

# International Student Indebtedness in Canada

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[Project webpage](#)



Hello, my name is Alkim Karaagac from the Geography and Planning Department at Queen's University. I am working under the supervision of Dr. Dan Cohen.

I am inviting you to take part in a research study titled, **International Student Indebtedness in Canada**. I would like to speak with international students in Canada, who are attending a public university or college and who have borrowed from family, friends, a private lender, credit company to afford their education in Canada.

The purpose of this study is to understand how international students afford education in Canada, how being indebted impact international students' lives in Canada, and how policy can better support international students.

## What will happen during the study?

If you agree to take part, I will interview you for one hour using Zoom. We will talk about your borrowing experiences, how you afford international student life in Canada, and what you want in the future. At the end of the interview there will be optional demographic questions such as your age, gender, ethnicity. This information helps me understand certain background characteristics of the study group. The interview will be audio recorded using Zoom to ensure I do not miss any information. With your consent, I will use anonymized quotes from the interview in future publications.

## What's in it for me?

**Risks?** It is not likely that there will be any discomfort associated with the interview. However, you might find some questions uncomfortable to answer, as we'll be talking about your experiences and expectations of your work/career. You can skip any questions that make you feel uncomfortable. If you feel upset after the interview, please call Wellness Together Canada Helpline: 1-866-585-0445 (toll-free) for free and confidential support.

**Benefits?** It is unlikely that there will be direct benefits to you from participating in this study; however, by better understanding international students' experiences of indebtedness, researchers and others may be able to reveal the challenges facing this generation in the university towns in Canada and to inform policymakers for a change towards affordable, inclusionary higher education.

You will receive a \$25 gift card to Tim Hortons as a thank you for participating in the interview. It will be sent to your e-mail after the interview.

## **Your identity is confidential**

I will keep your identity confidential. During the interview, you will choose a pseudonym, or a name you would like me to use for the research. Your real name will not be connected to the data in any way. The study data will be stored on an encrypted hard drive on Queen's University servers. Only the Principal Investigator (Dr. Alkim Karaagac) and supervisor (Dr. Dan Cohen) will have access to the data. The code file that links real names with pseudonyms and study ID numbers will be stored securely and separately from the data on an encrypted USB key. Your data will be stored securely for at least five years per Queen's University Policy, after this period the de-identified data will be deposited into the Queen's University's Institutional Repository, and the code file will be deleted.

Your confidentiality will be protected, to the extent permitted by applicable laws.

The Queen's General Research Ethics Board (GREB) may request access to study data to ensure that the researcher(s) have or are meeting their ethical obligations in conducting this research. GREB is bound by confidentiality and will not disclose any personal information.

## **Your participation is completely voluntary**

- Your participation in this study is voluntary.
- You don't have to answer any questions you don't want to.
- You can decide to stop at any time, even part-way through the interview without any consequences.
- If you decide to stop, I will ask you how you would like me to handle the data collected up to that point. This could include destroying it or using the data collected up to that point.
- You may withdraw from the study up to August 2025 by contacting me at [project email]
- You may request to have your data withdrawn from the study up until the first publication from the research is submitted by December 2024.
- If you have any questions about this study or would like more information, you can email Dr. Alkim Karaagac at [e.karaagac@queensu.ca](mailto:e.karaagac@queensu.ca) or Dr. Dan Cohen at [dan.cohen@queensu.ca](mailto:dan.cohen@queensu.ca)

## **How the research findings will be communicated?**

I plan to publish the results of this study in academic journals and present them at conferences. I will also write a briefing statement and a research report to share the findings and recommendations with the broader public. I will include quotes from some of the interviews when presenting my findings. I will never include any real names with quotes. I will do my best to make sure quotes do not identify participants. During the interview, please let me know if you say anything you do not want me to quote. If you are interested, information about the research will be posted regularly on the project website [add link].

## **Has the study received ethics clearance?**

This study has been reviewed for ethical compliance by the Queen's University General Research Ethics Board--Approval number # 6037978. If you have any ethics concerns, please contact the General Research Ethics Board (GREB) at 1-844-535- 2988 (Toll free in North America) or email

[chair.greb@queensu.ca](mailto:chair.greb@queensu.ca). Use 1-613-533-2988 if outside North America. If non-English speaking participants wish to contact the Chair for ethics concerns, translation assistance may be necessary, as the REB Chair communicates in English only.

## Consent Statement

This verbal consent process and Letter of Information (LOI) provides you with the details to help you make an informed choice. All your questions should be answered to your satisfaction before you decide whether or not to participate in this research study. Please keep a copy of this LOI for your records.

I will be documenting your verbal consent in our research records.

You have not waived any legal rights by consenting to participate in this study.

I confirm the participant has verbally consented to the following:

- I have explained all aspects of this study to the participant as outlined in the LOI.
- I have answered all of the participant's questions to their satisfaction and the participant had sufficient time to consider their participation in this study.
- The participant was informed that they may choose to stop their participation at any time for any reason without any consequences.
- The participant was informed that their legal rights would not be affected by consenting to participate in this study.
- The participant was provided with a copy of the Letter of Information for their records.
- The participant consented to the use of audio recording.
- The participant consented to the use of quotes.
- The participant verbally agreed to participate in this study and to follow the study procedures.

\_\_\_\_\_  
**Participant Study ID**

\_\_\_\_\_  
**Signature of Person Obtaining  
Obtained  
Verbal Consent**

\_\_\_\_\_  
**Printed Name**

\_\_\_\_\_  
**Date of Verbal Consent**