

Intro - Introduction

Market Connections is conducting research on behalf of Federal Student Aid (FSA), an office of the U.S. Department of Education. FSA would like your feedback regarding your impressions of information and communications messages related to student financial aid. This is a voluntary evaluation, and should take only about 12 minutes to complete. Your responses will remain anonymous and will only be reported in aggregate form. Thank you in advance for your time. Your input is very important. Click the "Next" button below to begin the survey.

Screener1_Received Student Loans

Have you received any federal student loans to help finance your college education?

- Yes (1)
- No (2) [THANK AND TERMINATE]

STOP ||| **Screened** – Received Student Loans Screener Thank You
||| *Thank you for your willingness to participate in this evaluation. At this time we are looking for federal student loan borrowers.*

Screener2_Loan Payment Involvement

Are you, or will you be, primarily or jointly responsible for making your student loan payments?

- Yes (1)
- No (2) [THANK AND TERMINATE]

STOP ||| **Screened** – Loan Payment Involvement Screener Thank You
||| *Thank you for your willingness to participate in this evaluation. At this time we are looking for federal student loan borrowers responsible for payment of their loans.*

Screener 3_Interest in Financial Aid Repayment Information

To what extent are you interested in information, advice or solutions on financial aid for college, or the repayment of student loans? Are you...

- Very interested (1)
- Somewhat interested (2)
- Not very interested (3) [THANK AND TERMINATE]
- Not at all interested (4) [THANK AND TERMINATE]

STOP ||| **Screened** – Interest in Financial Aid Repayment Screener Thank You
||| *Thank you for your willingness to participate in this evaluation. At this time we are looking for federal student loan borrowers with at least some interest in this type of information. .*

Comprehension and Taking Action -- Challenges

1. In the past 2-3 years, do you recall receiving information on the topic of federal student loans? This type of information can include the types of loans available, repayment options, explanations of loan terms, obligations and penalties, and related topics.
 - Yes (1) **[ASK Q2]**
 - No (2) **[SKIP TO Q7]**
 - Unsure (3) **[SKIP TO Q7]**

2. How would you describe the amount of detail contained in this information overall?
 - Too much detail to absorb (1)
 - Just the right amount of detail (2)
 - Not enough detail to help me (3)

3. Rate the degree to which you feel information about federal student loans is easy or difficult to understand.
 - Very Easy (1) **[SKIP TO Q7]**
 - Moderately easy (2) **[SKIP TO Q7]**
 - Moderately difficult (3) **[ASK Q4]**
 - Very difficult (4) **[ASK Q4]**

IF MODERATELY OR VERY DIFFICULT AT Q3, ASK Q4

4. What aspects of this information are difficult to understand? (Select all that apply)
 - Available student loan repayment options (1)
 - Process to follow (2)
 - Unfamiliar/complicated terminology (3)
 - Next steps (4)
 - Other (please specify): _____ (97)

5. To what extent is it easy or difficult to act on the information you receive from FSA?

- Very Easy (1)
- Moderately easy (2)
- Moderately difficult (3)
- Very difficult (4)

6. What makes you say that? **[OPEN END]**

7. By which method(s) would you prefer to receive FSA communications? (select all that apply)

- Email (1)
- Regular mail (letter) (2)
- Text message (3)
- Through social media (Twitter, Facebook, etc.) (4)
- Other (please specify) _____ (97)

Message Evaluation

You will now be asked to rate a series of message statements being considered by FSA as part of their outreach to federal student aid borrowers.

[MESSAGES SHOWN WILL VARY BY BORROWER SEGMENT BASED ON SAMPLE. THE ORDER OF MESSAGES DISPLAYED FOR EACH SEGMENT WILL ROTATE]

8a. Please indicate how much you agree with each of the following statements regarding the message on the left:

	1 – Strongly disagree	2 – Somewhat disagree	3- Neither agree nor disagree	4 – Somewhat agree	5 – Strongly agree
<p><i>MESSAGE 1</i></p> <p><i>SHOWN HERE</i></p>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>

8b. Is there anything about this message that would cause you to stop reading or feel it is not worthwhile to spend time on?

