NATIONAL CENTER FOR EDUCATION STATISTICS

Attachments VI
Survey to be Cognitively Tested

NCER- NPSAS Grant Study – Connecting Students with Financial Aid (CSFA) 2017 Cognitive Testing

OMB# 1850-0803 v.191

February 2017
revised March 2017

Attachment VI – Survey

Follow-up Survey – Survey Instrument

<<ALL STUDENTS – CONSENT>>

You are being contacted because you agreed to participate in an external research project when you responded to the 2015-16 National Postsecondary Student Aid Study (NPSAS:16). For more information go to: http://nces.ed.gov/surveys/npsas/grant/ .

❍ Yes, Continue on the Survey
❍ NO

The National Center for Education Statistics (NCES) is authorized to conduct the National Postsecondary Student Aid Study (NPSAS) and its follow up studies, including the Connecting Students with Financial Aid (CSFA) 2017 study, by the Education Sciences Reform Act of 2002 (ESRA 2002, 20 U.S.C., § 9543), and to collect as part of these studies, under the Family Educational Rights and Privacy Act (FERPA, 34 CFR §§ 99.31(a)(3) and 99.35), students' education records from educational agencies or institutions in connection with an evaluation of federally supported education programs. Data collected from or about individual students are used only for statistical or research purposes and may not be disclosed or used, in identifiable form, for any other purpose except as required by law (ESRA 2002, 20 U.S.C., § 9573). These data are being collected for NCES by RTI International, a nonprofit research organization based in North Carolina.
According to the Paperwork Reduction Act of 1995, no persons are required to respond to a collection of information unless it displays a valid OMB control number. The valid OMB control number for this voluntary information collection is 1850-XXXX. The time required to complete this information collection is estimated to average approximately 10 minutes per response, including the time to review instructions, gather the data needed, and complete and review the information collection. If you have any comments concerning the accuracy of the time estimate, suggestions for improving this survey, or any comments or concerns regarding the status of your individual submission of this survey, please write directly to: The Connecting Students with Financial Aid (CSFA) Study, National Center for Education Statistics (NCES), Potomac Center Plaza, 550 12th St., SW, PCP-4007, Washington, DC 20202.

<<ALL STUDENTS>>

Q2: Did you apply for financial aid from the federal and/or state government to help you with college expenses for the 2017-18 school year (i.e., this year)?	❍ No, I did not apply for financial aid from the government ❍ Yes, I applied for financial aid using the following (check all that apply) ☐ FAFSA (federal financial aid application) ☐ State financial aid application
Q3: Did you apply for financial aid from anyone else (a non- governmental source) to help you with college expenses for the 2017-18 school year?	❍ No, I did not apply for financial aid from a non-governmental source ❍ Yes, I applied for financial aid using the following (check all that apply) ☐ CSS/Financial Aid Profile ☐ Aid application for my school ☐ Aid application for another organization ☐ Other, specify ________________________
Q4: Prior to 2017-18, have you ***ever*** applied for state or federal government financial aid to help you with college expenses?	❍ Yes ❍ No ❍ Not Sure
Q5: Are you aware that to continue getting financial aid, you must complete the financial aid application each year?	❍ Yes ❍ No

Q6a: Did you know that last year the government financial aid form was made available to students starting October 1, 2016, which is 3 months earlier than usual?	❍ Yes ❍ No
DISPLAY LOGIC: IF Q6a=Yes Q6b: How did you find out about the early availability of the financial aid form?	❍ Communication (e.g., letter, email, flyer) from my college ❍ Communication (e.g., letter, email, flyer) from the government (e.g., U.S. Department of Education) ❍ Social Media ❍ Friend ❍ Family member

<<DISPLAY LOGIC: IF Q2 = "NO…" (*DID NOT APPLY FOR FEDERAL AND/OR STATE GOVERNMENT AID FOR THE CURRENT 2017-18 YEAR*) >>

Q7: Do you know what the FAFSA is?	❍ No, I am not sure what the FAFSA is ❍ Yes, I know what the FAFSA is ☐ I have never completed it before ☐ I have completed it before but not for 2017-18
Q8a: Why did you not apply for financial aid for 2017-18?	❍ I've applied for financial aid before, but did not receive any money ❍ I did not realize that I had to submit a financial aid application each year ❍ It was too late to apply for financial aid when I decided to do so ❍ I decided not to enroll during this school year ❍ Other, specify ______________________________
Q8b: Please indicate all the statements that apply to you. Check all that apply.	❍ I think it is too much of a hassle to apply for financial aid because I am not eligible for much money ❍ I don't think I am eligible for financial aid (check why below): ☐ Because my family income is too high to receive financial aid ☐ Because I don't have good grades ☐ Because I'm not enrolled full time ☐ Because I'm not a US Citizen ❍ I may have lost money by not completing the FAFSA this year

<<DISPLAY LOGIC: IF Q2 = YES or Q4 = YES (*A STUDENT HAS EVER APPLIED FOR FEDERAL AND/OR STATE GOVERNMENT AID*)>>

Block Header: We're interested in your experiences with applying for Financial Aid.

