

**NCER-NPSAS Grant Study**  
**Connecting Students with Financial Aid (CSFA) 2017:**  
**Testing the Effectiveness of FAFSA Interventions on**  
**College Outcomes**

**Appendices B and C**  
**Survey Materials**

**OMB # 1850-0931 v.2**

Submitted by  
National Center for Education Statistics  
U.S. Department of Education

**October 2016**

**revised May 2017**

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# Data Collection Announcement Letter

<<date>>

<<name>>

<<addr1>>

<<addr2>>«addr2»

<<city>>, <<st>> <<zip>>

Dear <<fname>>,

I am pleased to inform you that you have been selected to participate in Connecting Students with Financial Aid (CSFA), an important study that has provided students with information about financial aid and seeks to learn more about student experiences with financial aid.

CSFA is asking selected participants to complete a brief survey and is interested in your thoughts. **The CSFA survey will only take 10 minutes to complete, and you will receive \$20 as a token of our appreciation.** The survey can even be completed on your mobile device. To make sure your voice is heard, please complete the survey by <<early\_Web\_date>>.

To complete the survey, log on to our secure website at <https://surveys.nces.ed.gov/CSFA> using the Study ID and password below:

**Study ID** = «caseid»

**Password** = «password»m (*password is case sensitive*).

You represent many students like you who were not selected for CSFA, and your participation is important to the success of the study. If you have questions, problems completing your survey online, or prefer to complete the survey over the telephone, simply call our **Help Desk** at **1-800-XXX-YYYY**

If you have any other questions or concerns about the study, please contact the CSFA Project Director, Jeff Franklin, at 800-XXX-YYYY, [jwf@rti.org](mailto:jwf@rti.org), or the NCES Project Officer, Tracy Hunt-White, at 202-245-ZZZZ, [Tracy.Hunt-White@ed.gov](mailto:Tracy.Hunt-White@ed.gov).

Thank you in advance for making CSFA a success.

Sincerely,

[Insert signatures]

Jeff Franklin  
Project Director, CSFA  
RTI International

Tracy Hunt-White, PhD  
NCES Project Officer  
National Center for Education Statistics  
U.S. Department of Education

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NCES is authorized to conduct CSFA by the Education Sciences Reform Act of 2002 (ESRA 2002, 20 U.S.C. §9543) and to collect students' education records from education agencies or institutions for the purposes of evaluating federally supported education programs under the Family Educational Rights and Privacy Act (FERPA, 34 CFR §§ 99.31(a)(3)(iii) and 99.35). The data are being collected for NCES by RTI International, a U.S.-based nonprofit research organization. All of the information you provide may be used only for statistical purposes and may not be disclosed, or used, in identifiable form for any other purpose except as required by law (20 U.S.C. §9573 and 6 U.S.C. §151).

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## Data Collection Announcement E-mail

SUBJ: You are invited to complete the CSFA survey!

Dear <FirstName>,

I am pleased to inform you that you have been selected to participate in Connecting Students with Financial Aid (CSFA), an important study that has provided students with information about financial aid and seeks to learn more about student experiences with financial aid.

CSFA is asking selected participants to complete a brief survey and is interested in your thoughts. **The CSFA survey will only take 10 minutes to complete, and you will receive \$20 as a token of our appreciation.** The survey can even be completed on your mobile device. To make sure your voice is heard, please complete the survey by <<early\_Web\_date>>.

To complete the survey on the web, log on to our secure website at <https://surveys.nces.ed.gov/CSFA> using the Study ID and password below:

**Study ID** = «caseid»

**Password** = «password»m (*password is case sensitive*).

You represent many students like you who were not selected for CSFA, and your participation is important to the success of the study. If you have questions, problems completing your survey online, or prefer to complete the survey over the telephone, simply call our **Help Desk** at **1-800-XXX-YYYY**

If you have any other questions or concerns about the study, please contact the CSFA Project Director, Jeff Franklin, at 800-XXX-YYYY, [jwf@rti.org](mailto:jwf@rti.org), or the NCES Project Officer, Tracy Hunt-White, at 202-245-ZZZZ, [Tracy.Hunt-White@ed.gov](mailto:Tracy.Hunt-White@ed.gov).

Thank you in advance for making CSFA a success.

Sincerely,

[Insert signatures]

Jeff Franklin  
Project Director, CSFA  
RTI International

Tracy Hunt-White, PhD  
NCES Project Officer  
National Center for Education Statistics  
U.S. Department of Education

OMB Control Number: 1850-0931  
Learn more about our confidentiality procedures at <https://URL>

## Reminder E-mail 1

SUBJ: Don't Forget to Complete Your CSFA Survey!

Dear <FirstName>,

Recently, we contacted you about your selection for the Connecting Students with Financial Aid (CSFA) study. Data collection for CSFA is now underway, and we would like to remind you to complete the survey by <date>.

