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Focus Group Testing of National and Integrated Provincial Student Loans Communications Materials

FINAL REPORT

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EXECUTIVE SUMMARY

The Canada Student Loan Program (CSLP) Information Guide is published annually for use in non-integrated provinces. It contains detailed information about the Program for potential borrowers. A new Highlights Brochure was created to support this year's CSLP Information Guide. In the integrated provinces, information on the CSLP and provincial loan programs are provided together, by means of common communications materials, usually consisting of an Information Guide and an Application Package.¹

The qualitative research examined CSLP communications materials in three non-integrated provinces, as well as student loan Guides and Applications used in three integrated provinces. A total of seven different documents, including Guides, applications and a brochure were reviewed. The main purpose of the research was to provide federal and provincial government officials with guidance for improving the materials.

A total of 21 two-hour focus groups were conducted with recent loan applicants, potential loan applicants, guidance councillors and parents/guardians. Three groups were conducted in each of three integrated provinces: Newfoundland and Labrador (St-John's), New Brunswick (Moncton) and Saskatchewan (Saskatoon). As well, four discussions were held in three non-Integrated provinces: Nova Scotia (Halifax), Manitoba (Winnipeg), and British Columbia (Vancouver).

The research results provide specific guidance for making improvements to each of the seven documents tested. It also provides overall direction for the development of communications materials aimed at supporting student loan programs.

a) Salient Student Loan Questions and Issues

Collectively, participants identified the following key student loan-related questions for consideration in the development of communications materials.

- Do I qualify for a student loan/What criteria are used to determine eligibility?
- What is the maximum loan amount might I be eligible to receive? And, what criteria are used to determine loan amounts?
- When will I find out if I qualified for a student loan?
- What are the terms of repayment (e.g., timeframe, rate of interest, etc.)

¹ In New Brunswick the Guide and Application are combined into a single document

- How does loan forgiveness work?
- How do I obtain bursaries and grants?
- Can I work part-time and how does the money I make affect my loan amount?

There was general agreement that materials should include a visible and clear message about the financial and legal ramifications of taking out a student loan.

b) Distribution and Outreach

While most students and parents did not conduct much research in preparation for a loan application, the Internet, particularly provincial websites, emerges as the tool of choice. The opportunity to complete a student loan Application on-line was also very appealing to students.

At the same time, participants generally felt paper versions of Guides should, for practical and access reasons, continue to be produced in the short term.

Student indicated that they would look to guidance offices, student financial assistance offices and the National Student Loans Service Centre for information on student loans.

c) Preferred Design Features

Collectively, the following design features were identified as important to the development of effective student loan Guides, Brochures and Applications:

- The title of the publication should be highly visible (e.g., large font, bold colour) and located near the top of the cover. The title should clearly convey that the Guide pertains to student loans.
- Photos should be of realistic/candid school settings, as opposed to posed shots of models.
- The cover should clearly convey that the information contained in it is up-to-date, for example by prominently displaying the academic year (e.g., 2007-2008).
- The Guide should include a detailed table of contents, including key subsections. The chronological approach used to organize the national Information Guide can serve as a model for organizing a Guide.
- Consider using colour coding or footers/headers in a Guide to link the text to the table of contents to help readers find information more quickly.
- Include a glossary to help readers understand key terminology (e.g., grants, bursaries, etc.).

- Use a fairly large font on white paper in order to make text easier to read.
- Use bold font, colour and large fonts to clearly distinguish headings and subheadings.
- The text should be written in plain language, using short sentences and as much point form as possible.
- Avoid including rhetoric and information that is non-essential (e.g., preambles, common sense points, messages from political leaders, etc.)
- Consider presenting information in the form of questions and answers, as participants appeared to find this approach easy to relate to.
- Website addresses should be underlined in blue in order to make them stand out to readers.
- “Quick Tips” or a similar approach should be used to illustrate important points. These can also serve to break up the text and increase the overall appeal and readability of the document.
- Where possible, convey information using tables, graphs and charts, particularly where dates and dollar-amounts are concerned.
- Include key dates and deadline information.
- Include examples to illustrate important and/or complex points. Brief examples should be included in the text, while more detailed examples can be included at the end of sections and/or the end of the Guide (as found in the Newfoundland and Labrador Guide).
- Include contact information, including telephone numbers and website addresses.
- For provincial Guides, consider cross-referencing information in the Guide with key sections of the Application.

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1. INTRODUCTION: BACKGROUND, OBJECTIVES AND METHODOLOGY

1.1 BACKGROUND

The Canada Student Loans Program (CSLP) is integrated with provincial student loan programs in certain provinces, while in others it is non-integrated. Also, Quebec, NWT and Nunavut operate their own student loan programs. Each province and territory in Canada has a student loan application process. Each also produces a variety of supporting communications material aimed at raising awareness of student loans and helping prospective borrowers understand the program.

The CSLP Information Guide is published annually for use in non-integrated provinces. It contains detailed information about the CSLP for potential borrowers. A new Highlights Brochure (traditional 5-panel fold-out) was created to support this year's CSLP Information Guide and provide 'quick-tips' to the applicant on the CSLP application process. The Brochure is also expected to be a catalyst to sending applicants to the CSLP website (i.e., canlearn.ca) for more information on the CSLP, the application process and the on-line applications.

In the integrated provinces, information on the CSLP and provincial loan program are provided together, by means of common communications materials. The provinces, with the input and approval of the Government of Canada, produce these materials.

The research examined CSLP communications materials in three non-integrated provinces, as well as student loan Guides and Applications used in three integrated provinces.

1.2 OBJECTIVES AND STUDY ISSUE

a) Non-Integrated Provinces

The primary purpose of the research in the non-integrated provinces was to provide HRSDC officials with target audience feedback on the Information Guide and the new Highlights Brochure. A cursory review of the integrated province information Guides also took place. The findings are to inform changes to the new Brochure and Guide for the 2007 distribution period, as well as subsequent updates and reprints. Specifically, this research examined the following issues:

- To what extent is the CSLP Guide and new Brochure meeting the users' overall needs?

