	02
DON'T KNOW	98
REFUSAL	99

GO TO Q148

BANKS OR OTHER FINANCIAL INSTITUTIONS CONSOLIDATED

136. Now, speaking of the consolidated bank or other financial institutions loans for your education, how much do you now owe for the banks or other financial institutions loan of **[CALCULATE SUM = Q106 + Q109]**?

RECORD RESPONSE AND ROUND TO NEAREST DOLLAR

GO TO Q147 IF THE SUM OF Q106 (AMOUNT BORROWED FOR 2003 DEGREE) AND Q109 (AMOUNT BORROWED FOR DEGREES SINCE 2003) IS EQUAL TO AMOUNT OWED AT Q136

CONTINUE IF Q136= \$0

CONTINUE IF AMOUNT OWED AT Q136 IS LESS THAN THE SUM OF Q106 (AMOUNT BORROWED FOR 2003 DEGREE) AND Q109 (AMOUNT BORROWED FOR DEGREES SINCE 2003) AND GREATER THAN \$0

IF NO TO Q107 AND/OR Q110 GO TO Q147

137. In what year did you start to repay your loan?

DO NOT READ

Before 1997	1
1997	2
1998	3
1999	4
2000	5
2001	6
2002	7
2003	8
2004	9
2005	10
IN REPAYMENT, BUT INTEREST ONLY	11
IN REPAYMENT, BUT JUST BEGUN	12
DON'T KNOW/NO RESPONSE	98
REFUSAL	99

CONTINUE IF Q136=\$0

GO TO Q140 IF Q136=\$1-150000+

138. In what year did you finish paying off this loan from banks or other financial institutions?

DO NOT READ

BEFORE 1997	1
1997	2
1998	3
1999	4
2000	5
2001	6
2002	7
2003	8
2004	9
2005	10
HAVEN'T STARTED TO REPAY	11
DON'T KNOW/NO RESPONSE	98
REFUSAL	99

139. What circumstances made it possible for you to pay off the loan over the past few years?

DO NOT READ, ACCEPT MORE THAN ONE ANSWER

GOVERNMENT ASSISTANCE PROGRAMS	1
HIGH PAYING JOB	2
HELP FROM PARENTS/LIVED AT HOME	3

HELP FROM SPOUSE	4
HELP FROM OTHER FAMILY MEMBERS	5
MADE IT A PRIORITY/FINANCIAL PLAN	6
SAVED TO PAY IT OFF MORE QUICKLY	7
MADE FINANCIAL SACRIFICES/NOT SPENDING IN SOME AREAS	8
DID WITH LESS/MADE LIFESTYLE SACRIFICES	9
INHERITANCE	10
FOLLOWED LOAN PAYMENT SCHEDULE	11
REFINANCED LOAN/PAID IT OFF FROM A PRIVATE LOAN FROM A BANK	12
SOLD LARGE ASSET (HOUSE)	13
REGULAR EMPLOYMENT INCOME/STEADY WORK/FULL-TIME JOB	14
SMALL AMOUNT OF LOAN	15
NO SPECIAL CIRCUMSTANCES	16
OTHER (PLEASE SPECIFY)	90
DON'T KNOW/NO RESPONSE	98

GO TO Q148

140. Are the payments on your bank or other financial institutions loan scheduled monthly, bi-weekly, twice a month, weekly, or on some other payment schedule?

DO NOT READ

MONTHLY	1	
BI-WEEKLY	2	
TWICE MONTHLY	3	
WEEKLY	4	
NO FIXED PAYMENT SCHEDULE /OCCASIONALLY AS ABLE	5	
AT SCHOOL, NO LONGER MAKING PAYMENTS	6	GO TO Q148
DEFAULTED ON LOAN, NO LONGER MAKING PAYMENTS	7	GO TO Q148
NO LONGER MAKING PAYMENTS (GENERAL)	8	GO TO Q148
OTHER (PLEASE SPECIFY)	90	
DON'T KNOW/NO RESPONSE	98	

141. What are your **[INSERT RESPONSE FROM Q140]** payments for your bank or other financial institutions loan(s)?

RECORD RESPONSE ROUND TO NEAREST DOLLAR

REFUSAL 99

142. Does this payment include any other loans?

DO NOT READ

YES	1	CONTINUE
NO	2	GO TO Q144
DON'T KNOW	98	GO TO Q144
REFUSAL	99	GO TO Q144

143. Does this payment include money borrowed from

READ LIST

YES	1
NO	2

- a) Any other student loans
b) Personal loans (e.g. car loan, credit line, mortgage)

144. Have you had any difficulty in meeting the repayment schedule for this loan?

DO NOT READ

YES	1	CONTINUE
-----	---	-----------------

NO	2	GO TO Q146
DON'T KNOW	98	GO TO Q146
REFUSAL	99	GO TO Q146

145. Have you ever been unable to make a scheduled payment on this loan for a period of 90 consecutive days?

DO NOT READ

YES	1
NO	2
REFUSAL	99

146. According to the initial repayment schedule, in what year are you expected to be done repaying the consolidated loans you obtained from banks or other financial institutions?

RECORD RESPONSE

DON'T KNOW	98
REFUSAL	99

GO TO Q148

147. In what year do you expect to start repaying these loans?

RECORD RESPONSE

IN REPAYMENT, BUT INTEREST ONLY	01
IN REPAYMENT, BUT JUST BEGUN	02
DON'T KNOW	98
NO RESPONSE	99

FAMILY MEMBERS

148. Did you ever borrow money from family members to finance your 2003 degree?

DO NOT READ

YES	1	CONTINUE
NO	2	IF Q43 =NO GO TO Q154, ELSE GO TO Q151

149. How much did you borrow from family members to finance your **[INSERT DEGREE]** you completed in 2003?

RECORD RESPONSE ROUND TO NEAREST DOLLAR

REFUSAL	99
---------	----

150. How much do you now owe for these loans from family members?

RECORD RESPONSE ROUND TO NEAREST DOLLAR

REFUSAL	99
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IF Q43=NO GO TO Q154

151. Did you ever borrow money from family members to finance any education you took since graduating in 2003?

DO NOT READ

YES	1	CONTINUE
NO	2	GO TO 154

152. **[ASK IF Q43 = YES AND IF Q151=YES]** How much did you borrow from family members to finance educational programs you took since graduating in 2003?

RECORD RESPONSE ROUND TO NEAREST DOLLAR

REFUSAL 99

153. How much do you now owe to family members for the money your borrowed to finance the education you pursued since 2003?