**If you complete the 10-minute survey, you will receive \$20 as a token of our appreciation.** The survey can easily be completed on your mobile device. To access the online survey, just [click here](#) to get started or log in on our secure website:

<https://surveys.nces.ed.gov/CSFA/>

Study ID: <caseid>

Password: <password>

The CSFA survey will ask about your knowledge of and experiences with financial aid. Your participation, while voluntary, is important to the success of the study. If you have questions, problems completing your survey online, or prefer to complete the survey over the telephone, simply call our **Help Desk** at **1-800-XXX-YYYY**

If you have any questions about the study, please contact me at 1-800-XXX-YYYY or [jwf@rti.org](mailto:jwf@rti.org), or the NCES Project Officer, Tracy Hunt-White, at 202-245-YYYY or [Tracy.Hunt-White@ed.gov](mailto:Tracy.Hunt-White@ed.gov).

Thank you for helping to make CSFA a success.

Sincerely,

Jeff Franklin  
Project Director, CSFA  
RTI International  
1-800-XXX-YYYY

OMB Control Number: 1850-0931  
Learn more about our confidentiality procedures at <https://URL>

## Reminder E-mail 2

SUBJ: Don't Forget to Complete Your CSFA Survey!

Dear <FirstName>,

I would like to remind you that your participation in the Connecting Students with Financial Aid (CSFA) study is still needed, and that I hope that you will participate soon.

**If you complete the CSFA survey, you will receive a \$20 token of our appreciation. The survey—which can be easily completed on your mobile device—takes only 10 minutes to complete.**

To access the online survey, just [click here](#) or log in to our secure website:

<https://surveys.nces.ed.gov/CSFA/>

Study ID: <caseid>

Password: <password>a

If you have questions, problems completing your survey online, or prefer to complete the survey over the telephone, simply call our **Help Desk** at **1-800-XXX-YYYY**. Thank you in advance for your participation in this very important study.

Sincerely,

Jeff Franklin  
Project Director, CSFA  
RTI International  
1-800-XXX-YYYY

OMB Control Number: 1850-0931  
Learn more about our confidentiality procedures at <https://URL>

# Connecting Students with Financial Aid (CSFA) Study

Fname,

Recently we sent you information about completing the U.S. Department of Education's **CSFA survey**. This study helps policymakers learn about how financial aid impacts student enrollment in postsecondary education.

If you haven't yet participated, we'd like to remind you that we're offering **\$20** as a token of our appreciation for completing the **10-minute survey**, which you can easily complete on your mobile device!

To complete your survey online, log into the study website at

<https://surveys.nces.ed.gov/CSFA>

Study ID: <<12345678>>

Password: <<P@s\$w0rd>>n

Or call **(800) XXX-YYYY** to complete your survey by phone.

**Thank you for your participation!**

The Connecting Students with Financial Aid study is a follow-up survey of individuals who were enrolled in postsecondary education during the 2015-16 academic year. For more information about the study, visit <http://nces.ed.gov/surveys/npsas/grant/>

## Reminder E-mail 3

SUBJ: Don't Delay - Complete Your CSFA Survey Today!

Dear <FirstName>,

Data collection for the Connecting Students with Financial Aid study continues, and it won't be a success without your participation! The survey takes **only 10 minutes and** can easily be completed on your mobile device. When you complete your survey, **you will receive a \$20 token of our appreciation.**

To access the online survey on our secure website, [click here](#) or log in:

<https://surveys.nces.ed.gov/CSFA/>

Study ID: <caseid>

Password: <password>b

If you have questions, problems completing your survey online, or prefer to complete the survey over the telephone, simply call our **Help Desk** at **1-800-XXX-YYYY**. Thank you in advance for your participation in this very important study.

Sincerely,

Jeff Franklin  
Project Director, CSFA  
RTI International  
1-800-XXX-YYYY

OMB Control Number: 1850-0931

Learn more about our confidentiality procedures at <https://URL>



## Reminder E-mail 4

SUBJ: The CSFA Survey Needs YOUR Participation!

Dear <FirstName>,

Don't forget to complete the Connecting Students with Financial Aid study and receive a \$30 token of appreciation—payable by PayPal or check. The survey takes 10 minutes and can be completed online or over the phone. You can even complete it on your mobile device!

It's easy to participate in CSFA on our secure website. Just [click here](#) to get started right away!

<https://surveys.nces.ed.gov/CSFA/>

Study ID: <caseid>

Password: <password>c

If you have questions, problems completing your survey online, or prefer to complete the survey over the telephone, simply call our **Help Desk** at **1-800-XXX-YYYY**

Thanks!

Jeff Franklin  
Project Director, CSFA  
RTI International  
1-800-XXX-YYYY

OMB Control Number: 1850-0931  
Learn more about our confidentiality procedures at <https://URL>

## Reminder Postcard 2

**Just a reminder—  
we still need you to complete the  
CSFA survey.**

«fname»,

**We value your participation in CSFA —**

**There's truly no substitute for your responses.  
That's why you will receive a **\$20** token of  
appreciation for completing the CSFA survey.**

**The survey takes about **10** minutes, and  
can even be completed on your mobile  
device!**

**Log on to  
<https://surveys.nces.ed.gov/CSFA/> with  
your Study ID and password.**

**Study ID: «caseID»**

**Password: «password»p**

**Or call (800) XXX-YYYY if you have  
questions, need assistance, or would like**

The Connecting Students with Financial Aid study is a follow-up survey of individuals who were enrolled in postsecondary education during the 2015-16 academic year. For more information about the study, visit <http://nces.ed.gov/surveys/npsas/grant/>

## Reminder E-mail 5

SUBJ: It's Your Last Chance to Receive \$20!

