



GRADUATE
STUDENTS'
ASSOCIATION

UNIVERSITY OF CALGARY

CLEAR SAVINGS

UCGSA Program Cost Survey Report

ABSTRACT

A report presenting the results of our Program Cost Survey.

Prepared by:

Irtaza Sohail, Sarah Kromm, and Andrew Kemle

Executive Summary:

- 50% of UCalgary graduate students did not fully understand the cost of their program until it was time to pay tuition and fees, with 14% still not fully understanding the full cost.
- 59% underestimated the cost of their program, with 7% by more than \$10,000.
- 60% of graduate students experienced heightened anxiety, stress, or financial insecurity as a result of unclear program costs, while 29% had to cut essential spending to cover the difference.
- 66% state that if they knew the full cost of their program, they would try to prepare more financially. Only 14% said they would apply to a different university while only 5% said they would not attend graduate school.
- 78% of students believe a personalized financial breakdown would help them financially prepare. 50% believe a cost calculator or financial planning software would be a large help to them.
- 38%, a plurality of students, believe that the existing UCalgary Tuition and Fees Consultation Committee (TFCC) website is the most effective means of communicating information about program costs.
- UCalgary graduate students already make fiscally prudent decisions regarding unexpected costs, and would use additional information to prepare more financially.
- The most effective solutions to the information gap are low-cost and build off existing UCalgary infrastructure and programs.
- **Recommendations:**
 - Develop personalized financial breakdowns for graduate students as part of the admission process;
 - Expand the undergraduate cost calculator to include graduate students; and
 - Consult with graduate students (particularly international graduates) to determine what other information must be included in admission letters and the TFCC website to improve clarity around program cost.

Methodology:

UCGSA's *Program Cost Survey* was a random sample of 483 students (with response number fluctuating depending on the question) via Qualtrics, with students encouraged to use a QR code found around campus, a link available on our website, or a link included in our weekly newsletter. It ran from September 17th to October 6th, 2025. The margin of error for this sample is +/- 4%, 19 times out of 20. Totals may not add up to 100 due to rounding on questions where students could only pick one option. The responses have not been weighted; see the Survey Demographics section for more.

About the Authors:

About the GSA

The University of Calgary Graduate Students' Association (UCGSA) was first established in 1967 and further incorporated by an Order in Council in 1971. As per Sections 94(1) and 95(1-5) of the *Post-Secondary Learning Act*, and 58.4(1)(c) of the *Labour Relations Code*, we provide the administration of graduate student affairs and are the registered bargaining agent for all academically employed graduate students. In this capacity, we represent the collective voices of approximately 7,700 graduate students to the university and all levels of government, in addition to fostering a collegial graduate student community, administering vital services and programs such as the graduate student health and dental plan, advise students on how to navigate university policy, represent them in academic and employment disputes, negotiate the collective agreement, and other duties as circumscribed by legislation.

About the Elected Officials

Irtaza Sohail, President, is a MSc student in Electrical Engineering. He is the primary spokesperson for the organization and is in charge of overseeing the overall governance of UCGSA.

Sarah Kromm, Vice President—External, is an MBA student in Haskayne School of Business. She is responsible for leading UCGSA in all external relations, including with all three levels of government, the University of Calgary, and stakeholders within post-secondary education's orbit.

About the Government and External Relations Manager

The Government and External Relations Manager reports directly to the Executive Director, and is responsible for researching and writing, government and stakeholder relations, media relations, and other duties as assigned. The current Government and External Relations Manager is Andrew Kemle (M.A. in Political Science).

The authors would like to thank Dr. Melanee Thomas, Associate Professor of Political Science at the University of Calgary, for the training and knowledge she imparted on survey methodology and data interpretation.

All errors are the authors alone.

Land Acknowledgement

We acknowledge the traditional territories of the people of the Treaty 7 region in Southern Alberta, which includes the Blackfoot Confederacy (comprising the Siksika, Piikani, and Kainai First Nations), the Tsuut'ina First Nation, and the Stoney Nakoda (including the Chiniki, Bearspaw, and Wesley First Nations). The City of Calgary is also home to the Métis Nation of Alberta, Region III. The GSA is situated on land adjacent to where the Bow River meets the Elbow River; the traditional Blackfoot name of this place is "Moh'kins'tsis", which we now call the City of Calgary.

Introduction:

A graduate degree requires long-term financial planning on the part of a student. The most obvious costs that need to be planned for are tuition and fees, which for doctoral students can stretch for up to 6 years into the future. But graduate students must also plan for the fact that they are effectively stepping away from the labour market at a prime employment time, either to invest in human capital, take below-market rate employment (as a teaching assistant or research assistant), or a combination of the two. Graduate students who perform field work or must travel as part of their research must budget for travel expenses, insurance, field equipment, and more, including the tradeoffs they must make by being away from their home institution and any scholarship or employment opportunities that are now unavailable. According to the University of Calgary Graduate Students' Association (UCGSA) Annual Survey, approximately 1/3rd of graduate students have dependents, which includes starting families or caring for parents. This means graduate students must also plan around childcare costs, mortgages, spousal employment, care facility payments, and so on. Given the financial and opportunity costs that graduate students must juggle, stable, predictable tuition and fees are essential for life planning, program completion. Certainly, a core component of stable and predictable tuition and fees is knowing the full cost of your program well in advance of accepting admission.

UCGSA's advocacy team held consultation sessions with our membership, however, and learned that many graduate students face unexpected costs. Namely, they are not fully aware of the cost of their programs, leading to many underestimating what they must pay in tuition and fees as a UCalgary graduate student.

Consequently, the UCGSA advocacy team prepared this survey, consisting of 17 questions (demographic and cost-specific), in order to ascertain how widespread the lack of clarity around program costs was for graduate students. What we found is that **50% of graduate students did not fully understand the cost of their program until it was time to pay tuition and fees**, with 14% *still* not understanding the total cost. **59% underestimated their program costs by at least \$100, with some underestimating by over \$10,000.** Those impacted by miscalculated costs overwhelmingly reported heightened anxiety, stress, and financial insecurity as a result. Many had to dip into personal savings to pay for the unexpected costs, and **29% had to cut essential spending, like rent or food, to make up the difference.**

However, we also found that graduate students overwhelmingly make financially prudent decisions in response to these unexpected costs. Moreover, **60% of graduate students would have prepared more financially had they known what the true cost of their program was**, rather than dropping out of graduate school or seeking a graduate education elsewhere. **78% of graduate students believe a personalized financial breakdown would help them prepare financially for the cost of their education**, and in fact, graduate students prefer low-cost solutions to improving clarity around program expenses.

As such, we believe that the University of Calgary need only invest marginal resources in existing infrastructure to help close the information gap. Rather than expecting a mass exodus of graduate students, or a massive resource-sink to redevelop how tuition and fees are communicated to students, the university can noticeably improve graduate student mental health by increasing the information available on admission letters, expanding the undergraduate cost calculator to include graduate students, and offer financial planning tools as part of their Student Services programs.

This report has the following structure. Section 1 outlines the demographics of our survey. Section 2 presents our data, including a high-level analysis of what each question reveals. Section 3 is a more in-depth analysis, which highlights the two main narratives that should be taken from our results: that UCalgary graduate students already make smart financial decisions, and that most solutions require only minimal changes to existing programs to be effective. Section 4 presents our recommendations, and we conclude with Section 5. The raw data tables from Qualtrics are included in the Appendix.

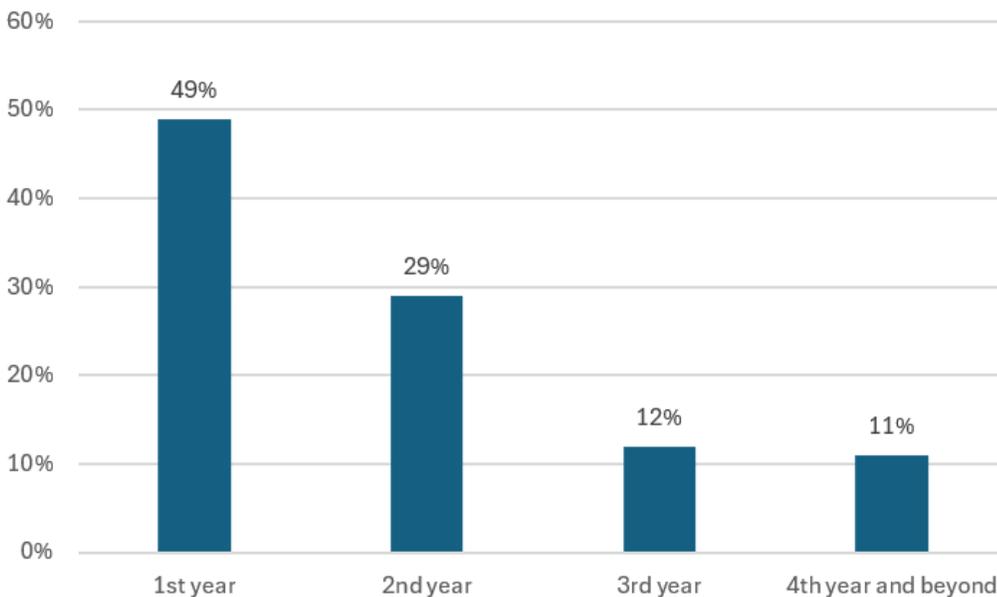
1. Survey Demographics:

Only certain information was available from the university. Due to the sample size being below 1,000, and to avoid compromising the randomness of the survey, we did not weight the sample on the basis of faculty responses or whether students were domestic or international students.