Q9: How did you learn about the process of applying for government financial aid? *Check all that apply*.	❍ Friend ❍ Relative ❍ Communication or mailing from my school ❍ College Faculty or Staff member ❍ Community Organization ❍ Online website ❍ Financial advisor ❍ I do not know how to apply for financial aid
Q10: Did you receive assistance from another person to complete your financial aid forms (i.e., the FAFSA) the last time you did so? If yes, please indicate from whom. *Check all that apply*.	❍ Parents ❍ Other Relative ❍ Friend ❍ My college's financial aid or other staff ❍ Community Organization ❍ Live counselor via phone or online ❍ Other, specify ______________________________ ❍ I did not receive help from someone else

<<ALL STUDENTS>>

Block Header: When completing their financial aid forms, students have the option of using the IRS Data Retrieval Tool to help them. The IRS Data Retrieval Tool allows you to electronically transfer your federal tax return information to your federal financial aid form. Last March, the IRS Data Retrieval Tool was unavailable for several weeks.

Q11a: Did the fact that the IRS Data Retrieval Tool was not available for several weeks affect *whether* you completed your federal financial aid forms for 2017-18?	❍ Yes, it did affect whether I chose to complete the form ❍ No, it did not affect whether I chose to complete the form
11b: Did the fact that the IRS Data Retrieval Tool was not available for several weeks affect *when* you completed your federal financial aid forms for 2017-18?	❍ Yes, I delayed submitting my federal financial aid form due to unavailability of the IRS Data Retrieval Tool ❍ No, it did not affect the timing of when I submitted the federal financial aid form
Q11c: Did the fact that the IRS Data Retrieval Tool was not available for several weeks affect *how* you completed your federal financial aid forms 2017-18?	❍ No, I submitted my form the same way as I originally intended ❍ Yes, I decided to submit the form by a different means because of the unavailability of the IRS Data Retrieval Tool

<<DISPLAY LOGIC: *IF Q2 = "YES…" (DID APPLY FOR FEDERAL AND/OR STATE GOVERNMENT AID FOR THE CURRENT YEAR- 2017-18)* >>

Q12a: Please tell us how you submitted your financial aid form (i.e., the FAFSA) for funding for 2017-18. *Check all that apply*.	❍ I submitted the FAFSA online ❍ I submitted the paper FAFSA ❍ I was asked to fix an error or problem with my FAFSA after I initially submitted the form ❍ I was asked to submit more information for "Verification" by my school ❍ My school also required me to complete the another application to apply for financial aid
DISPLAY LOGIC: IF Q12a = FAFSA Online Q12b: Did you use the IRS Data Retrieval Tool to complete your FAFSA? Note: The IRS Data Retrieval Tool allows you to electronically transfer your federal tax return information to your FAFSA.	❍ Yes ❍ No ❍ Not Sure
DISPLAY LOGIC: IF Q12a = FAFSA Online Q12c: Please indicate all the statements that apply to you regarding the IRS Data Retrieval Tool. *Check all that apply*.	❍ I am not familiar with the IRS Data Retrieval Tool ❍ I found the IRS Data Retrieval Tool to be easy to use ❍ The IRS DRT system was not available when I tried to use it ❍ I wanted to use the IRS Data Retrieval Tool but I had difficulty doing so ❍ I was not eligible to use the IRS Data Retrieval Tool because of my (or my family's) tax return or filing status
DISPLAY LOGIC: IF Q12a = Paper FAFSA Q12d: Why did you choose to submit the FAFSA on paper? *Check all that apply*.	❍ I did not know there are other options for submitting the FAFSA ❍ I tried to submit the FAFSA online but had difficulty ❍ I did not have good online access to be able to complete the FAFSA online ❍ The paper version seemed easier than other options ❍ Other, specify.

Q13: Do you rely on a parent, guardian, or other party to provide financial information in order to complete your FAFSA?	❍ Yes ❍ No

Continued from the previous page ***<<DISPLAY LOGIC: IF Q2 = "YES…" (DID APPLY FOR FEDERAL AND/OR STATE GOVERNMENT AID FOR THE CURRENT YEAR- 2017-18) >>***

Block Header:

