

Attachment V
Cognitive Interview Survey Items

Administer Items 1 - 15 to all respondents:

The next questions will ask about your education experiences, programs, or courses

1) How would you describe an online course?

POSSIBLE PROBES: Tell me more. Can you give me examples?

2) Have you ever taken an online course?

POSSIBLE PROBE: If subject is unsure, or mentions partially-online/hybrid course, use "Tell me more."

3) Have you taken classes that conducted any activities online? What activities were online?

PROBES: Did you ever take a course that offered any of these activities online (omit items the subject already mentioned):

- A. Exams or quizzes
- B. Lectures or presentations
- C. Orientation or first day of class
- D. Homework or problem sets
- E. Discussions (e.g. e-board postings or live chat)
- F. Other (if **other**, probe for examples)

*(If any of the responses were **yes**, ask the following:)*

How would you describe the breakdown between online and in-person components of the course?

- A. Completely online
- B. Mostly online
- C. Half online, half in-person
- D. Mostly in-person
- E. Very little online component

POSSIBLE PROBE: How did you go about answering this question? What do you think this question is trying to find out?

4) Some schools offer, or may even require, courses to strengthen your skills in particular topics, such as math or reading. Some schools use placement tests to determine if these courses should be taken. Did you ever take any courses like this?

POSSIBLE PROBES:

(If **yes**) What topics did you study in courses like this? What were these courses called at your school? Did you receive credit for this/these courses? Did the credits count toward your degree?

(If **no**) Have you heard of courses like this? What were they called?

- 5) Competency-based education programs evaluate student progress based on their mastery of skills. Courses in such programs are often self-paced, with students moving through the courses at a longer or faster period of time, based on their personal situation and demonstration of skills. Does this describe any programs you are, or were ever, enrolled in?

POSSIBLE PROBES:

(If **yes**) Please tell me about the program. What terms were used to describe this program at your school? How would you describe this program to a friend or fellow student?

(If **no**) Have you ever heard of programs like this? Have you heard the term “competency-based education?”

- 6) Did you receive college credit for skills you learned outside of school? This is sometimes described by schools as Prior Learning Assessments (PLA). Students who earn this credit often submit a portfolio for review. Examples include credit for prior work experience or for military service. Have you ever received credit for skills you learned outside of school?

POSSIBLE PROBES:

(If **yes**) Please tell me about the program. What terms were used to describe this program at your school? How would you describe this program to a friend or fellow student? Did you pay tuition for the credits earned through this program?

(If **no**) Have you ever heard of programs like this? Have you heard the term “Prior Learning Assessments?”

The next questions are related to finances:

- 7) How confident are you that you could come up with \$2,000 if an unexpected need arose within the next month?
- A. I am certain I could come up with the full \$2,000.
 - B. I could probably come up with \$2,000.
 - C. I could probably not come up with \$2,000.
 - D. I am certain I could not come up with \$2,000.

POSSIBLE PROBES: How did you feel about answering this question? How did you decide on your answer?

- 8) Suppose you had \$100 in a savings account and the interest rate was 2% per year. After 5 years, how much do you think you would have in the account if you left the money to grow?
- A. More than \$102
 - B. Exactly \$102
 - C. Less than \$102

POSSIBLE PROBES: How did you feel about answering this question? How difficult did you feel this question was?

- 9) Imagine that the interest rate on your savings account was 1% per year and inflation was 2% per year. After 1 year, how much would you be able to buy with the money in this account?
- A. More than today
 - B. Exactly the same
 - C. Less than today

POSSIBLE PROBE: How difficult was this question to answer?

- 10) Do you think that the following statement is true or false? "Buying a single company stock usually provides a safer return than a stock mutual fund."
- A. True
 - B. False
 - C. Don't know

POSSIBLE PROBE: How confident are you in your answer?

- 11) If your household somehow were to get an extra unexpected \$25,000 in the next few weeks, what would it do with the money? (Check all that apply)
- A. Spend it on something the household wants or needs
 - B. Pay off some household debts
 - C. Put it in savings or investments
 - D. Donate it to family or charity
 - E. Other (if Other, please probe for specifics)

POSSIBLE PROBE: How did you decide on your answer?

- 12) Do you have any student loan debt?

(If **yes**) Looking back to when you first took out your loan, how well do you think you understood what the repayment process would be like?

POSSIBLE PROBES: What has been different than you expected? What has been the same?

The next questions are about the time it takes to earn a degree

- 13) Did it take you longer than you expected to complete your degree? [if still enrolled – “Is it taking you longer to complete your degree than you expected?”] [if left before completing – “Was it taking longer than you expected to complete your degree?”]
- A. Yes
 - B. No

*(for those who answered **yes** to the previous question)*

What caused (or is/was causing) your degree to take longer than you expected?

PROBES: Did any of the following cause your degree to take longer than you expected (don't ask about reasons the subject already mentioned):

- A. Personal reasons – medical, family, or other non-financial, non-academic reasons
- B. Financial reasons – the costs of attending required periods with less or no enrollment
- C. Transfer issues – credits lost during transfer between institution
- D. Changed major – new major required additional coursework
- E. Extra-curricular academics – participation in activities such as internships, co-ops, study abroad
- F. Academic advising – an academic advisor suggested a lighter course load
- G. Scheduling – could not get the classes needed, when needed

POSSIBLE PROBES: What do you think this question is asking? Tell me about your answer.

The next questions ask about employment

- 14) In what ways did your undergraduate student loan debt influence your employment decisions?

PROBES: Did any of the following influence your employment decisions (don't ask about reasons the subject already mentioned)

- A. Took job outside field of study or training
- B. Took less desirable job
- C. Had to work more hours than desired
- D. Had to work more than one job at the same time

POSSIBLE PROBE: What did you think this question was asking?

- 15) In your current job, do you...

- A. Supervise the work of others?
- B. Participate in hiring or firing decisions?
- C. Participate in setting salary rates for employees?

PROBE: Are there other leadership or management responsibilities you perform at your current job?

16) On a scale from 1-5, where 1 is very unsatisfied and 5 is very satisfied, please indicate how satisfied you are with each of the following in your current job:

- A. Your pay
- B. Fringe benefits (such as health insurance or retirement benefits)
- C. Importance and challenge of your work
- D. Opportunities for promotion and advancement
- E. Opportunities to use your training and education
- F. Job security
- G. Opportunities for further training and education

POSSIBLE PROBES: What were you thinking of when you answered this question? How difficult was it to answer this question?