RECORD RESPONSE ROUND TO NEAREST DOLLAR

REFUSAL 99

OTHER LOANS

154. Did you ever borrow money from any other sources to finance your 2003 degree? **[INTERVIEWER NOTE: PROBE FOR EXAMPLE SOURCES SUCH AS CREDIT CARDS, AN EMPLOYER, AND PEOPLE OTHER THAN FAMILY MEMBERS]**

[INTERVIEWER NOTE: IF GRADUATE MENTIONS GOVERNMENT, FINANCIAL INSTITUTION/BANK LOAN OR FAMILY, CLARIFY AND RETURN TO APPROPRIATE SECTION]

YES 1
NO 2

IF Q43 =YES, GO TO Q157, IF Q43=NO, GO TO SKIP BEFORE Q160

155. How much did you borrow from these other sources to finance your **[INSERT DEGREE]** you completed in 2003?

RECORD RESPONSE ROUND TO NEAREST DOLLAR

REFUSAL 99

156. How much do you now owe for these other loans?

RECORD RESPONSE ROUND TO NEAREST DOLLAR

REFUSAL 99

IF Q43=NO GO TO SKIP BEFORE Q160

157. Did you ever borrow money from other sources to finance any education since graduating in 2003?

YES 1
NO 2

GO TO SKIP BEFORE Q160

158. How much did you borrow from other sources for educational programs you took since graduating in 2003?

RECORD RESPONSE ROUND TO NEAREST DOLLAR

REFUSAL 99

159. How much do you now owe to these other sources for the money you borrowed to finance the education you pursued since 2003?

RECORD RESPONSE ROUND TO NEAREST DOLLAR

REFUSAL 99

IF NO BORROWING AT ANY TIME FROM ANY SOURCES GO TO Q180.

CONFIRM LOAN INFORMATION

[INTERVIEWER NOTE: WHEN AMOUNT BORROWED IS \$0 FROM ANY SOURCE OF FINANCING INSTEAD OF SAYING "You borrowed \$0 from banks" YOU SHOULD READ "You did not borrow any money from banks".]

FINANCING THE 2003 DEGREE [ASK IF Q68=SEPARATE AND Q111=SEPARATE OR IF ONLY BORROWED FOR THE 2003 DEGREE]

160. I would now like to confirm the information you have provided on financing the degree you completed in 2003.

161. From government student loan programs, you borrowed **[AMOUNT FROM Q63]** and now owe **[AMOUNT FROM Q69]**. Is this correct?

YES	1	CONTINUE
NO	2	COLLECT CORRECT INFORMATION

162. From banks or other financial institutions, you borrowed **[AMOUNT FROM Q106]** and now owe **[AMOUNT FROM Q112]**. Is this correct?

YES	1	CONTINUE
NO	2	COLLECT CORRECT INFORMATION

163. From family members, you borrowed **[AMOUNT FROM Q149]** and now owe **[AMOUNT FROM Q150]**. Is this correct?

YES	1	CONTINUE
NO	2	COLLECT CORRECT INFORMATION

164. From other sources you borrowed **[AMOUNT FROM Q155]** and now owe **[AMOUNT FROM Q156]**. Is this correct?

YES	1	CONTINUE
NO	2	COLLECT CORRECT INFORMATION

165. Adding up all sources, to finance your 2003 degree, you borrowed a total of **[AMOUNT FROM SUM OF Q63 + Q106 + Q149 + Q155]**, and you now owe a total of **[AMOUNT FROM SUM OF Q69 + Q112 + Q150 + Q156]**. Is this correct?

YES	1	CONTINUE
NO	2	COLLECT CORRECT INFORMATION

GO TO Q177 IF NO POST-2003 BORROWING

FINANCING POST- 2003 EDUCATION [ASK IF Q68=SEPARATE AND Q111=SEPARATE OR IF ONLY BORROWED FOR POST-2003 EDUCATION]

166. I would now like to confirm the information you have provided on financing the education you pursued since graduating in 2003.

167. From government student loan programs, you borrowed **[AMOUNT FROM Q66]** and now owe **[AMOUNT FROM Q81]**. Is this correct?

YES	1	CONTINUE
NO	2	COLLECT CORRECT INFORMATION

168. From banks or other financial institutions, you borrowed **[AMOUNT FROM Q109]** and now owe **[AMOUNT FROM Q124]**. Is this correct?

YES	1	CONTINUE
NO	2	COLLECT CORRECT INFORMATION

169. From family members, you borrowed **[AMOUNT FROM Q152]** and now owe **[AMOUNT FROM Q153]**. Is this correct?

YES	1	CONTINUE
NO	2	COLLECT CORRECT INFORMATION

170. From other sources you borrowed **[AMOUNT FROM Q158]** and now owe **[AMOUNT FROM Q159]**. Is this correct?

YES	1	CONTINUE
NO	2	COLLECT CORRECT INFORMATION

171. Adding up all sources, to finance education you took since 2003, you borrowed a total of **[AMOUNT FROM SUM OF Q66 + Q109 + Q152 + Q158]**, and you now owe a total of **[AMOUNT FROM SUM OF Q81 + Q124 + Q153 + Q159]**. Is this correct?

YES	1	CONTINUE
NO	2	COLLECT CORRECT INFORMATION

GO TO Q177

CONSOLIDATED LOANS

172. **[ASK IF Q68=CONSOLIDATED OR Q111=CONSOLIDATED]** I would now like to confirm the information you have provided on financing both your 2003 degree and education you pursued since 2003:

[ASK IF Q68=CONSOLIDATED] From government student loan programs, you borrowed **[AMOUNT FROM Q63]** to finance the 2003-degree and **[AMOUNT FROM Q66]** to finance post-2003 education and now owe **[AMOUNT FROM Q93]** on the consolidated loan. Is this correct?

YES	1	CONTINUE
NO	2	COLLECT CORRECT INFORMATION

OR

[ASK IF Q68=SEPARATED] To finance the 2003-degree, you borrowed **[AMOUNT FROM Q63]** from government student loan programs and now owe **[AMOUNT FROM Q69]** on that loan. To finance education taken since 2003, you borrowed **[AMOUNT FROM Q66]** from government student loan programs and now owe **[AMOUNT FROM Q81]** on that loan. Is this correct?

YES	1	CONTINUE
NO	2	COLLECT CORRECT INFORMATION

173. **[ASK IF Q111=CONSOLIDATED]** From banks or other financial institutions, you borrowed **[AMOUNT FROM Q106]** to finance the 2003-degree and **[AMOUNT FROM Q109]** to finance post-2003 education and now owe **[AMOUNT FROM Q136]** on the consolidated loan. Is this correct?

YES	1	CONTINUE
NO	2	COLLECT CORRECT INFORMATION

OR

[ASK IF Q111=SEPARATED] To finance the 2003-degree, you borrowed **[AMOUNT FROM Q106]** from banks or other financial institutions and now owe **[AMOUNT FROM Q112]** on that loan. To finance education taken since 2003, you borrowed **[AMOUNT FROM Q109]** from banks or other financial institutions and now owe **[AMOUNT FROM Q124]** on that loan. Is this correct?

YES	1	CONTINUE
NO	2	COLLECT CORRECT INFORMATION

174. **[ASK IF Q68=CONSOLIDATED OR Q111=CONSOLIDATED]** To finance the 2003-degree, you borrowed **[AMOUNT FROM Q149]** from family members and now owe **[AMOUNT FROM Q150]** on that loan. To finance education taken since 2003, you borrowed **[AMOUNT FROM Q152]** from family members and now owe **[AMOUNT FROM Q153]** on that loan. Is this correct?