- Is the information in the Guide and the new Brochure clear and concise?
- Are the materials' tone and style appropriate?
- What design features from the communications materials used in integrated provinces should be incorporated to improve the CSLP Guide and Brochure?
- Does enough of the Guide's content appear in the Brochure's "Quick Tips"?
- What information should be removed from the Brochure?
- What information should be added to the Brochure?
- Does the Brochure lead the applicants to the CSLP website for more information?
- Should HRSDC continue printing the CSLP Info Guide, or if they should make it available on-line only?
- If the Brochure is published in 2007, should the same design and layout be used or should HRSDC create another Brochure?
- What suggestions do target audience members have with respect to distribution and outreach?

b) Integrated Provinces

Two types of documents were examined in the focus groups conducted in integrated provinces: 1) an Information Guide, and 2) an Application Package (in New Brunswick the Guide and Application are combined into a single document). A cursory review of the CSLP Information Guide also took place. The issues were similar to those examined in the non-integrated provinces, including the following:

- To what extent is the Guide meeting the users' overall needs?
- Is the information in the Guide clear and concise?
- To what extent is the Application understandable?
- Are the materials' tone and style appropriate?
- What design features from the communications materials used in other integrated provinces and the CSLP materials should be incorporated to improve the Guide?
- What information should be removed from the Guide?
- What information should be added to the Guide?

- What suggestions do target audience members have with respect to distribution and outreach?

1.3 METHODOLOGY

A total of 21 two-hour focus groups were conducted. Three groups were conducted in each of three integrated provinces: Newfoundland and Labrador (St-John's), New Brunswick (Moncton) and Saskatchewan (Saskatoon). As well, four discussions were held in three non-Integrated provinces: Nova Scotia (Halifax), Manitoba (Winnipeg), and British Columbia (Vancouver).

EKOS undertook all aspects of recruitment. A total of 12 participants were recruited for each group to ensure that at least seven participated.² The groups included the participation of four types of participants: 1) Potential Loan Applicants, 2) Recent Loan Applicants, 3) Parents/Guardians and 4) Guidance/Academic Councillors, with the latter two integrated into common focus groups. The specific recruitment criteria used for the focus groups are presented below.

- Potential Loan Applicants
 - ◆ High school students in their final year who plan on pursuing post-secondary education and are considering taking out a student loan;
 - ◆ PSE students who have not previously applied for a student loan, but are thinking of doing so.
- Recent Loan Applicants
 - ◆ PSE students who have applied for a student loan in the past 12 months.
- Parents/Guardians
 - ◆ Parents/guardians of PSE-aged children who are considering taking out student loans.
- Guidance Counselors
 - ◆ High school and PSE guidance counsellors who advise students on student loan-related issues.

In addition to the above criteria, we ensured that the groups included a cross-section of participants based on type of PSE institution, gender, age and ethnicity.

² One focus group had six participants, one had 11 and the others had either seven or eight people participate.

Two groups in Winnipeg and one group in Moncton were conducted in French. All other discussions were held in English. All groups took place in appropriate facilities so as to allow for audio-taping and unobtrusive observation by HRSDC and provincial government officials. Parents/guardians and guidance counsellors received a \$65.00 incentive for taking part in the research. Students received a \$50.00 incentive for their participation in the groups.³ Due to the relatively small population of French-language students in Winnipeg, participants in the French Winnipeg groups were offered \$75.00 for participating in the research.

The location, composition and dates of the focus groups are presented below.

Location	Date	Time	Brochure Type	Group Type	Language
St. John's	March 26, 2007	5:30	Integrated	"Potential Loan Applicants"	English
		7:30	Integrated	"Recent Loan Applicants"	English
	March 27, 2007	5:30	Integrated	"Parents/Guardians & Guidance Counsellors"	English
Halifax	March 28, 2007	5:30	Non-Integrated	"Potential Loan Applicants"	English
		7:30	Non-Integrated	"Recent Loan Applicants"	English
	March 29, 2007	5:30	Non-Integrated	"Potential Loan Applicants"	English
		7:30	Non-Integrated	"Parents/Guardians & Guidance Counsellors"	English
Moncton	March 26, 2007	5:30	Integrated	"Parents/Guardians & Guidance Counsellors"	English
		7:30	Integrated	"Recent Loan Applicants"	English
	March 27, 2007	5:30	Integrated	"Potential Loan Applicants"	French
Winnipeg	March 28, 2007	5:30	Non-Integrated	"Recent Loan Applicants"	English
		7:30	Non-Integrated	"Parents/Guardians & Guidance Counsellors"	English
	March 29, 2007	5:30	Non-Integrated	"Potential Loan Applicants"	French
		7:30	Non-Integrated	"Recent Loan Applicants"	French
Saskatoon	April 2, 2007	5:30	Integrated	"Potential Loan Applicants"	English
		7:30	Integrated	"Recent Loan Applicants"	English
	April 3, 2007	5:30	Integrated	"Parents/Guardians & Guidance Counsellors"	English
Vancouver	April 4, 2007	5:30	Non-Integrated	"Potential Loan Applicants"	English
		7:30	Non-Integrated	"Recent Loan Applicants"	English
	April 5, 2007	5:30	Non-Integrated	"Parents/Guardians & Guidance Counsellors"	English
		7:30	Non-Integrated	"Potential Loan Applicants"	English

³ Based on past experience, we have found that \$50.00 is a sufficient amount to attract and ensure the turnout of students.

1.4 A NOTE ON QUALITATIVE RESEARCH

The primary benefit of focus group discussions is that they allow for in-depth probing with participants on behavioural habits, perceptions and attitudes related to the subject matter. This qualitative technique is used as a means of developing insight and direction, rather than quantitatively precise or absolute measures. For the reader's ease, the findings in this report are depicted to some extent as definitive and representative. While every effort was made — within the recruiting parameters — to balance various characteristics when recruiting participants and interviewees, this research (and therefore the findings drawn from them) may not be said to be representative of the larger population as a whole.

2. DETAILED FINDINGS

2.1 SOURCES OF INFORMATION AND KEY QUESTIONS

The focus groups began by having participants discuss their knowledge and experience with the student loan application process. They were also asked to list the most significant questions they had about student loans.

a) Potential Loan Applicants

Potential loan applicants' perceptions of the student loan application process tended to be vague and based mainly on word-of-mouth information gathered from friends. Relatively few had conducted preliminary research on the topic. Those who had done so looked mainly to provincial government websites. Almost no one had read a brochure, pamphlet or any other type of written communications material. Most of the potential applicants also said that they were likely to apply for a loan on-line (in provinces where this was possible).

Perceptions of the application process varied widely, from simple and straightforward to very complicated. Potential loan applicants had many questions about student loans. The most important of these included the following:

- Would I qualify for a student loan?
- What criteria are used to determine eligibility?
- What is the maximum loan amount I might be eligible to receive?
- What criteria are used to determine loan amounts?
- When will I find out if I qualified for a student loan?
- What are the terms of repayment?
- What is the interest rate on the loan?
- How long do I have to repay the loan?
- What if my post-graduation salary is low, does this get taken into account when setting repayment terms?

