

1. Which of the following statements apply to your personal situation when it comes to saving for your child/ren's post-secondary education with a Registered Savings Education Plan (RESP), either today or in the past?

	Total	Gender		Age			Parents of Kids Aged				Region							Education				Household Income				
		Men	Women	18-34	35-54	55+	0-13	14-17	18-22	14-22	BC	AB	SK	MB	SK/MB	ON	QC	ATL	<HS	HS	Post Sec	Univ Grad	<\$40K	\$40K-<\$60K	\$60K-<\$100K	\$100K+
		A	B	C	D	E	F	G	H	I	J	K	L	M	N	O	P	Q	R	S	T	U	V	W	X	Y
Base: Total Sample (unwtd)	1919	882	1037	578	1053	288	1174	503	550	923	240	200	209	45	254	701	336	188	67	271	834	747	333	315	558	548
Base: Total Sample (wtd)	1919	933	986	524	652	743	952	490	764	1117	261	215	104	21	125	737	451	130	189	683	752	296	467	390	499	402
I am taking/took advantage of the Canada Education Savings Grant (CESG), a 20% match of contributions up to \$500 per year.	625	313	313	186	231	208	365	181	184	309	115	86	31	7	38	248	99	39	30	165	272	159	95	95	198	195
	33%	34%	32%	36%	35%	28%	38%	37%	24%	28%	44%	40%	30%	34%	30%	34%	22%	30%	16%	24%	36%	54%	20%	24%	40%	49%
							HI	HI	H	LNPQ		P		**		P		*	*	RS	RST				VW	VWX
I am taking/took advantage of the Additional Canada Education Savings Grant (A-CESG), an income-targeted grant offering an extra 10% or 20% match on the first \$500 contributed each year.	236	142	95	91	89	56	150	81	57	110	38	29	14	2	16	109	36	9	8	57	100	70	25	46	80	74
	12%	15%	10%	17%	14%	7%	16%	17%	7%	10%	15%	13%	13%	12%	13%	15%	8%	7%	4%	8%	13%	24%	5%	12%	16%	18%
		B		E	E		HI	HI	H					**		PQ		*	*		RST			V	V	V
I am taking/took advantage of the Canada Learning Bond (CLB), an RESP grant for low-income families offering up to \$2000 in government grants without any contributions.	169	86	83	68	65	36	107	45	48	77	26	25	7	*	8	65	32	13	13	53	63	40	39	41	35	40
	9%	9%	8%	13%	10%	5%	11%	9%	6%	7%	10%	12%	7%	2%	6%	9%	7%	10%	7%	8%	8%	13%	8%	11%	7%	10%
				E	E		HI	I						**				*	*		ST					
I took advantage of the Alberta Centennial Education Savings Plan (ACES) a 10% match of contributions up to \$250 per year for Alberta residents that was discontinued on July 31, 2015.	34	15	20	11	17	7	27	10	4	10	-	34	-	-	-	-	-	-	7	4	16	7	10	1	10	11
	2%	2%	2%	2%	3%	1%	3%	2%	1%	1%	-	JLNOPQ	-	-	-	-	-	-	4%	1%	2%	2%	2%	*	2%	3%
							HI	I				JLNOPQ		**				*	*		S					
I am taking/took advantage of the British Columbia Training and Education Savings Grant (BCTESG), a one-time grant of \$1,200 with no contributions required that must be claimed when your child is 6-9 years old.	34	13	20	13	14	7	33	5	*	5	34	-	-	-	-	-	-	-	-	18	9	6	4	4	10	16
	2%	1%	2%	2%	2%	1%	3%	1%	*	*	13%	-	-	-	-	-	-	-	-	3%	1%	2%	1%	1%	2%	4%
							GHI				KLNOPQ			**				*	*							V
I am taking/took advantage of the Quebec Education Savings Incentive (QESI), a 10% match of contributions up to \$250 per year for Quebec residents.	33	22	11	8	14	10	16	10	14	19	-	-	-	-	-	33	-	-	-	7	16	10	1	8	9	11
	2%	2%	1%	2%	2%	1%	2%	2%	2%	2%	-	-	-	-	-	7%	-	-	-	1%	2%	3%	*	2%	2%	3%
														**		JKLNOQ		*	*			S				V
I am taking/took advantage of the Saskatchewan Grant for Education Savings (SAGES), a 10% match of contributions up to \$250 per year for Saskatchewan residents.	14	7	7	6	8	-	13	3	1	3	-	-	14	-	14	-	-	-	-	5	5	4	2	2	4	4
	1%	1%	1%	1%	1%	-	1%	1%	*	*	-	-	14%	-	12%	-	-	-	-	1%	1%	1%	*	1%	1%	1%
				E			I						JKOPQ	**	JKOPQ			*	*							
None of these apply to me	1066	504	561	252	336	477	452	246	523	701	119	100	57	11	68	393	309	76	137	450	388	91	326	238	234	157
	56%	54%	57%	48%	52%	64%	47%	50%	68%	63%	46%	47%	55%	54%	54%	53%	69%	59%	73%	66%	52%	31%	70%	61%	47%	39%
						CD			FGI	FG				**		JKLNO		*	TU*	TU	U		XY	XY		
Sigma	2212	1102	1110	636	775	801	1162	581	831	1233	332	275	123	21	144	815	509	137	196	760	870	387	502	436	579	508
	115%	118%	113%	121%	119%	108%	122%	119%	109%	110%	127%	128%	118%	101%	116%	111%	113%	105%	104%	111%	116%	131%	107%	112%	116%	127%