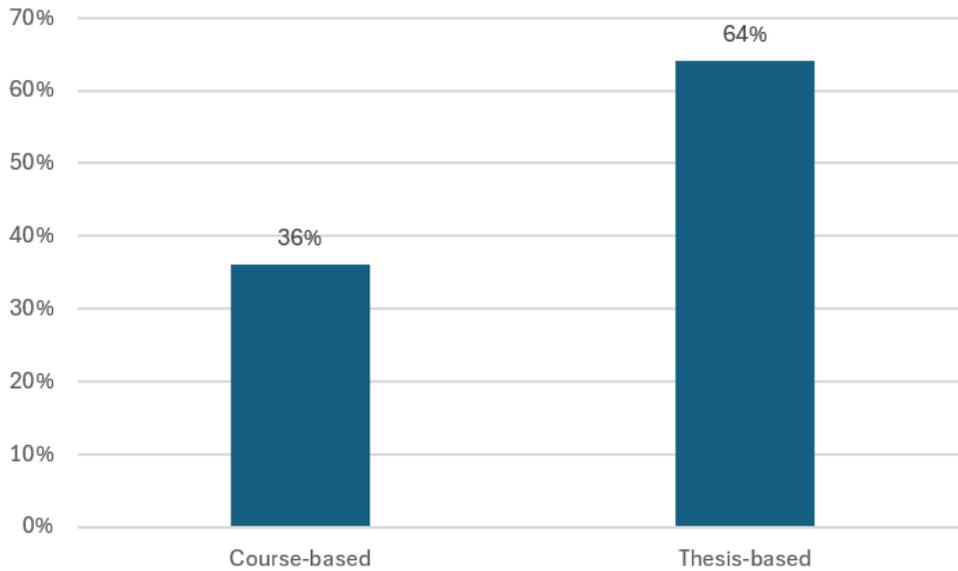
The following charts break down the demographics of the survey sample based on:

- Year of program
- Course-based vs thesis-based (including doctoral students)
- Master's vs PhD
- Domestic vs international students
- Responses per faculty

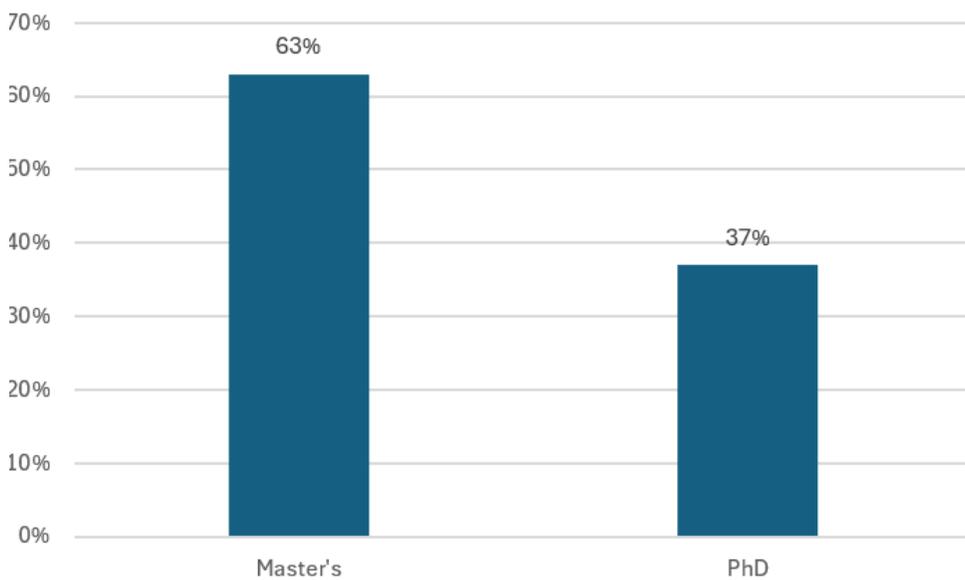
What is the current year of your program? (478)



Is your program course-based or thesis-based? (478)

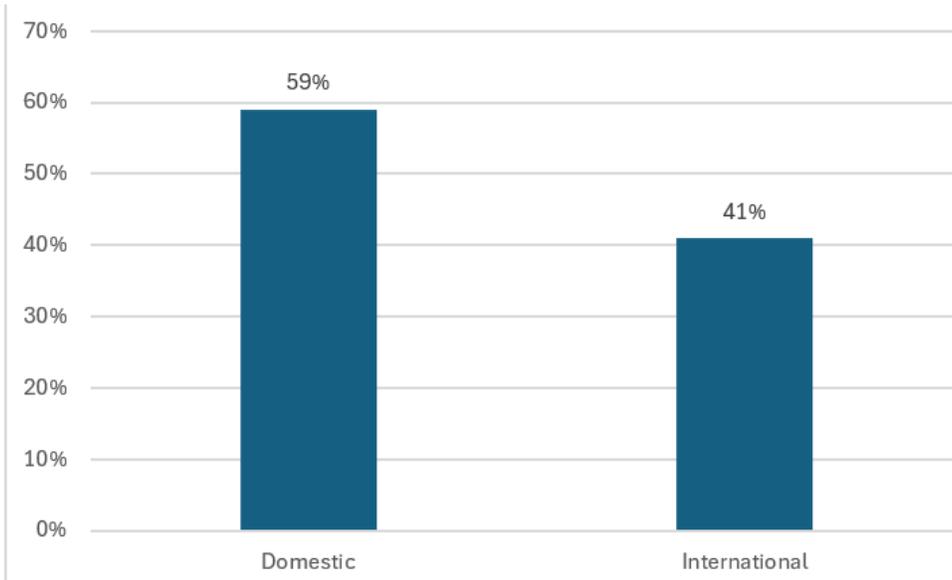


If thesis-based, what is your level of study? (404)¹

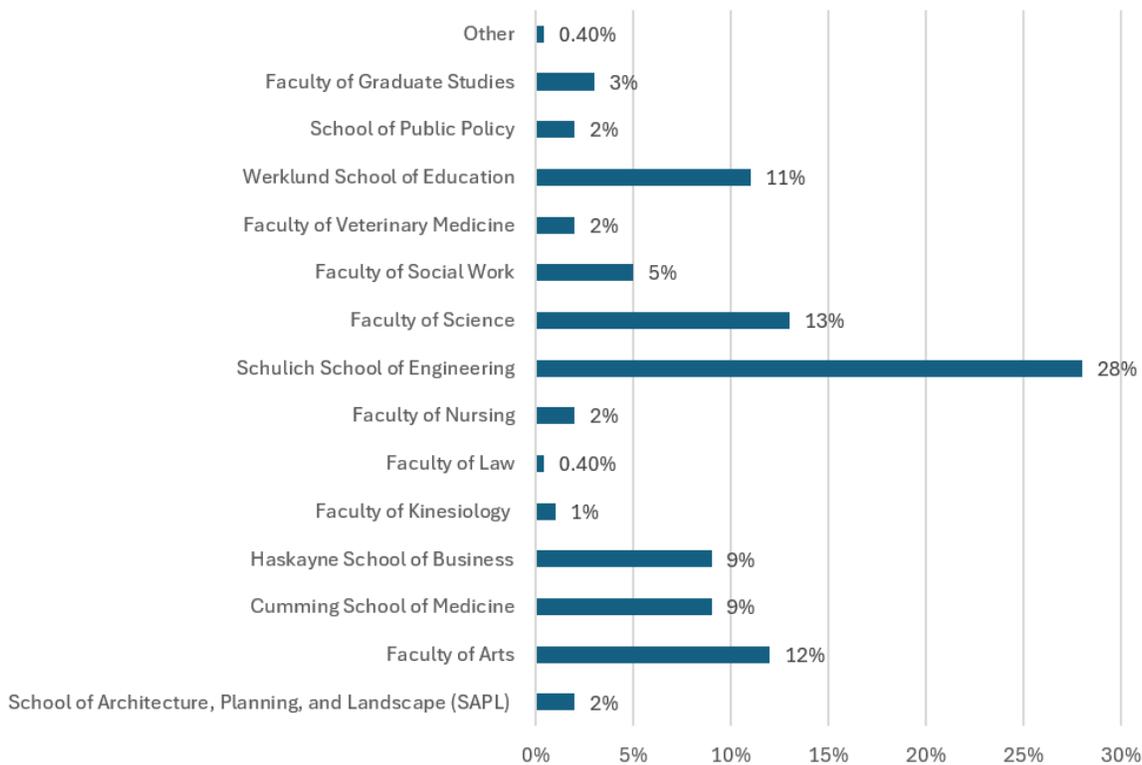


¹ We expect that some course-based students may have accidentally answered this question, hence why there are 404 responses despite only 64% of our survey identifying as thesis-based.