YES	1	CONTINUE
NO	2	COLLECT CORRECT INFORMATION

175. **[ASK IF Q68=CONSOLIDATED OR Q111=CONSOLIDATED]** To finance the 2003-degree, you borrowed **[AMOUNT FROM Q155]** from other sources and now owe **[AMOUNT FROM Q156]** on that loan. To finance education taken since 2003, you borrowed **[AMOUNT FROM Q158]** from other sources and now owe **[AMOUNT FROM Q159]** on that loan. Is this correct?

YES	1	CONTINUE
NO	2	COLLECT CORRECT INFORMATION

176. **[ASK IF Q68=CONSOLIDATED OR Q111=CONSOLIDATED]** Adding up all sources, to finance your 2003 **[INSERT DEGREE]** you borrowed a total of **[Q63+Q106+Q149+Q155]**; to finance education you took since 2003, you borrowed a total of **[Q66+Q109+Q152+Q158]**; and you now owe a total of **[SUM OF Q81 + Q124 + Q153 + Q159+ Q69 + Q112 + Q150 + Q156+Q93+Q136]** on all of these loans /have repaid all of these loans. Is this correct?

YES	1	CONTINUE
NO	2	COLLECT CORRECT INFORMATION

177. **[INTERVIEWER NOTE: ASK ONLY IF Q62 = YES (OR CODE 5 AT Q60) OR Q105 = YES (OR CODE 6 AT Q60), ELSE GO TO Q180]**

Which one of the following best describes your overall experience while repaying your student loan(s) for the degree you completed in 2003?

Have you... **READ LIST**

Always been able to make payments on time	1	GO TO Q179
Occasionally missed making a payment	2	CONTINUE
Often been 1 or 2 payments behind	3	CONTINUE
Missed making payments for 3 months or longer at a time	4	CONTINUE
Had to stop making payments a few times	5	CONTINUE
Had to stop making payments altogether	6	CONTINUE
HAVE NOT YET STARTED TO REPAY	7	CONTINUE
OTHER (PLEASE SPECIFY)	90	CONTINUE
DON'T KNOW/NO RESPONSE	98	GO TO Q179
REFUSAL	99	GO TO Q179

178. What is the main reason for **[INSERT RESPONSE FROM Q177]**?

DO NOT READ ACCEPT ONLY ONE ANSWER

UNSTABLE WORK/SOURCE OF INCOME	1
INCOME IS REGULAR BUT LEVEL IS INSUFFICIENT	2
UNPREDICTED EXPENSES	3
UNEMPLOYED - NO INCOME TO PAY DEBT	4
OUT OF LABOUR FORCE/UNABLE TO WORK (ILLNESS, DISABILITY)	5
MATERNITY/PATERNITY LEAVE	6
NO PARTICULAR REASON	7
OTHER (PLEASE SPECIFY)	90
DON'T KNOW/NO RESPONSE	98
REFUSAL	99

179. Have any of the following individuals helped you to repay the debt you accumulated for the program you completed in 2003 ...

READ LIST

YES	1
NO	2

- a) Parents
b) Spouse

- c) Other family members
- d) Employer
- e) Someone else

180. Were any of the following non-repayable resources used to finance the program you completed in 2003 ...

READ AND ROTATE LIST

YES	1
NO	2

- a) Financial assistance from employers
- b) Teaching or research assistantship
- c) Your personal income from employment during the summer months
- d) Your personal income during the school year
- e) Government assistance other than student loans
- f) Workers' compensation payments

181. Thinking of how you financed the degree you completed in 2003, did you receive any grants or bursaries based on your financial needs?

DO NOT READ

YES	1	
NO	2	GO TO Q183
REFUSAL	99	GO TO Q183

182. What was the total amount of these grants and bursaries?

RECORD RESPONSE ROUND TO NEAREST DOLLAR

REFUSAL	99
---------	----

183. **[INTERVIEWER NOTE: LET RESPONDENTS KNOW THAT THIS DOES NOT INCLUDE THE CANADA MILLENNIUM SCHOLARSHIP.]** Did you receive any scholarships, awards, fellowships or prizes, based on your achievements?

DO NOT READ

YES	1	
NO	2	GO TO Q185
REFUSAL	99	GO TO Q185

184. What was the total amount of these scholarships, awards, fellowships or prizes?

RECORD RESPONSE ROUND TO NEAREST DOLLAR

REFUSAL	99
---------	----

185. Did you receive a Canada Millennium Scholarship?

DO NOT READ

YES	1	
NO	2	GO TO SKIP BEFORE Q187
REFUSAL	99	GO TO SKIP BEFORE Q187

186. What was the total amount of that scholarship?

RECORD RESPONSE ROUND TO NEAREST DOLLAR

REFUSAL	99
---------	----

ASK Q187-Q192 IF Q43=YES, ELSE GO TO Q193

187. Now we would like you to think of financing the education you pursued since graduating in 2003.

Did you receive any grants or bursaries based on your financial needs?

DO NOT READ

YES	1	
NO	2	GO TO Q189
REFUSAL	99	GO TO Q189

188. What was the total amount of these grants and bursaries?

RECORD RESPONSE ROUND TO NEAREST DOLLAR

REFUSAL 99

189. **[INTERVIEWER NOTE: LET RESPONDENTS KNOW THAT THIS DOES NOT INCLUDE THE CANADA MILLENNIUM SCHOLARSHIP.]** Did you receive any scholarships, awards, fellowships or prizes, based on your achievements?

DO NOT READ

YES	1	
NO	2	GO TO Q191
REFUSAL	99	GO TO Q191

190. What was the total amount of these scholarships, awards, fellowships or prizes?

RECORD RESPONSE ROUND TO NEAREST DOLLAR

REFUSAL 99

191. Did you receive a Canada Millennium Scholarship?

DO NOT READ

YES	1	
NO	2	GO TO Q193
REFUSAL	99	GO TO Q193

192. What was the total amount of that scholarship?

RECORD RESPONSE ROUND TO NEAREST DOLLAR

REFUSAL 99

193. Are you aware of any government assistance programs that help graduates repay their student loans?

DO NOT READ

YES	1	CONTINUE
NO	2	GO TO Q198
DON'T KNOW	98	GO TO Q198

194. Which program or programs do you know or have you heard of?

DO NOT READ, ACCEPT MORE THAN ONE ANSWER

LOAN REMISSION PROGRAM	1
INTEREST RELIEF PROGRAM	2
INCOME-BASED REDUCTION PROGRAM	3
LOAN FORGIVENESS PROGRAM	4
DEBT REPAYMENT ASSISTANCE PROGRAM	5

DEBT REDUCTION PROGRAMS	6
OTHER (PLEASE SPECIFY)	90
DON'T KNOW	98

195. Have you ever applied for any of these programs?

DO NOT READ

YES	1	CONTINUE
NO	2	GO TO Q198
DON'T KNOW	98	GO TO Q198

196. Was your application successful?

DO NOT READ

YES	1	CONTINUE
NO	2	GO TO Q198
REFUSAL	99	GO TO Q198

197. Which program or programs provided you with assistance in repaying your student loan?

DO NOT READ, ACCEPT MORE THAN ONE ANSWER

LOAN REMISSION PROGRAM	1
INTEREST RELIEF PROGRAM	2
INCOME-BASED REDUCTION PROGRAM	3
LOAN FORGIVENESS PROGRAM	4
DEBT REPAYMENT ASSISTANCE PROGRAM	5
DEBT REDUCTION PROGRAMS	6
OTHER (PLEASE SPECIFY)	90
DON'T KNOW	98

SECTION 6: EMPLOYMENT EXPERIENCE POST-2003 GRADUATION

198. Now, we would like to turn to a few questions about your employment experiences since completing your program in 2003. When thinking about these experiences we would like you to include self-employment as well as any jobs that began before you graduated and continued after graduation in 2003.