The CSFA survey is easy to complete and takes only about 10 minutes. You can even complete it on your mobile device!

<FirstName>

Tomorrow is the last day to complete your CSFA survey and we can't replace you with anyone else! I want to remind you that **the study ends at midnight on <<date>>** and if you finish the survey by then, we'll send you a \$20 token of appreciation!

To get started, [click here!](#)

<https://surveys.nces.ed.gov/csfa/>

Study ID: [caseid]

Password: [pswd]g

Please call the **Help Desk at 1-800-XXX-YYYY** if you have any questions or problems completing your survey.

Thank you!

Jeff Franklin  
Project Director, CSFA  
RTI International  
1-800-XXX-YYYY

OMB Control Number: 1850-0931  
Learn more about our confidentiality procedures at <https://URL>

## Thank You/Incentive Letter

(Applies only to SMs who opt to receive their incentive via check.)

<<date>>

<<name>>

<<addr1>>

<<addr2>>«addr2»

<<city>>, <<st>> <<zip>>

Dear «fname» «lname»:

On behalf of the Connecting Students with Financial Aid (CSFA) study and the National Center for Education Statistics (NCES), which is part of the U.S. Department of Education, we would like to thank you. Your participation in CSFA is very important in helping to ensure the success of our study about student experiences with financial aid.

Enclosed you will find a check for \$20 as a token of our appreciation.

If you have any questions, please do not hesitate to contact us at 1-800-XXX-YYYY.

Sincerely,

Jeff Franklin  
CSFA Project Director  
RTI International

Tracy Hunt-White, PhD  
Project Officer  
National Center for Education Statistics

# Data Collection Website Text

## **HOME PAGE:**

Welcome to the Connecting Students with Financial Aid (CSFA) study!

GET STARTED!

Study ID

Password:

Show me what I've typed

LOG IN

[Need your Study ID number or password? \(hyperlink\)](#)

NCES is authorized to conduct CSFA by the Education Sciences Reform Act of 2002 (ESRA 2002, 20 U.S.C. §9543) and to collect students' education records from education agencies or institutions for the purposes of evaluating federally supported education programs under the Family Educational Rights and Privacy Act (FERPA, 34 CFR §§ 99.31(a)(3)(iii) and 99.35). The data are being collected for NCES by RTI International, a U.S.-based nonprofit research organization. All of the information you provide may be used only for statistical purposes and may not be disclosed, or used, in identifiable form for any other purpose except as required by law (20 U.S.C. §9573 and 6 U.S.C. §151).

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 1850-0931. 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 study, National Center for Education Statistics, Potomac Center Plaza, 550 12<sup>th</sup> St, SW, Room 4004, Washington, DC 20202.

## **CONTACT US**

If you need assistance accessing the web survey or wish to complete the survey by phone, contact the CSFA Help Desk.

### **Telephone**

Phone: 877-XXX-XXXX

### **Email**

[csfa@rti.org](mailto:csfa@rti.org)

### **CSFA Staff**

CSFA project staff are available to respond to your questions Monday through Friday between 9:00 a.m. and 5:00 p.m. ET.

### **CSFA Staff**

RTI Project Director

Jeff Franklin

[jwf@rti.org](mailto:jwf@rti.org)

919-485-2614

NCES Project Officer

Tracy Hunt-White

[Tracy.Hunt-White@ed.gov](mailto:Tracy.Hunt-White@ed.gov)

202-245-6507

## **WHAT TO EXPECT**

### **How can I complete the CSFA survey?**

You may complete the CSFA survey on the Web – simply Log in from the home page by entering your study ID number and password, which are provided in the CSFA letter or e-mail you received. You can even complete it on your mobile device. If you need assistance accessing the survey on the website, or if you want to complete the survey by telephone, contact the CSFA Help Desk by calling 877-XXX-XXXX or sending an e-mail to [csfa@rti.org](mailto:csfa@rti.org).

### **How long will the survey take?**

For most people, we expect the survey will take about 10 minutes, depending on your answers. You do not have to complete the survey in one session. You can get started and, if you choose, you can easily log out and resume at a later time.

### **Do I have to participate?**

Participation in this study is voluntary; however, your involvement is very important to the success of this study. CSFA is an important study that has provided students with information about financial aid and seeks to learn more about student experiences with financial aid. By participating, you have the opportunity to help policymakers, researchers, and others better understand the experiences of students like you. You may recall being contacted about or participating in the National Postsecondary Student Aid Study (NPSAS) last year. We need your participation again for this study to be a success!

### **Can I refuse to answer a question?**

You may refuse to answer any question at any time. If you choose not to answer or are unable to answer a particular question, you may still continue with the rest of the survey.

