

Innovative Research Group, Inc.

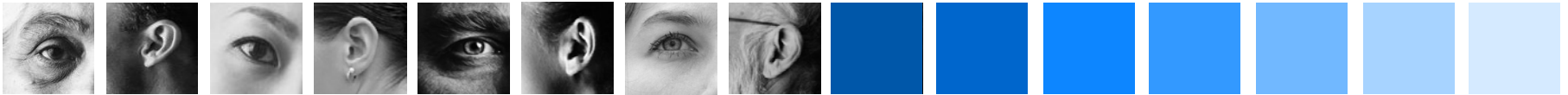
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Public Opinion Research ▶▶

# Graduate Outcomes Survey

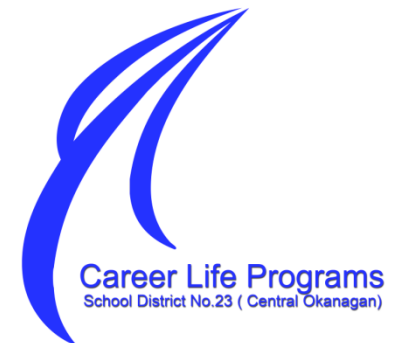


Prepared for:

**British Columbia Securities Commission**

- & -

**School District No. 23 (Central Okanagan)**



May 2011

:: Full Report ::

STRICTLY PRIVILEGED AND CONFIDENTIAL

# Table of Contents

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Research Objectives	3
Methodology	4
Executive Summary	5
Where are graduates today?	10
Assessing the High School Experience	18
Impact of Career Education	38
Financial Experience and Literacy	45
Impact of <i>Planning 10: Finances</i>	58



# Research Objectives

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This survey was designed to assess the life skills of recent high school graduates and their high school experience in preparing them to manage their finances.

## Research Goals ▶▶

- *Determine where high school graduates are today;*
- *Assess the high school experience;*
- *Understand the impact of Career Education programming on core skills and outcomes;*
- *Assess financial literacy; and*
- *Understand the impact of Planning 10: Finances on financial literacy.*



# Methodology

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365 graduates of School District 23 (Central Okanagan) were interviewed by phone between **December 30<sup>th</sup> 2010** and **January 5<sup>th</sup> 2011**.

Graduates were sampled among the six high schools within School District 23.

The estimated margin-of-error for the overall sample (n=365) is **± 5.3%**, 19 times out of 20.

Graphs and tables may not always total 100% due to rounding values rather than any error in data. Sums are added before rounding numbers.



# Where are high school graduates today?

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## Summary ▶▶

- Come January 2011, over two thirds (68%) of graduates will be enrolled in post-secondary studies and close to two thirds (65%) will be working in January. Note: the two aren't mutually exclusive – the plurality of graduates (36%) will be in school full-time, while working part-time.
- Only, one-in-five will be enrolled in classes full-time and not working, whereas only one-in-ten will be working full-time and not enrolled in classes.
- Only 4% are “*candle burners*”, in other words enrolled in classes full-time, while working full-time and come January, only 1% of graduates will not be engaged in either work or classes.
- Overall, 8% say that post-secondary education is not part of their life plan.
- For those who plan on, or are currently taking post-secondary studies, education/teaching, medical and science related degrees/professions were most commonly cited as career goals
- ‘Parents’ were most commonly cited as those who most influenced their choice in post-secondary programs or career/work options.
- Despite where they are in life, most graduates ultimately agreed that they have made a successful transition from high school.



# Assessing the high school experience

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## Summary ▶▶

- The majority of graduates were satisfied in each aspect relating to their high school experience.
- Satisfaction intensity increased among those who were given the opportunity to learn about careers, or were enrolled in WEX 12.
- Similarly, a strong majority felt that their high school had done a good job in preparing them for the ‘real world’.
- Those who had been given the opportunity to learn about careers, or had received hands-on training through either the Dual Credit Trade or WEX 12 program were more likely to say their school had done a **very good job**.
- In spite of this, ‘better career preparation/learning options’ topped the list of things that high school could change to better prepare students for life, work or post-secondary education.



# Impact of career education

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## Summary ▶▶

- 90% feel that they had the opportunity to learn about different careers during high school. Those that received satisfying career advice, developed a career plan, or took WEX 12 were more likely to feel strongly about this.
- Over nine-in-ten had the opportunity to develop a career plan. The majority spent time thinking about their plan, while a third say they put in very little effort. Not surprisingly, those who put less effort were more likely to deviate from their original career plan later on.
- Just under 4-in-10 took a WEX 12 program. Those who took the program were more likely to feel strongly about their high school experience and its overall quality in its ability to prepare them for the real world.
- Of those that attended a high school offering a Dual Credit Trade program, very few enrolled.



# Financial experience and literacy

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## Financial Experience ▶▶

- Very few owe money and the majority that do say they have a plan to pay it off. Not surprisingly, most owe money towards a student loan.

## Financial Literacy ▶▶

- Financial literacy was low among graduates. Only a single student among 365 answered all three of the financial literacy knowledge testing questions correctly, with the majority (79%) answering all three questions incorrectly.
- Despite the outcome of the financial literacy knowledge testing questions, a strong majority feel it is important to manage and build their personal finances.





# Impact of *Planning 10: Finances*

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## Summary ▶▶

- The majority recall taking **Planning 10: Finances**; 81% were taught the course by a teacher, whereas 14% took the course online.
- 8-in-10 (79%) agree that the course was relevant, while just over 6-in-10 (62%) agree that the skills they learned are helping them manage their finances today.
- Those that were taught the course online were more likely to have at least a budget or financial plan.
- In terms of ease of understanding the curriculum, just over a third (36%) feel that they needed more help to deal with difficult financial topics in Planning 10.
  - However, those who took the course in-class as opposed to over the internet were more likely to say they found the curriculum challenging (38% vs. 27% respectively). Although the survey sample size is small with this observation, this may suggest that the classroom presents challenges to learning more difficult financial topics among grade 10 students.



# Where are graduates today?

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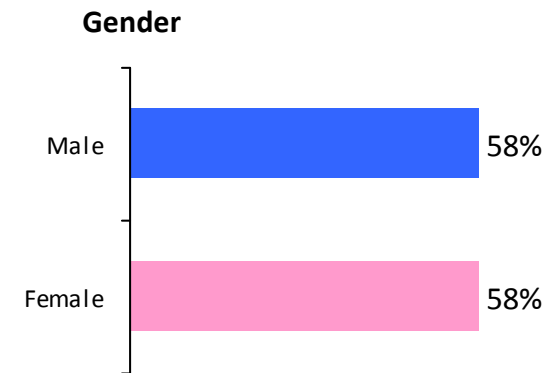
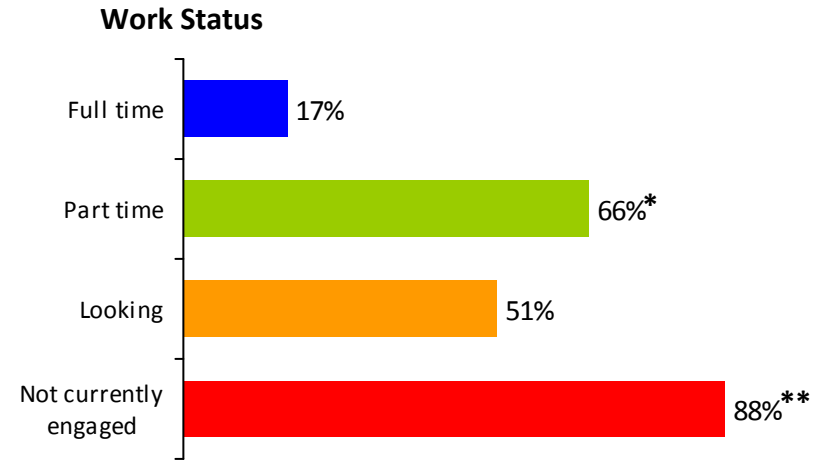
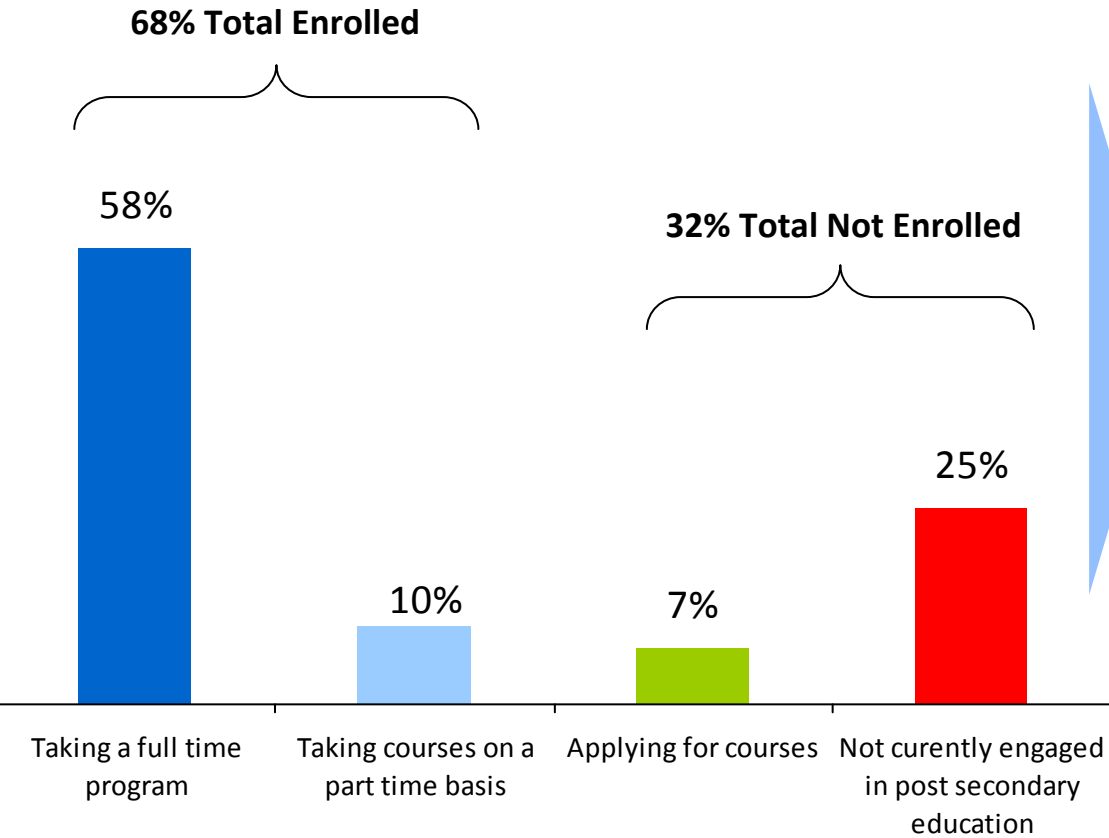
# Over 2-in-3 will be taking courses in January



When it comes to post-secondary education, which statement best represents what you will be doing in January?

### Sample Breakdown ▶▶

Percentage that will be 'taking a full time program'



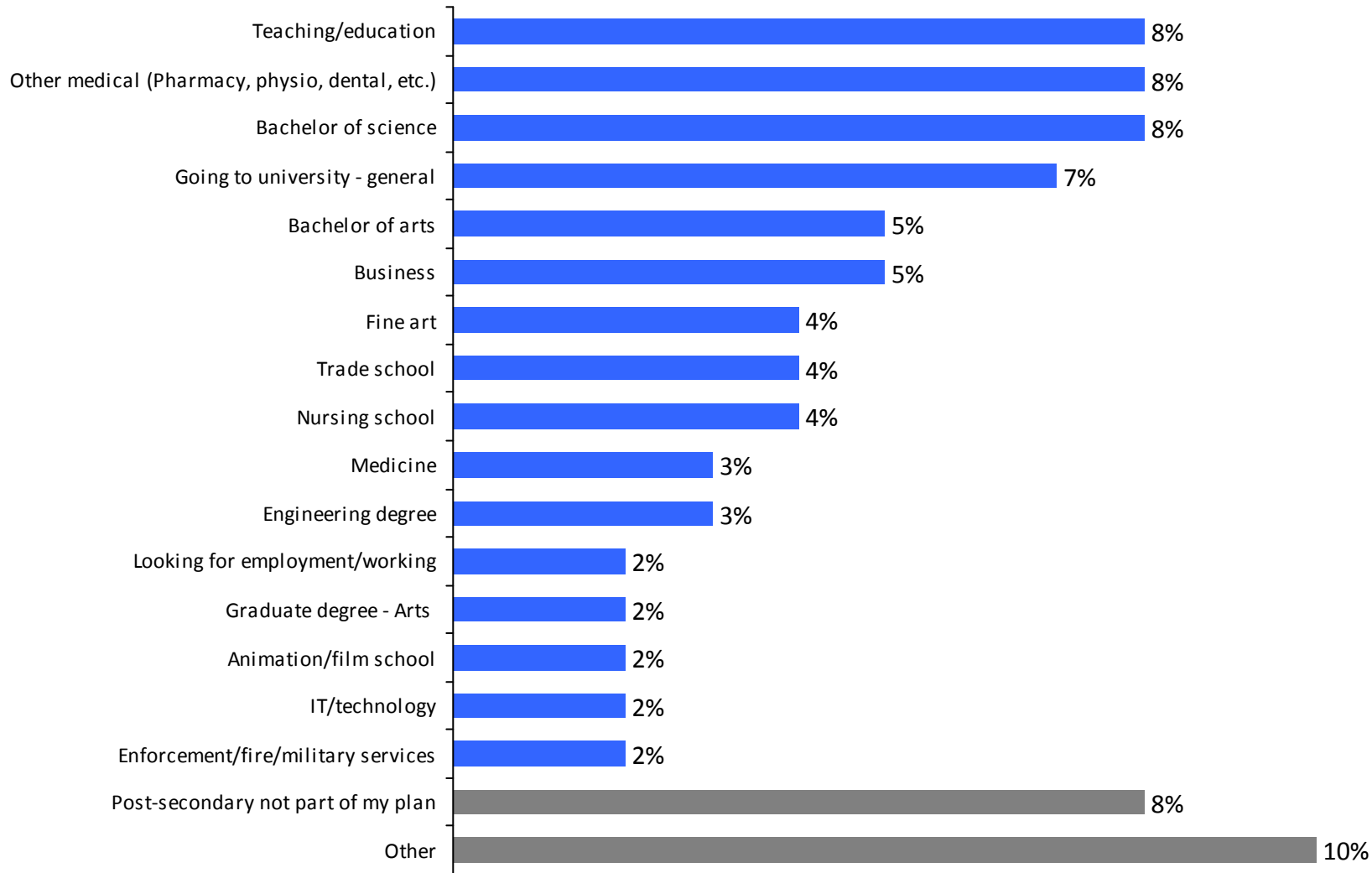
**Note:** 'Don't know' (1%) not shown

**Note:** asterisks indicate the following confidence levels:  
 \*\* significance at the 95% level  
 \* significance at the 90% level

# Career Goals



What are your career goals when it comes to post-secondary education or is further post-secondary education not part of your plans?



**Note:** Don't Know | Refused (14%) not shown

# Close to two-thirds will be working in January

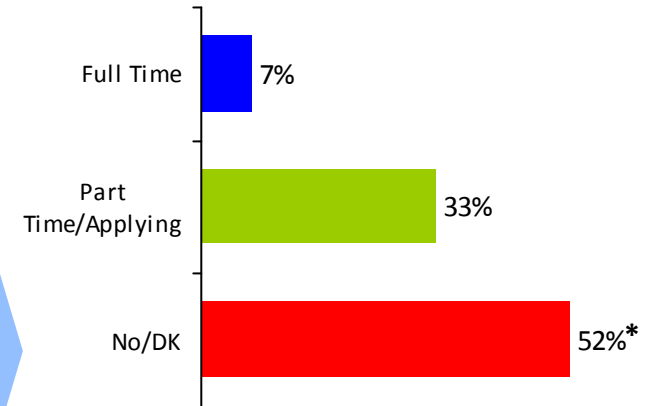


When it comes to work, which statement best represents what you will be doing in January?

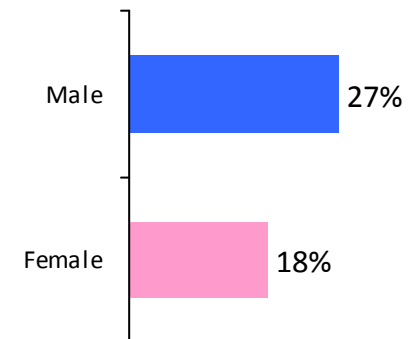
## Sample Breakdown ►►

*Percentage that will be 'working full time'*

### Post-Secondary Status

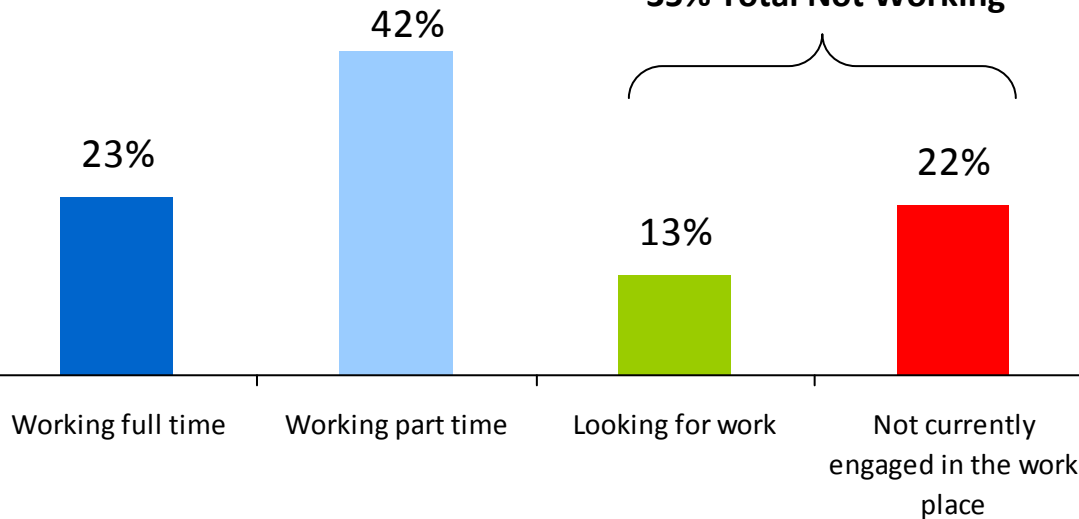


### Gender



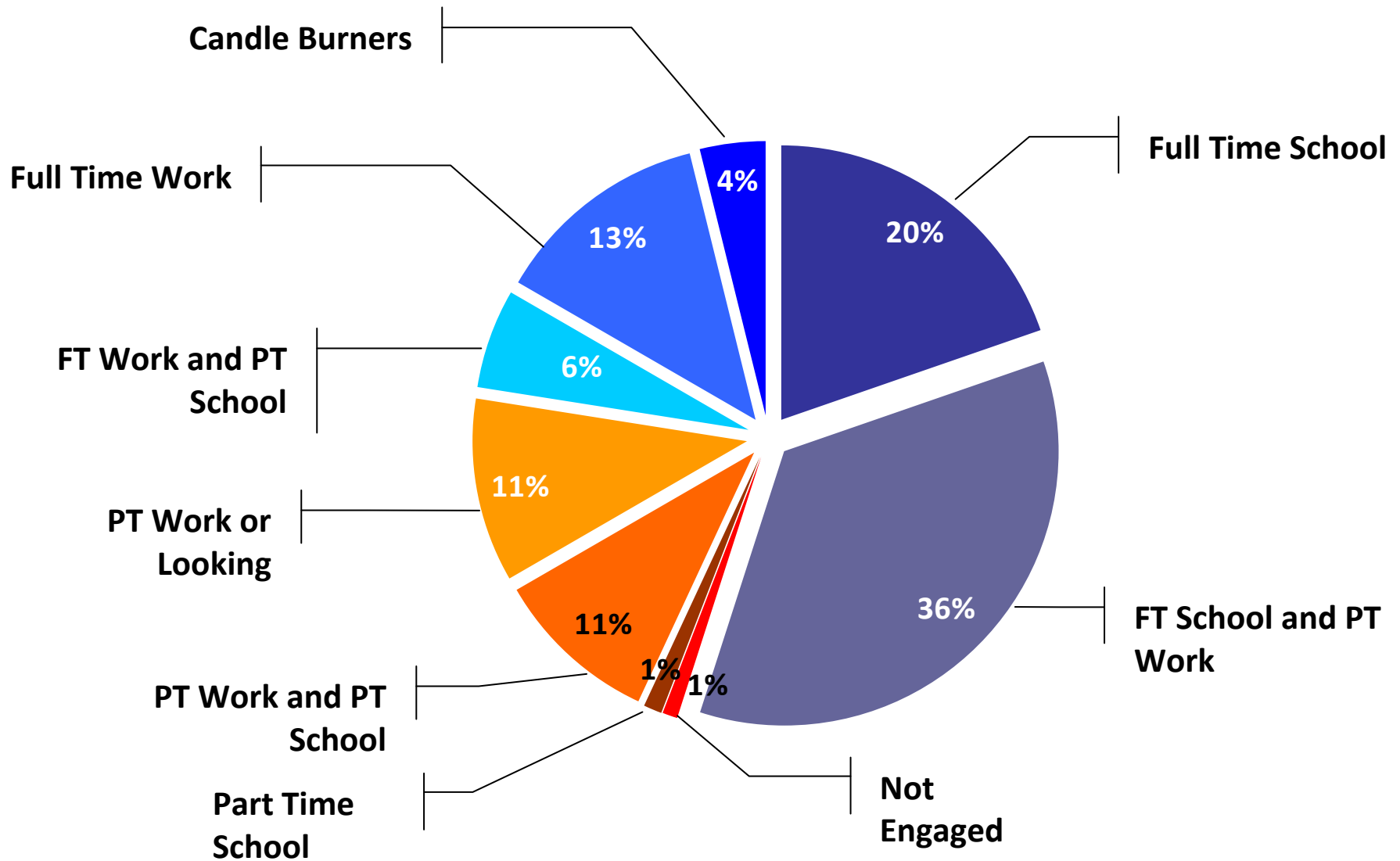
### 65% Total Working

### 35% Total Not Working



**Note:** asterisks indicate the following confidence levels:  
 \*\* significance at the 95% level  
 \* significance at the 90% level

# Life Status: Education and Employment



# 9-in-10 (91%) agree that their transition from high school was successful



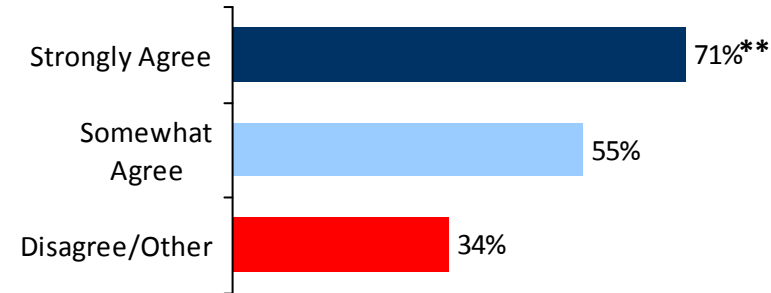
Do you strongly agree, somewhat agree, somewhat disagree or strongly disagree with the following statement?

I have made a successful transition from high school.