Altogether, how many different jobs have you had since completing your program in 2003? By different jobs we mean a change of work activities for the same employer, a change of employer or both.

RECORD RESPONSE

GO TO Q211 IF # OF JOBS= 0

199. In what month and year did you start working at the first job you had after completing your program?
[INTERVIEWER NOTE: START DATES MAY BE BEFORE 2003]

RECORD RESPONSE

MONTH _____
 YEAR _____

200. Are you still employed in this job?

DO NOT READ

YES	1	GO TO Q224A
NO	2	IF Q198=1 GO TO Q211; EVERYTHING ELSE CONTINUE

- 201a. Thinking about the first job you had after completing your 2003 program...

What was your occupation?

RECORD RESPONSE – PROBE FOR DETAILS TO ALLOW FOR NOC CODING

FULL NOC CODES STAT CAN _____

- 201b. What were your main duties and responsibilities?

RECORD RESPONSE

202. And in what type of business, industry or service did you work?

RECORD RESPONSE – PROBE FOR DETAILS TO ALLOW FOR NAICS CODING

FULL NAICS CODES STAT CAN _____

203. How many hours a week did you usually work at that job?

RECORD RESPONSE

204. Where was this job located - in which Province/State and country?

RECORD RESPONSE

PROVINCE/STATE _____

COUNTRY _____

205. Did you have to relocate for this job?

DO NOT READ

YES	1
NO	2

- 206a. Was this a permanent position - one which did not have a fixed end date?

DO NOT READ

YES	1	GO TO Q208
NO	2	CONTINUE

- 206b. Was this a temporary, contract or casual position?

DO NOT READ

TEMPORARY	1
CONTRACT	2
CASUAL POSITION	3

207. What is the main reason you had a **[INSERT RESPONSE FROM Q206b]** job?

DO NOT READ, ACCEPT ONLY ONE ANSWER

ONLY TYPE OF WORK AVAILABLE OR OFFERED BY EMPLOYER	1
SPONSORED WORK POSITION: CO/OP, ARTICLING	2
PERSONAL OR FAMILY RESPONSIBILITIES (INCLUDING PERSONAL ISSUES)	3
RETURNING TO SCHOOL/CONTINUING WITH EDUCATION	4
DID NOT WANT A PERMANENT JOB	5
FILLING IN SELF/EMPLOYMENT/WAITING FOR OTHER JOB TO START	6
OTHER (PLEASE SPECIFY)	90
DON'T KNOW/NO RESPONSE	98

208. Was this first job closely related, somewhat related or not at all related to the program you completed in 2003?

DO NOT READ

CLOSELY RELATED	1
SOMEWHAT RELATED	2
NOT AT ALL RELATED	3

209. When did this job end - in what month and year?

RECORD RESPONSE

MONTH _____ YEAR _____

210. What is the main reason you are no longer in this job?

DO NOT READ, ACCEPT ONLY ONE RESPONSE

OWN ILLNESS OR DISABILITY	1
CARING FOR OWN CHILD	2
OTHER PERSONAL OR FAMILY RESPONSIBILITIES/FAMILY SITUATION	3
GOING TO SCHOOL/RETURNED TO SCHOOL	4
PROMOTION WITH SAME EMPLOYER	5
FOUND A NEW JOB	6
MOVE TO A NEW RESIDENCE	7
LOW PAY	8
RETIREMENT	9
WORKING CONDITIONS (PHYSICAL CONDITIONS, TRANS PROBLEMS/HOURS OF WORK)	10
NO OPPORTUNITY FOR ADVANCEMENT	11
WORRIED ABOUT JOB SECURITY/REDUCTION IN HOURS/LAY-OFF	12
COMPANY MOVING OR GOING OUT OF BUSINESS	13
SEASONAL NATURE OF JOB	14
PERMANENT LAYOFF (NON-SEASONAL CONDITIONS)	15
LABOUR DISPUTE (STRIKE OR LOCKOUT)	16
DISMISSAL BY THE EMPLOYER	17
CONTRACT ENDED	18
DISLIKED JOB	19
QUIT - NOT RELATED TO FOS	20
WANTED TO TRAVEL	21
JUST WANTED A CHANGE-NO OTHER REASONS	22
JOB ENDED WHEN SCHOOL ENDED	23
ADMINISTRATIVE/PERSONNEL CONFLICT	24
OTHER (PLEASE SPECIFY)	90
DON'T KNOW	98

SECTION 7: ACTIVITIES LAST WEEK

211. Now I have some questions about your activities last week. Last week, were you enrolled in any credit courses at an educational or training institution?

DO NOT READ

YES	1	CONTINUE
NO	2	IF Q198=0 GO TO Q216, ELSE GO TO Q213

212. Were you enrolled full-time or part-time?

READ LIST

Full-time	1
Part-time	2

213. Last week, did you work at a job or business?

DO NOT READ

YES	1	GO TO Q224A
NO	2	CONTINUE

214. Last week, were you employed, but not working due to a reason such as a temporary layoff, maternity/paternity leave, sick leave or vacation?

DO NOT READ

YES	1	CONTINUE
NO	2	GO TO Q216

215. What was the main reason you were absent from work? Was it.....

READ LIST, ACCEPT ONLY ONE ANSWER

Temporary layoff	1
Vacation	2
Maternity/Paternity leave	3
Another reason? (Please Specify)	90

GO TO Q224A

216. Last week, did you have a job to start at a definite date in the future?

DO NOT READ

YES	1	CONTINUE
NO	2	GO TO Q220

217. When is your job expected to start - what month and day?

RECORD RESPONSE

MONTH _____ DAY _____

218. Will you usually work 30 or more hours per week in this job?

DO NOT READ

YES	1	IF Q198=0, GO TO Q253, ELSE GO TO Q224A
NO	2	CONTINUE
DON'T KNOW	98	IF Q198=0, GO TO Q253, ELSE GO TO Q224A

219. What is the main reason you accepted a position where you will be working less than 30 hours per week?

DO NOT READ,ACCEPT ONLY ONE ANSWER

OWN ILLNESS OR DISABILITY	1
CARING FOR OWN CHILDREN	2
CARING FOR ELDER RELATIVE (60 YEARS OF AGE OR OLDER)	3
OTHER PERSONAL OR FAMILY RESPONSIBILITIES	4
SCHOOL/EDUCATION PROGRAM	5
COULD NOT FIND WORK WITH >=30 HOURS/WEEK	6
PERSONAL PREFERENCE	7
OTHER (ENTER OTHER INFORMATIONPLEASE SPECIFY)	90
DON'T KNOW/NO RESPONSE	98