Are you a domestic student or are you an international student? (478)

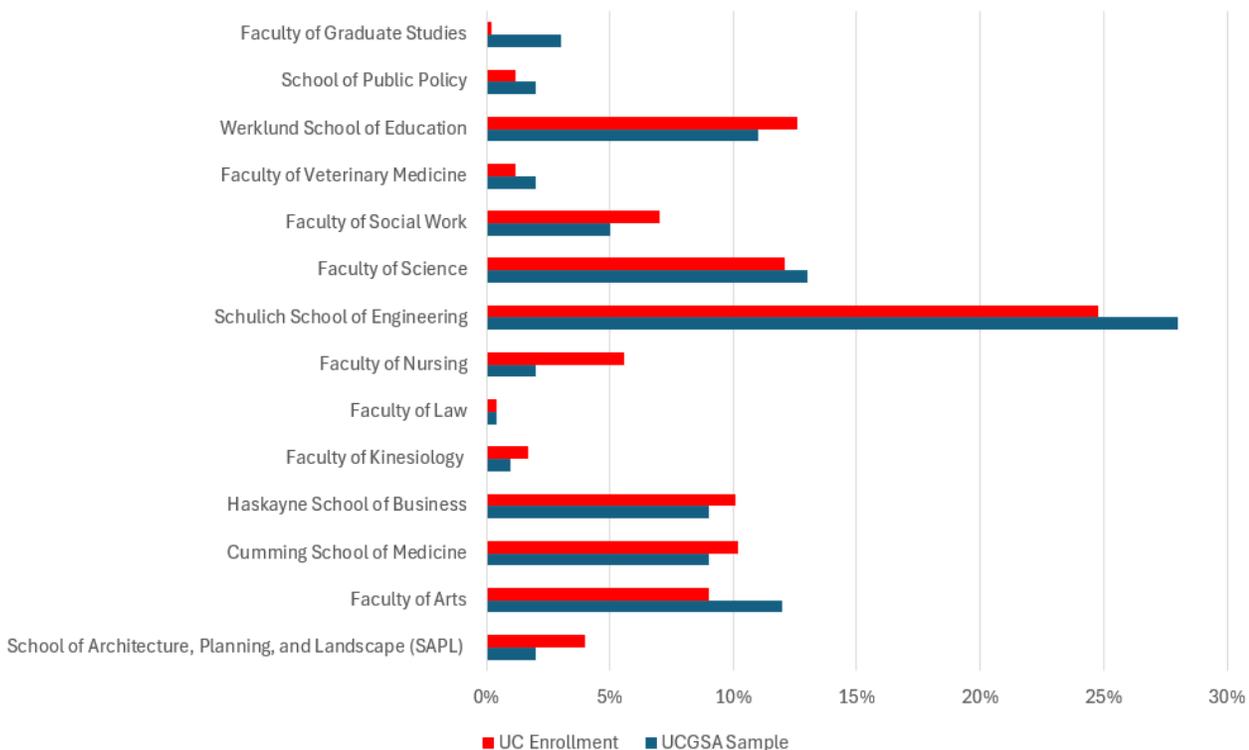


What faculty is your program in? (476)



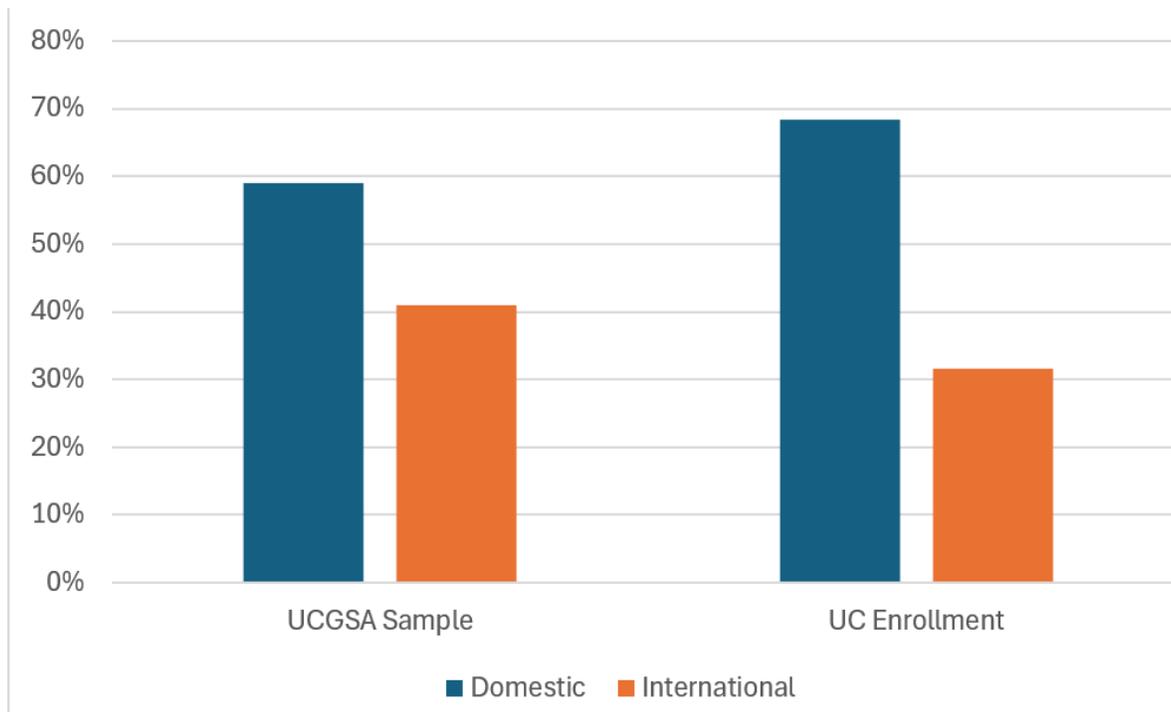
When we contrast our sample with the University of Calgary’s enrollment data (taken from the [Office of Institutional Analysis](#)), we see that we’ve largely matched the distribution of students from faculty to faculty. There is a slight oversampling of Schulich, Arts, and Science students, and a slight undersampling of Werklund, Social Work, and Medicine, and a more significant undersampling SAPL. All of which are, nonetheless, within the survey’s margin of error. We oversampled FGS quite substantially; however, FGS only has 18 enrolled students, so this oversampling had at most a marginal impact on the survey’s results.

UCGSA sample versus UCalgary enrollment numbers (Office of Institutional Analysis), Faculty



The Office of Institutional Analysis also tracks the number of domestic versus international students currently enrolled at the University of Calgary. When compared with our sample, we see that we oversampled international students, meaning they are overrepresented in the responses to our survey. This is not particularly surprising: international students are, on average, more engaged in GSA activities than domestic students, and program costs will have a larger impact on students from other countries due to the stresses associated with the immigration process.

