

# Federal Student Aid 2019 Borrowers in Delinquency Survey

## [Programming instructions in bold 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 customer satisfaction for borrowers who are in delinquent in one or more of their student loan(s) for more than 90 days to 270 days.

The survey will take approximately 12 minutes to complete. CFI Group, an independent research and consulting firm, is conducting this survey, which is authorized by the U.S. Office of Management and Budget, Control No. 1845-0045. It is hosted via a secure server. Your responses will remain anonymous and will only be reported in aggregate form. **You will not be contacted as a result of taking this survey.** If you have any questions, please contact [surveyhelp@cfigroup.com](mailto:surveyhelp@cfigroup.com)

Thank you in advance for your valuable feedback.

## 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 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](mailto:customersurveys@ed.gov) directly.

[Note: Please do not return the completed survey to this address.]

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## Introduction

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1. Which best describes your current status?
  - a. I graduated with a degree/certificate
  - b. I am a current student
  - c. I am on a leave of absence from school
  - d. I left school (withdrew)
  - e. Other (please specify) **[Skip to Q5]**
  
2. **[If Q1=c, d] Why did you leave school? [Please randomize choices.]**
  - a. I had a family issue that was not a financial issue or medical issue (e.g. birth of child, death of spouse, parental care, childcare issue, etc.) **[Skip to Q4]**
  - b. I or a relative in my household had a financial issue (e.g. lost a job, had an unexpected expense, etc.) **[Skip to Q4]**
  - c. I or a relative in my household had a medical issue (e.g. injury, depression, illness, etc.) **[Skip to Q4]**
  - d. I was not academically ready or prepared **[Skip to Q4]**
  - e. Other (please specify) **[Skip to Q4]**

3. **[If Q1 = a]** What degree(s)/certificate did you earn most recently? Please check all that apply (for example, if you completed a dual-degree program).
  - a. Certificate **[Skip to Q5]**
  - b. Associate’s degree **[Skip to Q5]**
  - c. Bachelor’s degree **[Skip to Q5]**
  - d. Master’s degree **[Skip to Q5]**
  - e. Professional degree (MBA, J.D., etc.) **[Skip to Q5]**
  - f. Doctorate degree (Ph.D., Ed.D., etc.)**[Skip to Q5]**
  
4. **[If Q1 = b, c, d]** What degree(s)/certificate did you pursue most recently (even if you did not complete it)? Please check all that apply (for example, if you completed a dual-degree program).
  - a. Certificate
  - b. Associate’s degree
  - c. Bachelor’s degree
  - d. Master’s degree
  - e. Professional degree (MBA, J.D., etc.)
  - f. Doctorate degree Ph.D., etc.)

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### Communication

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5. Have you been contacted about your student loan(s) going into delinquency?
  - a. Yes
  - b. No **[Skip to Q11]**
  - c. I’m not sure **[Capture verbatim comments then Skip to Q11]**
  
6. **[If Q5=a]** While your loans were in delinquency status, what entity most recently contacted you about your student loan(s)?
  - a. Loan servicer (e.g. Sallie Mae/Navient, , NelNet, Great Lakes, HESC/EDFinancial, FedLoan Servicing, MOHELA, Cornerstone, Granite State (GSMR), OSLA Servicing, etc.)
  - b. Guaranty agency (e.g. PHEAA, Great Lakes GA, USA Funds, College Assist, ECMC, ASA, New York HESC, etc.)
  - c. Other (please specify)
  - d. I’m not sure

Think about communications you have received about your federal student aid debt after you became delinquent on your loans. These may have included your initial notification of delinquency status, monthly statements, notification that your student aid debt has been forwarded to a collection agency, etc. Thinking about the communications you have received, and using a 1 to 10 scale where 1 is “Poor” and 10 is “Excellent”, please rate them on:

7. Ease of understanding the content
8. Making clear the next steps required of you
9. The accuracy of your account information (e.g., student aid debt status, payments, balances, etc.)
10. Ease of finding the customer service help number

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## Exit Counseling

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11. At the time you graduated, left school, or became enrolled below half-time, you should have been offered an opportunity to either attend an in-person session at your school or utilize an on-line tool to help you understand your rights, responsibility, and options in repaying your loan. This is called “exit loan counseling”. Did you complete an exit counseling session?

- a. Yes, it was completed at my school
- b. Yes, I went to StudentLoans.gov, a U.S. Department of Education website, to complete an on-line exit loan counseling session
- c. No, my school sent me materials related to my loan debt
- d. I don’t know/I’m not sure. **[Skip to Q16]**

On a scale of 1-10, with “1” being “poor” and “10” being “excellent,” please rate the exit counseling you received on **[Add “I do not remember” column]**:

- 12. Helping you understand your rights and responsibilities as a student loan borrower
- 13. Helping you understand how to manage your loan(s)
- 14. Helping you understand your repayment plan options
- 15. The timing of the exit counseling (e.g. at a convenient or appropriate time before you graduated or left school)

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## Understanding and Awareness of Options

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16. Where have you gone to find out information about your repayment options or how to manage your student loan(s)?