IF Q198=0, GO TO Q253, ELSE GO TO Q224A

220. Last week, were you looking for a job?

DO NOT READ

YES	1	CONTINUE
NO	2	GO TO Q222

221. Were you looking for a job at which you would usually work 30 or more hours per week?

DO NOT READ

YES	1	IF Q198=0, GO TO Q253, ELSE GO TO Q224A
NO	2	GO TO Q223

222. What is the main reason you were not looking for a job last week?

DO NOT READ,ACCEPT ONLY ONE ANSWER

OWN ILLNESS OR DISABILITY	1
CARING FOR OWN CHILDREN, MATERNITY LEAVE, PREGNANCY	2
OTHER PERSONAL OR FAMILY RESPONSIBILITIES	3
GOING TO SCHOOL	4
NO LONGER INTERESTED IN FINDING A JOB	5
WAITING FOR RECALL (TO A FORMER JOB)	6
HAS ALREADY FOUND A NEW JOB	7
WAITING FOR REPLIES FROM EMPLOYER	8
COULD NOT FIND THE KIND OF JOB WANTED	9
DISCOURAGED WITH LOOKING	10
AGE-NEAR RETIREMENT	11
NO REASON GIVEN	12
OTHER (PLEASE SPECIFY)	90
DON'T KNOW/NO RESPONSE	98

IF Q198=0, GO TO Q253, ELSE GO TO Q224A

223. What is the main reason you were looking for a job where you would be working less than 30 hours per week?

DO NOT READ,ACCEPT ONLY ONE ANSWER

IN AN EDUCATION, TRAINING OR SCHOOL PROGRAM	1
OWN ILLNESS OR DISABILITY	2
CARING FOR OWN CHILDREN	3
OTHER PERSONAL OR FAMILY RESPONSIBILITIES	4
WAITING FOR RECALL/ HAS FOUND A NEW JOB	5
WAITING FOR REPLIES FROM EMPLOYER	6
COULD NOT FIND THE KIND OF JOB WANTED	7
NOT INTERESTED AT THIS TIME BUT NOT DISCOURAGED	8
DISCOURAGED WITH LOOKING	9
AGE, NEAR RETIREMENT	10
OTHER (PLEASE SPECIFY)	90
DON'T KNOW/NO RESPONSE	98

IF Q198=0, GO TO Q253, ELSE CONTINUE

224A. Now, we would like to ask a few questions about your work situation last week.... **[IF Q213=NO USE "Your most recent work situation".]**

Were you... **READ LIST**

a) Working for one employer	1	GO TO Q231
b) Working for more than one employer	2	GO TO Q228
c) Self-employed at one type of work	3	GO TO Q225
d) Working for an employer and self-employed?	4	GO TO Q225

224B. **[ASK IF Q198=1 AND Q200=NO]** Now we would like to ask a few questions about your most recent work situation. Were you...

Working for an employer	1	GO TO Q231
Self-employed	2	CONTINUE

225. In what month and year did you start your self-employment?

RECORD RESPONSE

MONTH _____ YEAR _____

226. Including yourself, how many people did you employ in your own business?

RECORD RESPONSE

GO TO 231

227. **[ASK IF Q224A=4]:** Which job was your main job, that is where you worked most of the time - was it your own business or the place where you were employed by someone else?

DO NOT READ

OWN BUSINESS	1	GO TO Q230
EMPLOYER	2	GO TO Q230

228. Overall, how many different employers did you have?

RECORD RESPONSE

229. What is the main reason you had more than one employer?

DO NOT READ, ACCEPT ONLY ONE RESPONSE

INCAPABLE OF FINDING SINGLE FULL-TIME JOB	1
NEEDED TWO PART-TIME JOBS TO GET EQUIVALENT OF FULL-TIME PAY	2
LIKED BOTH JOBS	3
CAREER ADVANCEMENT	4
GAIN MORE EXPERIENCE	5
BETWEEN TWO JOBS ONE IS TERMINATING SOON	6
ONE (OR MORE) OF THE JOBS IS INTERESTING OR IS IN FIELD OF STUDY, BUT IS NOT FULL-TIME	7
NEED TO SUPPLEMENT INCOME OF FULL-TIME JOB	8
OTHER (PLEASE SPECIFY)	90
DON'T KNOW/NO RESPONSE	98

230. Overall, how many hours did you work at all your jobs in a [typical week/last week]?

RECORD RESPONSE

SECTION 8: LABOUR ACTIVITIES - MAIN JOB LAST WEEK OR MOST RECENT JOB

231. **IF Q224A = 1 OR 3 ASK:** Thinking about your job last week...
IF Q224A = 2 or 4 ASK: Thinking about your main job last week - the one where you worked the most hours...
IF Q213 = NO/Q200=NO AND Q198=1 ASK: Thinking about when you were most recently employed/your most recent job...

What was your occupation?

RECORD RESPONSE - PROBE FOR DETAILS TO ALLOW FOR NOC CODING

FULL NOC CODES STAT CAN _____

231A. What were your main duties and responsibilities?

RECORD RESPONSE

232. And in what type of business, industry or service did you work? **[PROBE FOR DETAILS TO ALLOW NAICS CODING]**

FULL NAICS CODES STAT CAN _____

233. Where was this job located - in which Province/State and country?

RECORD RESPONSE

PROVINCE/STATE _____

COUNTRY _____

234. Did you have to relocate for this job?

DO NOT READ

YES 1
NO 2

235. In what month and year did you start working for this employer / start your own business?

RECORD RESPONSE

MONTH _____ YEAR _____

236. Was this a permanent position - one which did not have a fixed end date?

DO NOT READ

YES 1 **GO TO Q241 IF Q213=YES OR GO TO Q239 IF Q213=NO**
NO 2 **CONTINUE**

237. Was this a temporary, contract or casual position?

DO NOT READ

TEMPORARY 1
CASUAL 2
CONTRACT 3

238. What was the main reason you had a **[INSERT RESPONSE FROM Q237]** job?

DO NOT READ ACCEPT ONLY ONE ANSWER

ONLY TYPE OF WORK AVAILABLE OR OFFERED BY EMPLOYER	1
SPONSORED WORK POSITION: CO/OP, ARTICLING	2
PERSONAL OR FAMILY RESPONSIBILITIES (INCLUDING PERSONAL ISSUES)	3
RETURNING TO SCHOOL/CONTINUING WITH EDUCATION	4
DID NOT WANT A PERMANENT JOB	5
FILLING IN SELF/EMPLOYMENT/WAITING FOR OTHER JOB TO START	6
OTHER (PLEASE SPECIFY)	90
DON'T KNOW/NO RESPONSE	98

