



U.S. Department of Education 2008 FFEL Servicing Questionnaire

(Items in **BOLD** are interviewer instructions, and are not intended to be read to the Client)
(Items marked *i.e. or e.g.* should only be read if respondent needs clarification)

Introduction (Do not read)

- INTRO1. Hello, this is _____ calling from [data vendor] on behalf of the United States Department of Education. May I please speak to **(name from list)**? **(If necessary: We're conducting a customer satisfaction survey and are trying to contact people who are currently paying back student loans.)**
- 1 **(Named person is on the phone, continue at INTRO4)**
 - 2 **(Named person is available, proceed at INTRO3. when respondent comes to phone)**
 - 3 **(Named person is unavailable, schedule callback)**
 - 4 **(Named person is no longer this number, use INTRO2.)**
 - 5 Refused/Hung Up
- INTRO2. Is there another number at which I could reach him/her? **(If necessary: We're conducting a customer satisfaction survey and are trying to contact people who are currently paying back student loans.)**
- 1 **(Will provide new number)** >> Thank you and have a good day? (Contact new number)
 - 2 **(Refused to provide new number)** >> Thank you and have a good day!
- INTRO3. **(When respondent comes to phone)**
Hello, this is [interviewer name] calling from [data vendor] on behalf of the United States Department of Education. **(Continue)**
- INTRO4. We're calling as part of an initiative the Department of Education has undertaken to improve its customers' satisfaction with federal student loan programs. Do you have any student loans borrowed through the Federal Family Education Loan Program – such as a Stafford, PLUS or FFEL consolidation loan - that you are currently paying back?
- 1 Yes >> **(Continue at INTRO5.)**
 - 2 No >> Thank you for your time today! Good bye. **(Terminate)**
 - 8 Don't know **(Terminate)**
 - 9 Refused **(Terminate)**



DRAFT 2

INTRO5. The Department of Education is conducting this survey with customers such as you to measure satisfaction with the loan servicing process. By “servicing” we mean activities like processing payments, maintaining proper account information, and providing other information to you about such things as taxes and interest rate changes. **(for clarification, if needed: Your lender and your servicer may be the same company, or your lender may have hired a separate company to take care of the loan servicing activities.)** I’d like to take some time now to go through this survey with you. This interview is authorized by Office of Management and Budget Control No. 1845-0045, and will take about 10 minutes. Your comments will, of course, remain strictly confidential. Is now a good time for us to speak?

- 1 Yes **(Continue with Next Question)**
- 2 No **(When would be a more convenient time for you to complete this study?)**

Electronic Debit (Do not read)

EDASCR Do you have your FFEL Loan payments **automatically** deducted from your checking or savings account, **OR** do you periodically authorize payments on your student loan via a website provided by your lender or loan servicer?

- 1 Have monthly automatic deduction
- 2 Periodically authorize payment via web site **(skip to EDASCR2)**
- 3 Both 1 & 2 **(skip to EDASCR2)**
- 4 No **(skip to STMTHOW)**

EDASCR2 Do you authorize payment via the lender or loan servicer website on a monthly basis to make your regular payment or just once in a while?

- 1 Monthly
- 2 Once in a while

Using a scale from 1 to 10, where 1 means “Poor” and 10 means “Excellent”, please rate your electronic debiting service on its:

- EDA1 Accuracy
- EDA2 Convenience
- EDA3 Reliability

EDA4 Have you ever had a problem with your electronic debiting?

- 1 Yes
- 2 No **(skip to STMTHOW)**

EDA5 What was the nature of the problem you had? **(capture verbatim)**

Statements (Do not read)

STMTHOW Do you receive loan statements from your lender or loan servicer in the mail, electronically, or not at all? **(listen and record appropriate response)**

- 1 Mail
- 1 Electronically
- 2 Both mail and electronic
- 3 Don’t receive any statement **(skip to WEB1)**

MAILWHAT (if STMTHOW=1) Is what you receive in the mail a monthly statement or a coupon booklet?

- 1 Statement **(skip to STMT1)**



DRAFT 2

2 Coupon booklet (continue to COUP1)

COUP1. What is the frequency that you receive coupon booklets?**(capture verbatim, then skip to WEBSCR)**

Think about the *most recent* monthly statement you have received for making payments on your loans. On a scale from 1 to 10, where “1” means “poor” and “10” means “excellent”, how would you rate...

STMT1. The accuracy of the statement balance

STMT2. The accuracy of information about past payments

STMT3. The ease of reading the statement

STMT4. The amount of information provided on the statement **(e.g., principal balances, computed interest, other fees)**

STMT5. The consistency in when you receive statements **(i.e., the same time of the month each month)**

STMT6. The amount of time given before payments are due

Web Site **(Do not read)**

WEBSCR Does your lender or loan servicer provide a website for you to access information about your loan?

- 1 Yes
- 2 No **(skip to next section)**

WEB1. In the past twelve months, have you accessed your lender or servicer’s webpage?

