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Agency of Canada

Agence de la consommation
en matière financière du Canada

Pre-testing and Evaluation of the “Managing Money in a Complex and Changing Economy” Ad Campaign

Focus Group and ACET Methodological Report

Prepared for the Financial Consumer Agency of Canada (FCAC)

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This public opinion research report provides the results of the focus groups conducted pre-campaign, as well as a methodological report for pre- and post-campaign online surveys conducted by Leger Marketing Inc. on behalf of the Financial Consumer Agency of Canada. The focus group research was conducted with 67 Canadians between November 12 and November 17, 2025. The ACET pre-campaign survey was conducted with 2,010 respondents from the Canadian general public aged 18 years and older, between January 5 and January 12, 2026. The ACET post-campaign survey was conducted with 2,030 respondents from the Canadian general population aged 18 years and older, between April 1 and 10, 2026.

Cette publication est aussi disponible en français sous le titre : Essai préliminaire et évaluation de la campagne publicitaire "Gérer son argent dans une économie complexe et en évolution": Groupe de discussion et rapport méthodologique de l'OECP.

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Table of Contents

Executive Summary.....	4
Political Neutrality Certificate	10
Project Background and Research Methodology	11
Background.....	11
Research Purpose and Objectives.....	12
Qualitative Methodology	12
Context of Qualitative Research	13
Detailed Findings (Qualitative Pre-testing).....	13
Discussion Warm-Up	14
Concept 1 - “ <i>Lighten the Load</i> ”	15
Concept 2 - “ <i>The Way Forward</i> ”	16
Concept Comparison	18
Conclusion & Final Recommendations.....	19
Appendix A: Qualitative Research	21
A.1 Concepts and Descriptions.....	21
A.2 Recruitment Screener	24
A.3 Moderator’s Guide	33
Appendix B: Quantitative Research (ACET)	38
B.1 Quantitative Methodology.....	38
B.1.1 Questionnaire Design.....	38
B.1.2 Survey Administration.....	38
B.1.3 Data Cleaning and Tabulation	41
B.2.1 Survey Questionnaires: Pre- and Post-Campaign.....	44

Executive Summary

Introduction

Leger was commissioned by the Financial Consumer Agency of Canada (FCAC) to conduct concept testing and campaign evaluation using the Advertising Campaign Evaluation Tool (ACET) for the 2025-2026 advertising campaign, *“Managing Money in a Complex and Changing Economy.”* A total of eight (8) online focus groups were conducted between November 12 and 17, 2025, with sixty-seven (67) Canadians aged 18 and older. The sessions, held virtually through Leger’s secure platform, were 90–100 minutes in length. They included participants from a range of demographic backgrounds, income levels, life stages, and regions across Canada. Six groups were conducted in English and two in French. All participants were recruited using Government of Canada standards and compensated for their time. In addition, the pre-campaign ACET survey was conducted with 2,010 respondents from the Canadian general population aged 18 years and older, between January 5 and January 12, 2026. The post-campaign ACET survey was conducted with 2,030 respondents from the Canadian general population aged 18 years and older, between April 1 and 10, 2026. The following summarizes the findings from the qualitative research study and the methodological report on findings from the ACET surveys designed to determine the effectiveness of the advertising campaign in shifting attitudes, beliefs, and behaviours by measuring awareness of the subject matter with the target audiences.

Background

The Financial Consumer Agency of Canada (FCAC) is an independent federal government agency mandated to protect Canadian financial consumers by supervising federally regulated financial entities and promoting financial education. One of FCAC’s core strategic priorities is to strengthen the financial literacy of Canadians, with the goal of equipping them with the knowledge, skills, and confidence needed to make informed financial decisions.

This mission has taken on increased importance as Canadians face an evolving and increasingly difficult financial landscape. A range of interrelated challenges, including inflation, housing unaffordability, rising interest rates, and global economic instability, has led to growing financial strain across a broad spectrum of the population.

According to FCAC’s Monthly Financial Well-Being Monitor (June 2025), financial vulnerability has increased significantly across several key dimensions:

- Over 54% of Canadians reported struggling to meet financial commitments
- More than 30% have borrowed to cover regular expenses
- Nearly 40% say their household debt has increased
- 53% reported increased financial stress in the past year
- Nearly 70% are concerned about the economic impact of U.S. trade tariffs on their personal finances

At the same time, essential costs such as housing, food, and transportation have outpaced income growth, particularly affecting younger adults, low-income families, renters, and single-parent households. Housing affordability remains one of the most pressing issues. Approximately 60% of all outstanding mortgages in Canada are due for renewal in 2025 or 2026, potentially exposing households to significantly higher borrowing costs. Renters, meanwhile, are also feeling the strain, with rental prices continuing to climb, particularly in major urban centers.

In addition to these structural challenges, Canadians are navigating a financial marketplace that is increasingly complex, digital, and fragmented. The proliferation of digital financial tools, apps, AI-driven advisors, and social media-based financial advice has introduced both opportunities and risks. The risk of misinformation and disinformation has grown, making it harder for Canadians, particularly those with limited financial knowledge, to discern credible sources and make confident financial decisions.

In this context, FCAC launched a national multimedia advertising campaign titled: “Managing Money in a Complex and Changing Economy”.

This campaign is a key public engagement component of FCAC’s broader National Financial Literacy Strategy 2021–2026. It was designed to focus on helping Canadians navigate financial challenges brought on by rising costs, job instability, and global trade tariffs. With stress levels increasing due to economic uncertainty, the campaign offered actionable resources to help Canadians manage their money more effectively, navigate mortgage renewals, save for the future, prepare for unexpected expenses, and make informed decisions.

The campaign aimed to empower financial consumers by promoting FCAC’s comprehensive consumer information and tools, including the Budget Planner and Mortgage Calculator, to strengthen financial literacy, guidance on mortgage relief options for households struggling with payments, information on consumer rights when dealing with federally regulated financial institutions, and information on government support programs for workers affected by tariff-related disruptions.

Importantly, the campaign targeted Canadians most impacted by economic volatility, including:

- Low-income households
- Younger adults (ages 25-44)
- Parents with children living at home, including single-parent households
- Mortgage holders
- Workers in manufacturing, construction, agriculture, and automotive sectors

Research Purpose and Objectives

The purpose of the qualitative research was to pre-test two creative concepts, *Lighten the Load* and *The Way Forward*, and guide decisions related to the selection of the most effective creative concept and assist with the finalization of creative elements for the ads. The purpose of the quantitative research was to conduct the campaign evaluation using the standardized Advertising Campaign Evaluation Tool (ACET). Pre- and post-campaign ACETs are used for all major Government of Canada advertising campaigns to consistently evaluate campaigns and comply with key requirements in the Government of Canada Communications Policy.

The campaign’s research objectives included three components:

1. *Qualitative pre-testing of creative concepts*: The goal was to choose the creative concept that resonated the most with the target audiences and performed the best in terms of meeting the campaign objectives.
2. *Quantitative pre-campaign evaluation using the standardized ACET baseline online survey*: The goal was to assess pre-campaign awareness of the subject matter, including:
 - Aided and unaided awareness of general Government of Canada advertisements or other advertisements related to the campaign topic;
 - Aided and unaided awareness of the subject matter.
3. *Quantitative post-campaign evaluation using the standardized ACET post-campaign online survey*: The goal was to measure the post-campaign awareness of the subject matter, including:
 - Aided and unaided awareness of FCAC’s ads and general Government of Canada ads;
 - Recall of key campaign messages;
 - Whether the ads were attention grabbing, relevant, difficult to follow, about an important topic, and provided new information;
 - Whether any action was taken as a result of seeing or hearing FCAC’s ads;

- Awareness of who was responsible for creating the ads.

Together, these research components provide a comprehensive assessment of the campaign's effectiveness in increasing awareness and supporting shifts in attitudes and behaviours among Canadians.

Methodology

Pre-testing of creative concepts (qualitative research)

A qualitative focus group method was selected to gain detailed insights into perceptions, attitudes, and emotional responses to the two creative concepts, *Lighten the Load* and *The Way Forward*. Sixty-seven (67) Canadians aged 18–65+ participated in a series of eight online sessions conducted via Leger's virtual platform. The sample included participants from major regions across Canada, capturing a broad range of financial realities and lived experiences.

Of the eight (8) groups completed, six (6) were conducted in English and two (2) were conducted in French. All groups were conducted in the evening and completed between November 12 and 17, 2025. A total of sixty-seven (67) participants took part in the discussion groups, all of which were conducted online using Leger's virtual focus group platform. The English language groups were moderated by Llisa Morrow, Vice-President with Leger and the French language groups were moderated by Sebastien Poitras, Vice-President with Leger. The groups lasted approximately ninety (90) to one hundred (100) minutes and all participants were provided with \$125 as a thank you for their time. All participants were recruited per established industry standards and per the recruitment specifications of the [Standards for the Conduct of Government of Canada Public Opinion Research—Qualitative Research - Canada.ca](#).

Each participant viewed both concepts, with the order rotated to mitigate bias. Moderators used structured discussion guides that encouraged open dialogue and detailed exploration of impressions, concerns, and recommendations. Discussions also incorporated real-time polling to capture immediate reactions.

Focus groups are intended to provide depth and context rather than statistically projectable findings. Accordingly, any percentages referenced in this report should be interpreted directionally, offering helpful indications rather than precise measurements.

Pre- and post-campaign ACET (quantitative research)

For the ACET, the target audience was Canadians 18 years of age and older. Data for both the pre- and post-campaign surveys was gathered from Leger's panel LEO. LEO has approximately 400,000 members nationally and has a retention rate of 90%. The panel is made up of web users profiled on different sociodemographic variables. The majority of Leger's panel members (61%) have been recruited randomly over the phone over the past decade, making it highly similar to the actual Canadian population on many demographic characteristics. Leger ensured that the sample reflected the key demographics of Canadians by age, gender, and region. All recruiting, fieldwork procedures followed the [Standards for the Conduct of Government of Canada Public Opinion Research—Online Surveys - Canada.ca](#).

The pre-campaign ACET baseline survey of Canadians aged 18+ years of age was undertaken online from January 5 to 12, 2026. It required an average of approximately four (4) minutes to administer for both the French and English versions. There was a total of 2,010 useable surveys completed in the pre-campaign evaluation.

The post-campaign ACET survey of Canadians aged 18+ years of age was undertaken online from April 1 to 10, 2026. It required an average of approximately five (5) minutes to administer for both the French and English versions. There was a total of 2,030 useable surveys completed in the post-campaign evaluation.

No margin of error can be associated with a non-probability sample (i.e., a web panel in this case, where respondents opt-in to the panel). Since a sample drawn from an Internet panel is not probabilistic in nature, the margin of error cannot be calculated for this project. Respondents for the surveys were selected from among those who have volunteered or registered to participate in online surveys. The results of such surveys cannot be described as statistically projectable to the target population. The data have been weighted to reflect the demographic composition of the target population. Because the sample is based on those who initially self-selected for participation, no estimates of sampling error can be calculated.

Interpretation of ACET Research Findings

Given that the pre- and post-campaign ACET was conducted using online survey methodology and the sample drawn from an internet panel is a non-probability sample, the data collected cannot be extrapolated to the Canadian general public adult population. Respondents for this survey were selected from among those who had volunteered or registered to participate in online surveys. The results of such surveys cannot be described as statistically projectable to the target population. The data has been weighted to reflect the demographic composition of the target population.

Key Findings and Conclusions (Qualitative Research)

Participants consistently described navigating a challenging financial climate marked by rapidly rising costs for groceries, housing, utilities, transportation, and telecommunications. These pressures have forced many households to make difficult adjustments, including cutting discretionary spending, reducing dining out, cancelling subscriptions, postponing major purchases, and in some cases limiting children’s activities or reducing personal well-being expenses.

This backdrop of strain influenced how participants interpreted the creative concepts. Emotional resonance, tone, and clarity were especially important, with participants expressing heightened sensitivity to messaging that felt either overly negative or overly vague.

Participants generally trust the Government of Canada as a reliable, unbiased source of financial information. Many contrasted this perception with banks, which they felt are often motivated by sales or product promotion.

However, while participants trusted government tools and resources, many expressed skepticism about the usability of government websites, citing past experiences with confusing layouts, outdated designs, or complex terminology. This skepticism reduced anticipated follow-through even when interest in the tools and resources was high.