Secondary questions included the following:

- I've heard about loan forgiveness. How does that work?
- What are the pros and cons of a government student loan compared to a bank loan?
- Can I work part-time during the school year? And, how would the income I receive impact on my student loan?

b) Recent Loan Applicants

Many of the recent loan applicants who participated in the research had applied for (and in some instances received) a student loan in the past. In other words, many had applied more than once.

Overall, these participants felt that the process of applying for a student loan was a straightforward one. It is also noteworthy that the majority had applied on-line; something they described as being very convenient.

A number of students had obtained a significant amount of help in completing an Application. Assistance most often came from a parent or their school, with the latter prevalent among those who attended a private post-secondary school: "They did it for me. They just asked me questions for about half an hour then I signed it."

As could be expected, these participants were much more likely than potential loan applicants to have been exposed to supporting communications materials for student loans, usually having picked up a Guide or Application at school. Also, a few had attended an information session on the student loan application process. For the most part, however, the information they received came from the provincial government student loans website: "I went on the website before I applied just to see if I could qualify."

Most of the issues or problems that recent loan applicants raised related to either regulations/policies and/or to the post-application period. For example, many decried the fact that their parents' income was taken into consideration: "My parents don't help me with school, but they still count their income, so I get less. That's not fair." Others spoke about what they considered to be the cumbersome and opaque process involved in obtaining their funds: "You don't know until the last minute if you're approved and you don't know how much you're going to get." "You have to go to the office and fill out paperwork, then you get it through them." "It's not clear when you're going to get the payments, so it's hard to plan your finances."

With respect to the Application itself, a few recounted how they had to provide clarification or supporting documentation, either because information was missing or they had made a mistake. With rare exceptions, these matters were said to have been resolved easily.

While these participants had gone through the student loan application process at least once, most felt that many aspects of student loans remained a mystery: “You fill it out, but you really have no idea about how much you’re going to get.” Others said that they had learned to complete their Application “strategically”, for example, by using conservative estimates of income: “You want to guess low because you’ll get more money.”

Despite their experience with completing student loan Applications, many of the questions that these participants had about student loans were very similar to the ones identified by potential loan applicants. The key questions included the following:

- What is the maximum loan amount might I be eligible to receive?
- What criteria are used to determine loan amounts?
- How does having an outstanding student loan affect current/future applications?
- What are the terms of repayment?
- What is the interest rate on the loan?
- What happens if I do not complete my program?
- Am I eligible to receive a loan to study overseas?
- Who is eligible for loan forgiveness?
- Can I work part-time during the school year? And, how would the income I receive impact on my student loan?

c) Parents and Counsellors

These participants were quite engaged. It was apparent that student loans constituted an important issue to them.

The general perception of the application process was that it could be complex and intimidating for first time applicants, particularly those having just graduated from high school: “The Application looks intimidating. It asks for a lot of information that high school kids don’t really know. Most have to get help to fill it out.” There was also agreement that the application process was relatively easy for older students, as well as for students with experience in applying for loans: “My other daughter had students loans all through university. After the first year it was easy for her to fill out.”

Most of these participants, particularly parents, did not have a clear sense of whether and how students searched for information about student loans. A few of the counsellors, however, said that they were often asked questions about student loans, and that students sometimes obtained information from provincial student loan websites, as well as from the Guides that accompany the Applications: “When they come in they all get the Guide and Application.”

The questions that parents had about student loans, as well as those that councillors most often heard from students, were very similar to those identified by recent and potential applicants. The key questions are as follows:

- What criteria are used to determine eligibility?
- What criteria are used to determine loan amounts?
- What are the terms of repayment?
- What is the interest rate on the loan?
- How is my loan affected if I work during the year?
- Can I receive a loan if I study abroad?
- How does loan forgiveness work?

In addition to these questions, participants emphasized the importance of communicating the “seriousness”, or, more precisely, the financial responsibilities and consequences that came with taking out a student loan. They felt that it was easy for students, particularly younger ones, to not fully appreciate the fact that they were borrowing money that had to be repaid along with accumulated interest: “A lot of these kids have never been involved in a serious financial transaction before. They have to appreciate that they could owe forty or fifty thousand dollars, plus interest, by the time they graduate.” “They have to understand that they are entering into a legal contract.”

There was a sense among some participants that because: 1) the program was administered and funded by government, 2) the money was being used for education (considered to be a social program), and 3) there was the potential of receiving some form of loan forgiveness, some students would not look at it as they would a bank loan. There was also some concern expressed that students would borrow more money than was necessary to finance their education: “You hear about kids going on trips and buying other non-necessary things with the money.”

2.2 REACTION TO THE *INVESTING IN YOUR FUTURE* BROCHURE AND GUIDE IN THE NON-INTEGRATED PROVINCES

As noted in the introduction, the discussions which took place in non-integrated provinces focused on obtaining participant feedback on the *Investing in Your Future* Brochure and Guide. During the first nine focus groups, the Brochure was examined initially followed by the Guide. The order was reversed during the last three focus groups in order to assess potential differences in how participants reacted to the documents. No significant differences were observed.

Participants were asked to read the Brochure in its entirety and to consider all aspects of its content, presentation and style, with an eye to improving it. With respect to the Guide, they were asked to take 15 minutes to review as much content as possible and to comment on its overall content, as well as its style.

Overall reaction to the documents varied a great deal across the groups, with recent loan applicants tending to be more critical. The general sense was that the materials were well produced and attempted to address very relevant questions. Participants also felt that both the Brochure and the Guide were effective at promoting canlearn.ca. The most significant criticism made of the materials, particularly the Guide, was that they did not go far enough in providing concrete answers to key questions.

It is also important to note that French language participants (in Winnipeg) were confused by canlearn.ca's French name: "*cibletudes.ca*". Essentially all of these participants said that they would have spelled it differently when searching for the site on the Internet.

Participants' detailed reactions to the Brochure and the Guide's content are presented below, followed by a discussion of feedback on style-related issues.

a) **Reaction to the Content**

○ ***The Brochure***

Participants felt that the Brochure was aimed at providing information about student loans and, more specifically, encouraging readers to visit canlearn.ca: "It advertises the website." "It tells you a few basic things, but you need to go to canlearn.ca if you want detailed answers." The key findings with respect to the Brochure's content are as follows:

- ***The questions are highly relevant.*** Everyone agreed that the Brochure attempted to shed light on very relevant questions. Indeed, some participants commented that the document reflected the questions they had posed earlier in the discussion. They also felt that phrasing the subject matter in the form of questions made it easier to relate to it.
- ***Some answers to questions are more useful than others.*** While participants generally realized that the Brochure was not aimed at providing them with detailed information about student loans, there was an overall sense that the information that was there should be more specific (e.g., amounts).
- ***Need for an improved and prominent description of canlearn.ca.*** The Brochure's opening paragraph describes canlearn.ca. Given the emphasis placed on the website throughout the Brochure, many participants felt that this paragraph should be more visually prominent (e.g., through the use of bold font or a heading) and include some additional concrete examples of the type of information one can find on the site.

