



U.S. Department of Education 2009 Direct Loan 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 currently have federal direct 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 at 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 currently have federal direct 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. Do you have any student loans borrowed from the federal government – a direct student loan?

- 1 Yes >> **(Continue at INTRO5.)**
- 2 No >> Thank you for your time today! Good bye. **(Terminate)**
- 8 Don't know **(Terminate)**
- 9 Refused **(Terminate)**



INTRO5. The Department of Education is conducting this survey with customers such as you to measure satisfaction with its products and services. 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 survey?)**

INTRO6. Are you currently making any kind of payment on your federal direct student loan?

- 1 Yes **(Continue with next question)**
- 2 No **(Skip to Statements)**

Electronic Debit (Do not read)

EDASCR Do you have your Direct Loan payments **automatically** deducted from your checking or savings account, **OR** do you periodically authorize payments on your student loan via the Direct Loan website?

- 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 Direct Loan website on a monthly basis to make your regular payment or just once in a while?

- 1 Monthly
- 2 Once in a while

STMTLONG How long have you been a registered user of EDA?

- 1 Less than 6 months
- 2 6 months or more

Using a scale from 1 to 10, where 1 means "Poor" and 10 means "Excellent", please rate your Direct Loan 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)

(IF EDA CUSTOMER PER SAMPLE LIST, SKIP TO WEB1)

STMTHOW Please think about the loan statements you receive from the Department of Education. Do you receive a paper statement in the mail, or do you receive it electronically? **(listen and record appropriate response)**



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

Think about the *most recent* statement you have received for 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)**

WEB1. In the past twelve months, have you accessed the Direct Loan Servicing Online website, dl.ed.gov?

- 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 Direct Loan Servicing web site. 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 Capitalization Estimator, Budget Calculator)

WEB8. In general, how would you say the Direct Loan Servicing 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 the Department of Education Direct Loan Servicing 800 number **(1-800-848-0979)** 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)**

Think about the automated voice response system on the 800 number 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 Direct Loan Servicing 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 into the Department of Education Direct Loan Servicing 800 number **(1-800-848-0979)**, 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 the Department of Education Direct Loan Servicing 800 number **(1-800-848-0979)**, 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? **(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 servicing 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 servicing process fallen short of or exceeded your expectations?
- ACSI3. Imagine what an ideal process would be for servicing 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."
- ACSI2b. **(If eBill customer per sample list and If ACSI1-ACSI2 >=2)** How could the loan servicing process better meet your expectations?

Outcome Measures **(Do not read)**

- COMP1. In the past six months, have you complained to the Department of Education about any aspect of the Direct Loan servicing 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 the Department of Education is accurately servicing your loan for you? **(If necessary: "By servicing your loan we mean activities involved with maintaining contact between you and the government, 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.")**

Performance Benchmark Questions **(Do not read)**

Thank you for your responses so far, we're almost done. I'd like to finish up by asking you some questions about your interactions with the direct loan servicing center.



On the 1 to 10 scale with 1 as “Poor” and 10 as “Excellent”, how would you rate the direct loan servicing center on the following:

- ACS1 The clarity of the letters they send you
- ACS2 Providing consistent information about your account across sources (i.e., statements, call center, online, etc.)
- ACS3 Letting you know how to ask questions about your account
- ACS4 Keeping you informed about changes to your account
- ACS5 Letting you know the options available to you about your account
- ACS6 Working with you if you experience a change in your situation (e.g., lose job, go back to school)
- ACS7 Helping you understand the ways to make payments

Closing (Do not read)

CLOSE1. In your own words, what could the Department of Education 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.