

CSB Borrowers Survey
10/18

Programming notes are inside brackets [].

Notes to Interviewers:

If defaulted borrowers have specific questions about their accounts, refer them to www.1800iwillpay.com or 1-800 621-3115.

If non-defaulted borrowers have specific questions about their accounts, refer them to www.dl.ed.gov or 1-800 848-0979.

SCREENING AND INTRODUCTION

Hello, this is [insert name] from [name of center] calling on behalf of the U.S. Department of Education, Direct Loan Servicing. May I please speak to [insert name]?

If person you are asking for comes to the phone, read the following and then continue: Hello my name is [] from [] calling on behalf of the Department of Education. You may recognize us as [if defaulted borrower, insert “Debt collection Service Center,” all others insert “Direct Loan Servicing”]. These organizations represent the U.S. Department of Education.

We are conducting a study of people who have student loans through the Department of Education [enter appropriate center: Direct Loan Servicing OR Debt Collection Service Center] to gather opinions and attitudes about the service they are providing. Your answers will help [enter appropriate center: Direct Loan Servicing OR Debt Collection Service Center] provide better service to you and others like you. The interview is strictly confidential.

IF RESPONDENT IS HESITANT ABOUT CONFIDENTIALITY:

We will not link the answers you give with any information that could be used to identify you. No one will know who you are or the answers you personally provided. We do this so that you can be comfortable in telling us what you really think.

IF ASKS HOW HE/SHE WAS SELECTED:

You were randomly selected from a list of all people who have a loan with [enter appropriate center: Direct Loan Servicing OR Debt Collection Service Center.] The Department of Education, Direct Loan Servicing, and Debt Collection Service Center do not know which people we are contacting and we are prohibited from ever disclosing your name to them.

IF RESPONDENT ASKS FOR LEGAL AUTHORITY TO CONDUCT SURVEY:

The Office of Management and Budget have approved this survey. There is an OMB control number for this public information request. The number is 1845-0045.

IF RESPONDENT ASKS HOW LONG THE SURVEY WILL TAKE

The questions I have should take about 15 minutes.

1) Do you currently have a loan being serviced by [enter appropriate center: if non-default, Direct Loan Servicing or if defaulted Debt Collection Service Center (if needed: or a collection agency for Debt Collection Service Center)]?

- a) Yes
- b) No, never have (Thank and terminate.)
- c) No, it's paid off

Non-defaulted borrowers: Today, we are only interested in your experience over the last year and a half or so. Please answer all questions thinking about the past year and a half. If your loan was awarded less than a year and a half ago, please think only about your experience since the loan was awarded. We are not interested in the application and award process today.

Defaulted borrowers: Today we are only interested in your experience in the last year and half. As you answer the questions please think about your experience in the last year and a half.

2) Is your education loan...

- a) for your education?
- b) for your son or daughter's education?

3) Our records indicate that you have a loan that is currently [enter current status of loan]. Is this still the case?

- a) Yes [Non-defaulted borrowers, skip to q6. Defaulted borrowers continue to q4.]
- b) No [Skip to q5.]

4) Do you agree that you owe the loan or not?

- a) Yes
- b) No

[Anyone in q4 skip to default section, q17.]

5) What is the current status of your loan(s)?

[Allow only one choice. Read answers—only read parenthesis if person needs clarification. If person has more than one loan, ask what the current status is of the loan that was most recently awarded in the data record.]

- a) In repayment or grace period (before repayment begins)
- b) In deferment (in an agreement to postpone payments temporarily)
- c) In forbearance (in an agreement to postpone payments temporarily)
- d) In default (or turned over to a collection agency) [Skip to default question section, q17.]
- e) Not in repayment because you are still in school
- f) Paid in full (Thank and terminate.)

6) In the last year, have you had a different type of status with this loan(s)?

[Note all that apply. If the person can not answer the question, read the categories.]

- a) Repayment
- b) Deferment

- c) Forbearance
- d) Default/Collection
- e) In school
- f) Never had a different status

If 5a or 6a, include all questions in REPAYMENT section.