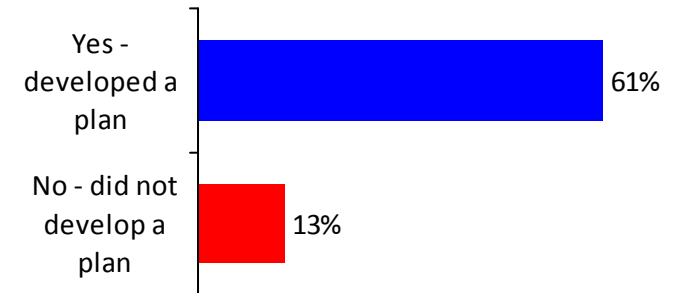
## Sample Breakdown ▶▶

Percentage who responded 'strongly agree'

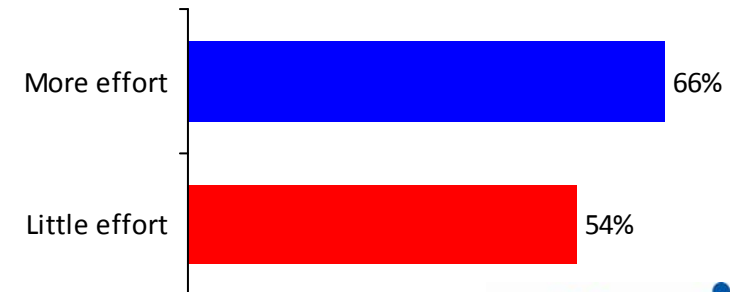
### Opportunity to learn about careers



### My Action Plan (MAP)

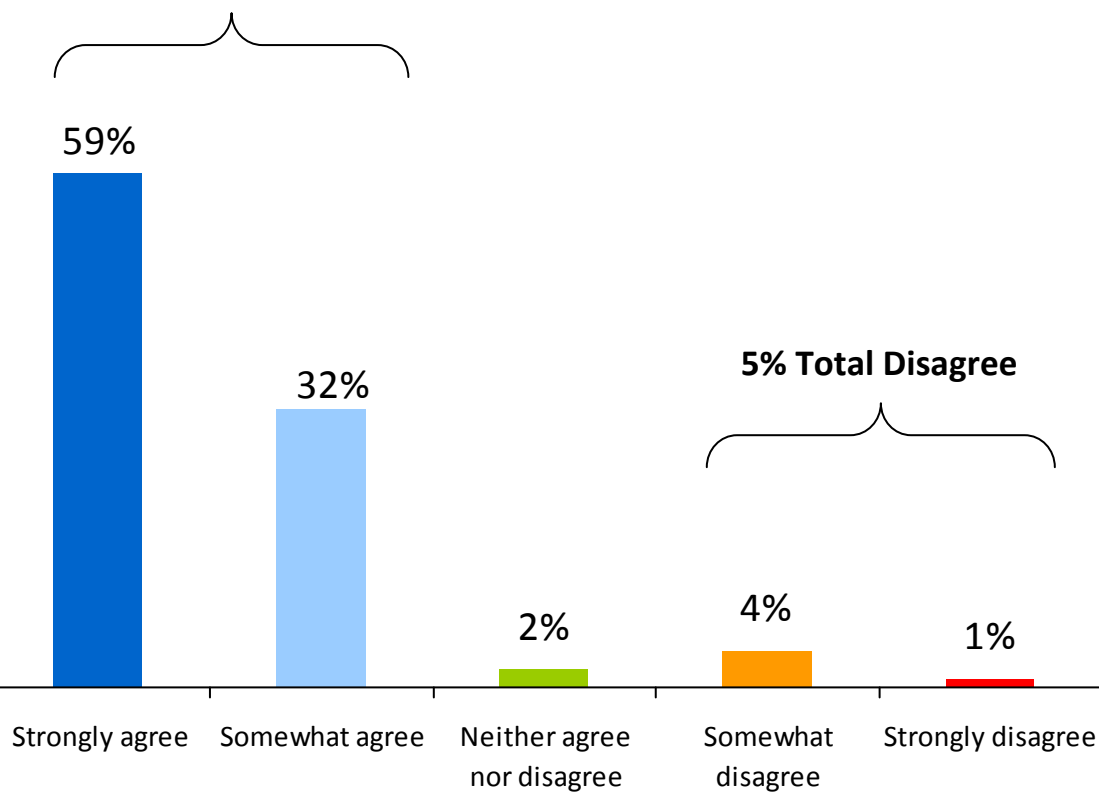


### MAP effort



## 91% Total Agree

## 5% Total Disagree



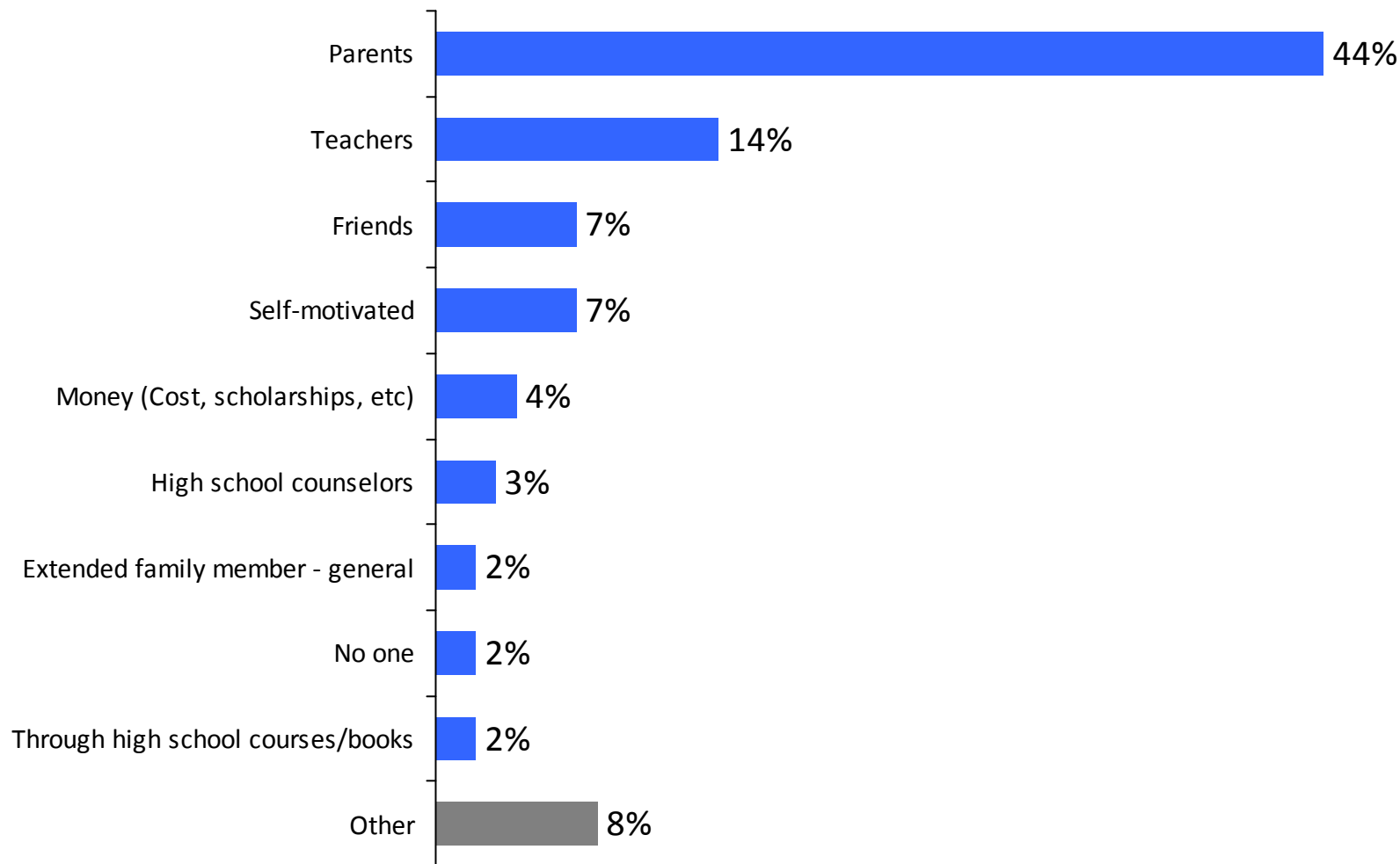
Note: 'Don't know' (1%) not shown

Note: asterisks indicate the following confidence levels:  
 \*\* significance at the 95% level  
 \* significance at the 90% level

# Parents top list of those who influenced career/educational aspirations



Other than yourself, **who or what** MOST influenced your choice of post-secondary programs or career/work options?



**Note:** 'Don't know' (7%) not shown



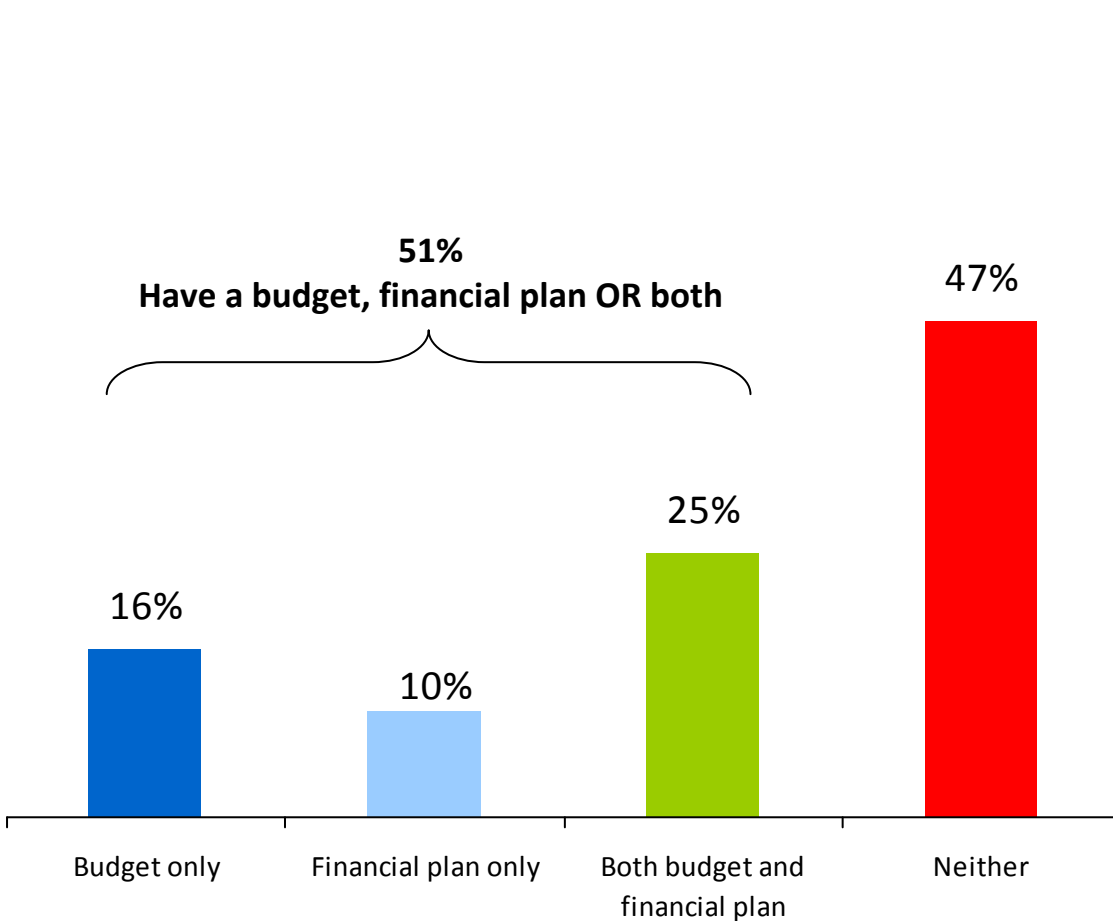
# Over half of respondents say they have a budget OR a financial plan



Do you currently have a budget to track your expenses or financial plan that sets out your goals and how you will meet them?

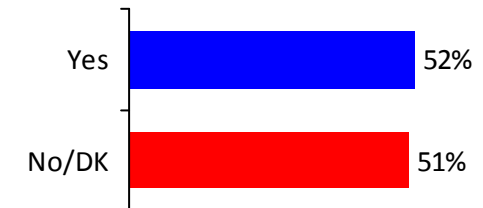
## Sample Breakdown ▶▶

*Percentage who have at least a budget or a financial plan*

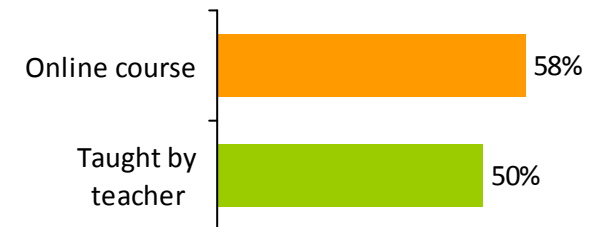


**Note:** 'Don't know' (2%) not shown

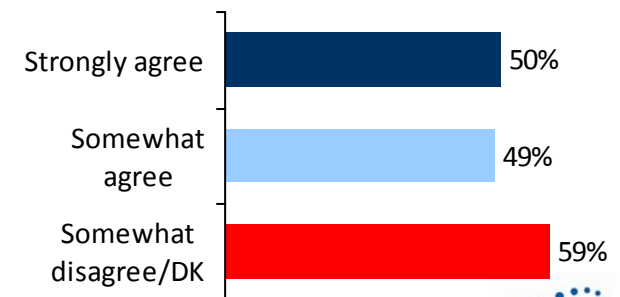
## Took Planning 10



## Planning 10 Format



## Planning 10 Relevance



# Assessing the high school experience

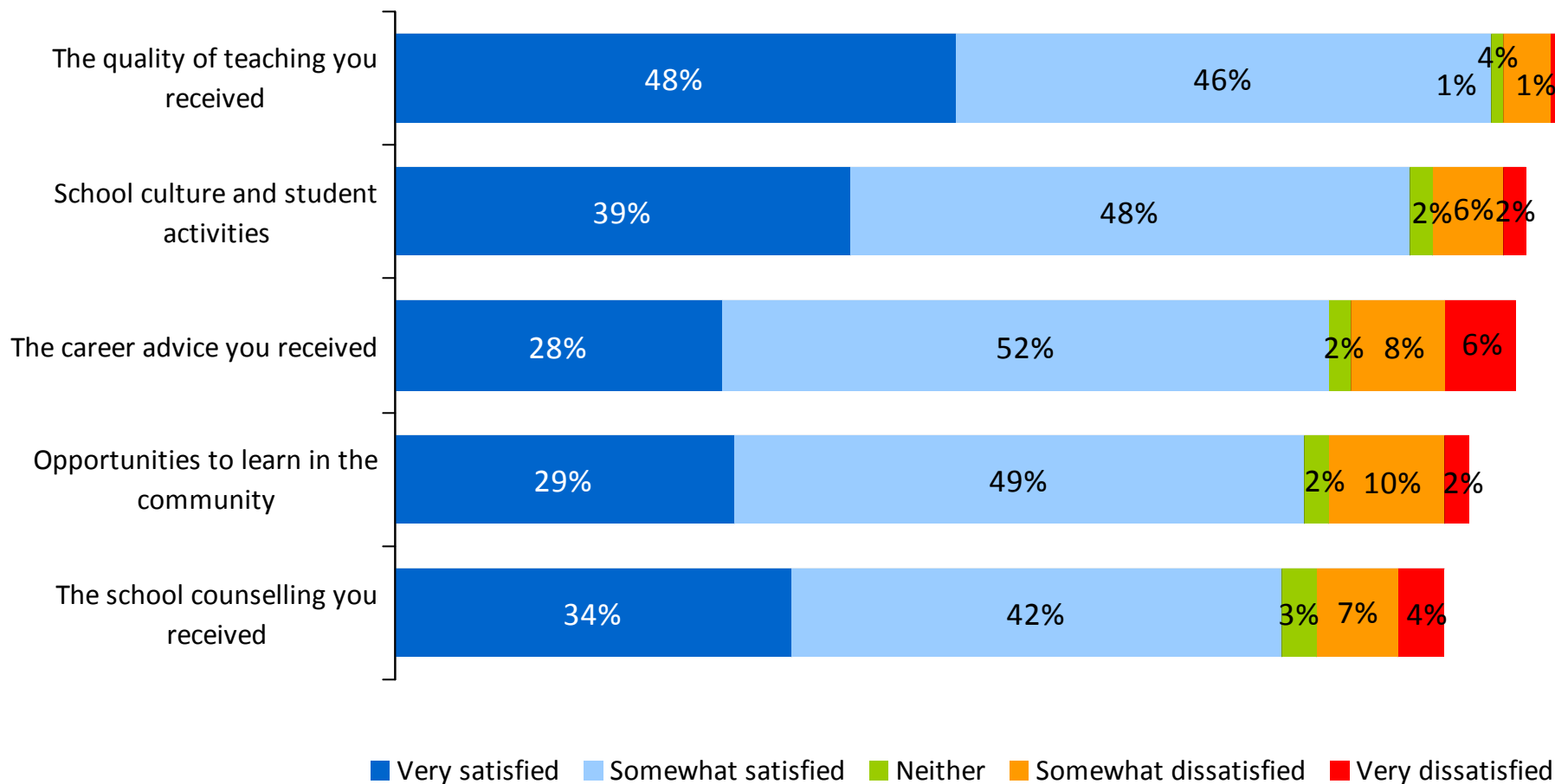
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# Overall, the majority of respondents were satisfied with their high school experience

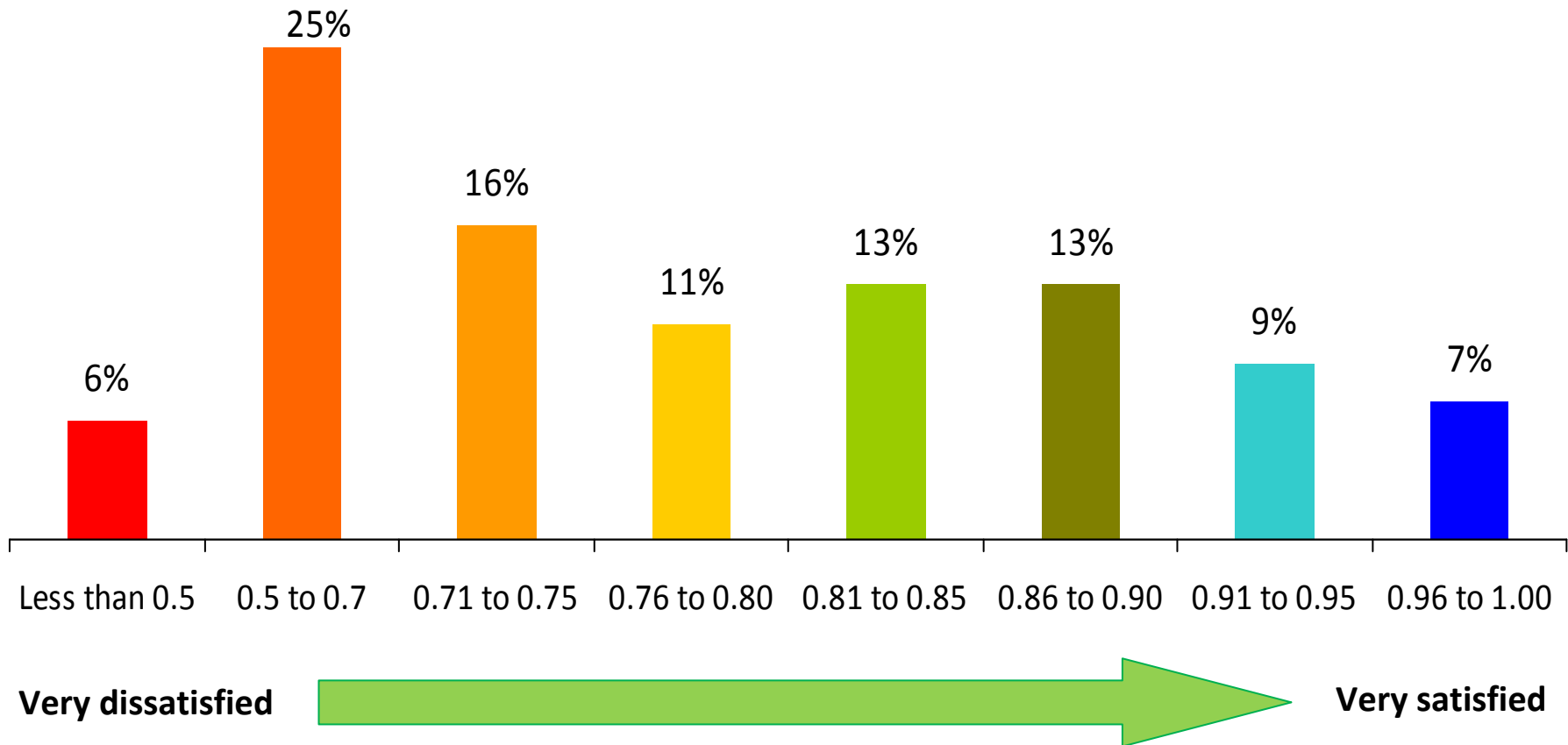
Q

I am going to read you a list of items to access your high school education. For each item, please indicate if you are very satisfied, somewhat satisfied, somewhat dissatisfied or very dissatisfied.



Note: 'Don't Know' | 'Not Applicable' not shown

# Overall Satisfaction Index

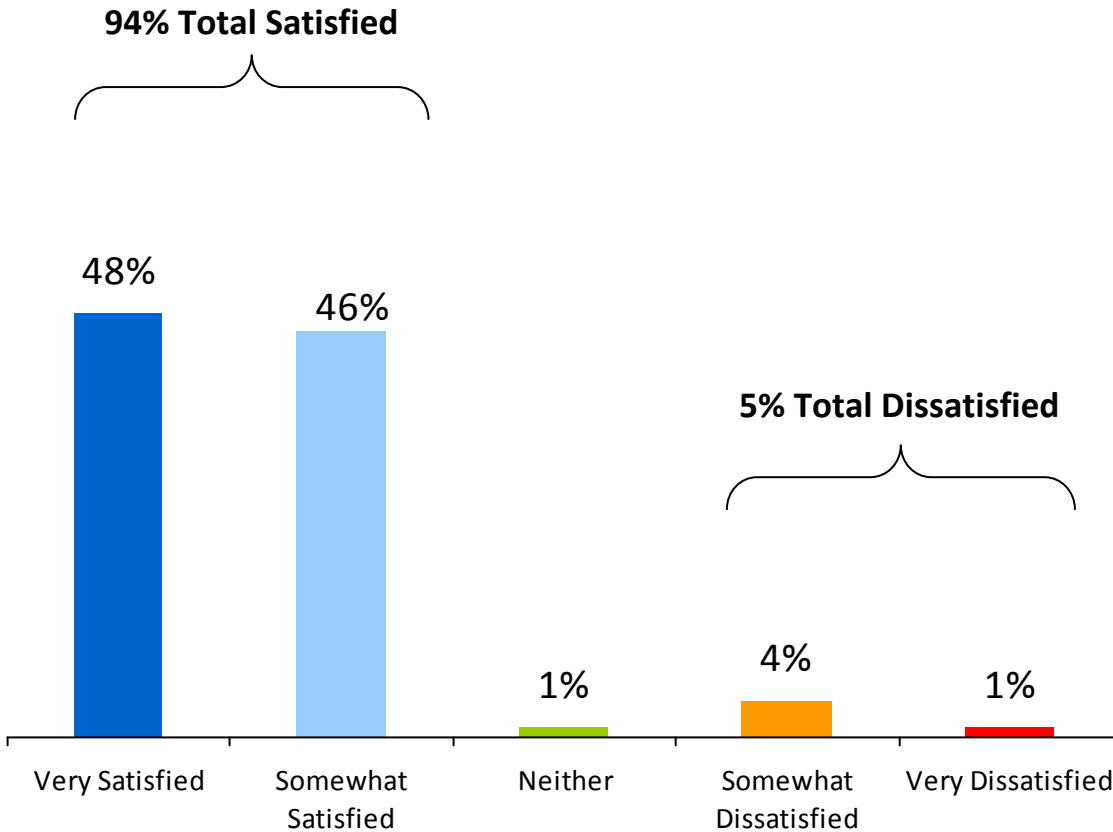


# Over 9-in-10 are satisfied with the quality of teaching they received during high school



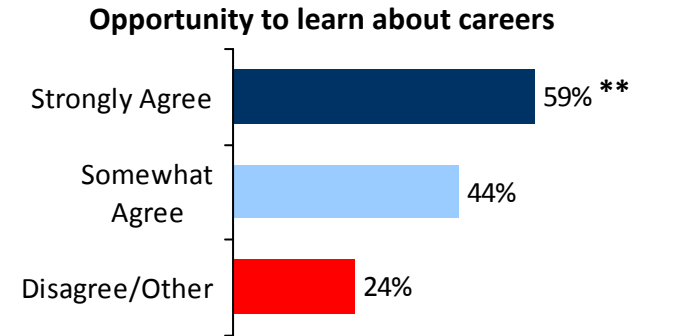
Please indicate if you are very satisfied, somewhat satisfied, somewhat dissatisfied or very dissatisfied with the following.

The quality of teaching you received

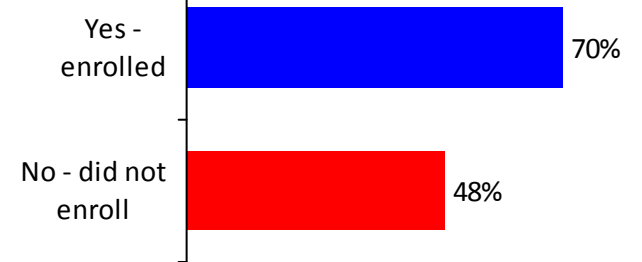


## Sample Breakdown ▶▶

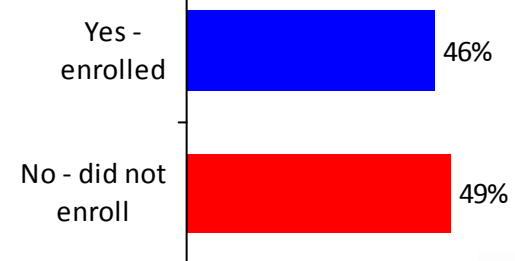
*Percentage that responded 'Very Satisfied'*



## Dual Credit Trade Program



## Work Experience 12



**Note:** 'Don't know' (1%) not shown

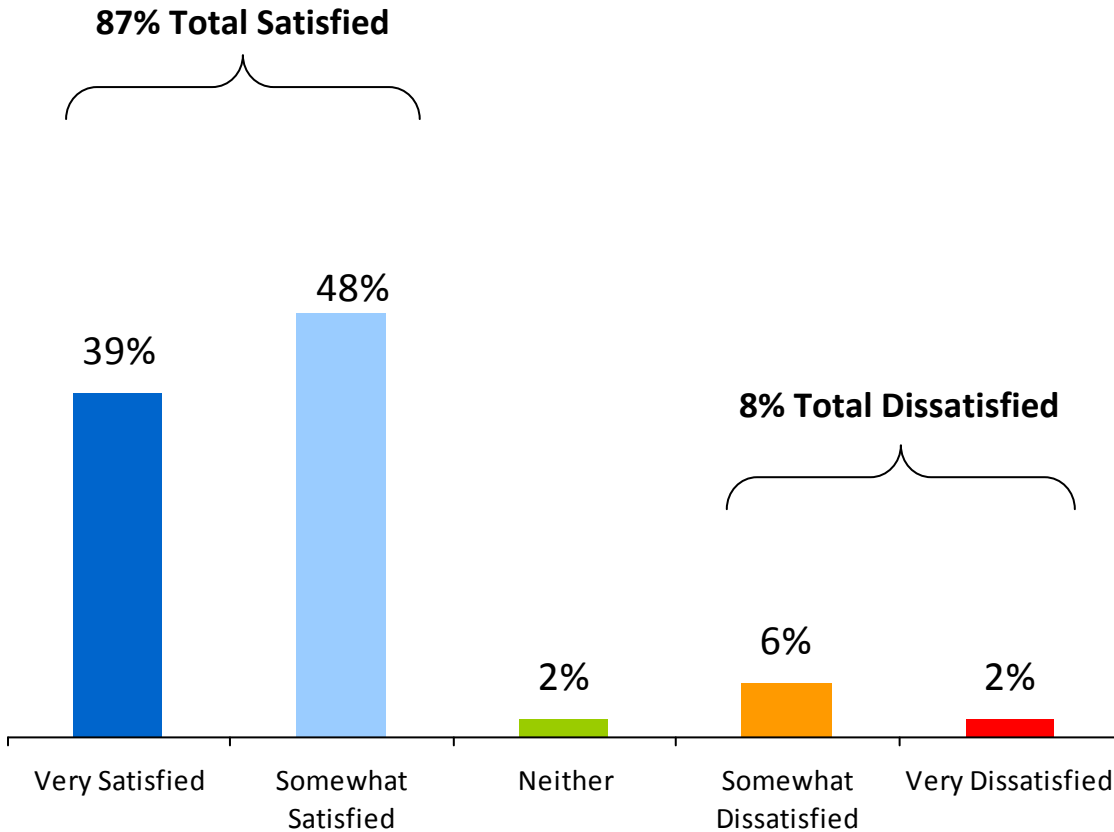
**Note:** asterisks indicate the following confidence levels:  
 \*\* significance at the 95% level  
 \* significance at the 90% level

# 87% are satisfied with the school culture and student activities they experienced during high school



Please indicate if you are very satisfied, somewhat satisfied, somewhat dissatisfied or very dissatisfied with the following.