- 1 Yes
- 2 No **(skip to next section)**
- 8 Don’t Know **(skip to next section)**
- 9 Refused **(skip to next section)**

WEB1a What type of connection to the Internet do you typically use to access the site? **(read list)**

- 1 Network Broadband for example through a high-speed network at work or school
- 2 Home Broadband (such as a DSL or Cable Modem where you live)
- 3 Dial-up connection

Think about the web site they provide. On a scale from 1 to 10, where “1” means “poor” and “10” means “excellent”, how would you rate the...

WEB2. Ease of logging into the site

WEB3. Clarity of the web site organization

WEB4. Ease of navigating the web site

WEB5. Accuracy of information provided on the web site

WEB6. Your ability to find the information you needed on the site

WEB7. Usefulness of the tools on the web site (e.g., Interest calculators, budget calculator)

WEB8. In general, how would you say the web site compares to other business-type web sites you have visited? **(read list)**



- 1 Better
- 2 Worse
- 3 About the Same
- 8 Don't Know
- 9 Refused

Voice Response Unit (**Do not read**)

VRU1. In the past twelve months, have you called your lender or loan servicer for questions or help about your loan?

- 1 Yes
- 2 No (**skip to ACSI Benchmark Questions**)
- 8 Don't Know (**skip to ACSI Benchmark Questions**)
- 9 Refused (**skip to ACSI Benchmark Questions**)

VRU1a. Did you reach a live customer service representative immediately or an automated voice menu?

- 1 Live representative (**skip to CCR2 intro**)
- 2 Automated voice menu
- 3 Don't recall (**skip to CCR1**)

Think about the automated voice response system for your lender or servicer that you dialed. On a scale from 1 to 10, where "1" means "poor" and "10" means "excellent", how would you rate...

VRU2. The clarity of the menus

VRU3. The ease of using the automated response system

VRU4. The time it takes to navigate the automated response system

VRU5. In general, how would you say the automated voice response system compares to other similar systems you have used? (**read list**)

- 1 Better
- 2 Worse
- 3 About the same
- 8 Don't know
- 9 Refused

VRU4.1 Did you expect to be able to resolve your inquiry on the voice response system without having to speak with a live representative?

- 1 Yes
- 2 No

VRU 4.2 Did you go on to speak to a live representative?

- 1 Yes
- 2 No

(Only if VRU4.1 is 1) Again, using the 1 to 10 scale where "1" means "poor" and "10" means "excellent", how would you rate...

VRU6. The ability of the automated response system to answer your questions

VRU7. Ability to accomplish what you want to do on the system (i.e., without needing to speak to someone)



Call Center Representative (Do not read)

CCR1. When you have called your lender or loan servicer, have you spoken with a customer service representative?

- 1 Yes
- 2 No **(skip to next section)**
- 8 Don't Know **(skip to next section)**
- 9 Refused **(skip to next section)**

Think about the assistance you received from the representative. On a scale from 1 to 10, where "1" means "poor" and "10" means "excellent", how would you rate the...

CCR2. Representative's willingness to help

CCR3. Knowledge of the representative

CCR4. Ability of the representative to answer your questions

CCR5. Time it took to resolve your query

CCR6. The operating hours of the service center

CCR7. Courtesy of the representative

CCR8. Thinking about your last call to your lender or loan servicer, was it resolved in one phone call?

- 1 Yes
- 2 No
- 8 Don't Know
- 9 Refused

CCR9. **(IF CCR8 = No)** What was the nature of your call?

Other Communications (Do not read)

OCOMM1. Does your lender or lender servicer offer any other methods for you to communicate with them regarding your account? **(IF YES)** What are these methods? **(Record responses verbatim)**

OCOMM2. In the past 12 months, have you used these other services?

- 1 Yes
- 2 No **(skip to ACS1.)**

OCOMM3. How often would you say you have used these services? **(capture verbatim)**



ACSI Benchmark Questions (Do not read)

- ACSI1. Using a 10-point scale on which "1" means "very dissatisfied" and 10 means "very satisfied", how satisfied are you with the loan repayment process?
- ACSI2. Using a 10-point scale on which "1" now means "falls short of your expectations" and "10" means "exceeds your expectations," to what extent has the loan repayment process fallen short of or exceeded your expectations?
- ACSI3. Imagine what an ideal process would be for paying back your loans. How well do you think the current process compares with that ideal you just imagined? Please use a 10-point scale on which "1" means "not at all ideal," and "10" means "very close to the ideal."

Outcome Measures (Do not read)

- COMP1. In the past six months, have you complained to your lender or servicer about any aspect of the loan repayment process? **(e.g., for such things as billing errors, late or missing bills, etc.)**
- 1 Yes
 - 2 No
 - 9 Refused
- CONF1. Using a scale of 1 to 10 where "1" means "not at all confident" and "10" means "completely confident", how confident are you that your lender or servicer is accurately servicing your loan for you? **(If necessary: "By servicing your loan we mean activities involved with maintaining contact between you and your lender or servicer, including such things as processing payments, maintaining proper account information, and providing other information to you about such things as taxes and interest rate changes.")**

Closing (Do not read)

- CLOSE1. In your own words, what could your lender or servicer do to make the loan repayment process better? **(enter verbatim response)**

That's all the questions I had for you. Thank you for your time, and have a good day.

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