

ONLINE APPENDIX

for

(Un)informed College and Major Choice: Evidence from Linked Survey and Administrative Data

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1 Table of Contents

1	Major classifications	3
2	Additional Tables	8
3	Proyecto 3E (Expectativas. Estudiantes. Educación), 2011 (P3E 2011)	12
3.1	Sample Selection.....	12
3.1.1	Current High School Seniors	12
3.1.2	Past Students (1-2 years out of high school).....	13
3.2	Survey Administration	13
4	TNE (Tarjeta Nacional Estudiantil) Surveys.....	16
4.1	Sample Selection.....	16
4.2	Survey Administration	16
5	Survey Questions and Logic.....	18
5.1	Proyecto 3E 2011	18
5.2.1	TNE Survey A – March 2012	30
5.2.2	TNE Survey B – March 2012.....	40
5.2.3	TNE Survey C – March 2012.....	49
5.3.1	TNE Survey A – June 2012	59
5.3.2	TNE Survey B – June 2012.....	70
5.3.3	TNE Survey C – June 2012.....	80
5.4.1	TNE Survey A – August 2012	91
5.4.2	TNE Survey B – August 2012	104
5.4.3	TNE Survey C – August 2012	116
5.5	TNE Surveys – Institution list provided.....	129
5.6	TNE Surveys – Major list provided	132
6	Additional notes on survey and administrative data	137
6.1	Computing predicted earnings values.....	137
6.2	Computing CAE default rates and graduation rates	137
6.3	Aggregating survey data on information sources and preferences	137

1 Major classifications

Name	Translation
Actuación y Teatro	Acting and Theatre
Administración Pública y Ciencias Políticas	Public Administration and Political Science
Administración Turística y Hotelera	Tourism and Hospitality Administration
Administración de Empresas e Ing Asociadas	Business and Engineering Administration
Agronomía	Agronomy
Antropología y Arqueología	Anthropology and Archaeology
Arquitectura	Architecture
Artes y Licenciatura en Artes	Fine Arts and Licenciatura in Fine Arts
Bibliotecología	Library Science
Biología	Biology
Biología y Ecología Marina	Biology and Marine Ecology
Bioquímica	Biochemistry
Comunicación Audiovisual y/o Multimedia	Audiovisual and/or Multimedia Communication
Comunicación Social	Social Communication
Construcción Civil	Civil Construction
Contador Auditor	Accounting Auditor
Criminalística	Criminology
Derecho	Law
Diseño	Design
Diseño Gráfico	Graphic Design
Diseño Industrial	Industrial Design
Diseño Otros	Other Design
Diseño de Ambientes e Interiores	Interior and Ambient Design
Diseño de Vestuario	Costume Design
Enfermería	Nursing
Filosofía	Philosophy
Fonoaudiología	Speech Therapy
Fotografía	Photography
Física	Physics
Geografía	Geography
Geología	Geology
Historia	History
Ingeniería Agroindustrial	Agroindustrial Engineering
Ingeniería Agrícola	Agricultural Engineering
Ingeniería Civil	Civil Engineering
Ingeniería Civil Electrónica	Electronic Civil Engineering
Ingeniería Civil Eléctrica	Civil Engineering-Electrical
Ingeniería Civil Industrial	Civil Engineering-Industrial
Ingeniería Civil Mecánica	Civil Engineering-Mechanical

Ingeniería Civil Metalúrgica	Civil Engineering-Metallurgical
Ingeniería Civil Química	Civil Engineering-Chemistry
Ingeniería Civil en Computación e Informática	Civil Engineering-Computation and Information Systems
Ingeniería Civil en Minas	Civil Engineering-Mining
Ingeniería Civil en Obras Civiles	Civil Engineering-Public Works
Ingeniería Comercial	Commercial Engineering
Ingeniería Forestal	Forestry Engineering
Ingeniería Industrial	Industrial Engineering
Ingeniería Mecánica	Mechanical Engineering
Ingeniería de Ejecución Forestal	Engineering Degree in Forest Execution
Ingeniería en Acuicultura y Pesca	Engineering Degree in Aquaculture and Fishing
Ingeniería en Administración Industrial	Engineering Degree in Industrial Administration
Ingeniería en Alimentos	Food Engineering
Ingeniería en Automatización, Instrumentación y Control	Engineering Degree in Automation, Instrumentation and Control
Ingeniería en Biotecnología y Bioingeniería	Engineering Degree in Biotechnology and Bioengineering
Ingeniería en Comercio Exterior	Engineering Degree in Foreign Trade
Ingeniería en Computación e Informática	Engineering Degree in Computing and Information Systems
Ingeniería en Conectividad y Redes	Engineering Degree in Connectivity and Networks
Ingeniería en Construcción	Engineering Degree in Construction
Ingeniería en Electricidad	Engineering Degree in Electricity
Ingeniería en Electrónica	Engineering Degree in Electronics
Ingeniería en Matemáticas y Estadística	Engineering Degree in Math & Statistics
Ingeniería en Geomensura	Engineering Degree in Geomeasuring
Ingeniería en Gestión Pública	Engineering Degree in Public Management
Ingeniería en Industria de la Madera	Engineering Degree in Wood Science
Ingeniería en Maquinaria y Pesada	Engineering Degree in Machinery and Heavy Machinery
Ingeniería en Marketing	Engineering Degree in Marketing
Ingeniería en Mecánica Automotriz	Engineering Degree in Automotive Mechanics
Ingeniería en Medio Ambiente	Engineering Degree in Environment
Ingeniería en Minas y Metalurgia	Engineering Degree in Mines and Metallurgy
Ingeniería en Prevención de Riesgos	Engineering Degree in Risk Prevention
Ingeniería en Química	Engineering Degree in Chemistry
Ingeniería en Recursos Humanos	Engineering Degree in Human Resources
Ingeniería en Transporte y Tránsito	Engineering Degree in Transportation and Transit
Interpretación de Música, Canto o Danza	Music, Song or Dance Interpretation
Kinesiología	Kinesiology
Licenciatura en Educación	Licenciatura in Education
Licenciatura en Letras y Literatura	Licenciatura in Letters and Literature
Medicina	Medicine
Medicina Veterinaria	Veterinary Medicine
Nutrición y Dietética	Nutrition and Diet
Obstetricia y Puericultura	Obstetrics and Pediatrics

Odontología	Dentistry
Orientación Familiar y Relaciones Humanas	Family Guidance and Human Relations
Paisajismo	Landscaping
Pedagogía en Artes y Música	Pedagogy in Arts and Music
Pedagogía en Castellano	Pedagogy in Spanish
Pedagogía en Ciencias	Pedagogy in Sciences
Pedagogía en Educación Básica	Pedagogy in Basic Education
Pedagogía en Educación Diferencial	Pedagogy in Special Education
Pedagogía en Educación Física	Pedagogy in Physical Education
Pedagogía en Educación Técnico Profesional	Pedagogy in Technical Education
Pedagogía en Educación de Párvulos	Pedagogy in Elementary Education
Pedagogía en Filosofía y Religión	Pedagogy in Philosophy and Religion
Pedagogía en Historia, Geografía y Ciencias Sociales	Pedagogy in History, Geography and Social Sciences
Pedagogía en Idiomas	Pedagogy in Languages
Pedagogía en Matemáticas y Computación	Pedagogy in Mathematics and Computation
Periodismo	Journalism
Profesional Otras Ingenierías	Professional Degree Other Engineering
Profesional Otras Ingenierías Civiles	Professional Degree Other Civil Engineering
Profesional Otras Licenciaturas-Arte y Arquitectura	Professional Degree Other Licenciaturas - Art and Architecture
Profesional Otras Licenciaturas-Ciencias Básicas	Professional Degree Other Licenciaturas - Basic Sciences
Profesional Otras Licenciaturas-Humanidades	Professional Degree Other Licenciaturas - Humanities
Profesional Otras Licenciaturas-Salud	Professional Degree Other Licenciaturas - Health
Profesional Otras Pedagogías	Professional Degree Other Pedagogy
Profesional Otros de Administración y Comercio	Professional Degree Other Administration and Commerce
Profesional Otros de Agropecuaria	Professional Degree Other Agronomy
Profesional Otros de Arte y Arquitectura	Professional Degree Other Arts and Architecture
Profesional Otros de Ciencias Básicas	Professional Degree Other Basic Science
Profesional Otros de Ciencias Sociales	Professional Degree Other Social Sciences
Profesional Otros de Derecho	Professional Degree Other Law
Profesional Otros de Educación	Professional Degree Other Education
Profesional Otros de Humanidades	Professional Degree Other Humanities
Profesional Otros de Salud	Professional Degree Other Health
Profesional Otros de Tecnología	Professional Degree Other Technology
Psicología	Psychology
Psicopedagogía	Educational Psychology
Publicidad	Publicity
Química y Farmacia	Chemistry and Pharmacology
Química, Licenciado en Química	Chemistry, Licenciatura in Chemistry
Relaciones Públicas	Public Relations
Secretariado Bilingüe	Bilingual Secretarial Studies
Secretariado Computacional	Computational Secretarial Studies
Secretariado Ejecutivo	Executive Secretarial Studies

Sociología	Sociology
Tecnología Médica	Medical Technology
Terapia Ocupacional	Occupational Therapy
Trabajo Social	Social Work
Traducción e Interpretación	Translation and Interpretation
Técnico Agropecuario	Technical Degree Agronomy
Técnico Asistente del Educador Diferencial	Technical Degree Special Education Teacher
Técnico Asistente del Educador de Párvulos	Technical Degree Elementary Education Teacher
Técnico Dental y Asistente de Odontología	Technical Degree Dental and Dental Hygienist
Técnico Jurídico	Technical Degree Legal
Técnico Laboratorista Dental	Technical Degree Dental Laboratory
Técnico Otros de Administración y Comercio	Technical Degree Other Administration and Commerce
Técnico Otros de Agropecuaria	Technical Degree Other Agronomy
Técnico Otros de Arte y Arquitectura	Technical Degree Other Art and Architecture
Técnico Otros de Ciencias Básicas	Technical Degree Other Basic Sciences
Técnico Otros de Ciencias Sociales	Technical Degree Other Social Sciences
Técnico Otros de Derecho	Technical Degree Other Law
Técnico Otros de Educación	Technical Degree Other Education
Técnico Otros de Humanidades	Technical Degree Other Humanities
Técnico Otros de Salud	Technical Degree Other Health
Técnico Otros de Tecnología	Technical Degree Other Technology
Técnico en Acuicultura y Pesca	Technical Degree in Aquaculture and Fishing
Técnico en Administración Financiera y Finanzas	Technical Degree in Financial Administration and Finances
Técnico en Administración Pública o Municipal	Technical Degree in Public or Municipal Administration
Técnico en Administración de Empresas	Technical Degree in Business Administration
Técnico en Administración de Redes y Soporte	Technical Degree in Network and Support Administration
Técnico en Administración de Ventas	Technical Degree in Sales Administration
Técnico en Alimentos	Technical Degree in Food
Técnico en Análisis de Sistemas	Technical Degree in Systems Analysis
Técnico en Comercio Exterior	Technical Degree in Foreign Trade
Técnico en Computación e Informática	Technical Degree in Computation and Information
Técnico en Comunicación Audiovisual	Technical Degree in Audiovisual Communication
Técnico en Construcción y Obras Civiles	Technical Degree in Construction and Public Works
Técnico en Contabilidad Computacional	Technical Degree in Computational Accounting
Técnico en Contabilidad General	Technical Degree in General Accounting
Técnico en Contabilidad Tributaria	Technical Degree in Taxation
Técnico en Deporte, Recreación y Preparación Física	Technical Degree in Sports, Recreation, Physical Preparation
Técnico en Dibujo Arquitectónico	Technical Degree in Architectural Drawing
Técnico en Dibujo Técnico e Industrial	Technical Degree in Technical and Industrial Drawing
Técnico en Diseño Gráfico	Technical Degree in Graphic Design
Técnico en Diseño de Vestuario	Technical Degree in Costume Design
Técnico en Diseño de Áreas Verdes y Paisajismo	Technical Degree in Green Areas and Landscaping
Técnico en Electricidad y Electricidad Industrial	Technical Degree in Electricity and Industrial Electricity

Técnico en Electrónica y Electrónica Industrial	Technical Degree in Electronics and Industrial Electronics
Técnico en Enfermería	Technical Degree in Nursing
Técnico en Fotografía	Technical Degree in Photography
Técnico en Gastronomía y Cocina	Technical Degree in Gastronomy and Cooking
Técnico en Gestión y Control de Calidad	Technical Degree in Management and Quality Control
Técnico en Industria Forestal o de la Madera	Technical Degree in Forestry Industry or Wood
Técnico en Instrumentación, Automatización y Control Industrial	Technical Degree in Instrumentation, Automation, and Industrial Control
Técnico en Logística	Technical Degree in Logistics
Técnico en Mantenimiento Industrial	Technical Degree in Industrial Maintenance
Técnico en Mecánica Automotriz	Technical Degree in Automotive Mechanics
Técnico en Mecánica Industrial	Technical Degree in Industrial Mechanics
Técnico en Otros Diseño	Technical Degree in Design, Other
Técnico en Prevención de Riesgos	Technical Degree in Risk Prevention
Técnico en Procesos Industriales	Technical Degree in Industrial Processes
Técnico en Producción Gráfica y Multimedia	Technical Degree in Graphic and Multimedia Production
Técnico en Producción de Eventos y Comunicación Social	Technical Degree in Event Production and Social Communication
Técnico en Publicidad	Technical Degree in Publicity
Técnico en Química (Análisis e Industrial)	Technical Degree in Chemistry (Analysis and Industrial)
Técnico en Relaciones Públicas	Technical Degree in Public Relations
Técnico en Servicio Social	Technical Degree in Social Service
Técnico en Sonido	Technical Degree in Sound
Técnico en Telecomunicaciones	Technical Degree in Telecommunications
Técnico en Topografía	Technical Degree in Topography
Técnico en Traducción e Interpretariado	Technical Degree in Translation and Interpretation
Técnico en Turismo y Hotelería	Technical Degree in Tourism and Hospitality
Técnico en Vitivinicultura y/o Enología	Technical Degree in Wine Cultivation and/or Enology

2 Additional Tables

Table A2. Effect of Expectation Errors on Enrollment Choices with Actual Earnings & Costs Controls

	Matriculate 2012	Matriculate to First-Choice	Dropout after 1st Year Enroll	Age 26 Matriculated Degree Earnings	Degree Default Rate	Degree Graduation Rate
<i>Earnings expectation for own earnings after graduation</i>						
Overestimate	-0.010 (0.014)	-0.026+ (0.015)	0.005 (0.010)	-29,920** (9,892)	0.011 (0.007)	-0.027* (0.009)
Underestimate	-0.012 (0.019)	0.015 (0.018)	-0.016 (0.011)	30,311* (13,488)	-0.011 (0.008)	0.010 (0.012)
<i>Degree costs expectation</i>						
Overestimate	-0.077*** (0.021)	-0.128*** (0.018)	0.037* (0.016)	-1,556 (13,047)	0.014 (0.009)	-0.029* (0.014)
Underestimate	-0.021 (0.024)	-0.022 (0.023)	0.010 (0.017)	-18,720 (14,889)	0.007 (0.011)	0.003 (0.014)
N	3,731	3,731	3,034	2,702	1,741	2,775

Notes: The table above reports regression results of all dependent variables (Matriculate 2012, Matriculate to First-Choice, Dropout after 1st Year Enroll, Age 26 Matriculated Degree Earnings, Degree Default Rate, Degree Graduation Rate) on all independent variables displayed in the first column. Clustered standard errors are reported in parentheses. Each regression also includes controls (not displayed above): socioeconomic status, gender, and polynomial of order 2 for: realized entrance exam score, actual degree earnings, actual degree costs. This table is the same as reported in Table 4, except that the results in the table above include controls for actual degree earnings and actual degree costs. Survey 3Ev1 (2011) Q3 asks respondents for their top 5 degree choices. Q5 asks the expected annual tuition + costs for their top three degree choices (they are allowed to choose "I don't know"). Q7 asks what they expect to earn after graduation from their major-institution type choices in a stable, full-time job. Each question's text and response options are available in the Appendix. Errors are calculated as a percentage of the observed values. Overestimates are defined as the error being $\geq 25\%$; underestimates are defined as the error being $\leq -25\%$. The omitted group in the regression are those whose expectations were "accurate", which is defined as their expectation being within 25% of the observed value. Actual tuition and costs are calculated using the 2012 enrollment reported tuitions and costs from the Ministry of Education (MINEDUC). Observed earnings are calculated using average observed earnings in years 1 and 2 after graduation from the degree, obtained from the tax authority in Chile (SII). "Matriculate 2012" is an indicator for having enrolled in a higher education institution in 2012. "Matriculate to First-Choice" is an indicator if the respondent enrolled in their first-choice listed degree in Q3 of Survey P3E 2011. "Dropout after 1st Year Enroll" is an indicator if the respondent enrolled in a higher education institution in the 2012 academic year, but was no longer enrolled in the 2013 academic year. We estimate a flexible model of earnings by degree enrollment at age 26 (i.e. 8 years after high school graduation) as a function of field of study, selectivity tier of the degree, socioeconomic status, entrance exam score, and gender along with a full set of interactions. We estimate fixed effects by degree. We use these regression estimates to predict expected earnings for the 2007-2011 cohorts. This is what is reported as "Age 26 Matriculated Degree Earnings"; the values displayed in this table are the average monthly expected earnings by enrolled degree over these cohorts, reported in 2011 CLP. We have a loan repayment sample from Chilean loan authority (Ingesa). The loan repayment sample is defined as students with loans originating in 2006-2010 who should be in repayment as of April 2013. Students should be in repayment if they are not enrollees in 2011, 2012, 2013 and if their official degree length plus a 1.5 year repayment grace period should be completed by 2013. "Degree Default Rate" is defined for degrees which have at least 10 students in the repayment sample; defined as the % of students who are expected to be in repayment who are at least 3 payments behind. "Degree Graduation Rate" is the percent of the 2000-2005 freshmen cohorts who graduate with a higher education degree. + $p < 0.10$, * $p < 0.05$, ** $p < 0.01$, *** $p < 0.001$.

Table A3. Expectations and Enrollment Outcomes

	Matriculate 2012	Matriculate to First-Choice
Own wage expectation	-0.003* (0.001)	-0.005*** (0.001)
Degree cost expectation	-0.005*** (0.000)	-0.006*** (0.000)
Mean outcome	0.781	0.187
Mean wage expectation	8.38	8.38
Mean cost expectation	30.17	30.12
Wage expectation elasticity	-0.032	-0.224
Cost expectations elasticity	-0.193	-0.967
Observations	6,393	6,303

Notes: All values reported above are in hundreds of thousands of 2011 CLP. Clustered standard errors are reported in parentheses. The table above reports regression results of dependent variables (Matriculate 2012, Matriculate to First-Choice) on all independent variables in the first column. Wages are reported as monthly values, while costs are reported as annual values. Survey 3Ev1 (2011) Q3 asks respondents for their top 5 degree choices. Q5 asks the expected annual tuition + costs for their top three degree choices (they are allowed to choose "I don't know"). Q7 asks what they expect to earn after graduation from their major-institution type choices in a stable, full-time job. Each question's text and response options are available in the Appendix. The expectations reported above are for the student's first-choice listed degree. "Value of Expectation" reports the regression using expected values as reported by the survey respondents. Elasticity values are reported at the means. "Matriculate 2012" is an indicator for having enrolled in a higher education institution in 2012. "Matriculate to First-Choice" is an indicator if the respondent enrolled in their first-choice listed degree in Q3 of Survey P3E 2011. + $p < 0.10$, * $p < 0.05$, ** $p < 0.01$, *** $p < 0.001$.

Table A4. Respondents who would not change degree choice in response to earnings decreases

	All Students	Low-SES	High-SES	Exam [0,500)	Exam [500,600]	Exam (600,850]
<i>Percent Decrease in Expected Earnings</i>						
10%	94.3	93.1	94.9***	92.0	94.6***	96.8***
20%	86.3	83.7	87.5***	82.4	86.9***	90.1***
35%	61.8	59.5	62.8**	58.6	62.5**	64.4***
50%	43.0	40.2	44.3***	42.1	42.4	45.0*
N	9,280	2,969	6,311	2,604	4,260	2,311

Notes: All values are reported as percentages. Each question's text and response options are available in the Online Appendix Section 5.1. Student SES status is based on high-school level SES ranking supplied by Mineduc. See section 4.2 for details. Exam score is the average of the Math and Language components of the PSU admissions exam. Significance tests are performed for the difference between values of low-SES versus high-SES and each of the entrance exam categories [500,600] and (600,850] versus [0,500). Significance test results are reported as: + $p < 0.10$, * $p < 0.05$, ** $p < 0.01$, *** $p < 0.001$.

Table A5. Financial Literacy & State-Backed Loan Knowledge

	All Students	High-SES	Low-SES	Exam [0,500]	Exam [500,600]	Exam (600,850]
General Financial Literacy						
<i>Interest Accumulation</i>						
Exactly \$110 CLP	45.3	44.7	46.5	42.7	50.5***	38.3**
Less than \$110 CLP	6.4	5.6	7.7**	8.4	6.2**	3.8***
[More than \$110 CLP]	35.9	37.9	32.8***	30.2	32.3	51.8***
I don't know	12.4	11.9	13.1	18.7	11***	6.1***
<i>Inflation Rate</i>						
More than you can today	12.5	10.9	14.7***	14.2	13.6	7.4***
[Less than you can today]	43.1	45.7	39.2***	33.7	40.8***	60.7***
The same as you can today	9.3	8.8	9.9	13.0	9.2***	4.2***
I don't know	35.1	34.6	36.2	39.1	36.5+	27.7***
N	6,295	3,758	2,350	1,954	2,662	1,442
State-backed loans						
<i>Interest Rate</i>						
Inflation adjusted + 5%	5.8	5.8	5.7	5.2	5.7	6.6+
Inflation adjusted + 4%	2.4	2.4	2.3	1.7	3.0**	2.0
Inflation adjusted + 3%	2.7	2.5	2.7	3.0	2.7	2.0+
[Inflation adjusted + 2%]	63.4	63.8	63.3	61.4	67***	62.5
Market rate	1.2	1.0	1.6+	1.6	1.1	0.6**
I don't know	24.6	24.6	24.5	27.0	20.5***	26.2
<i>Grace Period</i>						
24 months	35.8	34.9	7.2+	31.8	40.4***	34.9+
[18 months]	12.5	12.7	12.8	10.9	13.4*	13.2+
12 months	8.6	8.3	9.0	9.7	9.0	6.4***
6 months	2.0	2.2	1.8	2.6	1.8+	1.7+
There is no grace period	8.9	8.5	9.1	11.1	7.7***	7.1***
I don't know	32.1	33.5	30.1***	33.8	27.5***	36.7+
<i>Interest Accumulation</i>						
[Accrues from loan origination]	35.9	37.7	33.2***	29.3	39.9***	40***
Accrues once I graduate	18.0	17.5	19.2+	22.1	16.8***	14.7***
Accrues during the grace period	4.9	4.5	5.4	6.1	4.6*	3.5***
I don't know	41.2	40.3	42.2	42.4	38.7*	41.8
N	6,177	3,698	2,298	1,892	2,633	1,421

Notes: Tabulates results from TNE Version C. All values are reported as percentages. The correct answers are reported in brackets []. Respondents were asked the following for General Financial Literacy - Interest Rate: "Suppose that you have 100 pesos in a savings account, and the interest rate that you earn for those savings is 2% per year. If you keep the money in the account for 5 years, how much will you have when the 5 years is over?" General Financial Literacy - Interest Rate corresponds to: March Q31, June Q33, August Q45. Respondents were asked the following for General Financial Literacy - Inflation Rate: "Imagine that the interest rate on the savings account is 1% annually, and the inflation rate is 2% annually. After a year, how much can you buy with the money in the account?" General Financial Literacy - Inflation corresponds to: March Q32, June Q34, August Q46. Respondents were asked what the state-backed loan (CAE) interest rate was in: March Q38, June Q40, August Q52. Respondents were asked what the grace period after expected graduation to begin loan repayment in: March Q39, June Q41, August Q53. Lastly, respondents were asked how the interest rate charged by the state-backed loans works in: March Q40, June Q42, August Q54. Text and response options for these questions are available in the Appendix. These questions are used to test basic financial literacy, having first been added to the 2011 Health and Retirement Study by Lusardi & Mitchell. Each high school (RBD) is given a poverty rating based on the school's socioeconomic composition. Poverty ratings are produced by Mineduc in 2001, 2003, 2006, and 2008. A is the highest poverty level, B the next highest, and E is the lowest poverty rating. Low-SES is defined as the lowest two poverty ratings (A or B). Individuals are classified as low- or high-SES based on the poverty rating of the high school from which they graduated. Exam score is the average of the Math and Language components of the Prueba de Selección Universitaria (PSU). Significance tests are performed for the difference between values of low-SES versus high-SES and each of the entrance exam categories [500,600] and (600,850] versus [0,500]. Significance test results are reported as: + p < 0.10, * p < 0.05, ** p < 0.01, *** p < 0.001.

3 Proyecto 3E (Expectativas. Estudiantes. Educación), 2011 (P3E 2011)

3.1 Sample Selection

The base sample for the P3E 2011 survey was the sample of PSU 2012 registrants. The survey was administered to two types of students: i) current high school seniors as of 2011, and ii) past high school graduates who were less than three years out of high school. Students were invited to participate in the study by email or text message. The study was presented as Proyecto 3E – a research group partnered with DEMRE, the testing authority. Mineduc was not mentioned though technically they administered the survey. Different sampling designs were followed for these two groups, described as follows.

3.1.1 Current High School Seniors

A stratified random sampling design was followed based on school performance in PSU, school type, school size and PSU test-taking rate in 2010. First, the 2,211 high schools that the 2012 PSU registrants were enrolled in were divided into sub-groups based on one of three school types (Municipal, Voucher, and Private) and on PSU score distribution of high school seniors in 2010 within the school. Top-performing private schools (schools where 75% of test takers scored above 525) were dropped from the sample since our intervention was not targeted for top-performers. Next, we stratified schools into three groups by number of classes, either 1 class, 2 classes or 3 or more classes, to control for school size. In Chile, by law, a class within a school can have no more than 49 students. Lastly, schools were divided into two groups based on the fraction of the 2010 graduating class who registered to take the PSU. This resulted in a total of 34 randomization groups.

Within each randomization group, one-third of the schools were assigned to the control group while the remaining schools were treated. 50% of the treated schools within each group were assigned to one of the two different information sheet types. In addition, the treated schools were sub-divided into six categories with varying treatment rates among students of either 10%, 20%, 40%, 60%, 80% or 100%. For example, in treated schools in the 10% group,

only 10% of the students were treated and the remaining students were assigned as peers, whereas in the 100% group, all students in the school were invited to take the survey.

‘Peers’ did not receive an invitation to take the online survey, but were able to access the online survey and searchable database if they wished to take it after hearing about the survey from treated classmates. Students in the control schools could not access the online survey. However, within each control school, 50% of the students were assigned to receive placebo emails instructing them to carefully weigh their options when making choices about higher education. These students acted as a further control in the information experiment that followed the survey (Hastings, Neilson and Zimmerman 2015).

3.1.2 Past Students (1-2 years out of high school)

For older students, randomization was based on past PSU scores as 88% of older students registered for the 2012 PSU had taken the test before. Those taking the test for the first time were put in a separate group whereas those retaking the test were placed in score bins of 50 points starting at a score of 350. Top performing students with a previous score of 650 or higher, and students who graduated from private schools were dropped.

Within each randomization group, one-third of the students were assigned to the control group, one-third of students were treated with information sheet A and the remaining one-third were given information sheet B in the online survey. 50% of the control students within each group were sent placebo emails instructing them to carefully weigh their options when making choices about higher education.

3.2 Survey Administration

The Proyecto 3E surveys were administered online, using custom programmed, responsive surveys housed at dedicated websites. For the P3E 2011, selected students (as previously described) received email invitations from a Proyecto 3E email account from DEMRE’s domain (proyecto3e@demre.cl) to participate in the survey, and could click through to log in to the survey. The P3E 2011 survey consisted of up to 20 questions, depending on participants’ responses.

Two waves of email invitations and reminders were sent prior to the administration of that year’s PSU exams, which were held on December 12-13, 2011. Following the exams,

another two waves of invitations and reminders were sent, with the last wave sent out on December 27, 2011

Students were sent the follow-up emails as well as text messages to remind them to participate in the survey and/or to return to the website to use the searchable database portion. Students were also informed of the survey through social marketing, and Proyecto 3E's Facebook page garnered several thousand "likes" from participants.

Once logged into the survey, participants were presented with a single question on each screen, and were routed through the appropriate questions, based on their prior responses. The survey was programmed such that students would not be able to complete it more than one time, and attempts to log in again would take the user to their last completed screen.

Students in treatment groups had online access to both the survey and to a companion website with a searchable database, which they could use to search for up to 30 careers. Treated students assigned to receive information sheet A were presented with the following information for the degrees they expressed interest in, as well as for six suggested degrees:

- Monthly salary
- Percent of 24 months following graduation with a job with a contract Annual income
- Total cost of the degree

Those treated students assigned to receive information sheet B upon completion of the survey were presented with:

- Monthly income
- Monthly loan payment to cover the cost of the degree
- Percentage of monthly income dedicated to loan payments

Like treated students who received information sheet A, these students were presented with this information for the degrees that they expressed interest in, as well as for up to six suggested careers.