Statistics:
 Overlap formula used
 - Column Proportions:
 Columns Tested (5%): A/B, C/D/E, F/G/H/I, J/K/L/M/N/O/P/Q, R/S/T/U, V/W/X/Y
 Minimum Base: 30 (**), Small Base: 100 (*)
 - Column Means:
 Columns Tested (5%): A/B, C/D/E, F/G/H/I, J/K/L/M/N/O/P/Q, R/S/T/U, V/W/X/Y
 Minimum Base: 30 (**), Small Base: 100 (*)

2_1. How important do you believe the following criteria are when taking advantage of a Registered Education Savings Plan (RESP)? - Making the grant application process easy from an administrative perspective

	Total	Gender		Age			Parents of Kids Aged				Region							Education				Household Income				
		Men	Women	18-34	35-54	55+	0-13	14-17	18-22	14-22	BC	AB	SK	MB	SK/MB	ON	QC	ATL	<HS	HS	Post Sec	Univ Grad	<\$40K	\$40K-<\$60K	\$60K-<\$100K	\$100K+
		A	B	C	D	E	F	G	H	I	J	K	L	M	N	O	P	Q	R	S	T	U	V	W	X	Y
Base: Total Sample (unwtd)	1919	882	1037	578	1053	288	1174	503	550	923	240	200	209	45	254	701	336	188	67	271	834	747	333	315	558	548
Base: Total Sample (wtd)	1919	933	986	524	652	743	952	490	764	1117	261	215	104	21	125	737	451	130	189	683	752	296	467	390	499	402
Top 2 Box (Net)	1680	797	883	469	573	639	857	439	635	952	233	194	88	20	109	671	366	108	146	594	664	276	388	346	450	361
	88%	85%	90%	90%	88%	86%	90%	90%	83%	85%	89%	90%	85%	**	87%	91%	81%	83%	78%	87%	88%	93%	83%	89%	90%	90%
							HI	HI						P		PQ		*	*		R	RST			V	
Very important	1062	491	570	264	349	449	528	265	416	614	160	119	55	13	68	463	185	69	85	390	417	170	250	197	280	244
	55%	53%	58%	50%	53%	60%	55%	54%	55%	55%	61%	55%	53%	61%	54%	63%	41%	53%	45%	57%	55%	58%	54%	51%	56%	61%
						C					P	P		**	P	P		*	*							
Somewhat important	619	306	313	205	224	189	329	174	219	337	74	75	34	8	41	209	181	40	62	204	247	106	138	149	170	117
	32%	33%	32%	39%	34%	26%	35%	36%	29%	30%	28%	35%	32%	36%	33%	28%	40%	30%	33%	30%	33%	36%	30%	38%	34%	29%
				E	E			I					*		16	65	85	22	42	89	88	20	79	44	49	41
Bottom 2 Box (Net)	239	135	103	55	80	104	95	51	128	166	28	21	16	*	16	65	85	22	42	89	88	20	79	44	49	41
	12%	15%	10%	10%	12%	14%	10%	10%	17%	15%	11%	10%	15%	2%	13%	9%	19%	17%	22%	13%	12%	7%	17%	11%	10%	10%
								FG	FG					**			KO	O*	TU*	U	U		X			
Not very important	135	81	54	33	56	45	52	32	63	90	16	8	7	*	8	41	53	9	23	54	42	15	36	31	34	14
	7%	9%	5%	6%	9%	6%	5%	7%	8%	8%	6%	4%	7%	2%	6%	6%	12%	7%	12%	8%	6%	5%	8%	8%	7%	4%
														**			KO	*	*							
Not at all important	104	55	49	22	23	59	43	19	65	75	12	14	8	-	8	24	32	13	19	34	45	5	43	12	15	27
	5%	6%	5%	4%	4%	8%	5%	4%	9%	7%	5%	6%	8%	-	7%	3%	7%	10%	10%	5%	6%	2%	9%	3%	3%	7%
						D		FG	G				O	**			O*	U*	U	U		WX				
Sigma	1919	933	986	524	652	743	952	490	764	1117	261	215	104	21	125	737	451	130	189	683	752	296	467	390	499	402
	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%