If 5b or 6b, include all questions in the DEFERMENT section.

If 5c or 6c, include all questions in FORBEARANCE section.

If 6d, include all questions in DEFAULT section.

If 5e and 6f, skip to q36, overall section.

Please note: some respondents may answer questions in more than one category.

For the following question we will use a scale of 1 to 5 where

1 means Unsatisfied.

2 means Neither Satisfied nor Unsatisfied.

3 means Satisfied.

4 means Very Satisfied, and

5 means Extremely Satisfied.

If the question is not applicable, please let me know that.

REPAYMENT

7) Have you set up or made any changes to your repayment arrangement in the last year and a half? [If yes, continue with a-h. If no, skip to e]

How satisfied or dissatisfied were you with...

- a) The process of setting up a payment amount and schedule
- b) Making changes to your payment amount and schedule
- c) How long it took you to set up repayment plan
- d) Confirming that your payment amount and schedule were set up as agreed

- e) Finding out about repayment plan options
- f) How you were treated during the repayment process
- g) Ease of making payments
- h) Feeling confident your payment was received

8) How do you get information about your repayment plan options? Do you...

- a) Call
- b) Go to the website
- c) Receive information in the mail
- d) Other (specify)
- e) Not applicable

9) How do you make your payments most frequently? Do you

- a) Have the payment automatically taken out of your checking or savings account
- b) Make payments online

- c) Mail in payments
- d) Other

*10) Using the same scale from 1 to 5 where 1 means Unsatisfied, 2 means Neither Satisfied nor Unsatisfied, 3 means Satisfied, 4 means Very Satisfied, and 5 means Extremely Satisfied, Thinking about your experience in the last year and a half, please take all factors into account and rate your overall satisfaction with repayment of your loan.

DEFERMENT

11) Have you entered deferment or completed any paperwork related to a deferment status in the last year and a half? [If yes, continue with a-h. If no, skip to, q 19]

How satisfied/dissatisfied were you with...

- a) Finding out about your options other than repayment, such as deferment
- b) Finding out what would qualify you for deferment
- c) Finding information about what you need to do to get your loan deferred
- d) The process you had to go through to get your loan deferred
- e) Amount of time Direct Loan Servicing took to respond to your request
- f) Amount of time given to you to respond to Direct Loan Servicing
- g) The way you were treated during this process
- h) Confirming your deferment had been granted

12) How did you find out about your deferment options? Did you...

- a) Call
- b) Go to the Web site
- c) Receive information in the mail
- d) Other (specify)

*13) Thinking about your experience in the last year and a half, taking all factors into account, please rate your overall satisfaction with the process of getting a deferment of your loan.

FORBEARANCE

14) Have you entered forbearance or completed any paperwork related to a forbearance status in the last year and a half? [If yes, continue with a-g. If no skip q19]

How satisfied/dissatisfied were you with...

- a) Finding out about your options other than repayment, such as forbearance
- b) Finding out what to do to qualify for forbearance
- c) Finding out about what you needed to do to get your loan into forbearance
- d) The process you had to go through to forbear your loan
- e) Amount of time given to you to respond to Direct Loan Servicing
- f) You were treated during this process
- g) Confirming your forbearance had been granted

15) How did you find out about your forbearance options? Did you...

- a) Call
- b) Go to the Web site
- c) Receive information in the mail
- d) Other (specify)

*16) Thinking about your experience in the last year and a half, taking all factors into account, please rate your overall satisfaction with getting forbearance on your loan.

DEFAULT

For the following question we will use a scale of 1 to 5 where

1 means Unsatisfied.

2 means Neither Satisfied nor Unsatisfied.

3 means Satisfied.

4 means Very Satisfied, and

5 means Extremely Satisfied.

If the question is not applicable, please let me know that

17)[**Asked only of those who have been or currently are in Default.**] For the following questions about your loan that is in default status, I would like for you to think about your experience over with the Department of Education Debt Collection Service, not any experiences you may have had with private debt collection agencies. How satisfied/dissatisfied were you with...