The suggested careers were randomly picked from a list of the best careers (as defined below) for someone with the respondent's PSU score range and gender. Up to three top careers are chosen from the same fields as the ones chosen by the respondents in question 3a/3b of the survey. The remaining alternative careers are selected from a list of top careers in any field for someone with the same PSU score range and gender.

For each career field chosen by the respondent, the program selected the best three careers from a list of careers with the top-quartile earnings or with the bottom-quartile debt-to-earnings ratio for a comparable PSU score range and gender. If a respondent received information sheet A, then alternative careers were picked from the careers in the top-quartile of earnings. For those who received information sheet B, careers were selected from the careers in the bottom-quartile of debt-to-earnings ratio. The number of randomly selected top careers from the respondent's chosen field(s) could be as low as zero or as many as 15. The program then removed any careers already chosen by the respondent in 3a/3b, and picked up to three random careers from this new list to display to the respondent.

Next, the program selected the best 12 careers, based on either earnings or debt-to-earnings ratio, in any career field for someone with the respondent's PSU score range and gender. Careers already chosen by the respondent are removed, and from three to six careers from this list are randomly displayed to the respondent. If three top careers from the respondent's chosen field(s) were displayed, then three top careers independent of career field are displayed. If only two top careers from respondent's chosen field(s) are displayed, then four top careers in any field are displayed.

While peers from treated schools did not receive email invitations to participate in the survey, they were able to access the survey and searchable database if they wished to take it after hearing about the survey from treated classmates. Students in the control schools could not access the online survey or its companion searchable database.

Participation in the Proyecto3E 2011 survey was strictly voluntary, as students were not offered any compensation for taking the survey; beyond the personalized information treated students were informed they would receive upon completion of the survey.

4 TNE (Tarjeta Nacional Estudiantil) Surveys

4.1 Sample Selection

The trio of surveys, collectively known as the TNE surveys, were presented to students through a link mirrored through the website for the *Tarjeta Nacional Estudiantil*, The National Student Card. The TNE website (www.tne.cl) is a Mineduc-affiliated website that any student who wanted to print out his or her student bus passes would be required to visit.

The first wave of the TNE surveys was released in March 2012 and targeted first-year higher education students. Although school administrators were requested to send survey invites via email directly to invitees in their respective schools, almost 80% of the 185 institutions we asked failed to send email invites. For subsequent iterations of the survey, in June and August 2012, invitations were sent to all students who had either registered to take the PSU 2012 or who had applied for FUAS for the 2012 school year. This included both first-year students and upper-class postsecondary students. The email invites were sent from a Mineduc email account with Mineduc and *Junta Nacional de Auxilio Escolar y Becas* (JUNAEB, the National Committee for Student Aid and Scholarships), as the senders. The email requested that students answer a short survey on higher education, and also mentioned that respondents would be entered in a raffle draw for a 32GB iPad2. In July 2012, students were also invited to participate in the surveys via a link on the Facebook page for JUNAEB, as well as by text message. Upon logging into the survey, participants were randomly assigned to complete one of the three variations of the survey, without regard to their enrollment status or PSU scores.

4.2 Survey Administration

Like P3E 2011, the TNE surveys were administered online, were custom programmed and responsive to students' prior answers. As the surveys were not housed directly on the TNE website, students were invited to participate by email, and could click through to log into the surveys. After logging in, participants were randomly directed to one of three versions of the survey. The survey versions, A, B and C, range in length from 23 – 42 questions. All surveys contained the same core questions, and then varied in the ancillary questions asked of students. The ancillary questions varied from detailed questions about students' plans for financing their higher education, to questions related to financial literacy and risk aversion.

Students were initially invited to participate in the survey through their school administrators, who emailed students in March 2012 to provide them with the link to the surveys. The survey language was then revised in June to account for participants who were not currently enrolled in a university or technical school. Participants were then contacted directly via email, rather than through an educational institution. A last set of revisions to the surveys were made in August, to allow students to write in their current or planned schools or majors, in the event they were unable to locate them on the extensive dropdown lists provided.

Invitations and follow up reminders for the TNE surveys were sent out in waves from March until early September 2012. There were no information sheets or searchable databases affiliated with these surveys. Participants in the TNE surveys were offered a chance to win an iPad2 as compensation for their time.

5 Survey Questions and Logic

5.1 Proyecto 3E 2011

1. **¿Cuál de las siguientes afirmaciones representa mejor tu situación actual respecto a tus planes futuros sobre educación superior?**

Which of the following affirmations best represents your current situation regarding your future plans regarding higher education?

- A. Sé a qué carrera(s) y qué institución(es) me gustaría postular el próximo año.
I know which major(s) and which school(s) I would like to apply to next year. [Answer Q3a after Q2.]
- B. Sé a cuál(es) institución(es) quiero postular, pero aún no tengo claro a qué carrera(s).
I know which school(s) I would like to apply to, but am not sure about my major(s). [Answer Q3a after answering Q2.]
- C. Sé qué carrera(s) quiero estudiar, pero aún no sé a cuál(es) institución(es) quiero postular.
I know which major I want to study, but I still don't know which school(s) I want to apply to. [Answer Q3b after answering Q2.]
- D. Aún no sé a qué carrera(s) ni a qué institución(es) me gustaría postular el próximo año.
I still don't know which major(s) or school(s) I would like to apply to next year. [Answer Q3b after answering Q2.]

2. **Por favor responde sinceramente, al final de esta encuesta recibirás información preparada en base a tus respuestas.**

Please answer sincerely, as at the conclusion of this survey you will receive information prepared based on your answers.

¿Qué puntaje crees vas a obtener en la PSU?

What do you expect to score on the PSU?

Matemáticas _____

Mathematics _____

Lenguaje _____

Language _____

3. (Version A , for those who selected answers A or B in question 1)

Imagina que HOY debes postular a las instituciones de educación superior y a las carreras que desees. ¿Cuál sería tu postulación?

Imagine that TODAY you must apply to the higher education schools and majors that you would like. What would your application choices be?

Selecciona a continuación al menos 2 opciones y un máximo de 5.

Select below at least 2 options, and a maximum of 5.

[A series of dropdown boxes are shown, with the headings below]

Opción 1	Institution Type -> Nivel -> Institución -> Carrera
1st Choice	Institution Type -> Level -> Institution -> Major
Opción 2	Institution Type -> Nivel -> Institución -> Carrera

2nd Choice	<i>Institution Type -> Level -> Institution -> Major</i>
Opción 3	<i>Institution Type -> Nivel->Institución->Carrera</i>
3rd Choice	<i>Institution Type -> Level -> Institution -> Major</i>
Opción 4	<i>Institution Type -> Nivel->Institución->Carrera</i>
4 th Choice	<i>Institution Type -> Level -> Institution -> Major</i>
Opción 5	<i>Institution Type -> Nivel->Institución->Carrera</i>
Fifth Choice	<i>Institution Type -> Level -> Institution -> Major</i>

3. (Version B, for those who selected answers C or D in Q1)

Imagina que HOY debes postular a las instituciones de educación superior y a las carreras que deseas. ¿Cuál sería tu postulación?

Imagine that TODAY you must apply to the higher education schools and majors that you would like. What would your application choices be?

Selecciona a continuación al menos 2 opciones y un máximo de 5.

Select below at least 2 options, and a maximum of 5.

Opción 1	<i>Area-Institution Type-Nivel-Institución- Carrera</i>
1st Choice	<i>Area -> Institution Type -> Level -> Institution -> Major</i>
Opción 2	<i>Area-Institution Type-Nivel-Institución- Carrera</i>
2 nd Choice	<i>Area -> Institution Type -> Level -> Institution -> Major</i>
Opción 3	<i>Area-Institution Type-Nivel-Institución- Carrera</i>
3rd Choice	<i>Area -> Institution Type -> Level -> Institution -> Major</i>
Opción 4	<i>Area-Institution Type-Nivel-Institución- Carrera</i>
4th Choice	<i>Area -> Institution Type -> Level -> Institution -> Major</i>
Opción 5	<i>Area-Institution Type-Nivel-Institución- Carrera</i>
5th Choice	<i>Area -> Institution Type -> Level -> Institution -> Major</i>

4. **¿Qué tan seguro(a) estás que las opciones que mencionaste anteriormente serán a las que efectivamente postules el próximo año?**

How sure are you that the choices you previously listed will be those to which you apply next year?

0. No estoy para nada seguro. | *I am not at all sure.*
1. Estoy un poco seguro. | *I am a little sure.*
2. Estoy medianamente seguro. | *I am fairly sure.*
3. Estoy bastante seguro. | *I am reasonably sure.*
4. Estoy absolutamente seguro. | *I am absolutely certain.*

5. **Considerando los costos de matrícula y arancel, ¿aproximadamente cuáles crees que serán los costos ANUALES de estudiar la carrera en cada una de las instituciones elegidas anteriormente?**

Considering the costs of tuition and registration fees, approximately how much do you expect the annual costs of studying your chosen major at each of the schools previously chosen?

Si no sabes el costo aproximado, puedes elegir la opción "No sé".

If you don't know the approximate cost, you can choose "Don't know."

Opción 1 de pregunta 3a/3b: Slider - No sé

Respondent's 1st choice from question 3a/3b: Slider to choose values – Don't know

Opción 2 de pregunta 3a/3b: Slider - No sé

Respondent's 2nd choice from question 3a/3b: Slider to choose values – Don't know

Opción 3 de pregunta 3a/3b: Slider - No sé

Respondent's 3rd choice from question 3a/3b: Slider to choose values – Don't know'

[Respondents who provide a value for any of their career choices are directed to Q7. Only those who choose "No sé" ("Don't know") for ALL of their choices are directed to Q6.]

6. ¿Cuánto crees tú que es el costo ANUAL de una carrera en educación superior, en cada uno de las siguientes tipos de instituciones?

How much do you think the ANNUAL cost of [completing] a major in higher education would cost at each of the following types of institutions?

Centro Formación Técnica <i>Technical Formation Center</i>	[SLIDER] Arrastra para responder. <i>Slide to respond.</i>
Instituto Profesional <i>Professional Institute</i>	[SLIDER] Arrastra para responder. <i>Slide to respond.</i>
Universidad <i>University</i>	[SLIDER] Arrastra para responder. <i>Slide to respond.</i>

7. ¿Cuánto crees que será tu sueldo mensual al comenzar a trabajar si encuentras un trabajo estable de tiempo completo, una vez titulado de la(s) carrera(s) que elegiste?

How much you think your monthly salary will be once you graduate from one of your chosen majors, and find a stable, full-time job?

Opción 1 de pregunta 3a/3b: SLIDER – Arrastra para responder.

Respondent's 1st choice is piped in: Slider – Slide to respond.

Opción 2 de pregunta 3a/3b: SLIDER – Arrastra para responder.

Respondent's 2nd choice is piped in: Slider– Slide to respond.

Opción 3 de pregunta 3a/3b: SLIDER – Arrastra para responder.

Respondent's 3rd choice is piped in: Slider – Slide to respond.

8. (Version A, randomly assigned to half of participants) ¿Qué tan probable es que al titularte de [1ª carrera elegido en pregunta 3a/3b] ganes una cantidad mayor que [1+0.2*estimado de pregunta 7]? (Elegir 0 significa que no hay ninguna probabilidad, 50 significa que puede pasar o no y 100 significa que es seguro)

*How probable is it that once you graduate from [1st choice program from question 3a/3b] that you will earn more than [1.2*the respondent's salary estimate from question 7]. (Choosing 0 means there isn't any chance, 50 means that it could or could not happen, and 100 means that it is certain.)*

SLIDER -> Arrastra para responder.

SLIDER -> Slide to respond.

¿Qué tan probable es que al titularte de [2ª carrera elegido en pregunta 3a/3b] ganes una cantidad mayor que [1+0.2*estimado de pregunta 7]? (Elegir 0 significa que no hay ninguna probabilidad, 50 significa que puede pasar o no y 100 significa que es seguro)

*How probable is it that once you graduate from [2nd choice program from question 3^a/3b] that you will earn more than [1.2*the respondent's salary estimate from question 7]. (Choosing 0 means there isn't any chance, 50 means that it could or could not happen, and 100 means that it is certain.)*

SLIDER -> Arrastra para responder.

SLIDER -> Slide to respond.

8. (Version B, randomly assigned to half of participants) **¿Qué tan probable es que al titularte de [1ª carrera elegido en pregunta 3a/3b] ganes una cantidad menos que [1-0.2*estimado de pregunta 7]? (Elegir 0 significa que no hay ninguna probabilidad, 50 significa que puede pasar o no y 100 significa que es seguro)**

*How probable is it that once you graduate from [1st choice program from question 3^a/3b] that you will earn less than [1.2*the respondent's salary estimate from question 7]. (Choosing 0 means there isn't any chance, 50 means that it could or could not happen, and 100 means that it is certain.)*

SLIDER -> Arrastra para responder.

SLIDER -> Slide to respond.

¿Qué tan probable es que al titularte de [2ª carrera elegido en pregunta 3a/3b] ganes una cantidad menos que [1-0.2*estimado de pregunta 7]? (Elegir 0 significa que no hay ninguna probabilidad, 50 significa que puede pasar o no y 100 significa que es seguro)

*How probable is it that once you graduate from [2nd choice program from question 3^a/3b] that you will earn less than [1.2*the respondent's salary estimate from question 7]. (Choosing 0 means there isn't any chance, 50 means that it could or could not happen, and 100 means that it is certain.)*

SLIDER -> Arrastra para responder.

SLIDER -> Slide to respond.

9. **Cada año, muchas personas se titulan de la(s) carrera(s) que has mencionado de distintas instituciones y con distintos puntajes PSU. Pensando en los titulados que ya están trabajando, por favor responde las siguientes preguntas.**

Every year, many people graduate from the same major(s) that you mentioned, from different institutions, and with different PSU scores. Thinking about the graduates who are already working, please respond to the following questions:

Para tu elección: [1ª opción de pregunta 3ª/3b]:

For your choice [1st choice from question 3^a/3b]:

¿Cuánto crees que el sueldo promedio de titulados de tu mismo sexo y puntaje PSU similares a los tuyos?

How much do you think the average salary is for graduates with your same sex and PSU scores similar to yours?

SLIDER -> Arrastra para responder

SLIDER -> Slide to respond

¿Cuánto crees que el sueldo promedio de titulados de cualquier sexo y con cualquier puntaje PSU?

How much do you think the average salary is for graduates of any sex and with any PSU score?

SLIDER -> Arrastra para responder

SLIDER -> Slide to respond

Para tu elección: [2a opción de pregunta 3ª/3b]:

For your choice [2nd choice from question 3ª/3b]:

¿Cuánto crees que el sueldo promedio de titulados de tu mismo sexo y puntaje PSU similares a los tuyos?

How much do you think the average salary is for graduates with your same sex and PSU scores similar to yours?

SLIDER -> Arrastra para responder

SLIDER -> Slide to respond

¿Cuánto crees que el sueldo promedio de titulados de cualquier sexo y con cualquier puntaje PSU?

How much do you think the average salary is for graduates of any sex and with any PSU score?

SLIDER -> Arrastra para responder

SLIDER -> Slide to respond

Para tu elección: [3a opción de pregunta 3ª/3b]:

For your choice [3rd choice from question 3ª/3b]:

¿Cuánto crees que el sueldo promedio de titulados de tu mismo sexo y puntaje PSU similares a los tuyos?

How much do you think the average salary is for graduates with your same sex and PSU scores similar to yours?

SLIDER -> Arrastra para responder

SLIDER -> Slide to respond

¿Cuánto crees que el sueldo promedio de titulados de cualquier sexo y con cualquier puntaje PSU?

How much do you think the average salary is for graduates of any sex and with any PSU score?

SLIDER -> Arrastra para responder

SLIDER -> Slide to respond

10. ¿Cuántos meses durante los primeros 2 años (24 meses) después de titularte crees que estarás trabajando en un trabajo estable de tiempo completo?

How many months during the first 2 years (24 months) after graduating do you think you will be working in a stable, full-time job?

Para tu elección [1a opción de pregunta 3a/3b]:

For your choice [1st choice from question 3a/3b]

Tú, personalmente

You, personally

[SLIDER – de 0-24 meses / from 0-24 months]

Titulados de tu mismo sexo y puntajes PSU similares a los tuyos

Graduates of your same sex and with PSU scores similar to yours

[SLIDER – de 0-24 meses / from 0-24 months]

Titulados de cualquier sexo y con cualquier puntaje PSU

Graduates of any sex and with any PSU score

[SLIDER – de 0-24 meses / from 0-24 months]

Para tu elección [2a opción de pregunta 3a/3b]:

For your choice [2nd choice from question 3a/3b]

Tú, personalmente

You, personally

[SLIDER – de 0-24 meses / from 0-24 months]

Titulados de tu mismo sexo y puntajes PSU similares a los tuyos

Graduates of your same sex and with PSU scores similar to yours

[SLIDER – de 0-24 meses / from 0-24 months]

Titulados de cualquier sexo y con cualquier puntaje PSU

Graduates of any sex and with any PSU score

[SLIDER – de 0-24 meses / from 0-24 months]

Para tu elección [3a opción de pregunta 3a/3b]:

For your choice [3rd choice from question 3a/3b]

Tú, personalmente

You, personally

[SLIDER – de 0-24 meses / from 0-24 months]

Titulados de tu mismo sexo y puntajes PSU similares a los tuyos

Graduates of your same sex and with PSU scores similar to yours

[SLIDER – de 0-24 meses / from 0-24 months]

Titulados de cualquier sexo y con cualquier puntaje PSU

Graduates of any sex and with any PSU score

[SLIDER – de 0-24 meses / from 0-24 months]

- 11. Supone que el INE acaba de publicar un nuevo informe de empleo que muestra que los sueldos para los titulados de [1ª opción de pregunta 3ª/3b] han caído 10%. Ahora, en vez de esperar ganar [respuesta de pregunta 7] ganarías [respuesta de pregunta 7 menos 10%]. ¿Te verías obligado a cambiar esa opción de carrera por alguna otra?**

Suppose that INE [the National Labor Institute] just released a new report that proves that the salaries for graduates in [the respondent's 1st choice from question 3a/3b] have fallen by 10%. Now, instead of earning [what the respondent expects to earn, from question 7], you will earn [what the respondent expects to earn, from question 7 minus 10%]. Would you feel the need to change this career option for another?

Sí/ Yes

No/ No

[Respondents who answer YES are directed to question 15. Respondents who answer NO continue to question 12.]

- 12. Supone que el INE acaba de publicar un nuevo informe de empleo que muestra que los sueldos para los titulados de [1ª opción de pregunta 3ª/3b] han caído 20%. Ahora, en vez de esperar ganar [respuesta de pregunta 7] ganarías [respuesta de pregunta 7 menos 20%]. ¿Te verías obligado a cambiar esa opción de carrera por alguna otra?**

Suppose that INE [the National Labor Institute] just released a new report that proves that the salaries for graduates in [the respondent's 1st choice from question 3a/3b] have fallen by 20%. Now, instead of earning [what the respondent expects to earn, from question 7], you will earn [what the respondent expects to earn, from question 7 minus 20%]. Would you feel the need to change this career option for another?

Sí/ Yes

No/ No

[Respondents who answer YES are directed to question 15. Respondents who answer NO continue to question 13.]

- 13. En el caso que la disminución en sueldo fuera de un 35% para los titulados de [1ª opción de pregunta 3ª/3b] y ganarías [respuesta de pregunta 7 menos 35%]. ¿Te verías obligado a cambiar esa opción de carrera por alguna otra?**

If it were the case that the salary reduction was 35% and you would earn [what the respondent expects to earn, from question 7 minus 35%], would you feel the need to change this career option for another?

Sí/ Yes

No/ No

[Respondents who answer YES are directed to question 15. Respondents who answer NO continue to question 14.]

- 14. En el caso que la disminución en sueldo fuera de un 50% para los titulados de [1ª opción de pregunta 3ª/3b] y ganarías [respuesta de pregunta 7 menos 50%]. ¿Te verías obligado a cambiar esa opción de carrera por alguna otra?**

If it were the case that the salary reduction was 50% and you would earn [what the respondent expects to earn, from question 7 minus 50%], would you feel the need to change this career option for another?

Sí/ Yes

No/ No

- 15. ¿Cuáles son los principales factores a considerar en la elección de una INSTITUCIÓN de educación superior?**

Which are the most important factors to consider when choosing an INSTITUTION of higher education?

Por favor, elige las 5 más importantes para ti y ordénalas considera 1 como la más importante. Hay muchas opciones así que asegúrate de leerlas todas cuidadosamente antes de responder.

Please choose up to 5 factors that are most important for you and rank them with 1 being the most important. There are many options, so be sure to read all of them carefully before answering.

- Ganaré un buen sueldo después de titularme
I will earn a good salary after I graduate.
- No me tomará mucho tiempo titularme
It won't take me much time to graduate.
- Los costos de arancel y matrícula son bajos
The registration and tuition costs are low.
- Tengo familiares que estudiaron en esta institución
I have family members who studied at this institution.
- Mis amigos están planeando ir a esta institución
My friends are planning on going to this institution.
- Tengo amigos estudiando en esa institución
I have friends studying at this institution.
- Atraen a los mejores estudiantes
It attracts the best students.
- La institución tiene más prestigio
The institution is prestigious.
- Será más fácil (en tiempo) encontrar trabajo una vez titulado de esta institución
It will be easier (time-wise) to find a job once I graduate from this institution.
- Me gusta la malla curricular (cursos)
I like the course curriculum.
- Me gusta el tipo de trabajo que realizan los graduados de esta institución
I like the type of work that graduates from this institution do.
- La institución me da los materiales gratuitos
The institution provides me with free material.
- He visto los avisos publicitarios y parece ser una buena institución
I have seen their advertisements and it seems to be a good institution.
- Se encuentra cerca de mi casa
It is close to my home.

- La institución me otorga una beca
The institution granted me a scholarship.
- La institución cuenta con los mejores profesores
The institution has the best professors.
- Esta institución tiene la mejor infraestructura / campus más nuevo / de alta tecnología
This institution has the best infrastructure/ newest campus / is high-tech
- Es de fácil acceso (movilización)
It is easy to get to.
- Atrae a estudiantes de mi misma formación u origen
It attracts students with my same background and origin.
- Tiene las actividades extracurriculares que me interesan
It has extracurricular activities that interest me.
- Está acreditada
It is accredited.
- Otros (¿cuál? _____)
Other (which?)

16. ¿Cuáles son los principales factores a considerar en la elección de una CARRERA de educación superior?

Which are the most important factors to consider when choosing a higher education MAJOR?

Por favor, elige las 5 más importantes para ti y ordénalas considera 1 como la más importante. Hay muchas opciones así que asegúrate de leerlas todas cuidadosamente antes de responder.

Please choose up to 5 factors that are most important for you and rank them with 1 being the most important. There are many options, so be sure to read all of them carefully before answering.

- Será más fácil encontrar un trabajo una vez titulado de esta carrera
It will be easier to find a job once I graduate with this major.
- Voy a ser capaz de ganar un buen sueldo después de la graduación
I will be able to earn a good salary after graduation.
- No me tomará mucho tiempo titularme
I won't take long to graduate.
- Esta carrera atrae a estudiantes de mi misma formación u origen
This major attracts students with my same background and origin.
- Me gusta la malla curricular de esta carrera
I like the curriculum of this major.
- La carrera atrae a los mejores estudiantes
This major attracts the best students.
- Mis amigos están planeando estudiar carreras similares
My friends are planning to study similar majors.
- He visto avisos publicitarios y me parece una buena carrera
I have seen advertisements and it seems me that it is is a good major.
- Esta carrera es la más prestigiosa
This major is the most prestigious.
- Mis familiares estudiaron carreras similares
My family members studied similar majors.
- Mis familiares quieren que elija esta carrera
My family members want me to choose this major.

- Me gusta el tipo de trabajo que ejecutan las personas que estudian esta carrera
I like the type of work that graduates of this major do.
- Otros (¿Cuál? _____)
Other (Which?)

17. ¿Cuáles son los FUENTES DE INFORMACIÓN más importantes para ti en la elección de institución y carrera?

Which are the most important SOURCES OF INFORMATION for you in choosing an institution and major?

Por favor, elige las 5 más importantes para ti y ordénalas considera 1 como la más importante. Hay muchas opciones así que asegúrate de leerlas todas cuidadosamente antes de responder.

Please choose up to 5 factors that are most important for you and rank them with 1 being the most important. There are many options, so be sure to read all of them carefully before answering.

- Sitio web del DEMRE
DEMRE's website
- Documentos de alternativas académicas en diarios, revistas y otros medios impresos
Documents of academic alternatives in newspapers, magazine and other print media.
- Visité instituciones de educación superior por mi cuenta
I visited higher education institutions on my own.
- Mis amigos del establecimiento educacional
My friends from school
- Los orientadores de mi establecimiento educacional
Counselors from my school
- Charlas, conferencias, exposiciones, ferias realizadas en mi establecimiento educacional
Talks, conferences, expos, fairs held at my school
- Sitio web Futuro Laboral
"Futuro Laboral" website
- Familiares
Family members
- Amigos que estudian en instituciones de educación superior
Friends who study in institutes of higher education
- Avisos publicitarios
Advertisements
- Proceso de postulación a beneficios estudiantiles del Ministerio de Educación
Application process for student benefits from the Ministry of Education
- Sitio web MINEDUC
Ministry of Education website

18. A continuación, verás un listado de carreras que puedes o no conocer. Para cada una de ellas, por favor selecciona la afirmación que más te representa.

Below you will see a list of majors that you may or may not be familiar with. For each of them, please select the statement that best represents you.

[Respondents are shown a list of six majors, with a slider for each one.]

SLIDER options:

0: Nunca he oído hablar de ella

I have never heard of it.

1: He oído hablar de ella, pero sólo tengo un conocimiento vago

I have heard of it, but I only have a vague knowledge of it.

2: Sé algo de la carrera

I know something about the major.

3 Sé muchos detalles sobre esta carrera por investigación personal / experiencia o amigos / familia

I know many details about this major because of personal research/ experience or friends/family

19. ¿Cuáles crees que son los sueldos mensuales para cada una de las alternativas de carreras que se muestran a continuación?

What do you think the monthly salaries are for each one of the alternative majors listed below?

[All six majors listed in question 18 are repeated, with two sliders for each one, and a checkbox option for “Don’t know.”]

Carrera 1 de pregunta 18 / Major 1 from question 18

SLIDER -> “Sueldo mensual promedio para ti ”

SLIDER -> “Average monthly salary for you”

SLIDER -> “Sueldo mensual promedio para un titulado de tu mismo sexo y mismo puntaje PSU”

SLIDER -> “Average monthly salary for a graduate of your same sex and same PSU scores”

CHECKBOX: No sé / Don’t know

Carrera 2 de pregunta 18 / Major 2 from question 18

SLIDER -> “Sueldo mensual promedio para ti ”

SLIDER -> “Average monthly salary for you”

SLIDER -> “Sueldo mensual promedio para un titulado de tu mismo sexo y mismo puntaje PSU”

SLIDER -> “Average monthly salary for a graduate of your same sex and same PSU scores”

CHECKBOX: No sé / Don’t know

Carrera 3 de pregunta 18 / Major 3 from question 18

SLIDER -> “Sueldo mensual promedio para ti ”

SLIDER -> “Average monthly salary for you”

SLIDER -> “Sueldo mensual promedio para un titulado de tu mismo sexo y mismo puntaje PSU”

SLIDER -> “Average monthly salary for a graduate of your same sex and same PSU scores”

CHECKBOX: No sé / Don’t know

Carrera 4 de pregunta 18 / Major 4 from question 18

SLIDER -> “Sueldo mensual promedio para ti ”

SLIDER -> “Average monthly salary for you”

SLIDER -> “Sueldo mensual promedio para un titulado de tu mismo sexo y mismo puntaje PSU”

SLIDER -> “Average monthly salary for a graduate of your same sex and same PSU scores”

CHECKBOX: No sé / Don’t know

Carrera 5 de pregunta 18 / Major 5 from question 18

SLIDER -> "Sueldo mensual promedio para ti "

SLIDER -> "*Average monthly salary for you*"

SLIDER -> "Sueldo mensual promedio para un titulado de tu mismo sexo y mismo puntaje PSU"

SLIDER -> "*Average monthly salary for a graduate of your same sex and same PSU scores*"

CHECKBOX: No sé / *Don't know*

Carrera 6 de pregunta 18 / Major 6 from question 18

SLIDER -> "Sueldo mensual promedio para ti "

SLIDER -> "*Average monthly salary for you*"

SLIDER -> "Sueldo mensual promedio para un titulado de tu mismo sexo y mismo puntaje PSU"

SLIDER -> "*Average monthly salary for a graduate of your same sex and same PSU scores*"

CHECKBOX: No sé / *Don't know*

20. ¿Cómo piensas financiar tu educación superior? Indícanos el porcentaje para cada una de las siguientes alternativas.

How do you plan on financing your higher education? Indicate the percent for each one of the following alternatives.