Statistics:
 Overlap formula used
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 Minimum Base: 30 (**), Small Base: 100 (*)

2.2. How important do you believe the following criteria are when taking advantage of a Registered Education Savings Plan (RESP)? - Guidance and advice from an RESP specialist throughout the application process

	Total	Gender		Age			Parents of Kids Aged				Region							Education				Household Income				
		Men	Women	18-34	35-54	55+	0-13	14-17	18-22	14-22	BC	AB	SK	MB	SK/MB	ON	QC	ATL	<HS	HS	Post Sec	Univ Grad	<\$40K	\$40K-<\$60K	\$60K-<\$100K	\$100K+
		A	B	C	D	E	F	G	H	I	J	K	L	M	N	O	P	Q	R	S	T	U	V	W	X	Y
Base: Total Sample (unwtd)	1919	882	1037	578	1053	288	1174	503	550	923	240	200	209	45	254	701	336	188	67	271	834	747	333	315	558	548
Base: Total Sample (wtd)	1919	933	986	524	652	743	952	490	764	1117	261	215	104	21	125	737	451	130	189	683	752	296	467	390	499	402
Top 2 Box (Net)	1567	728	839	468	527	572	817	408	570	870	222	173	81	19	100	626	344	103	124	587	605	251	359	329	427	328
	82%	78%	85%	89%	81%	77%	86%	83%	75%	78%	85%	81%	78%	90%	80%	85%	76%	79%	66%	86%	80%	85%	77%	84%	86%	82%
Very important	820	370	450	260	256	305	434	213	294	451	122	93	41	11	52	349	148	56	62	296	335	128	195	144	238	178
	43%	40%	46%	50%	39%	41%	46%	44%	39%	40%	47%	43%	39%	54%	42%	47%	33%	43%	33%	43%	45%	42%	42%	37%	48%	44%
Somewhat important	747	358	389	209	271	267	382	195	276	419	100	80	40	8	48	276	196	47	62	291	270	124	164	185	190	150
	39%	38%	39%	40%	42%	36%	40%	40%	36%	38%	38%	37%	39%	36%	39%	37%	43%	36%	33%	43%	36%	42%	35%	48%	38%	37%
Bottom 2 Box (Net)	352	205	148	55	126	171	135	82	193	247	39	42	23	2	25	111	107	28	65	147	44	107	60	72	74	
	18%	22%	15%	11%	19%	23%	14%	17%	25%	22%	15%	19%	22%	10%	20%	15%	24%	21%	34%	14%	20%	15%	23%	16%	14%	18%
Not very important	210	118	91	32	95	82	82	46	111	140	29	18	12	1	13	61	75	14	30	56	91	32	46	47	46	39
	11%	13%	9%	6%	15%	11%	9%	9%	15%	13%	11%	8%	12%	4%	10%	8%	17%	11%	16%	8%	12%	11%	10%	12%	9%	10%
Not at all important	142	86	56	23	31	88	52	36	82	106	10	24	11	1	12	51	32	13	35	39	56	12	61	14	26	35
	7%	9%	6%	4%	5%	12%	6%	7%	11%	10%	4%	11%	10%	5%	9%	7%	7%	10%	19%	6%	7%	4%	13%	4%	5%	9%
Sigma	1919	933	986	524	652	743	952	490	764	1117	261	215	104	21	125	737	451	130	189	683	752	296	467	390	499	402
	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%