UCGSA sample vs UCalgary enrollment numbers (Office of Institutional Analysis), Domestic vs International

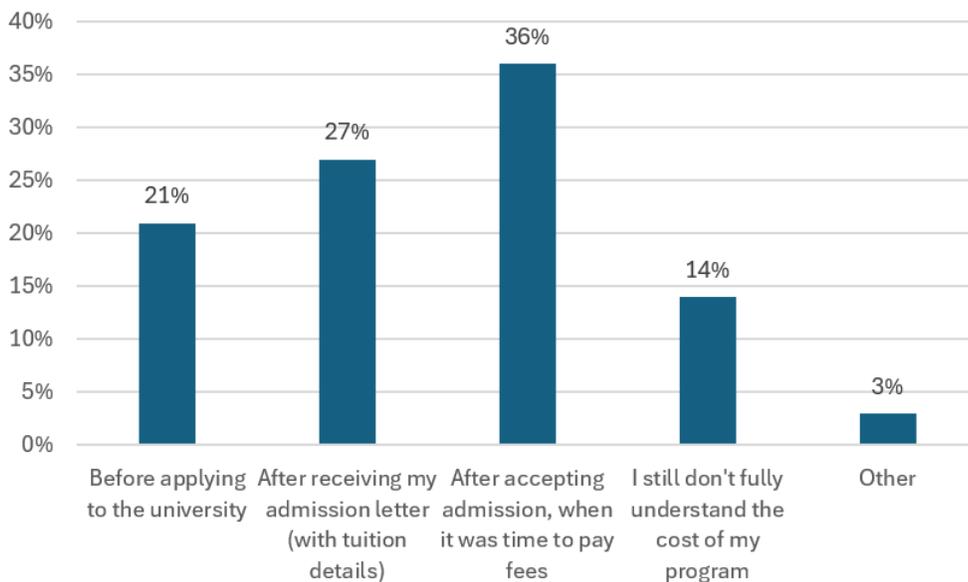


As such, while we have a random sample, we do not have a perfectly *representative* sample. While the distribution of responses by faculty largely aligns with the university’s enrollment numbers, the results will be skewed by a significantly higher proportion of international students answering the survey. This should be interpreted as indicating that problems around program cost clarity disproportionately impact international students, and thus the university should prioritize consultations with this group of students in order to have the highest positive impact.

2. Data:

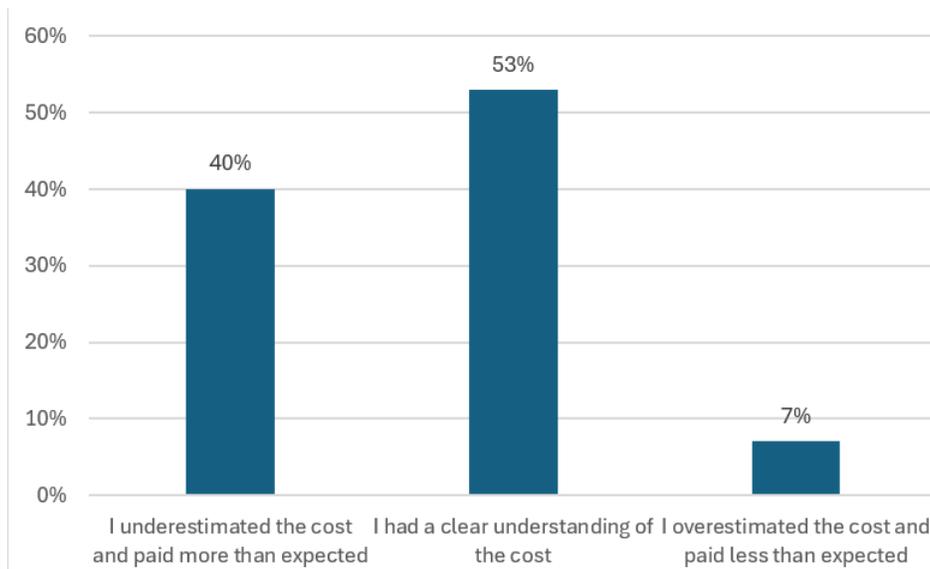
When looking at our responses, we see that there are clarity issues around the full cost of graduate programs at the University of Calgary. **50% of students sampled** state that they did not fully understand the cost of tuition and fees until after they had accepted admission, with **14%** stating that they still do not fully understand the true cost of their program.

Question 1: When did you completely understand the total cost of tuition and fees for your program? (478)



As a result, **40% of students surveyed** state that they *underestimated* the cost of the program, and as a result had to pay more in tuition and fees than they initially anticipated (7% of students overestimated the cost and paid *less* than anticipated). A slight majority of students in the sample had a clear understanding of their program costs, indicating that the problem is not a broad systemic failure of the university to communicate tuition and fees to students, but that there is something lacking in the admission's process that causes a significant block of the student population to under-or-over estimate their program costs.

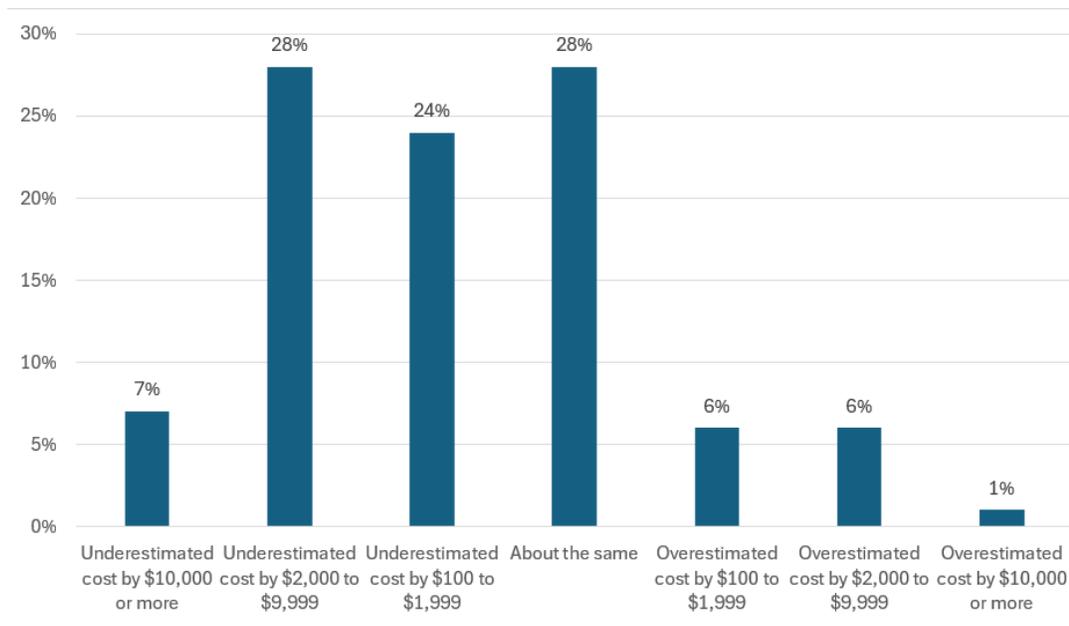
Question 2: When it came time to pay your tuition and fees, which statement best describes your situation? (477)



While a slight majority of sampled students fully understand the cost of their program by the time they had to pay tuition, the impact on those who underestimated their program costs is significant. **59% of students sampled state they underestimated the cost of their program between \$100 to over \$10,000.** While \$100 might not seem like much, even this level of unexpected cost can create serious problems for students either just above—and especially *below*—the poverty line. A near plurality of students underestimated the cost of their program between **\$2,000 and \$9,999**, which is a significant additional cost even for those in a relatively secure financial position. Slightly more than half as many students underestimated the cost of their program by over \$10,000 than overestimated the costs *in total*, further showcasing that the lack of clarity overwhelmingly results in students paying *more* than they anticipated, rather than less.

This differs from the 40% that outright said they underestimated the cost of their program, but a likely reason for this (given that the response rates were similar, 477 vs 478) is that many students who underestimated by close to the \$100 cutoff felt that it was a minor miscalculation, and did not think that the statement “I underestimated the cost and paid more than I expected” *best* described their situation.

Question 3: Overall, how different were your actual program costs compared to your expectations? (474)

