



# U.S. Department of Education Default 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)

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## Introduction (Do not read)

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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 or have received federal student aid).**

- 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 or have received federal student aid.)**

- 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. Is this (name from list)?

- 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 understand your student aid debt experiences. This is **not** a collections or marketing call but is for research purposes only. This interview is authorized by Office of Management and Budget Control No. 1845-0045, and will take about 10 minutes. Your comments will 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?)**

**DRG Sample (For federal student aid debt assigned for six months or more at the Department of Education's Default Resolution Group)** Our records indicate that your federal student aid debt is assigned to the Department of Education's Default Resolution Group. Please consider your recent experiences with this group as I take you through the following questions.

**PCA Sample (For Federal student aid debt assigned for six months or more to a Private Collection Agency)** Our records indicate that your federal student aid debt is assigned to a private collection Agency. Please consider your recent experiences with the private collection agency as I take you through the following questions.

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### Letters/Notifications (Do not read)

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First I'd like to ask you about the letters or notifications you have received about your federal student aid debt. These may have included your initial notification of default status monthly statements, notification that your student aid debt has been forwarded to a collection agency, etc. Thinking about the communications you have received, and using a 1 to 10 scale where 1 is "Poor" and 10 is "Excellent", please rate them on:

- NOTIF1 Ease of understanding the content of the notifications
- NOTIF2 Making clear the next steps required of you
- NOTIF3 The accuracy of your account information (e.g., student aid debt status, payments, balances, etc.)
- NOTIF4 Ease of finding the customer service help number

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### Web Site (Do not read) SKIP for PCA

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WEB1. In the past twelve months, have you visited the Federal Student Aid collections web site [www.1800iwillpay.com](http://www.1800iwillpay.com)?

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

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

- WEB2. Clarity of the web site organization
- WEB3. Ease of navigating the web site
- WEB4. Accuracy of information provided on the web site
- WEB5. Your ability to find the information you needed on the site



WEB6. In general, how would you say the Federal Student Aid collections 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

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### **Collections Agency Call Center – Outbound Calls (Do not read) SKIP for DRG**

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COLLAG1 Have you received any collections phone calls regarding your federal student aid debt?

- 1 Yes
- 2 No **(skip to CALL CENTER REPRESENTATIVE)**

COLLAG2 How long ago was the most recent call in which you spoke to a representative?

- 1 Less than one week ago
- 2 One week to less than one month ago
- 3 One month to less than six months ago
- 4 More than six months ago

Thinking about the collections calls you have received on your student aid debt, and again using the 1 to 10 scale with 1 as “Poor” and 10 as “Excellent”, please rate the:

COLLAG3 Appropriateness of the number of calls you have received

COLLAG4 Appropriateness of time of day and place you received the calls

COLLAG5 Courtesy of the representatives you spoke to

COLLAG6 Knowledge of the representatives you spoke to

COLLAG7 Representatives' willingness to help

COLLAG8 Representatives' ability to answer your questions

COLLAG9 Representative's making clear any next steps you needed to take

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### **ED Voice Response Unit – Inbound Calls (Do not read) SKIP for PCA**

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VRU1. In the past six months, have you called the Department of Education toll free number regarding your federal student aid debt for questions or help about your debt?

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

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 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

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### Call Center Representative - Inbound (Do not read)

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**CCR1. FOR DRG - When you have called into the Department of Education student aid debt toll free number, 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)**

CCR1b **FOR PCA's-** Have you called the Private Collection Agency in the last six months?

- 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 representative on their...

CCR2. Willingness to help

CCR3. Knowledge

CCR4. Ability to answer your questions

CCR5. Time they took to resolve your issue or concern

CCR6. Making the next steps you needed to take clear to you

CCR7. Courtesy

CCR8. Thinking about your last call to, was your issue or concern resolved in one phone call?

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

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### Payments (Do not read) – ask only if flagged in sample as making payments

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Now please think about the payment arrangements you may have made or agreed to make on your federal student aid debt, either with the Department of Education or a collection agency. Using the same 1 to 10 scale, please rate:

PAY1 The flexibility of the payment plan offered to you



- PAY2 The availability of alternatives to make your payments (e.g., check, credit card, electronic debit.)
- PAY3 The reasonableness of the payment amount given your financial situation

Please think again about the discussion you have had with the Department of Education and/or your collection agency regarding your situation.

PAY4 **(SKIP if PCA-G (Grant) or DRG-G (Grant))** Did anyone you have been in contact with discuss loan rehabilitation with you?

- 1 Yes
- 2 No
- 3 Don't recall

PAY5 **(SKIP if PCA-G (Grant) or DRG-G (Grant))** Did anyone you have been in contact with discuss loan consolidation with you?

- 1 Yes
- 2 No
- 3 Don't recall

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### ACSI Benchmark Questions (Do not read)

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ACSI1. Using a 10-point scale on which "1" means "very dissatisfied" and 10 means "very satisfied", how satisfied have you been with your experiences concerning the handling of your federal student aid debt?

ACSI2. Now please use a 10-point scale on which "1" now means "falls short of your expectations" and "10" means "exceeds your expectations" - in a positive sense. To what extent has your experience with the handling of your federal student aid debt met your expectations?

ACSI3. Imagine your best-case scenario for working with a lender or the Department of Education on the handling of your federal student aid debt - your ideal process for interacting with them. How well do you think your experiences with your student aid debt(s) compare 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."

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### Outcome Measures (Do not read)

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COMP1. In the past six months, have you complained to the Department of Education about any aspect of the default process?

- 1 Yes
- 2 No
- 9 Don't Know/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 student aid debt repayment is being handled accurately?

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### Other Questions (Do not read) SKIP PCA-G & DRG-G

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Thank you for your responses so far, we're almost done. I'd like to finish up by asking you some questions about information you may have received prior to your loan default.



- OTH1 Did your school advise you about your responsibilities for repaying the loan and provide information to help you avoid defaulting on your student loans?
- 1 Yes
  - 2 No **(skip to OTH3)**
- OTH2 On the 1 to 10 scale, where 1 is now “not at all helpful” and 10 is “very helpful”, how helpful would you say the advice or information you received from your school was?
- OTH3 Did you receive any advice or information from your lender servicing company about how to avoid defaulting on your student loan(s)?
- 1 Yes
  - 2 No **(skip to OTH5)**
- OTH4 On the 1 to 10 scale, where 1 is now “not at all helpful” and 10 is “very helpful”, how helpful would you say the advice or information you received from your lender was?
- OTH5 Do you feel that you received adequate warning from your loan lender alerting you that your loan was at risk of going into default?
- 1 Yes
  - 2 No
- OTH6 Overall, which of the following describes your situation about your debt? **(read list and code one)**
- 1 You agree that you owe the debt and are making payments on it
  - 2 You agree that you owe the debt, but cannot afford payments at this time
  - 3 You do not believe that you owe the debt and are disputing it

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### **Closing (Do not read)**

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- CLOSE1. In your own words, is there anything the Department of Education could do to improve its services it provides to customers such as yourself? **(enter verbatim response)**

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