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 Minimum Base: 30 (**), Small Base: 100 (*)

3. When did you start saving for your child/ren's education?

	Total	Gender		Age			Parents of Kids Aged				Region							Education				Household Income				
		Men	Women	18-34	35-54	55+	0-13	14-17	18-22	14-22	BC	AB	SK	MB	SK/MB	ON	QC	ATL	<HS	HS	Post Sec	Univ Grad	<\$40K	\$40K-<\$60K	\$60K-<\$100K	\$100K+
		A	B	C	D	E	F	G	H	I	J	K	L	M	N	O	P	Q	R	S	T	U	V	W	X	Y
Base: Parents Of Children Age 14-22 (unwtd)	923	436	487	63	604	256	178	503	550	923	104	81	92	28	120	367	167	84	29	145	443	306	153	147	256	264
Base: Parents Of Children Age 14-22 (wtd)	1117	606	512	60	405	652	150	490	764	1117	129	71	53	13	66	476	305	70	94	418	460	145	252	228	282	239
When my child/ren were first born	238	110	129	14	94	131	29	122	142	238	17	18	10	1	11	108	67	17	15	83	100	40	34	45	71	66
	21%	18%	25%	23%	23%	20%	19%	25%	19%	21%	13%	25%	18%	11%	17%	23%	22%	24%	16%	20%	22%	28%	14%	20%	25%	28%
				*			*	I			*	*	**	*	*	*	*	**	*	*	*	*	*	*	*	V
When my child/ren were 1-3	130	70	60	10	62	58	27	77	78	130	17	13	2	2	4	53	28	17	2	45	57	26	33	17	31	37
	12%	12%	12%	16%	15%	9%	18%	16%	10%	12%	13%	18%	4%	13%	5%	11%	9%	24%	2%	11%	12%	18%	13%	7%	11%	16%
				*	E		HI*	HI			*	LN*	**	*	*	*	LNOP*	**	**	*	*	*	*	*	*	V
When my child/ren were 4-6	112	60	52	11	42	60	18	46	72	112	8	4	4	2	6	51	39	5	12	20	61	19	10	18	34	34
	10%	10%	10%	18%	10%	9%	12%	9%	9%	10%	6%	5%	7%	16%	9%	11%	13%	8%	13%	5%	13%	13%	4%	8%	12%	14%
				*			*				*	*	**	*	*	*	*	*	**	*	S	S	*	*	V	V
When my child/ren were 7-9	91	62	29	8	34	49	11	50	54	91	16	10	7	2	9	35	15	6	2	24	49	16	16	9	23	30
	8%	10%	6%	13%	8%	8%	7%	10%	7%	8%	12%	14%	13%	15%	13%	7%	5%	8%	2%	6%	11%	11%	6%	4%	8%	13%
				*			*				*	p*	*	**	p*	*	*	**	*	*	*	*	*	*	*	W
When my child/ren were 10-12	86	46	39	6	24	56	8	54	54	86	9	12	6	2	7	40	17	-	9	21	39	17	17	20	22	20
	8%	8%	8%	10%	6%	9%	5%	11%	7%	8%	7%	17%	10%	12%	11%	8%	6%	-	10%	5%	9%	11%	7%	9%	8%	8%
				*			*	FI			*	PQ*	Q*	**	Q*	*	*	**	*	*	*	S	*	*	*	W
When my child/ren were 13-15	63	38	24	5	15	42	3	30	39	63	16	4	3	-	3	27	13	*	3	30	21	9	13	17	15	8
	6%	6%	5%	8%	4%	6%	2%	6%	5%	6%	13%	5%	6%	-	4%	6%	4%	1%	3%	7%	4%	6%	5%	8%	5%	3%
				*			*				*	*	**	*	*	*	*	*	**	*	*	*	*	*	*	*
When my child/ren were 16 or older	49	26	23	-	17	32	2	10	43	49	1	1	3	-	3	22	23	-	-	38	10	1	14	11	10	14
	4%	4%	5%	-	4%	5%	1%	2%	6%	4%	1%	1%	6%	-	5%	5%	7%	-	-	9%	2%	1%	6%	5%	4%	6%
				*			*	G	G		*	*	*	**	*	*	*	*	**	TU*	*	*	*	*	*	*
I have not started saving for my child/ren's education	348	193	155	7	116	225	52	100	282	348	45	10	19	4	23	141	104	25	51	158	123	17	116	91	76	30
	31%	32%	30%	12%	29%	34%	35%	20%	37%	31%	35%	14%	36%	32%	35%	30%	34%	36%	54%	38%	27%	12%	46%	40%	27%	13%
				*	C	C	G*	GI	G		K*	*	K*	**	K*	K	K*	K*	**	TU*	U		XY*	Y*	Y	
Sigma	1117	606	512	60	405	652	150	490	764	1117	129	71	53	13	66	476	305	70	94	418	460	145	252	228	282	239
	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%