Recursos propios/ esfuerzo familiar SLIDER [0 – 100%]
Own resources/ family effort

Trabajaré mientras estudio SLIDER [0 – 100%]
I will work while I study

Crédito Aval del Estado (CAE) SLIDER [0 – 100%]
State-backed loan

Beca del Gobierno SLIDER [0 – 100%]
Government scholarship

Beca de la institución SLIDER [0 – 100%]
Institutional scholarship

Fondo Solidario SLIDER [0 – 100%]
Loan from the Solidarity Fund

Préstamos privados SLIDER [0 – 100%]
Private loans

Otros _____ SLIDER [0 – 100%]
Other

Has terminado con la encuesta. ¡Gracias por tomar el tiempo para compartir tus opiniones y experiencias con nosotros!

= FIN / END =

5.2.1 TNE Survey A – March 2012

1. Selecciona a continuación la carrera e institución en que estás matriculado.

Please select below the major and institution in which you are enrolled.

[Dropdowns are provided for each.]

Institución

Institution

-- **Elige una** --

Choose one

[Please see appendix for complete list of institutions listed.]

Carrera

Major

-- **Elige una** --

Choose one

[Please see appendix for complete list of majors listed.]

2. ¿Cuánto crees que los titulados con tu mismo puntaje PSU y sexo ganan mensualmente al egresar de [Carrera e institución de pregunta 1]?

How much do you think graduates with your same PSU score and sex earn monthly once they graduate from [Major and institution from question 1]

[Slider]

3. ¿Tienes algún tipo de beca o descuento en el pago de arancel para financiar tu carrera?

Do you have some type of scholarship or tuition discount to finance your studies?

Si / Yes

No / No

[Respondents who answer YES are directed to question 4. Respondents who answer NO continue to question 10.]

4. ¿Cuánto tendrás que pagar en arancel al año, después de descontar becas, rebajas o descuentos? (Esto incluye el monto que tengas que financiar con crédito.)

How much will you pay in yearly tuition, after discounting scholarships, reductions or discounts in tuition? (This includes the amount you will have to finance with loans.)

[Slider]

5. ¿Qué tipo de beca o descuento de arancel tienes?

What type of scholarship or tuition discount do you have?

- Beca del Ministerio de Educación
Scholarship from the Ministry of Education
- Beca de la institución o Rebaja en arancel
Institutional scholarship or reduction in tuition
- Otro
Other

[Only respondents who check “Beca de la institución o Rebaja en arancel/ Institutional scholarship or reduction in tuition” in question 5 are shown question 6.]

6. **¿Cuánto es el monto ANUAL de la beca o el descuento de arancel que recibes por parte de tu institución?**

How much is the ANNUAL amount of the scholarship or tuition discount that you receive from the institution?

[Slider]

[Only respondents who check “Beca del Ministerio de Educación / Scholarship from the Ministry of Education” in question 5 are shown question 7.]

7. **¿Cuánto es el monto ANUAL de la beca que recibes por parte de Mineduc?**

How much is the ANNUAL amount of the scholarship or tuition discount that you receive from the Ministry of Education?

[Slider]

[Only respondents who check “Otro/ Other” in question 5 are shown question 8.]

8. **¿Cuánto es el monto ANUAL de la beca que recibes por parte del otro fuente?**

How much is the ANNUAL amount of the scholarship or tuition discount that you receive from another source?

[Slider]

9. **¿Cuál es el motivo de tu(s) beca(s) o descuento(s)? (Puedes marcar más de una alternativa.)**

What is the reason you were awarded your scholarship(s) or discount(s)? (You may check more than one alternative.)

- Puntaje PSU
PSU score
- Condición Socioeconómica
Socioeconomic level
- Rendimiento académico (en caso de estar en tu segundo o mayor año de estudio)
Academic achievement (if you are in your second or more year of studies)
- Rebaja en arancel por pago total de la anualidad
Tuition discount for full payment of the annual fees
- Otra Razón
Other Reason

[Only respondents who indicate NO in question 3 are shown question 10.]

10. **¿Cuánto tendrás que pagar en arancel al año? (Esto incluye el monto que tengas que financiar con crédito.)**

How much will you have to pay in annual tuition? (This includes the amount that you will have to finance with loans.)

[Slider]

11. **¿Cómo financiarás el pago de arancel anual de [monto de pregunta 4 o de pregunta 10]? Por favor marca todas las alternativas que corresponda.**

How will you finance the annual tuition payment of [amount from question 4 or from question 10]? Please check all that apply.

- Crédito con Aval del Estado
State-backed credit (CAE)

- Fondo Solidario
Loan from the Solidarity Fund
- Además de estudiar, trabajaré para financiar mis estudios
In addition to studying, I will work to finance my studies
- Préstamos o Créditos Privados
Private loans
- Recursos propios/ esfuerzo familiar
Own resources/ family effort
- Otros
Other

[Only respondents who check “Recursos propios/ esfuerzo familiar/ Own resources/ family effort” in question 11 are shown question 12.]

12. ¿Cuánto del costo de tus estudios financiarás anualmente con recursos propios/ esfuerzo familiar?

How much of the cost of your studies will you finance annually with your own resources/ family effort?

[Slider]

[Only respondents who check “Crédito con Aval del Estado/ State-backed loan (CAE)” in question 11 are shown question 13.]

13. ¿Cuánto del costo de tus estudios financiarás anualmente con Crédito con Aval del Estado?

How much of the cost of your studies will you finance annually with a state-backed loan (CAE)?

[Slider]

[Only respondents who check “Fondo Solidario/ Loan from the Solidarity Fund” in question 11 are shown question 14.]

14. ¿Cuánto del costo de tus estudios financiarás anualmente con Fondo Solidario?

How much of the cost of your studies will you finance annually with a loan from the Solidarity Fund?

[Slider]

[Only respondents who check “Préstamos o Créditos privados/ Private Loans” in question 11 are shown question 15.]

15. ¿Cuánto del costo de tus estudios financiarás anualmente con Préstamos o Créditos privados?

How much of the cost of your studies will you finance annually with private loans?

[Slider]

[Only respondents who check “Trabajando además de estudiar/ Working in addition to studying” in question 11 are shown question 16.]

16. ¿Cuánto del costo de tus estudios financiarás anualmente con trabajando además de estudiar?

How much of the cost of your studies will you finance annually with working in addition to studying ?

[Slider]

[Only respondents who check “Otro/ Other” in question 11 are shown question 17.]

17. ¿Cuánto del costo de tus estudios financiarás anualmente con Otras formas de pagar?

How much of the cost of your studies will you finance annually with other forms of payment?

[Slider]

[Only respondents who indicated that they have a scholarship or tuition discount in question 3 are shown questions 18 and 19.]

18. Si NO contaras con una Beca para financiar tus estudios, cuál de las siguientes afirmaciones te representaría mejor:

If you didn't have a scholarship to finance your studies, which of the following affirmations would best represent you:

- Habría cambiado mi decisión de matrícula en educación superior por otra carrera y/o institución.
I would have changed my higher education enrollment decision for another major and/or institution.
- No habría cambiado mi decisión de matrícula y hubiera financiado mis estudios con recursos propios/familiares.
I wouldn't have changed my enrollment decision and would have financed my studies with my own/family resources.
- Habría tenido que postergar mis estudios para cuando contara con financiamiento.
I would have had to postpone my studies until I received financing.
- No habría cambiado mi decisión de matrícula y hubiera conseguido crédito para financiar los estudios.
I wouldn't have changed my enrollment decision and would have applied for loans to finance my studies.

19. ¿Cuánto es el arancel ANUAL sin becas o descuentos?

How much is the ANNUAL tuition without scholarships or discounts?

[Slider]

[Only respondents who indicated that they will finance part of their studies with private loans in question 11 are shown questions 20 and 21.]

20. Si NO contaras con Crédito para financiar tus estudios, cuál de las siguientes afirmaciones te representaría mejor:

If you didn't have loans to finance your studies, which of the following affirmations would best represent you:

- Habría cambiado mi decisión de matrícula en educación superior por otra carrera y/o institución.
I would have changed my higher education enrollment decision for another major and/or institution.
- No habría cambiado mi decisión de matrícula y hubiera financiado mis estudios con recursos propios/familiares.

I wouldn't have changed my enrollment decision and would have financed my studies with my own/family resources.

- Habría tenido que postergar mis estudios para cuando contara con financiamiento.
I would have had to postpone my studies until I received financing.
- No habría cambiado mi decisión de matrícula y hubiera conseguido crédito para financiar los estudios.

I wouldn't have changed my enrollment decision and would have applied for loans to finance my studies.

21. Imagina ahora que contaras con una Beca para financiar la totalidad del costo de tus estudios, cuál de las siguientes afirmaciones te representaría mejor:

Now imagine that you received a scholarship to finance the total cost of your studies. Which of the following affirmations would best represent you?

- No habría cambiado mi decisión de estudiar [Carrera de pregunta 1] en [Institución de pregunta 1].
I wouldn't have changed my decision to study [Major from question 1] at [Institution from question 1]

- Habría considerado matricularme en otra carrera y/o institución.
I would have considered enrolling in another major and/or institution.

[Only respondents who check “No habría cambiado mi decisión de estudiar [Carrera de pregunta 1] en [Institución de pregunta 1]./ I wouldn't have changed my decision to study [Major from question 1] at [Institution from question 1]” in question 21 are shown question 22.]

22. Selecciona a continuación la carrera e institución en que te hubieras matriculado si contaras con una Beca para financiar la totalidad del costo de tus estudios.

Select below the major and institution in which you would have enrolled if you had been awarded a scholarship to finance the total cost of your studies.

[Dropdowns are provided for each.]

Institución

Institution

-- **Elige una** --

Choose one

[Please see appendix for complete list of institutions listed.]

Carrera

Major

-- **Elige una** --

Choose one

[Please see appendix for complete list of majors listed.]

[All respondents are directed to respond to question 23.]

23. Respecto a tu decisión de continuar estudios en la educación superior, por favor indica el momento clave de tu decisión para cada una de las siguientes alternativas:

Regarding your decision to continue your higher education studies, please indicate the key moment of your decisión for each of the following alternatives:

	Antes de IV Medio <i>Before senior year</i>	En IV Medio <i>During senior year</i>	Después de rendir la PSU <i>After taking the PSU exam</i>	Después de recibir los resultados PSU <i>After receiving the PSU results</i>	Después de saber si contaba con financiamiento Mineduc <i>After knowing if I received financing from the Ministry of Education</i>	Después de los resultados de las Postulaciones DEMRE <i>After receiving the results of my application to DEMRE schools</i>
Decidí en cuál institución quería estudiar <i>I decided in which institution I wanted to study</i>						
Decidí que quería continuar estudios en la educación superior <i>I decided that I wanted to continue my studies after high school</i>						
Decidí qué carrera quería estudiar <i>I decided which major I wanted to study</i>						

24. ¿Cuáles fueron las principales restricciones que enfrentaste al momento de elegir qué carrera estudiar? Por favor, elige hasta 3 restricciones relevantes para ti y ordénalas considerando 1 como la más significativa.

Which were the main restrictions that you faced at the moment of choosing which major to study? Please choose up to 3 restrictions relevant for you, and order them considering 1 to be the most significant.

Hay muchas opciones así que asegúrate de leerlas todas cuidadosamente antes de responder.

There are many options, so please be sure to read all of them carefully before responding.

Arrastra frases de la lista del lado izquierdo hacia la lista del lado derecho, y ponlas en el orden deseado.

Drag sentences from the list on the left hand side towards the list on the right hand side, and put them in the desired order.

- Dificultades para financiar los estudios
Difficulties to finance my studies
- Falta de orientación vocacional respecto a qué estudiar
Lack of guidance counseling regarding what to study
- Dificultades con la exigencia del plan de estudios de la carrera que quería estudiar
Difficulties with the difficulty of the coursework for the major I would have wanted to study
- Dificultades para obtener el puntaje PSU necesario
Difficulties obtaining the necessary PSU score
- Falta de información sobre las distintas alternativas académicas
Lack of information regarding the various academic alternatives
- Temor a enfrentar dificultades para encontrar trabajo y obtener una remuneración adecuada una vez terminados mis estudios
Fear of facing difficulties finding work and obtaining adequate remuneration once I completed my studies
- Otras dificultades
Other difficulties
- Afortunadamente no enfrenté grandes obstáculos
Fortunately, I didn't face any big obstacles

25. Cuáles son los principales factores que consideraste en la elección de una INSTITUCIÓN de educación superior?

What were the main factors that you considered when choosing an INSTITUTION of higher education.

Por favor, elige hasta 3 factores importantes para ti y ordénalos considerando el 1er como el más importante.

Please list up to 3 factors important to you, and order them considering the 1st to be the most important.

Hay muchas opciones así que asegúrate de leerlas todas cuidadosamente antes de responder.

There are many options, so be sure to read all of them carefully before responding.

Arrastra frases de la lista del lado izquierdo hacia la lista del lado derecho, y ponlas en el orden deseado.

Drag phrases from the list on the left hand side towards the list on the right hand side and put them in the desired order

- Que esté acreditada
That it is accredited
- Nivel de remuneración de los titulados de esa institución
Level of remuneration for the graduates of this institution
- Ubicación del campus (cerca de mi casa o de fácil acceso)
Campus location (close to my home or easy to get to)
- Posibilidades de encontrar trabajo una vez titulado de esa institución
Possibilities of finding work once graduated from this institution
- Prestigio de la institución (buenos profesores, atrae a los mejores alumnos, planes de estudio de excelencia)
Prestige of the institution (good professors, attracts the best students, excellent required coursework)
- Tiene las actividades extracurriculares que me interesan
It has extracurricular activities that interest me.
- Alternativas de financiamiento que ofrece la institución
The financing alternatives that the institution offers
- Atrae a estudiantes de mi misma formación u origen/tengo amigos que estudian en la institución
Attracts students with my same background or origin/ I have friends who study there
- Publicidad que respalda que es una buena institución
Publicity which backs up that it is a good institution
- Los costos de arancel y matrícula son bajos
The costs of enrollment and tuition are low
- Infraestructura y tecnología disponible
Infrastructure and available technology
- Otros
Other

26. Cuáles son los principales factores que consideraste en la elección de una CARRERA de educación superior?

Which were the main factors that you considered when choosing a higher education MAJOR?

Por favor, elige hasta 3 factores importantes para ti y ordénalos considerando el 1ro como el más importante.

Please list up to 3 factors important to you and order them considering the 1st to be the most important.

Hay muchas opciones así que asegúrate de leerlas todas cuidadosamente antes de responder.

There are many options, so be sure to read all of them carefully before responding.

Arrastra frases de la lista del lado izquierdo hacia la lista del lado derecho, y ponlas en el orden deseado.

Drag phrases from the list on the left hand side towards the right hand side, and put them in the desired order.

- La carrera atrae a los mejores estudiantes
The major attracts the best students
- Tiempo de titulación
Time it takes to graduate
- Publicidad que respalda que es una buena carrera
Publicity that backs up that it is a good major
- Malla curricular
Required coursework
- Tipo de trabajo que realizan las personas que estudian la carrera
Type of work done by those who studied this major
- Prestigio de la carrera
Prestige of the major
- La carrera atrae a estudiantes de mi misma formación u origen
The major attracts students with my same background or origin
- Nivel de remuneraciones de los titulados de la carrera
Level of remunerations of graduates from this major
- Posibilidades de encontrar trabajo una vez titulado de esta carrera
Possibilities of finding work once graduated from this major
- Mi vocación
My vocation/ interests
- Los costos de arancel y matrícula
The costs of enrollment and tuition
- Otros
Other

27. ¿Cuáles fueron las FUENTES DE INFORMACIÓN más importantes para ti en la elección de tu institución y carrera?

Which were the INFORMATION SOURCES most important to you when choosing your institution and major?

Por favor, elige hasta 3 factores importantes para ti y ordénalos considerando 1 como el más importante.

Please list up to 3 factors important to you and order them considering the 1st to be the most important.

Hay muchas opciones así que asegúrate de leerlas todas cuidadosamente antes de responder.

There are many options, so be sure to read all of them carefully before responding.

Arrastra frases de la lista del lado izquierdo hacia la lista del lado derecho, y ponlas en el orden deseado.

Drag phrases from the list on the left hand side towards the right hand side, and put them in the desired order.

- Los profesores de pre-universitario
Professors from my university prep course
- Documentos de alternativas académicas en diarios, revistas y otros medios impresos
Documents about academic alternatives in newspapers, magazines and other print media
- Familiares
Family members

- Sitio web MINEDUC
Ministry of Education website
- Mis amigos de enseñanza media
My friends from high school
- Sitio web Mi Futuro
The “My Future” website
- Charlas, conferencias, exposiciones, ferias realizadas en mi establecimiento educacional
Talks, conferences, expositions, fairs held at my school
- Sitio web de las Instituciones de Educación Superior
Websites of institutes of higher education
- Sitio web del DEMRE
DEMRE website
- Proceso de postulación a beneficios estudiantiles del Ministerio de Educación
Application process for students benefits at the Ministry of Education
- Proyecto 3E
Project 3E
- Avisos publicitarios
Advertisements
- Los orientadores de mi establecimiento educacional
Guidance counselors from my school
- Los profesores de mi establecimiento de enseñanza media
Professors from my high school
- Amigos que estudian en instituciones de educación superior
Friends who are studying at higher education institutes
- Visité instituciones de educación superior por mi cuenta
I visited higher education institutes on my own
- Otros
Other

= FIN / END =

5.2.2 TNE Survey B – March 2012

1. Selecciona a continuación la carrera e institución en que estás matriculado.

Please select below the major and institution in which you are enrolled.

[Dropdowns are provided for each.]

Institución

Institution

-- **Elige una** --

Choose one

[Please see appendix for complete list of institutions listed.]

Carrera

Major

-- **Elige una** --

Choose one

[Please see appendix for complete list of majors listed.]

2. Una vez titulado(a) de [Institución de pregunta 1] en [Carrera de pregunta 1], ¿cuánto crees que será tu sueldo mensual?

Once you graduate from [Institution from question 1] in [Major from question 1], how much do you think your monthly salary will be?

[Slider]

3. ¿Tienes algún tipo de beca o descuento en el pago de arancel para financiar tu carrera?

Do you have some type of scholarship or tuition discount to finance your studies?

Si / Yes

No / No

[Respondents who answer YES to question 3 are directed to questions 4-9. Respondents who answer NO skip to question 10.]

4. ¿Cuánto tendrás que pagar en arancel al año, después de descontar becas, rebajas o descuentos? (Esto incluye el monto que tengas que financiar con crédito.)

How much will you pay in yearly tuition, after discounting scholarships, reductions or discounts in tuition? (This includes the amount you will have to finance with loans.)

[Slider]

5. ¿Qué tipo de beca o descuento de arancel tienes?

What type of scholarship or tuition discount do you have?

- Beca del Ministerio de Educación
Scholarship from the Ministry of Education
- Beca de la institución o Rebaja en arancel
Institutional scholarship or reduction in tuition
- Otro
Other

[Only respondents who check “Beca de la institución o Rebaja en arancel/ Institutional scholarship or reduction in tuition” in question 5 are shown question 6.]

6. ¿Cuánto es el monto ANUAL de la beca o el descuento de arancel que recibes por parte de tu institución?

How much is the ANNUAL amount of the scholarship or tuition discount that you receive from the institution?

[Slider]

[Only respondents who check “Beca del Ministerio de Educación / Scholarship from the Ministry of Education” in question 5 are shown question 7.]

7. ¿Cuánto es el monto ANUAL de la beca que recibes por parte de Mineduc?

How much is the ANNUAL amount of the scholarship or tuition discount that you receive from the Ministry of Education?

[Slider]

[Only respondents who check “Otro/ Other” in question 5 are shown question 8.]

8. ¿Cuánto es el monto ANUAL de la beca que recibes por parte del otro fuente?

How much is the ANNUAL amount of the scholarship or tuition discount that you receive from another source?

[Slider]

[Only respondents who answered “Sí/ Yes” to question 3 are directed to question 9.]

9. ¿Cuál es el motivo de tu(s) beca(s) o descuento(s)? (Puedes marcar más de una alternativa.)

What is the reason you were awarded your scholarship(s) or discount(s)? (You may check more than one alternative.)

- Puntaje PSU
PSU score
- Condición Socioeconómica
Socioeconomic level
- Rendimiento académico (en caso de estar en tu segundo o mayor año de estudio)
Academic achievement (if you are in your second or more year of studies)
- Rebaja en arancel por pago total de la anualidad
Tuition discount for full payment of the annual fees
- Otra Razón
Other Reason

[Only respondents who checked “No” in question 3 are shown question 10.]

10. ¿Cuánto tendrás que pagar en arancel al año? (Esto incluye el monto que tengas que financiar con crédito.)

How much will have you have to pay in tuition annually? (This includes the amount that you will have to finance with loans.)

[Slider]

11. ¿Cuánto es el arancel ANUAL sin becas o descuentos?

How much is the ANNUAL tuition without scholarships or discounts?

[Slider]

12. Antes de matricularte en tu actual carrera, ¿consideraste otra opción de educación superior?

Before enrolling in your current major, did you consider another option for higher education?

- Sí / Yes
- No / No

[Only respondents who checked “Sí/ Yes” in question 12 are shown questions 13 and 14. Respondents who checked “No” in question 12 skip to question 16.]

13. ¿Cuál otra opción de educación superior consideraste?

Which other option for higher education did you consider?

[Dropdowns are provided for selecting an institution and major.]

Institución

Institution

-- Elige una --

Choose one

[Please see appendix for complete list of institutions listed.]

Carrera

Major

-- Elige una --

Choose one

[Please see appendix for complete list of majors listed.]

14. Si hubieras elegido estudiar [Carrera de pregunta 12] en [Institucion de pregunta 12] ¿cuánto crees que sería tu sueldo mensual una vez titulado?

If you had chosen to study [Major from question 12] at [Institution from question 12], how much do you think your monthly salary would have been once you graduated?

[Slider]

15. Descontando becas y descuentos en arancel, ¿cuánto crees que te hubiera costado cada año si hubieras elegido estudiar [Carrera de pregunta 13] en [Institucion de pregunta 13]? (Esto incluye el monto que tengas que financiar con crédito.)

Not including scholarships or tuition discounts, how much do you think it would have cost you each year if you would have chosen to study [Major from question 13] at [Institution from question 13]? (This includes the amount you would have had to finance with loans.)

[Slider]

16. La siguiente tabla describe algunas situaciones, por favor haz clic en cada uno de los casilleros si dicha situación fue cierta para la alternativa de educación superior en que te matriculaste y en la otra opción que consideraste.

The following table describes a few situations. Please click each of the checkboxes if the stated situation was true for the higher education alternative that you chose to enroll in, or for the other option you considered.

	Matrícula actual <i>Current enrollment</i>	Otra opción considerada <i>Other option considered</i>	Ninguna <i>Neither</i>
Visité la institución y pedí información sobre la carrera. <i>I visited the institution and asked for information about the major.</i>			
La institución me contactó para ofrecerme una beca o descuento de algún tipo. <i>The institution contacted me to offer me a scholarship or some type of discount.</i>			
La institución me contactó después que se publicaron los resultados PSU. <i>The institution contacted me after the PSU results were published.</i>			
La institución me contactó para informarme sobre sus carreras. <i>The institution contacted me to inform me about their majors.</i>			

[Only respondents who checked “No” (they did not consider another alternative for their studies) in question 12 are shown question 17. Respondents who checked “Sí / Yes” in question 12 skip to question 18.]

17. La siguiente tabla describe algunas situaciones, por favor haz clic en cada uno de los casilleros si dicha situación fue cierta para la alternativa de educación superior en que te matriculaste.

The following table describes a few situations. Please click each of the checkboxes if the stated situation was true for the higher education alternative that you chose to enroll in.

- Visité la institución y pedí información sobre la carrera.
I visited the institution and asked for information about the major.
- La institución me contactó para ofrecerme una beca o descuento de algún tipo.
The institution contacted me to offer me a scholarship or some type of discount.
- La institución me contactó después que se publicaron los resultados PSU.
The institution contacted me after the PSU results were published.
- La institución me contactó para informarme sobre sus carreras.
The institution contacted me to inform me about their majors.
- Ninguna de las anteriores
None of the above

[All respondents are directed to answer question 18.]

18. Respecto a tu decisión de continuar estudios en la educación superior, por favor indica el momento clave de tu decisión para cada una de las siguientes alternativas:

Regarding your decision to continue your higher education studies, please indicate the key moment of your decision for each of the following alternatives:

	Antes de IV Medio <i>Before senior year</i>	En IV Medio <i>During senior year</i>	Después de rendir la PSU <i>After taking the PSU exam</i>	Después de recibir los resultados PSU <i>After receiving the PSU results</i>	Después de saber si contaba con financiamiento Mineduc <i>After knowing if I received financing from the Ministry of Education</i>	Después de los resultados de las Postulaciones DEMRE <i>After receiving the results of my application to DEMRE schools</i>
Decidí en cuál institución quería estudiar <i>I decided in which institution I wanted to study</i>						
Decidí que quería continuar estudios en la educación superior <i>I decided that I wanted to continue my studies after high school</i>						
Decidí qué carrera quería estudiar <i>I decided which major I wanted to study</i>						

19. ¿Cuáles fueron las FUENTES DE INFORMACIÓN más importantes para ti en la elección de tu institución y carrera?

Which were the INFORMATION SOURCES most important to you when choosing your institution and major?

Por favor, elige hasta 3 factores importantes para ti y ordénalos considerando 1 como el más importante.

Please list up to 3 factors important to you and order them considering the 1st to be the most important.

Hay muchas opciones así que asegúrate de leerlas todas cuidadosamente antes de responder.

There are many options, so be sure to read all of them carefully before responding.

Arrastra frases de la lista del lado izquierdo hacia la lista del lado derecho, y ponlas en el orden deseado.

Drag phrases from the list on the left hand side towards the right hand side, and put them in the desired order.

- Los profesores de pre-universitario
Professors from my university prep course
- Documentos de alternativas académicas en diarios, revistas y otros medios impresos
Documents about academic alternatives in newspapers, magazines and other print media
- Familiares
Family members
- Sitio web MINEDUC
Ministry of Education website
- Mis amigos de enseñanza media
My friends from high school
- Sitio web Mi Futuro
The "My Future" website
- Charlas, conferencias, exposiciones, ferias realizadas en mi establecimiento educacional
Talks, conferences, expositions, fairs held at my school
- Sitio web de las Instituciones de Educación Superior
Websites of institutes of higher education
- Sitio web del DEMRE
DEMRE website
- Proceso de postulación a beneficios estudiantiles del Ministerio de Educación
Application process for students benefits at the Ministry of Education
- Proyecto 3E
Project 3E
- Avisos publicitarios
Advertisements
- Los orientadores de mi establecimiento educacional
Guidance counselors from my school
- Los profesores de mi establecimiento de enseñanza media
Professors from my high school
- Amigos que estudian en instituciones de educación superior
Friends who are studying at higher education institutes
- Visité instituciones de educación superior por mi cuenta
I visited higher education institutes on my own

- Otros
Other

20. Al momento de elegir alternativas de educación superior, ¿Qué tan informados crees que estaban tus compañeros de enseñanza media sobre:

At the moment of choosing alternatives for higher education, how informed do you believe your high school peers regarding:

	Muy Informado <i>Very informed</i>	Algo Informado <i>Somewhat informed</i>	Ni muy informado, ni poco informado <i>Neither informed nor uninformed</i>	Poco Informado <i>A little informed</i>	Nada Informado <i>Not at all informed</i>
Costos de matrícula y arancel de las distintas alternativas académicas					
Expectativas de ingresos (sueldos y remuneraciones) de los titulados de educación superior					
Requisitos para postular a becas del Ministerio de Educación					
Requisitos para postular a Crédito con Aval del Estado					

21. Cuáles son los principales factores que consideraste en la elección de una INSTITUCIÓN de educación superior?

What were the main factors that you considered when choosing an INSTITUTION of higher education.

Por favor, elige hasta 3 factores importantes para ti y ordénalos considerando el 1er como el más importante.

Please list up to 3 factors important to you, and order them considering the 1st to be the most important.

Hay muchas opciones así que asegúrate de leerlas todas cuidadosamente antes de responder.

There are many options, so be sure to read all of them carefully before responding.

Arrastra frases de la lista del lado izquierdo hacia la lista del lado derecho, y ponlas en el orden deseado.

Drag phrases from the list on the left hand side towards the list on the right hand side and put

them in the desired order

- Que esté acreditada
That it is accredited
- Nivel de remuneración de los titulados de esa institución
Level of remuneration for the graduates of this institution
- Ubicación del campus (cerca de mi casa o de fácil acceso)
Campus location (close to my home or easy to get to)
- Posibilidades de encontrar trabajo una vez titulado de esa institución
Possibilities of finding work once graduated from this institution
- Prestigio de la institución (buenos profesores, atrae a los mejores alumnos, planes de estudio de excelencia)
Prestige of the institution (good professors, attracts the best students, excellent required coursework)
- Tiene las actividades extracurriculares que me interesan
It has extracurricular activities that interest me.
- Alternativas de financiamiento que ofrece la institución
The financing alternatives that the institution offers
- Atrae a estudiantes de mi misma formación u origen/tengo amigos que estudian en la institución
Attracts students with my same background or origin/ I have friends who study there
- Publicidad que respalda que es una buena institución
Publicity which backs up that it is a good institution
- Los costos de arancel y matrícula son bajos
The costs of enrollment and tuition are low
- Infraestructura y tecnología disponible
Infrastructure and available technology
- Otros
Other

22. Cuáles son los principales factores que consideraste en la elección de una CARRERA de educación superior?

Which were the main factors that you considered when choosing a higher education MAJOR?