### **How do I know your website is secure?**

The CSFA website is protected by Secure Sockets Layer (SSL, 128-bit encryption) technology. Your survey responses are collected over a secure server and connection also protected by SSL.

### **Should I use a particular web browser to take the web survey?**

The survey needs to use a browser that supports HTML5 and JavaScript. The latest versions of Firefox, Chrome, and Safari will work, as will Internet Explorer 9 and later. If you are having any trouble completing the survey, please call our Help Desk at 877-XXX-XXXX and we will be happy to assist you.

## **CONFIDENTIALITY**

The National Center for Education Statistics (NCES) is required to follow strict procedures to protect personal information in the collection, reporting, and publication of data. All of the information you provide may be used only for statistical purposes and may not be disclosed, or used, in identifiable form for any other purpose except as required by law (20 U.S.C. §9573 and 6 U.S.C. §151).

Data security procedures for CSFA are reviewed and approved by NCES data security staff. Your answers are secured behind firewalls and are encrypted during internet transmission using Secure Sockets Layer (SSL) protocol. All data entry modules are password protected and require the user to log in before accessing confidential data.

Congress has authorized the National Center for Education Statistics (NCES) of the U.S. Department of Education's Institute of Education Sciences to collect data about the costs of postsecondary education because policymakers at all levels need reliable and current national data in order to make decisions about postsecondary education. NCES is authorized to conduct the Connecting Students with Financial Aid study by the Education Sciences Reform Act of 2002 (ESRA 2002, 20 U.S.C. § 9543), and to collect students' education records from educational agencies or institutions for the purposes of evaluating federally supported education programs under the Family Educational Rights and Privacy Act (FERPA, 34 CFR §§ 99.31(a)(3) and 99.35).

The study has been approved by the U.S. Office of Management and Budget (OMB). The valid OMB control number for this information collection is 1850-0931. The expiration date is xx\xx\2020.

## **ABOUT CSFA**

The **Connecting Students with Financial Aid (CSFA)** is a study of approximately 16,000 students randomly selected from across the U.S. to find out more about their thoughts and experiences with student financial aid.

Study participants were first surveyed in 2016 as part of the National Postsecondary Student Aid Study (NPSAS). CSFA is conducted by the National Center for Education Statistics (NCES), in the U.S. Department of Education's Institute for Education Sciences, with data collection being carried out under contract by RTI International\*, a nonprofit research organization based in North Carolina.

\*RTI International is a registered trademark and a trade name of Research Triangle Institute.

To learn more about CSFA, visit [NCES's CSFA website](#).

**NCER-NPSAS Grant Study**  
**Connecting Students with Financial Aid (CSFA) 2017: Testing**  
**the Effectiveness of FAFSA Interventions on College**  
**Outcomes**

**Appendix C**  
**Survey Instrument**

**OMB # 1850-0931 v.2**

Submitted by  
National Center for Education Statistics  
U.S. Department of Education

**October 2016**  
**revised May 2017**



## CSFA Student Survey

This appendix provides the item wording for the Connecting Students with Financial Aid (CSFA) student survey. Many changes were made to the original OMB submission approved on January 19, 2017 (OMB# 1850-0931 v.1) in preparation for the cognitive testing conducted in April 2017 (OMB# 1850-0803 v.191). These changes were caused by a combination of further researcher review, financial aid policy changes, and suggested improvements from NCES and OMB. The original survey submission contained several items that were dense in content and had to be divided into several questions for clarity and improved quality of collected data. This resulted in an overall increase in the number of questions.

In addition, items were added to capture data during the unique timing of the survey. Specifically, items were added to examine the first year of respondent experience with the early availability of the Free Application for Federal Student Aid (FAFSA) and the use of Prior-Prior Year tax data. Also, during the OMB review of the cognitive interview package, several questions were modified for improved understanding and clarity, and others were generated to expand data collected on topics such as student loans. Lastly, questions regarding respondent use of the Internal Revenue Service's Data Retrieval Tool (DRT) in the FAFSA were added to the survey given the unexpected loss of the DRT in FAFSA in the middle of the 2017-18 FAFSA application season and during the CSFA informational letter intervention phase.

After the cognitive testing was concluded, further revisions were made to the survey based on the cognitive testing outcomes (Appendix F) and suggestions from RTI International, the data collection contractor, regarding survey design, survey programming, and data collection projections. The combined revisions are reflected in the finalized survey instrument provided in this appendix and are designed to reduce respondent burden, increase participation rate, and improve the quality and clarity of collected data.

Table 1 summarizes content revisions to the CSFA survey as compared to the CSFA survey that was approved for April 2017 cognitive testing (OMB# 1850-0803 v.191). The majority of the CSFA questions remained unchanged in language and/or formatting, but may have been renumbered to identify each question individually rather than as a sub-question of a single item. Other questions remain unchanged, but have been reorganized within the survey for better flow and respondent experience. Some questions have been modified to contain language that is clearer for respondents and/or that better captures the intention of the inquiry. Lastly, one question has been omitted because it was found to be redundant, and one question was created by separating a portion of the previously joint question (Q65). Lastly, items about how to provide the promised incentive have been added.

