



Now and Tomorrow, Excellence in Everything We Do

Canada Student Loans Program Client Satisfaction Survey

Service Advisory Council

March 24, 2015



Purpose

- This presentation will focus on:
 - Background on the Canada Student Loans Program's Client Satisfaction Survey.
 - Survey results.
 - The future direction of the Survey.

Canada Student Loans Program Client Satisfaction Survey

- The CSLP conducts an annual satisfaction survey of Canada Student Loan and Grant clients.
- The survey is typically conducted by phone and lasts between 15 to 20 minutes.
- The survey is targeted at a random sample of loan and grant recipients, including both borrowers in-study and in repayment.
- The survey addresses:
 - Client satisfaction with the services provided by the CSLP and the National Student Loans Service Centre (NSLSC).
 - Demographic research on clients (e.g., post-secondary attainment and completion, aboriginal status).
 - Awareness and loan repayment behaviour.
 - Are borrowers aware of the services offered by the CSLP/NSLSC?
 - What causes borrowers to miss loan payments?

The results of the Survey are used by the CSLP in various ways.

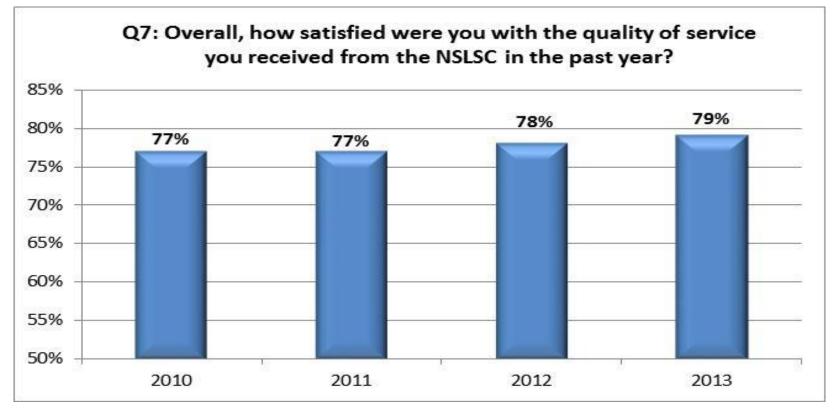
- Results from the Survey are published in the CSLP's Annual Report, the Departmental Performance Report, and the Report on Plans and Priorities.
- The Survey is used (along with other measures) to measure the performance of the CSLP's service provider.
- Information from the Survey is used to inform further research.
- Information from the Survey is used to inform policy development and program delivery.

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Client Satisfaction Results

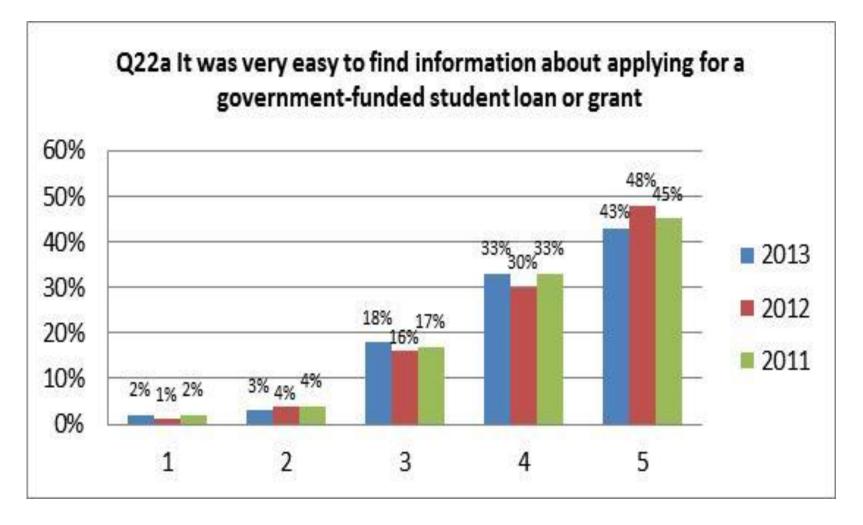
Clients are highly satisfied with the delivery of Canada Student Loans and Grants.

- Borrower satisfaction with the overall quality of service on their student loan was at an all-time high of 81% in 2013, compared to 74% in 2008.
- Borrower satisfaction with the quality of service delivered by the NSLSC continues to climb, and was also at an all-time high of 79% in 2013.