“Lighten the Load” (Concept 1)

Initial reactions to the *Lighten the Load* concept were mixed, with participants immediately recognizing the burden imagery as symbolic of financial strain. Many felt the exaggerated, oversized objects labelled with expenses such as “rent,” “childcare,” or “utilities” effectively captured the emotional and practical pressures Canadians are facing today. Some participants described the imagery as memorable and relatable, noting that it reflected the daily challenges they experience when trying to manage rising costs. However, others viewed the execution as overly dramatic or emotionally heavy, suggesting that the visuals risked overshadowing the intended message of support. Several participants remarked that the concept made them feel more anxious than reassured, especially those already struggling financially, and expressed that the tone felt bleak or discouraging.

In terms of message clarity, most participants understood that the advertisement intended to guide them toward financial tools and information offered by the Government of Canada, but many said the concept failed to articulate what those resources were or how they could meaningfully help. The call to action was often described as weak, late, or

easy to miss, with participants noting that the website link appeared only briefly near the end of the ad. This lack of detail led some to assume the resources were either generic or similar to budgeting resources they already use, reducing perceived value and lowering motivation to visit the website. Participants consistently expressed a desire for more transparency, suggesting that even a brief preview of the website or a demonstration of a tool would help ground the message and make the ad feel more actionable.

The tone and emotional impact of the concept also generated considerable discussion. While participants appreciated the recognition of widespread financial stress, many felt the ad remained too focused on the hardship without providing enough emphasis on solutions or relief. The final “lightening” moment, where one character’s burden disappears, was seen as insufficient compared with the overwhelming imagery that preceded it. Several participants commented that the concept risked amplifying financial anxiety rather than alleviating it, particularly for those who are currently under significant strain. As a result, some participants said the ad left them feeling discouraged rather than empowered.

Although participants generally trusted the government as a source of financial information, several noted that this trust was not immediately obvious within the ad itself. Because the Government of Canada branding appeared only at the end, some viewers initially assumed the advertisement originated from a bank, credit union, or insurance provider. This contributed to early confusion about the ad’s purpose and credibility. Once the source was revealed, trust increased, but participants emphasized that placing the Government of Canada logo earlier would improve clarity and legitimacy from the outset. Concerns about website usability also persisted, with many participants expressing uncertainty about whether government resources would be easy to navigate or provide tailored guidance.

Despite these concerns, the concept’s relatability and strong emotional resonance were acknowledged as strengths. Several participants appreciated the effort to depict a range of everyday financial situations and noted that the inclusion of diverse characters helped broaden appeal. However, others pointed out notable gaps in representation, particularly the absence of seniors, rural Canadians, and individuals facing more severe financial hardship. These omissions were seen as limiting the concept’s relevance to groups heavily affected by current economic pressures. Overall, while *Lighten the Load* was recognized as reflective of many Canadians’ experiences, participants felt that its emotional heaviness, limited clarity, and weak call to action hindered its effectiveness as a motivating message.

“The Way Forward” (Concept 2)

Reactions to *The Way Forward* were overwhelmingly positive, with participants describing the concept as clear, empowering, and more useful than *Lighten the Load*. Many viewed the visual style, with clean layouts, modern design elements, and smooth transitions, as professional and easy to follow. Participants said the ad presented a structured, solution-focused message that felt supportive without minimizing the challenges Canadians face. The tone was widely described as calm and optimistic, and several participants commented that the ad struck an effective balance between acknowledging financial strain and offering concrete next steps. While a few participants noted that some background contexts (such as a treadmill paired with mortgage renewal imagery) felt slightly mismatched, most interpreted these choices as emphasizing that the financial tips and tools could be accessed from anywhere.

Participants praised the concept for its clarity and strong sense of purpose. The explicit naming of the tips and tools such as the Budget Planner, Mortgage Calculator, and Saving Tips was seen as a major strength, making the message feel practical and directly applicable. Participants said they immediately understood what was being offered and felt more confident about the usefulness of the resources. By showing scenarios connected to everyday financial decisions, such as budgeting for household expenses or preparing for a new baby, the ad made the benefits feel tangible and relatable.

Although some participants who were not in a mortgage or home-buying stage felt less personally connected to those scenes, they still recognized the tips and tools as relevant and valued the broader range of financial contexts depicted.

The emotional response to the concept was similarly positive. Participants appreciated that the ad acknowledged financial pressure without dwelling on negative imagery, which made the message feel more approachable and less emotionally taxing than *Lighten the Load*. The narrative flow, from identifying a financial challenge to demonstrating the tools that could help, created a sense of momentum and empowerment. Many participants said the ad left them feeling hopeful and motivated, and several noted that it reduced feelings of stress rather than adding to them. This contrasted sharply with the emotional fatigue some experienced in response to Concept 1.

Credibility and trust were reinforced by the Government of Canada association, with participants viewing the tips and tools as unbiased and free of commercial intent. However, as with Concept 1, several participants recommended that government branding appear earlier in the ad to avoid initial confusion and to strengthen credibility upfront. While overall trust in the concept was high, concerns remained about whether the website itself would be intuitive or personalized enough to meet users' needs. Participants expressed that they would be more likely to follow through if the website felt modern, mobile-friendly, and easy to navigate.

The concept showed strong potential to drive action. Participants said the combination of clear examples, tangible tools, and positive tone made them significantly more likely to explore the website. Many felt that the resources would be particularly useful for major upcoming decisions, such as renewing a mortgage or planning for growing family expenses. Several also mentioned that they would recommend the resources to younger adults or newcomers to Canada who may need additional guidance. Representation was generally well received, though participants noted opportunities for improvement, including the inclusion of seniors, rural Canadians, and those in lower-income situations.

Overall, *The Way Forward* was viewed as the more relevant, informative, and motivating concept. Participants felt it provided clear value, conveyed trustworthiness, and equipped viewers with actionable steps, all of which contributed to its strong performance across nearly all qualitative and polling measures.

Expenditure


The total project expenditure was \$105,843.51 including HST, for qualitative concept testing and the quantitative pre- and post-campaign ACET surveys.

Political Neutrality Certificate

I hereby certify as a representative of Leger Marketing Inc. that the deliverables fully comply with the Government of Canada political neutrality requirements outlined in the Policy on Communications and Federal Identity and the Directive on the Management of Communications.

Specifically, the deliverables do not include information on electoral voting intentions, political party preferences, standings with the electorate or ratings of the performance of a political party or its leaders.

Signed



Llisa Morrow, Vice-President

Leger Marketing Inc.

May 8, 2026

Project Background and Research Methodology

Background

The Financial Consumer Agency of Canada (FCAC) is an independent federal government agency mandated to protect Canadian financial consumers by supervising federally regulated financial entities and promoting financial education. One of FCAC's core strategic priorities is to strengthen the financial literacy of Canadians, with the goal of equipping them with the knowledge, skills, and confidence needed to make informed financial decisions.

This mission has taken on increased importance as Canadians face an evolving and increasingly difficult financial landscape. A range of interrelated challenges, including inflation, housing unaffordability, rising interest rates, and global economic instability, has led to growing financial strain across a broad spectrum of the population.

According to FCAC's Monthly Financial Well-Being Monitor (June 2025), financial vulnerability has increased significantly across several key dimensions:

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- 53% reported increased financial stress in the past year
- Nearly 70% are concerned about the economic impact of U.S. trade tariffs on their personal finances

At the same time, essential costs such as housing, food, and transportation have outpaced income growth, particularly affecting younger adults, low-income families, renters, and single-parent households. Housing affordability remains one of the most pressing issues. Approximately 60% of all outstanding mortgages in Canada are due for renewal in 2025 or 2026, potentially exposing households to significantly higher borrowing costs. Renters, meanwhile, are also feeling the strain, with rental prices continuing to climb, particularly in major urban centers.

In addition to these structural challenges, Canadians are navigating a financial marketplace that is increasingly complex, digital, and fragmented. The proliferation of digital financial tools, apps, AI-driven advisors, and social media-based financial advice has introduced both opportunities and risks. The risk of misinformation and disinformation has grown, making it harder for Canadians, particularly those with limited financial knowledge, to discern credible sources and make confident financial decisions.

In this context, FCAC launched a national multimedia advertising campaign titled: "Managing Money in a Complex and Changing Economy"

This campaign is a key public engagement component of FCAC's broader National Financial Literacy Strategy 2021–2026. It focused on helping Canadians navigate financial challenges brought on by rising costs, job instability, and global trade tariffs. With stress levels increasing due to economic uncertainty, the campaign offered actionable resources to help Canadians manage their money more effectively, navigate mortgage renewals, save for the future, prepare for unexpected expenses, and make informed decisions.

The campaign aimed to empower financial consumers by promoting FCAC's comprehensive consumer information and tools, including the Budget Planner and Mortgage Calculator, to strengthen financial literacy, guidance on mortgage relief options for households struggling with payments, information on consumer rights when dealing with federally regulated financial institutions, and information on government support programs for workers affected by tariff-related disruptions.

Importantly, the campaign targeted Canadians most impacted by economic volatility, including:

- Low-income households
- Younger adults (ages 25-44)
- Parents with children living at home, including single-parent households
- Mortgage holders
- Workers in manufacturing, construction, agriculture, and automotive sectors

Research Purpose and Objectives

The purpose of the qualitative research was to pre-test two creative concepts, *Lighten the Load* and *The Way Forward*, and guide decisions related to the selection of the most effective creative concept and assist with the finalization of creative elements for the ads. The purpose of the quantitative research was to conduct the campaign evaluation using the standardized Advertising Campaign Evaluation Tool (ACET). Pre- and post-campaign ACETs are used for all major Government of Canada advertising campaigns to consistently evaluate campaigns and comply with key requirements in the Government of Canada Communications Policy.

The campaign's research objectives included three components:

1. *Qualitative pre-testing of creative concepts*: The goal was to choose the creative concept that resonated the most with the target audiences and performed the best in terms of meeting the campaign objectives.
2. *Quantitative pre-campaign evaluation using the standardized ACET baseline online survey*: The goal was to assess pre-campaign awareness of the subject matter, including:
 - Aided and unaided awareness of general Government of Canada advertisements or other advertisements related to the campaign topic;
 - Aided and unaided awareness of the subject matter.
3. *Quantitative post-campaign evaluation using the standardized ACET post-campaign online survey*: The goal was to measure the post-campaign awareness of the subject matter, including:
 - Aided and unaided awareness of FCAC's ads and general Government of Canada ads;
 - Recall of key campaign messages;
 - Whether the ads were attention grabbing, relevant, difficult to follow, about an important topic, and provided new information;
 - Whether any action was taken as a result of seeing or hearing FCAC's ads;
 - Awareness of who was responsible for creating the ads.

Together, these research components provide a comprehensive assessment of the campaign's effectiveness in increasing awareness and supporting shifts in attitudes and behaviours among Canadians.

Qualitative Methodology

A qualitative research approach was used to evaluate two advertising creative concepts developed for the "*Managing Money in a Complex and Changing Economy*" campaign, *Lighten the Load* and *The Way Forward*. The research aimed to gather in-depth feedback on how Canadians perceive the tone, clarity, and relevance of the creative materials, and how effectively they communicate trust and motivate engagement with FCAC's financial tools and resources.

The target audience consisted of Canadians aged 18+, representing a mix of regions, genders, household incomes, and life stages. This mix ensured diverse perspectives across demographic and socioeconomic lines.

A total of eight online focus groups were conducted, with each group viewing both creative concepts. The sequence in which the concepts were presented was varied across the groups.

Focus Groups:

Of the eight (8) groups completed, six (6) were conducted in English and two (2) were conducted in French. All groups were conducted in the evening and completed between November 12 and 17, 2025. A total of sixty-seven (67) participants took part in the discussion groups, all of which were conducted online using Leger’s virtual focus group platform. The English language groups were moderated by Lliisa Morrow, Vice-President with Leger and the French language groups were moderated by Sebastien Poitras, Vice-President with Leger. The groups lasted approximately ninety (90) to one hundred (100) minutes and all participants were provided with \$125 as a thank you for their time. All participants were recruited per established industry standards and per the recruitment specifications for the Government of Canada.