- Yes (1) [ASK Q8C]
- No (2) [SKIP TO 8D]

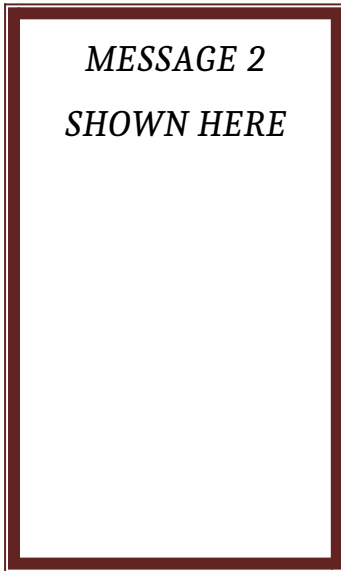
8c. What exactly would cause you to stop reading or feel it is not worthwhile to spend time on? (Select all that apply)

- Message is too long (1)
- Message is too short (not enough information or detail) (2)
- Complicated/unfamiliar terminology (3)
- Dislike the tone (4)
- Message is not applicable to my circumstances (5)
- Other (please specify): _____ (97)

8d. Thinking about your current situation, whatever it might be, if you were to receive this message right now, how would you feel about the timing?

- The timing is just right to help me (1)
- The timing is too soon to help me (2)
- The timing is too late to help me (3)

9a. Please indicate how much you agree with each of the following statements regarding the message on the left:



	1 – Strongly disagree	2 – Somewhat disagree	3- Neither agree nor disagree	4 – Somewhat agree	5 – Strongly agree
This message is useful to me	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
The content is informative	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
I would take action or seek additional information based on this message	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
This message is valuable for borrowers in my situation aiming to gather information, advice or solutions on student aid/financing issues	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>

9b. Is there anything about this message that would cause you to stop reading or feel it is not worthwhile to spend time on?

- Yes (1) [ASK Q9C]
- No (2) [SKIP TO 9D]

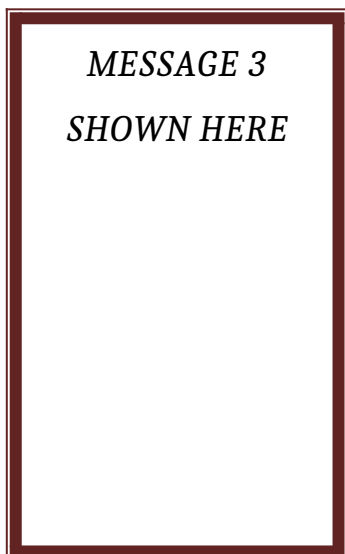
9c. What exactly would cause you to stop reading or feel it is not worthwhile to spend time on? (Select all that apply)

- Message is too long (1)
- Message is too short (not enough information or detail) (2)
- Complicated/unfamiliar terminology (3)
- Dislike the tone (4)
- Message is not applicable to my circumstances (5)
- Other (please specify): _____ (97)

9d. Thinking about your current situation, whatever it might be, if you were to receive this message right now, how would you feel about the timing?

- The timing is just right to help me (1)
- The timing is too soon to help me (2)
- The timing is too late to help me (3)

10a. Please indicate how much you agree with each of the following statements regarding the message on the left:



	1 – Strongly disagree	2 – Somewhat disagree	3- Neither agree nor disagree	4 – Somewhat agree	5 – Strongly agree
This message is useful to me	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
The content is informative	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
I would take action or seek additional information based on this message	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
This message is valuable for borrowers in my situation aiming to gather information, advice or solutions on student aid/financing issues	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>

10b. Is there anything about this message that would cause you to stop reading or feel it is not worthwhile to spend time on?