**Table 1. Summary of Changes to CSFA Student Survey**

**Renumbered (Renum)** – Renumbered since cognitive testing - no change in relative question placement within survey

**Reorganized (Reorg)** – Change in placement since cognitive testing

**Revised (Rev)** – Change in language (question or response options) or Change in question format since cognitive testing

**Removed** – Item removed since cognitive testing

**Added** – Item added since cognitive testing

Item #	Item Name	Change	Rationale
Consent	Consent statement review	Rev	Removed PRA statement since it appears on log in web page.
Q1	Submit 2017-18 FAFSA	Renum Rev	Previous Q2/Q2b Shortened answer option to “yes”, “no”, and added option “not sure”
Q2	FAFSA Submission History	Renum	Previous Q4
Q3	FAFSA Awareness	Reorg Rev	Previous Q7 Language revision in response options necessary to include previously nested options – No, Yes and have completed before, Yes and have not ever completed
Q4	Non-FAFSA application	Renum Reorg Rev	Previous Q3 Separated from multiple question item Removed display logic nested under initial “yes” answer to list out three Yes options and one “No” option. Cognitive Interviews suggested that respondents answer more accurately when the options provided examples of “non-governmental” financial aid application they may have completed. Removed “other” custom entry option.
Q5	FAFSA Each Year	Rev	Included “FAFSA” abbreviation followed by the definition (question of awareness has already been asked, so we’ll use FAFSA for the remainder of the instrument where applicable.
Q6	Early FAFSA awareness	Rev	Language revision: “FAFSA” in place of “government financial form” (see item Q5); “was available to students to apply starting October 1, 2016”
Q7	Early FAFSA source	Renum Rev	Previous nested Q6b Language revision: “FAFSA” in place of “financial aid form”; Combined Friend and Family Member options into “Friend or Family Member”
Q8	No 2017-18 FAFSA	Rev	Previous 8a Language revision “file the FAFSA” in place of “apply for financial aid” in question text; In Response options - cognitive interview feedback indicated a benefit to including “I did not need financial aid to pay for college expense this year” to be inclusive of that desired response option. Removed “Other” text entry option to improve the accuracy of responses.
Q9	Not FAFSA eligible	Renum Rev	Previous nested Q8b Ask if indicated by answer to Q8 Language revision necessary when separated from prior host question: “Why do you believe you do not qualify for financial aid? Options from original Q8b separated to make the item more efficient and logical for respondents. All options represented in the original Q8b are found in items Q9 and Q10.
Q10	No Fin Aid Need	Renum Rev	Previous nested Q8b; Ask if indicated by answer to Q8 Language revision necessary when separated from prior host question: “Why did you not need financial aid this year?” Options from original Q8b separated to make the item more efficient and logical for respondents. Added response options (due to cog interview feedback): “I have funds in a college savings account to cover expenses”; “I received scholarships or grants from other (non-government sources); “I have graduated and am no longer enrolled”
Q11	FAFSA Learning	Renum Rev	Previous Q9 In Question text: used “of completing the FAFSA to apply” in place of “applying for”. In Response Options; condensed options, added “private counselor” to “financial advisor” option, made “I did not receive help from someone else” as the final option that, if selected, will disable possible selection of other options.
Q12	FAFSA Assistance	Renum Rev	Previous Q10 In Question text: to improve clarity for respondents - used “when you last completed the FAFSA” in place of “to complete your financial aid forms (i.e. the FAFSA) the last time you did so?” In response options: condensed options, added “private counselor” to “ financial advisor” option, made “I do not know how to apply for financial aid the final option that, if selected, will disable possible selection of other options.
Q13	Financial Info Dependent	Reorg	Remains number Q13, but appears in a different order than in previous version (improved logic of answering if respondent has EVER applied for aid rather than only if they applied for 2017-18)