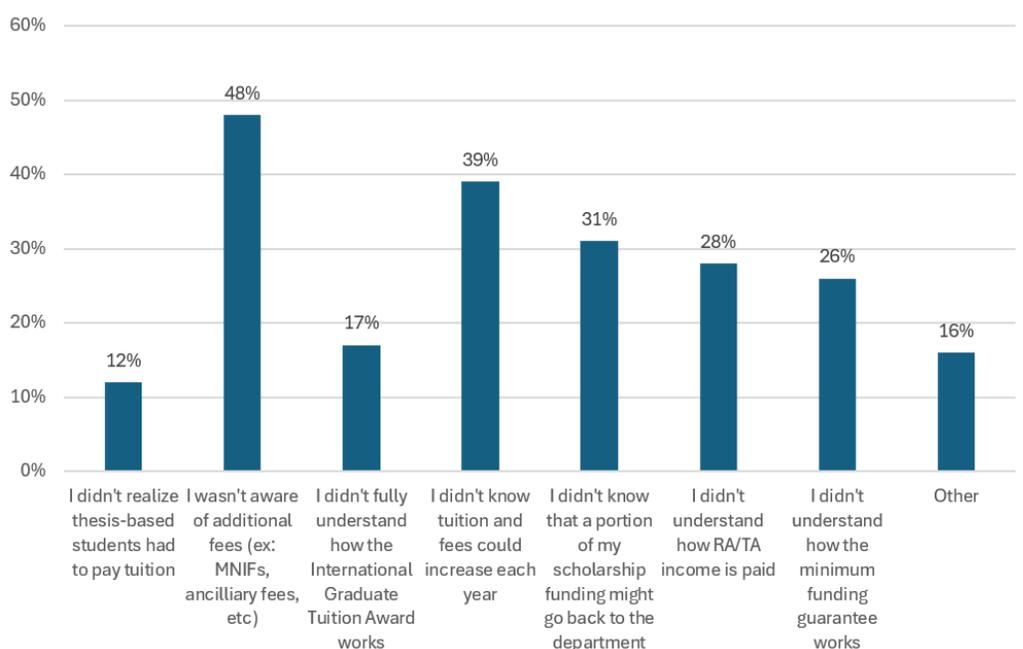


When breaking down the causes of why students miscalculated the cost of their program, we see a fairly heterogeneous range of responses. A plurality of students (**48%**) say it is because they were unaware of the additional fees they would have to pay, such as mandatory non-instructional fees (MNIFs) or ancillary fees (i.e., cost-recovery fees for services such as the Wellness Centre and fees for residence, parking, and other non-academic capital expenses, respectively). **39% did not realize that tuition could increase year over year**, while **31% did not realize that a portion of your scholarship might be returned to the your department** (pejoratively called “clawbacks” by students; it is a process regulated by the Minimum Funding Policy of either the Faculty of Graduate Studies or by individual faculties, such as the funding policy for [Cummings School of Medicine](#)). **28% and 26% of students did not know how employment income or the minimum funding policy worked, respectively.**

The “Other” responses, which required students to specify their answers, frequently mentioned the **expectation that tuition would decrease for PhD students after candidacy**, leading to program costs being underestimated in the long run. Others mentioned that they were not aware that MNIFs or ancillary fees could not be opted out of. Some students mentioned **expecting TA positions or scholarships to offset the cost of their programs that were not**

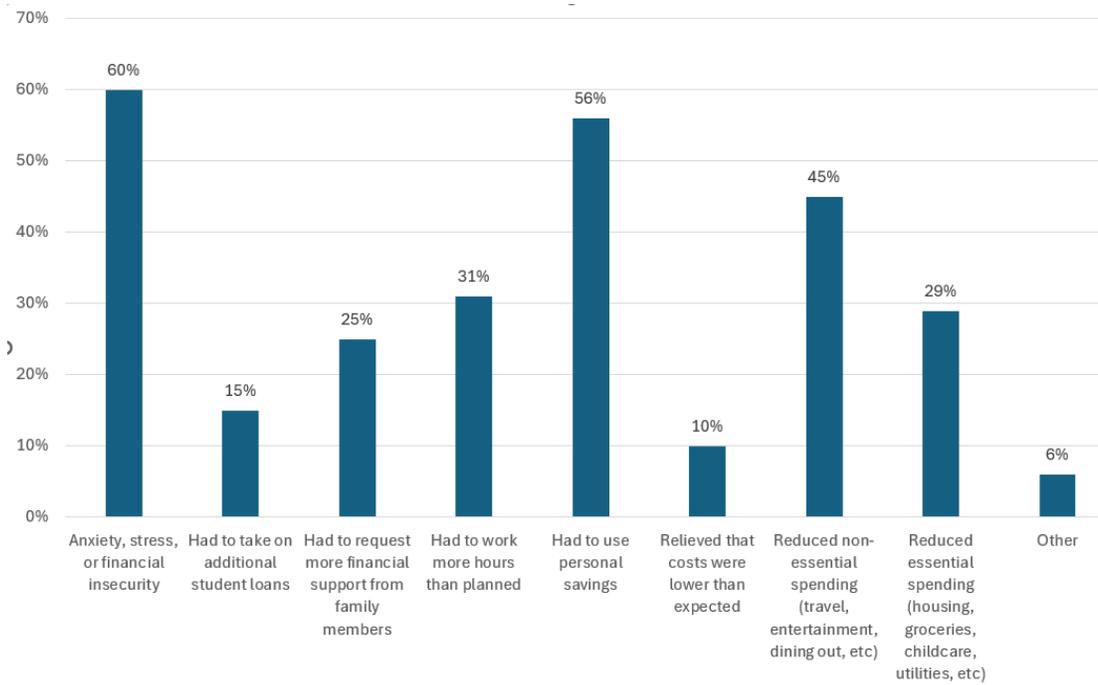
offered or were not available. These responses suggest that confusion over program costs extend to how tuition rates change year to year and what funding opportunities are available to graduate students, in addition to a lack of clarity around fees.

Question 4: If applicable, what factors contributed to any miscalculation of the cost? (select all that apply) (389)

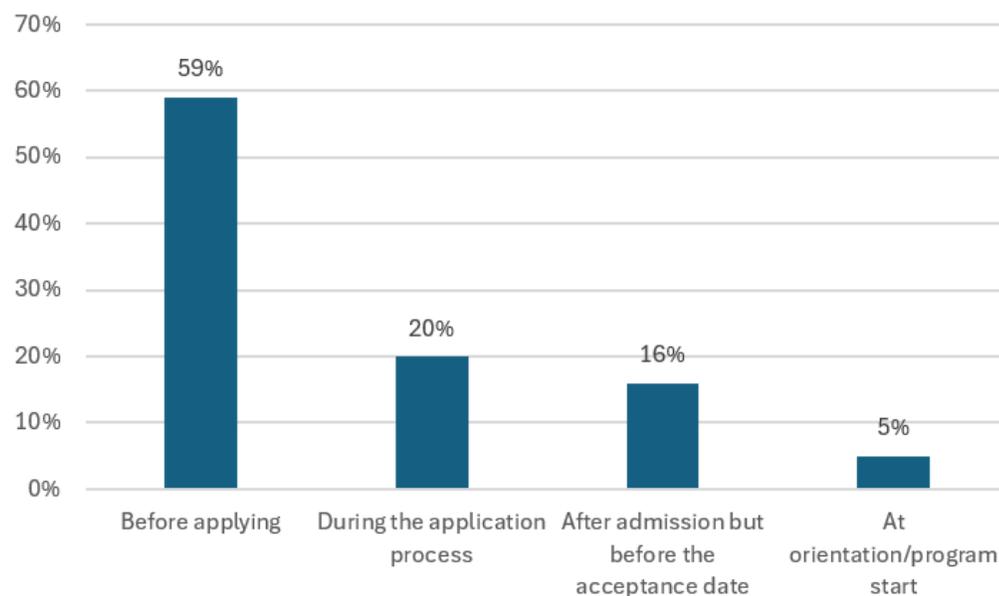


As far as the impact miscalculating costs had on graduate students, **60% of respondents say they experienced anxiety, stress, or financial insecurity**, representing a near super-majority of the sample. **56% had to use personal savings** in order to cover the unexpected costs, a third had to increase the number of working hours, and 45% reduced non-essential spending like travel or eating out. **29% of students had to reduce essential spending, including on food and childcare, as a result of miscalculated costs.** Interestingly, only 15% say that they took on additional student loans, meaning the overwhelming majority of respondents avoided utilizing Alberta Financial Aid to cover the unexpected costs of their education.

Question 5: If applicable, what impacts did miscalculating your program costs have on you? (select all that apply) (392)

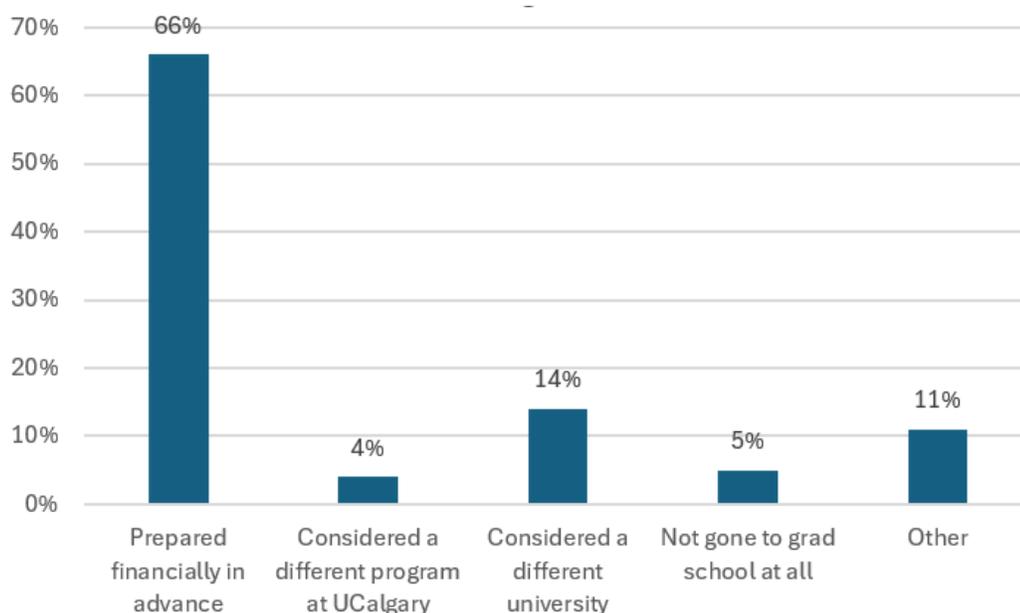


Question 6: At what point would you have preferred to receive a full picture of the financial obligations for your program? (476)