Group Schedule:

- Group 1: Gen Pop (18-65+), GTA/Ottawa - English (8 participants)
- Group 2: Gen Pop (18-65+), GTA/Ottawa - English (8 participants)
- Group 3: Gen Pop (18-65+), Halifax - English (9 participants)
- Group 4: Gen Pop (18-65+), Vancouver - English (8 participants)
- Group 5: Gen Pop (18-65+), Halifax - English (9 participants)
- Group 6: Gen Pop (18-65+), Vancouver - English (7 participants)
- Group 7: Gen Pop (18-65+), Montreal - French (8 participants)
- Group 8: Gen Pop (18-65+), Montreal - French (10 participants)

Context of Qualitative Research

Focus groups are an ideal way of conducting qualitative research that allows for a moderator-directed, informal discussion with a variety of different participants with different demographic backgrounds, habits, and attitudes. Qualitative research allows for in-depth questioning and important discussions among the participants to help determine attitudes, behavioural habits and patterns, and perceptions related to the research topic. Using a focus group approach allows for the moderator to adjust questioning in response to participants feedback and reactions within the group. The primary focus is on uncovering participant’s feelings and opinions driven by their current awareness of the subject matter and the world around them. It is important to note that qualitative techniques used in market research are structured to provide insight and direction rather than quantitative data and numeric measurements. Throughout this report, we occasionally use participant counts and percentages to illustrate differences, but these references should be used only as a guide and not thought of as valid quantitative data due to the small sample size and overall qualitative research method used for the study.

An online focus group approach was chosen for the research structure. Using Leger’s virtual focus group platform called FOCUS, participants were able to connect to the discussion group using the virtual meeting platform. The online focus group approach allowed participants from across the country to participate, not limiting the focus groups to specific geographical locations.

Detailed Findings (Qualitative Pre-testing)

Discussion Warm-Up

A warm-up series of questions is typically used to help participants start thinking about the topics to be discussed during the group. The focus group discussions began with an exploration of participants' current financial experiences and general attitudes toward managing money. These conversations provided essential context for understanding how Canadians are engaging with financial information and the degree to which they feel capable of navigating today's economic challenges.

Across all groups, participants expressed a widespread sense of financial strain. Rising costs of living were top of mind and described as "constant" and "unavoidable." The cost of groceries was most frequently cited as a major pressure point, with participants noting noticeable increases even on basic items. Many said they had changed how they shop, comparing flyers, buying in bulk, seeking discounts, and limiting purchases to essentials. Parents in particular described spending more time planning grocery trips and cooking at home to manage food budgets.

Housing affordability was another dominant concern. Renters said that their monthly payments had increased sharply over the past few years, leaving little room for savings or discretionary spending. Homeowners, meanwhile, were worried about mortgage payments and renewals and the potential impact of higher interest rates. Some were already adjusting their household budgets to prepare, cutting back on travel, entertainment, and personal expenses. Participants also mentioned rising costs in utilities, transportation, and telecommunications as additional financial burdens. Gas, electricity, and internet bills were all seen as steadily increasing, with limited ability to switch providers or find meaningful savings. A few described feeling "trapped" in unavoidable costs that left little flexibility to adapt to inflation.

To manage these pressures, participants described a range of lifestyle adjustments and trade-offs. Many had reduced or eliminated non-essential spending, including dining out, new clothing, and household upgrades. Subscriptions and memberships and discretionary spending such as vacations or gifts was limited. For some, these changes were described as financially necessary but emotionally discouraging while others spoke about the frustration of working just to keep up.

The sense of strain was present across demographics but manifested differently by life stage. Younger adults and students described frustration that their income or financial support had not kept pace with inflation, forcing them to budget down to every dollar. Middle-aged participants spoke of juggling multiple obligations such as mortgages, family costs, and debt repayment with little capacity to absorb additional expenses. Older adults and retirees on fixed incomes said they were drawing more from savings than planned and were worried about long-term sustainability.

When asked where they typically seek financial information or advice, participants most often turned to online sources. Many relied on Google searches, financial news articles, and social media content creators. However, participants were highly aware of the uneven quality of such advice, noting that it can be difficult to separate credible information from self-promotion or misinformation. Banks and credit unions were viewed as useful for tools like budgeting calculators, but not necessarily as trusted advisors. Some participants said that personal relationships with bank representatives had diminished, and they felt that advice was often tied to selling products.

In contrast, government sources were generally seen as more trustworthy and neutral, free from commercial motives. Participants believed that information from the Government of Canada would be factual and unbiased. However, they repeatedly emphasized that many government websites are hard to use, citing outdated interfaces, confusing navigation, and technical language that discourages continued engagement. While some skepticism existed about

whether the government could meaningfully address financial hardship, participants remained open to using government-provided resources provided they were clear, accessible, and easy to find.

Presenting Each Concept

It is important to note that the order in which the creative concepts were presented varied for each focus group. Each concept was shown and discussed collectively before proceeding to the next. Images and descriptions of each concept are available in Appendix A.

Concept 1 - “*Lighten the Load*”

Initial Reactions

Participants had varied but strongly held reactions to the ad concept *Lighten the Load*. The visual metaphor of individuals carrying exaggerated, weighty objects labelled with financial stressors was immediately understood and seen as a clear representation of financial pressure. Many described the imagery as emotionally resonant and memorable, appreciating that the ad captured a feeling they experience daily.

However, reactions were polarized. While some found the concept relatable and validating, others felt the execution was overly dramatic, emotionally heavy, or even anxiety-inducing. Participants noted that their reaction to the ad depended heavily on their current financial circumstances: those under significant strain related deeply to the burden visuals, while those in more stable situations viewed them as exaggerated and uncomfortable. This contributed to mixed impressions and created notable divergence in emotional response.

Message Clarity and Purpose

- General message understood, but specifics were unclear. Participants recognized that the ad intended to raise awareness of government-provided financial tools and information, but many said it did not effectively articulate what those resources were or how they could help. The lack of detail left participants uncertain about what to expect if they visited the website.
- Call to action was seen as weak and late. The website appeared only briefly near the end of the ad and was easy to miss. Without earlier guidance, participants did not feel strongly prompted to act or explore the resources being referenced.
- Across groups, viewers expressed a strong desire to see at least a brief glimpse of the website or an example of a tool in use. Participants described this as essential for moving from awareness to action, noting that specificity is necessary in a financial context.

Tone and Emotional Impact

- While the ad evoked empathy by accurately reflecting the emotional weight of financial stress, many felt it leaned too heavily into hardship. Some said the ad left them feeling worse rather than supported, describing the tone as bleak or overwhelming.
- Resolution felt insufficient. Participants noted that the final moment, when one character’s burden disappears, felt too abrupt and did not adequately balance the emotional intensity of earlier scenes. Many wanted more than one example of improvement or a more sustained sense of relief.
- A recurring concern was that the ad might make financially stressed viewers feel even more overwhelmed. Participants commented that they did not need a reminder of how difficult things are but rather they wanted a clearer sense of hope and actionable next steps.

Credibility and Trust

- Government affiliation increased trust once recognized. Participants felt the ad was more credible once they realized it was government-led. However, many said this recognition came too late in the ad. They recommended that government branding appear earlier to avoid confusion and enhance authority.
- Several participants initially assumed the ad was from a bank or insurance company. This misattribution influenced how they interpreted the message. Earlier or more prominent government branding could help avoid such confusion.
- Even with trust in the Government of Canada as a neutral source, participants expressed skepticism about whether the website would be easy to navigate or provide meaningful, actionable support. This skepticism was tied to past experiences with complex or difficult government webpages.

Motivation to Act

- Urgency to visit the site was low. Because the resources were not described or shown, participants questioned whether a visit to the site would be worthwhile, which limited their likelihood of taking action.
- In the absence of clear explanation, many assumed the resources would be similar to basic budgeting resources they already use. This reduced perceived unique value.
- Participants said they would be more likely to engage if the ad offered transparency about what the resources do, how they work, and who they are designed for. Even brief naming of tools would meaningfully increase follow-through.

Representation and Inclusivity

- Participants recognized efforts to include different genders, ethnicities, and day-to-day life settings. This contributed positively to relatability.
- Participants pointed out the absence of seniors, rural Canadians, and individuals facing more severe financial hardship, groups they felt were especially relevant to the campaign's objectives.
- While relatable to many, the settings were seen as reflective primarily of urban or transit-dependent lifestyles. Some felt the depictions did not fully reflect Canada's broader demographic and geographic realities.

Polling Results for "Lighten the Load"

During polling, two thirds of participants (67%) mostly or completely trusted the information being presented in the ad. Half of participants (52%) are at least somewhat likely to visit the website after viewing the ad with only 15% indicating they are not at all likely to do so. The language and visuals used in the ad are overall clear and easy to understand with a third (36%) believing they are clear, inclusive language and visuals are incorporated very well; nearly half also agree they are used at least somewhat well (44%).

Concept 2 - "The Way Forward"

Initial Reactions

Participants responded very positively to *The Way Forward*, with many describing it as clear, constructive, and easy to understand. This ad concept was widely preferred over *Lighten the Load* for its calm, solution-oriented tone and for the way it balanced empathy with actionable guidance. The message felt hopeful and empowering, which made participants more open to engaging with the content.

The ad's visual structure included clean layouts, crisp transitions, and clear sequencing which helped create a sense of trust and clarity. Participants felt that the simplified, modern interface made the information easier to absorb. However,

a few pointed out that some background visuals did not always align naturally with the corresponding financial topics creating occasional momentary confusion. That said, several others viewed these choices positively, interpreting them as a reminder that the resources can be accessed anywhere, anytime.

Participants noted that the ad had a broad appeal across life stages. By depicting a range of everyday scenarios, from budgeting for a household to preparing for a new baby, viewers saw the tips and tools as relevant to a wider audience. However, a small number of participants who did not identify with any of the life stages depicted felt slightly less personal connection to the message.

Message Clarity and Purpose

- The use of specific labels such as Budget Planner, Mortgage Calculator, and Saving Tips was praised as the resources were clearly communicated. Participants said this level of specificity helped them immediately understand what was being offered, making the message much more accessible than in Concept 1.
- The purpose felt tangible and actionable with participants describing the ad as giving them a clear reason to act. By naming the resources and explaining their application, viewers knew what the ad wanted them to do and why it was worth their time. This significantly increased perceived value and willingness to visit the site.
- The scenarios depicted felt grounded in real-life financial decision-making such as budgeting for a family, preparing for future expenses, or managing debt. These examples helped participants imagine how the resources could fit into their own lives. However, some participants who were not in a financial position to buy a home or take on a mortgage felt the mortgage-related content was less personally relevant.

Tone and Emotional Impact

- The tone of the ad was perceived as balanced which encouraged engagement. Participants appreciated that the ad acknowledged financial stress without dwelling on it. The tone was described as relatable without being heavy, which made the message more approachable and motivating.
- The visual structure, moving from challenges to solutions, created a sense of positive momentum. Participants said this progression helped them feel more in control, increasing their confidence that actionable steps were available.
- Unlike Concept 1, *The Way Forward* did not evoke feelings of anxiety or discouragement. Participants said the ad left them feeling supported, optimistic, and more open to exploring the resources.

Credibility and Trust

- Participants trusted the resources more because they were provided by a government source, which they viewed as unbiased and free from commercial motives. This increased perceived legitimacy and credibility.
- Although trust was high, participants felt that the government logo still appeared too late in the ad. They suggested displaying the logo earlier to establish credibility upfront and avoid initial confusion about the source of the message.
- Despite trust in the source, participants questioned whether the resources would be easy to navigate or sufficiently personalized. As with Concept 1, this concern stemmed from general perceptions that Government of Canada websites can sometimes feel complex or unintuitive.

Motivation to Act

- Participants said they felt significantly more motivated to explore the resources after watching *The Way Forward*, making them more likely to visit the website. The clarity of the offering and the relatable depiction of its usefulness made the call to action more compelling.

- By showing realistic financial situations, participants found it easier to imagine how the resources could support their own decision-making. This concretely increased their interest in exploring the website.
- Several participants said they would recommend the site to others, such as young adults starting out, family members entering new financial stages, or newcomers to Canada who might benefit from accessible and trustworthy resources.