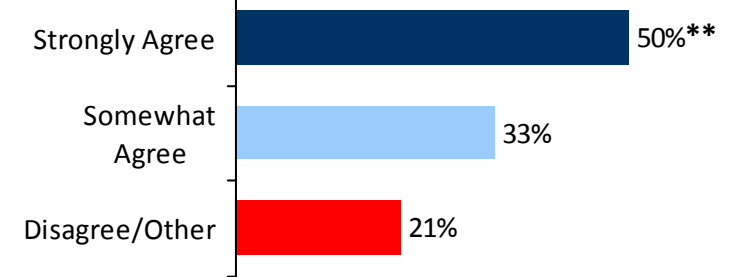
School culture and student activities



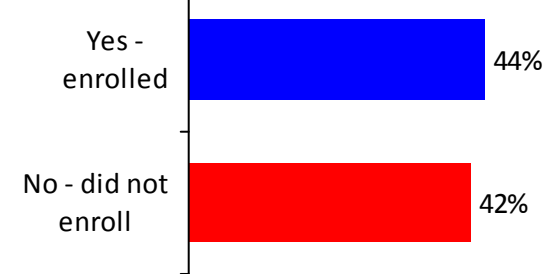
## Sample Breakdown ▶▶

Percentage that responded 'Very Satisfied'

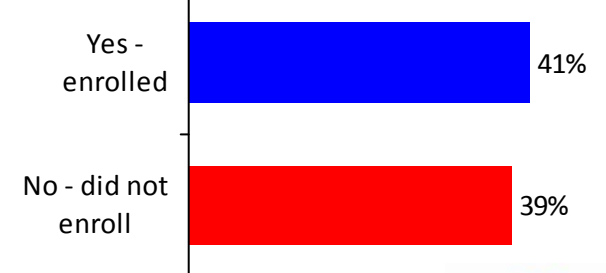
### Opportunity to learn about careers



### Dual Credit Trade Program



### Work Experience 12



**Note:** 'Don't know | not applicable' (4%) not shown

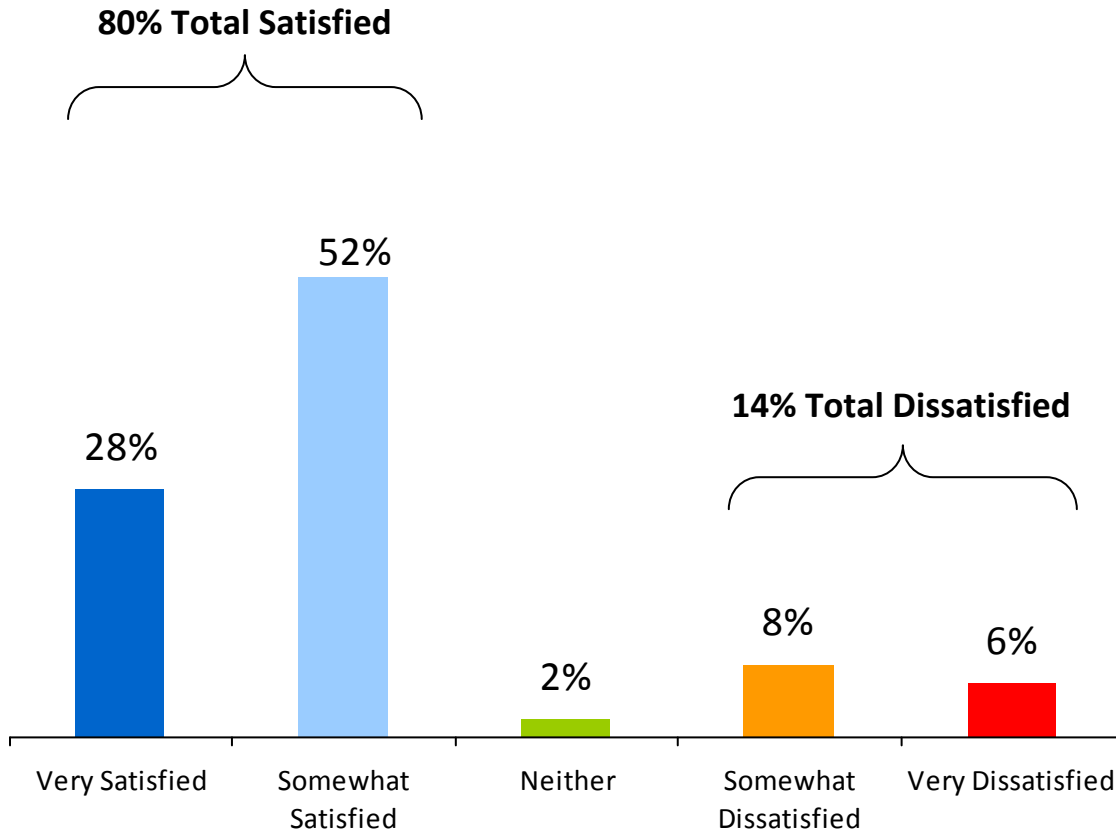
**Note:** asterisks indicate the following confidence levels:  
 \*\* significance at the 95% level  
 \* significance at the 90% level

# 4-in-5 are satisfied with the career advice received during high school



Please indicate if you are very satisfied, somewhat satisfied, somewhat dissatisfied or very dissatisfied with the following.

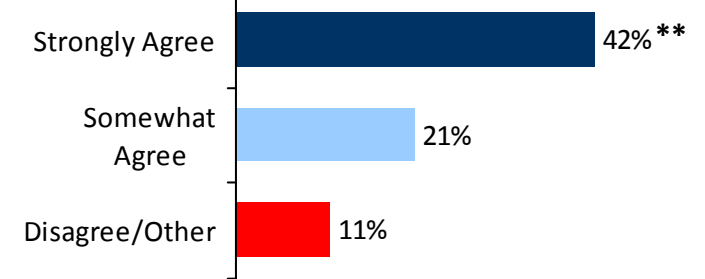
The career advice you received



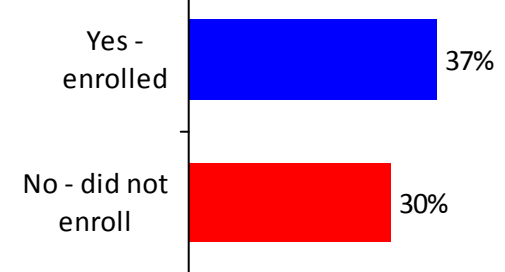
## Sample Breakdown ▶▶

Percentage that responded 'Very Satisfied'

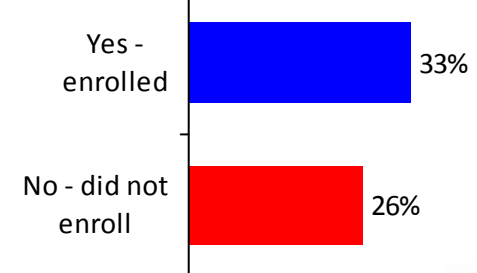
### Opportunity to learn about careers



### Dual Credit Trade Program



### Work Experience 12



**Note:** 'Don't know | not applicable' (3%) not shown

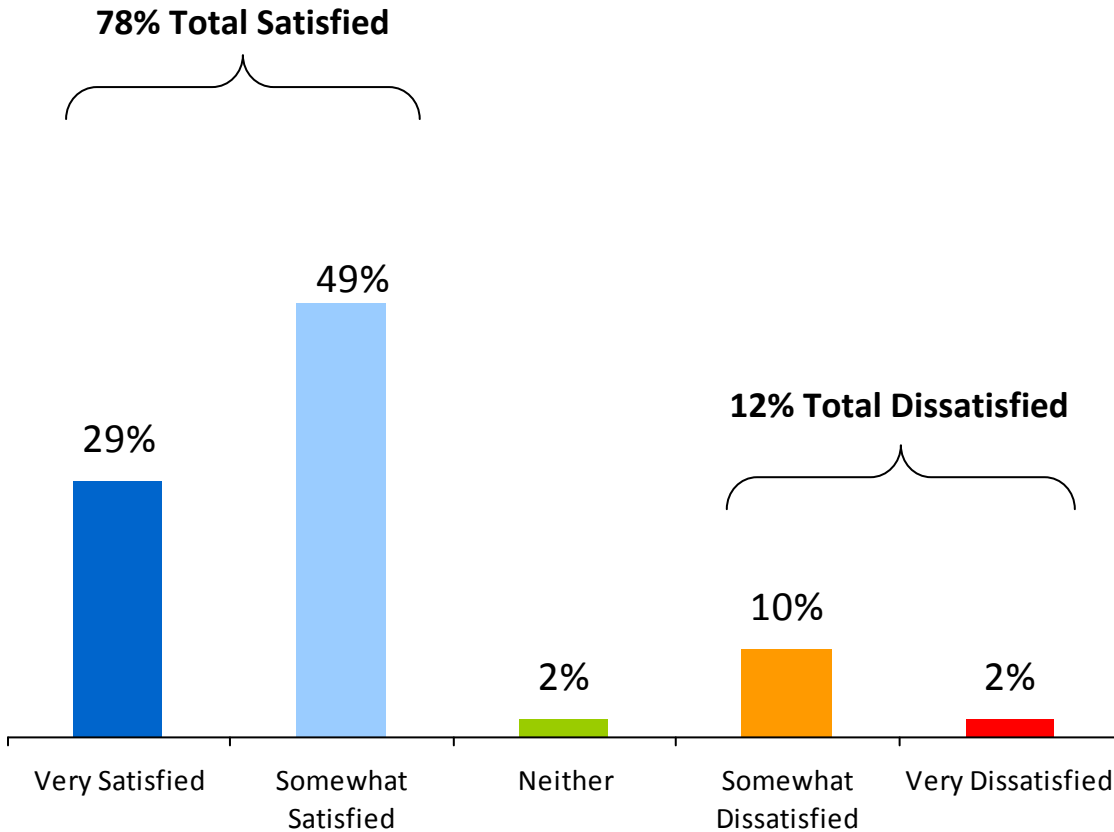
**Note:** asterisks indicate the following confidence levels:  
 \*\* significance at the 95% level  
 \* significance at the 90% level

# 78% are satisfied with the opportunities they had to learn in the community



Please indicate if you are very satisfied, somewhat satisfied, somewhat dissatisfied or very dissatisfied with the following.

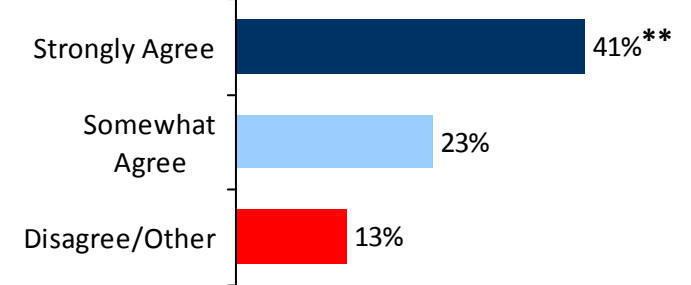
Opportunities to learn in the community



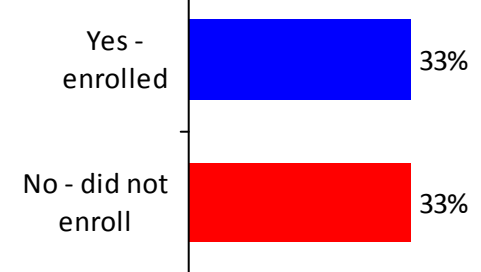
## Sample Breakdown ▶▶

Percentage that responded 'Very Satisfied'

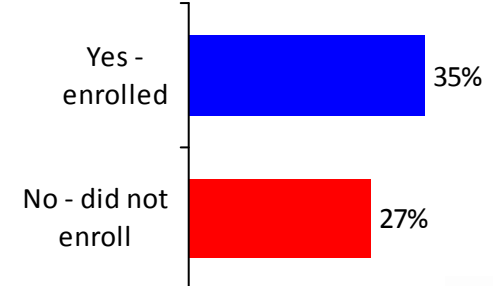
### Opportunity to learn about careers



### Dual Credit Trade Program



### Work Experience 12



**Note:** 'Don't know | not applicable' (7%) not shown

**Note:** asterisks indicate the following confidence levels:  
 \*\* significance at the 95% level  
 \* significance at the 90% level

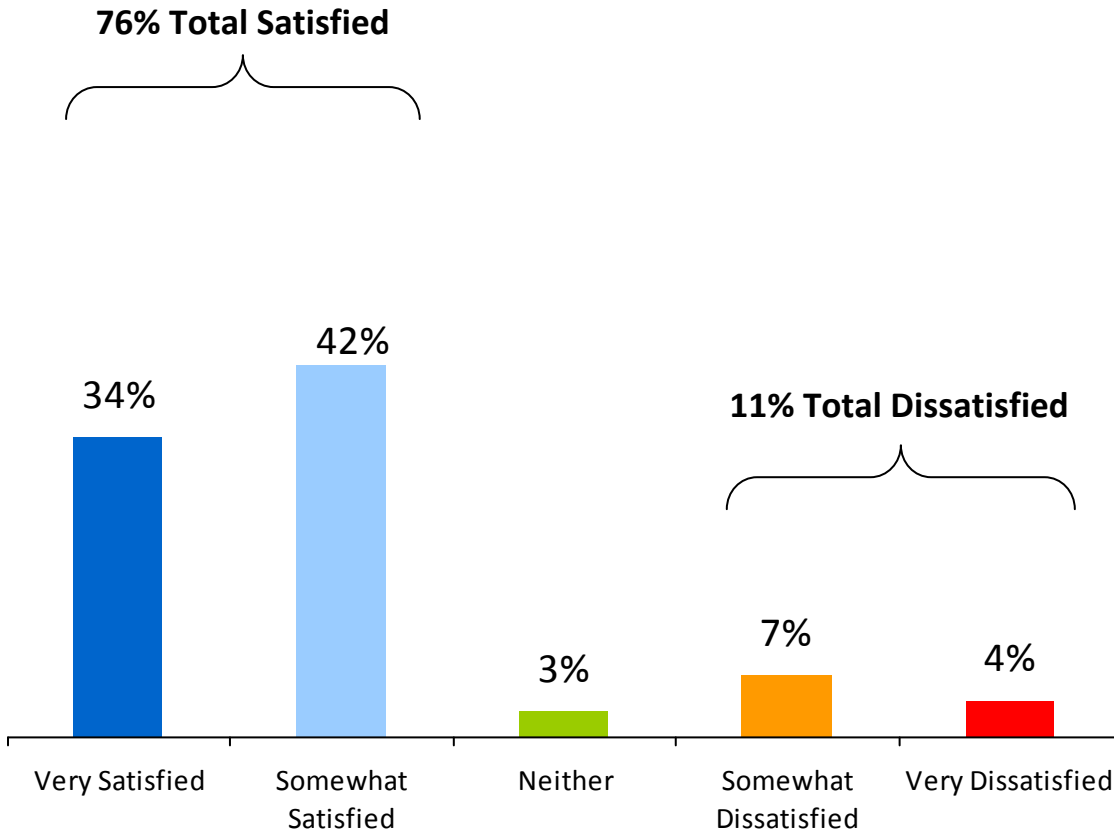


# More than 3-in-4 are satisfied with the school counselling they received during high school



Please indicate if you are very satisfied, somewhat satisfied, somewhat dissatisfied or very dissatisfied with the following.

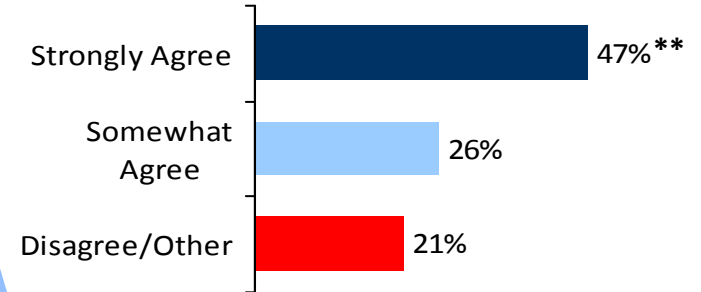
The school counselling you received



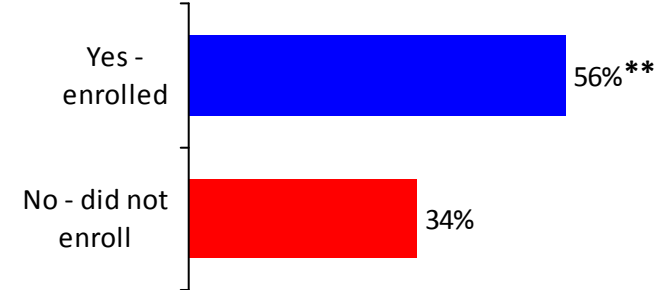
## Sample Breakdown ▶▶

Percentage that responded 'Very Satisfied'

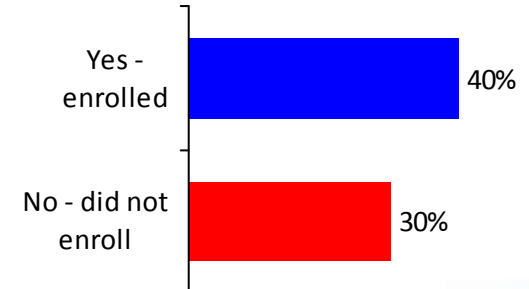
### Opportunity to learn about careers



### Dual Credit Trade Program



### Work Experience 12



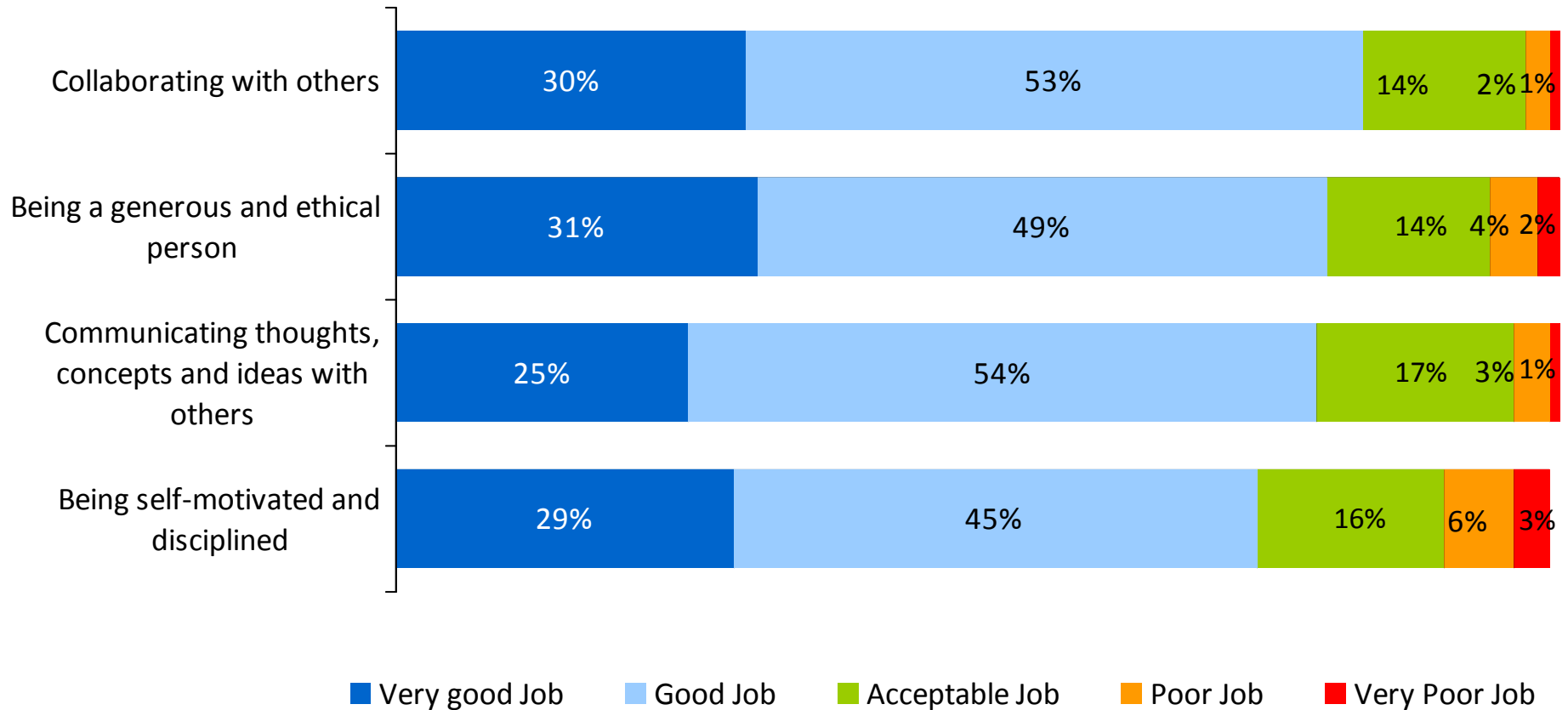
**Note:** 'Don't know | not applicable' (10%) not shown

**Note:** asterisks indicate the following confidence levels:  
 \*\* significance at the 95% level  
 \* significance at the 90% level

# The majority also believe their high school did a good job in each of the following aspects



How would you rate the job your high school education did preparing you for the following list of items? Would you say your high school education did a ...

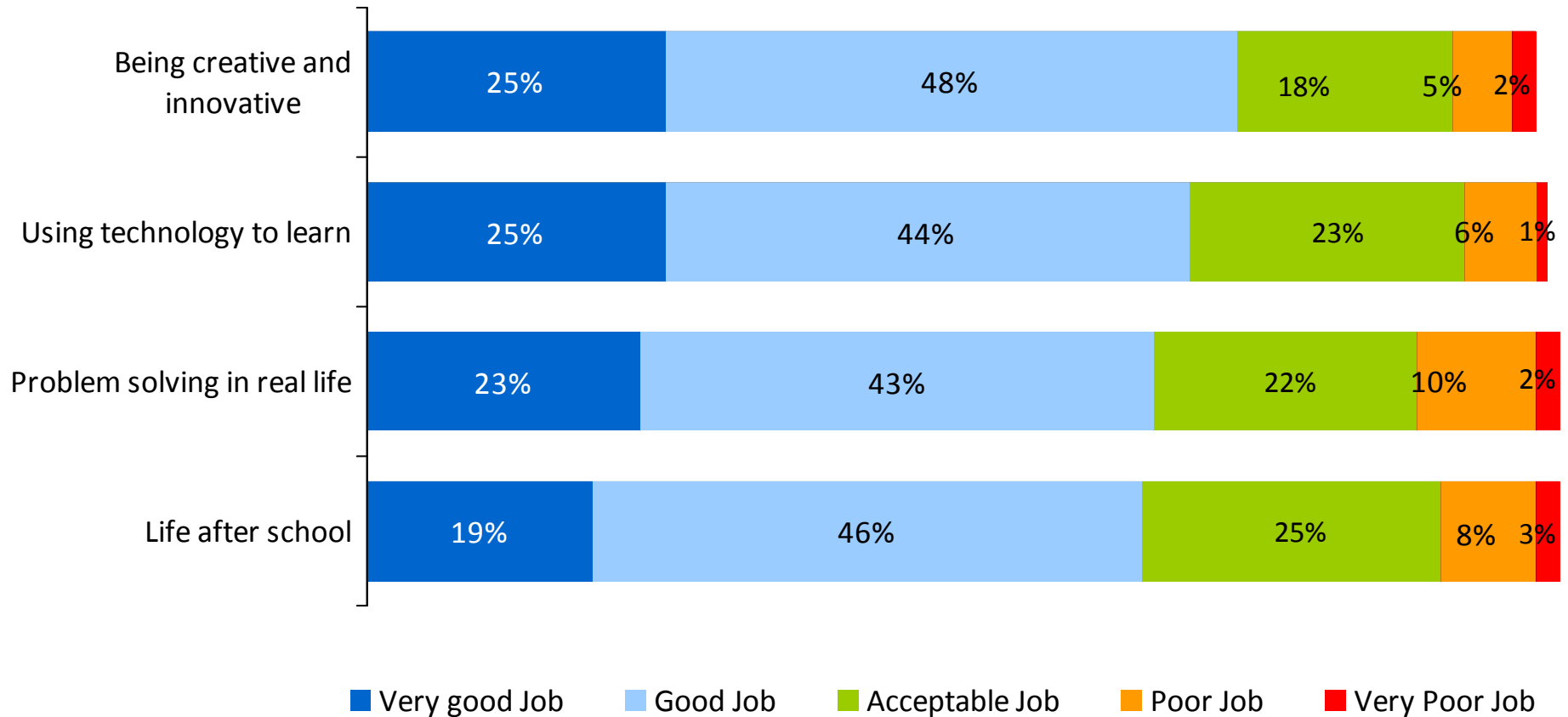


Note: 'Don't know' not shown

# Very few felt as though their high school did a poor job in preparing them for the 'real world'

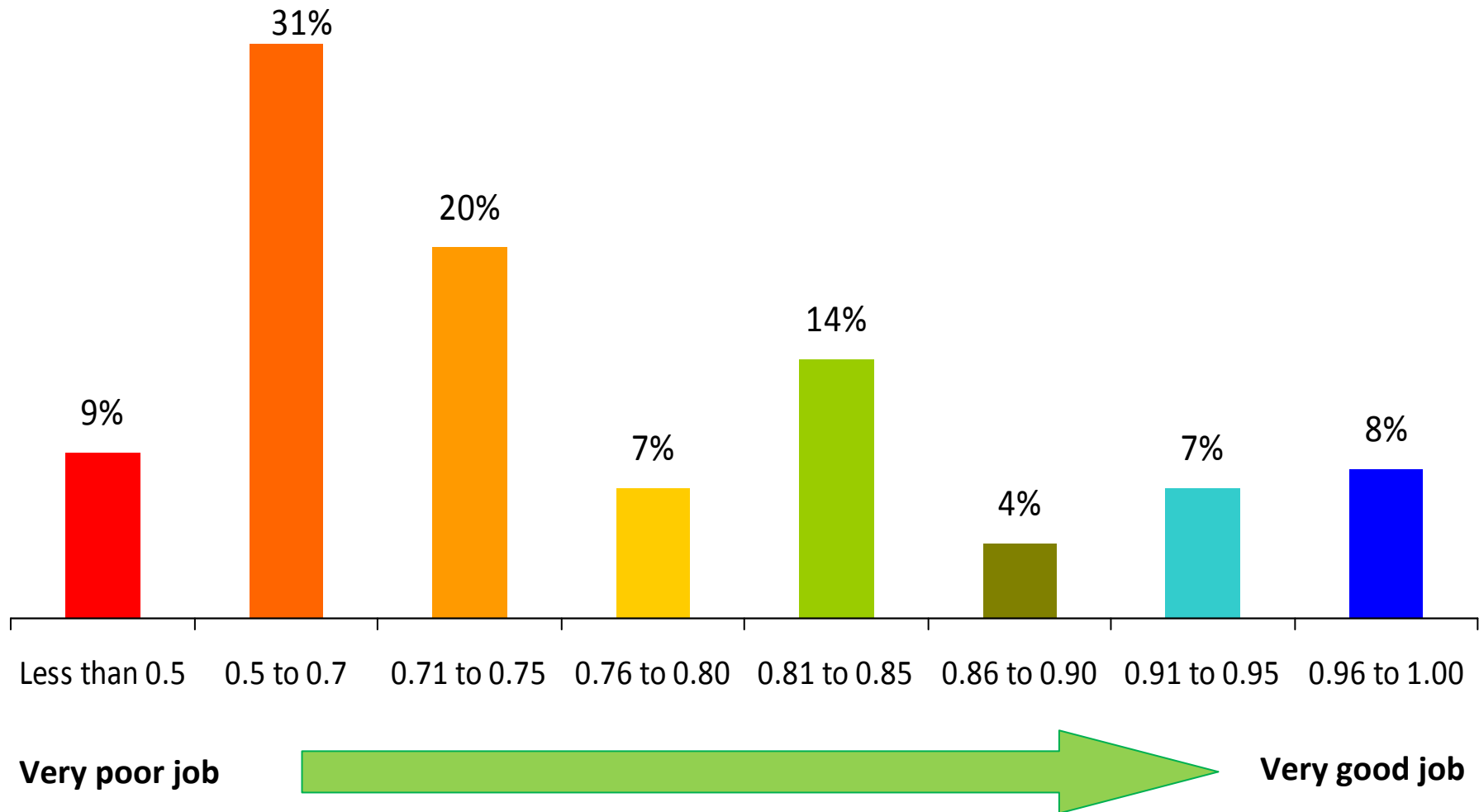


How would you rate the job your high school education did preparing you for the following list of items? Would you say your high school education did a...