Item #	Item Name	Change	Rationale
Header	IRS DRT DOWN Statement	Rev	Clarified statement – used “FAFSA” where applicable and IRS “DRT” abbreviation after establishing meaning. Also changed statement to reflect the permanent loss of DRT after March 2017 (original stated “not available for several weeks”)
Q14	IRS DRT Down Impact	Renum Reorg  Rev	Previous Q11a Q14 asked of all students (DRT loss may have created an obstacle that prevented a respondent from filing 17-18) Separation into individual items required revision of text for logic and clarity. Added “Did the IRS DRT removal affect...”; used “FAFSA” in place of “financial aid forms”
Q15	FAFSA Format	Renum Reorg	Nested within previous Q12a Question and response options from original 12a separated for enhanced clarity, efficiency, and logic for respondents and data collection. All options represented in the original 12a are found in items Q15, Q16, Q27, Q28, Q29.
Q16	FAFSA Paper	Renum Reorg  Rev	Nested within previous Q12a Question and response options from original 12a separated for enhanced clarity, efficiency, and logic for respondents and data collection. All options represented in the original 12a are found in items Q15, Q16, Q27, Q28, Q29. Dropped “other” text entry option from responses.
Q17	IRS DRT Use	Renum	Previous Q12b
Q18	IRS DRT Awareness	Renum	Previous Q12c
Q19	IRS DRT Timing	Renum Reorg Rev	Previous Q11b Separated from Q14 to follow display logic for 17-18 filers Separation into individual items required revision of text for logic and clarity. Added “Did the IRS DRT removal affect...”; used “FAFSA” in place of “financial aid forms” and “forms” in question and answer where applicable.
Q20	IRS DRT Method	Reorg Rev	Previous Q11c Separated from Q14 to follow display logic for 17-18 filers Separation into individual items required revision of text for logic and clarity. Added “Did the IRS DRT removal affect...”; used “FAFSA” in place of “financial aid forms” and “forms” in question and answer where applicable.
Q21	Fin Aid Steps	Renum	Previous Q14a
Q22	Fin Aid Comp Myself	Renum	Previous Q14b
Q23	Fin Aid Comp W Help	Renum Rev	Previous Q14c Transposed word order for improved clarity of statement
Q24	Fin Aid Award Letter	Renum	Previous Q14d
Q25	Fin Aid School Office	Renum	Previous Q14e
Q26	Fin Aid Questions	Renum	Previous Q14f
Q27	FAFSA Error	Renum Rev  Reorg	Previous Q12a Cog interview feedback suggested improving language and formatting as a True/False inquiry may improve validity of response. Transposed word order for clarity. Question and response options from original 12a separated for enhanced clarity, efficiency, and logic for respondents and data collection. All options represented in the original 12a are found in items Q15, Q16, Q27, Q28, Q29 Order in final version adjusted to chronologically follow other FAFSA completion questions
Q28	FAFSA Verification	Renum Rev  Reorg	Previous Q12a Cog interview feedback suggested improving language and formatting as a True/False inquiry may improve validity of response. Dropped “also” from statement. Question and response options from original 12a separated for enhanced clarity, efficiency, and logic for respondents and data collection. All options represented in the original 12a are found in items Q15, Q16, Q27, Q28, Q29 Order in final version adjusted to chronologically follow other FAFSA completion questions
Q29	School Fin Aid Form	Renum Rev  Reorg	Previous Q12a Cog interview feedback suggested improving language and formatting as a True/False inquiry may improve validity of response. Question and response options from original 12a separated for enhanced clarity, efficiency, and logic for respondents and data collection. All options represented in the original 12a are found in items Q15, Q16, Q27, Q28, Q29 Order in final version adjusted to chronologically follow other FAFSA completion questions
Q30	PPY	ReNum	Previous Q15
Q31	PPY Addt Paperwork	ReNum	Previous Q16

Item #	Item Name	Change	Rationale
Q32	Credit Fall 2017	Renum Rev	Previous Q17 Created consistency with options provided in other credit-load questions
Q33	Credit Comparison	Renum	Previous Q18
Q34	Fin Aid Course Load	Renum Rev	Previous Q19 Cog interview feedback indicated statement is confusing. Rearranged the word order for clarity. Added response option "Does Not Apply To Me"
Q35	Fin Aid Course Aware	Renum	Previous Q20
Q36	Not Full Time	Renum Rev	Previous Q21 Add clarifier "attending less than full time" after "fewer than 12 credits", added option for "I completed my degree/graduated" after cognitive interviews. Replaced response option "Other" with text entry with "None of the Above" without manual text entry.
Q37	Credits (PT) Next Term	Renum	Previous Q22
Q38	Why Full Time	Renum Rev	Previous Q23 Added " I am required to enroll full-time due to a scholarship I am receiving or program I am a part of. Replaced response option "Other" with text entry with "None of the Above" without manual text entry.
Q39	Credits (FT) Next Term	Renum	Previous Q24
Q40	Attending Due to Fin Aid Offer	Renum Rev	Previous Q25a Cognitive Interview Outcome: Language found to be confusing – reworded and shortened.
Q41	Attending 1 <sup>st</sup> Choice	Renum Rev	Previous Q25b Cognitive Interview Outcome: Language found to be confusing – reworded and shortened.
Q42	Fin Aid Award Enrollment	Renum Rev	Previous Q25c Cognitive Interview Outcome: Language found to be confusing – reworded and shortened.
Q43	Limit Credits - Debt	Renum Rev Reorg	Previous Q31f Changed "I take in college" to "I'm taking" Moved to existing section regarding financial aid affecting decision making about enrollment intensity
Q44	Stopped out - Debt	Renum Reorg	Previous Q31g Moved to existing section regarding financial aid affecting decision making about enrollment intensity
Q45	Student Loan Self	Renum Rev	Previous Q26a added "ever" to question
Q46	Student Loan Family	Renum Rev	Previous Q26b Added "ever" and "your" to question
Q47	Loan Decision Yes	Renum Reorg Rev	Previous Q28 Moved to before Q48 to improve survey logic and respondent experience Removed "other" option from responses – reworded "I did not receive help from anyone else"
Q48	Type of Student Loans	Renum Rev	Previous Q27 Added "ever", "your" and "expenses" to question. Added two options after cognitive interview feedback: a) Loan from my college and b) Credit Card Loan
Q49	Loans to Attend	Renum Reorg	Previous Q25d Moved to the beginning of this block of statements to improve survey progression and respondent experience
Q50	College Helped Loan Decision	Renum Reorg	Previous Q 29a (Not in original – added during passback recommendations)- Changed placement to improve survey progression and respondent experience
Q51	Repayment Plan	Renum	Previous Q31a
Q52	Ability to Pay – Orig	Renum Rev	Previous Q31b Removed "originally"; simplification
Q53	Interest Rate Awareness	Renum Reorg Rev	Previous Q29b (Not in original - added during passback recommendations) Changed placement to improve survey progression (topic) and respondent experience Removed "personal"
Q54	Interest rate comfort	Renum	Previous Q31d (Not in original – added during passback recommendations)
Q55	Monthly Payment Awareness	Renum Reorg Rev	Previous Q29c Changed placement to improve survey progression (topic) and respondent experience Removed "personal"
Q56	Ability to Pay – Now	Renum	Previous Q31c (Not in original – added during passback recommendations)
Q57	Repayment Started	Renum Reorg	Previous Q30 (Not in original – added during passback recommendations) Changed placement to improve survey progression (topic) and respondent experience