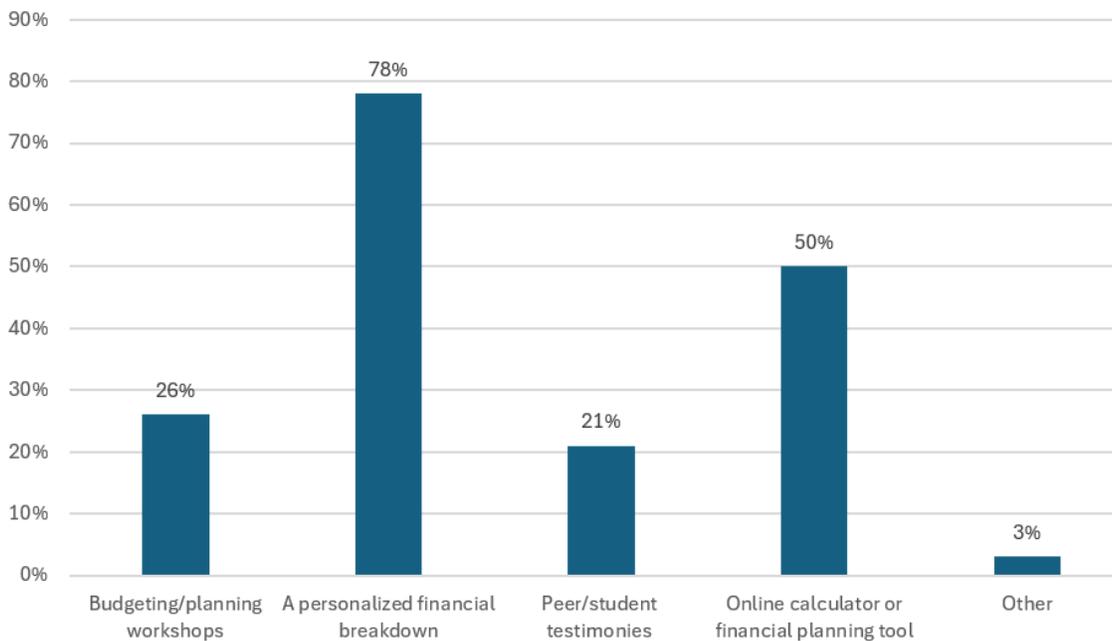
A supermajority of students (**66%**) state that **they would have prepared financially in advance had they had a clearer understanding of what their programs cost**. Only 5% would consider dropping out of grad school, by contrast. Some of the “Other” answers mention that knowing the true cost of their program would have reduced their long-term anxiety, even if it did not lead to any different decisions on their end. A few responded that they would have increased the amount they worked the summer before starting, which lines up with “Prepared Financially in Advance.” A few “Other” responses indicated they would go to different university, meaning that the 14% who picked that this survey may slightly underestimate the number of students who would find a different school as a result of knowing more about their program costs.

Question 7: If you had a clearer understanding of the financial impact of your program before starting, what is the main thing you would have done differently? (417)

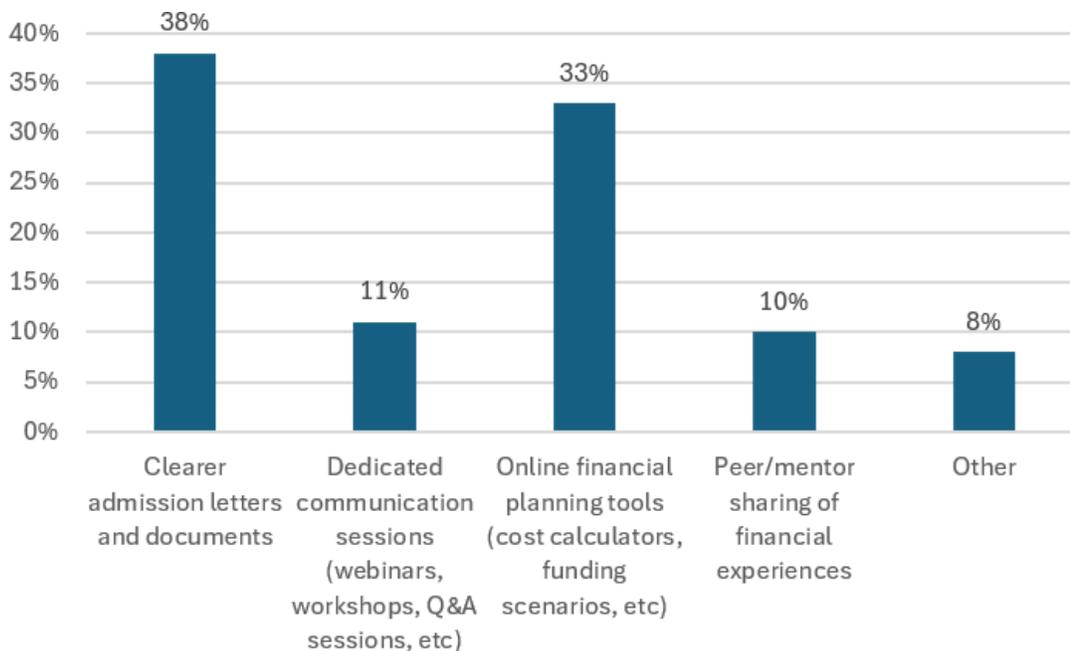


In line with the overwhelming responses in favour of preparing financially in advance, **78% of students believe a personalized financial breakdown would help long-term financial stability, while 50% said the same about an online calculator or financial planning tool**. About a third of students say that online financial tools would be the most effective means of making program costs clearer, while a plurality (**38%**) say that adding more information to admissions letters would best improve their understanding of the costs of their education.

Question 8: What types of resources would have helped you feel more financially prepared? (select all that apply) (460)

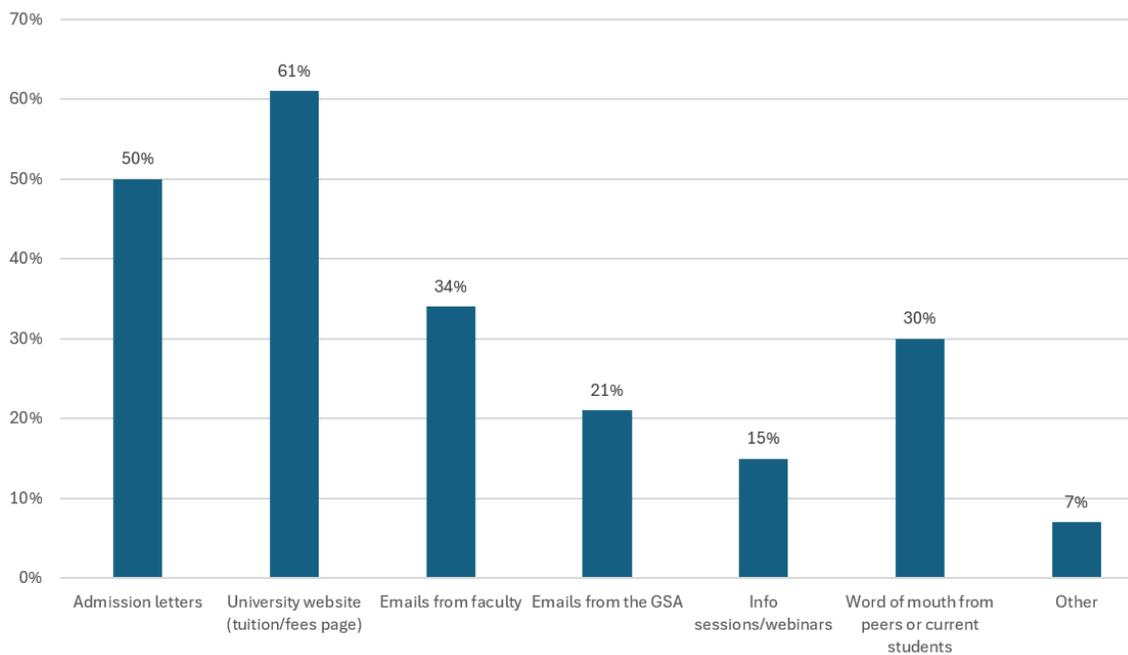


Question 9: How could the financial impact of programs be made clearer for future students? (465)



Finally, students clearly prefer communications from official university channels. While UCGSA does provide updates through the Tuition and Fees Consultation (TFCC) process, including proposed fee increases and breakdowns of what MNIFs and ancillary fees are, only **21% of students believe this is the most effective communications channel**. These results, particularly the **61% that believe the University TFCC website is the most effective communication channel**, also indicates that the University has effective resources already available, meaning that it can build off existing programs to help close the information gap.

