



U.S. Department of Education 2009 Additional Servicers Customer Survey Borrowers

(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 have 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 have 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 servicing. Our records indicate that you have a student loan borrowed through the Federal Family Education Loan Program – such as a Stafford, PLUS or FFEL consolidation loan. Is this correct?
- 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. Our records indicate that your FFEL loan is held by the Department of Education. However, a separate company services the loan. By “services” the loan we mean activities like keeping you informed of your loan balances and interest charges, sending you statements, processing payments and so on. We’re looking for your feedback on this servicing process. I’d like to take some time now to go through this survey with you. This interview will take less than 10 minutes and your comments will remain confidential. **(If necessary: this survey is authorized by Office of Management and Budget Control No. XXXX-XXXX).** 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?)**

INTRO5.1 Could you please tell me who your servicer is for your FFEL loans (i.e, name of the company)? **(listen and code, check against sample)**

- 1 Sallie Mae
- 2 PHEAA (sounds like “fee-ah” – aka Pennsylvania Higher Education Assistance Agency)
- 3 Nelnet
- 4 Great Lakes (Higher Education Corporation and Affiliates)
- 5 Don’t know

INTRO5.2 **(IF INTRO5.1 DIFFERENT FROM SAMPLE RECORD)** Our records indicate that you have a loan serviced by [servicer], is that correct?

- 1 Yes
- 2 No **(thank and terminate)**
- 3 Don’t know **(thank and terminate)**

INTRO6. Has the servicing on this loan always been handled by [servicer] or were you recently switched to them from another company **(if necessary: by “recently” I mean in the last few months)**

- 1 Recently switched
- 2 Always handled by servicer **(skip to next section)**
- 3 Don’t know **(skip to next section)**

INTRO7. Did you receive notification that made this change clear to you before it occurred?

- 1 Yes
- 2 No
- 3 Don’t recall

Communications (Do not read)

Please think about any communications such as letters or emails you have received from [servicer] regarding your FFEL loan. On a scale from 1 to 10 with 1 as “poor” and 10 “excellent”, how would you rate [servicer]’s communications on:

- COMM.1 Their clarity
- COMM.2 Their usefulness
- COMM.3 Making clear any actions you need to take, if necessary

Payments (Do not read) (ask if in REPAYMENT only)

PAYSCR 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 [servicer]?



- 1 Have monthly automatic deduction (**skip to PAY1**)
- 2 Periodically authorize payment via web site (**skip to PAYSCR2**)
- 3 Both 1 & 2 (**skip to PAYSCR2**)
- 4 No (**skip to STMTHOW**)

PAYSCR2 Do you authorize payment via [**servicer's**] 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:

PAY1 Accuracy
PAY2 Convenience
PAY3 Reliability

PAY4 Have you ever had a problem with your electronic debiting?

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

PAY5 What was the nature of the problem you had? (**capture verbatim**)

Statements (**Do not read**) (ask if in REPAYMENT only)

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

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

Think about the *most recent* statement you have seen concerning 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 [**servicer**] provide a website for you to access information about your loan?

- 1 Yes
- 2 No (**skip to next section**)
- 3 Don't know (**skip to next section**)



- WEB1. When was the last time you accessed [servicer's] webpage? (listen and code per below)
- 1 I have never accessed the web page (skip to next section)
 - 2 Less than 1 month ago
 - 3 One month to less than 3 months ago
 - 4 Three months to less than 6 months ago (skip to next section – will remove skip in 3/2010)
 - 5 Six months to less than 1 year ago (skip to next section – will remove skip in 6/2010)
 - 6 More than one year ago (skip to next section)
 - 8 Don't Know (skip to next section)
 - 9 Refused (skip to next section)

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. (IF ANY WEB2-WEB7 <7) What could [servicer] do to improve their website? (capture open end)

Voice Response Unit (Do not read)