- ***'Quick Tips' are an excellent idea:*** Participants praised the Quick Tips aspect as an innovative way of breaking-up text and communicating important pieces of information. The usefulness of some tips was questioned, however: "The second tip just tells you to ask questions at the student financial office or to go to canlearn.ca. That's pretty obvious. It isn't much of a tip."
- ***There was some confusion about the relevance of the CSLP, canlearn.ca and the Brochure to part-time students.*** Some participants were confused by the fact that the Brochure's content points part-time students to canlearn.ca, while its title suggests that the Brochure, and possibly the CSLP, is aimed only at full-time students: "If I was a part-time student I wouldn't pick this up because it says 'for full-time students', but on the inside it says that part-time students should visit canlearn.ca."
- ***More detail suggested under "Am I eligible?":*** Participants often reiterated the central importance of the eligibility issue. While it was felt that the Brochure provided some basic information on the subject, they suggested that more be added, particularly with respect to better defining financial need: "They could say something about your parents income, like if you live at home and your parents make so much money, you're not eligible." In addition, some participants sought clarification about the meaning of "a 60 percent of a full course load". This was particularly relevant to students enrolled in private and vocational schools. Similar comments were made with respect to the need to "maintain a satisfactory scholastic standard": "Does that mean passing or a C or a B or a GPA?" Here, as elsewhere, participants thought that the content could benefit from the addition of a few examples.
- ***Give greater emphasis to the "Borrow Wisely" paragraph.*** While some students thought that this paragraph stated the obvious, quite a few participants thought it was very important that the Brochure include such a statement. This view was most strongly held by parents and councilors, who often reiterated their concern that some students did not fully appreciate the financial significance of taking out a student loan. Some suggested that this paragraph be moved to the start of the Brochure. A few participants also wanted more information regarding the other "options" that exist for financing one's post-secondary education.
- ***Provide more specific web addresses in the "More Information" section.*** Many participants noted that readers of this last section of the Brochure are directed to canlearn.ca for more information on the three topics listed. They wondered if it was possible to provide a more specific link: "I imagine that it's a pretty big site. Can't they give an address with a backslash so you could go directly to that information?" Many also suggested that one or more phone numbers be added for "those who don't have easy access to the Internet". Finally, some thought that it would be helpful to tell readers that a Guide (containing more detailed information) exists and how readers can obtain one.

Participants generally thought that the Brochure's tone was appropriate. It was often described as "friendly" and "serious": "I think the tone is good. It doesn't discourage you, but it doesn't make it seem

like it's free money either." A few people characterized the tone as "parental", pointing to the "Borrow Wisely" section as evidence, but they did not see this as a problem given the subject matter and the target audience: "It's parental, but you're talking about borrowing thousands of dollars. You're also talking about kids that might be seventeen and eighteen years old."

Most participants felt that the Brochure was clearly written and easy to understand, though some indicated that they had to read certain sentences and paragraphs more than once: "I had to read that part twice, but it's clear, it's just that it's new information." There was some sense, particularly among recent loan applicants, that the text was somewhat wordy in parts and contained superfluous information. Most of these participants, however, were hard pressed to provide an example. Instead, they mainly suggested that the Brochure make greater use of point form, a suggestion that all other participants agreed with: "Yes, definitely point form. It's much easier to read and I'd be more likely to read the whole thing." "Point form is fine because you have to go to the website anyway."

As noted, the francophone participants who reviewed the *Investing in Your Future* brochure and guide felt that the website's name and address in French, "*ciblétudes*", was not intuitive. Having just reviewed the Brochure, participants were asked to spell-out exactly how they would locate the site using a search engine such as Google. They were asked to do this without referring to the Brochure. The result was that no one spelled it correctly, with most spelling it: "*cibleetudes.ca*".

○ **The Guide**

Reaction to the Guide's content varied from very negative to very positive, with most judging it to be a well-produced and useful document: "It looks good. It's the right size and it answers a lot of questions." Those who were most critical of the Guide's content felt that it did not provide sufficient detail to be of much use. More specifically, these participants expressed some frustration at having to wade through a 32-page document only to realize that they would still have to visit canlearn.ca and/or their provincial student loan website to obtain more specific information on key issues such as eligibility, potential loan amounts and repayment: "It's still too general. If you're going to have to go to the website anyway, why bother with this?"

The key findings with respect to the Guide's content are presented below:

- ***The text is generally clear, but some suggest the use of plainer language:*** In every focus group some participants pointed to sentences or paragraphs that were difficult for them to understand. While there was a consensus that the text was fairly easy to digest overall, participants suggested that greater use be made of bullets and that the text be reviewed in order to simplify the language as much as possible. This was seen as being particularly important for high school students.
- ***'CSLP at a Glance' thought to be useful idea, but too dense:*** A number of participants said that they liked the idea of summarizing the document in a few bullets. There was general agreement, however, that this initial section was too long and that the relatively small font

discouraged people from reading it: "There's a lot of text. It's not really 'at a glance'." Some also did not like the fact that this section was positioned within the inside cover. They felt that readers might skip it. Paradoxically, many participants thought that the inside back cover should be used to provide additional information: "There's a lot of white space there. You could add something there."

- ***The topics are relevant and the structure intuitive:*** Participants generally felt that the Guide addressed all of the right topics. Many also commented that the Guide's structure, as summarized in the table of contents, was excellent: "I like the way they have the different stages – before school, in school and after school. It's logical." At the same time, some thought that the table of contents should be more detailed, particularly through sections 1 to 3.
- ***Some of the "Getting Started" section seen as superfluous:*** A few participants thought it was more or less useful to include the "Is This Guide Right for You?" and "How to Use This Guide" sub-sections: "It doesn't really add anything. If you're thinking about getting a student loan you'll pick up the Guide. If you're not you won't."
- ***'Quick Tips' are a good idea:*** Participants reiterated the view that including the Quick Tips were both useful and visually appealing.
- ***Some information is unnecessary:*** The section that discusses successful loan repayment on page 11 was thought by many students to contain two points they deemed unnecessary, and even condescending. These were: "Ask questions" and "Open and read any mail you receive about your Canada Student Loan". More generally, participants felt that the Guide should convey information in as direct a fashion as possible, without preambles or rhetoric.
- ***The glossary and "Section 6: Contact Information" were very well received:*** Participants appreciated the inclusion of a glossary. They felt it would help demystify some of the more technical aspects of student loans. Participants also liked that the Guide included contact information, particularly information that pertained to provincial student loan programs.