Por favor, elige hasta 3 factores importantes para ti y ordénalos considerando el 1ro como el más importante.

Please list up to 3 factors important to you and order them considering the 1st to be the most important.

Hay muchas opciones así que asegúrate de leerlas todas cuidadosamente antes de responder.

There are many options, so be sure to read all of them carefully before responding.

Arrastra frases de la lista del lado izquierdo hacia la lista del lado derecho, y ponlas en el orden deseado.

Drag phrases from the list on the left hand side towards the right hand side, and put them in the desired order.

- La carrera atrae a los mejores estudiantes
The major attracts the best students

- Tiempo de titulación
Time it takes to graduate
- Publicidad que respalda que es una buena carrera
Publicity that backs up that it is a good major
- Malla curricular
Required coursework
- Tipo de trabajo que realizan las personas que estudian la carrera
Type of work done by those who studied this major
- Prestigio de la carrera
Prestige of the major
- La carrera atrae a estudiantes de mi misma formación u origen
The major attracts students with my same background or origin
- Nivel de remuneraciones de los titulados de la carrera
Level of remunerations of graduates from this major
- Posibilidades de encontrar trabajo una vez titulado de esta carrera
Possibilities of finding work once graduated from this major
- Mi vocación
My vocation/ interests
- Los costos de arancel y matrícula
The costs of enrollment and tuition
- Otros
Other

= FIN / END =

5.2.3 TNE Survey C – March 2012

1. Selecciona a continuación la carrera e institución en que estás matriculaste.

Please select below the major and institution in which you are enrolled.

[Dropdowns are provided for each.]

Institución

Institution

-- **Elige una** --

Choose one

[Please see appendix for complete list of institutions listed.]

Carrera

Major

-- **Elige una** --

Choose one

[Please see appendix for complete list of majors listed.]

2. Una vez titulado(a) de [Institución de pregunta 1] en [Carrera de pregunta 1], ¿cuánto crees que será tu sueldo mensual?

Once you graduate from [Institution from question 1] in [Major from question 1], how much do you think your monthly salary will be?

[Slider]

3. ¿Tienes algún tipo de beca o descuento en el pago de arancel para financiar tu carrera?

Do you have some type of scholarship or tuition discount to finance your studies?

Si / Yes

No / No

[Respondents who answer YES to question 3 are directed to questions 4-9. Respondents who answer NO skip to question 10.]

4. ¿Cuánto tendrás que pagar en arancel al año, después de descontar becas, rebajas o descuentos? (Esto incluye el monto que tengas que financiar con crédito.)

How much will you pay in yearly tuition, after discounting scholarships, reductions or discounts in tuition? (This includes the amount you will have to finance with loans.)

[Slider]

5. ¿Qué tipo de beca o descuento de arancel tienes?

What type of scholarship or tuition discount do you have?

- Beca del Ministerio de Educación
Scholarship from the Ministry of Education
- Beca de la institución o Rebaja en arancel
Institutional scholarship or reduction in tuition
- Otro
Other

[Only respondents who check “Beca de la institución o Rebaja en arancel/ Institutional scholarship or reduction in tuition” in question 5 are shown question 6.]

6. ¿Cuánto es el monto ANUAL de la beca o el descuento de arancel que recibes por parte de tu institución?

How much is the ANNUAL amount of the scholarship or tuition discount that you receive from the institution?

[Slider]

[Only respondents who check “Beca del Ministerio de Educación / Scholarship from the Ministry of Education” in question 5 are shown question 7.]

7. ¿Cuánto es el monto ANUAL de la beca que recibes por parte de Mineduc?

How much is the ANNUAL amount of the scholarship or tuition discount that you receive from the Ministry of Education?

[Slider]

[Only respondents who check “Otro/ Other” in question 5 are shown question 8.]

8. ¿Cuánto es el monto ANUAL de la beca que recibes por parte del otro fuente?

How much is the ANNUAL amount of the scholarship or tuition discount that you receive from another source?

[Slider]

[Only respondents who answered “Sí/ Yes” to question 3 are directed to question 9.]

9. ¿Cuál es el motivo de tu(s) beca(s) o descuento(s)? (Puedes marcar más de una alternativa.)

What is the reason you were awarded your scholarship(s) or discount(s)? (You may check more than one alternative.)

- Puntaje PSU
PSU score
- Condición Socioeconómica
Socioeconomic level
- Rendimiento académico (en caso de estar en tu segundo o mayor año de estudio)
Academic achievement (if you are in your second or more year of studies)
- Rebaja en arancel por pago total de la anualidad
Tuition discount for full payment of the annual fees
- Otra Razón
Other Reason

[Only respondents who checked “No” in question 3 (they do not have a scholarship or discount) are shown question 10. Respondents who indicated that they do have a scholarship or discount in question 3 skip to question 11.]

10. ¿Cuánto tendrás que pagar en arancel al año? (Esto incluye el monto que tengas que financiar con crédito.)

How much will have you have to pay in tuition annually? (This includes the amount that you will have to finance with loans.)

[Slider]

[Only respondents who checked “Sí /Yes” (they have a scholarship or discount) in question 3 are shown question 11. Respondents who indicated that they do not have a scholarship or discount skip to question 12.]

11. ¿Cuánto es el arancel ANUAL sin becas o descuentos?

How much is the ANNUAL tuition without scholarships or discounts?

[Slider]

12. Antes de matricularte en tu actual carrera, ¿consideraste otra opción de educación superior?

Before enrolling in your current major, did you consider another option for higher education?

- Sí / Yes
- No / No

[Only respondents who checked “Sí/ Yes” in question 12 are shown questions 13-15. Respondents who checked “No” in question 11 skip to question 16.]

13. ¿Cuál otra opción de educación superior consideraste?

Which other option for higher education did you consider?

[Dropdowns are provided for selecting an institution and major.]

Institución

Institution

-- **Elige una** --

Choose one

[Please see appendix for complete list of institutions listed.]

Carrera

Major

-- **Elige una** --

Choose one

[Please see appendix for complete list of majors listed.]

14. Si hubieras elegido estudiar [Carrera de pregunta 13] en [Institucion de pregunta 13] ¿cuánto crees que sería tu sueldo mensual una vez titulado?

If you had chosen to study [Major from question 13] at [Institution from question 13], how much do you think your monthly salary would have been once you graduated?

[Slider]

15. Descontando becas y descuentos en arancel, ¿cuánto crees que te hubiera costado cada año si hubieras elegido estudiar [Carrera de pregunta 13] en [Institucion de pregunta 13]? (Esto incluye el monto que tengas que financiar con crédito.)

Not including scholarships or tuition discounts, how much do you think it would have cost you each year if you would have chosen to study [Major from question 13] at [Institution from question 13]? (This includes the amount you would have had to finance with loans.)

[Slider]

[All respondents are directed to answer question 16.]

16. Respecto a tu decisión de continuar estudios en la educación superior, por favor indica el momento clave de tu decisión para cada una de las siguientes alternativas:

Regarding your decision to continue your higher education studies, please indicate the key moment of your decisión for each of the following alternatives:

	Antes de IV Medio <i>Before senior year</i>	En IV Medio <i>During senior year</i>	Después de rendir la PSU <i>After taking the PSU exam</i>	Después de recibir los resultados PSU <i>After receiving the PSU results</i>	Después de saber si contaba con financiamiento Mineduc <i>After knowing if I received financing from the Ministry of Education</i>	Después de los resultados de las Postulaciones DEMRE <i>After receiving the results of my application to DEMRE schools</i>
Decidí en cuál institución quería estudiar <i>I decided in which institution I wanted to study</i>						
Decidí que quería continuar estudios en la educación superior <i>I decided that I wanted to continue my studies after high school</i>						
Decidí qué carrera quería estudiar <i>I decided which major I wanted to study</i>						

17. ¿Cómo financiarás tus estudios? Por favor marca todas las alternativas que corresponda.

How will you finance your studies? Please check all that apply.

- Crédito con Aval del Estado
State-backed credit (CAE)
- Fondo Solidario
Loan from the Solidarity Fund
- Además de estudiar, trabajaré para financiar mis estudios
In addition to studying, I will work to finance my studies
- Préstamos o Créditos Privados
Private loans
- Recursos propios/ esfuerzo familiar
Own resources/ family effort
- Otros
Other

[Only respondents who check “Recursos propios/ esfuerzo familiar/ Own resources/ family effort” in question 17 are shown question 18.]

18. ¿Cuánto del costo de tus estudios financiarás anualmente con recursos propios/ esfuerzo familiar?

How much of the cost of your studies will you finance annually with your own resources/ family effort?

[Slider]

[Only respondents who check “Crédito con Aval del Estado/ State-backed loan (CAE)” in question 17 are shown question 19.]

19. ¿Cuánto del costo de tus estudios financiarás anualmente con Crédito con Aval del Estado?

How much of the cost of your studies will you finance annually with a state-backed loan (CAE)?

[Slider]

[Only respondents who check “Fondo Solidario/ Loan from the Solidarity Fund” in question 17 are shown question 20.]

20. ¿Cuánto del costo de tus estudios financiarás anualmente con Fondo Solidario?

How much of the cost of your studies will you finance annually with a loan from the Solidarity Fund?

[Slider]

[Only respondents who check “Préstamos o Créditos privados/ Private Loans” in question 17 are shown question 21.]

21. ¿Cuánto del costo de tus estudios financiarás anualmente con Préstamos o Créditos privados?

How much of the cost of your studies will you finance annually with private loans?

[Slider]

[Only respondents who check “Trabajando además de estudiar/ Working in addition to studying” in question 17 are shown question 22.]

22. ¿Cuánto del costo de tus estudios financiarás anualmente con trabajando además de estudiar?

How much of the cost of your studies will you finance annually with working in addition to studying?
[Slider]

23. ¿Cuánto es el monto ANUAL de la beca o el descuento de arancel que recibes por parte de tu institución?

How much is the ANNUAL amount of the scholarship or tuition discount that you receive from the institution?
[Slider]

[Only respondents who check “Otro/ Other” in question 17 are shown question 24.]

24. ¿Cuánto del costo de tus estudios financiarás anualmente con Otras formas de pagar?

How much of the cost of your studies will you finance annually with other forms of payment?
[Slider]

[Only respondents who check “Préstamos o Créditos privados/ Private Loans” in question 17 are shown questions 25 and 26. Respondents who are not planning to finance their education with private loans skip to question 27.]

25. ¿Cuántos años crees que necesitarás para titularte?

How many years do you think you will need to graduate?

-- **Elige una –**

-- Choose one--

- 1
- 2
- 3
- 4
- 5
- 6
- Más que 6 / More than 6

26. Una vez titulado, ¿cuánto crees que deberás pagar mensualmente para cubrir tu préstamo?

Once you graduate, how much do you think will you need to pay monthly to cover your loan?
[Slider]

27. Respecto al pago de tu deuda, ¿cuál de las siguientes afirmaciones te representa mejor?

With respect to your loan payment, which of the following affirmations best describes you?

- Voy a poder pagarla fácilmente.
I will be able to pay it easily.
- Voy a poder pagarla pero con dificultades.
I will be able to pay it, but with difficulties.
- No sé si voy a poder pagarla.
I don't know if I will be able to pay it.

[Only respondents who did NOT check “Préstamos o Créditos privados/ Private Loans” in question 17 are shown questions 28-30. Respondents who are planning to finance their education with private loans skip to question 31.]

28. ¿Cuántos años crees que necesitarás para titularte?

How many years do you think you will need to graduate?

-- Elige una --

-- Choose one--

- 1
- 2
- 3
- 4
- 5
- 6
- Más que 6 / *More than 6*

29. Si fuera necesario financiar tus estudios con un préstamo, ¿cuánto crees que deberías pagar mensualmente para cubrir el préstamo?

If it were necessary to finance your studies with a loan, how much do you think you would need to pay monthly to cover the loan?

[Slider]

30. Si fuera necesario financiar tus estudios con un préstamo ¿cuál de las siguientes afirmaciones te representaría mejor?

If it were necessary to finance your studies with a loan, which of the following affirmations would best describe you?

- Podría pagarla fácilmente.
I would be able to pay it easily.
- Podría pagarla pero con dificultades.
I would be able to pay it, but with difficulties.
- No sé si podría pagarla.
I don't know if I would be able to pay it.

[All respondents are required to respond to the questions 31 - 34.]

A continuación te haremos algunas preguntas sobre finanzas, por favor contesta cada pregunta lo mejor que puedas.

Next we will ask you a few questions about finances, please answer each question as best you can.

31. Supón que tienes 100 pesos en una cuenta de ahorro, y la tasa de interés que ganas por esos ahorros es de un 2% por año. Si mantienes el dinero en la cuenta por 5 años, ¿cuánto tendrás al término de 5 años?

Suppose that you have 100 pesos in a savings account, and the interest rate that you earn for those savings is 2% per year. If you keep the money in the account for 5 years, how much will you have when the 5 years are over?

- Exactamente \$110 pesos
Exactly \$110 pesos
- Menos de \$110 pesos
Less than \$110 pesos
- Más de \$110 pesos
More than \$110 pesos
- No sé.
Don't know.

32. Imagina que la tasa de interés de tu cuenta de ahorro es 1% anual y la tasa de inflación es 2% anual. Después de un año, ¿cuánto podrías comprar con el dinero de esa cuenta?

Imagine that the interest rate on the savings account is 1% annually, and the inflation rate is 2% annually. After a year, how much can you buy with the money in that account?

- Más de lo que podría comprar hoy
More than I could buy today
- Menos de lo que podría comprar hoy
Less than I could buy today
- Lo mismo que lo que podría comprar hoy
The same that I could buy today
- No sé
Don't know

33. Supón que estás contemplando comprar acciones de empresas y sabes que el año pasado, las acciones de la empresa A obtuvieron un rendimiento del 10% y las acciones de empresa B obtuvieron un rendimiento del 7%, ¿cuál inversión obtendrá el mayor rendimiento el próximo año?

Suppose that you are contemplating buying stock in companies, and you know that last year, the stock of company A had returns of 10% and the stock of company B had returns of 7%. Which investment would have the higher return next year?

- Acciones de empresa B.
Company B's stock
- Acciones de empresa A.
Company A's stock
- Obtendrían el mismo rendimiento.
They would have the same return rate.
- El rendimiento observado en el pasado no es garantía de desempeño futuro.
Past returns are no guarantee of future performance.
- No sé.
Don't know.

34. Ahora imagina que eres la única fuente de ingresos de tu hogar, y debes elegir entre los siguientes dos trabajos. ¿Cuál alternativa elegirías?

Now imagine that you are the sole breadwinner for your household, and you must choose between the following two jobs. Which alternative would you choose?

Primera situación

First situation

- Alternativa A - Un trabajo con ingreso fijo y estable por toda la vida.
Alternative A – A job with fixed income, stable for the rest of your life.
- Alternativa B - Un trabajo donde tiene la misma posibilidad de ganar el doble o sólo 1/4 de sus ingresos por todo la vida.
Alternative B – A job where you have an equal probability of earning double, or only 1/4 of the income for the rest of your life.

[Only respondents who chose “Alternative A” in question 34 are shown question 35. Respondents who chose Alternative B skip to question 37.]

35. Segunda situación

Second situation

- Alternativa A - Un trabajo con ingreso fijo y estable por toda la vida.
Alternative A – A job with fixed income, stable for the rest of your life.
- Alternativa B - Un trabajo donde tiene la misma posibilidad de ganar el doble o sólo la mitad de sus ingresos por toda la vida.
Alternative B – A job where you have the same probability of earning double, or only half of the income for the rest of your life.

[Only respondents who chose “Alternative A” in question 35 are shown question 36. Respondents who chose Alternative B skip to question 37.]

36. Tercera situación

Third situation

- Alternativa A - Un trabajo con ingreso fijo y estable por toda la vida.
Alternative A – A job with fixed income, stable for the rest of your life.
- Alternativa B - Un trabajo donde tiene la misma posibilidad de ganar el doble o sólo $\frac{3}{4}$ de sus ingresos por toda la vida.
Alternative B – A job where you have the same probability of earning double or only $\frac{3}{4}$ of the income for the rest of your life.

[All respondents are required to answer question 37.]

37. En una escala de 0 a 10 donde 0 significa que no estás dispuesto a asumir riesgo y 10 significa estar muy dispuesto a tomar riesgo, ¿Cómo te describes a ti mismo en esta escala?

On a scale of 0-10, where 0 means that you are not willing to assume risk, and 10 means that you are very willing to assume risk, how would you describe yourself on this scale?

- 0 - No dispuesto a asumir riesgo / *Not willing to assume risk*
- 1
- 2
- 3
- 4
- 5
- 6
- 7
- 8
- 9
- 10 - Muy dispuesto a tomar riesgo / *Very willing to accept risk*

Ahora te haremos algunas preguntas sobre el Crédito con Aval del Estado (CAE). Por favor, responde a las preguntas lo mejor que puedas.

Now we will ask you some questions about the Crédito con Aval del Estado (CAE) program. Please answer the questions to the best of your ability.

38. La tasa de interés actual del Crédito con Aval del Estado (CAE) es:

- UF¹ + 5%
- UF + 4%
- UF + 3%
- UF + 2%
- Tasa de Mercado
Market rate
- No sé
Don't know

39. El periodo de gracia para pagar el crédito una vez que me haya titulado es de:

The grace period for paying the loan once I have graduated is:

- 24 meses / 24 months
- 18 meses / 18 months
- 12 meses / 12 months
- 6 meses / 6 months
- No hay periodo de gracia / *There is no grace period*
- No sé / *Don't know*

40. ¿Cómo funciona la tasa de interés cobrada en el CAE?

How does the interest rate charged in the CAE work?

- Comienza a generar intereses desde el momento en que pido el préstamo
It begins to generate interest from the momento that I ask for the loan
- Comienza a generar intereses una vez que me titule
It begins to generate interest once I graduate
- Comienza a generar intereses sólo para el periodo de gracia
It begins to generate interest only during the grace period
- No sé
Don't know

=FIN / END=

¹ UF = *Unidad de Fomento* is an inflation-adjusted unit of account used for determining principal and interest in Chile.

5.3.1 TNE Survey A – June 2012

1. ¿Asistes actualmente a una institución de educación superior?

Are you currently attending an institution of higher education?

- Sí / Yes
- No / No

[Only respondents who answer NO to question 1 are directed to questions 2 and 3. Respondents who answer YES skip to question 4.]

2. ¿Por qué no asistes actualmente a una institución de educación superior?

Why aren't you currently attending an institute of higher education?

- Postulé pero no tengo recursos suficientes para financiar mi educación.
I applied but I don't have sufficient resources to finance my education.
- No postulé porque la educación superior es muy cara.
I didn't apply because higher education is very expensive.
- Postulé pero no fui aceptado.
I applied but wasn't accepted.
- No postulé porque necesito/prefiero trabajar.
I didn't apply because I need/prefer to work.
- Otro
Other

3. ¿Piensas postular el próximo año a alguna institución de educación superior?

Do you plan on applying to an institute of higher education next year?

- Sí / Yes
- No / No

[Respondents who answer NO to question 3 are thanked for their time and exited from the survey. Respondents who answer YES continue to question 4.]

4. Selecciona a continuación la carrera e institución en que estás matriculado, o a la que piensas postular el próximo año.

Please select below the major and institution in which you are enrolled or where you plan to enroll next year.

[Dropdowns are provided for each.]

Institución

Institution

-- **Elige una** --

Choose one

[Please see appendix for complete list of institutions listed.]

Carrera

Major

-- **Elige una** --

Choose one

[Please see appendix for complete list of majors listed.]

5. **¿Cuánto crees que los titulados con tu mismo puntaje PSU y sexo ganan mensualmente al egresar de [Carrera e institución de pregunta 4]?**

How much do you think graduates with your same PSU score and sex earn monthly once they graduate from [Major and institution from question 4]

[Slider]

6. **¿Tienes o piensas tener algún tipo de beca o descuento en el pago de arancel para financiar tu carrera?**

Do you have or do you think you will have some type of scholarship or tuition discount to finance your studies?

Si / Yes

No / No

[Respondents who answer YES to question 6 are directed to question 7. Respondents who answer NO skip to question 10.]

7. **¿Cuánto tendrás que pagar en arancel al año, después de descontar becas, rebajas o descuentos? (Esto incluye el monto que tengas que financiar con crédito.)**

How much will you pay in yearly tuition, after discounting scholarships, reductions or discounts in tuition? (This includes the amount you will have to finance with loans.)

[Slider]

8. **¿Qué tipo de beca o descuento de arancel tienes o piensas tener?**

What type of scholarship or tuition discount do you have or do you think you will have?

- Beca del Ministerio de Educación
Scholarship from the Ministry of Education
- Beca de la institución o Rebaja en arancel
Institutional scholarship or reduction in tuition
- Otro
Other

[Only respondents who check “Beca de la institución o Rebaja en arancel/ Institutional scholarship or reduction in tuition” in question 8 are shown question 9.]

9. **¿Cuánto es el monto ANUAL de la beca o el descuento de arancel que recibes por parte de tu institución?**

How much is the ANNUAL amount of the scholarship or tuition discount that you receive from the institution?

[Slider]

[Only respondents who check “Beca del Ministerio de Educación / Scholarship from the Ministry of Education” in question 8 are shown question 10.]

10. **¿Cuánto es el monto ANUAL de la beca que recibes por parte de Mineduc?**

How much is the ANNUAL amount of the scholarship or tuition discount that you receive from the Ministry of Education?

[Slider]

[Only respondents who check “Otro/ Other” in question 8 are shown question 11.]

11. ¿Cuánto es el monto ANUAL de la beca que recibes por parte del otro fuente?

How much is the ANNUAL amount of the scholarship or tuition discount that you receive from another source?

[Slider]

12. ¿Cuál es el motivo de tu(s) beca(s) o descuento(s)? (Puedes marcar más de una alternativa.)

What is the reason you were awarded your scholarship(s) or discount(s)? (You may check more than one alternative.)

- Puntaje PSU
PSU score
- Condición Socioeconómica
Socioeconomic level
- Rendimiento académico (en caso de estar en tu segundo o mayor año de estudio)
Academic achievement (if you are in your second or more year of studies)
- Rebaja en arancel por pago total de la anualidad
Tuition discount for full payment of the annual fees
- Otra Razón
Other Reason

[Only respondents who indicate NO in question 6 (indicating they do not have a scholarship or tuition discount) are shown question 13.]

13. ¿Cuánto tendrás que pagar en arancel al año? (Esto incluye el monto que tengas que financiar con crédito.)

How much will you have to pay in annual tuition? (This includes the amount that you will have to finance with loans.)

[Slider]

14. ¿Cómo financiarás el pago de arancel anual de [monto de pregunta 7 o de pregunta 13]? Por favor marca todas las alternativas que corresponda.

How will you finance the annual tuition payment of [amount from question 7 or from question 13]? Please check all that apply.

- Crédito con Aval del Estado
State-backed credit (CAE)
- Fondo Solidario
Loan from the Solidarity Fund
- Además de estudiar, trabajaré para financiar mis estudios
In addition to studying, I will work to finance my studies
- Préstamos o Créditos Privados
Private loans
- Recursos propios/ esfuerzo familiar
Own resources/ family effort
- Otros
Other

[Only respondents who check “Recursos propios/ esfuerzo familiar/ Own resources/ family effort” in question 14 are shown question 15.]

15. ¿Cuánto del costo de tus estudios financiarás anualmente con recursos propios/ esfuerzo familiar?

How much of the cost of your studies will you finance annually with your own resources/ family effort?

[Slider]

[Only respondents who check “Crédito con Aval del Estado/ State-backed loan (CAE)” in question 14 are shown question 16.]

16. ¿Cuánto del costo de tus estudios financiarás anualmente con Crédito con Aval del Estado?

How much of the cost of your studies will you finance annually with a state-backed loan (CAE)?

[Slider]

[Only respondents who check “Fondo Solidario/ Loan from the Solidarity Fund” in question 14 are shown question 17.]

17. ¿Cuánto del costo de tus estudios financiarás anualmente con Fondo Solidario?

How much of the cost of your studies will you finance annually with a loan from the Solidarity Fund?

[Slider]

[Only respondents who check “Préstamos o Créditos privados/ Private Loans” in question 14 are shown question 18.]

18. ¿Cuánto del costo de tus estudios financiarás anualmente con Préstamos o Créditos privados?

How much of the cost of your studies will you finance annually with private loans?

[Slider]

[Only respondents who check “Trabajando además de estudiar/ Working in addition to studying” in question 14 are shown question 19.]

19. ¿Cuánto del costo de tus estudios financiarás anualmente con trabajando además de estudiar?

How much of the cost of your studies will you finance annually with working in addition to studying?

[Slider]

[Only respondents who check “Otro/ Other” in question 14 are shown question 20.]

20. ¿Cuánto del costo de tus estudios financiarás anualmente con Otras formas de pagar?

How much of the cost of your studies will you finance annually with other forms of payment?

[Slider]

[Only respondents who indicated that they have a scholarship or tuition discount in question 6 are shown questions 21 and 22.]

21. Si NO contarás con una Beca para financiar tus estudios, cuál de las siguientes afirmaciones te representaría mejor:

If you didn't have a scholarship to finance your studies, which of the following affirmations would best represent you:

- Habría cambiado mi decisión de matrícula en educación superior por otra carrera y/o institución.
I would have changed my higher education enrollment decision for another major and/or institution.
- No habría cambiado mi decisión de matrícula y hubiera financiado mis estudios con recursos propios/familiares.
I wouldn't have changed my enrollment decision and would have financed my studies with my own/family resources.
- Habría tenido que postergar mis estudios para cuando contara con financiamiento.
I would have had to postpone my studies until I received financing.
- No habría cambiado mi decisión de matrícula y hubiera conseguido crédito para financiar los estudios.
I wouldn't have changed my enrollment decision and would have applied for loans to finance my studies.

22. ¿Cuánto es el arancel ANUAL sin becas o descuentos?

How much is the ANNUAL tuition without scholarships or discounts?

[Slider]

[Only respondents who indicated that they will finance part of their studies with private loans in question 14 are shown questions 23 and 24.]

23. Si NO contaras con Crédito para financiar tus estudios, cuál de las siguientes afirmaciones te representaría mejor:

If you didn't have loans to finance your studies, which of the following affirmations would best represent you:

- Habría cambiado mi decisión de matrícula en educación superior por otra carrera y/o institución.
I would have changed my higher education enrollment decision for another major and/or institution.
- No habría cambiado mi decisión de matrícula y hubiera financiado mis estudios con recursos propios/familiares.
I wouldn't have changed my enrollment decision and would have financed my studies with my own/family resources.
- Habría tenido que postergar mis estudios para cuando contara con financiamiento.
I would have had to postpone my studies until I received financing.
- No habría cambiado mi decisión de matrícula y hubiera conseguido crédito para financiar los estudios.
I wouldn't have changed my enrollment decision and would have applied for loans to finance my studies.

24. Imagina ahora que contaras con una Beca para financiar la totalidad del costo de tus estudios, cuál de las siguientes afirmaciones te representaría mejor:

Now imagine that you received a scholarship to finance the total cost of your studies. Which of the following affirmations would best represent you?

- No habría cambiado mi decisión de estudiar [Carrera de pregunta 4] en [Institución de pregunta 4].
I wouldn't have changed my decision to study [Major from question 4] at [Institution from question 4]
- Habría considerado matricularme en otra carrera y/o institución.
I would have considered enrolling in another major and/or institution.

[Only respondents who check “No habría cambiado mi decisión de estudiar [Carrera de pregunta 4] en [Institución de pregunta 4]./ I wouldn't have changed my decision to study [Major from question 4] at [Institution from question 4]” in question 24 are shown question 25.]

25. Selecciona a continuación la carrera e institución en que te hubieras matriculado si contaras con una Beca para financiar la totalidad del costo de tus estudios.

Select below the major and institution in which you would have enrolled if you had been awarded a scholarship to finance the total cost of your studies.

[Dropdowns are provided for each.]

Institución

Institution

-- **Elige una** --

Choose one

[Please see appendix for complete list of institutions listed.]

Carrera

Major

-- **Elige una** --

Choose one

[Please see appendix for complete list of majors listed.]

[All respondents are directed to question 26.]