Note: 'Don't know' not shown

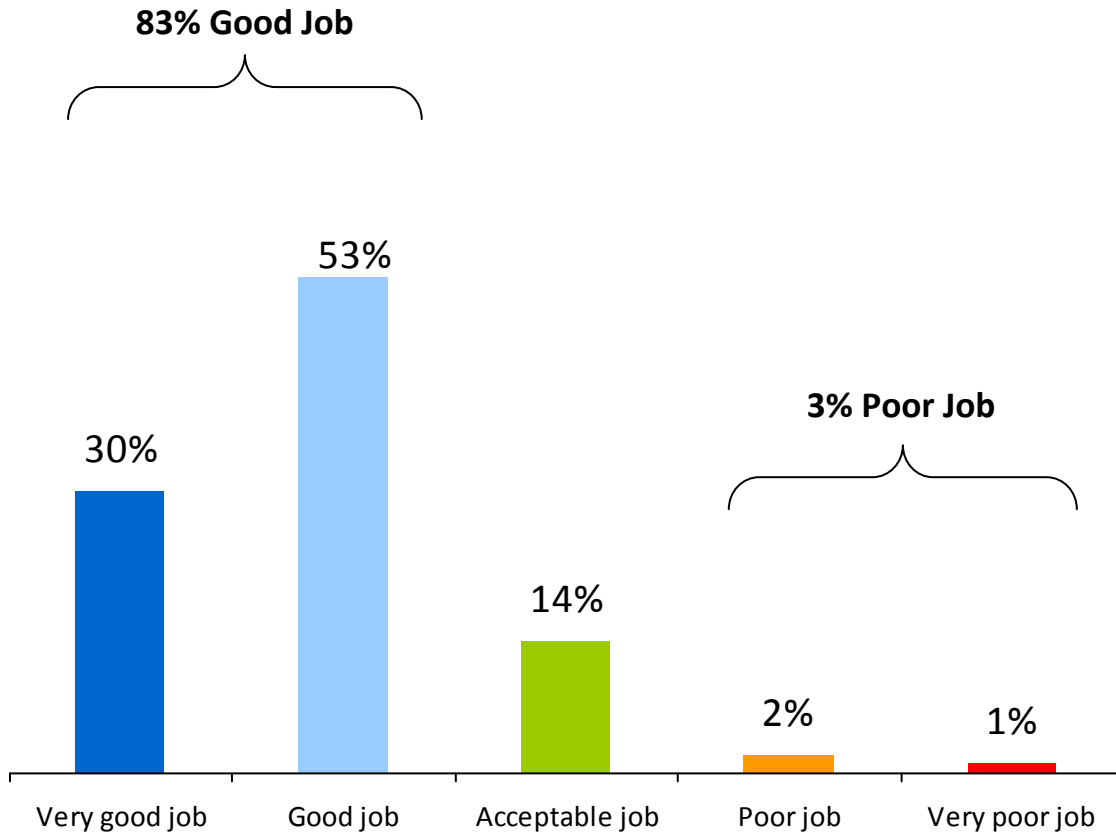
# Overall Quality Index



# More than 4-in-5 feel their education did a good job in preparing them to collaborate with others



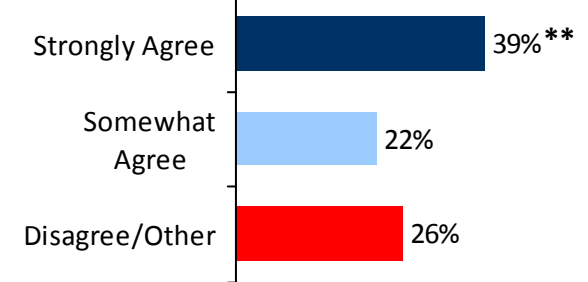
How would you rate the job your high school education did preparing you for the following list of items?  
**Collaborating with others**



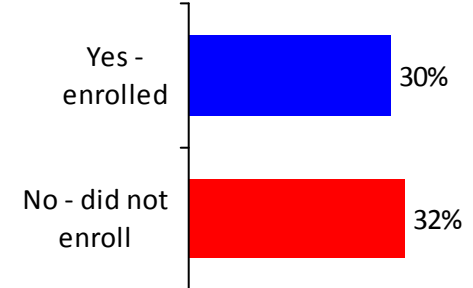
## Sample Breakdown ▶▶

*Percentage that responded 'Very good job'*

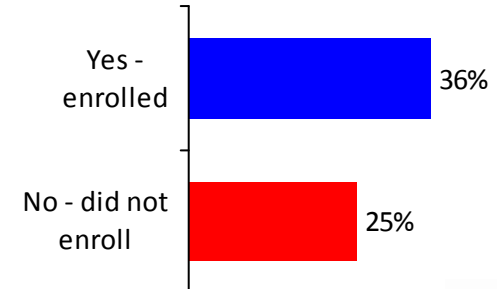
### Opportunity to learn about careers



### Dual Credit Trade Program



### Work Experience 12



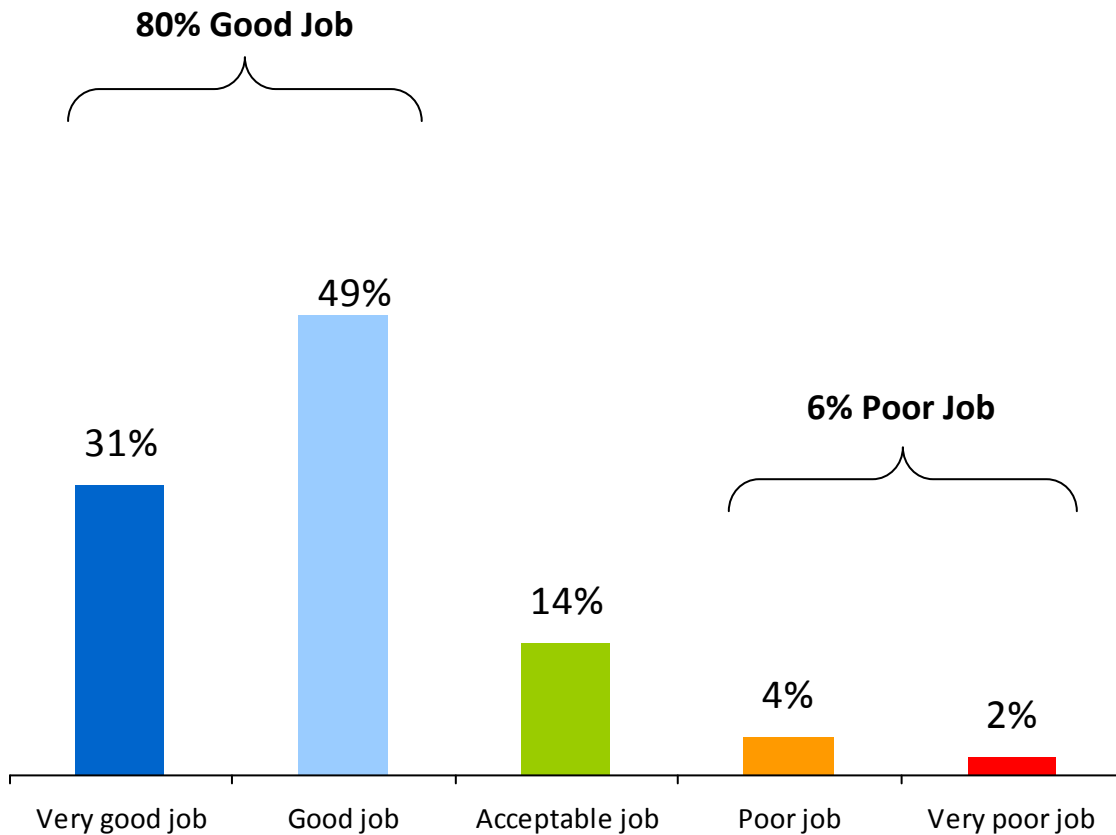
**Note:** 'Don't know' (1%) not shown

**Note:** asterisks indicate the following confidence levels:  
 \*\* significance at the 95% level  
 \* significance at the 90% level

# 4-in-5 (80%) feel their high school education did a good job in preparing them to be generous and ethical



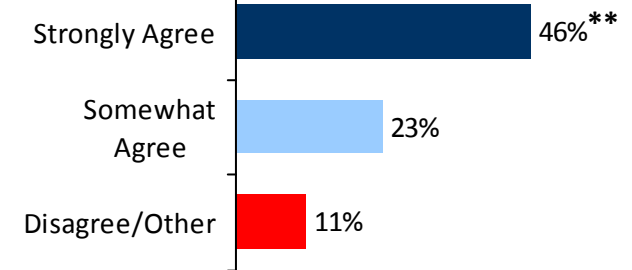
How would you rate the job your high school education did preparing you for the following list of items?  
**Being a generous and ethical person**



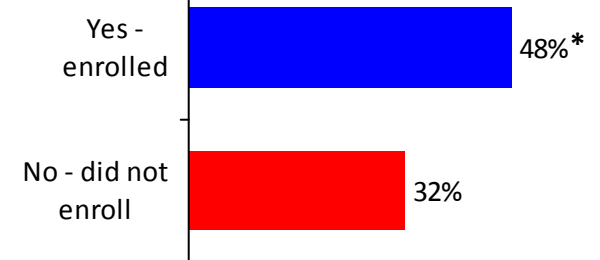
## Sample Breakdown ▶▶

*Percentage that responded 'Very good job'*

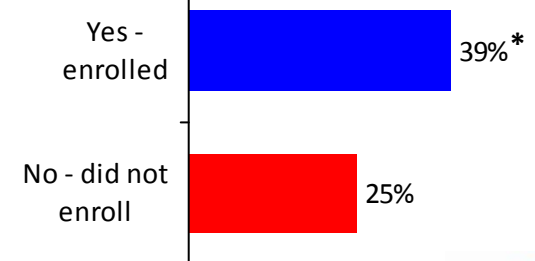
### Opportunity to learn about careers



### Dual Credit Trade Program



### Work Experience 12



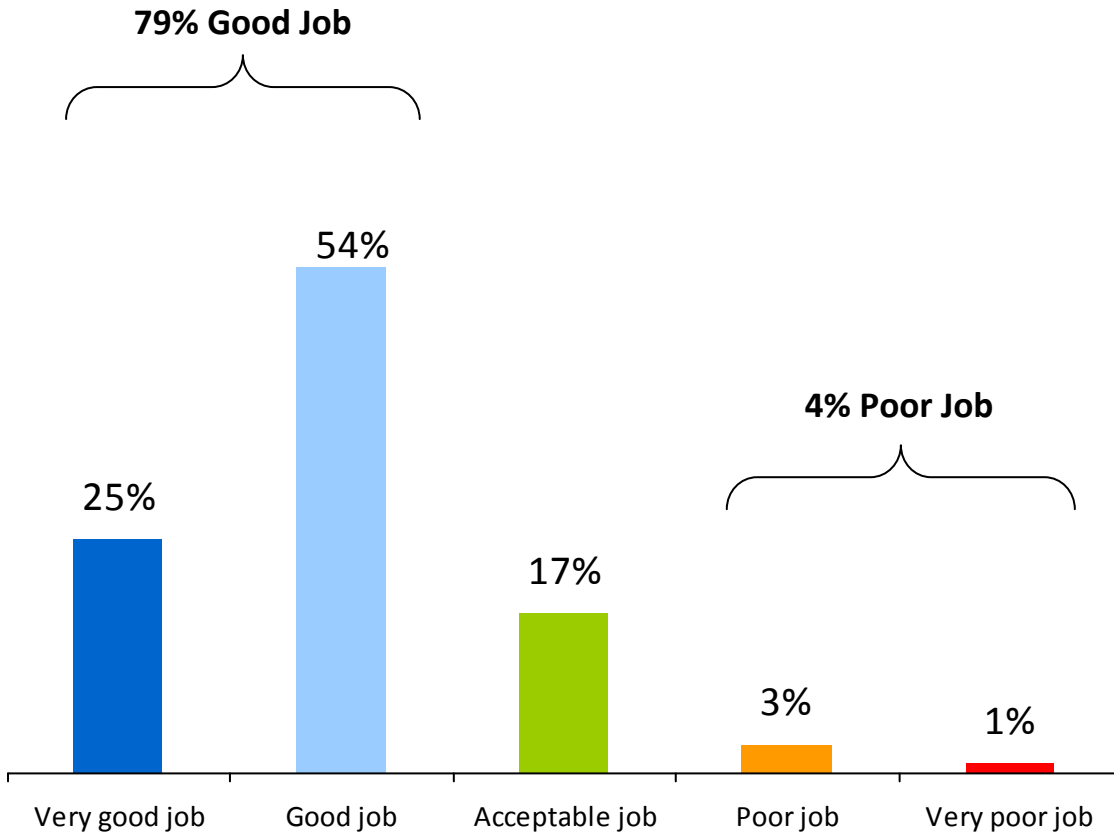
**Note:** 'Don't know' (<1%) not shown

**Note:** asterisks indicate the following confidence levels:  
 \*\* significance at the 95% level  
 \* significance at the 90% level

# 79% feel their high school education did a good job in preparing them to communicate with others



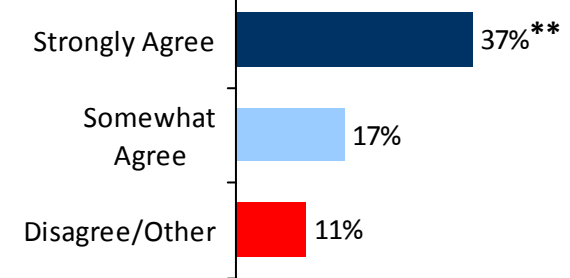
How would you rate the job your high school education did preparing you for the following list of items?  
**Communicating thoughts, concepts and ideas with others**



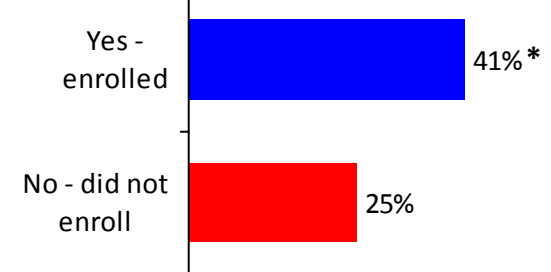
## Sample Breakdown ▶▶

Percentage that responded 'Very good job'

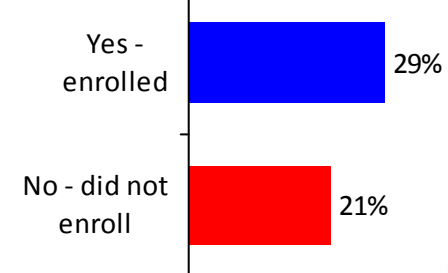
### Opportunity to learn about careers



### Dual Credit Trade Program



### Work Experience 12



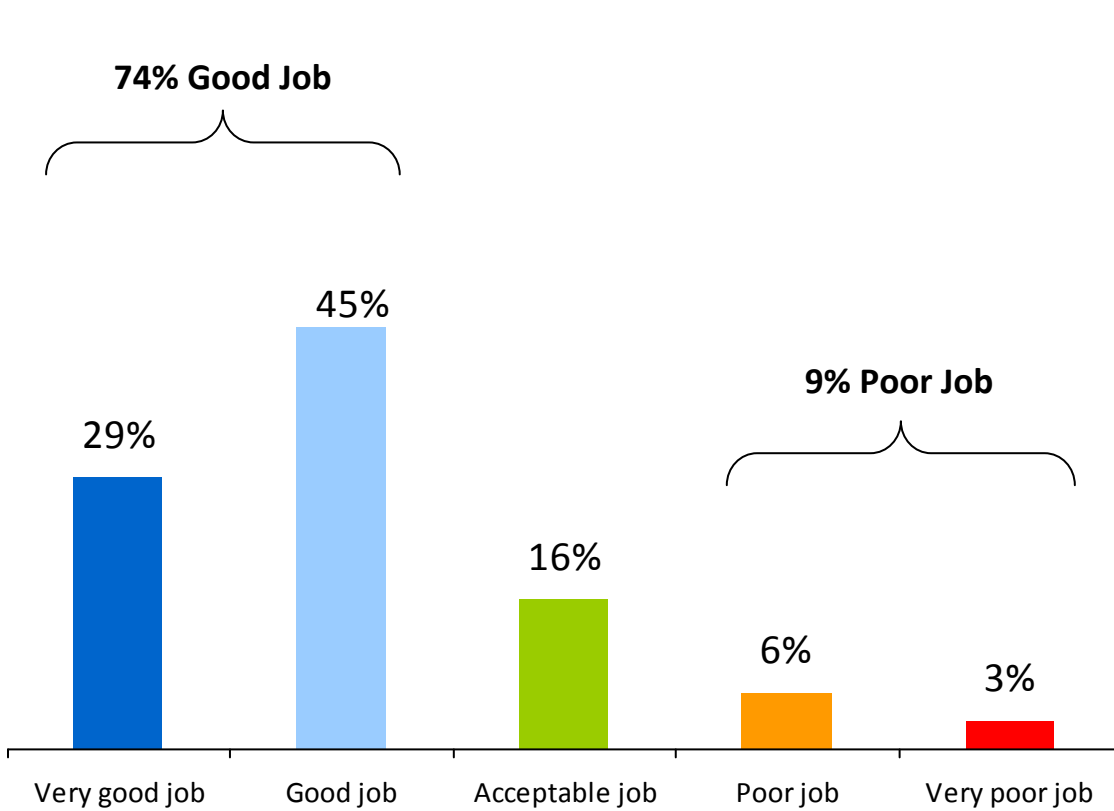
**Note:** 'Don't know' (<1%) not shown

**Note:** asterisks indicate the following confidence levels:  
 \*\* significance at the 95% level  
 \* significance at the 90% level

# 74% feel their high school education did a good job in preparing them to be motivated/disciplined



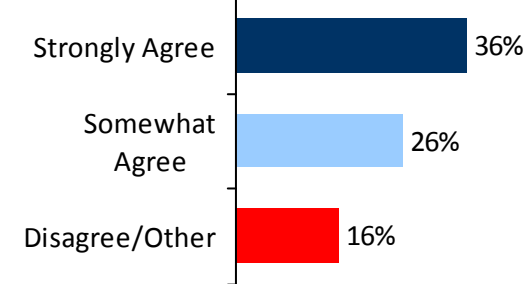
How would you rate the job your high school education did preparing you for the following list of items?  
**Being self-motivated and disciplined**



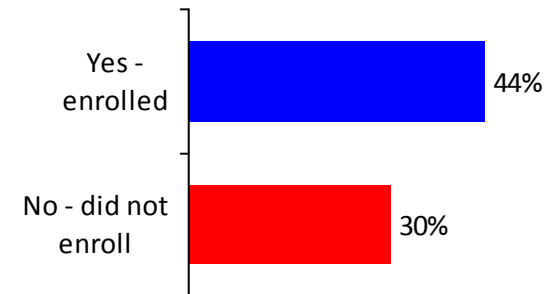
## Sample Breakdown ▶▶

Percentage that responded 'Very good job'

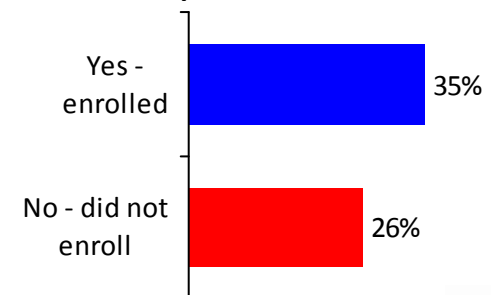
### Opportunity to learn about careers



### Dual Credit Trade Program



### Work Experience 12



**Note:** 'Don't know' (<1%) not shown

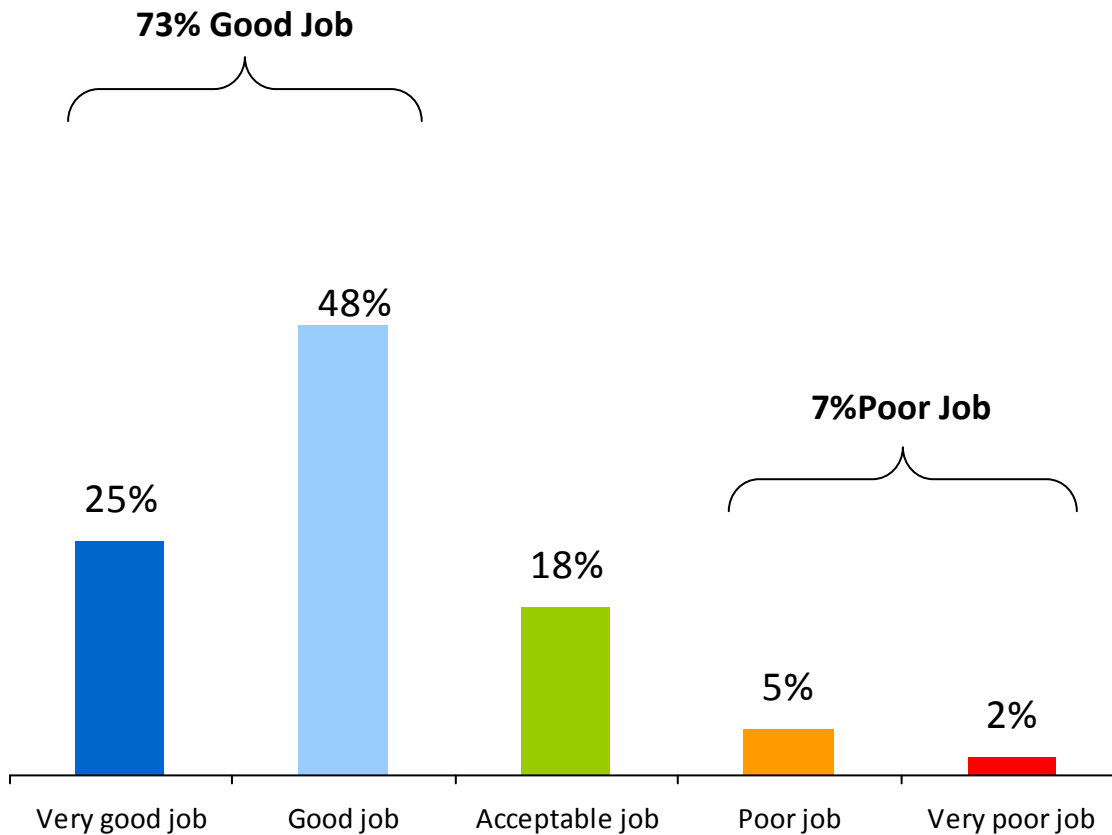
**Note:** asterisks indicate the following confidence levels:  
 \*\* significance at the 95% level  
 \* significance at the 90% level



# 73% feel their high school education did a good job in preparing them to be creative and innovative



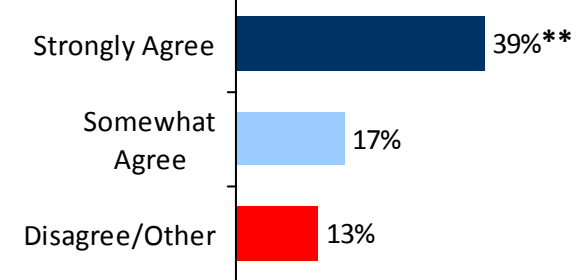
How would you rate the job your high school education did preparing you for the following list of items?  
**Being creative and innovative**



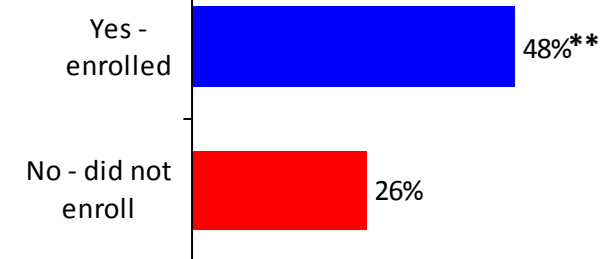
## Sample Breakdown ►►

*Percentage that responded 'Very good job'*

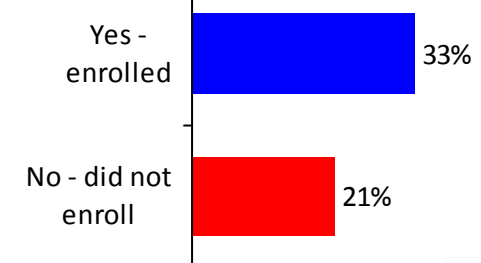
### Opportunity to learn about careers



### Dual Credit Trade Program



### Work Experience 12



**Note:** 'Don't know' (<1%) not shown

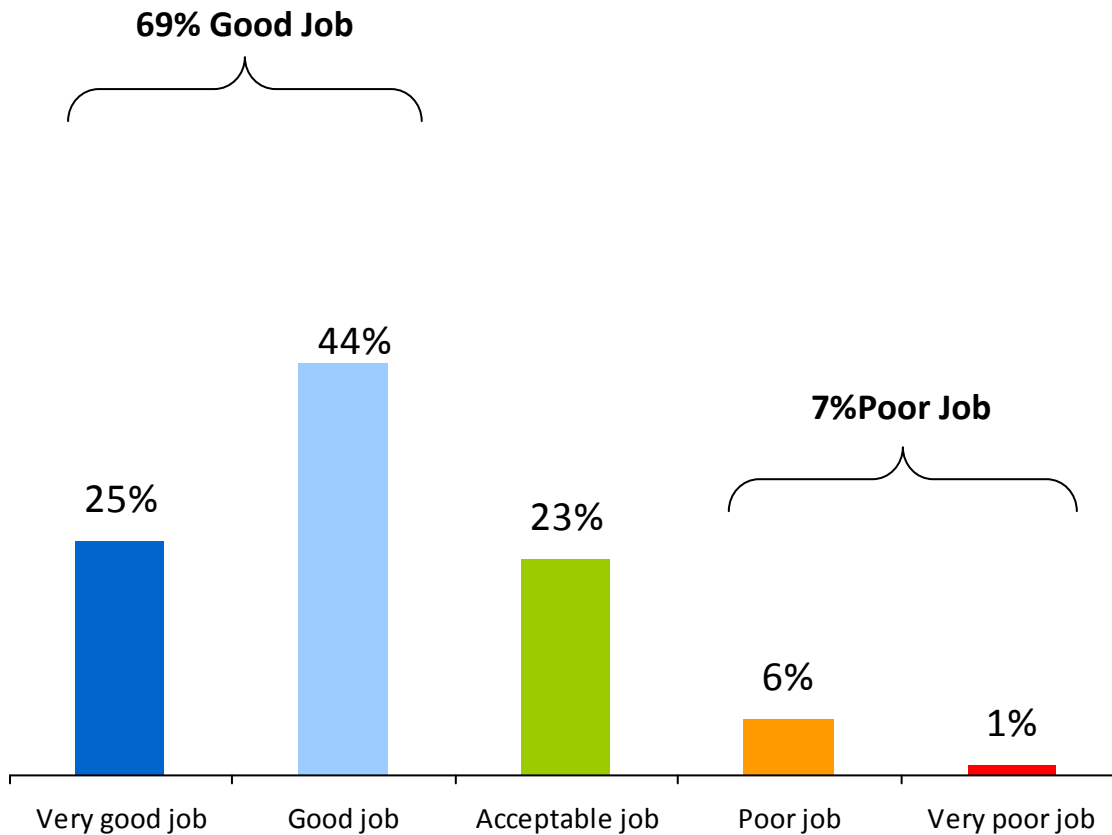
**Note:** asterisks indicate the following confidence levels:  
 \*\* significance at the 95% level  
 \* significance at the 90% level

# 69% feel their high school education did a good job in preparing them to use technology to learn



How would you rate the job your high school education did preparing you for the following list of items?