GO TO Q241 IF Q213=YES, CONTINUE IF Q213= NO

239. When did this job end - in what month and year?

RECORD RESPONSE

MONTH _____ YEAR _____

240. What is the main reason you are no longer in this job?

DO NOT READ ACCEPT ONLY ONE RESPONSE

OWN ILLNESS OR DISABILITY	1
CARING FOR OWN CHILD	2
OTHER PERSONAL OR FAMILY RESPONSIBILITIES/FAMILY SITUATION	3
GOING TO SCHOOL/RETURNED TO SCHOOL	4
PROMOTION WITH SAME EMPLOYER	5
FOUND A NEW JOB	6
MOVE TO A NEW RESIDENCE	7
LOW PAY	8
RETIREMENT	9
WORKING CONDITIONS (PHYSICAL CONDITIONS, TRANS PROBLEMS/HOURS OF WORK)	10
NO OPPORTUNITY FOR ADVANCEMENT	11
WORRIED ABOUT JOB SECURITY/REDUCTION IN HOURS/LAY-OFF	12
COMPANY MOVING OR GOING OUT OF BUSINESS	13
SEASONAL NATURE OF JOB	14
PERMANENT LAYOFF (NON-SEASONAL CONDITIONS)	15
LABOUR DISPUTE (STRIKE OR LOCKOUT)	16
DISMISSAL BY THE EMPLOYER	17
CONTRACT ENDED	18
DISLIKED JOB	19
QUIT - NOT RELATED TO FOS	20
WANTED TO TRAVEL	21
JUST WANTED A CHANGE-NO OTHER REASONS	22
JOB ENDED WHEN SCHOOL ENDED	23
ADMINISTRATIVE/PERSONNEL CONFLICT	24
OTHER (PLEASE SPECIFY)	90
DON'T KNOW	98

241. In this job, to what extent did you use any of the skills acquired from the educational program you completed in 2003? Would you say...

READ LIST

To a great extent	1
To some extent	2
Very little	3
Not at all	4

242. To what extent did your educational program completed in 2003 help you obtain this job? Would you say...

READ LIST

To a great extent	1
To some extent	2
Very little	3
Not at all	4

243. Thinking only of [the job/main job] you had [last week / your most recent job], how many hours a week did you usually work at this job?

RECORD RESPONSE

244. We'd like to know what is the easiest way for you to tell us your wage or salary, including commissions and tips and before taxes and other deductions for this job. Would it be ..

READ LIST

Hourly	1
Daily	2
Weekly	3

Bi-weekly (every two weeks)	4	
Semi-monthly (twice a month)	5	
Monthly or	6	
Yearly	7	
OTHER (PLEASE SPECIFY)	90	
DON'T KNOW	98	GO TO Q246
REFUSAL	99	GO TO Q246

245. Including tips and commissions, what is your [hourly/daily/weekly/yearly] wage or salary, before taxes and other deductions?

RECORD RESPONSE IN DOLLARS AND CENTS

246. How closely [was/is] your [main job you held last week / most recent job] related to the program you completed in 2003 Is it...

READ LIST

Closely related	1
Somewhat related	2
Not at all related	3

[INTERVIEWER NOTE: GO TO Q249 IF Q224=SELF EMPLOYED AT ONE TYPE OF WORK OR Q227=OWN BUSINESS]

247. Did your employer specify that related work experience was essential for [the job you had last week/your most recent job]?

DO NOT READ

YES	1	CONTINUE
NO	2	GO TO Q249
DON'T KNOW	98	GO TO Q249

248. Did you have the required amount of prior work experience, more than what was required or less than what was required by your employer?

DO NOT READ

LESS THAN WHAT WAS REQUIRED	1
REQUIRED AMOUNT	2
MORE THAN WHAT WAS REQUIRED	3

249. Thinking about this job, would you say you were under-qualified for this work, qualified or overqualified?

DO NOT READ

UNDER QUALIFIED	1
QUALIFIED	2
OVERQUALIFIED	3

250. Considering all aspects, how satisfied were you with this job. Were you...

READ LIST

Very satisfied	1
Satisfied	2
Dissatisfied	3
Very dissatisfied	4

251. Considering the duties and responsibilities of this job, how satisfied were you with the money you made... Were you...

READ LIST

Very satisfied	1
Satisfied	2
Dissatisfied	3
Very dissatisfied	4

252. Thinking about employment in general, how important is it that any job you get be related to your field of study or specialization... Is it...

READ LIST

Very important	1
Important	2
Not very important	3
Not at all important	4

Section 9: Overall Employment and Unemployment

253. We would like to establish a fixed period to look at overall employment and unemployment. We would like to have you think about the period between June 2003 and today - a period of approximately 2 years.

Since June 2003, have you had any periods in which you have been without a job? **DO NOT READ**

YES	1	CONTINUE
NO	2	GO TO Q255

- a) How many separate times were you without a job in this period?

RECORD RESPONSE

- b) And how many months, in total, were you without a job in this 2 year period?

RECORD RESPONSE

254. What's the main reason for [this/these] period(s) of unemployment?

DO NOT READ ACCEPT ONLY ONE ANSWER

IN ANY TYPE OF EDUCATION PROGRAM	1
PERSONAL/FAMILY RESPONSIBILITIES	2
ILLNESS/DISABILITY	3
WAS LAID OFF	4
GIVEN UP LOOKING FOR A JOB	5
NO LONGER INTERESTED IN FINDING A JOB	6
COULD NOT FIND THE KIND OF JOB WANTED	7
WAITING FOR A RECALL (TO A FORMER JOB)	8
HAS ALREADY FOUND A NEW JOB	9
WAITING FOR REPLIES FROM EMPLOYERS	10
RETIRED	11
TRAVELLING/VACATION	12
CONTRACT WORK ENDED/EXPECTING A NEW CONTRACT	13
RELOCATION FOR EMPLOYMENT, TO FIND WORK OR OTHER REASONS	14
OTHER (PLEASE SPECIFY)	90
DON'T KNOW/NO RESPONSE	98

255. a) Altogether, how many months or years of full-time work experience did you have in this 2 year period (since completion of your program in 2003)?

RECORD RESPONSE

- b) And how many months of part-time work experience did you have in this period?

RECORD RESPONSE

SECTION 10: WILLINGNESS TO MOVE

256. Now, moving on to another topic, how many times had you moved from one Province/State or country to another since you graduated in 2003?

RECORD RESPONSE

IF Q256=0 GO TO Q262, ELSE CONTINUE

ASK Q257-Q259 ONLY FOR TOTAL NUMBER OF MOVES PROVIDED IN Q256

257. And of those times, how many times had you moved to another Maritime province?

RECORD RESPONSE

258. And of those times, how many times had you moved to another province outside the Maritimes?

RECORD RESPONSE

259. And of those times, how many times had you moved to another country?

RECORD RESPONSE

260. And the last time you moved, did you move to a Maritime province, elsewhere in Canada or outside of Canada?

READ LIST

Maritime province	1
Elsewhere in Canada	2
Outside of Canada	3

261. Thinking of your most recent move, what is the main reason you relocated?

DO NOT READ, ACCEPT ONLY ONE ANSWER

ACCEPTED A DEFINITE EMPLOYMENT POSITION/JOB	1
TO FIND A JOB	2
ACCEPTED A BETTER PAYING JOB	3
TO FIND A BETTER PAYING JOB	4
LONG TERM CAREER DEVELOPMENT OPPORTUNITIES	5
COMPANY MOVED ME/TRANSFER	6
ACCEPTED WORK IN A PARTICULAR FIELD	7
TO FIND WORK IN A PARTICULAR FIELD	8
SUMMER WORK	9
TO ATTEND SCHOOL	10
FOLLOWED/JOINED SPOUSE	11
FAMILY MOVED	12
DISLIKED WHERE I WAS LIVING	13
PERSONAL REASONS	14
OTHER (PLEASE SPECIFY)	90
DON'T KNOW/NO RESPONSE	98