26. Respecto a tu decisión de continuar estudios en la educación superior, por favor indica el momento clave de tu decisión para cada una de las siguientes alternativas:

Regarding your decision to continue your higher education studies, please indicate the key moment of your decision for each of the following alternatives:

	Antes de IV Medio <i>Before senior year</i>	En IV Medio <i>During senior year</i>	Después de rendir la PSU <i>After taking the PSU exam</i>	Después de recibir los resultados PSU <i>After receiving the PSU results</i>	Después de saber si contaba con financiamiento Mineduc <i>After knowing if I received financing from the Ministry of Education</i>	Después de los resultados de las Postulaciones DEMRE <i>After receiving the results of my application to DEMRE schools</i>
Decidí en cuál institución quería estudiar <i>I decided in which institution I wanted to study</i>						
Decidí que quería continuar estudios en la educación superior <i>I decided that I wanted to continue my studies after high school</i>						
Decidí qué carrera quería estudiar <i>I decided which major I wanted to study</i>						

27. ¿Cuáles fueron las principales restricciones que enfrentaste al momento de elegir qué carrera estudiar? Por favor, elige hasta 3 restricciones relevantes para ti y ordénalas considerando 1 como la más significativa.

Which were the main restrictions that you faced at the moment of choosing which major to study? Please choose up to 3 restrictions relevant for you, and order them considering 1 to be the most significant.

Hay muchas opciones así que asegúrate de leerlas todas cuidadosamente antes de responder.

There are many options, so please be sure to read all of them carefully before responding.

Arrastra frases de la lista del lado izquierdo hacia la lista del lado derecho, y ponlas en el orden deseado.

Drag sentences from the list on the left hand side towards the list on the right hand side, and put them in the desired order.

- Dificultades para financiar los estudios
Difficulties to finance my studies
- Falta de orientación vocacional respecto a qué estudiar
Lack of guidance counseling regarding what to study
- Dificultades con la exigencia del plan de estudios de la carrera que quería estudiar
Difficulties with the difficulty of the coursework for the major I would have wanted to study
- Dificultades para obtener el puntaje PSU necesario
Difficulties obtaining the necessary PSU score
- Falta de información sobre las distintas alternativas académicas
Lack of information regarding the various academic alternatives
- Temor a enfrentar dificultades para encontrar trabajo y obtener una remuneración adecuada una vez terminados mis estudios
Fear of facing difficulties finding work and obtaining adequate remuneration once I completed my studies
- Otras dificultades
Other difficulties
- Afortunadamente no enfrenté grandes obstáculos
Fortunately, I didn't face any big obstacles

28. Cuáles son los principales factores que consideraste en la elección de una INSTITUCIÓN de educación superior?

What were the main factors that you considered when choosing an INSTITUTION of higher education.

Por favor, elige hasta 3 factores importantes para ti y ordénalos considerando el 1er como el más importante.

Please list up to 3 factors important to you, and order them considering the 1st to be the most important.

Hay muchas opciones así que asegúrate de leerlas todas cuidadosamente antes de responder.

There are many options, so be sure to read all of them carefully before responding.

Arrastra frases de la lista del lado izquierdo hacia la lista del lado derecho, y ponlas en el orden deseado.

Drag phrases from the list on the left hand side towards the list on the right hand side and put them in the desired order

- Que esté acreditada
That it is accredited
- Nivel de remuneración de los titulados de esa institución
Level of remuneration for the graduates of this institution
- Ubicación del campus (cerca de mi casa o de fácil acceso)
Campus location (close to my home or easy to get to)
- Posibilidades de encontrar trabajo una vez titulado de esa institución
Possibilities of finding work once graduated from this institution
- Prestigio de la institución (buenos profesores, atrae a los mejores alumnos, planes de estudio de excelencia)
Prestige of the institution (good professors, attracts the best students, excellent required coursework)
- Tiene las actividades extracurriculares que me interesan
It has extracurricular activities that interest me.
- Alternativas de financiamiento que ofrece la institución
The financing alternatives that the institution offers
- Atrae a estudiantes de mi misma formación u origen/tengo amigos que estudian en la institución
Attracts students with my same background or origin/ I have friends who study there
- Publicidad que respalda que es una buena institución
Publicity which backs up that it is a good institution
- Los costos de arancel y matrícula son bajos
The costs of enrollment and tuition are low
- Infraestructura y tecnología disponible
Infrastructure and available technology
- Otros
Other

29. Cuáles son los principales factores que consideraste en la elección de una CARRERA de educación superior?

Which were the main factors that you considered when choosing a higher education MAJOR?

Por favor, elige hasta 3 factores importantes para ti y ordénalos considerando el 1ro como el más importante.

Please list up to 3 factors important to you and order them considering the 1st to be the most important.

Hay muchas opciones así que asegúrate de leerlas todas cuidadosamente antes de responder.

There are many options, so be sure to read all of them carefully before responding.

Arrastra frases de la lista del lado izquierdo hacia la lista del lado derecho, y ponlas en el orden deseado.

Drag phrases from the list on the left hand side towards the right hand side, and put them in the desired order.

- La carrera atrae a los mejores estudiantes
The major attracts the best students
- Tiempo de titulación
Time it takes to graduate
- Publicidad que respalda que es una buena carrera
Publicity that backs up that it is a good major
- Malla curricular
Required coursework
- Tipo de trabajo que realizan las personas que estudian la carrera
Type of work done by those who studied this major
- Prestigio de la carrera
Prestige of the major
- La carrera atrae a estudiantes de mi misma formación u origen
The major attracts students with my same background or origin
- Nivel de remuneraciones de los titulados de la carrera
Level of remunerations of graduates from this major
- Posibilidades de encontrar trabajo una vez titulado de esta carrera
Possibilities of finding work once graduated from this major
- Mi vocación
My vocation/ interests
- Los costos de arancel y matrícula
The costs of enrollment and tuition
- Otros
Other

30. ¿Cuáles fueron las FUENTES DE INFORMACIÓN más importantes para ti en la elección de tu institución y carrera?

Which were the INFORMATION SOURCES most important to you when choosing your institution and major?

Por favor, elige hasta 3 factores importantes para ti y ordénalos considerando 1 como el más importante.

Please list up to 3 factors important to you and order them considering the 1st to be the most important.

Hay muchas opciones así que asegúrate de leerlas todas cuidadosamente antes de responder.

There are many options, so be sure to read all of them carefully before responding.

Arrastra frases de la lista del lado izquierdo hacia la lista del lado derecho, y ponlas en el orden deseado.

Drag phrases from the list on the left hand side towards the right hand side, and put them in the desired order.

- Los profesores de pre-universitario
Professors from my university prep course
- Documentos de alternativas académicas en diarios, revistas y otros medios impresos
Documents about academic alternatives in newspapers, magazines and other print media
- Familiares
Family members

- Sitio web MINEDUC
Ministry of Education website
- Mis amigos de enseñanza media
My friends from high school
- Sitio web Mi Futuro
The “My Future” website
- Charlas, conferencias, exposiciones, ferias realizadas en mi establecimiento educacional
Talks, conferences, expositions, fairs held at my school
- Sitio web de las Instituciones de Educación Superior
Websites of institutes of higher education
- Sitio web del DEMRE
DEMRE website
- Proceso de postulación a beneficios estudiantiles del Ministerio de Educación
Application process for students benefits at the Ministry of Education
- Proyecto 3E
Project 3E
- Avisos publicitarios
Advertisements
- Los orientadores de mi establecimiento educacional
Guidance counselors from my school
- Los profesores de mi establecimiento de enseñanza media
Professors from my high school
- Amigos que estudian en instituciones de educación superior
Friends who are studying at higher education institutes
- Visité instituciones de educación superior por mi cuenta
I visited higher education institutes on my own
- Otros
Other

=FIN / END=

5.3.2 TNE Survey B – June 2012

1. ¿Asistes actualmente a una institución de educación superior?

Are you currently attending an institution of higher education?

- Sí / Yes
- No / No

[Only respondents who answer NO to question 1 are directed to questions 2 and 3. Respondents who answer YES skip to question 4.]

2. ¿Por qué no asistes actualmente a una institución de educación superior?

Why aren't you currently attending an institute of higher education?

- Postulé pero no tengo recursos suficientes para financiar mi educación.
I applied but I don't have sufficient resources to finance my education.
- No postulé porque la educación superior es muy cara.
I didn't apply because higher education is very expensive.
- Postulé pero no fui aceptado.
I applied but wasn't accepted.
- No postulé porque necesito/prefiero trabajar.
I didn't apply because I need/prefer to work.
- Otro
Other

3. ¿Piensas postular el próximo año a alguna institución de educación superior?

Do you plan on applying to an institute of higher education next year?

- Sí / Yes
- No / No

[Respondents who answer NO to question 3 are thanked for their time and exited from the survey. Respondents who answer YES continue to question 4.]

4. Selecciona a continuación la carrera e institución en que estás matriculado, o a la que piensas postular el próximo año.

Please select below the major and institution in which you are enrolled or where you plan to enroll next year

[Dropdowns are provided for each.]

Institución

Institution

-- **Elige una** --

Choose one

[Please see appendix for complete list of institutions listed.]

Carrera

Major

-- **Elige una** --

Choose one

[Please see appendix for complete list of majors listed.]

5. **Una vez titulado(a) de [Institución de pregunta 4] en [Carrera de pregunta 4], ¿cuánto crees que será tu sueldo mensual?**

Once you graduate from [Institution from question 4] in [Major from question 4], how much do you think your monthly salary will be?

[Slider]

6. **¿Tienes o piensas tener algún tipo de beca o descuento en el pago de arancel para financiar tu carrera?**

Do you have or think you will have some type of scholarship or tuition discount to finance your studies?

Si / Yes

No / No

[Respondents who answer YES to question 6 are directed to questions 7-12. Respondents who answer NO skip to question 13.]

7. **¿Cuánto tendrás que pagar en arancel al año, después de descontar becas, rebajas o descuentos? (Esto incluye el monto que tengas que financiar con crédito.)**

How much will you pay in yearly tuition, after discounting scholarships, reductions or discounts in tuition? (This includes the amount you will have to finance with loans.)

[Slider]

8. **¿Qué tipo de beca o descuento de arancel tienes o tendrás?**

What type of scholarship or tuition discount do you or will you have?

- Beca del Ministerio de Educación
Scholarship from the Ministry of Education
- Beca de la institución o Rebaja en arancel
Institutional scholarship or reduction in tuition
- Otro
Other

[Only respondents who check “Beca de la institución o Rebaja en arancel/ Institutional scholarship or reduction in tuition” in question 8 are shown question 9.]

9. **¿Cuánto es el monto ANUAL de la beca o el descuento de arancel que recibes por parte de tu institución?**

How much is the ANNUAL amount of the scholarship or tuition discount that you receive from the institution?

[Slider]

[Only respondents who check “Beca del Ministerio de Educación / Scholarship from the Ministry of Education” in question 8 are shown question 10.]

10. **¿Cuánto es el monto ANUAL de la beca que recibes por parte de Mineduc?**

How much is the ANNUAL amount of the scholarship or tuition discount that you receive from the Ministry of Education?

[Slider]

[Only respondents who check “Otro/ Other” in question 8 are shown question 11.]

11. ¿Cuánto es el monto ANUAL de la beca que recibes por parte del otro fuente?

How much is the ANNUAL amount of the scholarship or tuition discount that you receive from another source?

[Slider]

[Only respondents who answered “Sí/ Yes” to question 6 (indicating that they have a scholarship or tuition discount) are directed to question 12.]

12. ¿Cuál es el motivo de tu(s) beca(s) o descuento(s)? (Puedes marcar más de una alternativa.)

What is the reason you were awarded your scholarship(s) or discount(s)? (You may check more than one alternative.)

- Puntaje PSU
PSU score
- Condición Socioeconómica
Socioeconomic level
- Rendimiento académico (en caso de estar en tu segundo o mayor año de estudio)
Academic achievement (if you are in your second or more year of studies)
- Rebaja en arancel por pago total de la anualidad
Tuition discount for full payment of the annual fees
- Otra Razón
Other Reason

[Only respondents who checked “No” in question 6 (indicating that they do not have a scholarship or tuition discount) are shown question 13.]

13. ¿Cuánto tendrás que pagar en arancel al año? (Esto incluye el monto que tengas que financiar con crédito.)

How much will have you have to pay in tuition annually? (This includes the amount that you will have to finance with loans.)

[Slider]

14. Antes de matricularte en tu actual carrera, ¿consideraste otra opción de educación superior?

Before enrolling in your current major, did you consider another option for higher education?

- Sí / Yes
- No / No

[Only respondents who checked “Sí/ Yes” in question 14 are shown questions 15-17. Respondents who checked “No” in question 11 skip to question 18.]

15. ¿Cuál otra opción de educación superior consideraste?

Which other option for higher education did you consider?

[Dropdowns are provided for selecting an institution and major.]

Institución*Institution***-- Elige una --***Choose one**[Please see appendix for complete list of institutions listed.]***Carrera***Major***-- Elige una --***Choose one**[Please see appendix for complete list of majors listed.]***16. Si hubieras elegido estudiar [Carrera de pregunta 15] en [Institucion de pregunta 15] ¿cuánto crees que sería tu sueldo mensual una vez titulado?***If you had chosen to study [Major from question 15] at [Institution from question 15], how much do you think your monthly salary would have been once you graduated?**[Slider]***17. La siguiente tabla describe algunas situaciones, por favor haz clic en cada uno de los casilleros si dicha situación fue cierta para la alternativa de educación superior en que te matriculaste y en la otra opción que consideraste.***The following table describes a few situations. Please click each of of the checkboxes if the stated situation was true for the higher education alternative that you chose to enroll in, or for the other option you considered.*

	Matrícula actual <i>Current enrollment</i>	Otra opción considerada <i>Other option considered</i>	Ninguna <i>Neither</i>
Visité la institución y pedí información sobre la carrera. <i>I visited the institution and asked for information about the major.</i>			
La institución me contactó para ofrecerme una beca o descuento de algún tipo. <i>The institution contacted me to offer me a scholarship or some type of discount.</i>			
La institución me contactó después que se publicaron los resultados PSU. <i>The institution contacted me after the PSU results were published.</i>			
La institución me contactó para informarme sobre sus carreras. <i>The institution contacted me to inform me about their majors.</i>			

[Only respondents who checked “No” (they did not consider another alternative for their studies) in question 14 are shown question 18. Respondents who checked “Sí / Yes” in question 14 skip to question 19.]

18. La siguiente tabla describe algunas situaciones, por favor haz clic en cada uno de los casilleros si dicha situación fue cierta para la alternativa de educación superior en que te matriculaste.

The following table describes a few situations. Please click each of of the checkboxes if the stated situation was true for the higher education alternative that you chose to enroll in.

- Visité la institución y pedí información sobre la carrera.
I visited the institution and asked for information about the major.
- La institución me contactó para ofrecerme una beca o descuento de algún tipo.
The institution contacted me to offer me a scholarship or some type of discount.
- La institución me contactó después que se publicaron los resultados PSU.
The institution contacted me after the PSU results were published.
- La institución me contactó para informarme sobre sus carreras.
The institution contacted me to inform me about their majors.
- Ninguna de las anteriores
None of the above

[All respondents are directed to answer question 19.]

19. Respecto a tu decisión de continuar estudios en la educación superior, por favor indica el momento clave de tu decisión para cada una de las siguientes alternativas:

Regarding your decision to continue your higher education studies, please indicate the key moment of your decisión for each of the following alternatives:

	Antes de IV Medio <i>Before senior year</i>	En IV Medio <i>During senior year</i>	Después de rendir la PSU <i>After taking the PSU exam</i>	Después de recibir los resultados PSU <i>After receiving the PSU results</i>	Después de saber si contaba con financiamiento Mineduc <i>After knowing if I received financing from the Ministry of Education</i>	Después de los resultados de las Postulaciones DEMRE <i>After receiving the results of my application to DEMRE schools</i>
Decidí en cuál institución quería estudiar <i>I decided in which institution I wanted to study</i>						
Decidí que quería continuar estudios en la educación superior <i>I decided that I wanted to continue my studies after high school</i>						
Decidí qué carrera quería estudiar <i>I decided which major I wanted to study</i>						

20. ¿Cuáles fueron las FUENTES DE INFORMACIÓN más importantes para ti en la elección de tu institución y carrera?

Which were the INFORMATION SOURCES most important to you when choosing your institution and major?

Por favor, elige hasta 3 factores importantes para ti y ordénalos considerando 1 como el más importante.

Please list up to 3 factors important to you and order them considering the 1st to be the most important.

Hay muchas opciones así que asegúrate de leerlas todas cuidadosamente antes de responder.

There are many options, so be sure to read all of them carefully before responding.

Arrastra frases de la lista del lado izquierdo hacia la lista del lado derecho, y ponlas en el orden deseado.

Drag phrases from the list on the left hand side towards the right hand side, and put them in the desired order.

- Los profesores de pre-universitario
Professors from my university prep course
- Documentos de alternativas académicas en diarios, revistas y otros medios impresos
Documents about academic alternatives in newspapers, magazines and other print media
- Familiares
Family members
- Sitio web MINEDUC
Ministry of Education website
- Mis amigos de enseñanza media
My friends from high school
- Sitio web Mi Futuro
The “My Future” website
- Charlas, conferencias, exposiciones, ferias realizadas en mi establecimiento educacional
Talks, conferences, expositions, fairs held at my school
- Sitio web de las Instituciones de Educación Superior
Websites of institutes of higher education
- Sitio web del DEMRE
DEMRE website
- Proceso de postulación a beneficios estudiantiles del Ministerio de Educación
Application process for students benefits at the Ministry of Education
- Proyecto 3E
Project 3E
- Avisos publicitarios
Advertisements
- Los orientadores de mi establecimiento educacional
Guidance counselors from my school
- Los profesores de mi establecimiento de enseñanza media
Professors from my high school
- Amigos que estudian en instituciones de educación superior
Friends who are studying at higher education institutes
- Visité instituciones de educación superior por mi cuenta
I visited higher education institutes on my own

- Otros
Other

21. Al momento de elegir alternativas de educación superior, ¿Qué tan informados crees que estaban tus compañeros de enseñanza media sobre:

At the moment of choosing alternatives for higher education, how informed do you believe your high school peers regarding:

	Muy Informado <i>Very informed</i>	Algo Informado <i>Somewhat informed</i>	Ni muy informado, ni poco informado <i>Neither informed nor uninformed</i>	Poco Informado <i>A little informed</i>	Nada Informado <i>Not at all informed</i>
Costos de matrícula y arancel de las distintas alternativas académicas					
Expectativas de ingresos (sueldos y remuneraciones) de los titulados de educación superior					
Requisitos para postular a becas del Ministerio de Educación					
Requisitos para postular a Crédito con Aval del Estado					

22. Cuáles son los principales factores que consideraste en la elección de una INSTITUCIÓN de educación superior?

What were the main factors that you considered when choosing an INSTITUTION of higher education.

Por favor, elige hasta 3 factores importantes para ti y ordénalos considerando el 1er como el más importante.

Please list up to 3 factors important to you, and order them considering the 1st to be the most important.

Hay muchas opciones así que asegúrate de leerlas todas cuidadosamente antes de responder.

There are many options, so be sure to read all of them carefully before responding.

Arrastra frases de la lista del lado izquierdo hacia la lista del lado derecho, y ponlas en el orden deseado.

Drag phrases from the list on the left hand side towards the list on the right hand side and put

them in the desired order

- Que esté acreditada
That it is accredited
- Nivel de remuneración de los titulados de esa institución
Level of remuneration for the graduates of this institution
- Ubicación del campus (cerca de mi casa o de fácil acceso)
Campus location (close to my home or easy to get to)
- Posibilidades de encontrar trabajo una vez titulado de esa institución
Possibilities of finding work once graduated from this institution
- Prestigio de la institución (buenos profesores, atrae a los mejores alumnos, planes de estudio de excelencia)
Prestige of the institution (good professors, attracts the best students, excellent required coursework)
- Tiene las actividades extracurriculares que me interesan
It has extracurricular activities that interest me.
- Alternativas de financiamiento que ofrece la institución
The financing alternatives that the institution offers
- Atrae a estudiantes de mi misma formación u origen/tengo amigos que estudian en la institución
Attracts students with my same background or origin/ I have friends who study there
- Publicidad que respalda que es una buena institución
Publicity which backs up that it is a good institution
- Los costos de arancel y matrícula son bajos
The costs of enrollment and tuition are low
- Infraestructura y tecnología disponible
Infrastructure and available technology
- Otros
Other

23. Cuáles son los principales factores que consideraste en la elección de una CARRERA de educación superior?

Which were the main factors that you considered when choosing a higher education MAJOR?

Por favor, elige hasta 3 factores importantes para ti y ordénalos considerando el 1ro como el más importante.

Please list up to 3 factors important to you and order them considering the 1st to be the most important.

Hay muchas opciones así que asegúrate de leerlas todas cuidadosamente antes de responder.

There are many options, so be sure to read all of them carefully before responding.

Arrastra frases de la lista del lado izquierdo hacia la lista del lado derecho, y ponlas en el orden deseado.

Drag phrases from the list on the left hand side towards the right hand side, and put them in the desired order.

- La carrera atrae a los mejores estudiantes
The major attracts the best students

- Tiempo de titulación
Time it takes to graduate
- Publicidad que respalda que es una buena carrera
Publicity that backs up that it is a good major
- Malla curricular
Required coursework
- Tipo de trabajo que realizan las personas que estudian la carrera
Type of work done by those who studied this major
- Prestigio de la carrera
Prestige of the major
- La carrera atrae a estudiantes de mi misma formación u origen
The major attracts students with my same background or origin
- Nivel de remuneraciones de los titulados de la carrera
Level of remunerations of graduates from this major
- Posibilidades de encontrar trabajo una vez titulado de esta carrera
Possibilities of finding work once graduated from this major
- Mi vocación
My vocation/ interests
- Los costos de arancel y matrícula
The costs of enrollment and tuition
- Otros
Other

=FIN / END=

5.3.3 TNE Survey C – June 2012

1. ¿Asistes actualmente a una institución de educación superior?

Are you currently attending an institution of higher education?

- Sí / Yes
- No / No

[Only respondents who answer NO to question 1 are directed to questions 2 and 3. Respondents who answer YES skip to question 4.]

2. ¿Por qué no asistes actualmente a una institución de educación superior?

Why aren't you currently attending an institute of higher education?

- Postulé pero no tengo recursos suficientes para financiar mi educación.
I applied but I don't have sufficient resources to finance my education.
- No postulé porque la educación superior es muy cara.
I didn't apply because higher education is very expensive.
- Postulé pero no fui aceptado.
I applied but wasn't accepted.
- No postulé porque necesito/prefiero trabajar.
I didn't apply because I need/prefer to work.
- Otro
Other

3. ¿Piensas postular el próximo año a alguna institución de educación superior?

Do you plan on applying to an institute of higher education next year?

- Sí / Yes
- No / No

[Respondents who answer NO to question 3 are thanked for their time and exited from the survey. Respondents who answer YES continue to question 4.]

4. Selecciona a continuación la carrera e institución en que estás matriculado, o a la que piensas postular el próximo año.

Please select below the major and institution in which you are enrolled or where you plan to enroll next year

[Dropdowns are provided for each.]

Institución

Institution

-- **Elige una** --

Choose one

[Please see appendix for complete list of institutions listed.]

Carrera

Major

-- **Elige una** --

Choose one

[Please see appendix for complete list of majors listed.]

5. **Una vez titulado(a) de [Institución de pregunta 4] en [Carrera de pregunta 4], ¿cuánto crees que será tu sueldo mensual?**

Once you graduate from [Institution from question 4] in [Major from question 4], how much do you think your monthly salary will be?

[Slider]

6. **¿Tienes o piensas tener algún tipo de beca o descuento en el pago de arancel para financiar tu carrera?**

Do you have or think you will have some type of scholarship or tuition discount to finance your studies?

Si / Yes

No / No

[Respondents who answer YES to question 6 are directed to questions 7-12. Respondents who answer NO skip to question 13.]

7. **¿Cuánto tendrás que pagar en arancel al año, después de descontar becas, rebajas o descuentos? (Esto incluye el monto que tengas que financiar con crédito.)**

How much will you pay in yearly tuition, after discounting scholarships, reductions or discounts in tuition? (This includes the amount you will have to finance with loans.)

[Slider]

8. **¿Qué tipo de beca o descuento de arancel tienes?**

What type of scholarship or tuition discount do you have?

- Beca del Ministerio de Educación
Scholarship from the Ministry of Education
- Beca de la institución o Rebaja en arancel
Institutional scholarship or reduction in tuition
- Otro
Other

[Only respondents who check “Beca de la institución o Rebaja en arancel/ Institutional scholarship or reduction in tuition” in question 8 are shown question 9.]

9. **¿Cuánto es el monto ANUAL de la beca o el descuento de arancel que recibes por parte de tu institución?**

How much is the ANNUAL amount of the scholarship or tuition discount that you receive from the institution?

[Slider]

[Only respondents who check “Beca del Ministerio de Educación / Scholarship from the Ministry of Education” in question 8 are shown question 10.]

10. **¿Cuánto es el monto ANUAL de la beca que recibes por parte de Mineduc?**

How much is the ANNUAL amount of the scholarship or tuition discount that you receive from the Ministry of Education?

[Slider]

[Only respondents who check “Otro/ Other” in question 8 are shown question 11.]

11. ¿Cuánto es el monto ANUAL de la beca que recibes por parte del otro fuente?

How much is the ANNUAL amount of the scholarship or tuition discount that you receive from another source?

[Slider]

[Only respondents who answered “Sí/ Yes” to question 6 are directed to question 9.]

12. ¿Cuál es el motivo de tu(s) beca(s) o descuento(s)? (Puedes marcar más de una alternativa.)

What is the reason you were awarded your scholarship(s) or discount(s)? (You may check more than one alternative.)

- Puntaje PSU
PSU score
- Condición Socioeconómica
Socioeconomic level
- Rendimiento académico (en caso de estar en tu segundo o mayor año de estudio)
Academic achievement (if you are in your second or more year of studies)
- Rebaja en arancel por pago total de la anualidad
Tuition discount for full payment of the annual fees
- Otra Razón
Other Reason

[Only respondents who checked “No” in question 6 (they do not have a scholarship or discount) are shown question 13. Respondents who indicated that they do have a scholarship or discount in question 6 skip to question 14.]

13. ¿Cuánto tendrás que pagar en arancel al año? (Esto incluye el monto que tengas que financiar con crédito.)

How much will have you have to pay in tuition annually? (This includes the amount that you will have to finance with loans.)

[Slider]

[Only respondents who checked “Sí /Yes” (they have a scholarship or discount) in question 6 are shown question 14. Respondents who indicated that they do not have a scholarship or discount skip to question 15.]

14. ¿Cuánto es el arancel ANUAL sin becas o descuentos?

How much is the ANNUAL tuition without scholarships or discounts?

[Slider]

15. Antes de matricularte en tu actual carrera, ¿consideraste otra opción de educación superior?

Before enrolling in your current major, did you consider another option for higher education?

- Sí / Yes
- No / No

[Only respondents who checked “Sí/ Yes” in question 15 are shown questions 16-18. Respondents who checked “No” in question 15 skip to question 19.]

16. ¿Cuál otra opción de educación superior consideraste?

Which other option for higher education did you consider?

[Dropdowns are provided for selecting an institution and major.]

Institución

Institution

-- **Elige una** --

Choose one

[Please see appendix for complete list of institutions listed.]

Carrera

Major

-- **Elige una** --

Choose one

[Please see appendix for complete list of majors listed.]

17. Si hubieras elegido estudiar [Carrera de pregunta 16] en [Institucion de pregunta 16] ¿cuánto crees que sería tu sueldo mensual una vez titulado?

If you had chosen to study [Major from question 16] at [Institution from question 16], how much do you think your monthly salary would have been once you graduated?

[Slider]

18. Descontando becas y descuentos en arancel, ¿cuánto crees que te hubiera costado cada año si hubieras elegido estudiar [Carrera de pregunta 16] en [Institucion de pregunta 16]? (Esto incluye el monto que tengas que financiar con crédito.)

Not including scholarships or tuition discounts, how much do you think it would have cost you each year if you would have chosen to study [Major from question 16] at [Institution from question 16]? (This includes the amount you would have had to finance with loans.)

[Slider]

[All respondents are directed to answer question 19.]

19. Respecto a tu decisión de continuar estudios en la educación superior, por favor indica el momento clave de tu decisión para cada una de las siguientes alternativas:

Regarding your decision to continue your higher education studies, please indicate the key moment of your decisión for each of the following alternatives:

	Antes de IV Medio <i>Before senior year</i>	En IV Medio <i>During senior year</i>	Después de rendir la PSU <i>After taking the PSU exam</i>	Después de recibir los resultados PSU <i>After receiving the PSU results</i>	Después de saber si contaba con financiamiento Mineduc <i>After knowing if I received financing from the Ministry of Education</i>	Después de los resultados de las Postulaciones DEMRE <i>After receiving the results of my application to DEMRE schools</i>
Decidí en cuál institución quería estudiar <i>I decided in which institution I wanted to study</i>						
Decidí que quería continuar estudios en la educación superior <i>I decided that I wanted to continue my studies after high school</i>						
Decidí qué carrera quería estudiar <i>I decided which major I wanted to study</i>						

20. ¿Cómo financiarás tus estudios? Por favor marca todas las alternativas que corresponda.

How will you finance your studies? Please check all that apply.

- Crédito con Aval del Estado
State-backed credit (CAE)
- Fondo Solidario
Loan from the Solidarity Fund
- Además de estudiar, trabajaré para financiar mis estudios
In addition to studying, I will work to finance my studies
- Préstamos o Créditos Privados
Private loans
- Recursos propios/ esfuerzo familiar
Own resources/ family effort
- Otros
Other

[Only respondents who check “Recursos propios/ esfuerzo familiar/ Own resources/ family effort” in question 20 are shown question 21.]

