

**Progress Report to the Standing Committee on Public Accounts:  
Program Evaluation of the Canada Student Financial Assistance (CSFA) Program  
and the Canada Education Savings Program (CESP)**

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**REQUEST**

The House of Commons Standing Committee on Public Accounts (PACP) has requested a status update to Recommendation 6 of the PACP Report 6 (43<sup>rd</sup> Parliament, 2<sup>nd</sup> Session) regarding program evaluation of the Canada Student Financial Assistance (CSFA) Program and the Canada Education Savings Program (CESP). This status update is a follow-up to the May 31, 2022 letter from the Minister of Employment and Social Development Canada (ESDC) to the Chair of the Standing Committee on Public Accounts.

**CONTEXT**

In February 2021, the Standing Committee on Public Accounts produced a report on Student Financial Assistance, which included the following recommendation:

“Recommendation 6 – on program evaluation: Employment and Social Development Canada (ESDC) should provide the Committee with a report outlining its progress on undertaking a thorough evaluation of both of the federal student financial assistance programs including A) further assessing the reasons for student loan non-repayment in order to develop appropriate solutions; B) evaluating the impact of the Canada Education Savings Program on participation in and completion of post-secondary education and on the Canada Student Loans Program; and C) better understanding the reasons for low participation in the Canada Education Savings Program. An interim progress report and a final report should also be provided.”

This recommendation stems from the Committee’s study of the Office of the Auditor General of Canada (OAG)’s Spring 2020 report on Student Financial Assistance, which included the same recommendation.

With respect to program evaluation for the Canada Student Financial Assistance (CSFA) Program, previously known as the Canada Student Loans Program (Recommendation 6A) ESDC has begun an evaluation to examine the ability of borrowers to repay their student loans. With respect to evaluating the impact of the Canada Education Savings Program (CESP) (Recommendation 6B), a research project analyzing the interactions between the CESP and the CSFA Program, and the contribution of education savings incentives to post-secondary education participation and completion is expected to be completed in December 2022. With respect to better understanding the reasons for low participation in the CESP (Recommendation 6C), ESDC is conducting a separate evaluation to better understand participation in the CESP. This evaluation is on track to be completed by March 2023.

## **PROGRESS REPORT**

ESDC is committed to producing analysis, reports, and evaluations on federal student financial assistance programs. The Department continuously looks at new opportunities to study the impact of student financial assistance programs.

### ***Evaluation of the CSFA Program***

In fall 2022, ESDC began an evaluation of the CSFA Program to examine the ability of borrowers to repay their student loans. The evaluation is expected to be completed by fiscal year 2023-2024.

### ***Research Project analyzing the interactions between the CESP and the CSFA Program***

In spring 2020, the Department started an in-depth CESP research project to assess the interactions between the CESP and the CSFA Program, and the unique contribution of the CESP on post-secondary education participation and completion.

This analysis is expected to be completed by December 2022.

### ***Evaluation to better understand participation in the CESP***

In fall 2020, ESDC started an evaluation of the CESP to investigate the reasons for low participation in the program. The evaluation will investigate five lines of evidence including administrative data, focus groups, key informant interviews, literature review and a survey of approaches to educational planning. Delays were encountered due to data quality issues at Statistics Canada, but the evaluation is now on track to be completed by March 2023.

### ***Conclusion***

Per the Committee's recommendation, ESDC has **completed its commitment** to begin an evaluation on the non-repayment of student loans under the CSFA Program. ESDC has also **successfully completed** the validation of data linkages for ELMLP and the results tables and analysis related to the profiles of CESP beneficiaries under the research project analyzing the interactions between the CESP and the CSFA Program. The project has encountered some delays due to competing corporate priorities but is expected to be completed by December 2022. Finally, ESDC has started an evaluation of the CESP to investigate the reasons for low participation in the program. Delays were encountered due to data quality issues at Statistics Canada, but the evaluation is now on track to be completed by March 2023.