- Yes (1) [ASK Q10C]
- No (2) [SKIP TO 10D]

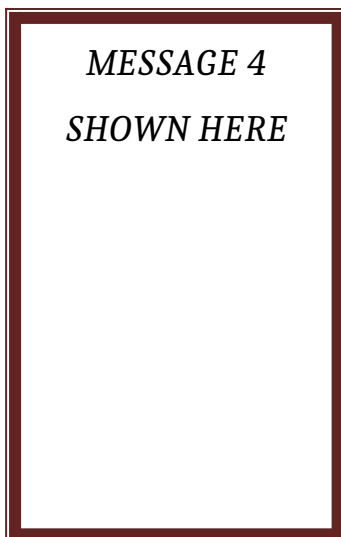
10c. What exactly would cause you to stop reading or feel it is not worthwhile to spend time on? (Select all that apply)

- Message is too long (1)
- Message is too short (not enough information or detail) (2)
- Complicated/unfamiliar terminology (3)
- Dislike the tone (4)
- Message is not applicable to my circumstances (5)
- Other (please specify): _____ (97)

10d. Thinking about your current situation, whatever it might be, if you were to receive this message right now, how would you feel about the timing?

- The timing is just right to help me (1)
- The timing is too soon to help me (2)
- The timing is too late to help me (3)

11a. Please indicate how much you agree with each of the following statements regarding the message on the left:



	1 – Strongly disagree	2 – Somewhat disagree	3- Neither agree nor disagree	4 – Somewhat agree	5 – Strongly agree
This message is useful to me	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
The content is informative	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
I would take action or seek additional information based on this message	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
This message is valuable for borrowers in my situation aiming to gather information, advice or solutions on student aid/financing issues	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>

11b. Is there anything about this message that would cause you to stop reading or feel it is not worthwhile to spend time on?

- Yes (1) [ASK Q11C]
- No (2) [SKIP TO 11D]

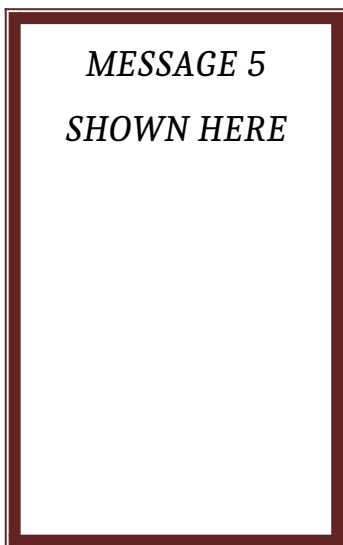
11c. What exactly would cause you to stop reading or feel it is not worthwhile to spend time on? (Select all that apply)

- Message is too long (1)
- Message is too short (not enough information or detail) (2)
- Complicated/unfamiliar terminology (3)
- Dislike the tone (4)
- Message is not applicable to my circumstances (5)
- Other (please specify): _____ (97)

11d. Thinking about your current situation, whatever it might be, if you were to receive this message right now, how would you feel about the timing?

- The timing is just right to help me (1)
- The timing is too soon to help me (2)
- The timing is too late to help me (3)

12a. Please indicate how much you agree with each of the following statements regarding the message on the left:



	1 – Strongly disagree	2 – Somewhat disagree	3- Neither agree nor disagree	4 – Somewhat agree	5 – Strongly agree
This message is useful to me	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
The content is informative	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
I would take action or seek additional information based on this message	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
This message is valuable for borrowers in my situation aiming to gather information, advice or solutions on student aid/financing issues	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>

12b. Is there anything about this message that would cause you to stop reading or feel it is not worthwhile to spend time on?

- Yes (1) [ASK Q12C]
- No (2) [SKIP TO 12D]

12c. What exactly would cause you to stop reading or feel it is not worthwhile to spend time on? (Select all that apply)

- Message is too long (1)
- Message is too short (not enough information or detail) (2)
- Complicated/unfamiliar terminology (3)
- Dislike the tone (4)
- Message is not applicable to my circumstances (5)
- Other (please specify): _____ (97)

12d. Thinking about your current situation, whatever it might be, if you were to receive this message right now, how would you feel about the timing?