b) Reaction to the Style

Participants made quite a few comments about the style of the Guide and Brochure. As noted earlier, they generally felt that both documents were well produced, particularly compared to the integrated Guides they saw later in the discussions. At the same time, participants agreed that the documents could be significantly improved. The key findings are presented below:

- ***The title was seen as problematic:*** There was consensus that the "Investing in Your Future" title was vague, and thus would not attract the attention of students: "It could be about anything, like RRSPs". There was agreement that the subtitle: "Canada Student Loans Program For Full-Time Students" was much more likely to garner attention because it unambiguously described the materials' subject matter: "If I'm interested in a student loan, I want to see that in the title, otherwise I won't pick it up." Many participants suggested that the

current titles and sub-titles be inverted. Others in the groups agreed with this suggestion. It was also often pointed out that the title could be partially or entirely obscured by the panels that appear on the front of certain documentation display cases, prompting some to suggest that the title be located at the top of covers. It is also important to recall the confusion caused to some participants by the inclusion of "For Full-Time Students" in the title.

- ***Cover photo criticized for its lack of realism:*** Most participants, particularly students, did not like the cover photo. They described it as "staged", "politically correct", using "models" and "typically government". They also thought that the photo did not effectively convey the theme of post-secondary education: "She's holding a book, but other than that, you can't tell it's school. It could be anything." A few were also put off by the prominent smiles on the subjects' faces: "It's student loans, there's nothing happy about that." There was a consensus among those who did not like the photo that a "more realistic" alternative be used, with many suggesting the use of "real" campus shots: "Have a picture of people walking in front of a university building." "Have a shot of people studying, but make them real students."
- ***The Guide's inside photos similarly criticized:*** Negative reaction to the inside photos in the Guide were less pronounced, but many noted that they did not like these for the same reasons they did not like the cover shot. In a somewhat different vein, a number of participants suggested that if photos were to be used on the Guide's inside, it would be more interesting to have a different picture on each page, rather than repeating a photo throughout.
- ***"Earth tone" colors thought to be drab:*** The materials' color scheme was often criticized as bland. The use of green on green for the title was seen as particularly problematic: "It blends in. The title doesn't stand out at all. The colors are almost the same." In contrast, many participants liked the way that the red stood out on the covers. In the end, there was general agreement that brighter colors be used, particularly for the title.
- ***The doodled notebook motif lacked appeal for some:*** These participants found the doodles a little distracting. A few also thought that a more modern/high tech theme should perhaps be used, particularly in light of the materials' emphasis on the canlearn.ca site: "You could have a computer screen or something like that." "It's all paper. You've got notebooks and Post It notes. It's pretty low tech." "Instead of a Post It note have a computer screen."
- ***Titles and subtitles should stand out more:*** There was a general sense that brighter colors should be used in order to make the headings in both documents more visible: "The grey for the Guide's section headings isn't very visible. They should be red or something."
- ***Some suggested that color-coding or another quick reference method be used in the Guide:*** A few participants felt that the Guide would be improved by introducing a color scheme to link the table of contents to the content. Similarly, some suggested that tabs could be added in order to help readers find information more quickly. In keeping with these ideas, others felt that the Guide's footers change to match each of the sections. Alternatively, some recommended the addition of headers for the same purpose. All of these suggestions met with the approval of the other participants in the groups.

c) Distribution and Outreach

Once they had reviewed the Brochure and the Guide, participants were asked to discuss the pros and cons of producing both documents in light of the existence of the canlearn.ca site. Opinions varied, but most felt that both documents should continue to be produced. Those who argued for this approach felt that the materials were sufficiently distinct from each other to serve different purposes. For example, they felt that the Brochure was particularly well suited to promoting student loans and the canlearn.ca site to high school students and to older students who were “only thinking about getting a student loan”: “If you’re in high school or just thinking about a loan, you won’t want to read the Guide. The Brochure gives you just enough information.” These participants felt that the Guide was more useful for those who were committed to obtaining a loan. More importantly, however, many felt that it was essential to continue to produce the Guide and to make it widely available because some students do not have easy access to the Internet, particularly during the summertime application period. Speaking from personal experience, a number of participants also said that they liked to be able to work with paper when filling out forms and applications: “I don’t like reading a bunch of text on-line, especially for something like this where you really want to understand.” Parents and counsellors were the strongest advocates for continuing to produce both documents.

A minority of participants, mainly recent applicants, thought that the Guide was superfluous. These participants were also more likely to have criticized the Guide for lacking detail. They reasoned, therefore, that since most readers would “have to go to the website anyway”, why not rely solely on the Brochure to lead them there?: “I think that most people will end up going to the website anyway. They can get what they need from the Brochure. You don’t really need the Guide.”

A few participants held an almost opposite view. They felt that the Guide was useful and should continue to be mass-produced, but that the Brochure should be replaced by a much more succinct piece of advertising, such as a bookmark highlighting some of the key questions that the site could answer: “The information in the Brochure doesn’t really answer the questions, so you could just include the questions and the address of the website and something that says ‘get information on student loans’”.

With respect to distribution and outreach, the participants expected the Guide and Brochure to be readily available at school. More specifically, they said that they would look to guidance offices, student financial assistance offices and the National Student Loans Service Centre. There were also suggestions that the materials be available at school libraries, student common areas and public transit stops near schools.

2.3 REACTION TO THE GUIDES AND APPLICATIONS: INTEGRATED PROVINCES

As noted earlier in this report, participants in the focus groups conducted in the integrated provinces were asked to review the student loan Guide produced by their province, as well as the student loan Application. They were given 10 to 15 minutes to review the Application and to highlight parts that were confusing, unclear or problematic in any way. They were then given about 15 minutes to review the Guide with an eye to improving its content and style/presentation. The results are presented below and organized according to each of the three provinces.

a) New Brunswick

Overall reaction to the Guide and Application in the Moncton groups was mixed. On the positive side of the ledger, most thought that the document was fairly straightforward and would take only a moderate level of effort to complete. Negative comments tended to centre on the document's style. Many found it to be dry and unappealing. There was also a general view that it was overly complex in parts, due to the use of technical terminology/jargon and long sentences. Specific findings with respect to the Guide's content and style and to the Application are presented below.

o ***The Guide***

The student loan Information Guide and Application were contained in a single document. Participants' comments on the Guide are summarized below.