21. ¿Cuánto del costo de tus estudios financiarás anualmente con recursos propios/ esfuerzo familiar?

How much of the cost of your studies will you finance annually with your own resources/ family effort?

[Slider]

[Only respondents who check “Crédito con Aval del Estado/ State-backed loan (CAE)” in question 20 are shown question 22.]

22. ¿Cuánto del costo de tus estudios financiarás anualmente con Crédito con Aval del Estado?

How much of the cost of your studies will you finance annually with a state-backed loan (CAE)?

[Slider]

[Only respondents who check “Fondo Solidario/ Loan from the Solidarity Fund” in question 20 are shown question 23.]

23. ¿Cuánto del costo de tus estudios financiarás anualmente con Fondo Solidario?

How much of the cost of your studies will you finance annually with a loan from the Solidarity Fund?

[Slider]

[Only respondents who check “Préstamos o Créditos privados/ Private Loans” in question 20 are shown question 24.]

24. ¿Cuánto del costo de tus estudios financiarás anualmente con Préstamos o Créditos privados?

How much of the cost of your studies will you finance annually with private loans?

[Slider]

[Only respondents who check “Trabajando además de estudiar/ Working in addition to studying” in question 20 are shown question 25.]

25. ¿Cuánto del costo de tus estudios financiarás anualmente con trabajando además de estudiar?

How much of the cost of your studies will you finance annually with working in addition to studying?

[Slider]

[Only respondents who check “Otro/ Other” in question 20 are shown question 26.]

26. ¿Cuánto del costo de tus estudios financiarás anualmente con Otras formas de pagar?

How much of the cost of your studies will you finance annually with other forms of payment?

[Slider]

[Only respondents who check “Préstamos o Créditos privados/ Private Loans” in question 20 are shown questions 27 - 29. Respondents who are not planning to finance their education with private loans skip to question 30.]

27. ¿Cuántos años crees que necesitarás para titularte?

How many years do you think you will need to graduate?

-- **Elige una** --

-- Choose one--

- 1
- 2
- 3
- 4
- 5
- 6
- Más que 6 / *More than 6*

28. Una vez titulado, ¿cuánto crees que deberás pagar mensualmente para cubrir tu préstamo?

Once you graduate, how much do you think will you need to pay monthly to cover your loan?

[Slider]

29. Respecto al pago de tu deuda, ¿cuál de las siguientes afirmaciones te representa mejor?

With respect to your loan payment, which of the following affirmations best describes you?

- Voy a poder pagarla fácilmente.
I will be able to pay it easily.
- Voy a poder pagarla pero con dificultades.
I will be able to pay it, but with difficulties.
- No sé si voy a poder pagarla.
I don't know if I will be able to pay it.

[Only respondents who did NOT check “Préstamos o Créditos privados/ Private Loans” in question 20 are shown questions 30-32. Respondents who are planning to finance their education with private loans skip to question 33.]

30. ¿Cuántos años crees que necesitarás para titularte?

How many years do you think you will need to graduate?

-- **Elige una** --

-- Choose one--

- 1

- 2
- 3
- 4
- 5
- 6
- Más que 6 / *More than 6*

31. Si fuera necesario financiar tus estudios con un préstamo, ¿cuánto crees que deberías pagar mensualmente para cubrir el préstamo?

If it were necessary to finance your studies with a loan, how much do you think you would need to pay monthly to cover the loan?

[Slider]

32. Si fuera necesario financiar tus estudios con un préstamo ¿cuál de las siguientes afirmaciones te representaría mejor?

If it were necessary to finance your studies with a loan, which of the following affirmations would best describe you?

- Podría pagarla fácilmente.
I would be able to pay it easily.
- Podría pagarla pero con dificultades.
I would be able to pay it, but with difficulties.
- No sé si podría pagarla.
I don't know if I would be able to pay it.

[All respondents are required to respond to the questions 30 - 36.]

A continuación te haremos algunas preguntas sobre finanzas, por favor contesta cada pregunta lo mejor que puedas.

Next we will ask you a few questions about finances, please answer each question as best you can.

33. Supón que tienes 100 pesos en una cuenta de ahorro, y la tasa de interés que ganas por esos ahorros es de un 2% por año. Si mantienes el dinero en la cuenta por 5 años, ¿cuánto tendrás al término de 5 años?

Suppose that you have 100 pesos in a savings account, and the interest rate that you earn for those savings is 2% per year. If you keep the money in the account for 5 years, how much will you have when the 5 years are over?

- Exactamente \$110 pesos
Exactly \$110 pesos
- Menos de \$110 pesos
Less than \$110 pesos
- Más de \$110 pesos
More than \$110 pesos
- No sé.
Don't know.

34. Imagina que la tasa de interés de tu cuenta de ahorro es 1% anual y la tasa de inflación es 2% anual. Después de un año, ¿cuánto podrías comprar con el dinero de esa cuenta?

Imagine that the interest rate on the savings account is 1% annually, and the inflation rate is 2% annually. After a year, how much can you buy with the money in that account?

- Más de lo que podría comprar hoy
More than I could buy today
- Menos de lo que podría comprar hoy
Less than I could buy today
- Lo mismo que lo que podría comprar hoy
The same that I could buy today
- No sé
Don't know

35. Supón que estás contemplando comprar acciones de empresas y sabes que el año pasado, las acciones de la empresa A obtuvieron un rendimiento del 10% y las acciones de empresa B obtuvieron un rendimiento del 7%, ¿cuál inversión obtendrá el mayor rendimiento el próximo año?

Suppose that you are contemplating buying stock in companies, and you know that last year, the stock of company A had returns of 10% and the stock of company B had returns of 7%. Which investment would have the higher return next year?

- Acciones de empresa B.
Company B's stock
- Acciones de empresa A.
Company A's stock
- Obtendrían el mismo rendimiento.
They would have the same return rate.
- El rendimiento observado en el pasado no es garantía de desempeño futuro.
Past returns are no guarantee of future performance.
- No sé.
Don't know.

36. Ahora imagina que eres la única fuente de ingresos de tu hogar, y debes elegir entre los siguientes dos trabajos. ¿Cuál alternativa elegirías?

Now imagine that you are the sole breadwinner for your household, and you must choose between the following two jobs. Which alternative would you choose?

Primera situación

First situation

- Alternativa A - Un trabajo con ingreso fijo y estable por toda la vida.
Alternative A – A job with fixed income, stable for the rest of your life.
- Alternativa B - Un trabajo donde tiene la misma posibilidad de ganar el doble o sólo 1/4 de sus ingresos por todo la vida.
Alternative B – A job where you have an equal probability of earning double, or only 1/4 of the income for the rest of your life.

[Only respondents who chose “Alternative A” in question 36 are shown question 37. Respondents who chose Alternative B skip to question 39.]

37. Segunda situación

Second situation

- Alternativa A- Un trabajo con ingreso fijo y estable por toda la vida.
Alternative A – A job with fixed income, stable for the rest of your life.

- Alternativa B - Un trabajo donde tiene la misma posibilidad de ganar el doble o sólo la mitad de sus ingresos por toda la vida.
Alternative B – A job where you have the same probability of earning double, or only half of the income for the rest of your life.

[Only respondents who chose “Alternative A” in question 37 are shown question 38. Respondents who chose Alternative B skip to question 39.]

38. Tercera situación

Third situation

- Alternativa A - Un trabajo con ingreso fijo y estable por toda la vida.
Alternative A – A job with fixed income, stable for the rest of your life.
- Alternativa B - Un trabajo donde tiene la misma posibilidad de ganar el doble o sólo $\frac{3}{4}$ de sus ingresos por toda la vida.
Alternative B – A job where you have the same probability of earning double or only $\frac{3}{4}$ of the income for the rest of your life.

[All respondents are required to answer question 39.]

39. En una escala de 0 a 10 donde 0 significa que no estás dispuesto a asumir riesgo y 10 significa estar muy dispuesto a tomar riesgo, ¿Cómo te describes a ti mismo en esta escala?
On a scale of 0-10, where 0 means that you are not willing to assume risk, and 10 means that you are very willing to assume risk, how would you describe yourself on this scale?

- 0 - No dispuesto a asumir riesgo / *Not willing to assume risk*
- 1
- 2
- 3
- 4
- 5
- 6
- 7
- 8
- 9
- 10 - Muy dispuesto a tomar riesgo / *Very willing to accept risk*

Ahora te haremos algunas preguntas sobre el Crédito con Aval del Estado (CAE). Por favor, responde a las preguntas lo mejor que puedas.

Now we will ask you some questions about the Crédito con Aval del Estado (CAE) program. Please answer the questions to the best of your ability.

40. La tasa de interés actual del Crédito con Aval del Estado (CAE) es:

- $UF^2 + 5\%$
- $UF + 4\%$
- $UF + 3\%$

² UF = *Unidad de Fomento* is an inflation-adjusted unit of account used for determining principal and interest in Chile.

- UF + 2%
- Tasa de Mercado
Market rate
- No sé
Don't know

41. El periodo de gracia para pagar el crédito una vez que me haya titulado es de:

The grace period for paying the loan once I have graduated is:

- 24 meses / 24 months
- 18 meses / 18 months
- 12 meses / 12 months
- 6 meses / 6 months
- No hay periodo de gracia / *There is no grace period*
- No sé / *Don't know*

42. ¿Cómo funciona la tasa de interés cobrada en el CAE?

How does the interest rate charged in the CAE work?

- Comienza a generar intereses desde el momento en que pido el préstamo
It begins to generate interest from the momento that I ask for the loan
- Comienza a generar intereses una vez que me titule
It begins to generate interest once I graduate
- Comienza a generar intereses sólo para el periodo de gracia
It begins to generate interest only during the grace period
- No sé
Don't know

=FIN / END=

5.4.1 TNE Survey A – August 2012

1. ¿Asistes actualmente a un instituto profesional (IP), centro de formación técnica (CFT), o universidad?

Are you currently attending a professional institute, center for technical formation or university?

- Sí / Yes
- No / No

[Only respondents who answer NO to question 1 are directed to questions 2 and 3. Respondents who answer YES skip to question 4.]

2. ¿Por qué no asistes actualmente a una institución de educación superior?

Why aren't you currently attending an institute of higher education?

- Postulé pero no tengo recursos suficientes para financiar mi educación.
I applied but I don't have sufficient resources to finance my education.
- No postulé porque la educación superior es muy cara.
I didn't apply because higher education is very expensive.
- Postulé pero no fui aceptado.
I applied but wasn't accepted.
- No postulé porque necesito/prefiero trabajar.
I didn't apply because I need/prefer to work.
- Otro
Other

3. ¿Piensas postular el próximo año a alguna institución de educación superior?

Do you plan on applying to an institute of higher education next year?

- Sí / Yes
- No / No

[Respondents who answer NO to question 3 are thanked for their time and exited from the survey. Respondents who answer YES continue to question 4.]

4. Selecciona a continuación la carrera e institución en que estás matriculado, o a la que piensas postular el próximo año.

Please select below the major and institution in which you are enrolled or where you plan to enroll next year.

[Dropdowns are provided for each.]

Institución

Institution

-- **Elige una** --

Choose one

[Please see appendix for complete list of institutions listed.]

Carrera

Major

-- **Elige una** --

Choose one

[Please see appendix for complete list of majors listed.]

[Only respondents who answer “Otra/ Other” to the Institucion/ Institution component of question 4 are directed to question 5.]

5. Has indicado que tu institución no apareció en la lista anterior. Por favor, escribe el nombre de la institución:

You have indicated that your institution does not appear on the previous list. Please write the name of your institution.

[Textbox provided]

[Only respondents who answer “Otra/ Other” to the Carrera/Major component of question 4 are directed to question 6.]

6. Has indicado que tu carrera no apareció en la lista anterior. Por favor, escribe el nombre de la carrera:

You have indicated that your major does not appear on the previous list. Please write the name of your major.

[Textbox provided]

7. ¿Cuánto crees que los titulados con tu mismo puntaje PSU y sexo ganan mensualmente al egresar de [Carrera e institución de pregunta 4]?

How much do you think graduates with your same PSU score and sex earn monthly once they graduate from [Major and institution from question 4]

[Slider]

8. ¿Tienes algún tipo de beca o descuento en el pago de arancel para financiar tu carrera?

Do you have some type of scholarship or tuition discount to finance your studies?

Si / Yes

No / No

[Respondents who answer YES to question 8 are directed to question 9. Respondents who answer NO to question 8 skip to question 15.]

9. ¿Cuánto tendrás que pagar en arancel al año, después de descontar becas, rebajas o descuentos? (Esto incluye el monto que tengas que financiar con crédito.)

How much will you pay in yearly tuition, after discounting scholarships, reductions or discounts in tuition? (This includes the amount you will have to finance with loans.)

[Slider]

10. ¿Qué tipo de beca o descuento de arancel tienes – piensas tener-? Puedes marcar más de una alternativa.

What type of scholarship or tuition discount do you have or think you will have? You can check more than one alternative.

- Beca Nuevo Milenio
New Millenium Scholarship
- Beca Bicentenario
Bicentennial Scholarship
- Beca Indígena
Indigenous Scholarship
- Beca Juan Gómez Millas

- Juan Gómez Millas Scholarship*
- Beca de la institución en la que estudias o Rebaja en arancel
Institutional scholarship or reduction in tuition
- Beca Excelencia Académica
Academic Excellence Scholarship
- Valech
Valech Scholarship – Descendants
- Beca para Hijos de Profesionales de la Educación
Scholarship for Children of Education Professionals
- Otra Beca del Ministerio de Educación
Other scholarship from the Ministry of Education
- Otro
Other

[Only respondents who check “Beca de la institución o Rebaja en arancel/ Institutional scholarship or reduction in tuition” in question 10 are shown question 11.]

11. ¿Cuánto es el monto ANUAL de la beca o el descuento de arancel que recibes por parte de tu institución?

How much is the ANNUAL amount of the scholarship or tuition discount that you receive from the institution?

[Slider]

[Only respondents who check “Beca del Ministerio de Educación / Scholarship from the Ministry of Education” in question 10 are shown questions 12-19.]

12. ¿Cuánto es el monto ANUAL de la beca o el descuento de arancel que recibes por parte de la Beca Juan Gómez Millas?

How much is the ANNUAL amount of the Juan Gómez Millas scholarship or tuition discount that you receive?

[Slider]

13. ¿Cuánto es el monto ANUAL de la beca o el descuento de arancel que recibes por parte de Valech?

How much is the ANNUAL amount of the Valech scholarship or tuition discount that you receive?

[Slider]

14. ¿Cuánto es el monto ANUAL de la beca o el descuento de arancel que recibes por parte de la Beca Indígena?

How much is the ANNUAL amount of the Indigenous scholarship or tuition discount that you receive?

[Slider]

15. ¿Cuánto es el monto ANUAL de la beca o el descuento de arancel que recibes por parte de la Beca Bicentenario?

How much is the ANNUAL amount of the Bicentennial scholarship or tuition discount that you receive?

[Slider]

16. ¿Cuánto es el monto ANUAL de la beca o el descuento de arancel que recibes por parte de la Beca Nuevo Milenio?

How much is the ANNUAL amount of the New Millenium scholarship or tuition discount that you receive?

[Slider]

17. ¿Cuánto es el monto ANUAL de la beca o el descuento de arancel que recibes por parte de la Beca Excelencia Académica?

How much is the ANNUAL amount of the Academic Excellence scholarship or tuition discount that you receive?

[Slider]

18. ¿Cuánto es el monto ANUAL de la beca o el descuento de arancel que recibes por parte de la Beca para Hijos de Profesionales de la Educación?

How much is the ANNUAL amount of the Scholarship for Children of Education Professionals that you receive?

[Slider]

19. ¿Cuánto es el monto ANUAL de la beca o el descuento de arancel que recibes por parte de la Otra Beca de Mineduc?

How much is the ANNUAL amount of the other scholarship or tuition discount that you receive from the Ministry of Education?

[Slider]

[Only respondents who check “Otro/ Other” in question 10 are shown question 20.]

20. ¿Cuánto es el monto ANUAL de la beca que recibes por parte de otro fuente?

How much is the ANNUAL amount of the scholarship or tuition discount that you receive from another source?

[Slider]

21. ¿Cuál es el motivo de tu(s) beca(s) o descuento(s)? (Puedes marcar más de una alternativa.)

What is the reason you were awarded your scholarship(s) or discount(s)? (You may check more than one alternative.)

- Puntaje PSU
PSU score
- Condición Socioeconómica
Socioeconomic level
- Rendimiento académico (en caso de estar en tu segundo o mayor año de estudio)
Academic achievement (if you are in your second or more year of studies)
- Rebaja en arancel por pago total de la anualidad
Tuition discount for full payment of the annual fees
- Otra Razón
Other Reason

[Only respondents who indicate NO in question 8 (indicating they do not have a scholarship or tuition discount) are shown question 22.]

22. ¿Cuánto tendrás que pagar en arancel al año? (Esto incluye el monto que tengas que financiar con crédito.)

How much will you have to pay in annual tuition? (This includes the amount that you will have to finance with loans.)

[Slider]

23. ¿Cómo financiarás el pago de arancel anual de [monto de pregunta 9 o de pregunta 15]?

Por favor marca todas las alternativas que corresponda.

How will you finance the annual tuition payment of [amount from question 9 or from question 15]? Please check all that apply.

- Crédito con Aval del Estado
State-backed credit (CAE)
- Fondo Solidario
Loan from the Solidarity Fund
- Además de estudiar, trabajaré para financiar mis estudios
In addition to studying, I will work to finance my studies
- Préstamos o Créditos Privados
Private loans
- Recursos propios/ esfuerzo familiar
Own resources/ family effort
- Otros
Other

[Only respondents who check “Recursos propios/ esfuerzo familiar/ Own resources/ family effort” in question 22 are shown question 23.]

24. ¿Cuánto del costo de tus estudios financiarás anualmente con recursos propios/ esfuerzo familiar?

How much of the cost of your studies will you finance annually with your own resources/ family effort?

[Slider]

[Only respondents who check “Crédito con Aval del Estado/ State-backed loan (CAE)” in question 23 are shown question 25.]

25. ¿Cuánto del costo de tus estudios financiarás anualmente con Crédito con Aval del Estado?

How much of the cost of your studies will you finance annually with a state-backed loan (CAE)?

[Slider]

[Only respondents who check “Fondo Solidario/ Loan from the Solidarity Fund” in question 23 are shown question 26.]

26. ¿Cuánto del costo de tus estudios financiarás anualmente con Fondo Solidario?

How much of the cost of your studies will you finance annually with a loan from the Solidarity Fund?

[Slider]

[Only respondents who check “Préstamos o Créditos privados/ Private Loans” in question 23 are shown question 27.]

27. ¿Cuánto del costo de tus estudios financiarás anualmente con Préstamos o Créditos privados?

How much of the cost of your studies will you finance annually with private loans?

[Slider]

[Only respondents who check “Trabajando además de estudiar/ Working in addition to studying” in question 23 are shown question 28.]

28. ¿Cuánto del costo de tus estudios financiarás anualmente con trabajando además de estudiar?

How much of the cost of your studies will you finance annually with working in addition to studying?

[Slider]

[Only respondents who check “Otro/ Other” in question 23 are shown question 29.]

29. ¿Cuánto del costo de tus estudios financiarás anualmente con Otras formas de pagar?

How much of the cost of your studies will you finance annually with other forms of payment?

[Slider]

30. ¿Cuánto es el arancel ANUAL sin becas o descuentos?

How much is the ANNUAL tuition without scholarships or discounts?

[Slider]

[Only respondents who indicated that they have a scholarship or tuition discount in question 8 are shown question 31.]

31. Si NO contaras con una Beca para financiar tus estudios, cuál de las siguientes afirmaciones te representaría mejor:

If you didn't have a scholarship to finance your studies, which of the following affirmations would best represent you:

- Habría cambiado mi decisión de matrícula en educación superior por otra carrera y/o institución.
I would have changed my higher education enrollment decision for another major and/or institution.
- No habría cambiado mi decisión de matrícula y hubiera financiado mis estudios con recursos propios/familiares.
I wouldn't have changed my enrollment decision and would have financed my studies with my own/family resources.
- Habría tenido que postergar mis estudios para cuando contara con financiamiento.
I would have had to postpone my studies until I received financing.
- No habría cambiado mi decisión de matrícula y hubiera conseguido crédito para financiar los estudios.
I wouldn't have changed my enrollment decision and would have applied for loans to finance my studies.

[Only respondents who indicated that they will finance part of their studies with private loans in question 23 are shown questions 32 and 33.]

32. Si NO contaras con Crédito para financiar tus estudios, cuál de las siguientes afirmaciones te representaría mejor:

If you didn't have loans to finance your studies, which of the following affirmations would best represent you:

- Habría cambiado mi decisión de matrícula en educación superior por otra carrera y/o institución.
I would have changed my higher education enrollment decision for another major and/or institution.
- No habría cambiado mi decisión de matrícula y hubiera financiado mis estudios con recursos propios/familiares.
I wouldn't have changed my enrollment decision and would have financed my studies with my own/family resources.
- Habría tenido que postergar mis estudios para cuando contara con financiamiento.
I would have had to postpone my studies until I received financing.
- No habría cambiado mi decisión de matrícula y hubiera conseguido crédito para financiar los estudios.
I wouldn't have changed my enrollment decision and would have applied for loans to finance my studies.

33. Imagina ahora que contaras con una Beca para financiar la totalidad del costo de tus estudios, cuál de las siguientes afirmaciones te representaría mejor:

Now imagine that you received a scholarship to finance the total cost of your studies. Which of the following affirmations would best represent you?

- No habría cambiado mi decisión de estudiar [Carrera de pregunta 4] en [Institución de pregunta 4].
I wouldn't have changed my decision to study [Major from question 4] at [Institution from question 4]
- Habría considerado matricularme en otra carrera y/o institución.
I would have considered enrolling in another major and/or institution.

[Only respondents who check “No habría cambiado mi decisión de estudiar [Carrera de pregunta 4] en [Institución de pregunta 4]./ I wouldn't have changed my decision to study [Major from question 4] at [Institution from question 4]” in question 33 are shown question 34.]

34. Selecciona a continuación la carrera e institución en que te hubieras matriculado si contaras con una Beca para financiar la totalidad del costo de tus estudios.

Select below the major and institution in which you would have enrolled if you had been awarded a scholarship to finance the total cost of your studies.

[Dropdowns are provided for each.]

Institución

Institution

-- Elige una --

Choose one

[Please see appendix for complete list of institutions listed.]

Carrera

Major

-- **Elige una** --

Choose one

[Please see appendix for complete list of majors listed.]

[Only respondents who answer “Otra/ Other” to the Institucion/ Institution component of question 34 are directed to question 35.]

35. Has indicado que tu institución no apareció en la lista anterior. Por favor, escribe el nombre de la institución:

You have indicated that your institution does not appear on the previous list. Please write the name of your institution.

[Textbox provided]

[Only respondents who answer “Otra/ Other” to the Carrera/Major component of question 34 are directed to question 35.]

36. Has indicado que tu carrera no apareció en la lista anterior. Por favor, escribe el nombre de la carrera:

You have indicated that your major does not appear on the previous list. Please write the name of your major.

[Textbox provided]

[All respondents are directed to question 37.]

37. Respecto a tu decisión de continuar estudios en la educación superior, por favor indica el momento clave de tu decisión para cada una de las siguientes alternativas:

Regarding your decision to continue your higher education studies, please indicate the key moment of your decisión for each of the following alternatives:

	Antes de IV Medio <i>Before senior year</i>	En IV Medio <i>During senior year</i>	Después de rendir la PSU <i>After taking the PSU exam</i>	Después de recibir los resultados PSU <i>After receiving the PSU results</i>	Después de saber si contaba con financiamiento Mineduc <i>After knowing if I received financing from the Ministry of Education</i>	Después de los resultados de las Postulaciones DEMRE <i>After receiving the results of my application to DEMRE schools</i>
Decidí en cuál institución quería estudiar <i>I decided in which institution I wanted to study</i>						
Decidí que quería continuar estudios en la educación superior <i>I decided that I wanted to continue my studies after high school</i>						
Decidí qué carrera quería estudiar <i>I decided which major I wanted to study</i>						

- 38. ¿Cuáles fueron las principales restricciones que enfrentaste al momento de elegir qué carrera estudiar? Por favor, elige hasta 3 restricciones relevantes para ti y ordénalas considerando 1 como la más significativa.**

Which were the main restrictions that you faced at the moment of choosing which major to study? Please choose up to 3 restrictions relevant for you, and order them considering 1 to be the most significant.

Hay muchas opciones así que asegúrate de leerlas todas cuidadosamente antes de responder.

There are many options, so please be sure to read all of them carefully before responding.

Arrastra frases de la lista del lado izquierdo hacia la lista del lado derecho, y ponlas en el orden deseado.

Drag sentences from the list on the left hand side towards the list on the right hand side, and put them in the desired order.

- Dificultades para financiar los estudios
Difficulties to finance my studies
- Falta de orientación vocacional respecto a qué estudiar
Lack of guidance counseling regarding what to study
- Dificultades con la exigencia del plan de estudios de la carrera que quería estudiar
Difficulties with the difficulty of the coursework for the major I would have wanted to study
- Dificultades para obtener el puntaje PSU necesario
Difficulties obtaining the necessary PSU score
- Falta de información sobre las distintas alternativas académicas
Lack of information regarding the various academic alternatives
- Temor a enfrentar dificultades para encontrar trabajo y obtener una remuneración adecuada una vez terminados mis estudios
Fear of facing difficulties finding work and obtaining adequate remuneration once I completed my studies
- Otras dificultades
Other difficulties
- Afortunadamente no enfrenté grandes obstáculos
Fortunately, I didn't face any big obstacles

- 39. Cuáles son los principales factores que consideraste en la elección de una INSTITUCIÓN de educación superior?**

What were the main factors that you considered when choosing an INSTITUTION of higher education.

Por favor, elige hasta 3 factores importantes para ti y ordénalos considerando el 1er como el más importante.

Please list up to 3 factors important to you, and order them considering the 1st to be the most important.

Hay muchas opciones así que asegúrate de leerlas todas cuidadosamente antes de responder.

There are many options, so be sure to read all of them carefully before responding.

Arrastra frases de la lista del lado izquierdo hacia la lista del lado derecho, y ponlas en el orden deseado.

Drag phrases from the list on the left hand side towards the list on the right hand side and put them in the desired order

- Que esté acreditada
That it is accredited
- Nivel de remuneración de los titulados de esa institución
Level of remuneration for the graduates of this institution
- Ubicación del campus (cerca de mi casa o de fácil acceso)
Campus location (close to my home or easy to get to)
- Posibilidades de encontrar trabajo una vez titulado de esa institución
Possibilities of finding work once graduated from this institution
- Prestigio de la institución (buenos profesores, atrae a los mejores alumnos, planes de estudio de excelencia)
Prestige of the institution (good professors, attracts the best students, excellent required coursework)
- Tiene las actividades extracurriculares que me interesan
It has extracurricular activities that interest me.
- Alternativas de financiamiento que ofrece la institución
The financing alternatives that the institution offers
- Atrae a estudiantes de mi misma formación u origen/tengo amigos que estudian en la institución
Attracts students with my same background or origin/ I have friends who study there
- Publicidad que respalda que es una buena institución
Publicity which backs up that it is a good institution
- Los costos de arancel y matrícula son bajos
The costs of enrollment and tuition are low
- Infraestructura y tecnología disponible
Infrastructure and available technology
- Otros
Other

40. Cuáles son los principales factores que consideraste en la elección de una CARRERA de educación superior?

Which were the main factors that you considered when choosing a higher education MAJOR?

Por favor, elige hasta 3 factores importantes para ti y ordénalos considerando el 1ro como el más importante.

Please list up to 3 factors important to you and order them considering the 1st to be the most important.

Hay muchas opciones así que asegúrate de leerlas todas cuidadosamente antes de responder.

There are many options, so be sure to read all of them carefully before responding.

Arrastra frases de la lista del lado izquierdo hacia la lista del lado derecho, y ponlas en el orden deseado.

Drag phrases from the list on the left hand side towards the right hand side, and put them in the desired order.

- La carrera atrae a los mejores estudiantes
The major attracts the best students
- Tiempo de titulación
Time it takes to graduate
- Publicidad que respalda que es una buena carrera
Publicity that backs up that it is a good major
- Malla curricular
Required coursework
- Tipo de trabajo que realizan las personas que estudian la carrera
Type of work done by those who studied this major
- Prestigio de la carrera
Prestige of the major
- La carrera atrae a estudiantes de mi misma formación u origen
The major attracts students with my same background or origin
- Nivel de remuneraciones de los titulados de la carrera
Level of remunerations of graduates from this major
- Posibilidades de encontrar trabajo una vez titulado de esta carrera
Possibilities of finding work once graduated from this major
- Mi vocación
My vocation/ interests
- Los costos de arancel y matrícula
The costs of enrollment and tuition
- Otros
Other

41. ¿Cuáles fueron las FUENTES DE INFORMACIÓN más importantes para ti en la elección de tu institución y carrera?

