To what extent do you think it was easy or difficult to receive the amount of loan money that you got for school?

- Very easy: 35%
- Somewhat easy: 40%
- Somewhat difficult: 15%
- Very difficult: 5%

Which one, if any, of the following statements best describes your choice(s) of lenders when you took out your loans?

- I only had one option: 43%
- The school provided several options (both through the school’s financial aid office and through outside lender parties): 22%
- The school provided several options (but did not provide information on outside lenders parties): 9%
- Other: 3%
- Don’t know / can’t recall: 23%
At the time you signed your student loan paperwork, were you aware of what your monthly payment would be after graduation?

<table>
<thead>
<tr>
<th>Option</th>
<th>Overall</th>
<th>Ages 18-34</th>
<th>Ages 35-54</th>
<th>Ages 55+</th>
</tr>
</thead>
<tbody>
<tr>
<td>Yes, I knew exactly what it would be</td>
<td>13%</td>
<td>10%</td>
<td>12%</td>
<td>18%</td>
</tr>
<tr>
<td>Yes, I knew an estimate of what it would be</td>
<td>26%</td>
<td>26%</td>
<td>24%</td>
<td>26%</td>
</tr>
<tr>
<td>No, I didn't know what it would be</td>
<td>49%</td>
<td>49%</td>
<td>54%</td>
<td>46%</td>
</tr>
<tr>
<td>Don't know / can't recall</td>
<td>12%</td>
<td>15%</td>
<td>10%</td>
<td>10%</td>
</tr>
</tbody>
</table>

Net: Yes I knew / had an idea what my monthly payments would be

<table>
<thead>
<tr>
<th>Option</th>
<th>Overall</th>
<th>Ages 18-34</th>
<th>Ages 35-54</th>
<th>Ages 55+</th>
</tr>
</thead>
<tbody>
<tr>
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<td>13%</td>
<td>10%</td>
<td>12%</td>
<td>18%</td>
</tr>
<tr>
<td>Yes, I knew an estimate of what it would be</td>
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<td>26%</td>
<td>24%</td>
<td>26%</td>
</tr>
<tr>
<td>No, I didn't know what it would be</td>
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<td>54%</td>
<td>46%</td>
</tr>
<tr>
<td>Don't know / can't recall</td>
<td>12%</td>
<td>15%</td>
<td>10%</td>
<td>10%</td>
</tr>
</tbody>
</table>

Did your college or university provide any education about the loan process prior to your signing off on your loan?

<table>
<thead>
<tr>
<th>Option</th>
<th>Overall</th>
<th>Ages 18-34</th>
<th>Ages 35-54</th>
<th>Ages 55+</th>
</tr>
</thead>
<tbody>
<tr>
<td>Yes, but it was not helpful/sufficient</td>
<td>17%</td>
<td>25%</td>
<td>38%</td>
<td>20%</td>
</tr>
<tr>
<td>Yes, and it was helpful/sufficient</td>
<td>25%</td>
<td>49%</td>
<td>36%</td>
<td>36%</td>
</tr>
<tr>
<td>No, they did not</td>
<td>17%</td>
<td>15%</td>
<td>10%</td>
<td>10%</td>
</tr>
<tr>
<td>Don't know / can't recall</td>
<td>12%</td>
<td>15%</td>
<td>10%</td>
<td>10%</td>
</tr>
</tbody>
</table>
Positive Experience

Q To what extent are you satisfied or unsatisfied with your college / university choice given your ability to pay back your loan(s)? Highlight: Satisfaction increases with age.

- Very Satisfied: Overall 25%, Ages 18-34 19%, Ages 35-54 20%, Ages 55+ 35%
- Somewhat Satisfied: Overall 29%, Ages 18-34 36%, Ages 35-54 27%, Ages 55+ 24%
- Neither satisfied nor unsatisfied: Overall 21%, Ages 18-34 22%, Ages 35-54 21%, Ages 55+ 20%
- Somewhat Unsatisfied: Overall 12%, Ages 18-34 13%, Ages 35-54 14%, Ages 55+ 9%
- Very Unsatisfied: Overall 11%, Ages 18-34 7%, Ages 35-54 17%, Ages 55+ 11%
- Not applicable (I am not/was not responsible for paying back my loans): Overall 2%, Ages 18-34 4%, Ages 35-54 2%, Ages 55+ 1%

Q Student loans made it possible for me to attend a college / university that I otherwise would not have been able to afford.

- Strongly agree: 46%
- Somewhat agree: 29%
- Neither agree nor disagree: 13%
- Somewhat disagree: 5%
- Strongly disagree: 6%
- Net: Agree: 75%
- Net: Disagree: 12%
Do you plan to help / have you helped your child(ren) pay for college / university? Please select all that apply.

- Yes, I do plan to help / have helped
  - Overall: 49%
  - Ages 18-34: 51%
  - Ages 35-54: 46%
  - Ages 55+: 50%
- Not applicable – (I do not currently have children & don’t plan on having children)
  - Overall: 30%
  - Ages 18-34: 40%
  - Ages 35-54: 31%
  - Ages 55+: 18%
- Yes, I am currently helping
  - Overall: 8%
  - Ages 18-34: -
  - Ages 35-54: 8%
  - Ages 55+: 16%
- No, I do not plan to help / have not helped
  - Overall: 16%
  - Ages 18-34: 8%
  - Ages 35-54: 18%
  - Ages 55+: 21%

Net: Yes I have helped / would help / am helping
- Overall: 54%
- Ages 18-34: 51%
- Ages 35-54: 51%
- Ages 55+: 60%

Which, if any, of the following describe why you plan to help / have ever helped your child(ren) pay for college / university? Multiple answers allowed

- College / University is expensive: 60%
- I don't / didn't want my children to be in debt: 42%
- I want / wanted them to have the same opportunities I did: 43%
- I am requiring / required them to go to college: 12%
- I want / wanted them to be financially independent with less of a burden of loans: 48%
- I believe higher education is important: 69%
- I don't / didn't want them to have to work while in school: 17%
- Other: 3%
- Don't know: 2%
I decided to pass on my first choice college / university due to the high tuition costs.

- Strongly agree: 16%
- Somewhat agree: 13%
- Neither agree nor disagree: 22%
- Somewhat disagree: 13%
- Strongly disagree: 36%
- Net: Agree: 30%
- Net: Disagree: 48%

I decided to attend my specific college / university based on the student loan package I was offered from that school.

- Strongly agree: 14%
- Somewhat agree: 20%
- Neither agree nor disagree: 25%
- Somewhat disagree: 13%
- Strongly disagree: 28%
- Net: Agree: 34%
- Net: Disagree: 42%

Would you ever / have you ever cosign(ed) a student loan for your child(ren)?

- Yes, I have: 24%
- Yes, I would: 38%
- No, I would not / have not: 31%
- Don't know: 10%
- Net: Yes, I have/would: 60%