Statistics:
 Overlap formula used
 - Column Proportions:
 Columns Tested (5%): A/B, C/D/E, F/G/H/I, J/K/L/M/N/O/P/Q, R/S/T/U, V/W/X/Y
 Minimum Base: 30 (**), Small Base: 100 (*)
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 Columns Tested (5%): A/B, C/D/E, F/G/H/I, J/K/L/M/N/O/P/Q, R/S/T/U, V/W/X/Y
 Minimum Base: 30 (**), Small Base: 100 (*)

4. If you could have saved more for your child/ren's post-secondary education, what would you have done differently?

	Total	Gender		Age			Parents of Kids Aged				Region							Education				Household Income				
		Men	Women	18-34	35-54	55+	0-13	14-17	18-22	14-22	BC	AB	SK	MB	SK/MB	ON	QC	ATL	<HS	HS	Post Sec	Univ Grad	<\$40K	\$40K-<\$60K	\$60K-<\$100K	\$100K+
		A	B	C	D	E	F	G	H	I	J	K	L	M	N	O	P	Q	R	S	T	U	V	W	X	Y
Base: Parents Of Children Age 14-22 (unwtd)	923	436	487	63	604	256	178	503	550	923	104	81	92	28	120	367	167	84	29	145	443	306	153	147	256	264
Base: Parents Of Children Age 14-22 (wtd)	1117	606	512	60	405	652	150	490	764	1117	129	71	53	13	66	476	305	70	94	418	460	145	252	228	282	239
I would have saved more money each month	399	217	183	22	147	230	66	214	239	399	58	29	14	4	18	84	25	20	172	161	46	90	89	106	91	
	36%	36%	36%	37%	36%	35%	44%	44%	31%	36%	45%	41%	27%	31%	28%	39%	28%	36%	22%	41%	35%	32%	36%	39%	38%	38%
				*			H*	HI	H	P*	*	*	**	*	*	*	*	**	*	*	*	*	*	*	*	*
I would have started saving for post-secondary when my child/ren were younger	332	152	180	16	131	184	50	148	226	332	43	25	13	4	17	158	68	22	120	148	42	68	79	84	74	
	30%	25%	35%	27%	32%	28%	34%	30%	30%	30%	33%	35%	25%	30%	26%	33%	22%	31%	23%	29%	32%	29%	27%	35%	30%	31%
			A	*	*	*	*	*	*	*	*	*	**	*	*	*	*	**	*	*	*	*	*	*	*	*
I would have prioritized saving for education over other discretionary spending (i.e. vacations)	212	130	82	21	78	113	30	112	133	212	24	14	4	*	4	84	73	12	25	83	73	31	43	45	58	51
	19%	21%	16%	35%	19%	17%	20%	23%	17%	19%	19%	20%	8%	2%	7%	18%	24%	18%	27%	20%	16%	21%	17%	20%	21%	21%
				DE*			*	I	I	N*	*	**	*	*	N	LN*	*	**	*	*	*	*	*	*	*	*
I would have prioritized saving for education over saving for retirement	90	55	35	17	30	43	7	52	55	90	12	9	1	*	1	50	10	8	-	29	41	20	18	20	25	26
	8%	9%	7%	28%	7%	7%	5%	11%	7%	8%	9%	13%	2%	2%	11%	3%	11%	-	7%	9%	14%	7%	9%	9%	11%	
				DE*			*	FI	FI	NP*	*	**	*	*	NP	*	*	**	*	*	S	*	*	*	*	*
I would have prioritized saving for education over paying down my mortgage faster	57	29	28	6	30	21	12	31	35	57	7	7	2	-	2	27	12	2	9	29	17	7	16	17	15	
	5%	5%	5%	10%	7%	3%	8%	6%	5%	5%	5%	10%	4%	-	3%	6%	4%	3%	2%	6%	11%	3%	7%	6%	6%	
				E*	E	*	*	*	*	*	*	*	**	*	*	*	*	**	*	*	ST	*	*	*	*	*
I wouldn't have done anything different	360	196	164	7	125	227	38	117	279	360	39	22	25	6	31	153	90	25	32	123	150	55	86	59	77	83
	32%	32%	32%	12%	31%	35%	26%	24%	36%	32%	30%	31%	47%	46%	47%	32%	30%	35%	34%	29%	33%	38%	34%	26%	27%	35%
				*	C	C	*	*	FGI	G	*	*	p*	**	OP*	*	*	**	*	*	*	*	*	*	*	*
Sigma	1451	779	672	90	542	818	204	672	966	1451	183	106	59	14	74	656	337	94	101	536	602	211	311	308	367	340
	130%	129%	131%	150%	134%	125%	136%	137%	127%	130%	142%	149%	113%	111%	113%	138%	111%	133%	108%	128%	131%	146%	123%	135%	130%	142%