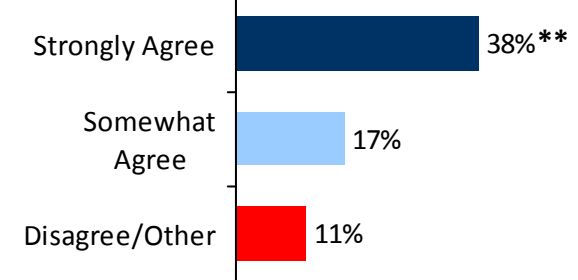
**Using technology to learn**



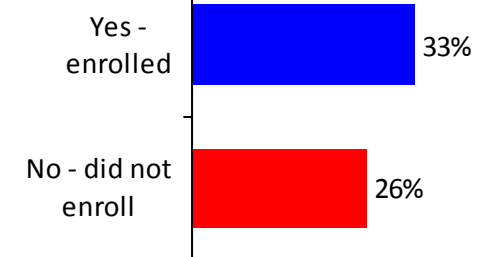
## Sample Breakdown ►►

*Percentage that responded 'Very good job'*

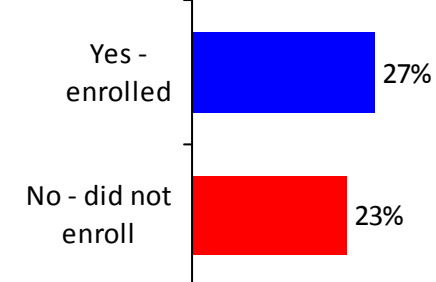
### Opportunity to learn about careers



### Dual Credit Trade Program



### Work Experience 12



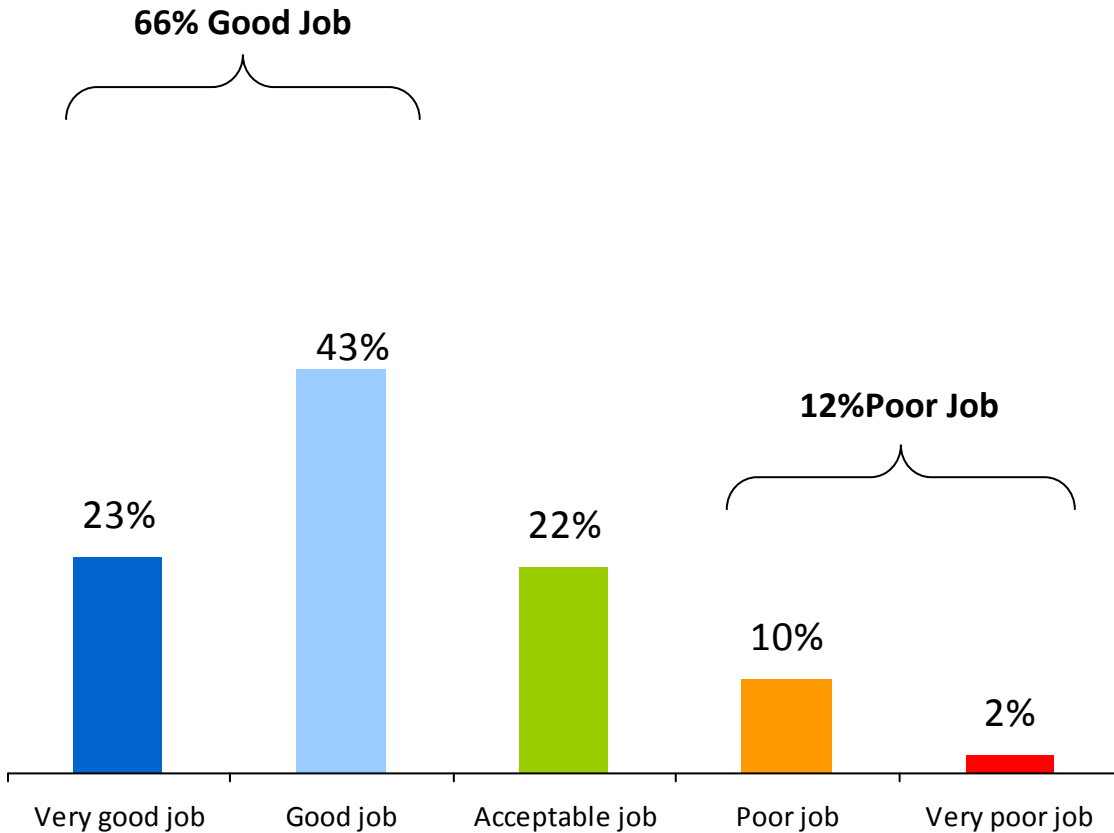
**Note:** 'Don't know' (<1%) not shown

**Note:** asterisks indicate the following confidence levels:  
 \*\* significance at the 95% level  
 \* significance at the 90% level

# 66% feel their high school education did a good job in preparing them to problem solve in the real world



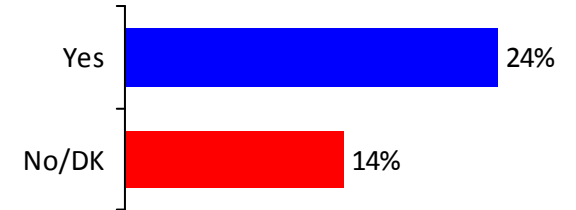
How would you rate the job your high school education did preparing you for the following list of items?  
**Problem solving in real life**



## Sample Breakdown ▶▶

*Percentage that responded 'Very good job'*

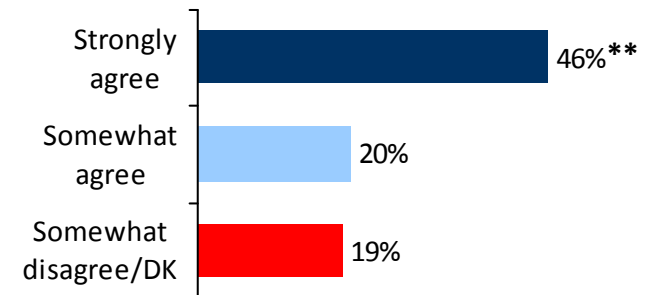
### Took Planning 10



### Planning 10 Format



### Planning 10 skills helpful



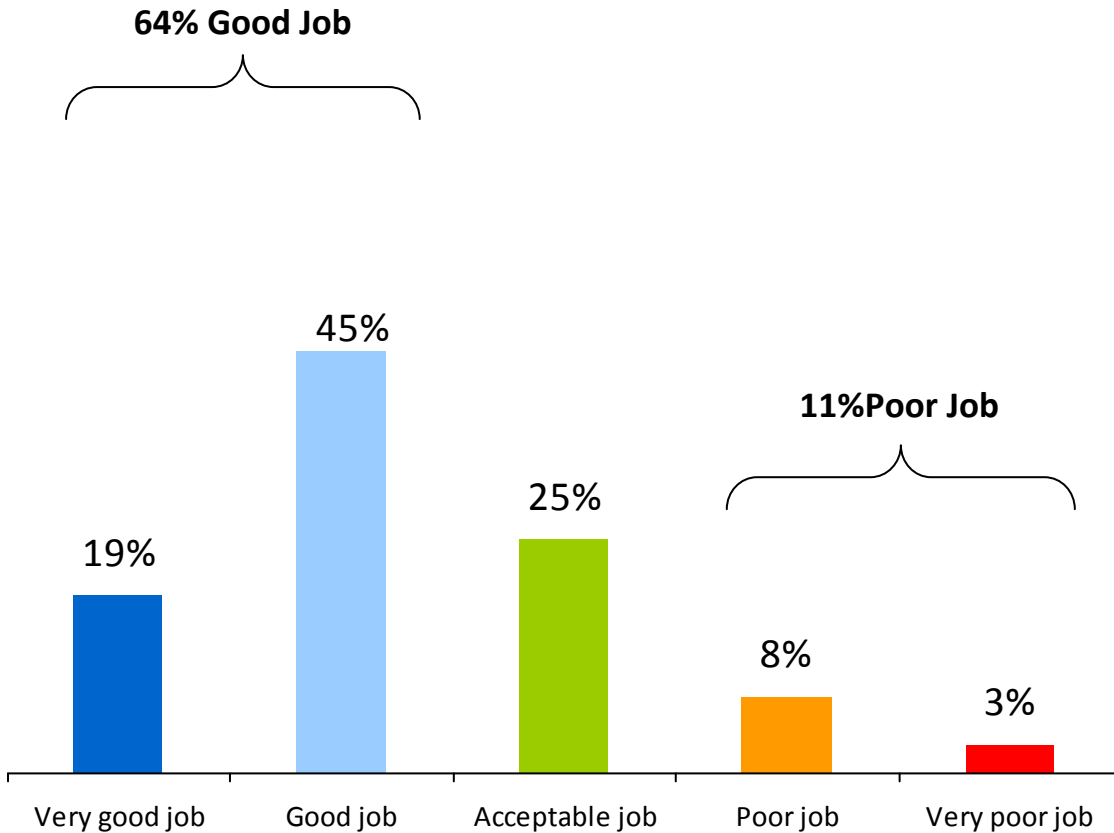
**Note:** 'Don't know' (<1%) not shown

**Note:** asterisks indicate the following confidence levels:  
 \*\* significance at the 95% level  
 \* significance at the 90% level

# 64% feel their high school education did a good job in preparing them for life after school



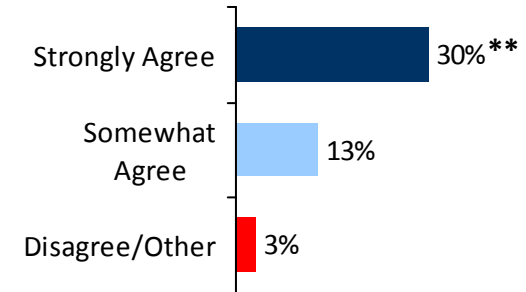
How would you rate the job your high school education did preparing you for the following list of items?  
*Life after school*



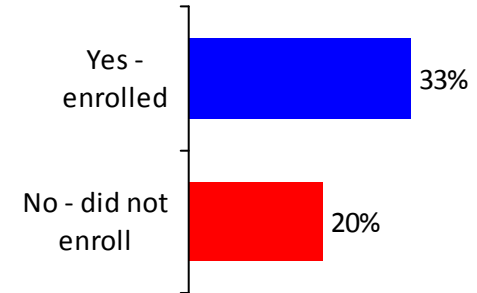
## Sample Breakdown ▶▶

*Percentage that responded 'Very good job'*

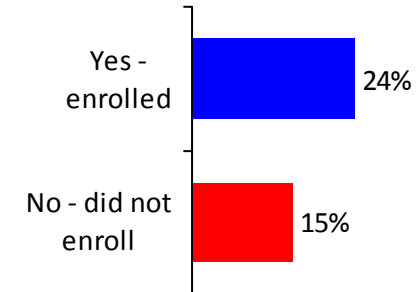
### Opportunity to learn about careers



### Dual Credit Trade Program



### Work Experience 12



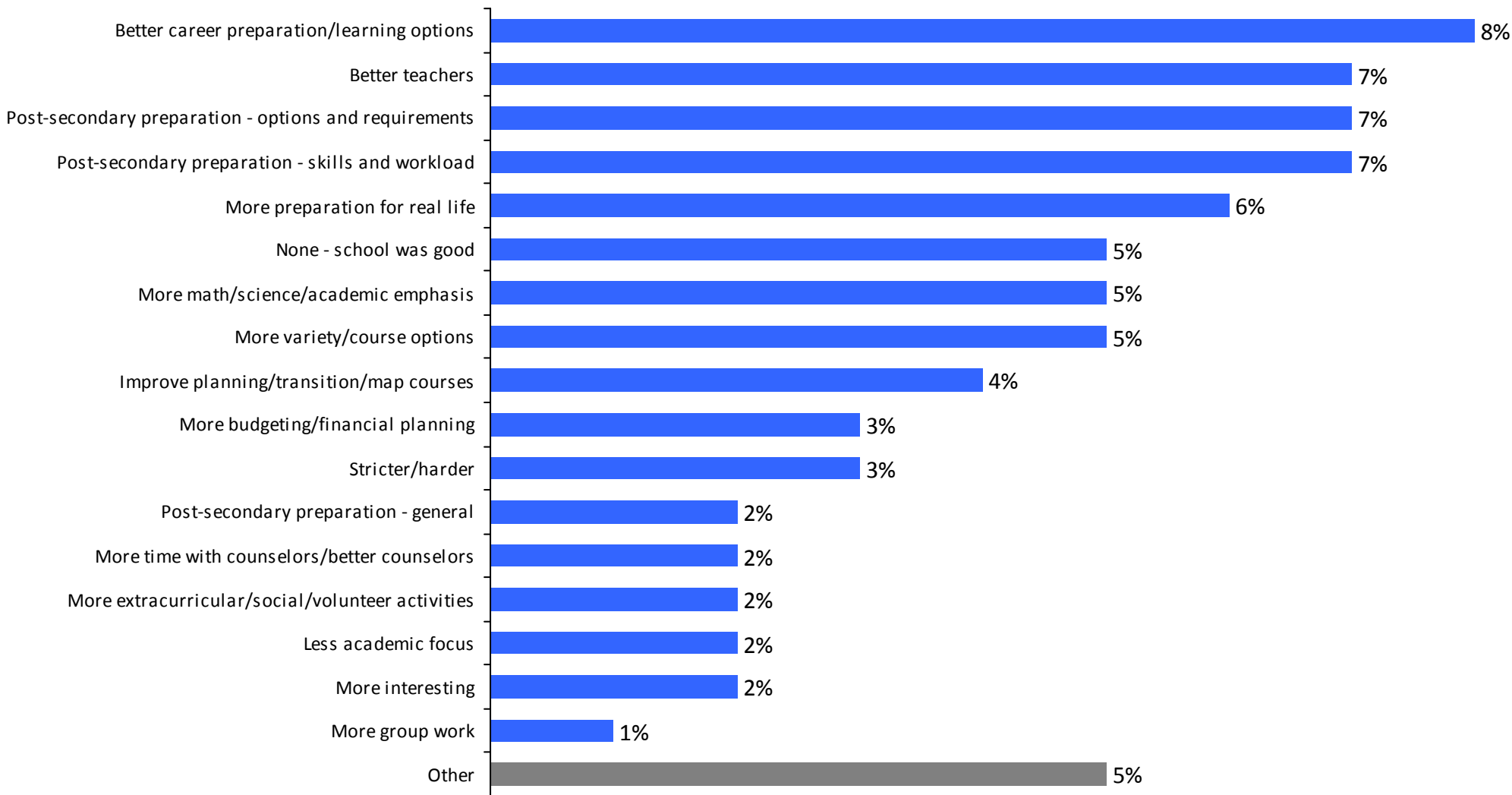
**Note:** 'Don't know' (<1%) not shown

**Note:** asterisks indicate the following confidence levels:  
 \*\* significance at the 95% level  
 \* significance at the 90% level

# Career preparation/learning options tops list of things that could be better/changed



If you could change one thing so high school would do a better job of preparing students for life, work or post-secondary education after high school, what one thing would you change?



**Note:** 'Don't Know' | 'None' (21%) not shown

# Impact of Career Education

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# 9-in-10 agree that their school taught them about different careers

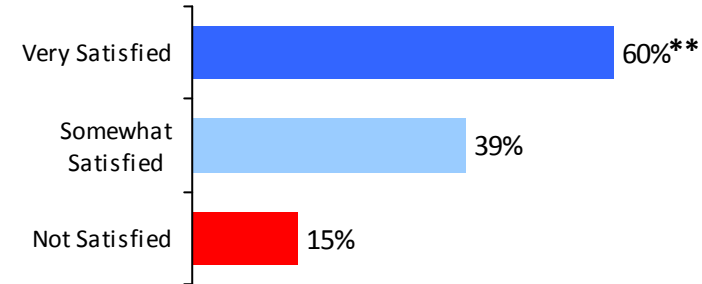


Do you agree or disagree with the following statement?  
***During my time in my school, I had a chance to learn about a variety of careers.***

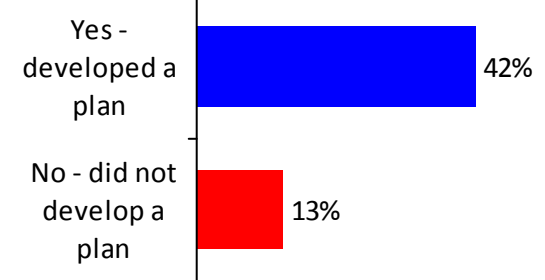
### Sample Breakdown ▶▶

*Percentage that responded 'strongly agree'*

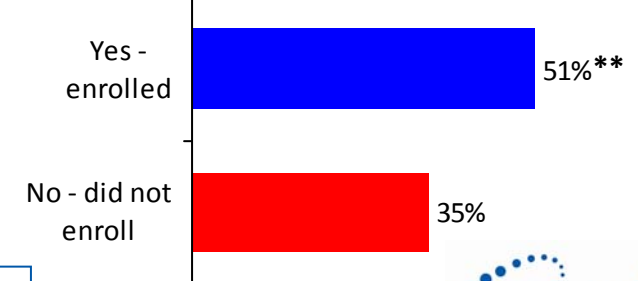
#### Career Advising



#### My Action Plan (MAP)

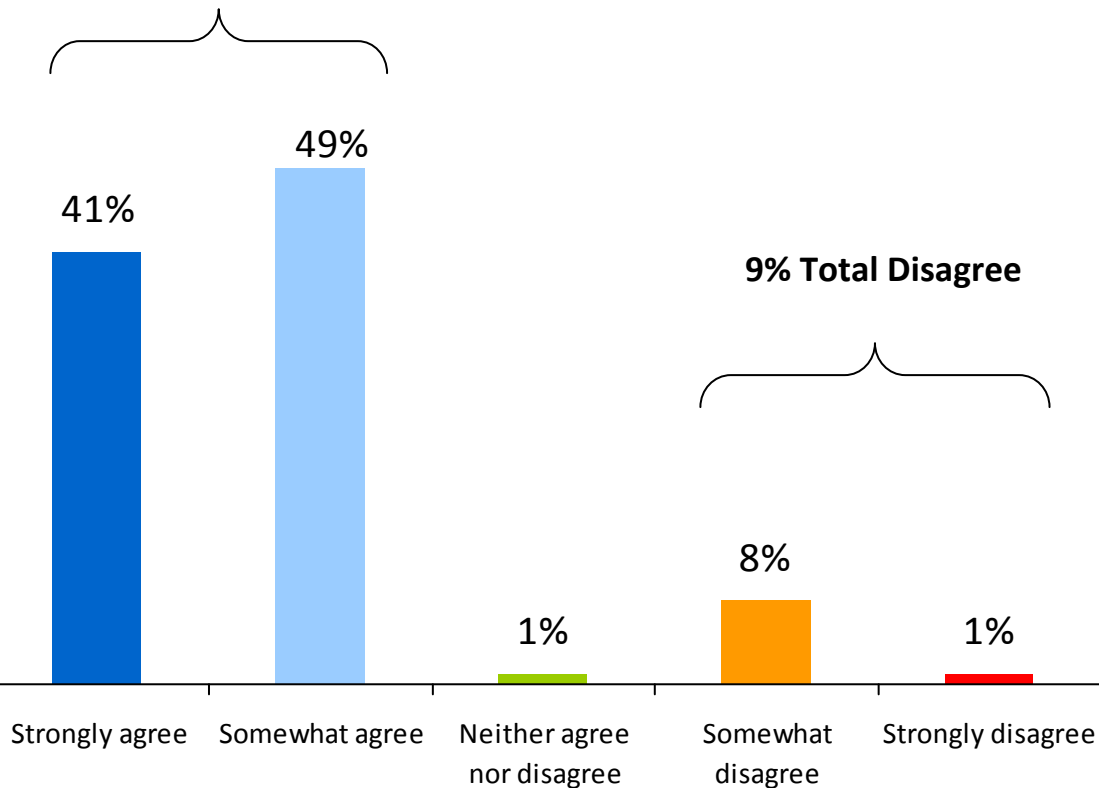


#### Work Experience 12



### 90% Total Agree

### 9% Total Disagree



**Note:** 'Don't know' (<1%) not shown

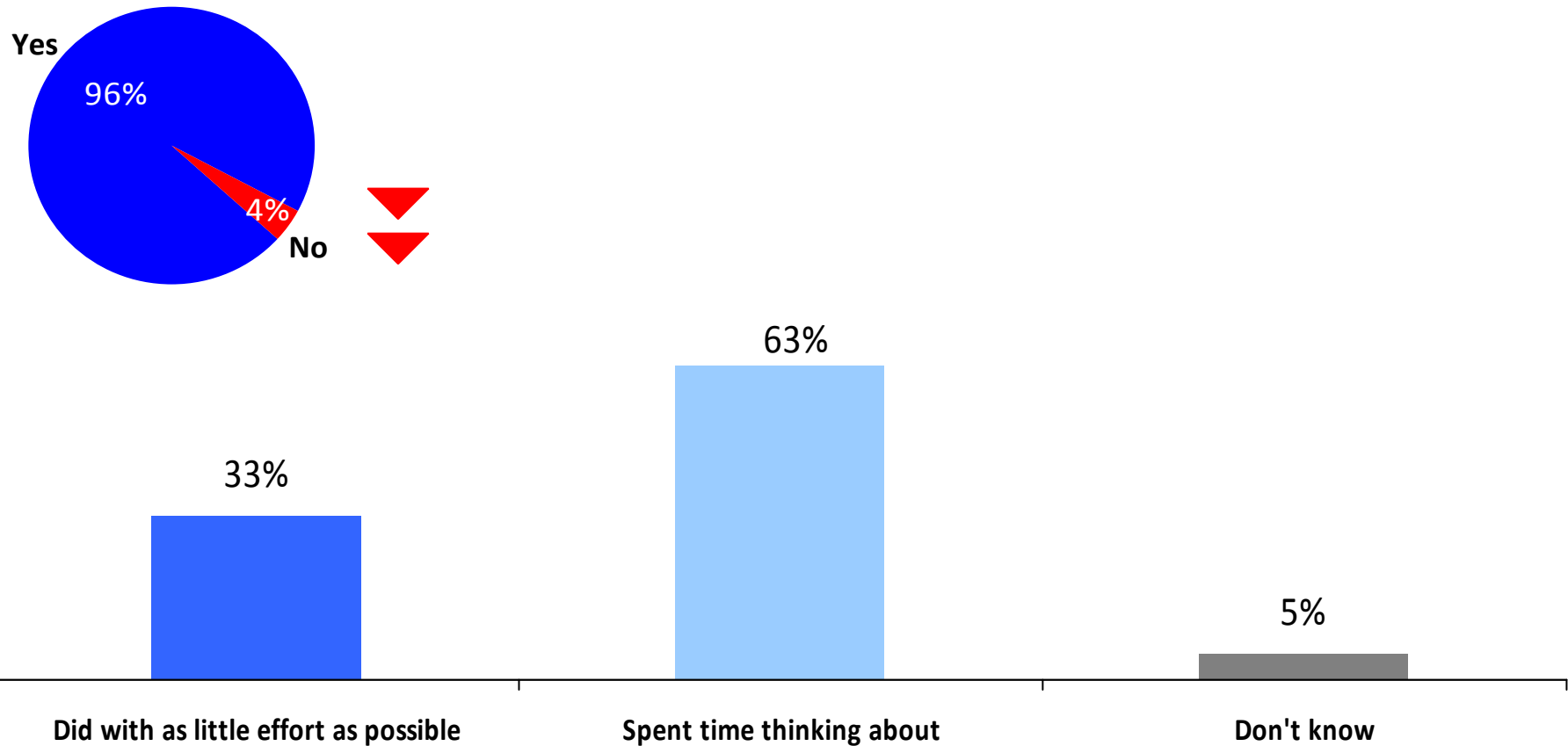
**Note:** asterisks indicate the following confidence levels:  
 \*\* significance at the 95% level  
 \* significance at the 90% level

# Almost all had the chance to develop a career 'action plan' of which the majority spent time thinking about



When you were in high school, did you have a chance to develop a career life plan setting personal goals and identifying the skills and resources you would need to reach those goals? For some students this was called MAP – My Action Plan.

When you compiled your plan, was it just an assignment you did with as little effort as possible, or was it something you spent time thinking about? [n=350]

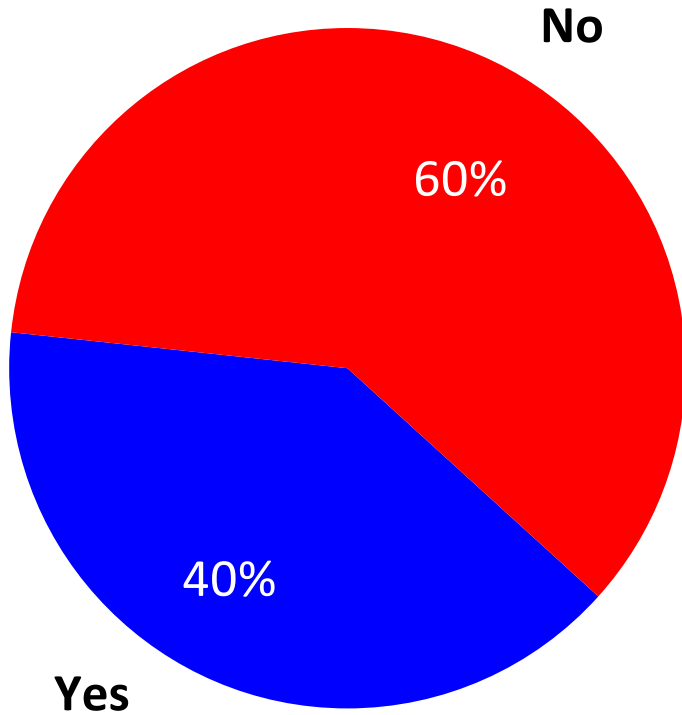




# Three-in-five have stuck with their original career plan

Q

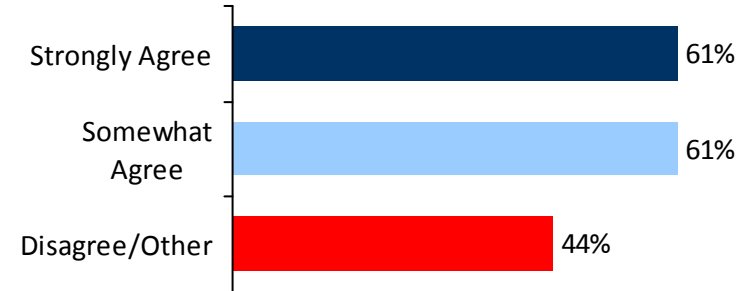
Have you made any dramatic changes to your career life plan from the one you developed in grade 12?