- ***Overall, the Guide was thought to be informative and closely related to the Application.*** With the exception of the "Message from the Minister", participants felt that it provided a great deal of information without the presence of rhetoric or other extraneous information. It was often compared to Revenue Canada's "tax Guide" for both positive and negative reasons. In a positive light it was thought to provide information that was directly related to the questions contained in the Application. Notes 1 to 8 were cited as an example of this quality.
- ***The information on program deadlines and maximums were very well received.*** This information, which was very visibly located on the inside cover page, was thought by participants to respond well to the type of key questions they had about student loans. Some suggested that this section include a note to inform prospective borrowers that applying on-line will result in their application being processed more rapidly.
- ***More prominence should be given to repayment responsibilities.*** While the Guide includes a section (page 1) that advises prospective borrowers to "choose wisely", many felt that more attention should be given to warning people about the financial and legal ramifications of taking out a student loan.

- ***Some felt that the “Message from the Minister” was superfluous.*** The general sense among students was that this half page of information did not provide readers with useful information, and thus, should be removed.
- ***Importance given to information on grants, bursaries and scholarships.*** A number of participants noticed this information and the fact that the Guide referred them to canlearn.ca. They wondered if the list was comprehensive and whether information on all listed programs would be found on canlearn.ca: “I was wondering if there are others. Is that a full list or is it partial? It also says to go to the website, but are they all there? It should say if there are more and whether information can be found on all of them there.”
- ***Provide definitions of key terms.*** Participants pointed to a number of terms used in the Guide that they were unsure about. They suggested that more precise definitions, cross-referencing or examples be included for the following: “full-time studies”, “provincial credit check”, “a loan in good standing”, “designated educational institution”, “a full-time course load”, “satisfactory scholastic standard” and “earned income”.
- ***The “How to Receive Your Funds” section thought to be dense and difficult to understand.*** Understanding how one receives their funds had been identified as one of the main problems students had with the student loan process. As a result, a number of participants read this section. Unfortunately, some found it difficult to understand, and it was felt that high school students would find reading this section particularly challenging.
- ***The style of the Guide felt to be dry and unappealing.*** As noted, most participants criticized the Guide’s overall look and feel. Unflattering comparisons to the Revenue Canada income tax Guide were often made: “It doesn’t make me want to read this.” “It looks really boring.” More specifically, participants felt that the text’s long sentences and paragraphs made the Guide look dense and difficult to understand. Some also thought that the beige-coloured paper added to the problem: “Even the paper makes it harder to read. It’s good that they’re using recycled paper, but whiter paper would make it easier on the eyes.” Some also felt that the use of colour would help make the document easier to digest.

○ ***The Application***

Participants considered the Application to be mostly clear, though a number of students said that they would not feel confident in their ability to complete it properly on their own. It is also important to note that a significant number of the points raised by participants had more to do with disagreements about student loan policy and regulations than with confusion about the Application itself. The key findings are as follows:

- Section 1-Personal Information
 - ◇ Some wondered why the Application asked for their “legal” last and first names.

- ◇ A few participants did not know what a "Protected Person of Canada" was.
 - ◇ Many participants were confused by the questions aimed at determining if they had ever previously "cashed" various "loan certificates".
- Section 2-Student Category
 - ◇ A number of students said that they had difficulty selecting the most appropriate category. One participant had a problem, for instance, because she self-identified as an independent student but none of the options associated with that category applied to her case (and she did not want to check the box for dependent student).
 - ◇ The term "common-law", as well as the associated criteria, were considered unclear to some.
 - ◇ The term «parent unique» was considered odd.
 - ◇ The statement «Vous êtes sous la tutelle...» was not easily understood.
 - ◇ There was some suggestion that section 8 on dependent students should follow section 2 because these were seen as closely related.
- Section 4-Program of study for the 2006-2007 Academic year
 - ◇ There was some confusion about the difference between a "study term", "co-op work term", and "practicum".
- Section 6-Pre-Study Resources
 - ◇ This was considered difficult to answer because it involves a great deal of guessing and estimating. Many said they would guess low for the "expected income."
- Section 7-Study Period Resources
 - ◇ It was not clear how an applicant should declare rental income (i.e. from a roommate if the lease is in your name).

In the English Moncton focus groups, participants were asked to react to a recently revised set of notes (i.e., 9 and 10), as well as to an amended Section 8A—Dependent Students. The following problems were raised:

- **Note # 9—Parental Income Information:** Participants had some difficulty understanding the rationale for this change. Once they were informed of it, there was agreement that the note should explicitly indicate that those who choose to exclude parental information income would not be entitled to the CSLP. It was also suggested that an on-line tool be developed to help students assess the financial pros and cons of omitting their parent's income from their Application. Similar views were expressed concerning Note # 10.

- **Question # 5 under Section 8a-Dependent Student:** It was not clear to participants whether those who were choosing to omit parental income information should nevertheless complete question 5: "I don't think you have to, but it's not clear."

b) Saskatchewan

Overall, participants in the Saskatoon groups felt that the Guide and Application were fairly clear and easy to use. In particular, participants found the tables in the Guide and the "Helpful Tips" in the Application to be useful. Most of their comments pertained to the Guide's style and to confusing parts of the Application.

o **The Guide**

Participants' comments on the Guide are summarized below.

- **A more detailed table of contents required:** A few people felt that the Guide's table of contents should include page numbers for sub-sections. As with the CSLP Guide, there was also some suggestion that a type of colour coding be used to link the table of contents to the body of the Guide.
- **Begin the Guide with the section on eligibility:** Some students felt that the Guide should start with information on eligibility since this was the fundamental question they had about student loans: "That's the first thing you want to know. There's no point reading anything else if you don't qualify."
- **Include a glossary:** Some participants thought it would be a good idea to include a glossary to help readers understand some of the Guide's (and Application's) more technical terms (e.g., the difference between a grant and a bursary).
- **Include a more visible "warning" about the financial and legal implications of taking out a student loan:** Parents and teachers often reiterated their concern that too many students take getting a loan lightly. They felt that the Guide should include an unequivocal warning about the realities of borrowing money: "That should be stated right up front."
- **Add other student scholarship sites to the "Explore Financing Options" section:** One of the counsellors noted the existence of at least one other scholarship website.
- **Definition of "common law" surprising:** A number of students thought that the threshold for a common law relationship (i.e., 12 months) was surprisingly low: "If I lived with a guy for 13 months I would not put myself down as married."
- **"Eligibility for Assistance" section unclear to some:** Some felt that the criteria pertaining to those who "are an individual over 22 years of age..." was confusing: "It sort of makes it sound like you need to be over 22 to get a loan."

