



U.S. Department of Education 2015 Additional Servicers Customer Survey Borrowers

**NOTE: ITEMS TO BE CAPTURED FROM SAMPLE LIST
[Programming instructions in brackets]**

You have received this survey as part of an initiative the United States Department of Education Office of Federal Student Aid has undertaken to improve its customers' satisfaction with federal student loan servicing. Our records indicate you have a student loan held by the Department of Education but serviced by a separate company. We would like your feedback on the services provided by this company. This survey should take you approximately 10 minutes to complete.

The survey is conducted by CFI Group, a Michigan-based consulting company and is hosted on their secure servers. Your responses will remain confidential to FSA; we hope this will allow you to feel free to be candid in your feedback to us.

Please click the "Next" button below to begin the survey.

PRA Burden Statement

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 10 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.]

Introduction

Our records indicate that you have a student loan borrowed through the Federal Family Education Loan or Direct Loan Program . Is this correct?

- 1 Yes
- 2 No **[Terminate]**
- 3 Don't know

Communications

Please think about any communications such as letters or emails you have received from **[servicer]** regarding your loan. On a scale from 1 to 10 with 1 as "poor" and 10 "excellent", how would you rate **[servicer]**'s communications on:

- COMM.1 Their clarity
- COMM.2 Their usefulness



COMM.3 Making clear any actions you need to take, if necessary

Payments

PAYSCR Do you have your loan payments **automatically** deducted from your checking or savings account, **OR** do you periodically authorize payments on your student loan via a website provided by **[servicer]**?

- 1 Have monthly automatic deduction **[skip to PAY1]**
- 2 Periodically authorize payment via web site **[skip to PAYSCR2]**
- 3 Both 1 & 2 **[skip to PAYSCR2]**
- 4 No **[skip to STMTHOW]**

PAYSCR2 Do you authorize payment via **[servicer's]** website on a monthly basis to make your regular payment or just once in a while?

- 1 Monthly
- 2 Once in a while

Using a scale from 1 to 10, where 1 means "Poor" and 10 means "Excellent", please rate your electronic debiting service on its:

- PAY1 Accuracy
- PAY2 Convenience
- PAY3 Reliability

PAY4 Have you ever had a problem with your electronic debiting?

- 1 Yes
- 2 No **[skip to STMTHOW]**

PAY5 What was the nature of the problem you had? **[Open End]**

Statements

STMTHOW Do you receive loan statements or coupon books from **[servicer]** in the mail, electronically, or not at all?

- 1 Mail
- 2 Electronically
- 3 Both mail and electronic
- 4 Don't receive any statement **[skip to WEBSCR]**

Think about the *most recent* statement you have seen concerning your loans. On a scale from 1 to 10, where "1" means "poor" and "10" means "excellent", how would you rate...

- STMT1. The accuracy of the statement balance
- STMT2. The accuracy of information about past payments
- STMT3. The ease of reading the statement
- STMT4. The amount of information provided on the statement [e.g., principal balances, computed interest, other fees]
- STMT5. The consistency in when you receive statements [i.e., the same time of the month each month]
- STMT6. The amount of time given before payments are due



Web Site

WEBSCR Does [servicer] provide a website for you to access information about your loan?

- 1 Yes
- 2 No [skip to VRU1]
- 3 Don't know [skip to VRU1]

WEB1. When was the last time you accessed [servicer's] webpage?

- 1 I have never accessed the web page [skip to VRU1]
- 2 Less than 1 month ago
- 3 One month to less than 3 months ago
- 4 Three months to less than 6 months ago [skip to VRU1]
- 5 Six months to less than 1 year ago [skip to VRU1]
- 6 More than one year ago [skip to VRU1]
- 8 Don't Know/Not Applicable [skip to VRU1]

Think about the web site they provide. On a scale from 1 to 10, where "1" means "poor" and "10" means "excellent", how would you rate the...

WEB2. Ease of logging into the site

WEB3. Clarity of the web site organization

WEB4. Ease of navigating the web site

WEB5. Accuracy of information provided on the web site

WEB6. Your ability to find the information you needed on the site

WEB7. Usefulness of the tools on the web site [e.g., Interest calculators, budget calculator]

WEB8. [IF ANY WEB2-WEB7 <7] What could [servicer] do to improve their website? [Open End]

Voice Response Unit

VRU1. When was the last time you called [servicer] for questions or help about your loan?