Representation and Inclusivity

- Participants appreciated the variety of scenarios represented in the ad, noting that it reflected a range of financial pressures and life stages. This helped broaden relatability and strengthened identification with the message.
- A few participants suggested including seniors, rural Canadians, newcomers, or individuals experiencing more severe financial hardship. These groups were viewed as important audiences who could benefit greatly from the tools.
- Some younger adults felt the ad was more tailored toward those aged 30+ with mortgages, families, or established financial commitments. They suggested including scenarios relevant to early-career or lower-income Canadians.
- Participants said the characters were portrayed realistically without exaggeration or stereotypes. This authenticity enhanced overall trust and relatability.

Polling Results for “The Way Forward”

A quarter of participants completely trusted the information presented in the ad concept (27% vs just 14% for *Lighten the Load*) while half also indicated that they mostly trust the presented information. Half of participants (56%) were at least somewhat likely to visit the website after viewing the ad concept while a third are not very likely (35%) and only 9% are not at all likely to do so. At least four-in-ten participants believe the ad uses clear, inclusive language and visuals either very well (43% vs 36% for *Lighten the Load*) or somewhat well (45%).

Concept Comparison

Table 1. Concept Comparison

	Concept 1 – <i>Lighten the Load</i>	Concept 2 – <i>The Way Forward</i>
Tone	Emotional, weighty, and metaphorical	Calm, optimistic, and forward-looking
Visuals	Heavy imagery showing burden and stress	Light, clean imagery showing financial action and progress
Message Clarity	Message understood, but tools and next steps were vague	Clearly articulated message with named tools and call to action
Relatability	Strong emotional connection for some; felt overwhelming for others	Broad appeal across life stages; scenarios felt accessible
Trust in Source	Trusted due to government affiliation, but lacked early branding	Also trusted; participants wanted logo/branding shown earlier
Language	“Trusted tools and information” seen as vague or generic	“Trusted tips and tools” viewed as more concrete and approachable

Call to Action	Website mentioned briefly at end, limited sense of urgency	Call to action better integrated and reinforced throughout
Likelihood to Visit Website	Mixed; many hesitant due to lack of clarity or relevance	Higher; specificity of tools increased motivation to engage

Conclusion & Final Recommendations

Conclusion

- *The Way Forward* was clearly the preferred concept overall. Participants consistently described it as more helpful, inclusive, and actionable. Its clear visual structure, labelled tools, and solution-focused tone made it significantly easier to understand and more motivating than *Lighten the Load*. Participants valued clarity and specificity. The explicit naming of tips and tools (e.g., Budget Planner, Mortgage Calculator, Saving Tips) made the message more concrete and directly increased participants’ willingness to visit the website.
- *Lighten the Load* resonated emotionally but was polarizing. While participants appreciated the acknowledgment of financial strain, many found it too heavy or discouraging. The lack of clarity around the resources and the call to action limited its motivational impact.
- Early Government of Canada branding is essential. Across both concepts, participants emphasized that trust increases substantially once they recognize the government as the sender. However, because the branding appears too late in the ads, viewers often felt uncertain about the source until the final moments.
- Although participants trust government information, many expressed concerns about typical Government of Canada website usability, describing past experiences as “clunky,” “confusing,” or “difficult to navigate.” This skepticism influenced participants’ expectations of the tools’ usefulness.
- QR code accessibility and mobile-friendly design were strong recurring themes. Participants repeatedly highlighted the importance of direct access features, especially for out-of-home and mobile viewing, so that they could quickly and easily reach the website without needing to remember the URL.
- Overall, participants valued empathy but wanted actionable solutions. They were most engaged by messages that balanced realism about financial stress with optimism and clear next steps.

Recommendations

- Prioritize *The Way Forward* as the lead concept. It performed strongly across all key measures including clarity, tone, relevance, and motivation to act and was preferred by a wide majority of participants.
- Show government affiliation earlier in both static and video versions to immediately establish credibility. Incorporating the Government of Canada logo or a clear voiceover reference early in the ad will strengthen trust and differentiate it from commercial messaging.
- Demonstrate the tools in use. Provide a short visual preview of the Budget Planner, Mortgage Calculator, or other tools to show viewers what to expect and how they work. This will help bridge emotional connection with practical action.
- Include a QR code and simplified URL in all executions to make the call to action more direct and accessible across devices and media placements.
- Maintain a balanced, solution-focused tone. Continue using empathy to acknowledge Canadians’ financial realities, but ensure messages quickly pivot toward optimism, guidance, and action.

- Broaden representation by including seniors, retirees, and rural Canadians in future iterations, along with more visible income diversity to reflect the full spectrum of Canadian experiences.
- Participants emphasized that the site should feel modern, mobile-optimized, easy to navigate, and clearly organized. Improving usability will be critical to overcoming existing perceptions of government sites as difficult to use.

Appendix A: Qualitative Research


A.1 Concepts and Descriptions

Concept 1- Lighten the Load

Overview of Scenes


Scene 1-60:00-0:30

1




"When money feels heavy, the right tools can help you lighten the load."

2




"Take control with free, trusted tools and information to plan your finances and move forward with confidence at canada.ca/it-pays-to-know."

3




"A message from the Government of Canada."

4




"When money feels heavy, the right tools can help you lighten the load."

5



"Take control with free, trusted tools and information to plan your finances and move forward with confidence at canada.ca/it-pays-to-know."

6



"A message from the Government of Canada."


 **Bold Ideas. Big Impact.**

Image descriptions:


- *Scene 1*
 - **Setting:** Home kitchen
 - **[VISUAL]** The scene starts with a close-up of a woman's tense expression. Her shoulders are hunched; her expression is equal parts strained, slightly annoyed, and curious. The camera widens to reveal what's holding her down: a large house made of papier-mache on her back, layered with envelopes and bills marked "Mortgage," "Interest Rates," "Utilities," "Child Care." She looks back at the load she's carrying, undeterred.
 - **[SOUND FX]** Quiet hum of a home, the sound of crumpling paper, and the muted giggles of children in the background.
 - **[TRANSITION]** Awkwardly attempts to sit in the kitchen chair → Cut to Scene 2.
- *Scene 2*
 - **Setting:** Factory/shop floor
 - **[VISUAL]** A tight shot of a man's face shows equal parts effort, confusion and exertion. The camera pulls back to reveal a large, cracked papier-mache piggy bank on his back, layered with business envelopes, labelled: "Car Payments," "Expenses," "Savings," "Credit." He tries to pass through a workshop doorway, but the piggy bank catches on the frame. He stops, looks back, curious, slightly annoyed, but unfazed.

- **[SOUND FX]** Mechanical clatter, echo of footsteps, a low hum of machines, all slightly muffled under the sound of paper crinkling as the piggy bank shifts.
- **[TRANSITION]** Looks over his shoulder, holds for his expression → Cut to Scene 3.
- *Scene 3*
 - **Setting:** City bus (doorway)
 - **[VISUAL]** A close-up of a woman's face shows her struggling with an unknown weight. Her expression is equal parts distracted, curious, and hurried. The camera widens to reveal a papier-mache basket on her back, layered with bills, receipts, and paper statements marked "Bills," "Rent," "Groceries," and "Debt." Unfazed, she tries to step onto the bus but gets stuck in the doorway.
 - **[SOUND FX]** Bus air brakes hiss, traffic sounds, and the sound of an object bumping against the bus door.
 - **[TRANSITION]** She stops, ponders the situation with a determined look → Cut to scene 4.
- *Scene 4*
 - **Setting:** City bus (interior)
 - **[VISUAL]** A tight shot of the woman in the previous scene reveals her seated on the bus, phone in hand. Pulling back, we see the basket, now empty, on the seat adjacent to her. A neat stack of envelopes rests on the seat between them. She glances at them with a warm expression and empowered nod and turns back to scrolling on her phone.
 - **[SOUND FX]** The sound of the bus driving, and light tapping on the phone.
 - **[NARRATOR VOICE-OVER]** "When money feels heavy, the right tools can help you lighten the load."
 - **[TRANSITION]** She taps on the phone screen → Cut to Scene 5.
- *Scene 5*
 - **Setting:** Back of the bus (Exterior)
 - **[VISUAL]** Scene 4 transitions to a tight shot of a bus-board ad on the back of the vehicle, featuring text and the campaign URL. The bus slowly pulls away, revealing the ad sponsor (FCAC and the Government of Canada).
 - **[SOUND FX]** Bus engine fading away, birds chirping.
 - **[NARRATOR VOICE-OVER]** "Take control with free, trusted tools and information to plan your finances and move forward with confidence at Canada.ca/it-pays-to-know."
 - **[TRANSITION]** The scene and CTA fade to white as the bus continues driving away. The scene begins fading to white while the FCAC signature holds in place → Cut to Scene 6.
- *Scene 6*
 - **Setting:** END
 - **[VISUAL]** Government of Canada waving flag graphic.
 - **[SOUND FX]** Canada ad jingle.
 - **[NARRATOR VOICE-OVER]** "A message from the Government of Canada."


Concept 2- The Way Forward

Overview of Scenes


Scene 1-60:00-0:30

1 


"Money's tight, yeah. But when I see where it's all going — I can start taking control, one step at a time."

2 


"Mortgage renewal is coming up. Time to get clear on what our payments will be — and take the lead."

3 


"I'm done just keeping up. Time to start planning for the future."

4 

"Yeah, life's expensive. But I'm not stuck. There's real help out there, and it starts with knowing where to look."

5 

"Get free, trusted tips and tools to make the most of your money at canada.ca/it-pays-to-know."

6 

"A message from the Government of Canada."


 **Bold Ideas. Big Impact.**

Image descriptions:

- **Scene 1**
 - **Setting:** Playground
 - **[VISUAL]** The ad opens on a woman thoughtfully looking skyward. Kids play in the background. The camera orbits around her with quick whip cuts as words flash by. She relaxes, and, with a quietly confident expression, reaches toward an imaginary screen and taps on the “Budget Planner” button.
 - **[ON-SCREEN FLASH WORDS]** “Rent.” → “Groceries.” → “Child Care.” **[INTERNAL VOICEOVER]** “Money’s tight, yeah. But when I see where it’s all going — I can start taking control, one step at a time.”
 - **[SOLUTION WORD appears:]** Budget Planner
 - **[TRANSITION]** The last swirling text disappears off-screen. With a whip → Cut to Scene 2 (gym).
- **Scene 2**
 - **Setting:** Gym/Treadmill
 - **[VISUAL]** The scene opens on a man exercising. The camera orbits around him with quick whip cuts, starting slightly behind, then perpendicular, and finally from the front. Words flash around, timed to each whip. His expression morphs from focused to confident as he reaches forward and taps on the words “Mortgage Calculator.”
 - **[ON-SCREEN FLASH WORDS]** “Interest Rates” → “Mortgage” → “Finances”
 - **[INTERNAL VOICEOVER]** “Mortgage renewal is coming up. Time to get clear on what our payments will be — and take the lead.”
 - **[SOLUTION WORD appears:]** Mortgage Calculator
 - **[TRANSITION]** The treadmill motion continues, and with the tap, whips and crossfade → Scene 3 (nursery).

- *Scene 3*
 - **Setting:** Nursery-in-progress
 - **[VISUAL]** The camera circles around her as she looks out the window, one hand resting gently on her belly. Words whip and flash around her. She turns away from the window and looks into the camera. With a warm resolve, she reaches forward and taps.
 - **[ON-SCREEN FLASH WORDS]** “Education” → “Savings” → “Down payment”
 - **[INTERNAL VOICEOVER]** “I’m done just keeping up. Time to start planning for the future.”
 - **[SOLUTION WORD appears:]** Saving Tips
 - **[TRANSITION]** She taps on the words “Saving Tips,” triggering a hard whip with lens flare effect → Cut to Scene 4 (transit shelter).
- *Scene 4*
 - **Setting:** Transit Stop/Shelter
 - **[VISUAL]** The sun shines through the glass as the camera whips through the doorway to his side, and eventually in front. Words drift around him, timed to the whips. With a quiet resolve, he leans in and taps on the website URL.
 - **[ON-SCREEN FLASH WORDS]** “Debt.” → “Rent.” → “Stress.”
 - **[INTERNAL VOICEOVER]** “Yeah, life’s expensive. But I’m not stuck. There’s real help out there, and it starts with knowing where to look.”
 - **[SOLUTION WORD appears:]** canada.ca/it-pays-to-know
 - **[TRANSITION]** He taps on the URL. With a bright white flare → Cut to Scene 5.
- *Scene 5*
 - **Setting:** Transit Stop (continued)
 - **[VISUAL]** The man in the background quickly fades away after his tap. The corporate signature simultaneously fades in quickly, with the URL text, transitioning from white to black.
 - **[ON-SCREEN WORDS]** “canada.ca/it-pays-to-know”
 - **[NARRATOR VOICEOVER]** “Get free, trusted tips and tools to make the most of your money at Canada.ca/it-pays-to-know.”
 - **[TRANSITION]** The corporate signature and URL fade away rapidly → Cut to Scene 6.
- *Scene 6*
 - **Setting:** END
 - **[VISUAL]** The corporate signature and URL have quickly faded out to white, leaving the Government of Canada Waving Flag Sign-off visual on screen to end the video.
 - **[SOUND FX]** Canada ad jingle.
 - **[NARRATOR VOICE-OVER]** “A message from the Government of Canada.”