- The timing is just right to help me (1)
- The timing is too soon to help me (2)
- The timing is too late to help me (3)

PROGRAMMER: PIPE IN ALL MESSAGES FOR THAT SEGMENT, ROTATE ORDER WITHIN SAME SCREEN.

13. Below is a list of the messages you reviewed. Which message is the most likely to make you take action or seek additional information?

- [PROGRAMMER: INSERT TEXT FOR MESSAGE 1]
- [PROGRAMMER: INSERT TEXT FOR MESSAGE 2]
- [PROGRAMMER: INSERT TEXT FOR MESSAGE 3]
- [PROGRAMMER: INSERT TEXT FOR MESSAGE 4] (if applicable)
- [PROGRAMMER: INSERT TEXT FOR MESSAGE 5] (if applicable)

14. What is the reason for your selection?
[OPEN END] _____

The last few questions are for classification purposes only.

Education Level

15. What is the highest level of education you have attained?

- Some college (1)
- Trade school or proprietary school certificate (2)
- Associate degree (3)
- Bachelor's degree (4)
- Master's degree (5)
- PhD or post-doctorate (6)

State

16. What state do you reside in?

[DROPDOWN MENU]

AreaType

17. What category best describes the area in which you live?

- Urban (1)
- Suburban (2)
- Rural (3)

First Generation College/trade school Attendee

18. Are you the first generation of your family to attend college or a trade/proprietary school?

- Yes (1)
- No (2)
- Unsure (3)

Household Income

19. Which of the following categories best describes your annual household income, before taxes?

- Less than \$20,000 (1)
- \$20,000 to \$39,999 (2)
- \$40,000 to \$59,999 (3)
- \$60,000 to \$79,999 (4)
- \$80,000 to \$99,999 (5)
- \$100,000 or more (6)
- Prefer not to say (98)

Complete – Thank you

Thank you for your participation! FSA values your input. Please click the button below to submit your responses.

STOP

According to the Paperwork Reduction Act of 1995, no persons are required to respond to a collection of information unless such collection displays a valid OMB control number. The valid OMB control number for this information collection is 1845-0045. Public reporting burden for this collection of information is estimated to average 12 minutes per response, including time for reviewing instructions, searching existing data sources, gathering and maintaining the data needed, and completing and reviewing the collection of information. The obligation to respond to this collection is voluntary. If you have comments or concerns regarding the status of your individual submission of this survey, please contact Federal Student Aid/Customer Experience Office/Customer Analytics Group at 830 First Street, NE Washington, DC 20202 or customersurveys@ed.gov directly. [Note: Please do not return the completed survey to this address.]

PROGRAMMER: PIPE IN MESSAGES THAT PERTAIN ONLY TO THE RELEVANT SEGMENT, BASED ON THE SAMPLE.

There are four borrower segments in this study, as indicated in the sample. Each segment has its own set of distinctive messages.

- Borrowers in grace (messages labeled as G1, G2, G3)
- Borrowers in repayment (messages labeled as R1, R2, R3)
- Borrowers in deferment/forbearance (messages labeled as F1, F2, F3, F4, F5)
- Borrowers delinquent/in default (messages labeled as D1, D2, D3, D4, D5)

IN-GRACE MESSAGES (three messages in total)

Imagine you were to receive this message in an email or other communication:

G1. You will likely qualify for an income-driven repayment plan if your total federal student loan debt exceeds your annual income. Under an income-driven plan, your initial payment could be as low as \$0 per month. Use the [repayment estimator](#) to estimate your monthly payments and see if you might qualify. **PROGRAMMER: ADD MOUSEOVER FOR THOSE THAT ATTEMPT TO CLICK ON LINK, WITH THE FOLLOWING NOTE: for the purpose of this test, link not active]**

G2. When you make payments based on your income, your loans are paid off over a longer period of time than the standard 10-year plan. While this reduces your monthly payment amount, it also increases the total amount you pay over time. But if you work in public service, you may qualify to have your remaining loan balance forgiven after 10 years of payments.