(Check all that apply)

- a. Collection agency
- b. Online loan servicer/guaranty agency account management
- c. Phone number for loan servicer/guaranty agency
- d. Website: [myeddebt.ed.gov](http://myeddebt.ed.gov)
- e. Website: [www.nsls.ed.gov](http://www.nsls.ed.gov) (National Student Loan Data System)
- f. Website: [www.studentaid.ed.gov](http://www.studentaid.ed.gov) (Federal Student Aid)
- g. Website: [www.studentloans.gov](http://www.studentloans.gov) (Student Loans)
- h. Other online government resources
- i. Online non-government resources
- j. Exit counseling at my school
- k. Talking with staff at my school (for example, financial aid officers or academic counselors)
- l. Talking with friends or family
- m. Mobile phone apps
- n. Social media resources (for example: Twitter, YouTube, or Facebook)
- o. Third party debt relief companies
- p. Other (please specify)
- q. I have not used any of these sources of information

On a scale of 1 to 10 with “1” being “no understanding” and “10” being “complete understanding”, please rate how well you feel you understand each of the following:

- 17. Standard repayment
- 18. Graduated repayment
- 19. Extended repayment
- 20. Income-driven repayment (e.g. income based repayment, Pay as You Earn (PAYE), income contingent repayment, Revised Pay as You Earn (REPAYE))
- 21. Have you considered income-driven repayment (i.e. income-based repayment, Pay as You Earn (PAYE), income-contingent repayment, REPAYE)?
  - a. Yes, I currently have an income-driven repayment plan
  - b. Yes, I have considered it, but I have another plan
  - c. No, I didn’t have enough information about it
  - d. No, I am not interested
  - e. No, I don’t think I qualify

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**Delinquency Difficulties**

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22. Which situations best describe the two primary reason(s) you are delinquent on your loan(s)? Please indicate your main reason and one additional (secondary) reason if you have one. **[Randomize choices] [If 22D is selected, 22E cannot be selected and vice-versa]**

	Main reason (select one)	Secondary reason (select one)
a. The quality of education that I received was insufficient to get a job		
b. I dispute owing the loan		
c. Due to medical/health reasons, I am unable to make payments		
d. I am unemployed		
e. I am underemployed		
f. Payments not manageable		
g. Expenses too high		
h. Other (please specify)		

23. Please check all of the expense(s) you have and whether you are current or behind on payment(s). **[Randomize choices.]**

	I do not have this expense	I have this expense and am current on my payments	I am behind on this payment
Mortgage			
Rent			
Car(s)/car insurance			
Credit card(s)			
Bank loan (not housing-related or student loan)			
Utilities			
Telephone/cable television/internet service			
Health-related expense			
Childcare-related expense			
Other (please specify)			

24. In a typical month, how difficult is it for you to cover your expenses and pay all your bills?

- a. Very difficult
- b. Somewhat difficult
- c. Not at all difficult
- d. Don't know
- e. Prefer not to say

25. What do you consider the highest manageable monthly payment for your student loan(s)?

Please enter a dollar figure below. (For example, if a manageable monthly payment is \$1,000, please enter 1000).  
**[Capture number, do not require response]**

26. Based on what you know or understand today, which of the things listed below can happen if your student loan(s) go into default? (check all that apply) **[Randomize choices.]**

- a. Lower credit score
- b. More expensive to borrow
- c. Not able to get new/more student loans/Pell grants
- d. Bankruptcy
- e. Receive collection calls from private collection agency
- f. Stress
- g. Collection fees
- h. Federal tax refund/ Social Security benefits withheld by the government
- i. Money withheld from pay check
- j. Ineligible for VA or FHA loans
- k. Ineligible for federal employment
- l. Inability to rent at some locations
- m. Embarrassment if references are contacted
- n. Loss of professional license (in some states)
- o. No consequence
- p. I don't know
- q. Other (please specify)

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## ACSI Benchmark Questions

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Please think about your experiences dealing with the student loan process, including exit counseling, communication with your loan servicer, information about your repayment options, and anything else you can think of related to paying back your student loan(s).

27. Using a 10-point scale on which "1" means "very dissatisfied" and 10 means "very satisfied", how satisfied have you been with your experiences concerning the handling of your federal student aid debt since you became delinquent on your loan(s)?
28. Now please use a 10-point scale on which "1" now means "falls short of your expectations" and "10" means "exceeds your expectations" - in a positive sense. To what extent has your experience with the handling of your federal student aid debt met your expectations since you became delinquent on your loan(s)?
29. Imagine your best-case scenario for working with a loan servicer, collection agency or the Department of Education on the handling of your federal student aid debt - your ideal process for interacting with them. How well do you think your experiences with your student aid debt since your loan became delinquent compared with that ideal you just imagined? Please use a 10-point scale on which "1" means "not at all ideal," and "10" means "very close to the ideal."