Q14: We're also interested to know your opinions about the financial aid process for the 2017-18 academic year in particular. *Please select one response to each statement.*					
Q14a: I clearly understood the steps to get financial aid for college this year.	*Strongly Disagree*	*Disagree*	*Neither Agree or Disagree*	*Agree*	*Strongly Agree*
Q14b: I was able to complete the FAFSA by myself easily	*Strongly Disagree*	*Disagree*	*Neither Agree or Disagree*	*Agree*	*Strongly Agree*
Q14c: Working with other family members (e.g., parents), I was able to complete the FAFSA easily	*Strongly Disagree*	*Disagree*	*Neither Agree or Disagree*	*Agree*	*Strongly Agree*
Q14d: My financial aid award letter was easy to understand	*Strongly Disagree*	*Disagree*	*Neither Agree or Disagree*	*Agree*	*Strongly Agree*
Q14e: My school's financial aid office was available to help me understand my financial aid offer	*Strongly Disagree*	*Disagree*	*Neither Agree or Disagree*	*Agree*	*Strongly Agree*
Q14f: I know where to go if I have questions about my financial aid forms	*Strongly Disagree*	*Disagree*	*Neither Agree or Disagree*	*Agree*	*Strongly Agree*

Q15: For the 2017-18 FAFSA, you could use your family information from tax year 2015. Did this make completing the form easier, harder, or not change the difficulty of the process?	❍ Easier ❍ Harder ❍ Did not change the difficulty of the process
Q16: Did you need to submit additional paperwork or seek a special consideration due to a change in circumstance from the 2015 tax filing year to the 2017-18 FAFSA filing season?	❍ Yes ❍ No ❍ Not Sure

<<ALL STUDENTS>>

Q17: How many credits are you taking this term (Fall 2017)? *If you are unsure about the number of credits, assume each course is usually 3 credits.*	❍ No Credits (I am not enrolled) ❍ Less than 6 credits ❍ 6 credits (two 3-credit courses) ❍ 7 to 9 credits (approximately 2-3 courses) ❍ 10 to 11 credits ❍ 12 to 14 credits (full-time enrollment; approx. 4 or more courses) ❍ 15 credits or more (full-time enrollment; approx. 4-6 courses)
Q18: Are you taking more, fewer, or the same credits as the last time you enrolled in college courses?	❍ Increased – I'm taking more credits (or courses) this term ❍ Decreased – I'm taking fewer credits this term ❍ No change – I'm taking the same number of credits
Q19: If your financial aid had been doubled, not including loans, would you have taken more credits or courses?	❍ Yes ❍ No
Q20: Did you know that the amount of financial aid you may be eligible for increases when you are enrolled for more credits?	❍ Yes ❍ No

<<DISPLAY LOGIC: IF Q17 is less than 12 credits >>

Q21: Why are you taking fewer than 12 credits? *Check all that apply*.	❍ I do not need additional courses for my degree ❍ The courses I need to take are not being offered or did not have space for me (i.e., limited enrollment) ❍ I have other work or personal commitments ❍ I cannot afford to pay for more courses ❍ Other reason, specify ________________________________
Q22: How many credits do you plan to take the next term? *If you are unsure about the number of credits, assume each course is usually 3 credits.*	❍ No credits (do not plan to enroll) ❍ Less than 6 credits ❍ 6 to 8 credits (approximately two courses) ❍ 9 to 11 credits (approximately 3 courses) ❍ 12 to 14 credits (approximately 4 courses; full-time enrollment) ❍ 15 credits or more (approximately 4-6 courses; full-time enrollment)

<< DISPLAY LOGIC: IF Q17 = *CURRENTLY ENROLLED THIS TERM AND TAKING 12 CREDITS OR MORE* >>

Q23: What made you decide to take 12 or more credits this term? *Check all that apply*.	❍ I need the courses to complete my degree. ❍ I received enough financial aid to make full-time enrollment possible. ❍ I am trying to complete my degree as quickly as possible. ❍ Other reason, specify ______________________________
Q24: How many credits do you plan to take the next term? *If you are unsure about the number of credits, assume each course is usually 3 credits.*	❍ No credits (do not plan to enroll) ❍ Less than 6 credits ❍ 6 to 8 credits (approximately 2 courses) ❍ 9 to 11 credits (approximately 3 courses) ❍ 12 to 14 credits (approximately 4 courses; full-time enrollment) ❍ 15 credits or more (approximately 4-6 courses; full-time enrollment)

<<ALL STUDENTS>>

Q25: We're also interested to know how financial aid affects your decisions about college. *Please select one response to each statement.*					
Q25a: I'm attending my current school because of the financial aid the school and government were able to give me	*Strongly Disagree*	*Disagree*	*Neither Agree or Disagree*	*Agree*	*Strongly Agree*
Q25b: I'm attending my current school because the available financial aid did not allow me to attend my 1st-choice school	*Strongly Disagree*	*Disagree*	*Neither Agree or Disagree*	*Agree*	*Strongly Agree*
Q25c: After I learned about my financial aid award, I decided to take more college credits than I was originally planning	*Strongly Disagree*	*Disagree*	*Neither Agree or Disagree*	*Agree*	*Strongly Agree*
Q25d: I am only able to attend college by taking out loans	*Strongly Disagree*	*Disagree*	*Neither Agree or Disagree*	*Agree*	*Strongly Agree*

