# DOCUMENTATION FOR THE GENERIC CLEARANCE OF CUSTOMER SERVICE SATISFACTION COLLECTIONS

TITLE OF INFORMATION COLLECTION: Borrowers In Delinquency Survey (The collection that is the subject of the 10-day review request)

[X] <u>SURVEY</u> [] <u>FOCUS GROUP</u> [] <u>SOFTWARE USABILITY TESTING</u>

#### **DESCRIPTION OF THIS SPECIFIC COLLECTION**

The Borrowers in Delinquency Survey is an web-based survey of borrowers that are more than 90 days delinquent in paying one or more of their student loans (excluding Perkins loans).

# 1. intended purpose,

The purpose of the survey is to measure satisfaction levels and needs for improvement in FSA's ability to inform and prepare borrowers on repaying their loan(s) and the various options available to them.

# 2. need for the collection,

- A lot of FSA resources are being used to inform and prepare borrowers for repayment. However, to date there have been no surveys of borrowers that are delinquent on their loans asking them how well we have achieved those goals.

# 3. planned use of the data,

- Specific feedback and satisfaction levels with various aspects FSA's communications will help inform decision-making when making any changes to the way we communicate with borrowers about repayment options and responsibilities.

# 4. date(s) and location(s),

- Fielding will occur in February and will last for approximately 3-5 weeks (until a sufficient sample size is reached). This is web-based survey.

# 5. collection procedures,

- Potential respondents are pulled from the National Student Loan Data System (NSLDS), selecting borrowers that are more than 90 days delinquent on paying their student loan(s) (excluding Perkins Loans). This list will be sent an email requesting feedback. A link within the email will direct them to the survey that is housed on a website.
- 6. number of focus groups, surveys, usability testing sessions
  - The current version of this study involves one (1) survey.

# 7. description of respondents/participants,

The respondents/participants are borrowers that are more than 90 days delinquent on their student loan(s) (not including Perkins loans).

# AMOUNT OF ANY PROPOSED STIPEND OR INCENTIVE

N/A

#### **BURDEN HOUR COMPUTATION**

Category of Respondent	No. of	Participation	Burden
	Respondents	Time	
Borrowers in Delinquency (90 days or more)	~1250	12 minutes	250 hours
Totals	~1250	12 minutes	250
			hours

#### **BURDEN COST COMPUTATION**

N/A

# **STATISTICAL INFORMATION**

Potential respondent names, email addresses, and segmentation variables are pulled (from NSLDS) by identifying borrowers who are more than 90 days delinquent in repaying at least one of their student loans ( not including Perkins loans). The contractor shall complete all surveys consistent with the objectives and constraints outlined in the contract, including the requirement to resolve any readiness and/or data problems, including non-response, as appropriate.

The contractor employs a proprietary American Customer Satisfaction Index (ACSI) econometric model. The ACSI is a cross-industry, cross-agency methodology for obtaining comparable measures of customer satisfaction. Along with other economic objectives, the quality of output (goods and services) is a part of measuring living standards. The ACSI's ultimate purpose is to help improve the quality of goods and services available to the American people.

The contractor will perform data processing and preparation of an ACSI model for this study, using the proprietary ACSI econometric model. Output of the model will be a set of indices, including indices for drivers of satisfaction, the satisfaction index, and the indices for outcomes of satisfaction. Additionally, the model produces impact scores that show the strength of the effect of each index on subsequent ones.

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