G3. Your loan servicer has contacted you or will be contacting you soon about your repayment options for your federal student loan. As you consider these options, the U.S. Department of Education wants to remind you that you may qualify for an income-driven plan, which calculates your monthly payment based on your income.

IN REPAYMENT MESSAGES (three messages in total)

Imagine you were to receive this message in an email or other communication:

R1. Your federal student loans recently entered repayment, and we wanted to make you aware of options that could lower your monthly payment.

R2. Use the [repayment estimator](#) to see which repayment plan is right for you. Your loan servicer can also help you better understand your repayment options. **PROGRAMMER: ADD MOUSEOVER FOR THOSE THAT ATTEMPT TO CLICK ON LINK, WITH THE FOLLOWING NOTE: for the purpose of this test, link not active]**

R3. When you make payments based on your income, your loan is paid off over a longer period of time than the standard 10-year plan. While this helps lower your monthly payment amount, it also increases the total amount you pay over time. This could be a good option for you if you are currently struggling to make your monthly payment. And, if you work in public service, you may qualify to have your remaining loan balance forgiven after 10 years of payments.

DEFERMENT/FORBEARANCE MESSAGES (five messages in total)

Imagine you were to receive this message in an email or other communication:

F1. We know it's important to you to keep your federal student loan in good standing. While deferment and forbearance are viable options for managing your student loan debt during periods of financial uncertainty, we want to make you aware of other repayment options that could help you effectively manage your debt.

F2. The U.S. Department of Education offers several repayment plans that calculate your monthly payment based on your income. Under an income-driven plan, your initial payment could be as low as \$0 per month. You will likely qualify for one of these plans if your total federal student loan debt exceeds your annual income.

F3. When you make payments based on your income, your loan is paid off over a longer period of time than the standard plan. While this reduces your monthly payment amount, it also increases the total amount you pay overall. To apply for an income-driven repayment plan, simply complete the [online application](#) today. **PROGRAMMER: ADD MOUSEOVER FOR THOSE THAT ATTEMPT TO CLICK ON LINK, WITH THE FOLLOWING NOTE: for the purpose of this test, link not active]**

Imagine you were to see this type of message that directed you to either a video, website page or a blog:

F4. Our Income-Based Repayment Plan allows you to tie your monthly student loan payment to your income. Find out if you qualify (link to resource)

F5. Our Pay As You Earn Repayment Plan allows you to tie your monthly student loan payment to your income, so you're not paying more than you're making. Find out if you qualify (link to resource)

DELINQUENT/DEFAULTED MESSAGES (five messages in total)

Imagine you were to receive this message in an email or other communication:

D1. Our records indicate that you've recently missed some payments on your federal student loan. We can help you get back on track. The U.S. Department of Education offers several income-driven repayment plans that calculate your monthly payment based on your income.

D2. When you miss payments, your loan is considered delinquent and may be reported to the credit bureaus. This may negatively impact your credit score, making it difficult for you to borrow money or get a job. Let us help you get back on track.

D3. Once your loan goes into default, your options are limited. Now is the time to get your loan back in good standing. If your loan defaults,

- it makes you ineligible for additional financial aid for college or career school;
- your credit score will be negatively impacted, which could prevent you from qualifying for a car or home loan and may jeopardize your future employment opportunities;
- your loan may be placed with a collection agency, and you will be responsible for paying the collection fees; and your paycheck or federal income tax refund could be withheld to help repay your debt.

D4. Your federal student loan is in default, which has serious consequences. Before it's too late, we wanted to make you aware of an opportunity to get your loan back in good standing. The U. S. Department of Education offers several repayment plans that calculate your monthly payment based on your income, resulting in a more affordable monthly payment.

Imagine you were to see this type of message that directed you to either a video, website page or a blog:

D5. Are you having a hard time with your student loan payments? Is your monthly student loan payment stressing you out? It doesn't have to.

- You may qualify to lower your payment (link to resource)
- Here's what to do if you're having trouble repaying your student loans (link to resource)
- We have options for you (link to resource)