Which were the INFORMATION SOURCES most important to you when choosing your institution and major?

Por favor, elige hasta 3 factores importantes para ti y ordénalos considerando 1 como el más importante.

Please list up to 3 factors important to you and order them considering the 1st to be the most important.

Hay muchas opciones así que asegúrate de leerlas todas cuidadosamente antes de responder.

There are many options, so be sure to read all of them carefully before responding.

Arrastra frases de la lista del lado izquierdo hacia la lista del lado derecho, y ponlas en el orden deseado.

Drag phrases from the list on the left hand side towards the right hand side, and put them in the desired order.

- Los profesores de pre-universitario
Professors from my university prep course
- Documentos de alternativas académicas en diarios, revistas y otros medios impresos
Documents about academic alternatives in newspapers, magazines and other print media
- Familiares
Family members

- Sitio web MINEDUC
Ministry of Education website
- Mis amigos de enseñanza media
My friends from high school
- Sitio web Mi Futuro
The “My Future” website
- Charlas, conferencias, exposiciones, ferias realizadas en mi establecimiento educacional
Talks, conferences, expositions, fairs held at my school
- Sitio web de las Instituciones de Educación Superior
Websites of institutes of higher education
- Sitio web del DEMRE
DEMRE website
- Proceso de postulación a beneficios estudiantiles del Ministerio de Educación
Application process for students benefits at the Ministry of Education
- Proyecto 3E
Project 3E
- Avisos publicitarios
Advertisements
- Los orientadores de mi establecimiento educacional
Guidance counselors from my school
- Los profesores de mi establecimiento de enseñanza media
Professors from my high school
- Amigos que estudian en instituciones de educación superior
Friends who are studying at higher education institutes
- Visité instituciones de educación superior por mi cuenta
I visited higher education institutes on my own
- Otros
Other

=FIN / END=

5.4.2 TNE Survey B – August 2012

1. ¿Asistes actualmente a un instituto profesional (IP), centro de formación técnica (CFT), o universidad?

Are you currently attending a professional institute, center for technical formation or university?

- Sí / Yes
- No / No

[Only respondents who answer NO to question 1 are directed to questions 2 and 3. Respondents who answer YES skip to question 4.]

2. ¿Por qué no asistes actualmente a una institución de educación superior?

Why aren't you currently attending an institute of higher education?

- Postulé pero no tengo recursos suficientes para financiar mi educación.
I applied but I don't have sufficient resources to finance my education.
- No postulé porque la educación superior es muy cara.
I didn't apply because higher education is very expensive.
- Postulé pero no fui aceptado.
I applied but wasn't accepted.
- No postulé porque necesito/prefiero trabajar.
I didn't apply because I need/prefer to work.
- Otro
Other

3. ¿Piensas postular el próximo año a alguna institución de educación superior?

Do you plan on applying to an institute of higher education next year?

- Sí / Yes
- No / No

[Respondents who answer NO to question 3 are thanked for their time and exited from the survey. Respondents who answer YES continue to question 4.]

4. Selecciona a continuación la carrera e institución en que estás matriculado, o a la que piensas postular el próximo año.

Please select below the major and institution in which you are enrolled or where you plan to enroll next year

[Dropdowns are provided for each.]

Institución

Institution

-- **Elige una** --

Choose one

[Please see appendix for complete list of institutions listed.]

Carrera

Major

-- **Elige una** --

Choose one

[Please see appendix for complete list of majors listed.]

[Only respondents who answer “Otra/ Other” to the Institucion/ Institution component of question 4 are directed to question 5.]

5. Has indicado que tu institución no apareció en la lista anterior. Por favor, escribe el nombre de la institución:

You have indicated that your institution does not appear on the previous list. Please write the name of your institution.

[Textbox provided]

[Only respondents who answer “Otra/ Other” to the Carrera/Major component of question 4 are directed to question 6.]

6. Has indicado que tu carrera no apareció en la lista anterior. Por favor, escribe el nombre de la carrera:

You have indicated that your major does not appear on the previous list. Please write the name of your major.

[Textbox provided]

7. Una vez titulado(a) de [Institución de pregunta 4] en [Carrera de pregunta 4], ¿cuánto crees que será tu sueldo mensual?

Once you graduate from [Institution from question 4] in [Major from question 4], how much do you think your monthly salary will be?

[Slider]

8. ¿Tienes – o piensas tener - algún tipo de beca o descuento en el pago de arancel para financiar tu carrera? No incluye préstamos bancarios, Crédito con Aval del Estado (CAE), o Fondo Solidario.

Do you have or think you will have some type of scholarship or tuition discount to finance your studies? Excludes bank loans, CAE or Fondo Solidario.

Si / Yes

No / No

[Respondents who answer YES to question 8 are directed to questions 9-24. Respondents who answer NO skip to question 25.]

9. ¿Qué tipo de beca o descuento de arancel tienes – piensas tener-? Puedes marcar más de una alternativa.

What type of scholarship or tuition discount do you have or think you will have? You can check more than one alternative.

- Beca Nuevo Milenio
New Millenium Scholarship
- Beca Bicentenario
Bicentennial Scholarship
- Beca Indígena
Indigenous Scholarship
- Beca Juan Gómez Millas
Juan Gómez Millas Scholarship

- Beca de la institución en la que estudias o Rebaja en arancel
Institutional scholarship or reduction in tuition
- Beca Excelencia Académica
Academic Excellence Scholarship
- Valech
Valech Scholarship – Descendants
- Beca para Hijos de Profesionales de la Educación
Scholarship for Children of Education Professionals
- Otra Beca del Ministerio de Educación
Other scholarship from the Ministry of Education
- Otro
Other

10. ¿Cuánto pagas – o tendrás que pagar – en arancel al año, después de descontar becas, rebajas o descuentos? (Incluye el monto que tengas que financiar con crédito.) Si tu beca o descuento va a cubrir 100% de tu arancel, indica \$0.

How much do you pay – or will you have to pay – in yearly tuition, after deducting grants, rebates and discounts? (Includes the amount you will have to finance with loans). If your scholarship or discount will cover 100% of your tuition, indicate \$0.

11. ¿Cuánto es el monto ANUAL de la beca o el descuento de arancel que recibes por parte de la Beca Juan Gómez Millas?

How much is the ANNUAL amount of the Juan Gómez Millas scholarship or tuition discount that you receive?

[Slider]

12. ¿Cuánto es el monto ANUAL de la beca o el descuento de arancel que recibes por parte de Valech?

How much is the ANNUAL amount of the Valech scholarship or tuition discount that you receive?

[Slider]

13. ¿Cuánto es el monto ANUAL de la beca o el descuento de arancel que recibes por parte de la Beca Indígena?

How much is the ANNUAL amount of the Indigenous scholarship or tuition discount that you receive?

[Slider]

14. ¿Cuánto es el monto ANUAL de la beca o el descuento de arancel que recibes por parte de la Beca Bicentenario?

How much is the ANNUAL amount of the Bicentennial scholarship or tuition discount that you receive?

[Slider]

15. ¿Cuánto es el monto ANUAL de la beca o el descuento de arancel que recibes por parte de la Beca Nuevo Milenio?

How much is the ANNUAL amount of the New Millennium scholarship or tuition discount that you receive?

[Slider]

16. ¿Cuánto es el monto ANUAL de la beca o el descuento de arancel que recibes por parte de la Beca Excelencia Académica?

How much is the ANNUAL amount of the Academic Excellence scholarship or tuition discount that you receive?

[Slider]

17. ¿Cuánto es el monto ANUAL de la beca o el descuento de arancel que recibes por parte de la Beca para Hijos de Profesionales de la Educación?

How much is the ANNUAL amount of the Scholarship for Children of Education Professionals that you receive?

[Slider]

18. ¿Cuánto es el monto ANUAL de la beca o el descuento de arancel que recibes por parte de la Otra Beca de Mineduc?

How much is the ANNUAL amount of the other scholarship or tuition discount that you receive from the Ministry of Education?

[Slider]

[Only respondents who check “Beca de la institución o Rebaja en arancel/ Institutional scholarship or reduction in tuition” in question 9 are shown question 19.]

19. ¿Cuánto es el monto ANUAL de la beca o el descuento de arancel que recibes por parte de tu institución?

How much is the ANNUAL amount of the scholarship or tuition discount that you receive from the institution?

[Slider]

20. ¿Cuánto es el monto ANUAL que recibes por parte de la Otra Beca de Mineduc?

How much is the ANNUAL amount of the scholarship that you receive from the another scholarship from the Ministry of Education?

[Slider]

[Only respondents who check “Otro/ Other” in question 9 are shown question 21.]

21. ¿Cuánto es el monto ANUAL de la beca que recibes por parte de otra fuente?

How much is the ANNUAL amount of the scholarship or tuition discount that you receive from another source?

[Slider]

[Only respondents who answered “Sí/ Yes” to question 8 (indicating that they have a scholarship or tuition discount) are directed to question 22.]

22. ¿Cuál es el motivo de tu(s) beca(s) o descuento(s)? (Puedes marcar más de una alternativa.)

What is the reason you were awarded your scholarship(s) or discount(s)? (You may check more than one alternative.)

- Puntaje PSU
PSU score
- Condición Socioeconómica
Socioeconomic level
- Rendimiento académico (en caso de estar en tu segundo o mayor año de estudio)
Academic achievement (if you are in your second or more year of studies)

- Rebaja en arancel por pago total de la anualidad
Tuition discount for full payment of the annual fees
- Otra Razón
Other Reason

[Only respondents who checked “No” in question 8 (indicating that they do not have a scholarship or tuition discount) are shown question 23.]

23. ¿Cuánto tendrás que pagar en arancel al año? (Esto incluye el monto que tengas que financiar con crédito.)

How much will have you have to pay in tuition annually? (This includes the amount that you will have to finance with loans.)

[Slider]

24. ¿Cuánto es el arancel ANNUAL sin considerar becas o descuentos?

How much is the annual tuition without considering scholarhips or discounts?

[Slider]

25. Antes de matricularte en tu actual carrera, ¿consideraste otra opción de educación superior?

Before enrolling in your current major, did you consider another option for higher education?

- Sí / Yes
- No / No

[Only respondents who checked “Sí/ Yes” in question 25 are shown questions 26-31. Respondents who checked “No” in question 25 skip to question 32.]

26. ¿Cuál otra opción de educación superior consideraste?

Which other option for higher education did you consider?

[Dropdowns are provided for selecting an institution and major.]

Institución

Institution

-- **Elige una** --

Choose one

[Please see appendix for complete list of institutions listed.]

Carrera

Major

-- **Elige una** --

Choose one

[Please see appendix for complete list of majors listed.]

[Only respondents who answer “Otra/ Other” to the Institucion/ Institution component of question 26 are directed to question 27.]

27. Has indicado que tu institución no apareció en la lista anterior. Por favor, escribe el nombre de la institución:

You have indicated that your institution does not appear on the previous list. Please write the name of your institution.

[Textbox provided]

[Only respondents who answer “Otra/ Other” to the Carrera/Major component of question 26 are directed to question 28.]

28. Has indicado que tu carrera no apareció en la lista anterior. Por favor, escribe el nombre de la carrera:

You have indicated that your major does not appear on the previous list. Please write the name of your major.

[Textbox provided]

29. Si hubieras elegido estudiar [Carrera de pregunta 26] en [Institucion de pregunta 26] ¿cuánto crees que sería tu sueldo mensual una vez titulado?

If you had chosen to study [Major from question 17] at [Institution from question 17], how much do you think your monthly salary would have been once you graduated?

[Slider]

30. Descontando becas y descuentos en arancel, ¿cuánto crees que te hubiera costado cada año si hubieras elegido estudiar [Carrera de pregunta 26] en [Institucion de pregunta 26]? [Esto incluye el monto que tengas que financiar con crédito.]

Discounting scholarships and discounts on tuition, how much do you think it would cost each year if you had chosen to study [Major from Question 26] at [Institution from Question 26]? (This includes the amount that would be financed with loans).

[Slider]

31. La siguiente tabla describe algunas situaciones, por favor haz clic en cada uno de los casilleros si dicha situación fue cierta para la alternativa de educación superior en que te matriculaste y en la otra opción que consideraste.

The following table describes a few situations. Please click each of the checkboxes if the stated situation was true for the higher education alternative that you chose to enroll in, or for the other option you considered.

	Matrícula actual <i>Current enrollment</i>	Otra opción considerada <i>Other option considered</i>	Ninguna <i>Neither</i>
Visité la institución y pedí información sobre la carrera. <i>I visited the institution and asked for information about the major.</i>			
La institución me contactó para ofrecerme una beca o descuento de algún tipo. <i>The institution contacted me to offer me a scholarship or some type of discount.</i>			
La institución me contactó después			

	Matrícula actual <i>Current enrollment</i>	Otra opción considerada <i>Other option considered</i>	Ninguna <i>Neither</i>
que se publicaron los resultados PSU. <i>The institution contacted me after the PSU results were published.</i>			
La institución me contactó para informarme sobre sus carreras. <i>The institution contacted me to inform me about their majors.</i>			

[Only respondents who checked “No” (they did not consider another alternative for their studies) in question 25 are shown question 32. Respondents who checked “Sí / Yes” in question 25 skip to question 33.]

32. La siguiente tabla describe algunas situaciones, por favor haz clic en cada uno de los casilleros si dicha situación fue cierta para la alternativa de educación superior en que te matriculaste.

The following table describes a few situations. Please click each of the checkboxes if the stated situation was true for the higher education alternative that you chose to enroll in.

- Visité la institución y pedí información sobre la carrera.
I visited the institution and asked for information about the major.
- La institución me contactó para ofrecerme una beca o descuento de algún tipo.
The institution contacted me to offer me a scholarship or some type of discount.
- La institución me contactó después que se publicaron los resultados PSU.
The institution contacted me after the PSU results were published.
- La institución me contactó para informarme sobre sus carreras.
The institution contacted me to inform me about their majors.
- Ninguna de las anteriores
None of the above

[All respondents are directed to answer question 33.]

33. Respecto a tu decisión de continuar estudios en la educación superior, por favor indica el momento clave de tu decisión para cada una de las siguientes alternativas:

Regarding your decision to continue your higher education studies, please indicate the key moment of your decisión for each of the following alternatives:

	Antes de IV Medio <i>Before senior year</i>	En IV Medio <i>During senior year</i>	Después de rendir la PSU <i>After taking the PSU exam</i>	Después de recibir los resultados PSU <i>After receiving the PSU results</i>	Después de saber si contaba con financiamiento Mineduc <i>After knowing if I received financing from the Ministry of Education</i>	Después de los resultados de las Postulaciones DEMRE <i>After receiving the results of my application to DEMRE schools</i>
Decidí en cuál institución quería estudiar <i>I decided in which institution I wanted to study</i>						
Decidí que quería continuar estudios en la educación superior <i>I decided that I wanted to continue my studies after high school</i>						
Decidí qué carrera quería estudiar <i>I decided which major I wanted to study</i>						

34. ¿Cuáles fueron las FUENTES DE INFORMACIÓN más importantes para ti en la elección de tu institución y carrera?

Which were the INFORMATION SOURCES most important to you when choosing your institution and major?

Por favor, elige hasta 3 factores importantes para ti y ordénalos considerando 1 como el más importante.

Please list up to 3 factors important to you and order them considering the 1st to be the most important.

Hay muchas opciones así que asegúrate de leerlas todas cuidadosamente antes de responder.

There are many options, so be sure to read all of them carefully before responding.

Arrastra frases de la lista del lado izquierdo hacia la lista del lado derecho, y ponlas en el orden deseado.

Drag phrases from the list on the left hand side towards the right hand side, and put them in the desired order.

- Los profesores de pre-universitario
Professors from my university prep course
- Documentos de alternativas académicas en diarios, revistas y otros medios impresos
Documents about academic alternatives in newspapers, magazines and other print media
- Familiares
Family members
- Sitio web MINEDUC
Ministry of Education website
- Mis amigos de enseñanza media
My friends from high school
- Sitio web Mi Futuro
The "My Future" website
- Charlas, conferencias, exposiciones, ferias realizadas en mi establecimiento educacional
Talks, conferences, expositions, fairs held at my school
- Sitio web de las Instituciones de Educación Superior
Websites of institutes of higher education
- Sitio web del DEMRE
DEMRE website
- Proceso de postulación a beneficios estudiantiles del Ministerio de Educación
Application process for students benefits at the Ministry of Education
- Proyecto 3E
Project 3E
- Avisos publicitarios
Advertisements
- Los orientadores de mi establecimiento educacional
Guidance counselors from my school
- Los profesores de mi establecimiento de enseñanza media
Professors from my high school
- Amigos que estudian en instituciones de educación superior
Friends who are studying at higher education institutes
- Visité instituciones de educación superior por mi cuenta
I visited higher education institutes on my own

- Otros
Other

35. Al momento de elegir alternativas de educación superior, ¿Qué tan informados crees que estaban tus compañeros de enseñanza media sobre:

At the moment of choosing alternatives for higher education, how informed do you believe your high school peers regarding:

	Muy Informado <i>Very informed</i>	Algo Informado <i>Somewhat informed</i>	Ni muy informado, ni poco informado <i>Neither informed nor uninformed</i>	Poco Informado <i>A little informed</i>	Nada Informado <i>Not at all informed</i>
Costos de matrícula y arancel de las distintas alternativas académicas					
Expectativas de ingresos (sueldos y remuneraciones) de los titulados de educación superior					
Requisitos para postular a becas del Ministerio de Educación					
Requisitos para postular a Crédito con Aval del Estado					

36. Cuáles son los principales factores que consideraste en la elección de una INSTITUCIÓN de educación superior?

What were the main factors that you considered when choosing an INSTITUTION of higher education.

Por favor, elige hasta 3 factores importantes para ti y ordénalos considerando el 1er como el más importante.

Please list up to 3 factors important to you, and order them considering the 1st to be the most important.

Hay muchas opciones así que asegúrate de leerlas todas cuidadosamente antes de responder.

There are many options, so be sure to read all of them carefully before responding.

Arrastra frases de la lista del lado izquierdo hacia la lista del lado derecho, y ponlas en el orden deseado.

Drag phrases from the list on the left hand side towards the list on the right hand side and put

them in the desired order

- Que esté acreditada
That it is accredited
- Nivel de remuneración de los titulados de esa institución
Level of remuneration for the graduates of this institution
- Ubicación del campus (cerca de mi casa o de fácil acceso)
Campus location (close to my home or easy to get to)
- Posibilidades de encontrar trabajo una vez titulado de esa institución
Possibilities of finding work once graduated from this institution
- Prestigio de la institución (buenos profesores, atrae a los mejores alumnos, planes de estudio de excelencia)
Prestige of the institution (good professors, attracts the best students, excellent required coursework)
- Tiene las actividades extracurriculares que me interesan
It has extracurricular activities that interest me.
- Alternativas de financiamiento que ofrece la institución
The financing alternatives that the institution offers
- Atrae a estudiantes de mi misma formación u origen/tengo amigos que estudian en la institución
Attracts students with my same background or origin/ I have friends who study there
- Publicidad que respalda que es una buena institución
Publicity which backs up that it is a good institution
- Los costos de arancel y matrícula son bajos
The costs of enrollment and tuition are low
- Infraestructura y tecnología disponible
Infrastructure and available technology
- Otros
Other

37. Cuáles son los principales factores que consideraste en la elección de una CARRERA de educación superior?

Which were the main factors that you considered when choosing a higher education MAJOR?

Por favor, elige hasta 3 factores importantes para ti y ordénalos considerando el 1ro como el más importante.

Please list up to 3 factors important to you and order them considering the 1st to be the most important.

Hay muchas opciones así que asegúrate de leerlas todas cuidadosamente antes de responder.

There are many options, so be sure to read all of them carefully before responding.

Arrastra frases de la lista del lado izquierdo hacia la lista del lado derecho, y ponlas en el orden deseado.

Drag phrases from the list on the left hand side towards the right hand side, and put them in the desired order.

- La carrera atrae a los mejores estudiantes
The major attracts the best students

- Tiempo de titulación
Time it takes to graduate
- Publicidad que respalda que es una buena carrera
Publicity that backs up that it is a good major
- Malla curricular
Required coursework
- Tipo de trabajo que realizan las personas que estudian la carrera
Type of work done by those who studied this major
- Prestigio de la carrera
Prestige of the major
- La carrera atrae a estudiantes de mi misma formación u origen
The major attracts students with my same background or origin
- Nivel de remuneraciones de los titulados de la carrera
Level of remunerations of graduates from this major
- Posibilidades de encontrar trabajo una vez titulado de esta carrera
Possibilities of finding work once graduated from this major
- Mi vocación
My vocation/ interests
- Los costos de arancel y matrícula
The costs of enrollment and tuition
- Otros
Other

=FIN / END=

5.4.3 TNE Survey C – August 2012

1. ¿Asistes actualmente a un instituto profesional (IP), centro de formación técnica (CFT), o universidad??

Are you currently attending a professional institute, center for technical formation or university?

- Sí / Yes
- No / No

[Only respondents who answer NO to question 1 are directed to questions 2 and 3. Respondents who answer YES skip to question 4.]

2. ¿Por qué no asistes actualmente a una institución de educación superior?

Why aren't you currently attending an institute of higher education?

- Postulé pero no tengo recursos suficientes para financiar mi educación.
I applied but I don't have sufficient resources to finance my education.
- No postulé porque la educación superior es muy cara.
I didn't apply because higher education is very expensive.
- Postulé pero no fui aceptado.
I applied but wasn't accepted.
- No postulé porque necesito/prefiero trabajar.
I didn't apply because I need/prefer to work.
- Otro
Other

3. ¿Piensas postular el próximo año a alguna institución de educación superior?

Do you plan on applying to an institute of higher education next year?

- Sí / Yes
- No / No

[Respondents who answer NO to question 3 are thanked for their time and exited from the survey. Respondents who answer YES continue to question 4.]

4. Selecciona a continuación la carrera e institución en que estás matriculado, o a la que piensas postular el próximo año.

Please select below the major and institution in which you are enrolled or where you plan to enroll next year

[Dropdowns are provided for each.]

Institución

Institution

-- **Elige una** --

Choose one

[Please see appendix for complete list of institutions listed.]

Carrera

Major

-- **Elige una** --

Choose one

[Please see appendix for complete list of majors listed.]

[Only respondents who answer “Otra/ Other” to the Institucion/ Institution component of question 4 are directed to question 5.]

5. **Has indicado que tu institución no apareció en la lista anterior. Por favor, escribe el nombre de la institución:**

You have indicated that your institution does not appear on the previous list. Please write the name of your institution.

[Textbox provided]

[Only respondents who answer “Otra/ Other” to the Carrera/Major component of question 4 are directed to question 6.]

6. **Has indicado que tu carrera no apareció en la lista anterior. Por favor, escribe el nombre de la carrera:**

You have indicated that your major does not appear on the previous list. Please write the name of your major.

[Textbox provided]

7. **Una vez titulado(a) de [Institución de pregunta 4] en [Carrera de pregunta 4], ¿cuánto crees que será tu sueldo mensual?**

Once you graduate from [Institution from question 4] in [Major from question 4], how much do you think your monthly salary will be?

[Slider]

8. **¿Tienes – o piensas tener - algún tipo de beca o descuento en el pago de arancel para financiar tu carrera?**

Do you have or think you will have some type of scholarship or tuition discount to finance your studies?

Si / Yes

No / No

[Respondents who answer YES to question 8 are directed to questions 9-21. Respondents who answer NO skip to question 22.]

9. **¿Cuánto pagas – o tendrás que pagar - en arancel al año, después de descontar becas, rebajas o descuentos? (Incluye el monto que tengas que financiar con crédito.) Si tu beca o descuento va a cubrir 100% de tu arancel, indica \$0.**

How much will you pay in yearly tuition, after discounting scholarships, reductions or discounts in tuition? (This includes the amount you will have to finance with loans.) If the discounts cover 100% of tuition, indicate \$0.

[Slider]

10. **¿Qué tipo de beca o descuento de arancel tienes?**

What type of scholarship or tuition discount do you have?

- Beca Nuevo Milenio
New Millenium Scholarship
- Beca Bicentenario

- *Bicentennial Scholarship*
- Beca Indígena
Indigenous Scholarship
- Beca Juan Gómez Millas
Juan Gómez Millas Scholarship
- Beca de la institución en la que estudias o Rebaja en arancel
Institutional scholarship or reduction in tuition
- Beca Excelencia Académica
Academic Excellence Scholarship
- Valech
Valech Scholarship – Descendants
- Beca para Hijos de Profesionales de la Educación
Scholarship for Children of Education Professionals
- Otra Beca del Ministerio de Educación
Other scholarship from the Ministry of Education
- Otro
Other

11. ¿Cuánto es el monto ANUAL de la beca o el descuento de arancel que recibes por parte de la Beca Juan Gómez Millas?

How much is the ANNUAL amount of the Juan Gómez Millas scholarship or tuition discount that you receive?

[Slider]

12. ¿Cuánto es el monto ANUAL de la beca o el descuento de arancel que recibes por parte de Valech?

How much is the ANNUAL amount of the Valech scholarship or tuition discount that you receive?

[Slider]

13. ¿Cuánto es el monto ANUAL de la beca o el descuento de arancel que recibes por parte de la Beca Indígena?

How much is the ANNUAL amount of the Indigenous scholarship or tuition discount that you receive?

[Slider]

14. ¿Cuánto es el monto ANUAL de la beca o el descuento de arancel que recibes por parte de la Beca Bicentenario?

How much is the ANNUAL amount of the Bicentennial scholarship or tuition discount that you receive?

[Slider]

15. ¿Cuánto es el monto ANUAL de la beca o el descuento de arancel que recibes por parte de la Beca Nuevo Milenio?

How much is the ANNUAL amount of the New Millenium scholarship or tuition discount that you receive?

[Slider]

16. ¿Cuánto es el monto ANUAL de la beca o el descuento de arancel que recibes por parte de la Beca Excelencia Académica?

How much is the ANNUAL amount of the Academic Excellence scholarship or tuition discount that you receive?

[Slider]

17. ¿Cuánto es el monto ANUAL de la beca o el descuento de arancel que recibes por parte de la Beca para Hijos de Profesionales de la Educación?

How much is the ANNUAL amount of the Scholarship for Children of Education Professionals that you receive?

[Slider]

18. ¿Cuánto es el monto ANUAL de la beca o el descuento de arancel que recibes por parte de la Otra Beca de Mineduc?

How much is the ANNUAL amount of the other scholarship or tuition discount that you receive from the Ministry of Education?

[Slider]

19. ¿Cuánto es el monto ANUAL de la beca o el descuento de arancel que recibes por parte de tu institución?

How much is the ANNUAL amount of the scholarship or tuition discount that you receive from the institution?

[Slider]

[Only respondents who check “Otro/ Other” in question 10 are shown question 13.]

20. ¿Cuánto es el monto ANUAL de la beca que recibes por parte del otro fuente?

How much is the ANNUAL amount of the scholarship or tuition discount that you receive from another source?

[Slider]

[Only respondents who answered “Si/ Yes” to question 8 (indicating that they have a scholarship or tuition discount) are directed to question 21.]

21. ¿Cuál es el motivo de tu(s) beca(s) o descuento(s)? (Puedes marcar más de una alternativa.)

What is the reason you were awarded your scholarship(s) or discount(s)? (You may check more than one alternative.)

- Puntaje PSU
PSU score
- Condición Socioeconómica
Socioeconomic level
- Rendimiento académico (en caso de estar en tu segundo o mayor año de estudio)
Academic achievement (if you are in your second or more year of studies)
- Rebaja en arancel por pago total de la anualidad
Tuition discount for full payment of the annual fees
- Otra Razón
Other Reason

[Only respondents who checked “No” in question 8 (indicating that they do not have a scholarship or discount) are shown question 22. Respondents who indicated that they have a scholarship or tuition discount in question 8 skip to question 23.]

22. ¿Cuánto tendrás que pagar en arancel al año? (Esto incluye el monto que tengas que financiar con crédito.)

How much will have you have to pay in tuition annually? (This includes the amount that you will have to finance with loans.)

[Slider]

[Only respondents who checked “Sí /Yes” (they have a scholarship or discount) in question 8 are shown question 23. Respondents who indicated that they do not have a scholarship or discount skip to question 24.]

23. ¿Cuánto es el arancel ANUAL sin becas o descuentos?

How much is the ANNUAL tuition without scholarships or discounts?

[Slider]

24. Antes de matricularte en tu actual carrera, ¿consideraste otra opción de educación superior?

Before enrolling in your current major, did you consider another option for higher education?

- Sí / Yes
- No / No

[Only respondents who checked “Sí/ Yes” in question 24 are shown questions 25-29. Respondents who checked “No” in question 24 skip to question 30.]

25. ¿Cuál otra opción de educación superior consideraste?

Which other option for higher education did you consider?

[Dropdowns are provided for selecting an institution and major.]

Institución

Institution

-- **Elige una** --

Choose one

[Please see appendix for complete list of institutions listed.]

Carrera

Major

-- **Elige una** --

Choose one

[Please see appendix for complete list of majors listed.]

[Only respondents who answer “Otra/ Other” to the Institucion/ Institution component of question 25 are directed to question 26.]

26. Has indicado que tu institución no apareció en la lista anterior. Por favor, escribe el nombre de la institución:

You have indicated that your institution does not appear on the previous list. Please write the name of your institution.