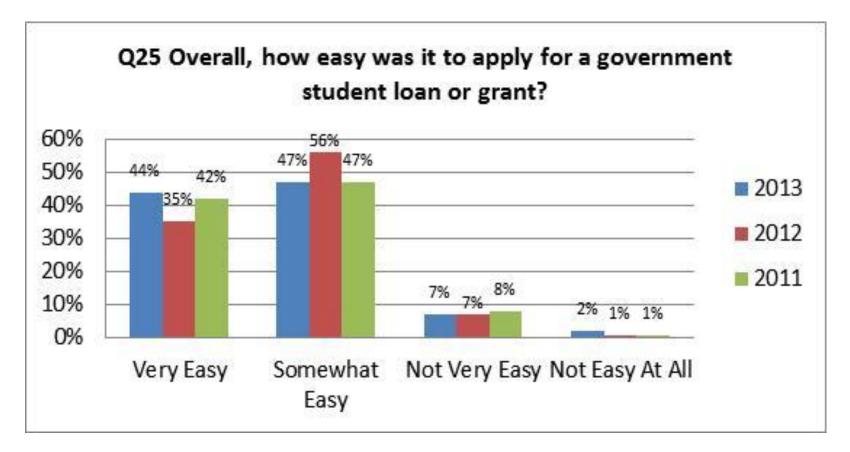
Students found it easy to find information on SFA

• 76% of borrowers found it easy to find information about applying for SFA.



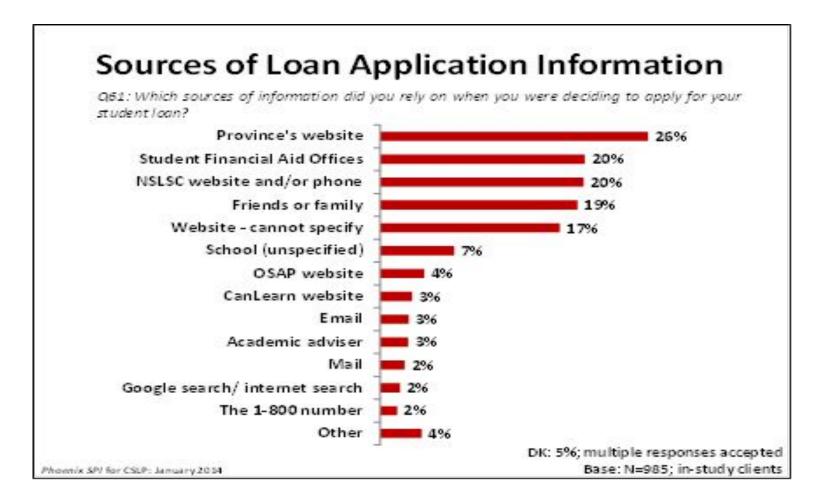
Students also found it easy to apply for SFA.

- 91% of borrowers found it easy to apply for SFA.
 - The percentage who found it very easy to apply rose 9% from 35% in 2012 to 44% in 2013.



Students prefer provincial websites for loan application information.

 For sources on loan application information, P/T websites topped the list at 26%, followed by SFA offices and NSLSC website or phone.



Most students would have had to alter their study plans without government student financial assistance.

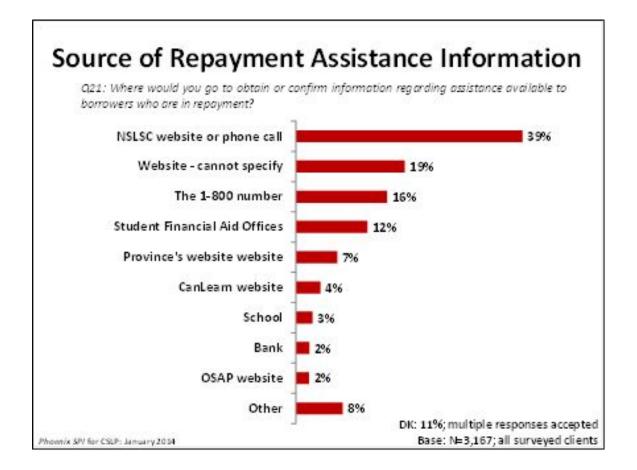
- While 31% of borrowers would have studied anyway if they had not received a student loan, 68% would have changed their study plans:
 - 18% would have studied part-time;
 - 22% would not have pursued PSE at all; and
 - 28% would have delayed their studies.