- 1 I have never called my loan servicer about my loan [Skip to OCON1]
- 2 Less than 1 month ago
- 3 One month to less than 3 months ago
- 4 Three months to less than 6 months ago
- 5 Six months to less than 1 year ago
- 6 More than one year ago [skip to OCON1]
- 8 Don't Know/Not Applicable [skip to OCON1]

VRU1a. Did you reach a live customer service representative immediately or an automated voice menu?

- 1 Live representative [skip to CCR1]
- 2 Automated voice menu
- 3 Don't recall [skip to CCR1]

Think about the automated voice response system you used. 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

VRU4.1 Did you expect to be able to resolve your inquiry on the voice response system without having to speak with a live representative?



- 1 Yes
- 2 No

[Only if VRU4.1 is 1] Again, using the 1 to 10 scale where “1” means “poor” and “10” means “excellent”, how would you rate...

- VRU5. The ability of the automated response system to answer your questions
- VRU6. Ability to accomplish what you want to do on the system [i.e., without needing to speak to someone]

- VRU 4.2 Did you go on to speak to a live representative?
 - 1 Yes **[continue to Call Center Representative]**
 - 2 No **[skip to OCON1]**

Call Center Representative

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...

- CCR1. Representative’s willingness to help
- CCR2. Knowledge of the representative
- CCR3. Ability of the representative to answer your questions
- CCR4. Time it took to resolve your query
- CCR5. The operating hours of the service center
- CCR6. Courtesy of the representative
- CCR7. Thinking about your last call to your lender or loan servicer, was it resolved in one phone call?
 - 1 Yes
 - 2 No
 - 8 Don’t Know/Not Applicable
- CCR8. **[IF CCR7 = No]** What was the nature of your call?
- CCR10. **[IF ANY CCR1 – CCR6 < 7]** How could **[servicer]**’s call center representatives better serve you in the future? **[Open End]**

Other Contacts

- OCON1. Apart from using the phone, have you ever contacted **[servicer]** by another means [e.g., email, fax, online chat]?
 - 1 Yes
 - 2 No **[skip to ACSI1.]**
 - 9 Don’t know **[skip to ACSI1.]**
- OCON2. When was the last time you contacted **[servicer]** other than by phone?
 - 1 Less than 1 month ago
 - 2 One month to less than 3 months ago
 - 3 Three months to less than 6 months ago
 - 4 Six months to less than 1 year ago **[skip to ACSI]**
 - 5 More than one year ago **[skip to ACSI]**
 - 6 Don’t Know/Not Applicable **[skip to ACSI]**
- OCON3. How did you contact **[servicer]** this last time?



- 1 Postal mail
- 2 Email
- 3 Online chat
- 4 Fax
- 5 Text message
- 6 Other **[Open End]**

On the same 1 to 10 scale with 1 as “poor” and 10 “excellent”, how would you rate your experience contacting **[servicer]** on:

OCON4. The ease reaching them by **[mode from OCON3]**

OCON5. Their responsiveness to your inquiry

OCON6. The time it took to resolve your query

ACSI Benchmark Questions

Now please think about your interactions with **[servicer]** regarding

ACSI1. Using a 10-point scale on which “1” means “very dissatisfied” and 10 means “very satisfied”, how satisfied are you with **[servicer]**?

ACSI2. Using a 10-point scale on which “1” now means “falls short of your expectations” and “10” means “exceeds your expectations,” to what extent has **[servicer]** fallen short of or exceeded your expectations?

ACSI3. Imagine what an ideal process would be for dealing with your loan servicer. How well do you think **[servicer’s]** current process compares with that ideal you just imagined? Please use a 10-point scale on which “1” means “not very close to the ideal,” and “10” means “very close to the ideal.”

Outcome Measures

COMP1. In the past three months, have you complained to **[servicer]** about any aspect of the loan servicing process? **[e.g., for such things as billing errors, late or missing bills, etc.]**

- 1 Yes
- 2 No **[skip to COMP4]**
- 9 Not Applicable

COMP2. **[IF COMP1=1]** What was the nature of your complaint? **[Open End]**



COMP3. Was the issue resolved to your satisfaction?

- 1 Yes
- 2 No
- 9 Resolution still pending

COMP4. In the past three months, have you complained to the U.S. Department of Education about any aspect of **[servicer]**'s performance servicing your loan?

- 1 Yes
- 2 No **[skip to CLOSE1]**
- 9 Not Applicable

COMP5. **[IF COMP4 =1]** What was the nature of your complaint? **[Open End]**

COMP6. Was the complaint resolved to your satisfaction?

- 1 Yes
- 2 No
- 9 Resolution still pending

CLOSE1. In your own words, what could **[servicer]** do to make the loan servicing process better?
[Comment]

This completes our survey. Thank you for your time, and have a good day.