A.2 Recruitment Screener

SURVEY SAMPLE/ PANEL INTRO

Hello/Bonjour, may I please speak with _____? My name is _____ and I am calling on behalf of Leger, a national opinion research firm. Would you prefer that I continue in English or French? Préférez-vous continuer en français ou en anglais?”

We are calling today to see if you are interested in participating in upcoming online Focus Group research. The focus group will discuss advertising ideas that the Government of Canada is planning to share with Canadians.

READ TO ALL:

Participation is voluntary and all your answers will be kept confidential and will be used for research purposes only. We are simply interested in hearing your opinions – no attempt will be made to sell you anything. The online discussion is led by a research professional with Leger. Only first names are used to identify your comments during the discussion. Transcripts of the session will be produced for research purposes. The transcripts will be used only by the research professional to assist in preparing a report on the research findings and will be destroyed once the report is completed.

READ TO ALL:

The information collected through the research is subject to the provisions of the Privacy Act, the legislation of the Government of Canada, and to the provisions of relevant provincial privacy legislation.

All those who participate in the research will receive a **\$125 e-transfer** as a token of appreciation for their time. The total time commitment to participate is approximately **120 minutes**.

For more information about this research, visit Canadianresearchinsightscouncil.ca and do a search using this project registration #20251223-LE807.

A2. The group discussions we are organizing are going to be held **over the Internet**. They are going to be "online focus groups". Participants will need to have access to a **reliable laptop or desktop computer**, a **high-speed Internet connection**, and a **WebCam** in order to participate in the group. You would need to be in a place that is quiet and free of distractions for the duration of the discussion, with no distractions like other people, children or pets. Would you be able to participate with these requirements?

Yes	1	CONTINUE
No	2	THANK AND CONCLUDE

Would you be interested in participating in the focus group?
[IF YES, CONTINUE TO READ ALL].

- IF YES, CONTINUE
- IF NO, TRY TO SET A CALL BACK OR THANK AND TERMINATE

Before I can invite you to attend there are a few questions I need to ask to see if you qualify. This will take few minutes (e.g. 5 minutes)

May I ask you a few questions? **[YES = CONTINUE]**

1. Are you a resident of [- based on sample] for at least six months?
 - Greater Toronto Area [Group 1, 2]
 - Ottawa [Group 1,2]
 - Halifax [Group 3, 5]
 - Vancouver [Group 4, 6]
 - Montreal [Group 7, 8]

[Interviewer NOTE: If the respondent prefers to speak in French, they can be recruited for groups 7 or 8, regardless of location. Similarly, if the respondent from Quebec prefers to speak in English, they can be recruited for groups 1-6] [AIM FOR A GOOD MIX OF GTA AND OTTAWA IN GROUPS 1 & 2]

2. Please tell me if you or any member of your immediate family works in or has retired from:

	✓
Media, such a newspaper, TV or radio station	
Advertising or Communications	
Market or Public opinion research	
Journalism	

[IF YES TO ANY OF Q2: THANK AND TERMINATE]

NOTE: FOR TERMINATION SAY – UNFORTUNATELY THAT CATEGORY IS FILLED FOR THIS SESSION. THANK YOU FOR YOUR TIME.

3. What is your gender? [AIM FOR 50/50 split for all groups]

- Man
- Woman
- Self-describe: _____

4. Can you please tell me which of the following age categories you fall into? [AIM FOR GOOD MIX]

- Under 18 [TERMINATE]
- 18-24 [RECRUIT 1-2 PER GROUP]
- 25-44 [RECUIRT 4-5 PER GROUP]
- 45-54 [RECRUIT 4-3 PER GROUP]
- 55-64
- 65 plus [MAX 1 IN EACH GROUP]
- Refuse [THANK & TERMINATE]

5. What is your marital status? [AIM FOR A MIX BUT SEE QUOTA AFTER Q6]

- Single***
- Common-law partner/ Married
- Separated/ Divorced
- Widowed
- Refuse [THANK & TERMINATE]

6. Are you the parent or guardian of a child under the age of 18 in your household?

- 1. Yes [IF SINGLE IN Q5, RECRUIT TOWARDS SINGLE PARENT QUOTA]

- 2. No
- 3. Refused **[THANK & TERMINATE]**

[AIM FOR 3 SINGLE PARENT HOUSEHOLDS PER GROUP]

7. Can you estimate in which of the following groups your household income falls **[WATCH MINIMUM QUOTAS AND AIM FOR MIX OF INCOME RANGES]:**

- Less than \$40,000 **[MINIMUM 2 PER GROUP]**
- \$40,000 to \$60,000

- \$60,000 to \$80,000
- \$80,000 to \$100,000
- \$100,000 to \$150,000

- Over \$150,000 **[MAXIMUM 2 per group]**
- Refuse **[THANK & TERMINATE]**

8. Which of the following represents your current primary residence situation?

- Own my home
- Rent my home **[MAX OF 4 PER GROUP]**
- Other
- Refuse **[THANK & TERMINATE]**

9. **[HOMEOWNERS]** Do you currently have a mortgage on your house?

- Yes **[AT LEAST 2 PER GROUP]**
- No
- Refuse **[THANK & TERMINATE]**

10. **[HOMEOWNERS]** Do you anticipate renewing your mortgage within the next 3-6 months?

- Yes
- No
- Don't know

11. What is your current employment situation? Are you... **[READ; SELECT ONE] [AIM for a good mix]**

- Employed full time
- Employed part-time
- Self-employed
- Not employed

- Retired
- Student
- Unable to work/ Employed but on leave (due to disability/ maternity/ paternity etc.)
- Other
- Refuse [THANK & TERMINATE]

[ASK IF CURRENTLY EMPLOYED]

12. Which of the following best describes the sector of your primary employment?

- Accommodation / Food Services
- *Agriculture, Forestry, Fishing, and Hunting**
- Arts, Entertainment, and Recreation
- *Automotive Industry**
- *Construction**
- Educational Services
- Energy and Renewable Resources
- Finance and Insurance
- Health Care / Social Assistance
- Information and Cultural Industries
- *Manufacturing**
- Mining, Quarrying, and Oil and Gas Extraction
- Non-profit / Charitable Organizations
- Professional, Scientific, / Technical Services
- Public Administration
- Real Estate / Rental and Leasing
- Retail Trade/Wholesale Trade
- Technology and software development
- Transportation / Warehousing
- Utilities
- Other industry (please specify): _____
- Unemployed/Not Currently Working

[AIM FOR 3 PER GROUP WHO ARE IN THE Agriculture/Forestry/Fishing/Hunting, Automotive Industry, Construction, or Manufacturing]

13. What is the highest degree or level of school you have completed? [Aim for a good mix]

- Less than a high school diploma
- High school degree or equivalent
- Bachelor's degree
- Master's degree
- Professional degree
- Doctorate
- Refuse [THANK & TERMINATE]

14. Were you born in Canada or did you immigrate to Canada? **[Recruit minimum of 1 who have immigrated 10 years or less (option 3 & 4)]**

- Born in Canada
- Immigrated to Canada more than ten years ago
- Immigrated to Canada one to ten years ago
- Immigrated to Canada less than one year ago
- Refuse **[THANK & TERMINATE]**

15. While we are all Canadians, we belong to different ethnic or cultural groups. To which ethnic group(s) do you belong? **[Recruit minimum 1 Indigenous and recruit minimum 1 visible minority]**

- Black
- East/Southeast Asian
- Indigenous (First Nations, Inuk, Inuit, Métis)
- Latino
- Middle Eastern
- South Asian
- White
- Other Specify
- Don't know
- Prefer not to answer

16. As I mentioned earlier, you are being invited to an online group discussion where you will be asked to type in answers to questions from the moderator as well as possibly questions put forward by other participants in a chat/text-based format. How comfortable are you participating in a discussion forum in this manner? Would you say you are very comfortable, somewhat comfortable, not very comfortable or not at all comfortable?

	✓	Instruction
Very comfortable		CONTINUE
Somewhat comfortable		CONTINUE
Not very comfortable		THANK & TERMINATE
Not at all comfortable		THANK & TERMINATE
Don't know		THANK & TERMINATE

17. Have you ever attended a consumer group discussion, an interview or survey which was arranged in advance and for which you received a sum of money?

- Yes **[CONTINUE TO Q18]**
- No **[SKIP TO Q20]**

18. When was the last time you attended a focus group? **PLEASE SPECIFY** _____
[STAND BY IF IN THE six months]

19. **[IF ATTENDED GROUPS IN PAST ASK SIX MONTHS]** What was the topic of the research groups you attended in the past six months?

_____ **[TERMINATE IF FINANCE RELATED]**

20. Sometimes participants are also asked to type out their answers in a questionnaire, read or watch communication during the discussion. Is there any reason why you could not participate in any of this?

- Yes [PROBE TO UNDERSTAND BUT IF UNABLE TO DO ANY OF ABOVE **THANK & TERMINATE**]
- No [**CONTINUE**]

Read to Stand-by Respondents

Thank you for answering my questions. At this time, the group that you qualify for is full. I would like to place you on our stand-by list. This means that if there is an opening in the group, we will call you back and see if you are available to attend the group. **Please understand, you are not invited to attend the focus group at this time. If we have a spot open, WE will call you back and ask you to attend.**

May I please have a daytime contact number, an evening contact number and an email address, if you have one, so that we can contact you as soon as possible if an opening becomes available. [**RECORD CONTACT INFO**]

PRIVACY SECTION

Now I have a few questions that relate to privacy, your personal information and the research process. We will need your consent on a few issues that enable us to conduct our research. As I run through these questions, please feel free to ask me any questions you would like clarified.

P1) First, we will provide **the session moderator** with a list of respondents' names and profiles (screener responses) so that they can sign you into the group. This information will not be shared with the Government of Canada. Do we have your permission to do this? I assure you it will be kept strictly confidential.

Yes	1 GO TO P2
No	2 Read information below and P1A

*We need to provide the **online platform** and **session moderator** with the names and background of the people attending the focus group because only the individuals invited are allowed in the session and the facility and moderator must have this information for verification purposes. Please be assured that this information will be kept strictly confidential. **GO TO P1A***

P1a) Now that I've explained this, do I have your permission to provide your name and profiles **to the online platform and moderator?**

Yes	1 GO TO P2
No	2 THANK AND CONCLUDE

P2) A recording of the group session will be produced for research purposes. The recording will only be used by **the team of researchers at Léger** to assist in preparing a report on the research findings. Do you agree to be recorded for research purposes only?

Yes	1 GO TO INVITATION
No	2 Read information below and P2A

It is necessary for the research process for us to record the session as the researcher needs this material to complete the report. When the report is finalized the recordings are destroyed.

P2a) Now that I've explained this, do I have your permission for recording?

Yes	1 GO TO INVITATION
No	2 THANK AND CONCLUDE

<p>Wednesday, November 12th</p> <p><input type="checkbox"/> Group 1: Greater Toronto Area/Ottawa – English (5:30 PM Eastern)</p> <p><input type="checkbox"/> Group 2: Greater Toronto Area/Ottawa – English (7:30 PM Eastern)</p> <p>Thursday, November 13th</p> <p><input type="checkbox"/> Group 3: Halifax – English (5:30 PM Atlantic) (4:30 PM Eastern)</p> <p><input type="checkbox"/> Group 4: Vancouver – English (5:30 PM Pacific) (8:30 PM Eastern)</p> <p>Monday, November 17th</p> <p><input type="checkbox"/> Group 5: Halifax- English (5:30 PM Atlantic) (4:30 PM Eastern)</p> <p><input type="checkbox"/> Group 6: Vancouver – English (5:30 PM Pacific) (8:30 PM Eastern)</p> <p><input type="checkbox"/> Group 7: Montreal- French (5:30 PM Eastern)</p> <p><input type="checkbox"/> Group 8: Montreal- French (7:30 PM Eastern)</p>
--

[INV1] As I mentioned earlier, the online group discussion will take place [INSERT DATE/TIME]. The groups are conducted via a video group discussion. You will be required to log-in a few minutes prior to the start time [5:30pm/7:30pm]. The moderator will ask questions in the video discussion as well as display some material. **A video camera associated with your computer is required for the discussion.** Would you be willing to participate?