Borrowers in repayment would call the NSLSC if they were having problems making a payment.

- Most borrowers in repayment would certainly (64%) or probably (26%) be inclined to contact the NSLSC to inquire about repayment options if they were having difficulty making payments.
- The following subgroups would be more apt to call the NSLSC:
 - Clients who are on RAP (79%)
 - Clients with loans of over \$25,000 (75%)
 - Borrowers residing in British Columbia (74%) and Newfoundland (73%)
 - Clients who had already contacted the NSLSC (67%).

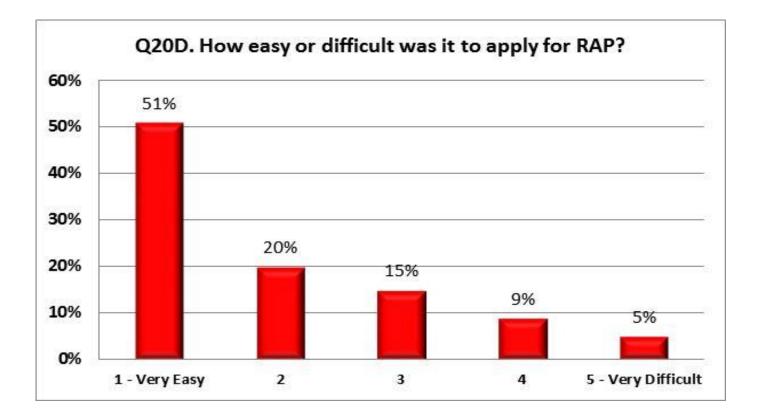
Borrowers use the NSLSC as their main source of information on Repayment Assistance.

• For sources of repayment assistance information, 39% of borrowers mentioned the NSLSC website or call centre.



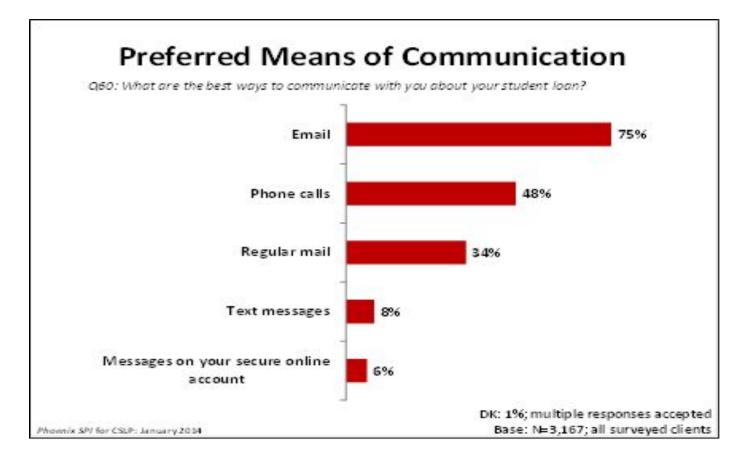
Perceptions of the RAP application process are improving.

In 2013, 71% of borrowers found the RAP application process easy, while only 14% found it difficult.



The 2013-14 survey asked questions about how borrowers wish to communicate about their student loan.

 At 75%, e-mail was by far the preferred means of communication for borrowers, followed by phone calls (48%).



Results show that communication preferences are different for different client groups.

Email communications were preferred by:

- Clients in repayment (79%)
- Clients who attend public institutions (76%)
- Young clients (78% of those under 25 vs. 68% aged 35 and over)

Phone calls were preferred by:

- In-study clients (54%)
- Clients who attended private institutions (56%)
- Clients who are delinquent (61%)
- Clients on RAP (62%)
- Clients aged 35 and over (56%)
- These communication preferences may be an important consideration when looking at how we want to communicate with borrowers in the future.

The CSLP is modernizing the way it approaches its client satisfaction survey.

- Traditionally, the CSLP Client Satisfaction Survey was a single survey and conducted exclusively by telephone.
 - Research shows a preference for online surveys, especially among the CSLP's client population.
- For 2014-2015, the Survey is operating differently.
 - Both a telephone and online samples are being used, which allow us to test for response bias.
 - The Survey is separated into modules that allows us to target multiple client populations.
 - A targeted module on the Repayment Assistance Plan is being run.
 - The core client satisfaction module and RAP research modules are currently in the field
 - Online uptake for the surveys is going well.