Item #	Item Name	Change	Rationale
Q58	Loan Decision No	Renum Rev	Previous Q32 Cognitive interviews found this question confusing, especially if they didn't need a loan – there was no “decision” to make. Reworded the question to provide additional context and added the response option: “I had enough money to pay for college“
Q59	Repay Loan	Renum	Previous Q33a
Q60	Interest Rate	Renum	Previous Q33b (Not in original – added during passback recommendations)-
Q61	Other Debt	Renum	Previous Q33c
Q62	Loan Option	Renum	Previous Q33d
Q63	Fin Aid avoid Loans	Renum	Previous Q33e
Q64	Trouble getting loan	Renum Rev	Previous Q33f Question shortened to only asking if respondent experienced trouble getting a loan, not if they were ultimately unable to get one.
Q65	Unable to get Loan	Added	Previous Q33f Added to separate out from Previous Q 33f – this item was confusing because there were multiple outcomes for respondents during cognitive testing.
Q66	Select Method	Added	Incentive Delivery Question
Q67	Paypal Email Entry	Added	Incentive Delivery Question
Q68	Paypal Phone Entry	Added	Incentive Delivery Question
Q69	Check Mailing Entry	Added	Incentive Delivery Question
Q70	Check Email Entry	Added	Incentive Delivery Question

**Item Omitted since previous version**

Q 31e	Repay Loans	Removed	Previous Q31e; feedback suggested question was redundant (similar to current Q56)
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## 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

### <<ALL STUDENTS>>

Q1: Did you apply for <b>federal or state financial aid</b> to help you with college expenses for the current (2017-18) school year?	<input type="radio"/> Yes <input type="radio"/> No
Q2: Prior to 2017-18, have you <b>ever</b> applied for state or federal government financial aid to help you with college expenses?	<input type="radio"/> Yes <input type="radio"/> No <input type="radio"/> Not Sure
Q3: Do you know what the FAFSA is?	<input type="radio"/> No, I am not sure what the FAFSA is <input type="radio"/> Yes, I know what the FAFSA is and have completed it before <input type="radio"/> Yes, I know what the FAFSA is, but have not ever completed it before
Q4: Did you apply for financial aid from anyone else (a non-governmental source) to help you with college expenses for the current (2017-18) school year? (Check all that apply)	<input type="radio"/> No, I did not apply for financial aid from a non-governmental source <input type="radio"/> Yes, I applied for financial aid using the CSS/Financial Aid Profile <input type="radio"/> Yes, I applied for financial aid using an application from my school <input type="radio"/> Yes, I applied for financial aid using an application from another organization
Q5: Are you aware that to get state or federal government financial aid, you must complete the FAFSA (Free Application for Federal Student Aid) each year?	<input type="radio"/> Yes <input type="radio"/> No

Block Header: Last year, the FAFSA was available to students to begin the financial aid application process starting October 1, 2016 – three months earlier than usual

Q6: Were you aware that the 2017-18 FAFSA was made available earlier than usual?	<input type="radio"/> Yes <input type="radio"/> No
<b>DISPLAY LOGIC: IF Q6=Yes</b> Q7: How did you find out about the early availability of the 2017-18 FAFSA?	<input type="radio"/> Communication (e.g., letter, email, flyer) from my college <input type="radio"/> Communication (e.g., letter, email, flyer) from the government (e.g., U.S. Department of Education) <input type="radio"/> Media (print or electronic) or Social Media <input type="radio"/> Friend or Family Member