Question 10: Which communications channel has been the most effective means of communication information to you about program costs? (select all that apply) (452)



3. Analysis:

UCalgary graduate students are not fully clear on what the true cost of their programs are, and this is causing emotional and financial distress. A significant portion of graduate students are underestimating the cost of their education by over \$2,000, which is almost two-thirds [the cost](#) of a full semester's worth of tuition for a domestic student. 14% of students still do not fully understand the cost of their programs, meaning that for a minority (though by no means negligible) number of students, that confusion will follow them throughout their program. If any of these students are in a doctoral program, this could mean **4 to 6 years of miscalculated costs**.

The most obvious impact of miscalculated costs—especially over the length of a PhD program—are decreased personal savings, increased student debt, and increased anxiety. Broader macroeconomic concerns include labour market distortions as student debt and lower savings make some forms of employment financially unattractive (evidence suggests this is particularly problematic in the [medical field](#)). As [Albertan graduate students](#) already have the highest levels of student debt in Canada, the highest ratio of master's students with debt over \$30,000 (and second highest for PhD students), and among the lowest ratio of students who have paid off their debt within StatCan's 5-year reporting period, students who are unaware of the full cost of their programs are more vulnerable to long-term debt problems and financial hardship than elsewhere in Canada.

Two primary narratives should be pulled from our survey results, though:

1. UCalgary graduate students already strive to make smart financial choices, and will use additional information to better financially prepare for their education;
2. The most effective solutions will require only small changes to existing UCalgary initiatives.

The upshot of this is that UCalgary has already laid a solid foundation to improve students understanding of program costs and should not be concerned that additional information will lead to a massive enrollment drop. Increasing clarity around the cost of graduate student education at the University is thus a cost-effective way of improving student finances.

3.1. UCalgary Graduate Students Already Make Smart Financial Choices

While a supermajority of UCalgary grads felt increased anxiety, stress, and financial insecurity as a result of miscalculated costs, nearly half responded by cutting non-essential spending to cover the resultant shortfall. Over half drew from personal savings, indicating that they had prepared at least somewhat for additional costs before starting their program. Nearly a third sought additional employment. A quarter called upon their families for additional support. These are interest-free methods of covering unexpected costs, and while they are not available to every student (not all families can afford to provide additional support for their children, just as not all students are in a position to build personal savings), the high reported utilization of these options shows that graduate students attempt to avoid taking on additional student debt when possible. As such, it should not be surprising to see that at least **2/3rds of students would prepare financially in advance had they known the true cost of their programs.**

Because UCalgary graduate students attempt to avoid taking on additional debt *when possible*, their preference for personalized financial plans and cost calculators should be interpreted as UCalgary grads asking for more information to prepare financially in advance. They will likely take this information and further cut non-essential expenses or seek additional employment opportunities, but without the shock that comes with an unexpected—or underestimated—tuition and MNIF bill appearing on their Student Centre page. The ability to better prepare for their education expenses should lead to a decrease in the amount of stress and anxiety UCalgary graduate students feel, even if tuition and fees continue to increase year-over-year.² It may also encourage more graduate students to apply for scholarships or seek employment as a TA or RA throughout their program.

Of course, while UCalgary should see these results as indicating that graduate students wish to have more information to remain fiscally prudent, this does not mean there are no concerns with program costs outside of clarity. **Nearly a third of graduate students had to cut essential costs in order to afford their programs**, for instance. This number may decrease as students are better able to plan ahead and account for otherwise unknown (or poorly understood) costs, this also reflects the broader affordability crisis that Canadian graduate students are facing. We recognize that this is largely due to [massive budget cuts](#) from the provincial government, and we hope the recommendations from [recent report](#) from the *Expert Panel on Post-Secondary Funding and Alberta's Competitiveness* (also known as the “Mintz Report”) help

² Within reason—see the discussion around the 29% or so of students who had to cut essential costs starting in the next paragraph.

address this funding shortfall, but it would be unreasonable to expect that this number completely disappears with more accessible financial planning tools or greater cost information being available to students. Additionally, the stress and anxiety that graduate students face will not completely disappear if they have a better long-term understanding of the cost of their programs. Greater clarity around program costs will only eliminate the stress and anxiety of *unexpected* costs, not high costs in general.

Still, graduate students will likely take any additional information and make prudent spending decisions in response. As such, the University of Calgary should not fear an exodus of graduate students if they more clearly outline the full cost of tuition and fees for UCalgary graduate school.

3.2. Most Solutions Need Only Small Changes

If a lack of understanding around MNIFs is part of the confusion for graduate students, then the recent MNIF report—created in collaboration with the university, UCGSA and the University of Calgary Students' Union—will be a substantial help. It provides a comprehensive breakdown of where MNIFs go, why they are collected, and the cost projections of each fee.

Indeed, the University of Calgary already has a solid foundation to build from when addressing student cost miscalculations. 61% of students indicate that the existing [TFCC website](#) is an effective means of communicating program cost information. 50% state that admissions letters would also be an effective communications channel for graduate students; international students in particular would benefit from detailed cost breakdowns on their admission letters (in line with how 38% of students said clearer admissions letters would be their *preferred* means of increasing understanding of program costs). 50% also say that online financial planning tools, like a cost calculator, would help them prepare more financially for the true cost of their programs. The University of Calgary currently has an [undergraduate cost calculator](#) that could be expanded to cover graduate student programs.³

Changes to the TFCC website, admissions letters, and undergraduate cost calculator would be closer to tinkering around the edges than a wholesale revamping of how tuition and fees are communicated to students, which means the university will not have to sink a substantial

³ UCGSA has a [graduate student cost calculator](#), however it is difficult for us to update, as we lack the staff and resources to comprehensively survey both the cost of living in Calgary and the various tuition rates for UCalgary graduate programs. Theoretically, the university would have more luck finding accurate information than us.

amount of resources into improving cost communications with students. This is true even if the changes to admission letters include personalized financial breakdowns, something that an overwhelming number of graduate students (**78%**) indicate would positively help them plan for the full cost of their programs. While this would likely require hiring more staff to ensure that each letter is accurate and possesses all necessary information, the university can still build off the personalization already present in admissions letters, and any expansion to the undergraduate cost calculator, to ensure the process does not eat up too much of the Office of the Registrar's resources.

In fact, the most labour-intensive options—webinars, seminars, or Q&A sessions—rank low amongst student preferences, with only 11% of students indicating that would be the most effective channel for improving clarity around program costs. The university should therefore not feel obligated to earmark a significant portion of their communications and outreach budget to holding townhall sessions for the express purpose of telling students what the cost of their program will be.⁴ Instead, any additional funds should be allocated to the Registrar and the cost calculator for maximum impact.

3.3. A Note On Student Loans

Only 15% of students say they took on additional student loans to cover the unexpected costs of their program. As noted above, this is likely a fiscally prudent decision, as it avoids students having to pay interest payments above and beyond what they already must pay. But such a low number should be analyzed deeper.

Albertan graduate students have the highest level of debt, one of the highest ratios of “large debt,” and one of the lowest percentage of students who have fully repaid their debt by the end of StatCan's 5-year reporting period (**Table 1**).. Albertans also have the highest use of [loans versus non-repayable grants](#) relative to the rest of Canada. Albertan students are therefore not avoiding utilizing student loans, but this survey indicates that they are not willing to take on *additional* student loans to cover their unexpected costs.

⁴ Note that this is not the same as saying that townhalls are ineffective. Nor does this apply to holding webinars or face-to-face consultation sessions to determine what information is missing from current admissions letters (see our recommendations). We simply mean that a townhall to tell students what their tuition and fees will be over the long run is likely not a cost-effective use of the university's time.

This may be because graduate students are aware of the long-term debt that comes with taking on student loans. Alberta is one of four provinces that still charge interest on student loans, so worrying about interest payments may also influence UCalgary graduate students to dip into personal savings and cut spending rather than take on more student loans.