Statistics:
 Overlap formula used
 - Column Proportions:
 Columns Tested (5%): A/B, C/D/E, F/G/H/I, J/K/L/M/N/O/P/Q, R/S/T/U, V/W/X/Y
 Minimum Base: 30 (**), Small Base: 100 (*)
 - Column Means:
 Columns Tested (5%): A/B, C/D/E, F/G/H/I, J/K/L/M/N/O/P/Q, R/S/T/U, V/W/X/Y
 Minimum Base: 30 (**), Small Base: 100 (*)

5. What other means of funding will you leverage for your child/ren's post-secondary education?

	Total	Gender		Age			Parents of Kids Aged				Region							Education				Household Income				
		Men	Women	18-34	35-54	55+	0-13	14-17	18-22	14-22	BC	AB	SK	MB	SK/MB	ON	QC	ATL	<HS	HS	Post Sec	Univ Grad	<\$40K	\$40K-<\$60K	\$60K-<\$100K	\$100K+
		A	B	C	D	E	F	G	H	I	J	K	L	M	N	O	P	Q	R	S	T	U	V	W	X	Y
Base: Parents Of Children Age 14-22 (unwtd)	923	436	487	63	604	256	178	503	550	923	104	81	92	28	120	367	167	84	29	145	443	306	153	147	256	264
Base: Parents Of Children Age 14-22 (wtd)	1117	606	512	60	405	652	150	490	764	1117	129	71	53	13	66	476	305	70	94	418	460	145	252	228	282	239
Government Student Loans	447	202	245	14	166	267	66	205	302	447	63	27	21	3	24	225	63	45	21	171	192	63	98	91	114	105
	40%	33%	48%	23%	41%	41%	44%	42%	40%	40%	48%	39%	40%	24%	37%	47%	21%	63%	22%	41%	42%	44%	39%	40%	41%	44%
			A	*	C	C	*				P*	P*	P*	**	P*	P	*	KLNP*	**	*		*	*	*	*	*
Government Student Grants	425	218	207	18	148	259	68	211	286	425	58	23	13	1	15	228	69	33	21	155	176	73	91	90	100	113
	38%	36%	40%	30%	36%	40%	45%	43%	37%	38%	45%	33%	25%	10%	22%	48%	23%	47%	22%	37%	38%	51%	36%	39%	36%	47%
			*	*	*	*	*	I	*	*	NP*	*	**	**	*	LNP	*	LNP*	**	*	*	ST	*	*	*	*
Student Financial-needs Scholarships	298	136	162	18	100	180	48	159	180	298	43	18	16	3	19	140	60	18	26	111	116	45	67	64	59	76
	27%	23%	32%	30%	25%	28%	32%	33%	24%	27%	34%	25%	30%	25%	29%	20%	25%	27%	27%	27%	25%	31%	27%	28%	21%	32%
			A	*			*	HI	*	*	*	**	**	*	*	*	*	**	*	*	*	*	*	*	*	*
Student Merit-based Scholarships	298	150	148	23	108	167	46	180	184	298	38	32	15	2	17	134	52	26	21	100	117	60	63	46	72	81