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## Outcomes and Closing

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30. Thinking back to the time before you took out any loans to fund your education, how would you characterize your degree of knowledge and understanding about student loan/federal student aid issues?
  - a. None
  - b. Very little
  - c. Average
  - d. Above-average
  - e. Expert
31. Considering all of your student loans, both federal and private, approximately how much do you currently owe? Please enter a number with no spaces, commas or dollar signs. (For example, if you have \$5,000 of loans please enter 5000). **[Capture number, do not require response – validate numeric value entered, no negative numbers]**
32. Have you ever had a private student loan?
  - a. Yes
  - b. No **[Skip to Q37]**
  - c. I don't know **[Skip to Q37]**
33. **[IF Q32=a]** Approximately how much do you owe on your private loan? Please enter a dollar amount with no spaces, commas or dollar signs (for example, if you have \$5,000 of loans please enter 5000). **[Capture number, do not require response – validate numeric value entered, no negative numbers]**

34. **[If Q32=a]** What best describes the status of your private loan(s)?
- Presently making payments on time
  - Loan is in Deferment/Forbearance
  - Loan is Delinquent (I am behind on my payments)
  - Loan is Defaulted/in Collections
  - Paid-in-full
  - Cancelled/Discharged
  - Refinanced
35. **[If Q32=a]** In managing payments on your federal and private student loans, how do you prioritize paying these loans?
- I pay my private loans before I pay my federal loans
  - I pay my federal loans before I pay my private loans
  - I pay both my federal and private loans at the same time
  - Other (please specify)
36. **[If Q32=a]** What do you take into consideration when deciding how to prioritize paying your federal and private loans? **[capture verbatim comments]**
37. When you first enrolled in school, you may have had an idea of how much you expected to borrow in student loans. Now that you are finished, did you end up borrowing more or less than you initially anticipated? **[For choices “a” through “e” please order them like below for half of the survey respondents and for the other half with the reverse order for choices “a” through “e” – meaning starting with “e” for “A lot less”, “d” for “Less”, “c”, “b”, and “a”, etc.]**
- A lot more
  - More
  - About what I expected
  - Less
  - A lot less
  - I’m not sure yet because I plan to continue my education
  - I don’t know
38. If you could go through the process financing your education all over again, would you take the same actions or make a change?
- Take the same actions
  - Make a change
  - I don’t know/not sure
39. **[If Q38=b]** What change(s) would you make? (check all that apply)
- Borrow less
  - Go to a less expensive school
  - I would not borrow
  - Obtain a scholarship
  - Not pursue additional education
  - Not borrow private student loans
  - Understand the federal loan programs better before borrowing
  - Other (please specify)

40. What is your current employment status?
- Employed part-time
  - Employed full-time
  - Internship (unpaid)
  - Not employed, looking for work
  - Not employed, not looking for work
  - Other (please specify)
41. What is your approximate annual income (before taxes)? Please enter a number with no spaces, commas or dollar signs (for example, if your income is \$20,000 per year, enter 20000). **[Capture number, do not require response – validate numeric value entered, no negative numbers]**
42. Is there anything the U.S. Department of Education could do to improve the information or services it provides on student loans to customers such as yourself? **[Capture verbatim comments]**
43. In a sentence or two, what could the U.S. Department of Education have done to assist you in staying current on your loan(s)? **[Capture verbatim comments]**
44. As a result of taking this survey, do you plan to take any action steps regarding your delinquent loan(s)? (check all that apply) **[a person can choose a, b, and/or c, which are mutually exclusive to both d and e]**
- Yes, I will contact my loan servicers before my loan defaults
  - Yes, I will log into studentloans.gov or the National Student Loan Data System to view which of my loans are delinquent
  - Yes, I will take these other action steps (explain)**[open ended]**
  - I have already acted to remove the delinquency.
  - No, I don't plan to take any action.
45. Which statement below best describes if a family member has helped pay for your federal student loans? **[do not require a response]**
- One or both of my parents has helped me regularly pay for my federal student loans
  - One or both of my parents has helped me pay my federal student loans when they periodically can
  - A family member (not a parent) had regularly helped pay for my federal student loans
  - A family member (not a parent) periodically helped pay for my federal student loans
  - A friend or non-family member helped pay my federal student loans
  - Nobody has helped me pay for my federal student loans
  - Other (please specify)
46. What is your 5-digit zip code? **[capture 5-digit numerical zip code, do not require response – validate numeric value entered, no negative numbers]**