- Yes [CONTINUE]
- No [THANK & TERMINATE]

Great, I would like to invite you to participate in an Online Focus Group. All participants who attend will receive **\$125 e-transfer** as a thank you for their time.

I want to tell you a bit more about how the online focus group will run:

All you would need is access to a computer with High-speed Internet and a video camera. The group will have 8 to 10 participants. You can participate on a tablet or a smartphone as well, however we recommend using a laptop or desktop. The device must be video enabled.

You will be **required to log-in about 5 to 10 minutes prior to the beginning of the group [5:30pm/7:30pm]**. Participating in the group is very easy and you only need to contribute to the discussion and provide your opinion.

In the next couple of days, a confirmation email will be sent out with all this information. The day before the group takes place you will receive an email with your log in instruction and special password.

If you have never participated in an online focus group that is O.K- you will be provided with all the instructions by the moderator via email and you can ask questions at anytime. Again, it is very user friendly.

You should know that in addition to the moderators, there may be other people from the department's creative/ research team observing the session. You should also know that a transcript of the sessions will be kept to assist in preparing a report on the research findings and will be destroyed once the report is completed.

This is standard for research studies of this nature. Please be assured, however, that any transcripts will be used for research purposes only and that your comments will be treated confidentially.

Participants will receive an **\$125 e-transfer**; the e-transfer will be sent out 10-15 business days after the groups are completed. They will be sent to your email address.

Given all that I've just outlined, would you be willing to commit to and participate in the online focus group?

- Yes **[CONTINUE & RECORD ALL CONTACT INFORMATION ON PAGE 1]**
 No **[THANK & TERMINATE]**

Your attendance is very important to the success of this research, we are depending on you to attend.

Your attendance is extremely important since we only ask a small number of people to participate. If for any reason you are unable to participate, please let me know as soon as possible so we can find someone to fill your spot. Because we are looking for specific types of people, please do not have anyone log on in your place.

To ensure that the focus groups run smoothly, we remind you:

- To make sure you are connected to the Internet and logged on 5 to 10 minutes in advance of the group
- To turn off your cellular phones – to avoid disruptions during the group.
- Make sure your WebCam is ON and functional
- To bring reading glasses, if necessary, to be able to go over the material.
- To make sure you will be located in a quiet and well lit room (luminous)
- That the session will be recorded for analysis purposes only.

We look forward to seeing you on:

Wednesday, November 12th

- Group 1: Greater Toronto Area/Ottawa – English (5:30 PM Eastern)**
 Group 2: Greater Toronto Area/Ottawa – English (7:30 PM Eastern)

Thursday, November 13th

- Group 3: Halifax – English (5:30 PM Atlantic) (4:30 PM Eastern)**

Group 4: Vancouver – English (5:30 PM Pacific) (8:30 PM Eastern)

Monday, November 17th

Group 5: Halifax- English (5:30 PM Atlantic) (4:30 PM Eastern)

Group 6: Vancouver – English (5:30 PM Pacific) (8:30 PM Eastern)

Group 7: Montreal- French (5:30 PM Eastern)

Group 8: Montreal- French (7:30 PM Eastern)

A.3 Moderator’s Guide

GROUP DISCUSSION SCHEDULE

- Introduction (10 minutes)
- Warm up (10 minutes)
- Review of concepts (30 minutes)
- Specific concept probes (25 minutes)
- Wrap-up overview discussion (15 minutes)
- Wrap-up (5 minutes)

OBJECTIVE [INTERNAL INFO ONLY]

FCAC is set to launch a national multimedia advertising campaign “Managing Money in a Complex and Changing Economy” this winter 2026.

The campaign aims to empower financial consumers by promoting FCAC’s suite of financial tools and resources, including the Budget Planner, Mortgage Calculator, and educational content to help navigate financial challenges brought on by rising costs, job instability and global trade tariffs.

The objective of the qualitative work is to capture overall impressions and determine the effectiveness of the advertising concepts among Canadians.

INTRODUCTION & DISCUSSION GUIDELINES (10 minutes)

- Introduce the moderator and Leger
- The sponsor of this research is the **Financial Consumer Agency of Canada, an agency of the Government of Canada**. This agency is mandated to protect Canadian financial consumers [*MODERATOR Link to background on role of FCAC* <https://www.canada.ca/en/financial-consumer-agency/corporate/about.html>]
- Participation is voluntary, length of session is no more than two hours.
- Today we will be reviewing some creative materials about managing personal finances and I will be asking you some specific questions to gather your feedback.
- Only talking with a few groups of people across Canada, thus your observations and opinions are important.
- Conduct of the discussion
 - Not all at once, please use your “hands up” button
 - Please keep your mic on mute unless you are speaking (helps to eliminate background noise)
 - There is no correct or wrong answers. I want to get individual thoughts and opinions—I’m not looking for a consensus.
 - I will encourage individual group members to participate.

- Please bring a paper and pen, have it in-front of you. We will ask you to jot some ideas or answers that you will later share with the group!
- Recording and presence of observers from Government of Canada. They won't participate in the discussion.
- Confirm that individual identities, and responses will be kept confidential. Use of first names. The purpose is not to report on individuals, but instead to get a better understanding of the opinions of different members of the Canadian population.
- Explain what to do if anyone needs technical advice.

Now I would like to quickly go around and have everyone introduce themselves, first name is fine, and if you would like to share where you are located, province is fine.

WARM-UP (10 MINUTES)

1. Inflation is impacting our finances. Prices have increased. How is the increasing cost of living impacting your household?
2. When it comes to managing your finances, where do you usually turn for information or advice?
3. What makes a financial source or message feel trustworthy to you?

REVIEW OF CONCEPTS (30 MINUTES)

I have some images that I would like to show you to get your reactions.

Tonight, we are going to look at two different advertising concepts. Now, these concepts are in the development stage, so I'll be showing you in image format, also known as a storyboard format. This just means it's not in the final format, but in a preliminary planning stage and when they are final, they will be in a video format. The final format will be a 30 second video advertisement, produced professionally and shown on social media and on Connected TV like Netflix or Prime.

It's also important to note that the images were made using AI, but the final ads will include real people.

I will walk you through each concept, one at a time.

As I am showing them to you, I would like you to answer the questions I ask using the paper in front of you. We will all record our answers and then we will discuss as a group. So, for now, we will save our comments until we open up the discussion. Sound good?

FIRST CONCEPT – 1, 2 (15 minutes per concept)

1. **Concept 1 – Lighten the Load** (POLL Questions 1a, 1b, 1c)
2. **Concept 2 – The Way Forward** (POLL Questions 2a, 2b, 2c)

[SHOW **SLIDE #** VISUAL OF THE FIRST CONCEPT – CHECK ROTATION ORDER OF CONCEPTS] (*Will need to confirm which slide and order*)

WALK THE GROUP THROUGH THE AD CONCEPT BY SHOWING EACH OF THE STORYBOARDS FOR THE CONCEPT AND READ OUT TEXT. ALLOW A FEW SECONDS TO REVIEW.

Before we get into a discussion about this concept, I want you to answer a few questions for me.

1. Using the chat feature [IF NECESSARY, DESCRIBE WHERE CHAT FEATURE IS] send me/the moderator a short message of what you feel is the main message or purpose of this advertisement. [DISCUSS]
2. What were your first impressions of this concept? Did it evoke any emotions or reactions?
 - What did you like?
 - What did you dislike?
 - What stood out/caught your attention?
 - Was there anything confusing or unrealistic?
3. Does this concept feel credible and trustworthy? Tell me more.
 - How believable is the information?
 - Does it feel like it's coming from an unbiased and reliable source?
4. What could make this message feel more trustworthy or helpful to you?

Next are a couple of poll questions....

5. POLL QUESTION #1a How much do you trust the information presented in this ad?
 - Completely trust it
 - Mostly trust it
 - Somewhat distrust it
 - Completely distrust it
6. POLL QUESTION #1b After viewing this ad, how likely are you to visit the website [FOR CONCEPT 2 ONLY] or look for the financial tips and tools mentioned (e.g., Budget Planner, Mortgage Calculator, Saving tips)?
 - Very likely
 - Somewhat likely
 - Not very likely
 - Not at all likely
7. POLL QUESTION #1C How well does the ad use clear, inclusive language and visuals that make it easy to understand?
 - Very well
 - Somewhat well
 - Not very well
 - Not at all well

DISCUSSION – USE POLL RESULTS AS NEEDED AND CHAT FEEDBACK TO PROBE DURING THE DISCUSSION

8. Several visuals encourage you to do something specific. What is that? **Get financial tips and tools at Canada.ca/it-pays-to-know.**
 - Would you do this?
 - What do you expect this site to provide?
 - Do you see yourself using these financial tips and tools to help manage your money (**FOR CONCEPT 2 ONLY:** e.g., Budget Planner, Mortgage Calculator, Saving tips)?
 - Would you see yourself recommending these tools to someone around you who might need them?

Moderator instruction: ASK SPECIFIC CONCEPT PROBES BELOW AND THEN REPEAT GENERAL APPROACH ABOVE FOR CONCEPT 2

SPECIFIC CONCEPT PROBES

Concept 1 – “Lighten the Load” (10 minutes)

9. What is your impression of the visuals of this creative? What is happening in the ad? Is it relatable?
10. If you see this ad while scrolling your social media, would the initial visual make you watch the whole ad?
[WHY/WHY NOT]
11. Does this ad clearly communicate useful, unbiased financial information that feels relevant to your situation?
[WHY/WHY NOT]
12. What do you think of the words “trusted tools and information” to plan your finances in the voice-over? What does this mean to you? Does hearing the word “trusted” make it seem more reliable?

Concept 2- “The Way Forward” (15 minutes)

13. What is your impression of the visuals of this creative? What is happening in the ad? Is it relatable?
14. If you see this ad while scrolling your social media, would the initial visual make you watch the whole ad?
[WHY/WHY NOT]
15. Does this ad clearly communicate useful, unbiased financial information that feels relevant to your situation?
[WHY/WHY NOT]
16. What do you think of the words “trusted tips and tools” to make the most of your money in the voice-over? What does this mean to you? Which do you prefer “trusted tools and information” like in Concept 1 or “trusted tips and tools”, and why?
17. Placeholder for specific question

WRAP-UP OVERVIEW DISCUSSION (15 minutes)

18. POLL QUESTION Which of the two concepts would most encourage you to go to the website Canada.ca/it-pays-to-know/?
 - 1 – Lighten the Load
 - 2 – The Way Forward
19. POLL QUESTION Was there a concept that you didn’t like? Please use the chat function to tell me why you didn’t like the concept?
 - 1 – Lighten the Load

- 2 – The Way Forward
- None- liked both concepts

20. POLL QUESTION Of the two concepts, which one would be most attention grabbing if you saw them on social media?

- 1 – Lighten the Load
- 2 – The Way Forward

21. POLL QUESTION Of the two concepts, which one is most relevant to you?

- 1 – Lighten the Load
- 2 – The Way Forward

DISCUSS RESULTS OF COMPARISON QUESTIONS

22. POLL QUESTION Of the two concepts, which is the one you prefer overall?

- 1- Lighten the Load
- 2 – The Way Forward

Those who selected concept 1,2 as preferred, what was the reason for this? DISCUSS FOR EACH CONCEPT

What made this concept stand-out from the other one?

FINAL WRAP UP (5 MINUTES)

[CHECK TO SEE IF ANY FINAL QUESTION FROM OBSERVERS]

Those are all of my questions for today but before I let you go, are there any other final thoughts or comments that you would like to share?

On behalf of the Financial Consumer Agency of Canada and Léger, thank you for your time and great feedback.