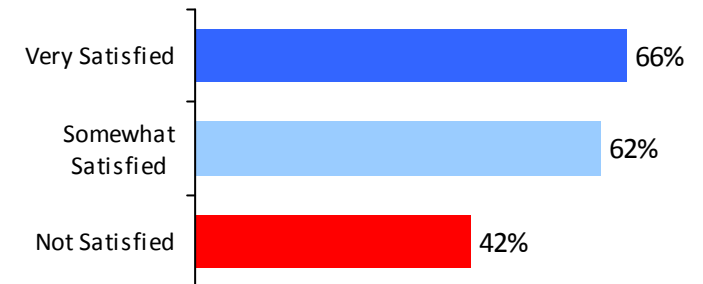
## Sample Breakdown ▶▶

*Percentage that responded 'No'*

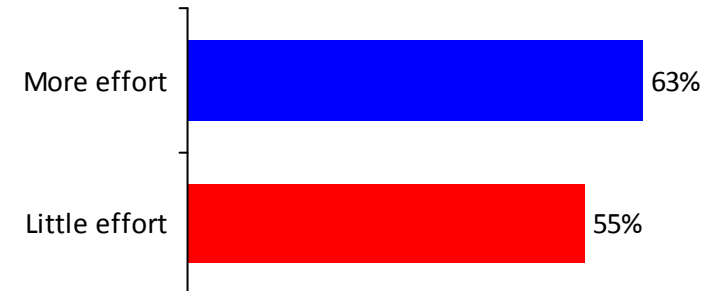
### Opportunity to learn about careers



### Career Advising



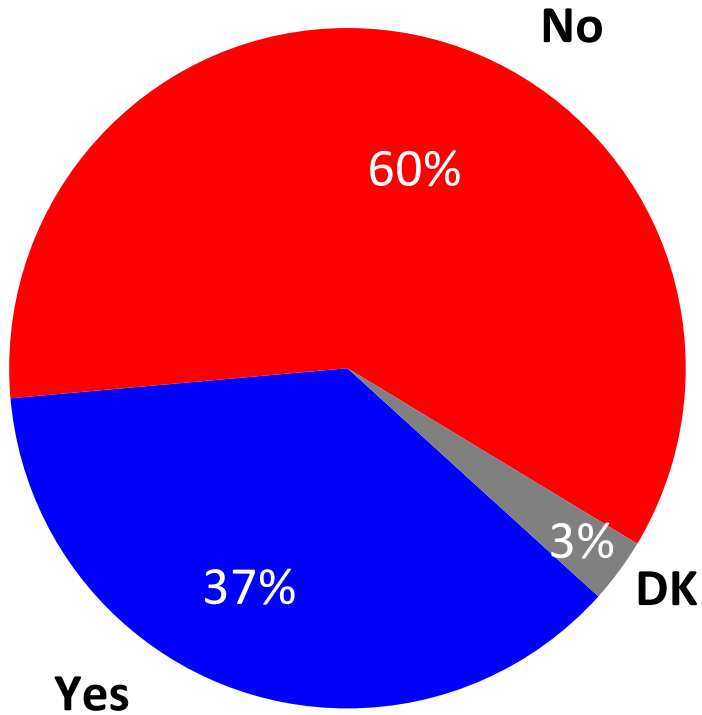
### MAP effort



# Close to two-in-five took a WEX 12 program during high school



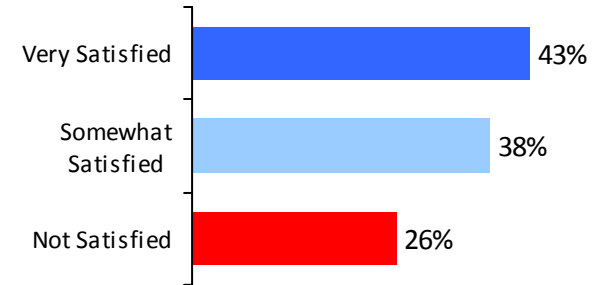
Did you take a WEX 12 (Work Experience 12) program in high school?



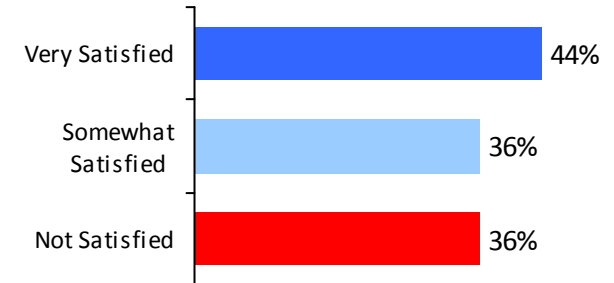
## Sample Breakdown ▶▶

*Percentage that responded 'yes'*

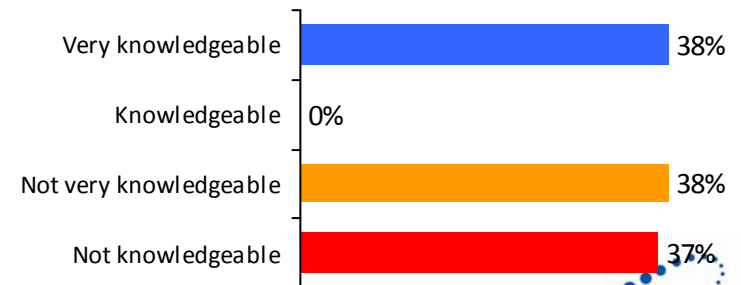
### Career Advising



### Opportunity to learn in community



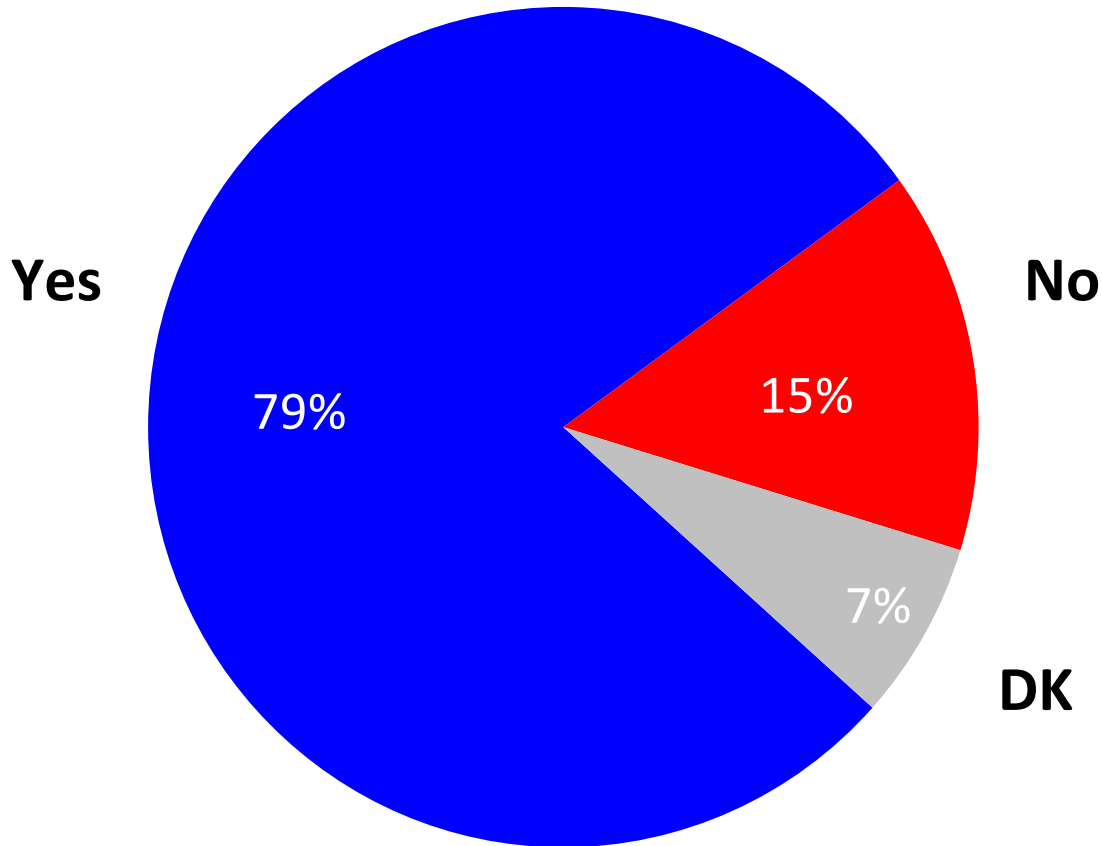
### Financial Literacy



# 79% attended a high school that offered 'dual credit trade programs'



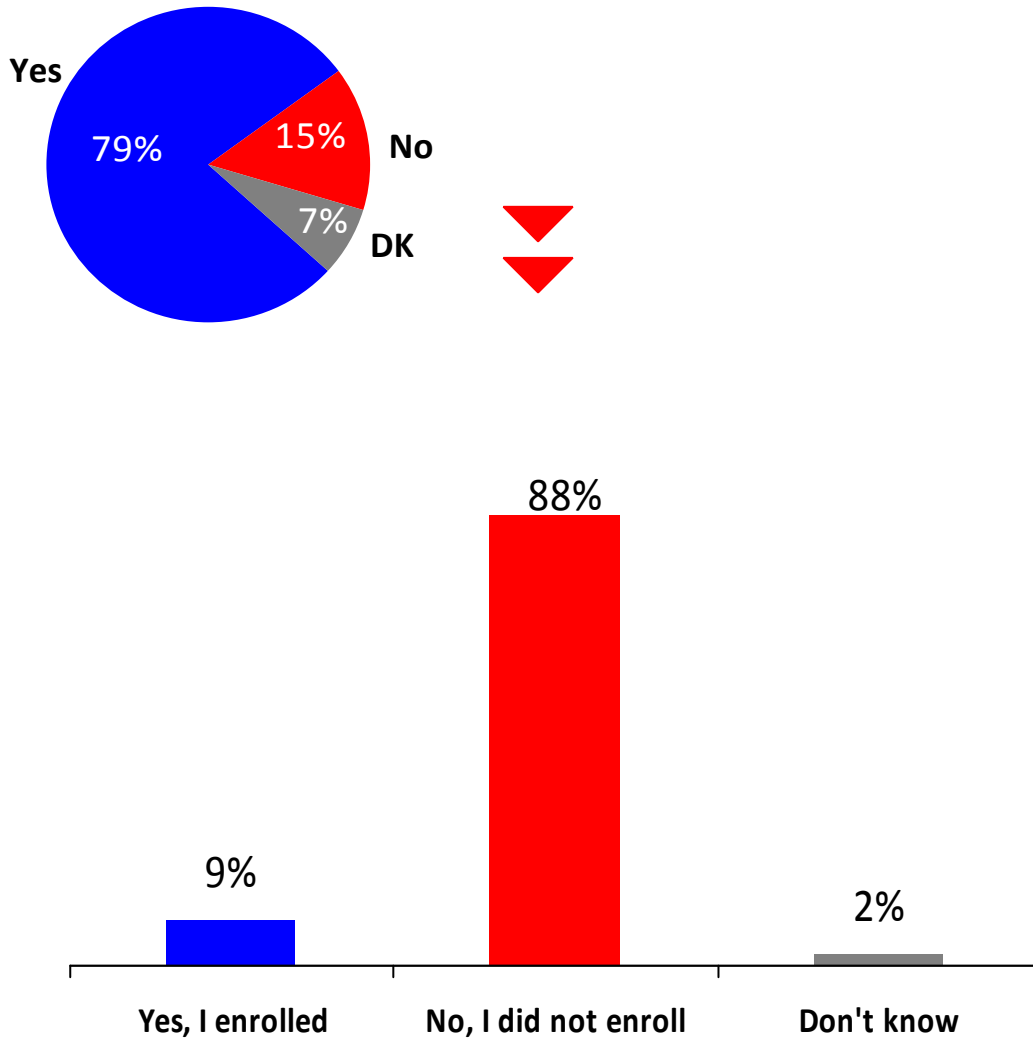
Did your school offer dual credit trade programs where you could take apprenticeship training in areas such as welding, construction or culinary arts and receive both post-secondary and high school credits?



# 79% attended a high school that offered 'dual credit trade programs', of which only 9% enrolled



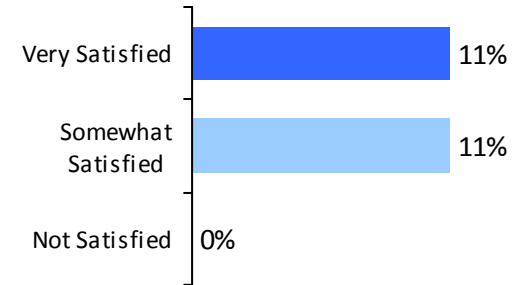
(If yes) Did you enroll in a dual credit program? [n=286]



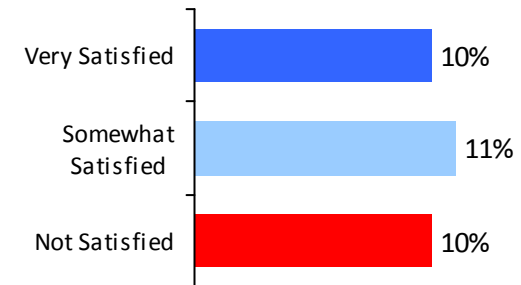
## Sample Breakdown ▶▶

Percentage that responded 'Yes, I enrolled'

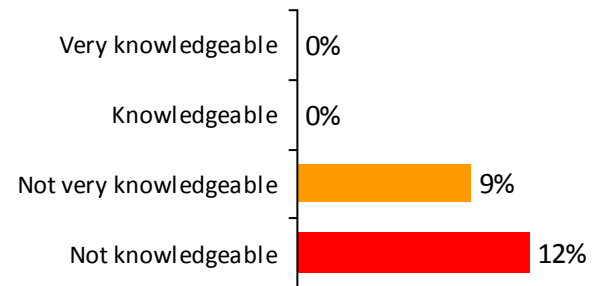
### Career Advising



### Opportunity to learn in community



### Financial Literacy



# Financial Experience and Literacy

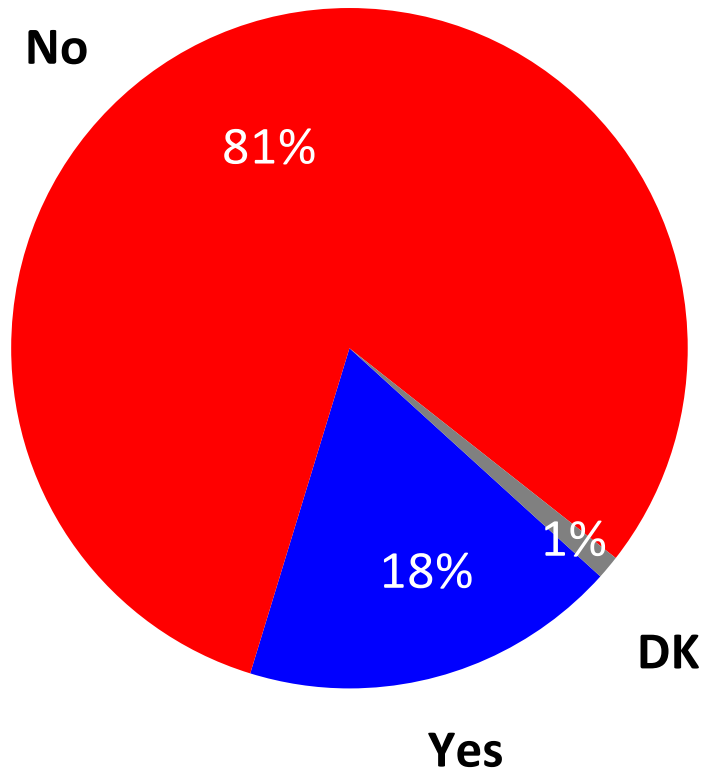
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# Less than 20% carry any debt

Q

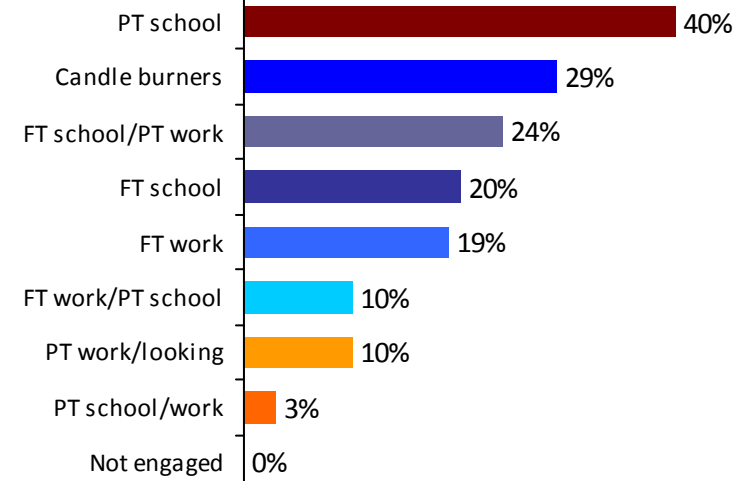
Do you currently owe any money?



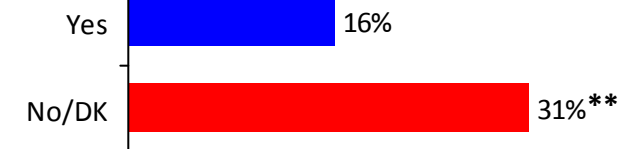
## Sample Breakdown ▶▶

Percentage that responded 'Yes'

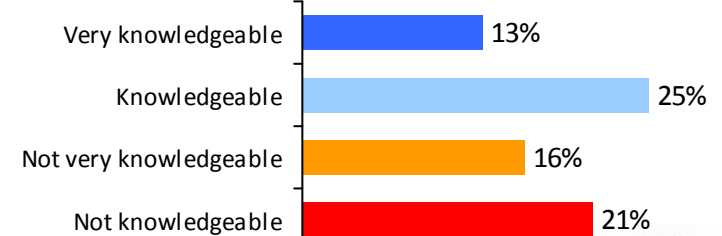
### Life Status



### Took Planning 10



### Financial Literacy



**Note:** asterisks indicate the following confidence levels:

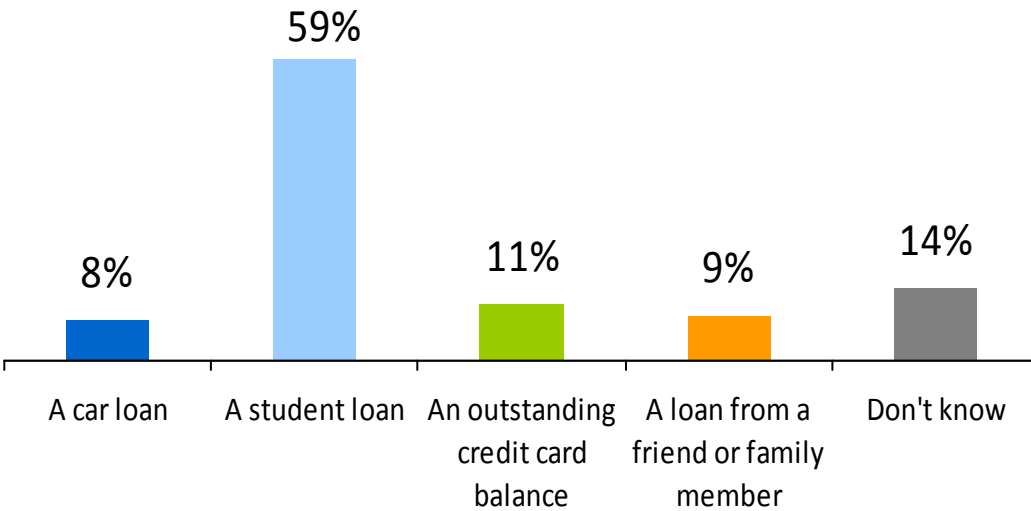
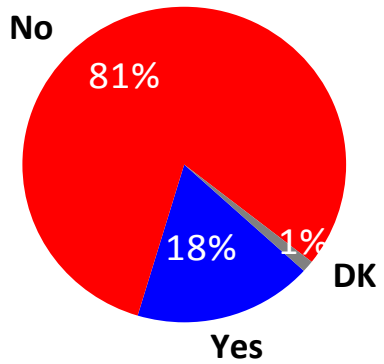
\*\* significance at the 95% level

\* significance at the 90% level

# Less than 20% owe money with student loans ranking as the largest current debt for most borrowers

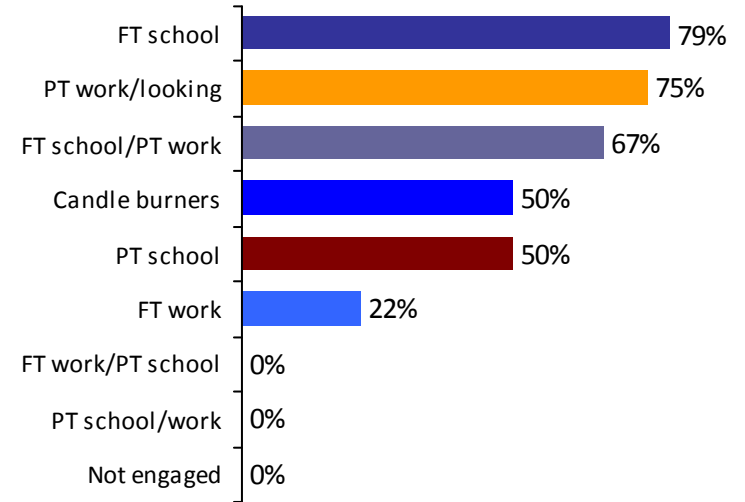


(If yes) Which of the following is your largest current debt?  
[n=66]

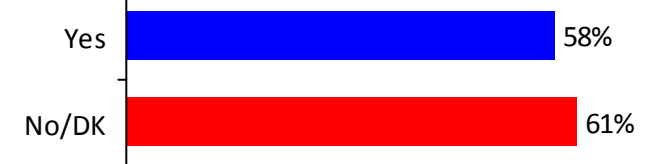


## Sample Breakdown ▶▶

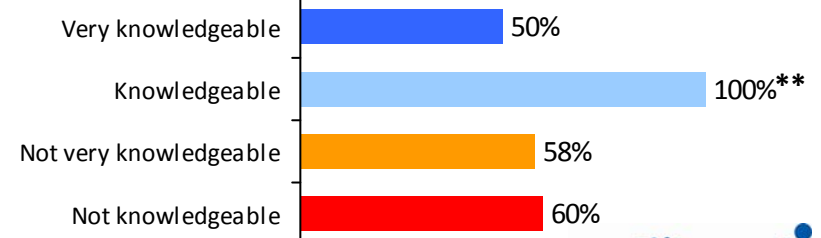
Percentage that responded 'A student loan'



## Took Planning 10



## Financial Literacy

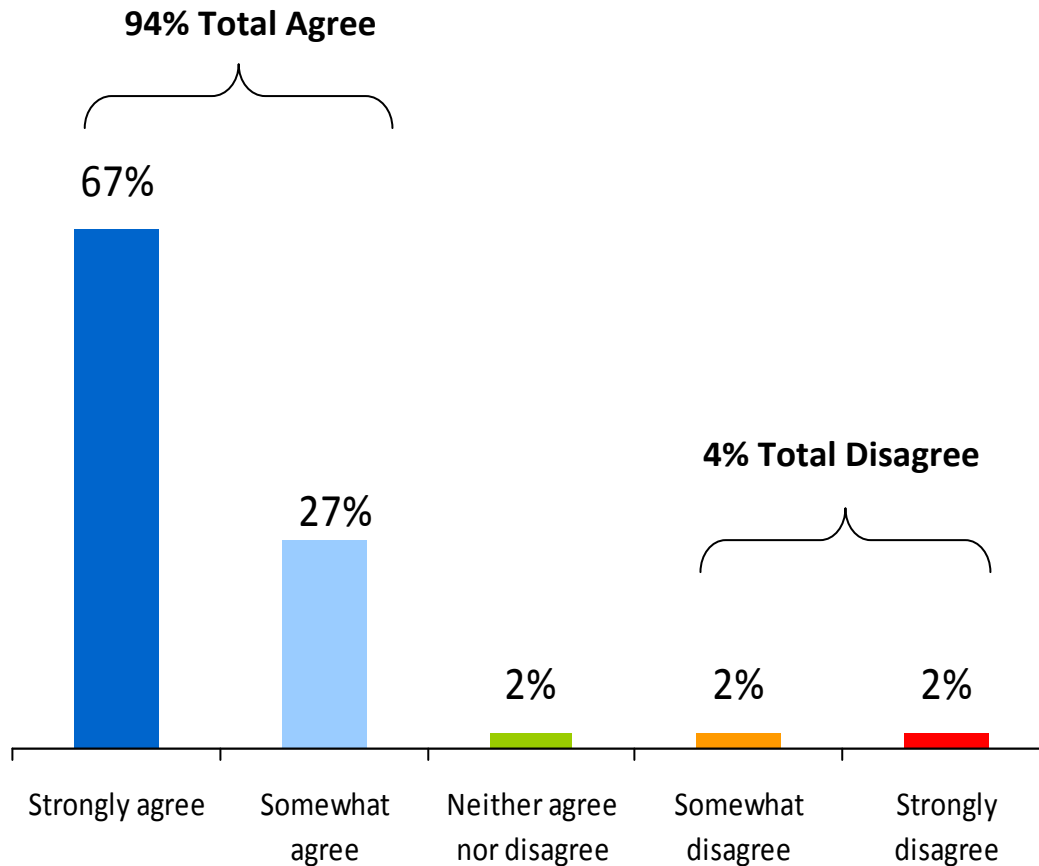


**Note:** asterisks indicate the following confidence levels:  
 \*\* significance at the 95% level  
 \* significance at the 90% level

# Among those that have debt, 94% plan to pay it off

Q

Do you strongly agree, somewhat agree, somewhat disagree or strongly disagree with the following statement? I have a plan to pay off my debt. [n=66]



Note: 'Refused' (2%) not shown

## Sample Breakdown ▶▶

*Percentage that say 'strongly agree'*

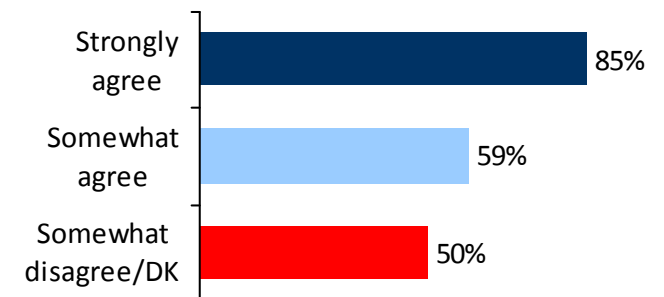
### Took Planning 10



### Planning 10 Format



### Planning 10 Relevance

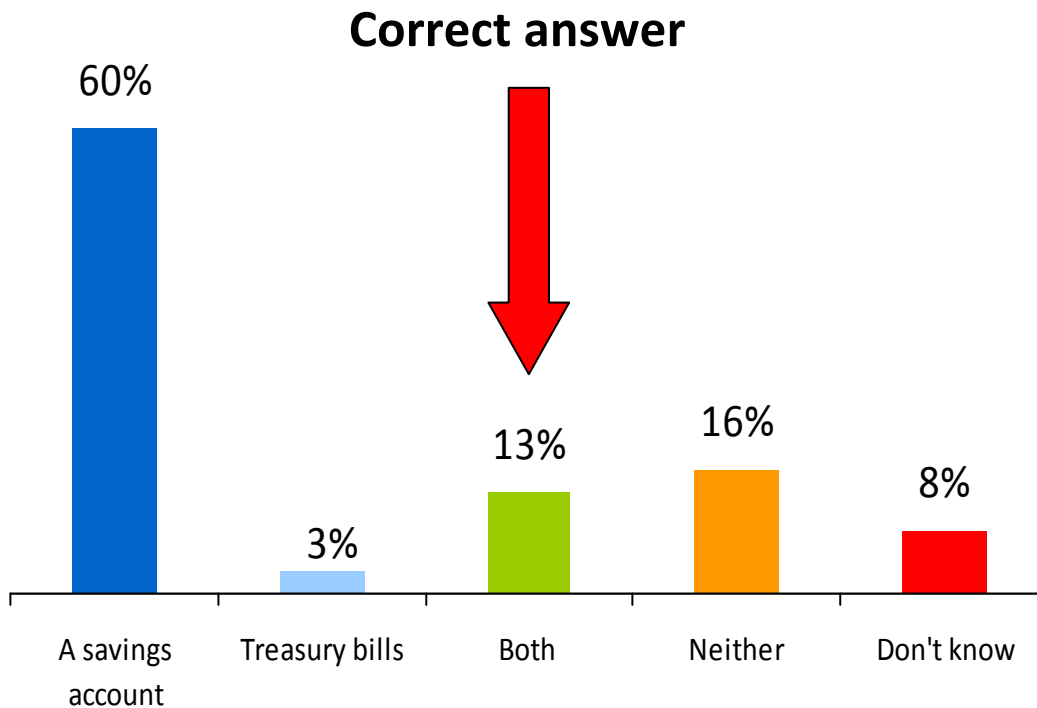




# Only 13% chose the correct answer

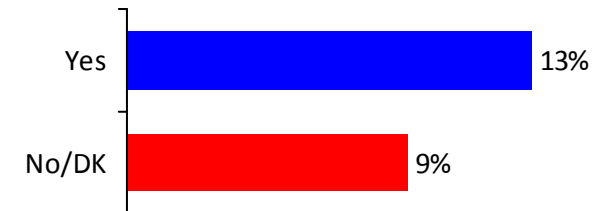
**Q** Now I have a few short questions about finance.