Q26a: Have you personally taken out a loan to pay for college?	o Yes o No
Q26b: Has a family member taken out a loan to help you pay for college?	o Yes o No o Not Sure

<<DISPLAY LOGIC: If Q26A = YES (STUDENT TOOK OUT A LOAN) OR Q26B = YES (FAMILY MEMBER TOOK OUT LOAN FOR COLLEGE)>>

Q27: What kinds of loans have you or family members taken out to pay for college? *Check all that apply*	o Federal Student Loan (Stafford Loan, Direct Loan, etc.) o Federal Parent PLUS Loan o Loan from a Bank o Loan from a relative or friend o Not Sure o Other, specify ______________________________

<<DISPLAY LOGIC: If Q26A = YES (STUDENT TOOK OUT A LOAN)>>

Q28: How did you personally decide whether to take out a loan? *Check all that apply*	o I did not receive help from anyone else o Talked to my Parents or Other Relative o Talked to a Friend o Talked to my college's financial aid staff o Got help from a Community Organization o Used an online resource to consider my options o Other, specify ___________________________________

Q29: Please select one response to each statement.					
Q29a: My college helped me determine the right amount of loans I needed to take	*Strongly Disagree*	*Disagree*	*Neither Agree or Disagree*	*Agree*	*Strongly Agree*
Q29b: I have a good understanding of what interest rate I am being charged on my personal student loan	*Strongly Disagree*	*Disagree*	*Neither Agree or Disagree*	*Agree*	*Strongly Agree*
Q29c: I have a good understanding of what my monthly payment will be after college for my personal student loan	*Strongly Disagree*	*Disagree*	*Neither Agree or Disagree*	*Agree*	*Strongly Agree*

Q30: Have you already made any payments toward your student loans?	o Yes o No

Q31: We're interested to know what you think about your loans. *Please select one response to each statement.*					
Q31a: When I took out my loans, I understood what the repayment plan would be	*Strongly Disagree*	*Disagree*	*Neither Agree or Disagree*	*Agree*	*Strongly Agree*
Q31b: When I originally took out my loans, I was confident that I would be able to repay them	*Strongly Disagree*	*Disagree*	*Neither Agree or Disagree*	*Agree*	*Strongly Agree*
Q31c: Currently, I am confident that I will be able to repay my student loans	*Strongly Disagree*	*Disagree*	*Neither Agree or Disagree*	*Agree*	*Strongly Agree*
Q31d: I am comfortable with the interest rate being charged on my student loan					
Q31e: I am concerned about how I will repay my loans	*Strongly Disagree*	*Disagree*	*Neither Agree or Disagree*	*Agree*	*Strongly Agree*
Q31f: I am limiting the number of credits I take in college because I want to minimize my student debt	*Strongly Disagree*	*Disagree*	*Neither Agree or Disagree*	*Agree*	*Strongly Agree*
Q31g: I have stopped taking college classes because of my student loan debt	*Strongly Disagree*	*Disagree*	*Neither Agree or Disagree*	*Agree*	*Strongly Agree*

<<SKIP LOGIC: IF Q26A = NO (*IF THE STUDENT DID NOT TAKE OUT A LOAN*) >>

Q32: How did you decide to not take out a loan?	❍ I did not receive help from someone else to decide ❍ Talked to my Parents or Other Relative ❍ Talked to a Friend ❍ Talked to my college's financial aid staff ❍ Got advice from a Community Organization ❍ Used an online or print resource to consider my options ❍ Other, specify ______________________________

Q33: We're interested to know what you think about college student loans. *Please select one response to each statement.*					
Q33a: I worry about being able to repay a loan	*Strongly Disagree*	*Disagree*	*Neither Agree or Disagree*	*Agree*	*Strongly Agree*
Q33b: I worry about the interest rate being too high.	*Strongly Disagree*	*Disagree*	*Neither Agree or Disagree*	*Agree*	*Strongly Agree*
Q33c: I have other debt I am managing (e.g., credits cards, car loan, mortgage)	*Strongly Disagree*	*Disagree*	*Neither Agree or Disagree*	*Agree*	*Strongly Agree*
Q33d: I found it confusing to understand my student loan options	*Strongly Disagree*	*Disagree*	*Neither Agree or Disagree*	*Agree*	*Strongly Agree*
Q33e: I received enough financial aid to be able to avoid taking out loans	*Strongly Disagree*	*Disagree*	*Neither Agree or Disagree*	*Agree*	*Strongly Agree*
Q33f: I had trouble trying to get a loan and was unable to do so	*Strongly Disagree*	*Disagree*	*Neither Agree or Disagree*	*Agree*	*Strongly Agree*