- a) How the process of collection this debt was explained
- b) The options provided to you regarding repayment
- c) How clear the notices were regarding the actions that could be taken against you

Repeat the disclaimer: think about your experience over with the Department of Education Debt Collection Service, not any experiences you may have had with private debt collection agencies.

*18) Thinking about your experience in the last year and a half, taking all factors into account, please rate your overall satisfaction with the service you received from Debt Collection Service while your loan was in default status.

[SKIP TO q47.]

METHODS OF COMMUNICATION

19) How have you received information about your loan in the last year and a half?

[Note all that apply.]

- a) Written communication via email (corresponding with someone)
- b) Going to the Web site (reading information)
- c) Talking with a live person on the phone
- d) Automated phone system
- e) Written communication through US mail
- f) Written communication via fax
- g) Orientation meeting at your school

h) Exit interview at your school

[If 19 includes a or b, don't skip to but include q 25. If 19 includes c or d, don't skip to but include q26.]

20) What would you say has been your primary method of communication about your loan over the last year?

[Select one.]

- a) Written communication via email (corresponding with someone)
- b) Going to the Web site (reading information)
- c) Talking with a live person on the phone
- d) Automated phone system
- e) Written communication through US mail
- f) Written communication via fax
- g) Orientation meeting at your school
- h) Exit interview at your school

21) Do you have access to the Internet at...

- a) Home
- b) Work
- c) Both
- d) Neither

22) [Only if current student] At school?

- a) Yes
- b) No

[If q20=a or b, skip to q25. All others continue.]

23) Would you ever consider using the Internet as the primary way you access information about your account?

- a) Yes
- b) No

24) If 23=a: Why haven't you used it as your primary source until now?

If 23=b: Why not?

[Open-ended response. Record verbatim.]

[If q19=a or b, include q25. All others continue.]

25) What types of things do you do online with your account [Ask unaided. Read prompts if necessary. Choose all that apply.]:

- a) Access account information
- b) Search for information on payment options
- c) Search for information on consolidation
- d) Download forms
- e) Read information on deferment or forbearance
- f) Make payments
- g) Other (specify)

[If q19=c or d, include q26. All others continue.]

26) Have you ever had to call the Direct Loan Service Center 1-800 number more than once for the same issue?

- a) Yes
- b) No

27) Thinking about all the information you received about your loan via [insert answer to q20] how satisfied/dissatisfied were you with...

- a) How clear and understandable it was
- b) How timely it was
- c) How accurate it was
- d) How well it addressed your personal situation
- e) Getting what you needed
- f) How complete it was
- g) How easy it was to get
- h) The level of privacy during the communication(s)
- i) The tone of the Direct Loan Servicing Center

28) Taking all factors into account, please rate your overall satisfaction with the [insert communication type: phone, web, etc] communication concerning your loan.

Repeat q27 and q28 with up to two other communication methods randomly chosen from those indicated in q19.

*29) Thinking about your experience in the last year and a half, in general, how satisfied are you with the ease of communication with Direct Loan Servicing, regardless of the mode of communication?

ISSUE RESOLUTION

30) Have you ever needed to correct a mistake or work through an issue based on an error made by Direct Loan Servicing?

- a) Yes [Continue.]
- b) No [Skip to q33.]

30a.) Was this mistake or issue about...

[Note all that apply.]

- a) An address change or incorrect address
- b) A change to the status of your loan that you initiated
- c) A change to the status of your loan that you did not initiate
- d) Other (please specify)

31) How satisfied/dissatisfied were you with...

- a) The clarity of the information you received about how to resolve the issue
- b) The amount of time it took to resolve the issue
- c) The accuracy of the information you received from Direct Loan Servicing
- d) The ease of resolving the issue
- e) The way you were treated by Direct Loan Servicing
- f) Final resolution of the issue

* 32) Thinking about your experience in the last year and a half, taking all factors into account, please rate your overall satisfaction with issue resolution at Direct Loan Servicing?

CONSOLIDATION

33) Have you tried or needed to consolidate your student loans through the Direct Loan Consolidation Center in the last year and a half?