262. Under what circumstances could you see yourself moving outside the province or state you currently live?

DO NOT READ, ACCEPT MORE THAN ONE ANSWER

UNDER NO CIRCUMSTANCES	1
IF OFFERED A BETTER JOB	2
IF OFFERED MORE MONEY	3

CHANGE IN MARITAL STATUS	4
FAMILY REASONS E.G SPOUSE GOT JOB OFFER	5
RETIREMENT	6
FURTHER EDUCATION	7
PERSONAL REASONS/INTERESTS	8
IF OFFERED SAME POSITION THERE/COMPARABLE JOB	9
LAID OFF/LACK OF OPPORTUNITIES	10
OTHER (PLEASE SPECIFY)	90

BB If you were offered a better job, would you move... **READ LIST, ACCEPT MORE THAN ONE ANSWER**

[INTERVIEWER NOTE: IF RESPONSE AT Q262=UNDER NO CIRCUMSTANCES THEY COULD SEE THEMSELVES MOVING OUTSIDE THE PROVINCE THEY CURRENTLY LIVE, ONLY ASK WITHIN SAME PROVINCE]

Within the same province in which you currently live	1
To another Maritime province	2
To another province in Canada	3
To the US	4
To another country other than the US	5

263. **[IF Q8 = ANY PROVINCE, STATE OR COUNTRY OUTSIDE OF THE MARITIME PROVINCES (NS, NB, PEI) ASK:** What would be the one thing that would be most likely to make you move back to the Maritime region?

DO NOT READ, ACCEPT ONLY ONE ANSWER

BETTER PAYING JOB/BETTER OPPORTUNITY	1
FAMILY/PERSONAL REASONS	2
IF FOUND JOB / COMPARABLE POSITION	3
NOTHING WOULD MAKE THEM MOVE BACK TO THE MARITIME REGION	4
RETIREMENT	5
OTHER (PLEASE SPECIFY)	90
DON'T KNOW/NO RESPONSE	98

SECTION 11:OUTLOOK ON UNIVERSITY EXPERIENCE

264. Now, thinking about all we've discussed in this survey, if you could to do it over again, would you choose to go to university or not go to university? Please use a 5-point scale where 1 means you'd definitely choose NOT to go to university and 5 means you'd definitely choose to go.

READ LIST

DCN				DC	DK
1	2	3	4	5	98

265. If you could choose again, would you select the same field of study or specialization for the degree you completed in 2003?

DO NOT READ

YES	1	GO TO Q267
NO	2	CONTINUE
DON'T KNOW	3	GO TO Q268

266. What is the main reason you would not select the same field of study?

DO NOT READ, ACCEPT ONLY ONE ANSWER

THIS FIELD WASN'T MY FIRST CHOICE	1
-----------------------------------	---

COULDN'T FIND WORK IN MY FIELD/LACK OF JOB OPPORTUNITIES/NOT MARKETABLE	2
NOT SATISFIED WITH CURRENT JOB	3
NOT SATISFIED WITH SALARY IN CURRENT JOB	4
DEGREE/COURSE NOT ACKNOWLEDGED/RECOGNIZED/APPRECIATED	5
CHANGE OF INTEREST	6
NOT SATISFIED WITH MY CHOICE OF FIELD OF STUDY OR WITH THE PROGRAM	7
NO PARTICULAR REASON	8
OTHER (PLEASE SPECIFY)	90
DON'T KNOW/NO RESPONSE	98

GO TO Q268

267. What is the main reason you would choose the same field of study?

DO NOT READ, ACCEPT ONLY ONE ANSWER

SATISFIED WITH JOB/CAREER /EMPLOYMENT OPPORTUNITIES	1
SATISFIED WITH SALARY/WORKING CONDITIONS/OTHER ASPECTS OF WORK	2
GOOD PROGRAM	3
PROGRAM USEFUL ON JOB MARKET	4
PERSONAL INTEREST IN FIELD OF STUDY	5
NO PARTICULAR REASON	6
REQUIRED FOR OR LEADING TO OTHER DEGREES/PROGRAMS/LEADING TO GRAD SCHOOL	7
REWARDING/CHALLENGING/INTERESTING	8
OTHER (PLEASE SPECIFY)	90
DON'T KNOW/NO RESPONSE	98

268. Would you choose the same school or institution?

DO NOT READ

YES	1	GO TO Q270
NO	2	CONTINUE
DON'T KNOW	98	GO TO Q271

269. What is the main reason you would not select the same school or institution?

DO NOT READ, ACCEPT ONLY ONE ANSWER

COST RELATED TO EDUCATION	1
WOULD PREFER TO STUDY CLOSER TO MY HOME	2
DID NOT LIKE THE QUALITY OF TEACHING	3
DID NOT LIKE THE INSTITUTION'S FACILITIES	4
INSTITUTION DOES NOT HAVE FIELD OF STUDY I WANT	5
NO COOP PROGRAM OFFERED IN MY FIELD	6
NO PARTICULAR REASON	7
OTHER (PLEASE SPECIFY)	90
DON'T KNOW/NO RESPONSE	98

GO TO Q271

270. What is the main reason you would select the same school or institution?

DO NOT READ, ACCEPT ONLY ONE ANSWER

INSTITUTION HAS GOOD FACILITIES	1
INSTITUTION HAS GOOD PROGRAM/DEPARTMENT/REPUTATION	2
INSTITUTION HAS GOOD TEACHERS/ACCESSIBLE FACULTY	3
INSTITUTION IS CLOSE TO HOME	4
INSTITUTION OFFERS PREFERRED FIELD OF STUDY	5
INSTITUTION HAS COOP PROGRAM	6
LIKED INSTITUTION (GENERAL) /FRIENDLY/PERSONABLE	7
SMALL TOWN	8
SMALL INSTITUTION/SMALL CLASSES/PERSONAL ATTENTION	9
GOOD VALUE FOR MONEY	10
NO PARTICULAR REASON	11
OTHER (PLEASE SPECIFY)	90
DON'T KNOW/NO RESPONSE	98

271. Thinking about all we've discussed, when you look back at the university education you completed in 2003, and your experience since, using a 5 point scale where 1 is not at all worth the investment and 5 is well worth the investment, to what extent was your university experience....

READ AND ROTATE LIST

	NWI				WWI	DK
Worth the financial investment required	1	2	3	4	5	98
Worth the personal investment of time required for classes and studies	1	2	3	4	5	98

SECTION 12: DEMOGRAPHIC INFORMATION

272. Now, just before we end ... a few questions about you so that we can compare the experiences of different groups of graduates . . .