CONCEPT ROTATION GRID

GROUP	Order of Discussion	
	<i>First</i>	<i>Second</i>
Grp 1	1	2
Grp 2	2	1
Grp 3	1	2
Grp 4	2	1
Grp 5	1	2
Grp 6	2	1
Grp 7	1	2
Grp 8	2	1

Appendix B: Quantitative Research (ACET)

B.1 Quantitative Methodology

This evaluation utilized the Government of Canada’s Advertising Campaign Evaluation Tool (ACET) and was administered to a sample of Canadian adults 18 years old and older. Quantitative research was conducted through online surveys, using Computer Aided Web Interviewing (CAWI) technology. The online-based data collection regimen entailed pre- and post-campaign data collection; this approach permits a comparison of awareness and opinions over time.

As a CRIC Member, Leger adheres to the most stringent guidelines for quantitative research. The survey was conducted in accordance with Government of Canada requirements for quantitative research, including the Standards for the Conduct of Government of Canada Public Opinion Research — Series A – Fieldwork and Data Tabulation for Online Surveys.

Respondents were assured of the voluntary, confidential, and anonymous nature of this research. As with all research conducted by Leger, all information that could allow for the identification of participants was removed from the data, in accordance with the *Privacy Act*.

B.1.1 Questionnaire Design

The questions utilized in this study were based on the Government of Canada’s standard Advertising Campaign Evaluation Tool questionnaire. No ads were displayed in the pre-campaign survey as the survey was aimed at assessing recall and opinions prior to the launch of FCAC’s 2025–2026 advertising campaign. In the post-campaign wave, the respondents were shown six ads (one video, one audio and 4 images) from the campaign and were subsequently asked a series of questions about the advertisements. Leger ensured that respondents were able to complete the survey on various platforms including computers, tablets, or smartphones. The English and French surveys were pre-tested with a limited set of respondents before proceeding with broader data collection in both the pre- and post-campaign evaluation surveys.

To make sure that online respondents answered the survey properly and seriously, Leger inserted two validation questions. Our experience shows that including such questions reduces the likelihood that respondents do not read the questions. In addition, any respondent that answered the survey in less than 30% of the median completion time was automatically removed from the sample as such speeds are simply not achievable when reading questions properly. The questionnaires were not altered in any other way, including the wording, order, and coding of questions.

B.1.2 Survey Administration

B.1.2.1 Sampling Procedure

The approach utilized in each survey was designed to be administered to an online adult panel sample of approximately 2,000 Canadian adults aged 18 or older. Leger ensured that the surveys collected closely reflected the Canadian general population in terms of region, gender, and age groups. To ensure robustness of the samples that approximate the true population parameters, quotas were implemented in pre- and post-survey data collection.

Leger owns and operates an Internet panel of more than 400,000 Canadians from coast to coast. An Internet panel is made up of Web users profiled on different sociodemographic variables. The majority of Leger’s panel members (61%)

have been recruited randomly over the phone over the past decade, making it highly similar to the actual Canadian population on many demographic characteristics.

The pre-campaign base-line survey was conducted a couple weeks before the start of the ad campaign. It was in the form of an online survey conducted with a random sampling of panelists drawn from Leger’s proprietary LEO panel. The survey was designed to be no longer than 7 minutes in length and be administered to approximately 2000 Canadians between the ages of 18 and 65+.

The second online survey was conducted shortly after the end of the campaign. This post-campaign survey was similar to the pre-campaign survey but be slightly longer due to the inclusion of the advertisements being tested. The survey participant make-up resembled that of the pre-campaign ACET and was also sourced from a random sampling of panelists drawn from our proprietary LEO panel.

The surveys for the pre- and post-campaign evaluations were in the form of two separate Government of Canada templated questionnaires. The questionnaires were not altered in any way, including the wording, order, and coding of questions.

B.1.2.2 Survey Programming and Testing

In both surveys, Leger programmed the questionnaire using Decipher software. The surveys were both desktop and mobile optimized and thoroughly tested for consistent functionality. To best accomplish this, rather than the usual method of designing for desktop and adapting for mobile, Leger designs the surveys for smartphones and then adapts for larger screens. This “mobile-first” approach provides the best overall usability. The Decipher software we use stands out as the best online survey software for this purpose, as well as in terms of being able to handle even the most complex surveys.

An important part of our internal testing of a survey is to ensure the survey is programmed correctly. To help with this, we run a survey “simulation” which automatically inserts many cases of randomly generated data so we can see how the survey works along every possible path and for every possible response. Effectively, a simulation essentially runs imitation samples through the program to make it easier to review for correct skip logic and programming instructions. Leger also tested the survey manually to explore every path and response as well as to assess the usability and visual appeal of the survey.

Once the team was certain about the functionality of the survey using simulation and testing the programming, the surveys were pre-tested. Pre-test is a soft launch with a small portion of respondents. It allows the collected data to be reviewed to ensure accuracy and to identify any programming aspects that should be modified. Pre-tests were conducted in both official languages for the pre-campaign survey and the post-campaign surveys. For the pre-campaign baseline survey, the pre-test was conducted on January 5, 2026, and completed 30 interviews in English and 4 interviews in French. For the post-campaign survey, Leger conducted the pre-test on April 1, 2026 with 34 English interviews and 2 French interviews.

B.1.2.3 Data Collection

After the pre-test results were checked and found to have no concerns, the surveys were launched for the data collection phase. The pre-campaign survey was conducted with 2,010 respondents from the Canadian general population aged 18 years and older, between January 5 and January 12, 2026. The post-campaign survey was conducted with 2,030 respondents from the Canadian general population aged 18 years and older, between April 1 and 10, 2026. The survey invitations as well as reminder invitations were sent to panel members during the data collection period. Fieldwork was monitored and reviewed on an ongoing basis to ensure target quotas were being met.

Since a sample drawn from an Internet panel is not probabilistic in nature, the margin of error cannot be calculated for this project. Respondents for the surveys were selected from among those who have volunteered or registered to participate in online surveys. The results of such surveys cannot be described as statistically projectable to the target population. The data have been weighted to reflect the demographic composition of the target population. Because the sample is based on those who initially self-selected for participation, no estimates of sampling error can be calculated.

Based on data from Statistics Canada’s 2021 national census, Leger weighted the results of this survey by age, gender, language, education and presence of children in the household within each region of the country.

Overall participation rate for the pre-campaign and first post-campaign surveys was ~5.5%. The following table provides a detailed calculation of the web survey’s participation rate. The participation rate is calculated using the following formula: Participation rate / response rate = $R \div (U + IS + R)$:

Table B.1. Participation Rate Calculation

	Pre-Campaign Survey (January 5 – 12, 2026)	Post-Campaign Survey (April 1 – 10, 2026)
Invalid cases	214	212
Invitations mistakenly sent to people who did not qualify for the study	214	212
Incomplete or missing email addresses	0	0
Unresolved (U)	32,822	42,577
Email invitations bounce back	951	564
Email invitations unanswered	31,862	42,013
In-scope non-responding units (IS)	166	272
Non-response from eligible respondents	0	0
Respondent refusals	61	85
Language problem	0	0
Selected respondent not available (illness; leave of absence; vacation; other)	0	0
Early breakoffs	55	187
Responding units (R)	2,253	2,330
Surveys disqualified – quota filled	2	0
Completed surveys disqualified for other reasons	241	300
Completed interviews	2,010	2,030
POTENTIALLY ELIGIBLE (U+IS+R)	35,232	45,179

Participation rate= R/(U + IS + R)	6.4%	5.1%
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The participation rates were within the range of what is normally recorded for general population web surveys.

B.1.3 Data Cleaning and Tabulation

Once the data collection was completed, the data collected in each survey was processed, cleaned and tabulated.

B.1.3.1 Unweighted and Weighted Sample

A basic comparison of the unweighted and weighted sample sizes was conducted to identify any potential non-response bias that could be introduced by lower response rates among specific demographic subgroups (see tables below).

The following tables provides the geographic distribution of respondents, before and after weighting. The weighting adjusted for some minor discrepancies so that each province has a representative importance in the results.

Table B.2. Unweighted and Weighted Sample Distribution by Province

Province	Pre-Campaign Survey (January 5 – 12, 2026)		Post-Campaign Survey (April 1 – 10, 2026)	
	Unweighted	Weighted	Unweighted	Weighted
Atlantic	143	135	133	137
Quebec	470	464	468	469
Ontario	765	778	779	786
Prairies	137	128	129	130
Alberta	222	223	228	224
British Columbia	269	278	284	277
Total	2,010	2,010	2,030	2,030

The following tables present the demographic distribution of respondents, according to gender and age. The adjustments made by weighting are minor, and it can be concluded that the small differences observed did not introduce a non-response bias for either of these two sample subgroups.

Table B.3. Unweighted and Weighted Sample Distribution by Gender

Gender	Pre-Campaign Survey (January 5 – 12, 2026)		Post-Campaign Survey (April 1 – 10, 2026)	
	Unweighted	Weighted	Unweighted	Weighted
Male	1001	969	1012	974
Female	998	1030	1002	1040
Total	2,010	2,010	2,030	2,030

Note: Gender-diverse people and answer refusals make up the rest of the sample.

Regarding age distribution, the weighting process has corrected some discrepancies. The actual distribution of the sample generally follows the distribution of age groups in the actual population. In this case, it is unlikely that the

observed distributions introduce a non-response bias for a particular age group. Weighting allowed the weights to be corrected without further manipulation.

Table B.4. Unweighted and Weighted Sample Distribution by Age Group

Age	Pre-Campaign Survey (January 5 – 12, 2026)		Post-Campaign Survey (April 1 – 10, 2026)	
	Unweighted	Weighted	Unweighted	Weighted
Between 18 and 34	500	536	507	541
Between 35 and 55	644	647	647	653
55 and over	866	827	876	835
Total	2,010	2,010	2,030	2,030

There is no evidence from the data that having achieved a different age or gender distribution prior to weighting would have significantly changed the results for this study.

The following tables present the weighting factors applied to the database according to the different respondent profiles.

Table B.5. Weight Factors

Labels	Pre-Campaign Survey Weights (January 5 – 12, 2026)	Post-Campaign Survey Weights (April 1 – 10, 2026)
BC/YK: M 18-24	1.15	1.39
BC/YK: M 25-34	1.03	0.96
BC/YK: M 35-44	1.25	0.91
BC/YK: M 45-54	0.95	1.00
BC/YK: M 55-64	0.93	0.98
BC/YK: M 65+	0.97	0.85
BC/YK: F 25-34	0.93	1.19
BC/YK: F 35-44	0.98	0.99
BC/YK: F 45-54	1.01	0.97
BC/YK: F 18-24	1.40	1.08
BC/YK: F 55-64	1.04	0.84
BC/YK: F 65+	0.99	1.00
AB/NT: M 18-24	1.22	2.05
AB/NT: M 25-34	0.96	0.89
AB/NT: M 35-44	0.87	1.05
AB/NT: M 45-54	1.02	0.88
AB/NT: M 55-64	0.95	0.83
AB/NT: M 65+	0.91	0.84
AB/NT: F 25-34	1.90	1.28
AB/NT: F 35-44	0.92	1.08
AB/NT: F 45-54	1.00	0.96
AB/NT: F 18-24	1.01	0.92
AB/NT: F 55-64	1.08	0.98
AB/NT: F 65+	0.98	0.99
SK/MB/NU: M 18-24	1.54	0.97
SK/MB/NU: M 25-34	0.75	0.95

SK/MB/NU: M 35-44	0.92	1.01
SK/MB/NU: M 45-54	1.07	1.08
SK/MB/NU: M 55-64	0.89	1.08
SK/MB/NU: M 65+	0.78	0.74
SK/MB/NU: F 25-34	0.78	1.78
SK/MB/NU: F 35-44	1.24	1.02
SK/MB/NU: F 45-54	0.80	0.87
SK/MB/NU: F 18-24	1.08	1.23
SK/MB/NU: F 55-64	0.84	1.01
SK/MB/NU: F 65+	1.12	1.05
ON: M 18-24	1.29	1.11
ON: M 25-34	1.01	0.95
ON: M 35-44	1.10	0.97
ON: M 45-54	1.03	1.01
ON: M 55-64	0.93	0.95
ON: M 65+	0.84	0.89
ON: F 25-34	1.24	1.48
ON: F 35-44	1.08	1.04
ON: F 45-54	1.00	1.12
ON: F 18-24	0.96	1.00
ON: F 55-64	1.14	1.01
ON: F 65+	0.97	0.98
QC: M 18-24	1.15	0.96
QC: M 25-34	0.80	0.94
QC: M 35-44	1.08	1.04
QC: M 45-54	0.93	1.02
QC: M 55-64	0.95	1.00
QC: M 65+	0.85	0.90
QC: F 25-34	1.23	1.32
QC: F 35-44	1.24	1.03
QC: F 45-54	1.03	1.04
QC: F 18-24	0.95	0.96
QC: F 55-64	1.09	1.07
QC: F 65+	0.98	0.99
ATL: M 18-24	1.38	0.91
ATL: M 25-34	1.30	0.90
ATL: M 35-44	0.86	0.96
ATL: M 45-54	0.96	1.33
ATL: M 55-64	0.91	1.00
ATL: M 65+	0.83	0.92
ATL: F 25-34	1.01	1.55
ATL: F 35-44	0.94	1.07
ATL: F 45-54	0.69	0.93
ATL: F 18-24	1.12	1.26
ATL: F 55-64	0.90	1.06
ATL: F 65+	1.12	1.07

B.1.3.2 Non-response Bias Analysis

Any survey that is conducted is potentially subject to bias or error. When a survey is conducted with a sample of the population, different types of biases or errors can occur such as: sampling error, measurement errors, non-response bias, processing error. Sampling error cannot be measured given that the contact records utilized in the data collection process were derived from an online panel, which is to say, a non-probability sample source. Having stated that, measures were taken in the implementation of the data collection to ensure sufficient completed surveys were obtained from demographic groups traditionally regarded as central in quantitative survey research, such as gender, age, region/province.