- a) Yes [Continue.]
- b) No [Skip to overall experience, q36.]

34) How satisfied/dissatisfied were you with...

- a) The ease of getting information from Direct Loan Consolidation about consolidation
- b) The amount of information that Direct Loan Consolidation provided
- c) The options that Direct Loan Consolidation offers for loan consolidation
- d) Understanding what you need to do to consolidate
- e) The length of time it took for you to consolidate your loans
- f) Confirmation that your application to consolidate was received
- g) Confirmation that the process was completed
- h) The way you were treated by Direct Loan Consolidation Center during the process
- i) Direct Loan Consolidation Center informing you of options

*35) Taking all factors into account, please rate your overall satisfaction with consolidating your loans with Direct Loan.

OVERALL EXPERIENCE

The following section will be asked of all respondents with separate questions for defaulted borrowers and is the section recommended for determining the CSB incentive

I now have some questions about your overall experience in the last year and a half. We will use the scale of 1 to 5 where 1 means Unsatisfied, 2 means Neither Satisfied nor Unsatisfied, 3

means Satisfied, 4 means Very Satisfied, and 5 means Extremely Satisfied. If the question is not applicable, please let me know that.

[for all borrowers expect defaulted ask q36-q45]

Thinking about your experience over the last year, how would you rate your overall satisfaction with Direct Loan Servicing in the following areas: [READ ALL 5 SCALE POINTS FOR EACH QUESTIONS: 1 Unsatisfied, 2 Neither Satisfied nor Unsatisfied, 3 Satisfied, 4 Very Satisfied, and 5 Extremely Satisfied]

- *36) The professionalism of Direct Loan Servicing staff (read 1-5 scale points)
- *37) The correspondence from Direct Loan Servicing were easy to understand (read 1-5 scale points)
- *38) Getting the same information about your account from different sources, (e.g., Customer service representative, web, Interactive Voice Response, etc.) (read 1-5 scale points)
- *39) Ease of getting information about your account (read 1-5 scale points)
- *40) Knowing what to do if you have questions about your account (read 1-5 scale points)
- *41) Direct Loan Servicing keeping you informed of changes to your account (read 1-5 scale points)
- *42) Knowing the options available to you about your account (read 1-5 scale points)
- *43) Direct Loan Servicing working with you if you experience a change in your situation (read 1-5 scale points)
- *44) Understanding the ways to make payments (read 1-5 scale points)
- *45) Having any issues resolved as quickly as possible (read 1-5 scale points)

*46) Now I have a question for you about your overall experience with [Insert appropriate agency: for non-defaulted, Direct Loan Servicing, taking all factors we have discussed into consideration, from the time your loan was awarded until now, how satisfied are you with how easy Direct Loan Servicing makes it to set up and manage your student loan(s)? (read 1-5 scale points)

Skip to Q55

[for all defaulted borrowers only, ask q47-q54]

Repeat the disclaimer: think about your experience over with the Department of Education Debt Collection Service, not any experiences you may have had with private debt collection agencies.

Thinking about your experience over the last year, how would you rate your overall satisfaction with Debt Collection Service Center in the following areas: [READ ALL 5 SCALE POINTS FOR EACH QUESTIONS: 1 Unsatisfied, 2 Neither Satisfied nor Unsatisfied, 3 Satisfied, 4 Very Satisfied, and 5 Extremely Satisfied]

- *47) The knowledge and professionalism of the Debt Collection Customer Service Representative
- *48) Ease of understanding the correspondence about your account
- *49) Getting the same information each time you call
- *50) Ease of getting information about your account

- *51) Knowing what to do if you have questions about your account
- *52) The Customer Service Representative explaining what you needed to do to get out of default
- *53) Working with you if you experience a change in your situation
- *54) Understanding the ways to make payments

55) What could they do to make the process of setting up and managing your loan easier?

Those are all the questions I have for you today. Thank you so much for your willingness to participate in this survey. It will help Direct Loan Servicing (or Debt Collection Service) Center provide even better service in the future to you and others like you.