Which of these investments are pretty much like cash in hand?



**Sample Breakdown ▶▶**  
*Percentage that say 'Both'*

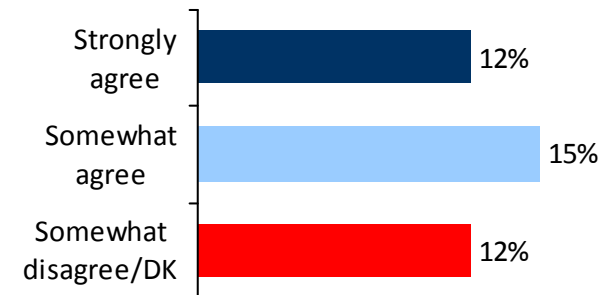
**Took Planning 10**



**Planning 10 Format**



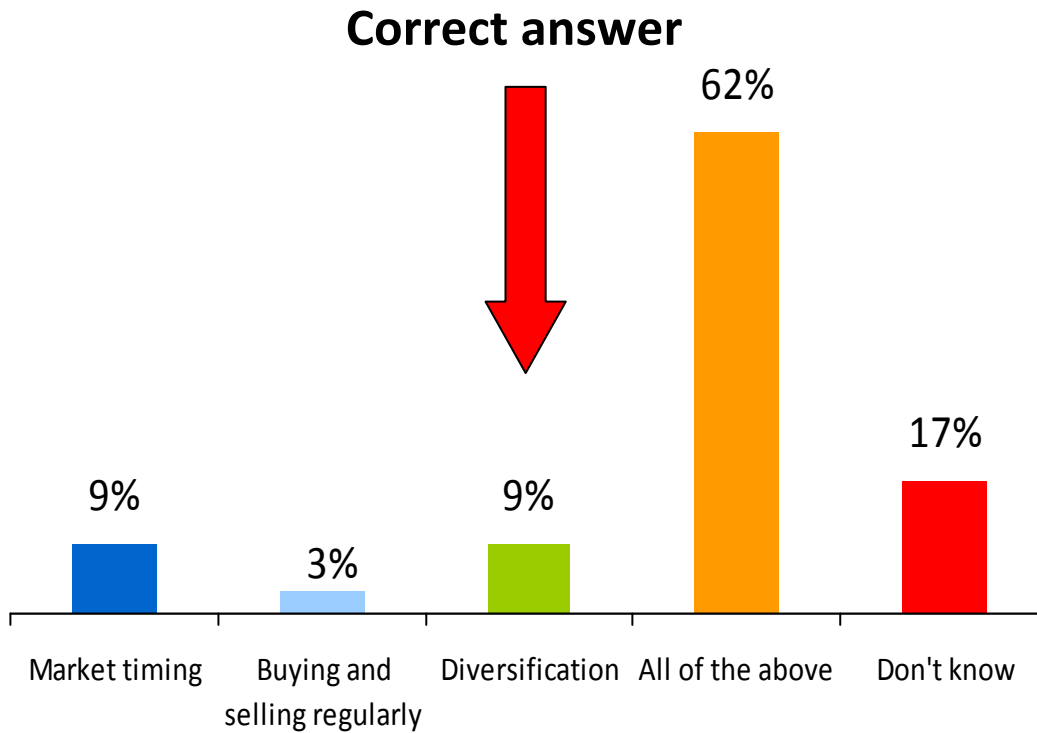
**Planning 10 Relevance**



# Less than one-in-ten answered correctly

**Q** Now I have a few short questions about finance.

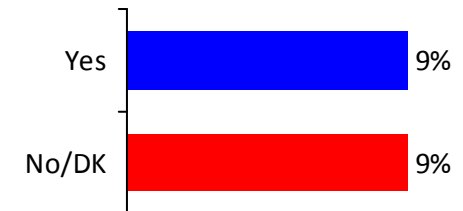
When making investment decisions, the most important thing is...



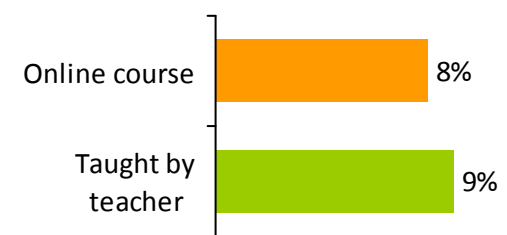
## Sample Breakdown ▶▶

*Percentage that say 'Diversification'*

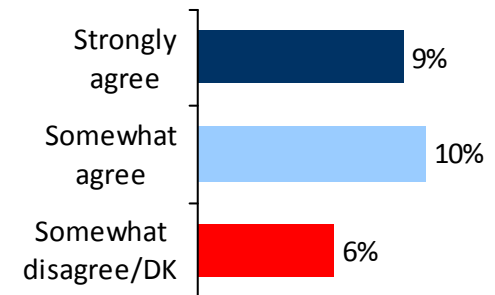
### Took Planning 10



### Planning 10 Format



### Planning 10 Relevance



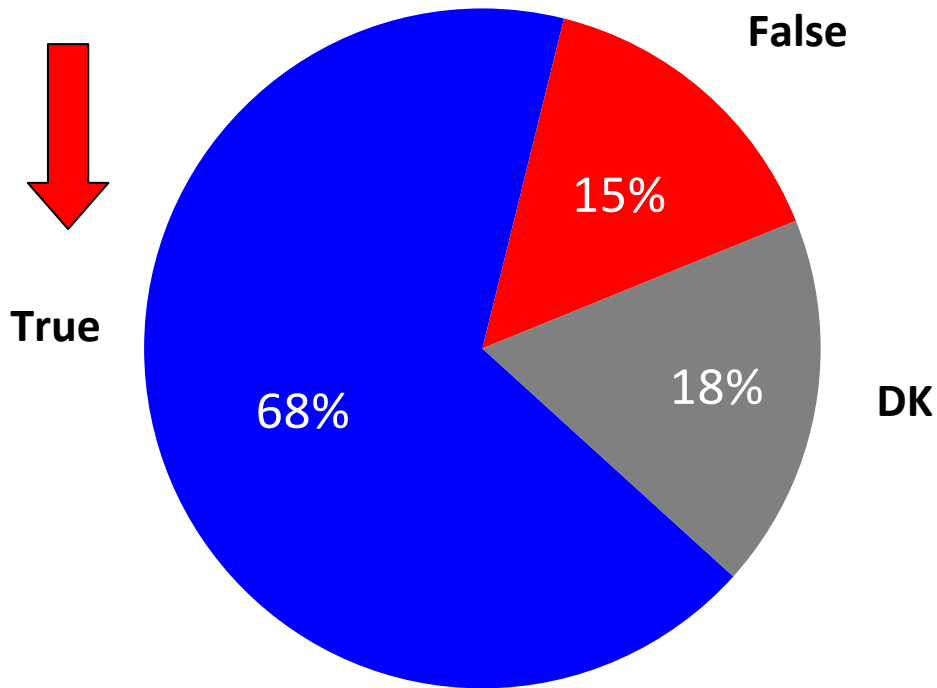
# Over 2-in-3 answered correctly

Q

Now I have a few short questions about finance.

Is the following statement true or false? Generally speaking, investments that offer higher than average rates of return have a higher than average level of risk.

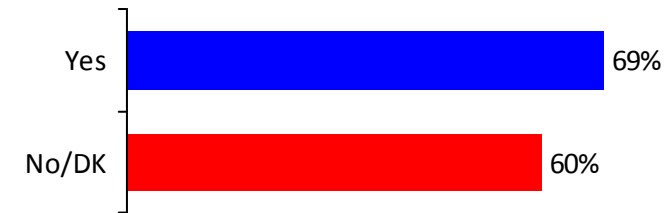
Correct answer



Sample Breakdown ▶▶

*Percentage that responded 'True'*

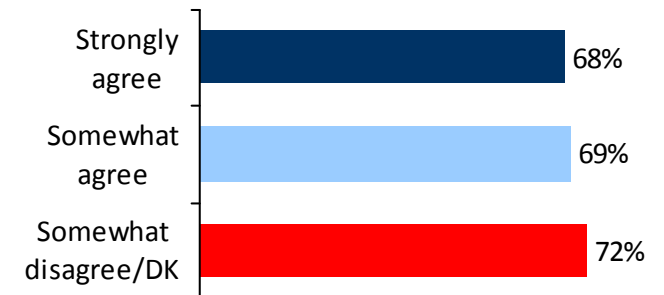
**Took Planning 10**



**Planning 10 Format**



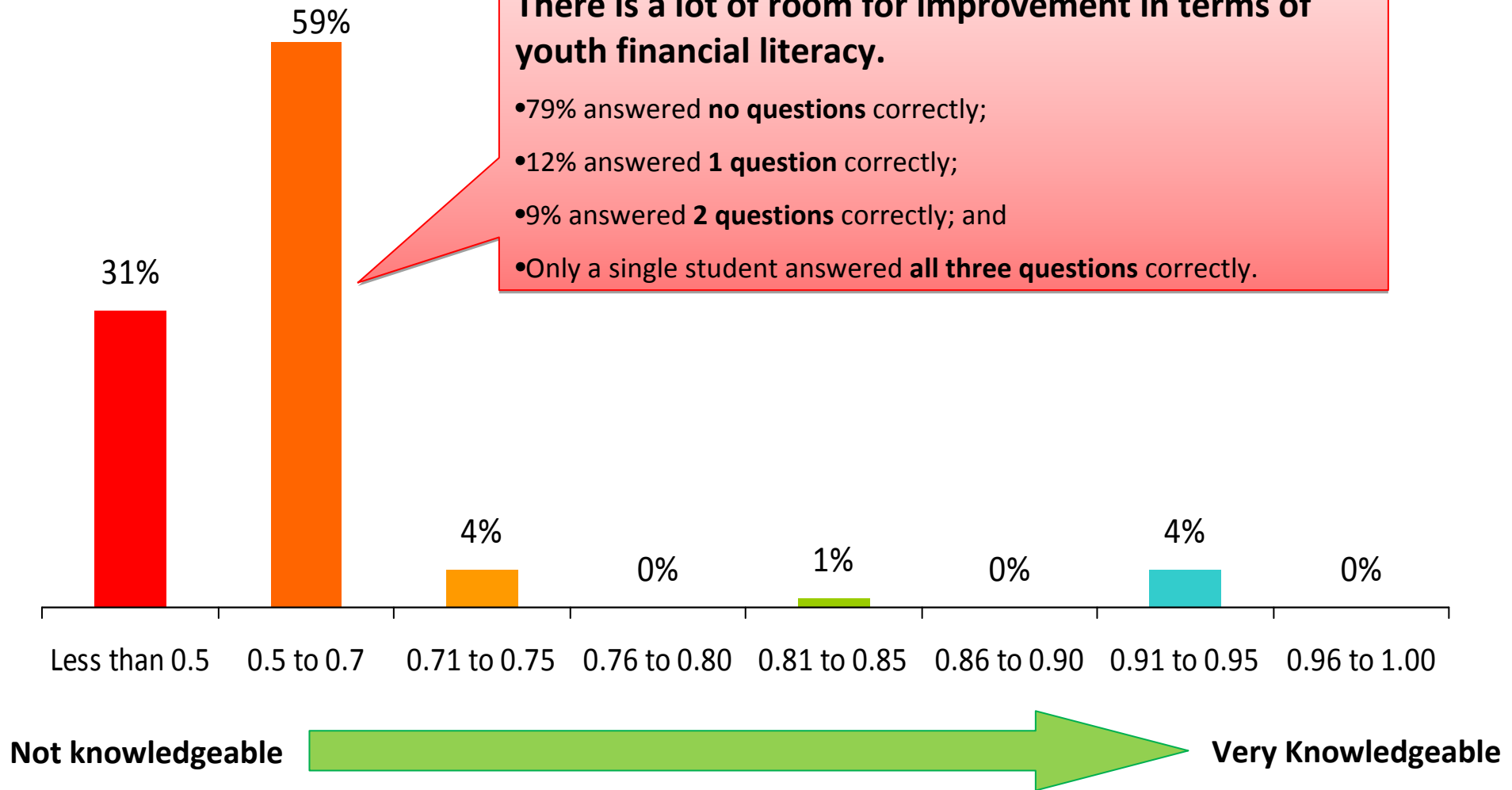
**Planning 10 Relevance**



# Overall Knowledge Index

**There is a lot of room for improvement in terms of youth financial literacy.**

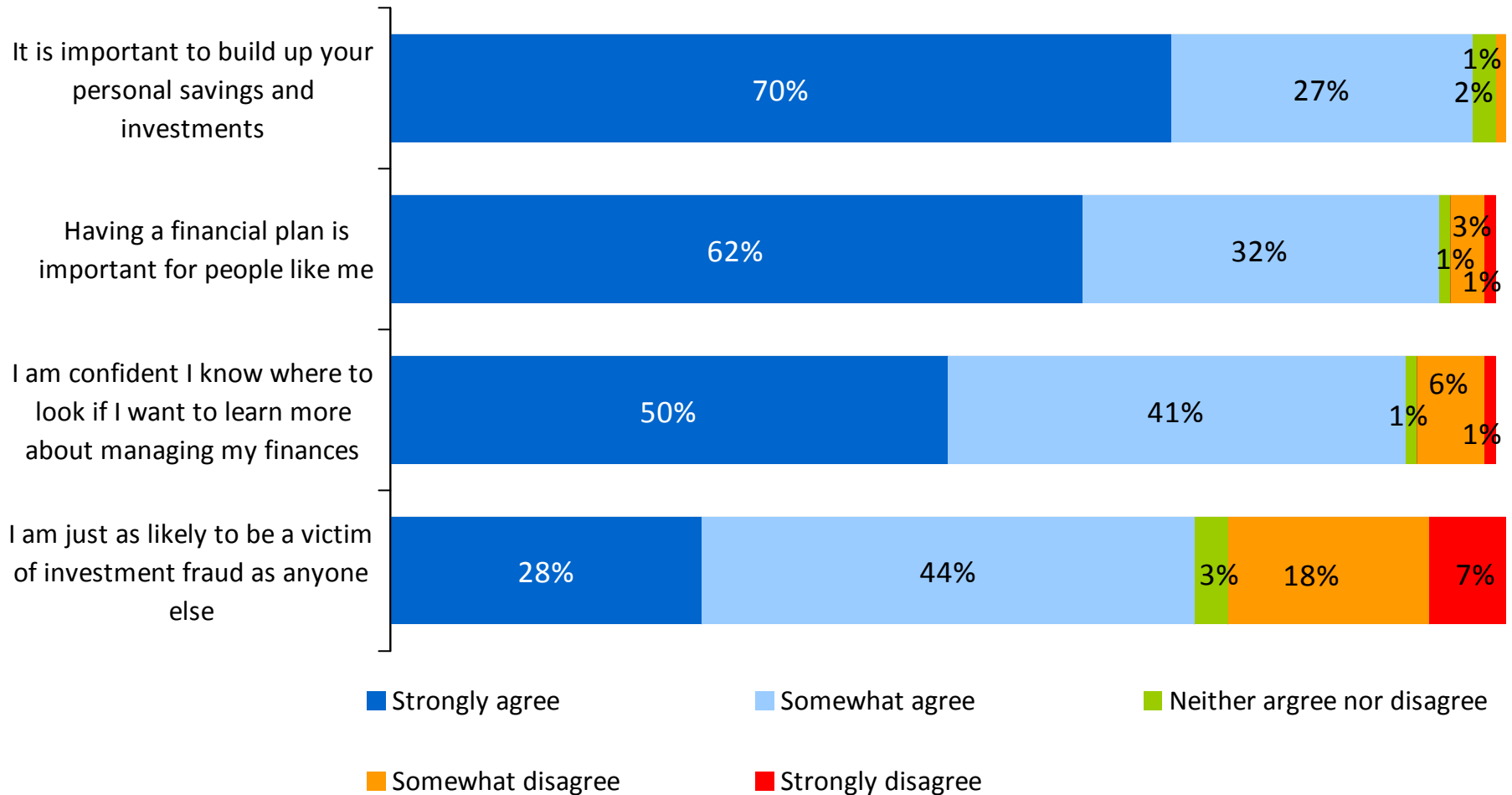
- 79% answered **no questions** correctly;
- 12% answered **1 question** correctly;
- 9% answered **2 questions** correctly; and
- Only a single student answered **all three questions** correctly.



# Most agree that it is important to build up personal savings and investments

Q

Now I am going to read you a series of statements about personal finance. For each statement please tell me if you strongly agree, somewhat agree, somewhat disagree or strongly disagree with the statement.



Note: 'Don't Know' not shown

# 97% agree that it's important to build up personal savings and investments

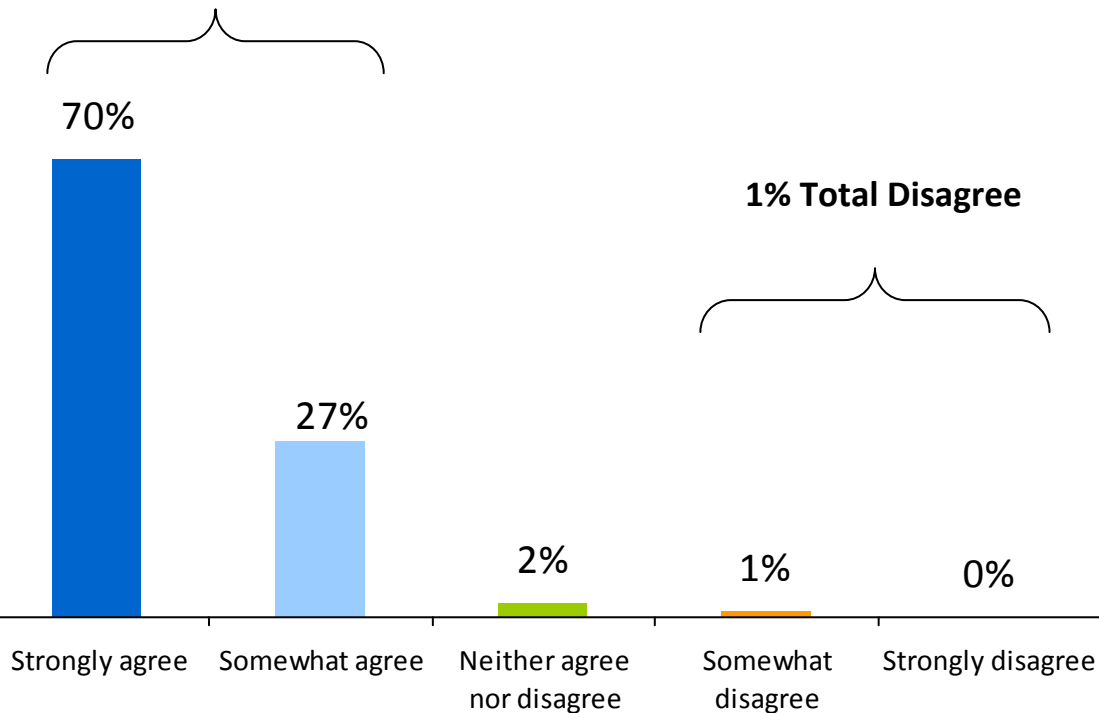


Do you strongly agree, somewhat agree, somewhat disagree, or strongly disagree with the following statement?

It is important to build up your personal savings and investments.

**97% Total Agree**

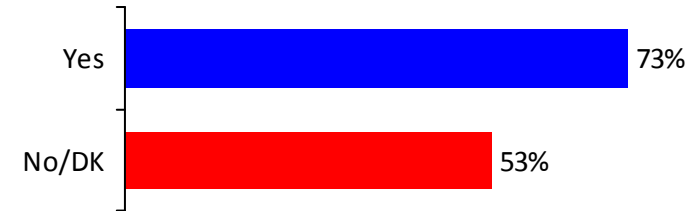
**1% Total Disagree**



## Sample Breakdown ▶▶

*Percentage that responded 'strongly agree'*

### Took Planning 10



### Planning 10 Format



### Planning 10 Relevance



**Note:** 'Don't know' (<1%) not shown

**Note:** asterisks indicate the following confidence levels:  
 \*\* significance at the 95% level  
 \* significance at the 90% level

# 94% agree that it's important for people like them to have a financial plan

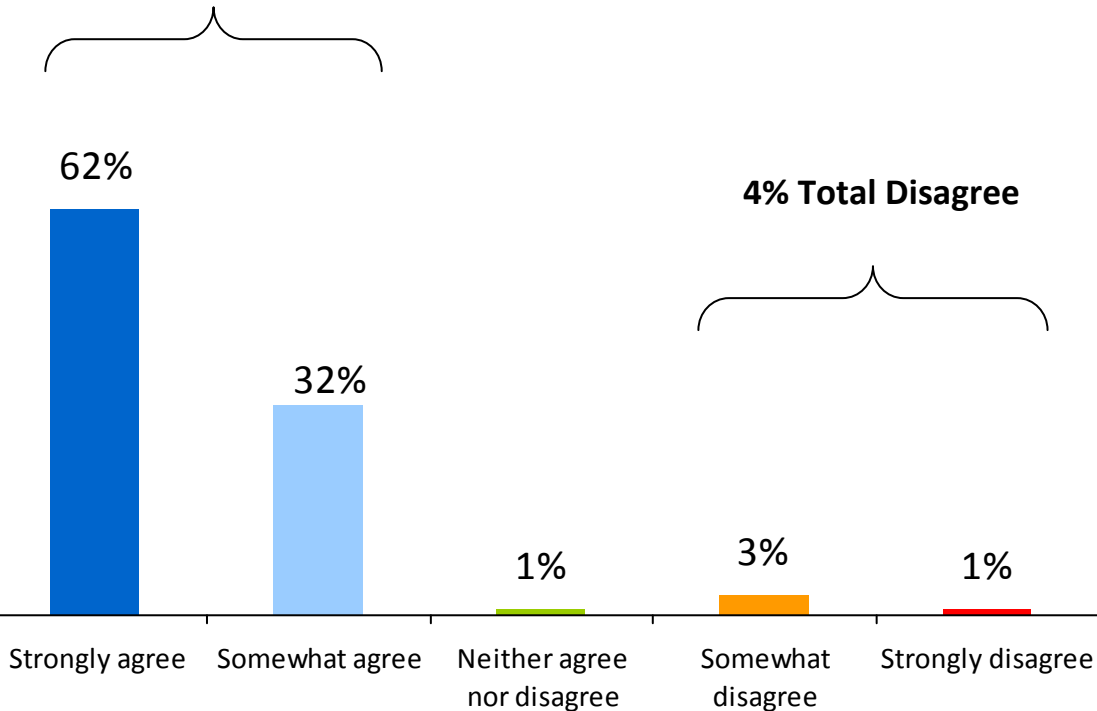


Do you strongly agree, somewhat agree, somewhat disagree, or strongly disagree with the following statement?