	27%	25%	29%	38%	27%	26%	31%	37%	24%	27%	29%	45%	29%	12%	26%	28%	17%	37%	24%	25%	41%	25%	20%	26%	34%	
			*	*	*	*	*	HI	*	*	*	**	**	*	*	*	*	*	**	*	*	ST	*	*	*	*
Loans from a bank or credit union	166	83	84	13	68	86	23	87	105	166	19	13	8	1	10	75	35	14	9	72	65	21	25	36	35	54
	15%	14%	16%	21%	17%	13%	16%	18%	14%	15%	15%	19%	16%	11%	15%	16%	12%	19%	9%	17%	14%	14%	10%	16%	12%	23%
			*	*	*	*	*	*	*	*	*	*	*	**	*	*	*	*	**	*	*	*	*	*	*	VX
Home Equity line of credit	118	76	41	12	43	63	19	60	74	118	20	12	3	*	4	50	28	5	-	43	54	20	12	36	35	28
	11%	13%	8%	20%	11%	10%	13%	12%	10%	11%	15%	16%	6%	2%	5%	11%	9%	6%	-	10%	12%	14%	5%	16%	12%	12%
			*	*	*	*	*	*	*	*	*	*	*	**	*	*	*	*	**	*	*	*	*	*	V*	*
Borrow from family/friends	73	43	30	8	33	32	10	51	38	73	15	2	7	1	8	39	6	2	11	26	19	18	16	12	12	23
	7%	7%	6%	14%	8%	5%	7%	10%	5%	7%	12%	3%	13%	8%	12%	8%	2%	4%	11%	6%	4%	12%	6%	5%	4%	10%
			E*	*	*	*	*	HI	*	*	*	*	P*	*	*	*	*	*	**	*	*	T	*	*	*	*
Other	65	30	35	3	27	35	13	27	49	65	8	1	4	1	5	26	22	3	11	11	29	13	13	4	20	20
	6%	5%	7%	5%	7%	5%	9%	5%	6%	6%	6%	2%	8%	6%	8%	6%	7%	4%	12%	3%	6%	9%	5%	2%	7%	8%
			*	*	*	*	*	*	*	*	*	*	**	*	*	*	*	*	**	*	*	S	*	*	*	*
None	298	170	128	7	100	190	28	84	231	298	23	17	7	6	13	112	117	17	29	128	115	26	87	60	70	40
	27%	28%	25%	12%	25%	29%	19%	17%	30%	27%	18%	24%	14%	43%	19%	24%	38%	24%	31%	31%	25%	18%	35%	26%	25%	17%
			*	*	*	*	*	FG	G	*	*	*	**	L*	*	JLNO*	*	**	**	U*	*	y*	*	*	*	*
Sigma	2188	1108	1080	116	793	1279	321	1063	1449	2188	286	146	95	18	113	1028	454	162	149	817	882	340	473	440	516	539
	196%	183%	211%	194%	196%	196%	214%	217%	190%	196%	221%	205%	181%	140%	173%	216%	149%	229%	159%	195%	192%	234%	188%	193%	183%	225%

Statistics:
 Overlap formula used
 - Column Proportions:
 Columns Tested (5%): A/B, C/D/E, F/G/H/I, J/K/L/M/N/O/P/Q, R/S/T/U, V/W/X/Y
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 Minimum Base: 30 (**), Small Base: 100 (*)