- ***Two sections found to be particularly difficult to understand:*** A number of participants had difficulty with the sections: "Pre-Study Period Income" and "Study Period Income".
- ***Include some examples to describe complex issues:*** There was some agreement that the use of examples would make it easier for readers to relate to the information and to understand some of the more complicated issues addressed in the Guide.
- ***Avoid use of different time measures:*** Some participants noted that the Guide expressed time periods using a combination of weeks, months and years. They wondered if it might be advantageous to use consistent measures.
- ***The title is difficult to see:*** There was agreement that the title on the Guide's cover page was very difficult to see: "The white lettering on blue makes it hard to see."
- ***The cover photo criticized as "outdated" and lacking cultural diversity:*** Most students did not like the cover page. They felt that the photo looked 10 years out of date: "The way they're dressed it looks like it's from the 1990's." "If the cover looks out of date it makes me think the information in it is too." A number of participants also commented that the photo included only "white" people, something they thought unusual given Canada's diverse society. Finally, as with the CSLP cover, many students said they were slightly turned off of by the fact that the photo featured what they assumed were models posing: "It has that 'trying to be cool' government publication look to it."
- ***Greater use of point form suggested:*** Consistent with findings obtained in the other focus groups, many participants, particularly students, suggested that as much of the text as possible be expressed using point form: "It's just easier to read."

○ ***The Application***

The Application form was thought to be generally straightforward. The key issues raised by participants are presented below:

- Single students without dependents
 - ◇ "If you are a single student with no dependents and have never been married or lived in a common-law relationship..." Some wondered what to do if they were ***previously*** married or in a common law relationship. They were concerned that they might be treated as a dependent when they were not in fact dependent.
 - ◇ "Since leaving Elementary/High School, I have not been a full-time student and I have been employed or seeking employment for two periods of 12 consecutive months." A number of participants wondered about the apparent subjectivity involved in the term "seeking employment". Some also felt that "...two periods of 12 consecutive months," was confusing.

- Applicant eligibility:
 - ◇ The third and fourth boxes under Saskatchewan Residency were thought to be confusing, but the participants considered the section easy to complete because these two difficult questions did not apply to them: "It's easy for me to tell that I'm a resident, but a couple of those other questions I didn't really understand." Some also found the preamble to the Residency section confusing.
- Status declaration
 - ◇ "If you consider yourself permanently disabled, will you be studying at a reduced course load?" One of the participants whose wife is a disabled student suggested that a "Do not know" option should be added, since some individuals will not be able to make that decision until they commence their studies: "You can't really make that determination until classes start, especially if it's your first year."
 - ◇ A few participants did not understand the rationale behind giving applicants the choice of indicating whether they considered themselves to be a visible minority person. Some said it was "reverse discrimination".
- Applicant Program
 - ◇ "Will your tuition be paid by another agency?" Some participants felt that although the 'Helpful Tips' provide some examples of what may possibly constitute "another agency," there remains some room for uncertainty because it also states "etc."
 - ◇ "To be eligible for assistance, you are required to enrol in 60% of a full course load": Some were unsure what exactly 60% represented.
 - ◇ Some participants felt that the school number for Universities of Regina and Saskatoon should be included in the "Helpful Hints", "since most of the applicants will go to those schools".
 - ◇ "Credit hours" was considered unclear to some. They were used to dealing with "credit units," which specify the number of credits received per class.
 - ◇ One participant wondered what an applicant is supposed to do if he/she ends up dropping classes throughout the semester. There are no stipulations about dropping classes.
- Application education history
 - ◇ A few felt that the acronym GED should be spelled out in the 'Helpful Tips'.

- ◇ There was agreement that the spaces allocated for the name of the school, its location and program name were too small.
- Applicant pre-study period/study period information
 - ◇ One counsellor and a few students commented that this section was difficult for applicants who are currently receiving a loan or have applied for loans throughout the academic year and/or have had a brief pre-study period because they are doing spring/summer sessions.
- Applicant assets
 - ◇ The "Account balance as of the first day of your pre-study period" question was confusing to a number of students. The 'Helpful Hints' lists rent, food and utilities as examples of household expenses, but do not clarify if other deductions may also be included (such as car payments or daycare). One participant wondered about the timeframe (i.e., is this for monthly expenses or per annum).
 - ◇ "Current Market Value" of the applicant's vehicle was considered subjective and therefore difficult to answer: "Current Market Value according to whom?"
- Applicant income
 - ◇ Some students pointed out that they do not receive scholarships or bursaries until they begin studying, making it difficult to fill out this section of the Application.
- Applicant consents, authorizations and agreements
 - ◇ "I agree to promptly notify Student Financial Assistance Branch in writing of any changes, including but not limited to my names, address, marital status, family size, educational institution, course load, program of study, income, expenses and assets, as they occur." Some participant felt that this was very stringent.

c) Newfoundland and Labrador

Overall, participants in the Newfoundland and Labrador groups found the Guide and Application generally clear and easy to use. The strongest irritant for participants was the relationship between the Guide and the Application. There was a general expectation that the Guide would refer directly to the Application (analogous to income tax forms and Guides) and participants found it difficult at times to cross reference between the two documents. On the whole, however, the language used in both documents was largely clear and understandable.

○ ***The Guide***

Participants' comments on the Guide are summarized below.

- **A table of contents is required:** Most participants pointed this out during the initial review of the Guide and returned to this point during the comparative analysis section of the discussion where the Guides which contained tables of contents were favourably evaluated.
- **Layout seen as dense and wordy:** The extensive use of paragraphs (and corresponding limited use of tables and bullet points) was uninviting for many participants.
- **Protected Person Status and 900 series Social Insurance Card (page 11):** As no participants fell into these groups this information was unfamiliar and confusing.
- **The Calculations of Parental Contributions** at the back of the Guide were seen very favourably. The scenarios presented responded to a number of the initial enquiries participants had at the outset of the groups.
- **The Contact information on the front and back inside covers** highlighted this necessary information in a spot where participants felt they "couldn't miss it".
- **Bold fonts, coloured text and URLs:** While the overall text size is likely too small, these design features were appreciated by participants who felt it made key information "jump off the page".
- **Information on grants (page 4):** This was favourably received. Participants felt it provided important information they otherwise would not know.

○ ***The Application***

The Application offered few major difficulties for participants. Questions or issues raised were:

- **Financial Data** — some participants were confused by all of the categories, being unaware of some of the programs.
- **Potential difficulties with being able to input parental income**, especially in the case of divorced or separated parents who may be leery of sharing that information with former spouses.
- **Students' employment history** — "with lots of part-time jobs some kids may not remember".
- **Uncertainty with what would constitute a valid reason for not handling a full course load.**
- **Questioning the rationale for third party validation of a common law relationship.**
- **Questioning the validity of including child support in income sources** — "that's money for the child, not the student".