First of all, in what year were you born? _____

273. What is your marital status ... are you

READ LIST

Married	1
Living with a partner or common law	2
Never married	3
Widow/widower	4
Separated	5
Divorced	6
REFUSAL	99

274. How many children do you have who are financially dependent on you?

RECORD RESPONSE

REFUSAL 99

275. Do you consider yourself to be a member of any of the following minority groups?

READ LIST

YES	1
NO	2
REFUSAL	99

- a) A visible minority
- b) First Nation or aboriginal

276a) What language did you first learn in childhood and still understand?

DO NOT READ

ENGLISH	1
FRENCH	2
OTHER LANGUAGE (PLEASE SPECIFY)	90
REFUSAL	99

276b) What language do you speak most often at home?

DO NOT READ

ENGLISH	1
FRENCH	2
ENGLISH AND FRENCH	3
OTHER LANGUAGE (PLEASE SPECIFY)	90
REFUSAL	99

277. What is the highest level of education completed by your father (or male guardian)?

[INTERVIEWER NOTE: ENTER GRADE LEVEL IF LESS THAN HIGH SCHOOL DIPLOMA OR IF GRADE 12 ASK - Did he receive a high school diploma or GED?]

[INTERVIEWER NOTE: IF UNIVERSITY ASK - Did he complete a degree program? - IF YES, was that a bachelor's, master's or PhD?]

HIGH SCHOOL GRADUATE/GED/TECHNICAL HIGH SCHOOL GRAD

1

TRADE/VOCATIONAL CERTIFICATE OR DIPLOMA/APPRENTICESHIP

2

HOSPITAL-BASED PROGRAMS (OTHER THAN MEDICAL SCHOOL)

3

COMMUNITY COLLEGE/CEGEP

4

ATTENDED UNIVERSITY - NO DEGREE SPECIFIED OR INCOMPLETE

5

UNIVERSITY DIPLOMA OR CERTIFICATE BELOW BACHELOR'S

6

BACHELOR'S DEGREE (E.G., BA., BSC., BED.)

7

FIRST PROFESSIONAL (LAW, MEDICINE/VET MED/OPTOMETRY/THEOLOGY/PHARMACY)

8

UNIVERSITY DIPLOMA OR CERTIFICATE ABOVE BACH/BELOW MASTERS

9

MASTER'S DEGREE (E.G., MA, MSC., MED.)

10

EARNED PHD (E.G. DOCTORATE, DSC., DTED.)

11

ATTENDED COMMUNITY COLLEGE/CEGEP - NO DEGREE SPECIFIED OR IN COMPLETE

12

OTHER (PLEASE SPECIFY)
90
DON'T KNOW/NO RESPONSE
98

278. What is the highest level of education completed by your mother (or female guardian)?

[INTERVIEWER NOTE: ENTER GRADE LEVEL IF LESS THAN HIGH SCHOOL DIPLOMA OR IF GRADE 12 ASK - Did she receive a high school diploma or GED?]

[INTERVIEWER NOTE: IF UNIVERSITY ASK - Did she complete a degree program? – IF YES, was that a bachelor's, master's or PhD?]

HIGH SCHOOL GRADUATE/GED/TECHNICAL HIGH SCHOOL GRAD
1
TRADE/VOCATIONAL CERTIFICATE OR DIPLOMA/APPRENTICESHIP
2
HOSPITAL-BASED PROGRAMS (OTHER THAN MEDICAL SCHOOL)
3
COMMUNITY COLLEGE/CEGEP
4
ATTENDED UNIVERSITY - NO DEGREE SPECIFIED OR INCOMPLETE
5
UNIVERSITY DIPLOMA OR CERTIFICATE BELOW BACHELOR'S
6
BACHELOR'S DEGREE (E.G., BA., BSC., BED.)
7
FIRST PROFESSIONAL (LAW, MEDICINE/VET MED/OPTOMETRY/THEOLOGY/
8
UNIVERSITY DIPLOMA OR CERTIFICATE ABOVE BACH/BELOW MASTERS
9
MASTER'S DEGREE (E.G., MA, MSC., MED.)
10
EARNED PHD (E.G. DOCTORATE, DSC., DTED.)
11
ATTENDED COMMUNITY COLLEGE/CEGEP - NO DEGREE SPECIFIED OR IN COMPLETE
12
OTHER (PLEASE SPECIFY)
90
DON'T KNOW/NO RESPONSE
98

279. Are you limited in the kind or amount of activity you can do because of a long-term physical condition, mental condition or health problem that has lasted or is expected to last six months or more?

YES 1
NO 2
REFUSAL 99

280. Since completing your program in 2003 have you received... **READ LIST**

YES 1
NO 2
REFUSAL 99

- a) Income from investments
- b) Income from a pension
- c) Payments from social assistance
- d) Payments from employment insurance
- e) Payments from workers' compensation
- f) Financial support, other than repayable loans, from parents
- g) Any other types of income (PLEASE SPECIFY)

IF SOCIAL ASSISTANCE IN Q280 ASK:

281. a) How many separate periods were you on social assistance since you completed your program in 2003?

RECORD RESPONSE

- b) And, for how many months, in total did you receive social assistance?

RECORD RESPONSE

IF EI IN Q280 ASK:

282. a) Since completing your program in 2003, for how many separate periods did you receive employment insurance?

RECORD RESPONSE

- b) How many months, in total have you receive EI since then?

RECORD RESPONSE

283. What is your best estimate of your total personal income in 2004, - total income from all sources before taxes and other deduction?

RECORD RESPONSE

GO TO Q284 IF RESPONSE IS GREATER THAN 0 OR REFUSED

IF RESPONSE IS DON'T KNOW OR IF HESITANT, CONTINUE

Well, would you say that your personal total income was....

Less than \$20,000	1
\$20 - \$29,999	2
\$30 - \$39,999	3
\$40 - \$49,999	4
\$50 - \$59,999	5
\$60,000 or more	6
DON'T KNOW/NO RESPONSE	98
REFUSAL	99

284. Altogether, how many people are living in your home, including yourself?

RECORD RESPONSE GO TO Q286 IF RESPONSE = 1 PERSON

285. What is your best estimate of your total household income in 2004 - total income from all sources before taxes and other deduction (excluding any income from roommates)?

IF HESITANT OR RESPONSE=DK ASK:

Well, would your best estimate of your total household income in 2004 at ...

READ LIST

Less than \$20,000	1
\$20 - \$29,999	2
\$30 - \$39,999	3
\$40 - \$49,999	4
\$50 - \$59,999	5
\$60,000 or more	6
DON'T KNOW	98
REFUSAL	99

286. Would you be willing to be called back in three years for the second wave of the survey with the Class of 2003?

YES

1

CONTINUE

NO 2 GO TO CONCLUSION

287. Should you relocate over the next three years, is there another person we could contact who would help us get in touch with you? We would contact this person only to obtain your new address or telephone number.

YES 1 CONTINUE
NO 2 GO TO CONCLUSION

288. Would you please give me their name, address and telephone number?

Name of contact

Home address of contact

City/town/village of contact

Province/territory of contact

Other country? (Specify)

Postal code of contact

Home phone number of contact

That completes our interview today/tonight. On behalf of the MPHEC and Market Quest Research we would like to thank you for taking the time to participate in this survey.