This is all speculative, but it is something to investigate further in order to gain a full understanding of how Albertan graduate students view their financing options, especially when they are faced with an unexpected income shock.

3.4. Oversampling of International Students

As mentioned in the Survey Demographics section, we oversampled international students due to the random nature of the survey responses. As such, responses may be slightly skewed, given the greater challenges international students face in receiving, and interpreting, the information they receive.

That being said, most responses indicate that there are information gaps in what is communicated to students, so it is unlikely that language barriers are the cause of student confusion over program costs.⁵ Additionally, over 50% of our sample was still domestic students, meaning that some *domestic* students also experienced confusion around the true costs of their program. While this is an issue that likely disproportionately affects international students, domestic students would benefit from greater clarity around program costs as well.

⁵ And even if it was, this is still a problem the university should attempt to address.

4. Recommendations:

Given the opinions of our members, UCGSA therefore recommends that the University of Calgary:

- Develop personalized financial breakdowns for graduate students as part of the admission process;
- Expand the undergraduate cost calculator to include graduate students; and
- Consult with graduate students (particularly international graduates) to determine what other information must be included in admission letters and the TFCC website to improve clarity around program cost.

5. Conclusion:

The University of Calgary already has a solid foundation to build from in terms of communicating the cost of a graduate program at the institution. Minor changes to the TFCC website, an expansion of the undergraduate cost calculator to include graduate students, and the inclusion of a personalized financial breakdown as part of the admissions process would go a long way to reducing confusion around tuition and fees. Doing so will noticeably improve graduate student mental health and financial security without committing the university to spending resources they currently do not have. While clarity around program costs will not fully solve the cost-of-living issues that UCalgary graduate students face, it will nonetheless have a major impact. We applaud, and recognize, that the university is already engaging in discussions on how to improve the communications process after we brought this survey to their attention at TFCC.

Appendix: Data Tables

What is the current year of your program? 478 ⓘ

Q1 - What is the current year of your program?	Count	Count
1st Year	49%	232
2nd Year	29%	137
3rd Year	12%	55
4th Year or Beyond	11%	54

Is your program course-based or thesis-based? 478 ⓘ

Q2 - Is your program course-based or thesis-based?	Count	Count
Course-based	36%	173
Thesis-based	64%	305

If thesis-based, what is your level of study? 404 ⓘ

Q3 - If thesis-based, what is your level of study?	Count	Count
Master's	63%	255
PhD	37%	149

Are you a domestic student or are you an international student? 478 ⓘ

Q4 - Are you a domestic student or are you an international student?	Count	Count
Domestic	59%	280
International	41%	198

Which faculty is your program in? 476 ⓘ

Q5 - Which faculty is your program in?	Count	Count
School of Architecture, Planning and Landscape (SAPL)	2%	8
Faculty of Arts	12%	56
Cumming School of Medicine	9%	45
Haskayne School of Business	9%	44
Faculty of Kinesiology	1%	5
Faculty of Law	0%	2
Faculty of Nursing	2%	10
Schulich School of Engineering	28%	132
Faculty of Science	13%	64
Faculty of Social Work	5%	23
Faculty of Veterinary Medicine	2%	11
Werkland School of Education	11%	52
School of Public Policy	2%	9
Faculty of Graduate Studies	3%	13

When did you completely understand the total cost of tuition and fees for y... 478 ⓘ

Q6 - When did you completely understand the total cost of tuition and fees for your program? - Selected Choice	Count	Count
Before applying to the university	21%	99
After receiving my admission letter (with tuition details)	27%	131
After accepting admission, when it was time to pay fees	36%	170
I still don't fully understand the cost of my program	14%	65
Other (please specify)	3%	13

When it came time to pay your tuition and fees, which statement best describes your situation? 477 ⓘ

Q7 - When it came time to pay your tuition and fees, which statement best describes your situation?	Count	Count
I underestimated the cost and paid more than expected	40%	190
I had a clear understanding of the cost	53%	253
I overestimated the cost and paid less than expected	7%	34

If applicable, what factors contributed to any miscalculation of the cost?... 389 ⓘ

Q8 - If applicable, what factors contributed to any miscalculation of the cost? (select all that apply) - Selected Choice	Count	Count
I didn't realize thesis-based students had to pay tuition	12%	48
I wasn't aware of additional fees (ex: MNIFs, ancillary fees, etc)	48%	187
I didn't fully understand how the International Graduate Tuition Award works	17%	68
I didn't know tuition and fees could increase each year	39%	151
I didn't know that a portion of my scholarship funding might go back to the department	31%	121
I didn't understand how RA/TA income is paid	28%	109
I didn't understand how the minimum funding guarantee works	26%	100
I wasn't aware of additional fees (ex: MNIFs, ancillary fees, etc)	48%	187
I didn't fully understand how the International Graduate Tuition Award works	17%	68
I didn't know tuition and fees could increase each year	39%	151
I didn't know that a portion of my scholarship funding might go back to the department	31%	121
I didn't understand how RA/TA income is paid	28%	109
I didn't understand how the minimum funding guarantee works	26%	100
Other (please specify)	16%	61

If applicable, what impacts did miscalculating your program costs have on y... 392 ⓘ

Q9 - If applicable, what impacts did miscalculating your program costs have on you? (select all that apply) - Selected Choice	Count	Count
Anxiety, stress, or financial insecurity	60%	236
Had to take on additional student loans	15%	58
Had to request more financial support from family members	25%	99
Had to work more hours than planned	31%	121
Had to use personal savings	56%	218
Relieved that costs were lower than expected	10%	39
Reduced non-essential spending (travel, entertainment, dining out, etc)	45%	178
Had to request more financial support from family members	25%	99
Had to work more hours than planned	31%	121
Had to use personal savings	56%	218
Relieved that costs were lower than expected	10%	39
Reduced non-essential spending (travel, entertainment, dining out, etc)	45%	178
Reduced essential spending (housing, groceries, childcare, utilities, etc)	29%	113
Other (please specify)	6%	23

If you had a clearer understanding of of the financial impact of your progr... 417 ⓘ

Q10 - If you had a clearer understanding of of the financial impact of your program before starting, what is the main thing you would have done differently? - Selected Choice	Count	Count
Prepared financially in advance	66%	277
Considered a different program at UCalgary	4%	16
Considered a different university	14%	60
Not gone to grad school at all	5%	19
Other (please specify)	11%	45

How could the financial impact of programs be made clearer for future stude... 465 ⓘ

Q11 - How could the financial impact of programs be made clearer for future students? - Selected Choice	Count	Count
Clearer admission letters and documentation	38%	178
Dedicated communication sessions (webinars, workshops, Q&A sessions, etc)	11%	50
Online financial planning tools (cost calculators, funding scenarios, etc)	33%	155
Peer/mentor sharing of financial experiences	10%	46
Other (please specify)	8%	36

Which communications channel has been the most effective means of communica... 452 ⓘ

Q13 - Which communications channel has been the most effective means of communicating information to you about your program cost? (select all that apply) - Selected Choice	Count	Count
Admission letters	50%	227
University website (tuition/fees page)	61%	274
Emails from the faculty	34%	155
Emails from the GSA	21%	93
Info sessions/webinars	15%	69
Word of mouth from peers or current students	30%	134
Other (please specify)	7%	30

Overall, how different were your actual program costs compared to your expectations? 474 ⓘ

Q14 - Overall, how different were your actual program costs compared to your expectations?	Count	Count
Underestimated cost by \$10,000 or more	7%	32
Underestimated cost by \$2,000 to \$9,999	28%	133
Underestimated cost by \$100 to \$1,999	24%	115
About the same	28%	134
Overestimated cost by \$100 to \$1,999	6%	29
Overestimated cost by \$2,000 to \$9,999	6%	28
Overestimated cost by \$10,000 or more	1%	3

At what point would you have preferred to receive a full picture of the financial obligations for your program? 476 ⓘ

Q15 - At what point would you have preferred to receive a full picture of the financial obligations for your program?	Count	Count
Before applying	59%	281
During the application process	20%	97
After admission but before the acceptance date	16%	74
At orientation/program start	5%	24

What types of resources would have helped you feel more financially prepare... 460 ⓘ

Q16 - What types of resources would have helped you feel more financially prepared? (select all that apply) - Selected Choice	Count	Count
Budgeting/planning workshops	26%	119
A personalized financial breakdown (with tuition, fees, expected funding, scholarships, etc)	78%	358
Peer/student testimonials	21%	97
Online calculator or financial planning tool	50%	228
Other (please specify)	3%	13



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