Having a financial plan is important for people like me

**94% Total Agree**

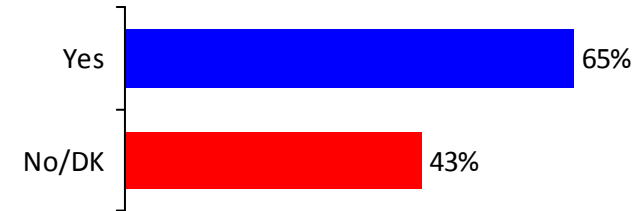
**4% Total Disagree**



## Sample Breakdown ▶▶

*Percentage that responded 'strongly agree'*

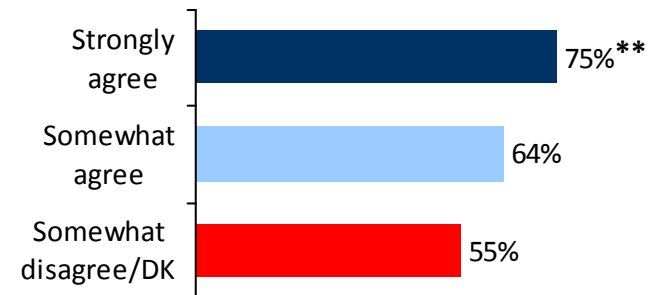
### Took Planning 10



### Planning 10 Format



### Planning 10 Relevance



**Note:** 'Don't know' (<1%) not shown

**Note:** asterisks indicate the following confidence levels:  
 \*\* significance at the 95% level  
 \* significance at the 90% level

# 91% are confident they know where to look to learn more about managing their finances

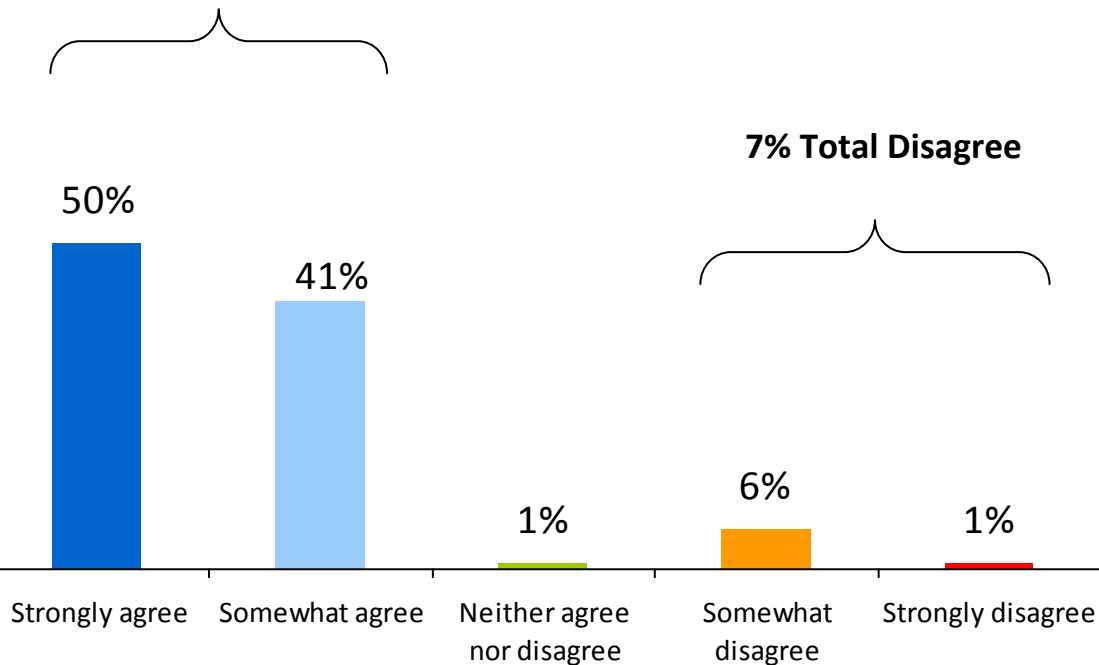


Do you strongly agree, somewhat agree, somewhat disagree, or strongly disagree with the following statement?

I am confident I know where to look if I want to learn more about managing my finances

**91% Total Agree**

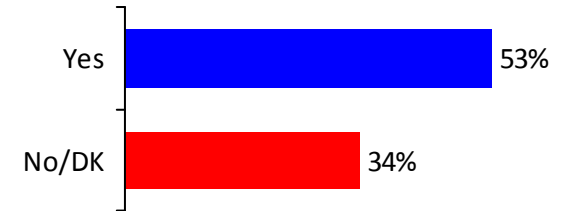
**7% Total Disagree**



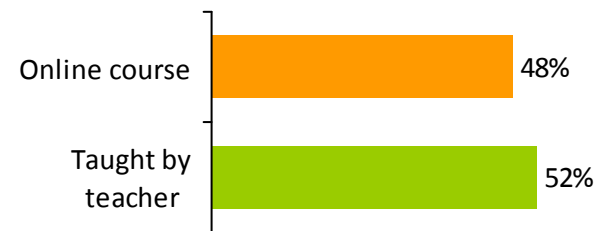
## Sample Breakdown ▶▶

*Percentage that responded 'strongly agree'*

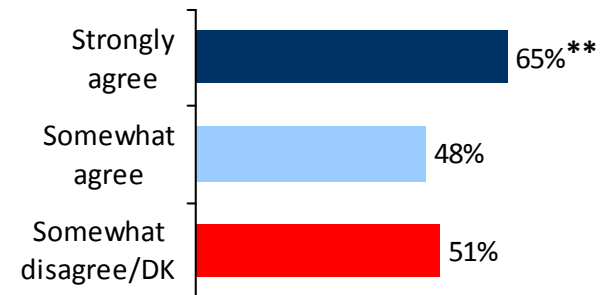
### Took Planning 10



### Planning 10 Format



### Planning 10 Relevance



**Note:** 'Don't know' (<1%) not shown

**Note:** asterisks indicate the following confidence levels:  
 \*\* significance at the 95% level  
 \* significance at the 90% level



# 72% agree that they are just as likely to be victims of investment fraud as anyone else

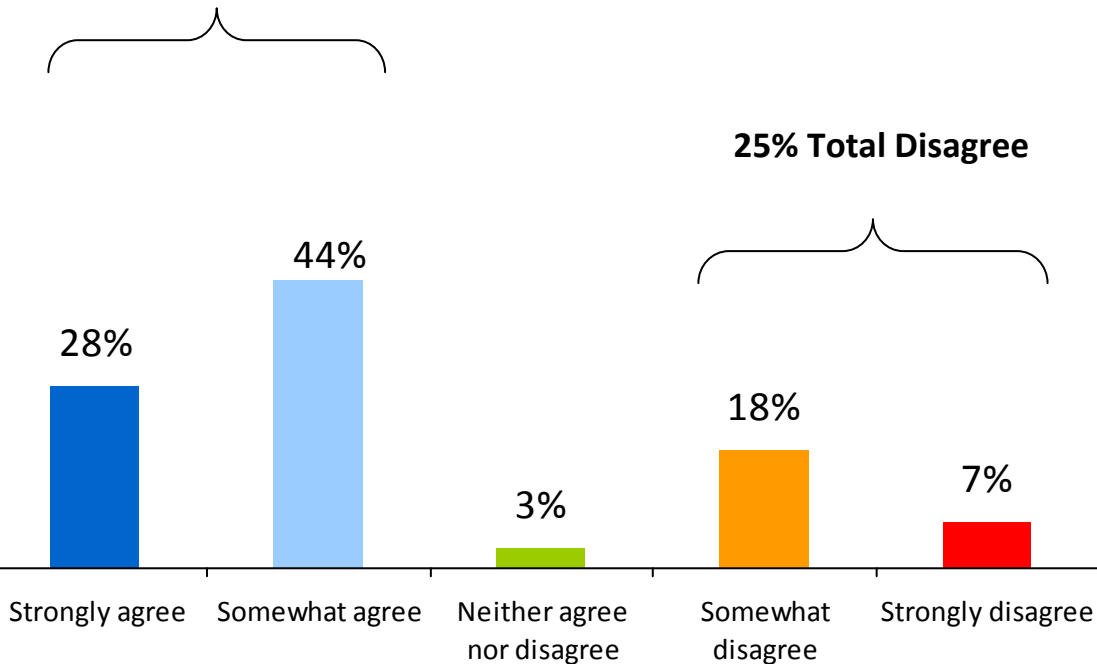


Do you strongly agree, somewhat agree, somewhat disagree, or strongly disagree with the following statement?

I am just as likely to be a victim of investment fraud as anyone else.

72% Total Agree

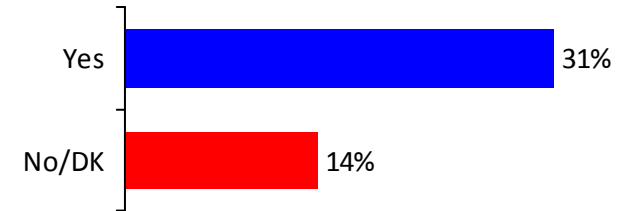
25% Total Disagree



## Sample Breakdown ▶▶

Percentage that responded 'strongly agree'

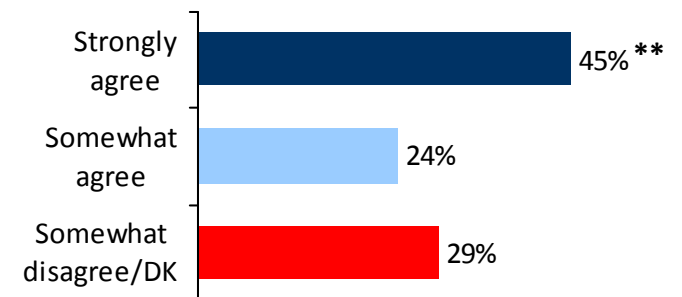
### Took Planning 10



### Planning 10 Format



### Planning 10 Relevance



Note: 'Don't know' (1%) not shown

Note: asterisks indicate the following confidence levels:  
 \*\* significance at the 95% level  
 \* significance at the 90% level

# Impact of *Planning 10: Finances*

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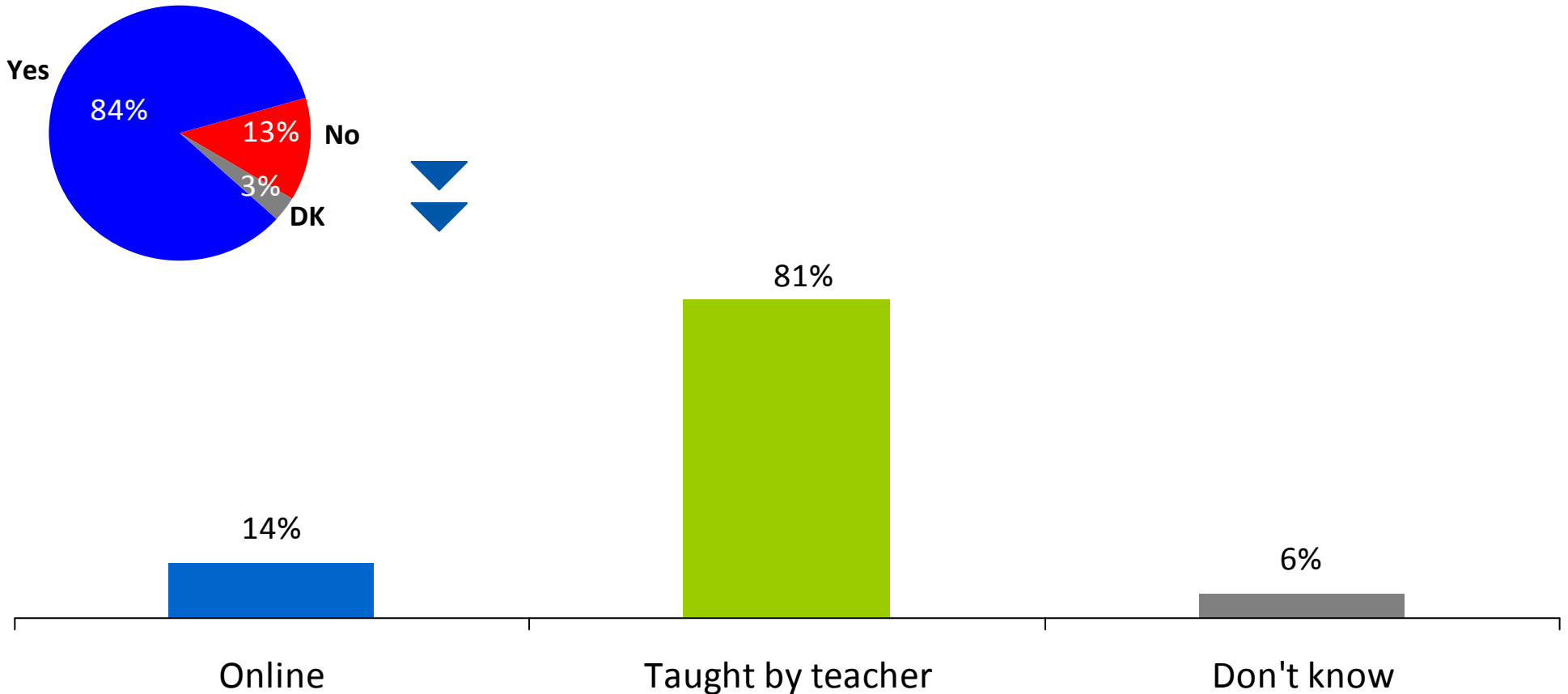


# Of the 84% who recall learning about personal finance, 81% were instructed by a teacher



Do you recall taking a unit in Planning 10 that covered personal finance including topics such as budgeting, investments, credit cards and the cost of education and career options?

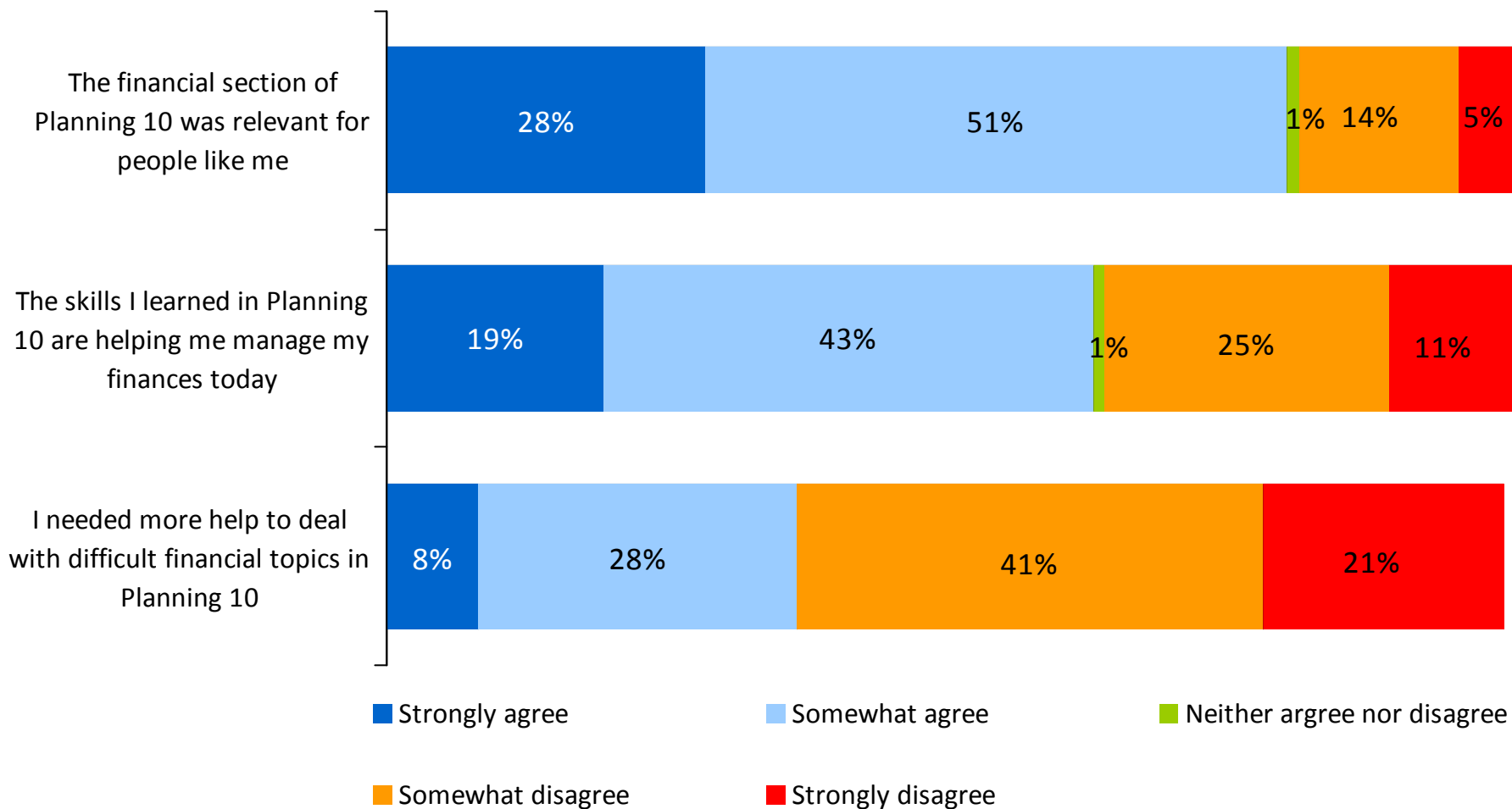
(If yes) Did you take it as an online course or did you take it as a course taught primarily by a teacher? (n=307)



# 79% feel *Planning 10: Finances* was relevant, while 62% say it has helped them manage personal finances



For each statement please tell me if you strongly agree, somewhat agree, somewhat disagree or strongly disagree with the statement (n=307)



Note: 'Don't Know' not shown

# Most students would agree that the financial section of Planning 10 course was relevant to them

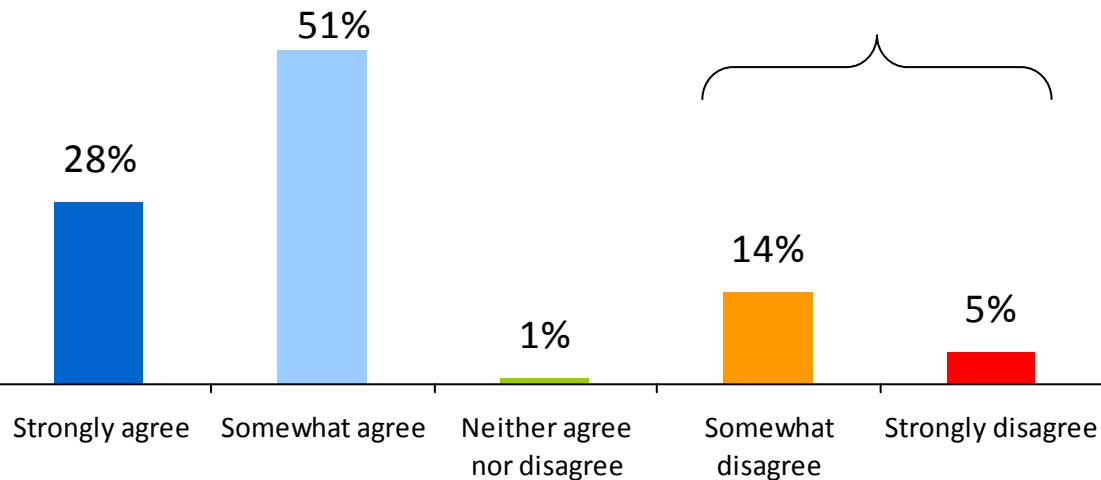


Do you strongly agree, somewhat agree, somewhat disagree, or strongly disagree with the following statement?

*The financial section of Planning 10 was relevant for people like me.*

79% Total Agree

19% Total Disagree

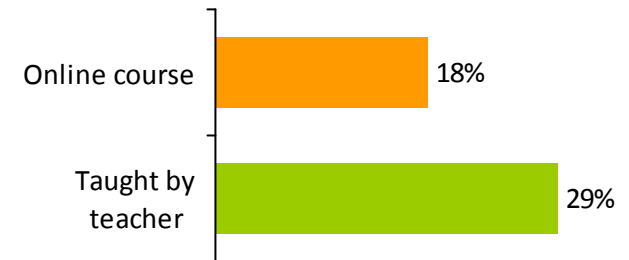


Note: 'Don't know' (2%) not shown

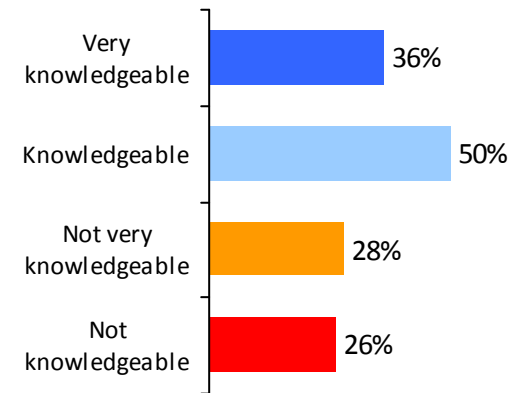
Sample Breakdown ▶▶

*Percentage that responded 'strongly agree'*

Planning 10 Format



Financial Literacy



# 62% agree that the skills they learned in Planning 10 are helping them manage their finances today

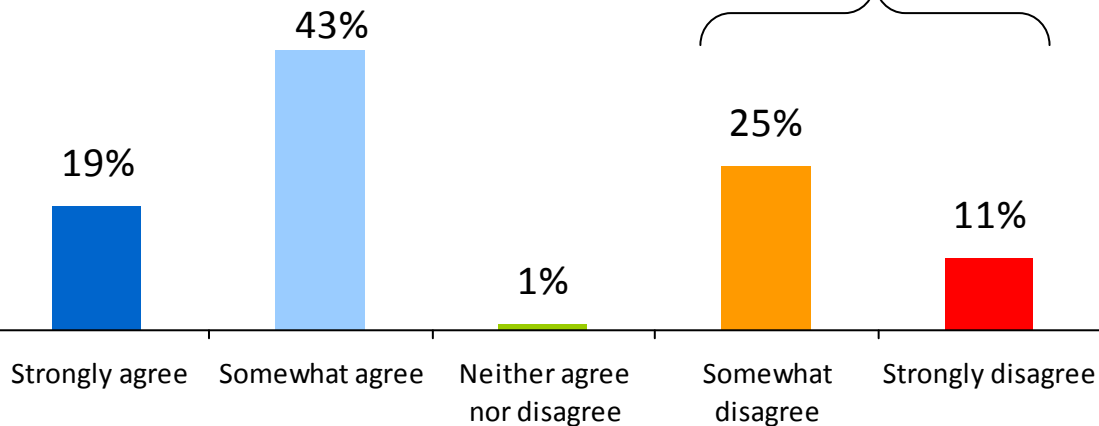


Do you strongly agree, somewhat agree, somewhat disagree, or strongly disagree with the following statement?

*The skills I learned in Planning 10 are helping me manage my finances today*

62% Total Agree

36% Total Disagree

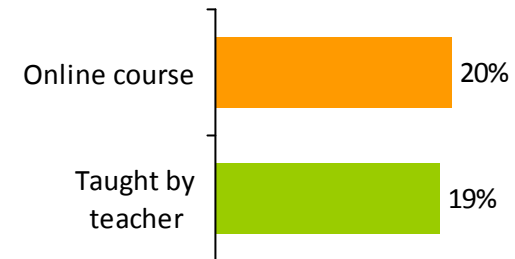


Note: 'Don't know' (1%) not shown

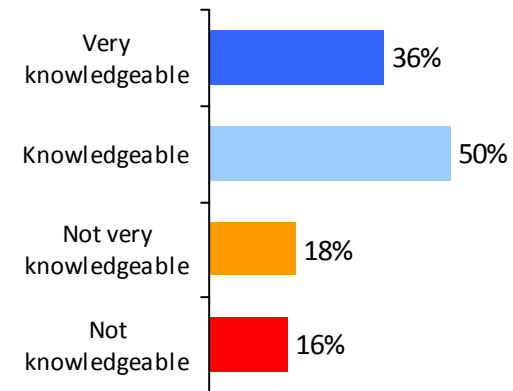
## Sample Breakdown ▶▶

*Percentage that responded 'strongly agree'*

### Planning 10 Format



### Financial Literacy



# 36% agree that they needed additional help to deal with difficult financial topics in *Planning 10: Finances*

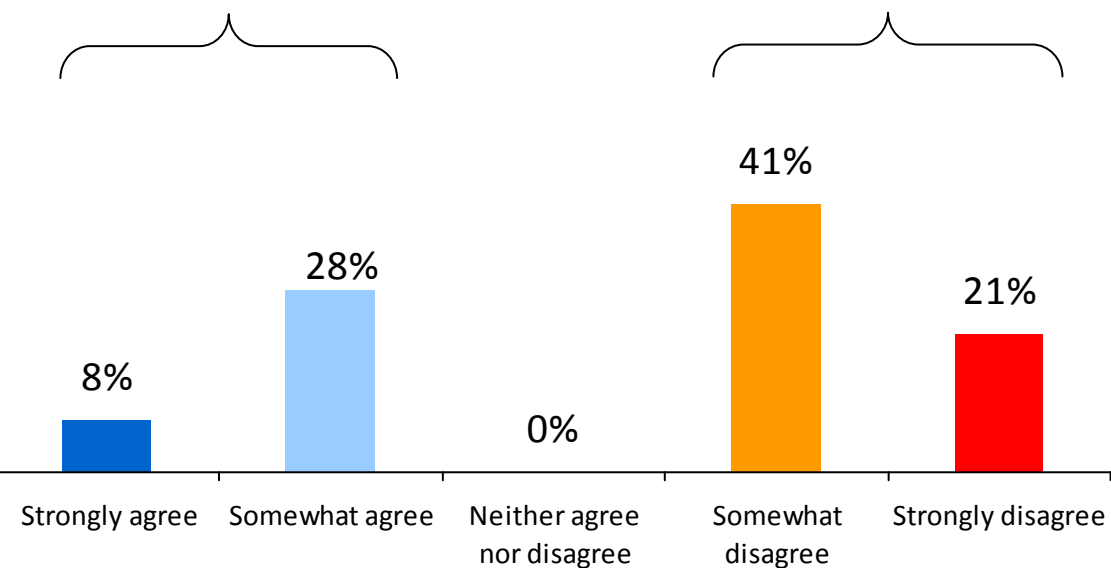
Q

Do you strongly agree, somewhat agree, somewhat disagree, or strongly disagree with the following statement?

*I needed more help to deal with difficult financial topics in Planning 10*

36% Total Agree

62% Total Disagree



Note: 'Don't know' (1%) not shown

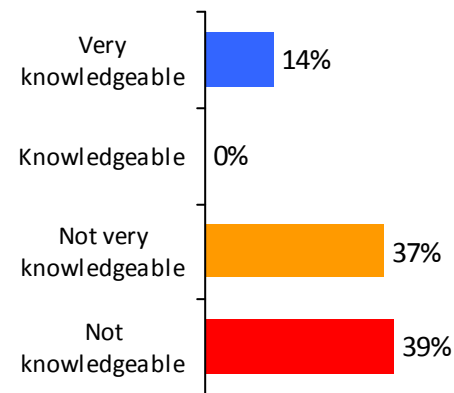
Sample Breakdown ▶▶

Percentage that responded 'agree'

Planning 10 Format



Financial Literacy





Toronto :: Vancouver

# Answering Critical Questions.

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