With respect to non-sampling error, several steps were taken to minimize bias. All surveys utilized online interviewing technology to ensure proper survey skip patterns were followed and to minimize errors due to data entry and data capture. The French and English survey instruments from each campaign were pre-tested with a small sample of respondents to ensure the survey material was easily understood by respondents, and that the resultant data were being captured properly. In terms of coverage, the surveys were conducted based on a randomized sampling of panel records for the target audience drawn from an online general population panel.

B.2.1 Survey Questionnaires: Pre- and Post-Campaign

ADVERTISING CAMPAIGN EVALUATION TOOL BASELINE AND POST-CAMPAIGN SURVEY TEMPLATE

**Baseline sections should be asked before the ads have run in the media.
All sections should be asked after the ads have run in the media.**

INTRODUCTION [ASK IN BASELINE AND POST-CAMPAIGN SURVEYS]

Thank you for taking a few minutes to complete this survey on current issues that matter to Canadians. Si vous préférez répondre à ce sondage en français, veuillez cliquer sur [français](#) [SWITCH TO FRENCH VERSION].

Your participation is voluntary and your responses will be kept entirely confidential. The survey takes about [BASELINE: 5 minutes / POST-CAMPAIGN: 7 minutes] to complete.

[START SURVEY](#)

[Click here](#) if you wish to verify the authenticity of this survey. To view our privacy policy, [click here](#).

If you require any technical assistance, please contact XXX.

a) Does anyone in your household work for any of the following organizations?

SELECT ALL THAT APPLY

- a marketing research firm
- a magazine or newspaper
- an advertising agency or graphic design firm
- a political party
- a radio or television station
- a public relations company
- the federal or provincial government
- none of these organizations

IF "NONE OF THESE ORGANIZATIONS" CONTINUE, OTHERWISE THANK AND TERMINATE.

b) What is your gender?

- Male
- Female
- Other

- Prefer not to answer

c) In what year were you born?

YYYY

**ADMISSIBLE RANGE 1900-2008
IF > 2008, THANK AND TERMINATE
ASK D IF QUESTION C IS LEFT BLANK**

d) In which of the following age categories do you belong?

SELECT ONE ONLY

- less than 18 years old
- 18 to 24
- 25 to 34
- 35 to 44
- 45 to 54
- 55 to 64
- 65 or older

IF "LESS THAN 18 YEARS OLD" OR "BLANK", THANK AND TERMINATE

e) In which province or territory do you live?

SELECT ONE ONLY

- Alberta
- British Columbia
- Manitoba
- New Brunswick
- Newfoundland and Labrador
- Northwest Territories
- Nova Scotia
- Nunavut
- Ontario
- Prince Edward Island
- Quebec
- Saskatchewan
- Yukon

IF NO PROVINCE OR TERRITORY IS SELECTED, THANK AND TERMINATE

f) Which of the following best describes your housing arrangement?

- Own your home with a mortgage
- Own your home without a mortgage
- Rent your home
- Neither own nor rent your home
- Don't know

CORE QUESTIONS [ASK IN BASELINE AND POST-CAMPAIGN SURVEYS]

ASK ALL RESPONDENTS

Q1:

Over the past three weeks, have you seen, read or heard any advertising from the Government of Canada?

- yes
- no

=> GO TO T1A

Q3:
Think about the most recent Government of Canada ad that comes to mind. What do you remember about this ad?

CAMPAIGN-SPECIFIC QUESTIONS [ASK IN BASELINE AND POST -CAMPAIGN SURVEYS]

ASK ALL RESPONDENTS

T1A:
Over the past three weeks, have you seen, read or heard any Government of Canada advertising about financial tips and tools to help Canadians make the most of their money?

- Yes
- No

=> GO TO T1D

T1B:
Where have you seen, read or heard this ad about financial tips and tools to help Canadians make the most of their money?
[NOTE: SELECT FROM LIST ALL MEDIA USED IN THE CAMPAIGN. YOU MAY ALSO INCLUDE OTHER MEDIA OF YOUR CHOICE. HEADINGS ARE FOR GUIDANCE ONLY AND NOT TO BE USED IN THE FINAL VERSION OF THE QUESTIONNAIRE]

SELECT ALL THAT APPLY

Broadcasting	
Radio	Television
Online / digital	
Facebook	YouTube
Instagram	Digital/Streaming radio (e.g., Spotify)
Web search (e.g., Google, Bing)	Reddit
Connected TV (e.g., YouTube, Amazon, Disney+, Netflix, Bell Media)	
Out-of-home (indoor and outdoor signage)	
Subways	Shopping malls
Transit shelters (e.g., Inside/outside bus shelter)	
Mandatory option(s):	
Other, specify:	

T1C:
What do you remember about this ad?

ASK ALL RESPONDENTS

T1Da. Have you heard anything about Financial Literacy Month?

- Yes, I have heard about it and I am familiar with the details
- Yes, I have heard about it and I know some of the details
- Yes, I have heard about it but I don't know any of the details [SKIP TO T1Db]
- Not sure [SKIP TO T1E]

T1Db. Where have you seen, read or heard about Financial Literacy Month? Select all that apply. *[ACCEPT MULTIPLE RESPONSES]*

- cinema
- Internet website
- magazines
- newspaper (daily)
- newspaper (weekly or community)

- outdoor billboards
- pamphlet or brochure in the mail
- public transit (bus or subway)
- radio
- television
- X (formerly known as Twitter)
- YouTube
- Facebook
- Instagram
- LinkedIn
- Snapchat
- Spotify
- Other, specify _____

T1E: To the best of your knowledge, does the government of Canada have a department or agency that provides free financial tools and resources for Canadians?

- Yes, I have heard about it and I am familiar with the agency and/or department
- Yes, I have heard about it and I know some information about the agency and/or department
- Yes, I have heard about it but I don't know the agency and/or department
- No, I haven't heard anything about it

T1F: To the best of your knowledge, does the government of Canada have a department or agency dedicated to financial education and consumer protection?

- Yes, I have heard about it and I am familiar with the agency and/or department
- Yes, I have heard about it and I know some information about the agency and/or department
- Yes, I have heard about it but I don't know the agency and/or department
- No, I haven't heard anything about it

T1G: Have you heard of the Financial Consumer Agency of Canada or FCAC?

- Yes, I have heard about the FCAC and I am familiar with its mandate
- Yes, I have heard about the FCAC and I know some information about its mandate
- Yes, I have heard about the FCAC but I don't know its mandate
- No, I haven't heard about them

T1H: Have you ever used any online financial management tools or resources?

- yes
- no

T1I: Have you ever used financial management tools or resources offered by the FCAC? [ONLY ASK IF YES TO T1G]

- yes [SKIP TO T1Ia]
- no

T1Ia: If yes, did FCAC's financial management tools or resources help you achieve your financial goals?

- yes
- no

T1J: Would you ever use financial management tools or resources offered by the FCAC? [ONLY ASK IF YES TO T1G AND NO TO T1I]

- yes
- no [SKIP TO T1Ja]

T1Ja: If no, why?

AD RECALL QUESTIONS [ASK IN POST-CAMPAIGN SURVEY ONLY]

T1K:

Here are some ads that have recently been broadcast on various media.

Click here to watch:



Click here to listen:



Static ads:



Over the past three weeks, have you seen, read or heard these ads?

- yes
- no

=> GO TO T1J

T1L:
 Where have you seen, read or heard these ads?
 [NOTE: SELECT FROM LIST ALL MEDIA USED IN THE CAMPAIGN. YOU MAY ALSO INCLUDE OTHER MEDIA OF YOUR CHOICE. HEADINGS ARE FOR GUIDANCE ONLY AND NOT TO BE USED IN THE FINAL VERSION OF THE QUESTIONNAIRE]

SELECT ALL THAT APPLY

Broadcasting	
Radio	Television
Online / digital	

Facebook	YouTube
Instagram	Digital/Streaming radio (e.g., Spotify, Bell Media)
Web search (e.g., Google, Bing)	Reddit
Connected TV (e.g., YouTube, Amazon, Disney+, Netflix, Bell Media)	
Out-of-home (indoor and outdoor signage)	
Subways	Shopping malls
Transit shelters (e.g., Inside/outside bus shelter)	
Mandatory option(s):	
Other, specify:	

T1M:
What do you think is the **main** point these ads are trying to get across?

T1N:
Please indicate your level of agreement with the following statements about these ads?

RANDOMIZE STATEMENTS

	1 Strongly Disagree	2	3	4	5 Strongly Agree
These ads catch my attention	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
These ads are relevant to me	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
These ads are difficult to follow	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
These ads do not favour one political party over another	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
These ads talk about an important topic	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
These ads provide new information	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
These ads clearly convey that the Government of Canada has financial tips and tools to help manage my money	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>

DEMOGRAPHIC QUESTIONS [ASK IN BASELINE AND POST-CAMPAIGN SURVEYS]

D1:
Which of the following categories best describes your current employment status? Are you ...

SELECT ONE ONLY

- working full-time (30 or more hours per week)
- working part-time (less than 30 hours per week)
- self-employed
- unemployed, but looking for work
- a student attending school full-time
- retired
- not in the workforce (Full-time homemaker or unemployed but not looking for work)
- other employment status

D2:
What is the highest level of formal education that you have completed?

SELECT ONE ONLY

- grade 8 or less
 - some high school
 - high school diploma or equivalent
 - registered Apprenticeship or other trades certificate or diploma
 - college, CEGEP or other non-university certificate or diploma
 - university certificate or diploma below bachelor's level
 - bachelor's degree
 - postgraduate degree above bachelor's level
-

D3:

Are there any children under the age of 18 currently living in your household?

- yes
 - no
-

D4:

Which of the following categories best describes your total annual household income, including income from all household members, before taxes are deducted?

SELECT ONE ONLY

- under \$20,000
 - between \$20,000 and \$40,000
 - between \$40,000 and \$60,000
 - between \$60,000 and \$80,000
 - between \$80,000 and \$100,000
 - between \$100,000 and \$150,000
 - between \$150,000 and \$200,000
 - \$200,000 and above
 - prefer not to say
-

D5:

Where were you born?

- born in Canada
- born outside Canada
↳ Specify the country:

ASK IF D5=BORN OUTSIDE CANADA

D6:

In what year did you first move to Canada?

YYYY

ADMISSIBLE RANGE: 1900-2025

D7:

What is the language you first learned at home as a child and still understand?

SELECT UP TO TWO

- English
 - French
 - Other language, specify _____
-

That concludes the survey. This survey was conducted on behalf of the Financial Consumer Agency of Canada. In the coming months the

report will be available from Library and Archives Canada. We thank you very much for taking the time to answer this survey, it is greatly appreciated.