[Textbox provided]

[Only respondents who answer “Otra/ Other” to the Carrera/Major component of question 25 are directed to question 27.]

27. Has indicado que tu carrera no apareció en la lista anterior. Por favor, escribe el nombre de la carrera:

You have indicated that your major does not appear on the previous list. Please write the name of your major.

[Textbox provided]

28. Si hubieras elegido estudiar [Carrera de pregunta 18] en [Institucion de pregunta 18] ¿cuánto crees que sería tu sueldo mensual una vez titulado?

If you had chosen to study [Major from question 18] at [Institution from question 18], how much do you think your monthly salary would have been once you graduated?

[Slider]

29. Descontando becas y descuentos en arancel, ¿cuánto crees que te hubiera costado cada año si hubieras elegido estudiar [Carrera de pregunta 18] en [Institucion de pregunta 18]? (Esto incluye el monto que tengas que financiar con crédito.)

Not including scholarships or tuition discounts, how much do you think it would have cost you each year if you would have chosen to study [Major from question 18] at [Institution from question 18]? (This includes the amount you would have had to finance with loans.)

[Slider]

[All respondents are directed to answer question 30.]

30. Respecto a tu decisión de continuar estudios en la educación superior, por favor indica el momento clave de tu decisión para cada una de las siguientes alternativas:

Regarding your decision to continue your higher education studies, please indicate the key moment of your decisión for each of the following alternatives:

	Antes de IV Medio <i>Before senior year</i>	En IV Medio <i>During senior year</i>	Después de rendir la PSU <i>After taking the PSU exam</i>	Después de recibir los resultados PSU <i>After receiving the PSU results</i>	Después de saber si contaba con financiamiento Mineduc <i>After knowing if I received financing from the Ministry of Education</i>	Después de los resultados de las Postulaciones DEMRE <i>After receiving the results of my application to DEMRE schools</i>
Decidí en cuál institución quería estudiar <i>I decided in which institution I wanted to study</i>						
Decidí que quería continuar estudios en la educación superior <i>I decided that I wanted to continue my studies after high school</i>						
Decidí qué carrera quería estudiar <i>I decided which major I wanted to study</i>						

31. ¿Cómo financiarás tus estudios? Por favor marca todas las alternativas que corresponda.

How will you finance your studies? Please check all that apply.

- Crédito con Aval del Estado
State-backed credit (CAE)
- Fondo Solidario
Loan from the Solidarity Fund
- Además de estudiar, trabajaré para financiar mis estudios
In addition to studying, I will work to finance my studies
- Préstamos o Créditos Privados
Private loans
- Recursos propios/ esfuerzo familiar
Own resources/ family effort
- Otros
Other

[Only respondents who check “Recursos propios/ esfuerzo familiar/ Own resources/ family effort” in question 31 are shown question 32.]

32. ¿Cuánto del costo de tus estudios financiarás anualmente con recursos propios/ esfuerzo familiar?

How much of the cost of your studies will you finance annually with your own resources/ family effort?

[Slider]

[Only respondents who check “Crédito con Aval del Estado/ State-backed loan (CAE)” in question 31 are shown question 33.]

33. ¿Cuánto del costo de tus estudios financiarás anualmente con Crédito con Aval del Estado?

How much of the cost of your studies will you finance annually with a state-backed loan (CAE)?

[Slider]

[Only respondents who check “Fondo Solidario/ Loan from the Solidarity Fund” in question 31 are shown question 34.]

34. ¿Cuánto del costo de tus estudios financiarás anualmente con Fondo Solidario?

How much of the cost of your studies will you finance annually with a loan from the Solidarity Fund?

[Slider]

[Only respondents who check “Préstamos o Créditos privados/ Private Loans” in question 31 are shown question 35.]

35. ¿Cuánto del costo de tus estudios financiarás anualmente con Préstamos o Créditos privados?

How much of the cost of your studies will you finance annually with private loans?

[Slider]

36. ¿Cuánto es el monto ANUAL de la beca o el descuento de arancel que recibes por parte de tu institución?

How much is the anual scholarship or tuition discount that you receive from your institution?

[Slider]

[Only respondents who check “Trabajando además de estudiar/ Working in addition to studying” in question 31 are shown question 37.]

37. ¿Cuánto del costo de tus estudios financiarás anualmente con trabajando además de estudiar?

How much of the cost of your studies will you finance annually with working in addition to studying?

[Slider]

[Only respondents who check “Otro/ Other” in question 31 are shown question 38.]

38. ¿Cuánto del costo de tus estudios financiarás anualmente con Otras formas de pagar?

How much of the cost of your studies will you finance annually with other forms of payment?

[Slider]

[Only respondents who check “Préstamos o Créditos privados/ Private Loans” in question 31 are shown questions 39-41. Respondents who are not planning to finance their education with private loans skip to question 42.]

39. ¿Cuántos años crees que necesitarás para titularte?

How many years do you think you will need to graduate?

-- **Elige una –**

-- Choose one--

- 1
- 2
- 3
- 4
- 5
- 6
- Más que 6 / More than 6

40. Una vez titulado, ¿cuánto crees que deberás pagar mensualmente para cubrir tu préstamo?

Once you graduate, how much do you think will you need to pay monthly to cover your loan?

[Slider]

41. Respecto al pago de tu deuda, ¿cuál de las siguientes afirmaciones te representa mejor?

With respect to your loan payment, which of the following affirmations best describes you?

- Voy a poder pagarla fácilmente.
I will be able to pay it easily.
- Voy a poder pagarla pero con dificultades.
I will be able to pay it, but with difficulties.
- No sé si voy a poder pagarla.
I don't know if I will be able to pay it.

[Only respondents who did NOT check “Préstamos o Créditos privados/ Private Loans” in question 31 are shown questions 42-44. Respondents who are planning to finance their education with private loans skip to question 45.]

42. ¿Cuántos años crees que necesitarás para titularte?

How many years do you think you will need to graduate?

-- **Elige una –**

-- Choose one--

- 1
- 2
- 3
- 4
- 5
- 6
- Más que 6 / *More than 6*

43. Si fuera necesario financiar tus estudios con un préstamo, ¿cuánto crees que deberías pagar mensualmente para cubrir el préstamo?

If it were necessary to finance your studies with a loan, how much do you think you would need to pay monthly to cover the loan?

[Slider]

44. Si fuera necesario financiar tus estudios con un préstamo ¿cuál de las siguientes afirmaciones te representaría mejor?

If it were necessary to finance your studies with a loan, which of the following affirmations would best describe you?

- Podría pagarla fácilmente.
I would be able to pay it easily.
- Podría pagarla pero con dificultades.
I would be able to pay it, but with difficulties.
- No sé si podría pagarla.
I don't know if I would be able to pay it.

[All respondents are required to respond to the questions –45-48.]

A continuación te haremos algunas preguntas sobre finanzas, por favor contesta cada pregunta lo mejor que puedas.

Next we will ask you a few questions about finances, please answer each question as best you can.

45. Supón que tienes 100 pesos en una cuenta de ahorro, y la tasa de interés que ganas por esos ahorros es de un 2% por año. Si mantienes el dinero en la cuenta por 5 años, ¿cuánto tendrás al término de 5 años?

Suppose that you have 100 pesos in a savings account, and the interest rate that you earn for those savings is 2% per year. If you keep the money in the account for 5 years, how much will you have when the 5 years are over?

- Exactamente \$110 pesos
Exactly \$110 pesos
- Menos de \$110 pesos
Less than \$110 pesos
- Más de \$110 pesos
More than \$110 pesos
- No sé.
Don't know.

46. Imagina que la tasa de interés de tu cuenta de ahorro es 1% anual y la tasa de inflación es 2% anual. Después de un año, ¿cuánto podrías comprar con el dinero de esa cuenta?

Imagine that the interest rate on the savings account is 1% annually, and the inflation rate is 2% annually. After a year, how much can you buy with the money in that account?

- Más de lo que podría comprar hoy
More than I could buy today
- Menos de lo que podría comprar hoy
Less than I could buy today
- Lo mismo que lo que podría comprar hoy
The same that I could buy today
- No sé
Don't know

47. Supón que estás contemplando comprar acciones de empresas y sabes que el año pasado, las acciones de la empresa A obtuvieron un rendimiento del 10% y las acciones de empresa B obtuvieron un rendimiento del 7%, ¿cuál inversión obtendrá el mayor rendimiento el próximo año?

Suppose that you are contemplating buying stock in companies, and you know that last year, the stock of company A had returns of 10% and the stock of company B had returns of 7%. Which investment would have the higher return next year?

- Acciones de empresa B.
Company B's stock
- Acciones de empresa A.
Company A's stock
- Obtendrían el mismo rendimiento.
They would have the same return rate.
- El rendimiento observado en el pasado no es garantía de desempeño futuro.
Past returns are no guarantee of future performance.
- No sé.
Don't know.

48. Ahora imagina que eres la única fuente de ingresos de tu hogar, y debes elegir entre los siguientes dos trabajos. ¿Cuál alternativa elegirías?

Now imagine that you are the sole breadwinner for your household, and you must choose between the following two jobs. Which alternative would you choose?

Primera situación

First situation

- Alternativa A - Un trabajo con ingreso fijo y estable por toda la vida.
Alternative A – A job with fixed income, stable for the rest of your life.
- Alternativa B - Un trabajo donde tiene la misma posibilidad de ganar el doble o sólo 1/4 de sus ingresos por todo la vida.
Alternative B – A job where you have an equal probability of earning double, or only 1/4 of the income for the rest of your life.

[Only respondents who chose “Alternative A” in question 48 are shown question 49. Respondents who chose Alternative B skip to question 51.]

49. Segunda situación

Second situation

- Alternativa A - Un trabajo con ingreso fijo y estable por toda la vida.
Alternative A – A job with fixed income, stable for the rest of your life.
- Alternativa B - Un trabajo donde tiene la misma posibilidad de ganar el doble o sólo la mitad de sus ingresos por toda la vida.
Alternative B – A job where you have the same probability of earning double, or only half of the income for the rest of your life.

[Only respondents who chose “Alternative A” in question 49 are shown question 50. Respondents who chose Alternative B skip to question 51.]

50. Tercera situación

Third situation

- Alternativa A - Un trabajo con ingreso fijo y estable por toda la vida.
Alternative A – A job with fixed income, stable for the rest of your life.
- Alternativa B - Un trabajo donde tiene la misma posibilidad de ganar el doble o sólo $\frac{3}{4}$ de sus ingresos por toda la vida.
Alternative B – A job where you have the same probability of earning double or only $\frac{3}{4}$ of the income for the rest of your life.

[All respondents are required to answer question 51.]

51. En una escala de 0 a 10 donde 0 significa que no estás dispuesto a asumir riesgo y 10

significa estar muy dispuesto a tomar riesgo, ¿Cómo te describes a ti mismo en esta escala?

On a scale of 0-10, where 0 means that you are not willing to assume risk, and 10 means that you are very willing to assume risk, how would you describe yourself on this scale?

- 0 - No dispuesto a asumir riesgo / *Not willing to assume risk*
- 1
- 2
- 3
- 4
- 5
- 6
- 7
- 8
- 9
- 10 - Muy dispuesto a tomar riesgo / *Very willing to accept risk*

Ahora te haremos algunas preguntas sobre el Crédito con Aval del Estado (CAE). Por favor, responde a las preguntas lo mejor que puedas.

Now we will ask you some questions about the Crédito con Aval del Estado (CAE) program. Please answer the questions to the best of your ability.

52. La tasa de interés actual del Crédito con Aval del Estado (CAE) es:

- UF³ + 5%
- UF + 4%
- UF + 3%
- UF + 2%
- Tasa de Mercado
Market rate
- No sé
Don't know

53. El periodo de gracia para pagar el crédito una vez que me haya titulado es de:

The grace period for paying the loan once I have graduated is:

- 24 meses / 24 months
- 18 meses / 18 months
- 12 meses / 12 months
- 6 meses / 6 months
- No hay periodo de gracia / *There is no grace period*
- No sé / *Don't know*

54. ¿Cómo funciona la tasa de interés cobrada en el CAE?

How does the interest rate charged in the CAE work?

- Comienza a generar intereses desde el momento en que pido el préstamo
It begins to generate interest from the momento that I ask for the loan
- Comienza a generar intereses una vez que me titule
It begins to generate interest once I graduate
- Comienza a generar intereses sólo para el periodo de gracia
It begins to generate interest only during the grace period
- No sé
Don't know

=FIN / END=

³ UF = *Unidad de Fomento* is an inflation-adjusted unit of account used for determining principal and interest in Chile.

5.5 TNE Surveys – Institution list provided

Pontificia Universidad Católica De Chile	Universidad Del Mar
Pontificia Universidad Catolica De Valparaiso	Universidad Del Pacifico
Universidad Academia De Humanismo Cristiano	Universidad Diego Portales
Universidad Adolfo Ibañez	Universidad Finis Terrae
Universidad Adventista De Chile	Universidad Gabriela Mistral
Universidad Alberto Hurtado	Universidad Iberoamericana De Ciencias Y Tecnologia, Unicyt
Universidad Arturo Prat	Universidad Internacional Sek
Universidad Austral De Chile	Universidad La Republica
Universidad Autonoma De Chile	Universidad Los Leones
Universidad Bernardo Ohiggins	Universidad Mayor
Universidad Bolivariana	Universidad Metropolitana De Ciencias De La Educacion
Universidad Catolica De La Santisima Concepcion	Universidad Miguel De Cervantes
Universidad Catolica De Temuco	Universidad Nacional Andres Bello
Universidad Catolica Del Maule	Universidad Pedro De Valdivia
Universidad Catolica Del Norte	Universidad San Sebastian
Universidad Catolica Silva Henriquez	Universidad Santo Tomas
Universidad Central De Chile	Universidad Tecnica Federico Santa Maria
Universidad Chileno Britanica De Cultura	Universidad Tecnologica De Chile Inacap
Universidad De Aconcagua	Universidad Tecnologica Metropolitana
Universidad De Antofagasta	Universidad Ucinf
Universidad De Arte Y Ciencias Sociales Arcis	IP Adventista
Universidad De Artes, Ciencias Y Comunicacion - Uniacc	IP Agrario Adolfo Matthei
Universidad De Atacama	IP AIEP
Universidad De Chile	IP Aleman Wilhelm Von Humboldt
Universidad De Concepcion	IP Alpes
Universidad De La Frontera	IP Arturo Prat
Universidad De La Serena	IP Carlos Casanueva
Universidad De Las Americas	IP Chileno Norteamericano
Universidad De Los Andes	IP Chileno-Britanico De Cultura
Universidad De Los Lagos	IP CIISA
Universidad De Magallanes	IP De Arte Y Comunicacion Arcos
Universidad De Playa Ancha De Ciencias De La Educacion	IP De Chile
Universidad De Santiago De Chile	IP De Ciencias De La Computacion Acuario Data
Universidad De Talca	IP de Ciencias Y Artes INCACEA
Universidad De Tarapaca	IP De Ciencias Y Educacion Helen Keller
Universidad De Valparaiso	IP de ENAC
Universidad De Viña Del Mar	IP De Los Angeles
Universidad Del Bio-Bio	IP Del Valle Central
Universidad Del Desarrollo	IP Diego Portales
Universidad Del Mar	IP Dr. Virginio Gomez G.
Universidad Del Pacifico	IP DUOC UC
Universidad Diego Portales	IP Eatri Instituto Profesional
Universidad Finis Terrae	IP Escuela De Cine De Chile
Universidad Del Desarrollo	IP Escuela De Contadores Auditores De Santiago

IP Escuela Moderna De Musica
 IP Esucomex
 IP Hogar Catequistico
 IP INACAP
 IP Instituto De Estudios Bancarios Guillermo Subercaseaux
 IP Instituto Internacional De Artes Culinarias Y Servicios
 IP Instituto Nacional Del Futbol
 IP Instituto Superior De Artes Y Ciencias De La Comunicacion
 IP IPEGE
 IP La Araucana
 IP Instituto Internacional De Artes Culinarias Y Servicios
 IP Instituto Nacional Del Futbol
 IP Instituto Superior De Artes Y Ciencias De La Comunicacion
 IP IPEGE
 IP La Araucana
 IP Latinoamericano De Comercio Exterior
 IP Libertador De Los Andes
 IP Los Lagos
 IP Los Leones
 IP Projazz
 IP Providencia
 IP Santo Tomas
 IP Teatro La Casa
 IP Vertical
 CFT Alexander Von Humboldt
 CFT Alfa
 CFT Alpes
 CFT Andres Bello
 CFT Austral
 CFT Barros Arana
 CFT Camara De Comercio De Santiago
 CFT CEDUC - UCN
 CFT CEITEC
 CFT Cenco
 CFT Centro De Formacion Empresarial Ife
 CFT Centro Tecnologico Superior Infomed
 CFT Cepa de La III Region
 CFT Ceponal
 CFT Crecic
 CFT Crownliet
 CFT de ENAC
 CFT De Enseñanza De Alta Costura Paulina Diard
 CFT De La Industria Grafica - Ingraf
 CFT De Tarapaca
 CFT De Tecnologias Contemporaneas - Teccon

CFT Del Medio Ambiente
 CFT Diego Portales
 CFT DUOC UC
 CFT EDUCAP
 CFT Esane Del Norte
 CFT Escuela Culinaria Francesa - Ecole
 CFT Escuela De Artes Aplicadas Oficios Del Fuego
 CFT Escuela De Interpretes Inceni
 CFT Esperanza Joven
 CFT Estudio Profesor Valero
 CFT Fontanar
 CFT ICEL
 CFT INACAP
 CFT Instituto Central de Capacitacion Educacional ICCE
 CFT Instituto de Secretariado INSEC
 CFT Instituto INTEC
 CFT Instituto Superior Aleman De Comercio Insalco
 CFT Instituto Superior De Electronica Gamma
 CFT Instituto Superior De Estudios Juridicos Canon
 CFT Instituto Tecnologico De Chile - I.T.C.
 CFT Instituto Superior Aleman De Comercio Insalco
 CFT Instituto Superior De Electronica Gamma
 CFT Instituto Superior De Estudios Juridicos Canon
 CFT Instituto Tecnologico De Chile - I.T.C.
 CFT IPROSEC
 CFT Javiera Carrera
 CFT Jorge Alvarez Echeverria
 CFT Juan Bohon
 CFT La Araucana
 CFT Laplace
 CFT Los Fundadores
 CFT Los Leones
 CFT Lota-Arauco
 CFT Luis Alberto Vera
 CFT Magnos
 CFT Manpower
 CFT Massachusetts
 CFT Osorno
 CFT Prodata
 CFT Profasoc
 CFT PROTEC
 CFT Salesianos Don Bosco
 CFT San Agustin De Talca
 CFT San Alonso
 CFT Santo Tomas

CFT Simon Bolivar
CFT SOEDUC ACONCAGUA
CFT Teodoro Wickel Kluwen
CFT U.Valpo.
CFT UceValpo
CFT UDA
CFT UTEM
Otro⁴

⁴ The “other” option was added in the August 2012 version of the survey.

5.6 TNE Surveys – Major list provided

Actuación y Teatro
Administración de Empresas e Ing Asociadas
Administración Pública y Ciencias Políticas
Administración Turística y Hotelera
Agronomía
Antropología y Arqueología
Arquitectura
Artes y Licenciatura en Artes
Bibliotecología
Biología
Biología y Ecología Marina
Bioquímica
Comunicación Audiovisual y/o Multimedia
Comunicación Social
Construcción Civil
Contador Auditor
Criminalística
Derecho
Diseño
Diseño de Ambientes e Interiores
Diseño de Vestuario
Diseño Gráfico
Diseño Industrial
Enfermería
Filosofía
Física
Fonoaudiología
Fotografía
Enfermería
Filosofía
Física
Fonoaudiología
Fotografía
Geografía
Geología
Historia
Ingeniería Agrícola
Ingeniería Agroindustrial
Ingeniería Civil
Ingeniería Civil EléCtrica
Ingeniería Civil Electrónica
Ingeniería Civil en Computación e Informática
Ingeniería Civil en Minas
Ingeniería Civil en Obras Civiles
Ingeniería Civil Industrial
Ingeniería Civil Mecánica
Ingeniería Civil Metalúrgica
Ingeniería Civil Química

Ingeniería Comercial
 Ingeniería de Ejecución Forestal
 Ingeniería en Acuicultura y Pesca
 Ingeniería en Administración Industrial
 Ingeniería en Alimentos
 Ingeniería en Automatización, Instrumentación y Control
 Ingeniería en Biotecnología y Bioingeniería
 Ingeniería en Comercio Exterior
 Ingeniería en Computación e Informática
 Ingeniería En Conectividad Y Redes
 Ingeniería en Construcción
 Ingeniería en Electricidad
 Ingeniería en Electrónica
 Ingeniería en Estadística y Estadística
 Ingeniería en Geomensura
 Ingeniería en Gestión Pública
 Ingeniería en Industria de la Madera
 Ingeniería En Maquinaria Y Pesada
 Ingeniería en Marketing
 Ingeniería en Mecánica Automotriz
 Ingeniería en Medio Ambiente
 Ingeniería en Minas y Metalurgia
 Ingeniería en Prevención de Riesgos
 Ingeniería en Química
 Ingeniería en Recursos Humanos
 Ingeniería en Transporte y Tránsito
 Ingeniería Forestal
 Ingeniería Industrial
 Ingeniería Mecánica
 Interpretación de Música, Canto o Danza
 Kinesiología
 Licenciatura en Educación
 Licenciatura en Letras y Literatura
 Medicina
 Medicina Veterinaria
 Nutrición y Dietética
 Licenciatura en Educación
 Licenciatura en Letras y Literatura
 Medicina
 Medicina Veterinaria
 Nutrición y Dietética
 Obstetricia y Puericultura
 Odontología
 Orientación Familiar y Relaciones Humanas
 Paisajismo
 Pedagogía en Artes y Música
 Pedagogía en Castellano
 Pedagogía en Ciencias
 Pedagogía en Educación Básica
 Pedagogía en Educación de Párvulos
 Pedagogía en Educación Diferencial

Pedagogía en Educación Física
 Pedagogía en Educación Técnico Profesional
 Pedagogía en Filosofía y Religión
 Pedagogía en Historia, Geografía y Ciencias Sociales
 Pedagogía en Idiomas
 Pedagogía en Matemáticas y Computación
 Periodismo
 Profesional Otras Ingenierías
 Profesional Otras Ingenierías Civiles
 Profesional Otras Licenciaturas
 Profesional Otras Pedagogías
 Profesional Otros de Administración y Comercio
 Profesional Otros de Agropecuaria
 Profesional Otros de Arte y Arquitectura
 Profesional Otros de Ciencias Básicas
 Profesional Otros de Ciencias Sociales
 Profesional Otros de Humanidades
 Profesional Otros de Salud
 Profesional Otros de Tecnología
 Profesional Otros Sin Área Definida
 Psicología
 Psicopedagogía
 Publicidad
 Química y Farmacia
 Química, Licenciado en Química
 Relaciones Públicas
 Secretariado Bilingüe
 Secretariado Computacional
 Secretariado Ejecutivo
 Sociología
 Técnico Agropecuario
 Técnico Asistente del Educador de Párvulos
 Técnico Asistente del Educador Diferencial
 Técnico Dental y Asistente de Odontología
 Técnico en Acuicultura y Pesca
 Técnico en Administración de Empresas
 Técnico en Administración de Redes y Soporte
 Técnico en Administración de Ventas
 Técnico en Administración Financiera y Finanzas
 Técnico en Administración Pública o Municipal
 Técnico en Administración de Empresas
 Técnico en Administración de Redes y Soporte
 Técnico en Administración de Ventas
 Técnico en Administración Financiera y Finanzas
 Técnico en Administración Pública o Municipal
 Técnico en Alimentos
 Técnico en Análisis de Sistemas
 Técnico en Comercio Exterior
 Técnico en Computación e Informática
 Técnico en Comunicación Audiovisual
 Técnico en Construcción y Obras Civiles

Técnico en Contabilidad Computacional
 Técnico en Contabilidad General
 Técnico en Contabilidad Tributaria
 Técnico en Deporte, Recreación y Preparación Física
 Técnico en Dibujo Arquitectónico
 Técnico en Dibujo Técnico e Industrial
 Técnico en Diseño de Áreas Verdes y Paisajismo
 Técnico en Diseño de Vestuario
 Técnico en Diseño Gráfico
 Técnico en Electricidad y Electricidad Industrial
 Técnico en Electrónica y Electrónica Industrial
 Técnico en Enfermería
 Técnico en Fotografía
 Técnico en Gastronomía y Cocina
 Técnico en Gestión y Control de Calidad
 Técnico en Industria Forestal o de la Madera
 Técnico en Instrumentación, Automatización y Control Industrial
 Técnico En Logística
 Técnico en Mantenimiento Industrial
 Técnico en Mecánica Automotriz
 Técnico en Mecánica Industrial
 Técnico en Otros Diseño
 Técnico en Prevención de Riesgos
 Técnico en Procesos Industriales
 Técnico en Producción de Eventos y Comunicación Social
 Técnico en Producción Grafica y Multimedia
 Técnico en Publicidad
 Técnico en Química (Análisis e Industrial)
 Técnico en Relaciones Públicas
 Técnico en Servicio Social
 Técnico en Sonido
 Técnico en Telecomunicaciones
 Técnico en Topografía
 Técnico en Traducción e Interpretariado
 Técnico en Turismo y Hotelería
 Técnico En Vitivinicultura Y/O Enología
 Técnico Jurídico
 Técnico Laboratorista Dental
 Técnico Otros de Administración y Comercio
 Técnico Otros de Agropecuaria
 Técnico Otros de Arte y Arquitectura
 Técnico Otros de Ciencias Básicas
 Técnico Otros de Ciencias Sociales
 Técnico Otros de Derecho
 Técnico Otros de Derecho
 Técnico Otros de Educación
 Técnico Otros de Humanidades
 Técnico Otros de Salud
 Técnico Otros de Tecnología
 Tecnología Médica
 Terapia Ocupacional

Trabajo Social
Traducción e Interpretación
Otro⁵

⁵ Added in the August 2012 version of the survey.

6 Additional notes on survey and administrative data

6.1 Computing predicted earnings values

We use “predicted earnings values” as degree choice outcomes in Tables 4 and 8. For a detailed description of the creation of these variables, see HNZ (2015). We briefly summarize the process here. We estimate a flexible model of earnings by degree enrollment at 8 years after high school graduation (i.e. approximately age 26) as a function of field of study, selectivity tier of the degree, socioeconomic status, entrance exam score, and gender along with a full set of interactions. We use these regression estimates to predict expected earnings for the 2000 to 2005 entering cohorts. The values displayed are the average monthly expected earnings by enrolled degree over these cohorts, reported in 2011 CLP.

6.2 Computing CAE default rates and graduation rates

We use student loan default rate as degree choice outcomes in Tables 4 and 8. We compute these values as follows. We have a loan repayment sample from Chilean loan authority (Ingesa). The loan repayment sample is defined as students with loans originating in 2006-2010 who should be in repayment as of April 2013. Students should be in repayment if they are not enrollees in 2011, 2012, 2013 and if their official degree length plus a 1.5 year repayment grace period should be completed by 2013. “Degree Default Rate” is defined for degrees which have at least 10 students in the repayment sample; defined as the % of students who are expected to be in repayment who are at least 3 payments behind. Degree graduation rate is the percent of the 2000-2005 freshmen cohorts who complete a postsecondary degree. See Beyer et al. (2015) for more detail.

6.3 Aggregating survey data on information sources and preferences

When dealing with sources of information used in college choice, results in the paper aggregate outcomes across multiple categories. For the information sources, these are as follows. “Government websites” category combines Ministry of Education (MINEDUC), Chilean Federal Student Grants and Loans (Formulario Unico de Acreditación Socioeconómica - known as FUAS) Application Process, Mi Futuro, DEMRE (Departamento de Evaluación, Medición y Registro Educacional de la Universidad de Chile), and Proyecto 3E. “Publicity/advertisements” category combines advertisements and articles in news/media publications. “Teachers/school orientation” category combines high school teachers, counselors, and pre-university teachers. The table combines results from Q17 in P3E 2011, TNE Survey: A - March Q27, June Q30, August Q41; B - March Q19, June Q20, August Q34.

For preferences, we aggregate as follows. “Prestige” combines major prestige and attracting the best students, and the best professors. “People like me attend” combines having had family/friends attend, having friends who will attend and that the major (or institution) attracts people similar to the respondents. “Curriculum offerings” combines liking the courses offered and liking the work being done by graduates from the major. “Curriculum offerings” category was not an option in the question regarding factors considered in institution choice in the TNE survey. “Location” combines being close to home and the campus being easily accessible. “Degree costs” includes direct costs, the time it takes to graduate, and access to free study materials. These data combine results from the P3E 2011 survey and the TNE version A and B surveys. Q15 in P3E 2011; TNE: A - March Q25, June Q28, August Q39; B -

March Q21, June Q22, August Q36; ask for the respondents' top factors considered in their institution choice. Q16 in P3E 2011; TNE: A - March Q26, June Q29, August Q40; B - March Q22, June Q23, August Q37; ask for the respondents' top factors considered in major choice.