- VRU1. When was the last time you called [servicer] for questions or help about your loan?
- 1 I have never called my loan servicer about my loan (OCON1)
 - 2 Less than 1 month ago
 - 3 One month to less than 3 months ago
 - 4 Three months to less than 6 months ago (skip to OCON1 – will remove skip in 3/2010)
 - 5 Six months to less than 1 year ago (skip to OCON1 – will remove skip in 6/2010)
 - 6 More than one year ago (skip to OCON1)
 - 8 Don't Know (skip to OCON1)
 - 9 Refused (skip to OCON1)
- VRU1a. Did you reach a live customer service representative immediately or an automated voice menu?
- 1 Live representative (skip to CCR1)
 - 2 Automated voice menu
 - 3 Don't recall (skip to CCR1)

Think about the automated voice response system you used. 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



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

(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...

VRU5. The ability of the automated response system to answer your questions

VRU6. Ability to accomplish what you want to do on the system (i.e., without needing to speak to someone)

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

- 1 Yes **(continue to Call Center Representative)**
- 2 No **(skip to OCON1)**

Call Center Representative (Do not read)

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...

CCR1. Representative’s willingness to help

CCR2. Knowledge of the representative

CCR3. Ability of the representative to answer your questions

CCR4. Time it took to resolve your query

CCR5. The operating hours of the service center

CCR6. Courtesy of the representative

CCR7. 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

CCR8. **(IF CCR7 = No)** What was the nature of your call?

CCR10. **(IF ANY CCR1 – CCR6 < 7)** How could [servicer]’s call center representatives better serve you in the future? **(capture open end)**

Other Contacts (Do not read)

OCON1. Apart from using the phone, have you ever contacted [servicer] by another means (e.g., email, fax, online chat)?

- 1 Yes
- 2 No **(skip to ACSI1.)**
- 9 Don’t know **(skip to ACSI1.)**

OCON2. When was the last time you contacted [servicer] other than by phone?

- 1 Less than 1 month ago



- 2 One month to less than 3 months ago
- 3 Three months to less than 6 months ago (**skip to next section – will remove skip in 3/2010**)
- 4 Six months to less than 1 year ago (**skip to next section – will remove skip in 6/2010**)
- 5 More than one year ago (**skip to next section**)
- 6 Don't Know (**skip to next section**)
- 7 Refused (**skip to next section**)

OCON3. How did you contact [**servicer**] this last time?

- 1 Postal mail
- 2 Email
- 3 Online chat
- 4 Fax
- 5 Text message
- 6 Other (**specify**)

On the same 1 to 10 scale with 1 as “poor” and 10 “excellent”, how would you rate your experience contacting [**servicer**] on:

- OCON4. The ease reaching them by [**mode from OCON3**]
- OCON5. Their responsiveness to your inquiry
- OCON6. The time it took to resolve your query



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 **[servicer]**?
- 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 **[servicer]** fallen short of or exceeded your expectations?
- ACSI3. Imagine what an ideal process would be for dealing with your loan servicer. How well do you think **[servicer's]** current process compares with that ideal you just imagined? Please use a 10-point scale on which "1" means "not very close to the ideal," and "10" means "very close to the ideal."

Outcome Measures (Do not read)

- COMP1. In the past three months, have you complained to **[servicer]** about any aspect of the loan servicing process? **(e.g., for such things as billing errors, late or missing bills, etc.)**
- 1 Yes
 - 2 No **(skip to COMP4)**
 - 9 Refused
- COMP2. **(IF COMP1=1)** What was the nature of your complaint? **(capture open end)**
- COMP3. Was the issue resolved to your satisfaction?
- 1 Yes
 - 2 No
 - 9 Resolution still pending
- COMP4. In the past three months, have you complained to the U.S. Department of Education about any aspect of **[servicer]**'s performance servicing your loan?
- 1 Yes
 - 2 No **(skip to CLOSE1)**
 - 9 Refused
- COMP5. **(IF COMP4 =1)** What was the nature of your complaint? **(capture open end)**
- COMP6. Was the complaint resolved to your satisfaction?
- 1 Yes
 - 2 No
 - 9 Resolution still pending

Closing (Do not read)

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

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