2.4 COMPARATIVE ANALYSIS OF DESIGN CHARACTERISTICS

While detailed reactions to the various Guides has been discussed above, for the reader's ease the following table summarizes the strongest and weakest aspects of each document. As there was a good deal of difference in opinion across the groups, the points summarized below are those for which there was reasonably strong consensus.

Government of Canada (CSLP)	
Strongest Points	Weakest Points
<ul style="list-style-type: none"> - Quality production/polished document: use of colors/fonts seen as attractive/inviting, strong layout, etc. - Quick tips — both for usefulness of information and layout value - Glossary of terms - Detailed contact information - "Canada Student Loans at a Glance" on inside cover - Ease of finding information - Borrow wisely message 	<ul style="list-style-type: none"> - Repetition of URL on each page (minor irritant for some) - "Posed" cover photo weak - Earth tone colours lack appeal - Title lacks visibility - While seen as a good overall primer on student loans system, lacks some detail/answers to questions about size of loans, average repayment times, etc.
New Brunswick	
Strongest Points	Weakest Points
<ul style="list-style-type: none"> - Deadlines on the inside cover - Table on inside cover - Cross referenced notes with Application form 	<ul style="list-style-type: none"> - Reminiscent of income tax forms - "Boring" - Information overload - Uninviting format - Message from the Minister (seen as not belonging/inappropriate)
Newfoundland and Labrador	
Strongest Points	Weakest Points
<ul style="list-style-type: none"> - Use of bold text and colours for headings and URLs made information stand out - Examples at back of Guide - Contact information on inside covers easy to locate - Service standards and deadlines on back cover - URL on front cover 	<ul style="list-style-type: none"> - Lacking a Table of Contents - Difficult to cross-reference with Application form - Font size somewhat small - Bland look/amateurish production
Saskatchewan	
Strongest Points	Weakest Points
<ul style="list-style-type: none"> - Tables and use of dollar figures — "makes it easy to understand" - Calculate your finances section - Font type and size seen as perhaps easiest to read - Scholarship information 	<ul style="list-style-type: none"> - Cover photo described as very dated - While mixed, a good number would prefer more colour in the document

3. CONCLUSIONS AND RECOMMENDATIONS

The research obtained the reaction of target group members to a total of seven different documents, including Guides, Applications and a Brochure. The detailed findings presented in the previous chapter of this report provide specific guidance for making improvements to each of the documents. Taken as a whole, the research also provides general guidance for the development of communications materials aimed at supporting student loan programs. The conclusions and recommendations presented below are aimed at conveying this.

3.1 SALIENT STUDENT LOAN QUESTIONS AND ISSUES

Collectively, participants raised the following seven key questions about student loans. These should be carefully considered in the development of communications materials.

- Do I qualify for a student loan/What criteria are used to determine eligibility?
- What is the maximum loan amount might I be eligible to receive? And, what criteria are used to determine loan amounts?
- When will I find out if I qualified for a student loan?
- What are the terms of repayment (e.g., timeframe, rate of interest, etc.)
- How does loan forgiveness work?
- How do I obtain bursaries and grants?
- Can I work part-time and how does the money I make affect my loan amount?

In addition to these key questions, there was general agreement that Guides and Applications should include a visible and clear message about the financial and legal ramifications of taking out a student loan.

3.2 DISTRIBUTION AND OUTREACH

It was clear that for the vast majority of students, having the opportunity to complete a student loan Application on-line is very appealing. Similarly, most of those who had conducted research into student loans had done so on-line. Notwithstanding their apparent affinity for the Internet, the general view among

students was that paper versions of Guides should continue to be produced, at least for the near future. This view was also strongly held by parents and councillors. With respect to the CSLP materials, most also saw the Brochure as useful, particularly for high school students. In lieu of a Brochure (due to budget limitations, for example), consideration should be given to developing a bookmark to direct potential loan applicants to a website.

With respect to distribution and outreach, the research suggests that students expect Guides and Brochures to be readily available at school. More specifically, they will look to guidance offices, student financial assistance offices and the National Student Loans Service Centre. Consideration should also be given to making information available at school libraries, student common areas and public transit stops near schools.

3.3 RECOMMENDED DESIGN FEATURES

It is recommended that the following points should be born in mind for the development of student loan Guides, Brochures and Applications:

- The title of the publication should be highly visible (e.g., large font, bold colour) and located near the top of the cover. The title should clearly convey that the Guide pertains to student loans.
- Photos should be of realistic/candid school settings, as opposed to posed shots of models.
- The cover should clearly convey that the information contained in it is up-to-date, for example by prominently displaying the academic year (e.g., 2007-2008).
- The Guide should include a detailed table of contents, including key subsections. The chronological approach used to organize the national Information Guide can serve as a model for organizing a Guide.
- Consider using colour coding or footers/headers in a Guide to link the text to the table of contents to help readers find information more quickly.
- Include a glossary to help readers understand key terminology (e.g., grants, bursaries, etc.).
- Use a fairly large font on white paper in order to make text easier to read.
- Use bold font, colour and large fonts to clearly distinguish headings and subheadings.
- The text should be written in plain language, using short sentences and as much point form as possible.
- Avoid including rhetoric and information that is non-essential (e.g., preambles, common sense points, messages from political leaders, etc.)

- Consider presenting information in the form of questions and answers, as participants appeared to find this approach easy to relate to.
- Website addresses should be underlined in blue in order to make them stand out to readers.
- “Quick Tips” or a similar approach should be used to illustrate important points. These can also serve to break up the text and increase the overall appeal and readability of the document.
- Where possible, convey information using tables, graphs and charts, particularly where dates and dollar-amounts are concerned.
- Include key dates and deadline information.
- Include examples to illustrate important and/or complex points. Brief examples should be included in the text, while more detailed examples can be included at the end of sections and/or the end of the Guide (as found in the Newfoundland and Labrador Guide).
- Include contact information, including telephone numbers and website addresses.
- For provincial Guides, consider cross-referencing information in the Guide with key sections of the Application.

APPENDIX A

FOCUS GROUP MODERATOR'S GUIDE

APPENDIX B

RECRUITMENT SCRIPTS

APPENDIX C

CSLP BROCHURE AND GUIDE

APPENDIX D
NEW BRUNSWICK GUIDE
AND APPLICATION

APPENDIX E
SASKATCHEWAN GUIDE
AND APPLICATION

APPENDIX F
NEWFOUNDLAND AND LABRADOR
GUIDE AND APPLICATION