<<DISPLAY LOGIC: IF Q1 = "NO..." (DID NOT APPLY FOR FEDERAL AND/OR STATE GOVERNMENT AID FOR THE CURRENT 2017-18 YEAR) >>

Q8: Why did you <b>not</b> file the FAFSA for 2017-18? (Check All that Apply)	<input type="radio"/> I don't think I qualify for financial aid <input type="radio"/> I did not need financial aid to pay for college expenses this year <input type="radio"/> I think it is too much of a hassle to apply for financial aid because I am not eligible for much money <input type="radio"/> I did not realize that I had to submit a financial aid application each year <input type="radio"/> It was too late to apply for financial aid when I decided to do so
<< If Q8 = I don't think I qualify for financial aid >>  Q9. Why do you believe you don't qualify for financial aid	<input type="radio"/> I've applied for financial aid before, but did not receive any money <input type="radio"/> My family income is too high to qualify for financial aid <input type="radio"/> I don't have good enough grades to get financial aid <input type="radio"/> I am not enrolled full time <input type="radio"/> I'm not a US citizen
<<If Q8 = I did not need financial aid to pay for college expenses this year >>  Q10: Why did you not need financial aid this year?	<input type="radio"/> I have funds in a college savings account to cover expenses <input type="radio"/> I received scholarships or grants from other (non-government) sources <input type="radio"/> I decided not to enroll this year <input type="radio"/> I have graduated and am no longer enrolled

<<DISPLAY LOGIC: IF Q1 = YES or Q2 = 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.

Q11: How did you learn about the process of completing the FAFSA to apply for government financial aid? <i>Check all that apply.</i>	<input type="radio"/> Friend or Relative <input type="radio"/> Communication or mailing from my school <input type="radio"/> Community Organization <input type="radio"/> Online website <input type="radio"/> Private counselor or financial advisor <input type="radio"/> I do not know how to apply for financial aid
Q12: Did you receive assistance from another person when you last completed the FAFSA? If yes, please indicate from whom. <i>Check all that apply.</i>	<input type="radio"/> Relative or Friend <input type="radio"/> My college's financial aid or other staff <input type="radio"/> Community Organization <input type="radio"/> Live counselor via phone or online <input type="radio"/> Private counselor or financial advisor <input type="radio"/> I did not receive help from someone else
Q13: Do you rely on a parent, guardian, or other party to provide financial information in order to complete your FAFSA?	<input type="radio"/> Yes <input type="radio"/> No

<<ALL STUDENTS >>

**Block Header:** When completing the FAFSA, students have had the option of using the IRS Data Retrieval Tool (DRT) to help them. The IRS DRT allows you to electronically transfer your federal tax return information from the U.S. Treasury to your FAFSA. Last March, during the aid application season, the IRS DRT became unavailable.

Q14: Did the IRS DRT removal affect whether you completed your 2017-18 FAFSA?	<input type="radio"/> Yes, it did affect whether I chose to complete the FAFSA <input type="radio"/> No, it did not affect whether I chose to complete FAFSA
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<<DISPLAY LOGIC: IF Q1 = "YES..." (DID file the 2017-18 FAFSA) >>

Q15: Please tell us how you submitted your 2017-18 FAFSA.	<input type="radio"/> I submitted the FAFSA online <input type="radio"/> I submitted the paper FAFSA
<<DISPLAY LOGIC: IF Q15 = Paper FAFSA>> Q16: Why did you choose to submit the FAFSA on paper? <i>Check all that apply.</i>	<input type="radio"/> I did not know there are other options for submitting the FAFSA <input type="radio"/> I tried to submit the FAFSA online but had difficulty <input type="radio"/> I did not have good online access to be able to complete the FAFSA online <input type="radio"/> The paper version seemed easier than other options
<<DISPLAY LOGIC: IF Q15 = FAFSA Online>> Q17: Did you use the IRS Data Retrieval Tool to complete your FAFSA?	<input type="radio"/> Yes <input type="radio"/> No <input type="radio"/> Not Sure
Q18: Please indicate the statements that apply to you regarding the IRS DRT. <i>Check all that apply.</i>	<input type="radio"/> I am not familiar with the IRS DRT <input type="radio"/> I found the IRS DRT to be easy to use <input type="radio"/> The IRS DRT system was not available when I tried to use it <input type="radio"/> I wanted to use the IRS DRT but I had difficulty doing so <input type="radio"/> I was not eligible to use the IRS DRT because of my (or my family's) tax return or filing status
Q19: Did the IRS DRT removal affect when you completed your 2017-18 FAFSA?	<input type="radio"/> Yes, I delayed submitting the FAFSA due to unavailability of the IRS DRT <input type="radio"/> No, it did not affect the timing of when I submitted the FAFSA
Q20: Did the IRS DRT removal affect how you completed your 2017-18 FAFSA?	<input type="radio"/> No, I submitted the FAFSA the same way as I originally intended <input type="radio"/> Yes, I decided to submit the FAFSA by a different means because of the unavailability of the IRS DRT

We're also interested to know your opinions about the financial aid process for the 2017-18 academic year. Please select one response to each statement.

Q21: I clearly understood the steps to get financial aid for college this year.	<i>Strongly Disagree</i>	<i>Disagree</i>	<i>Neither Agree or Disagree</i>	<i>Agree</i>	<i>Strongly Agree</i>
Q22: I was able to complete the FAFSA by myself easily	<i>Strongly Disagree</i>	<i>Disagree</i>	<i>Neither Agree or Disagree</i>	<i>Agree</i>	<i>Strongly Agree</i>
Q23: I was able to complete the FAFSA easily with the help of other family members (e.g.,	<i>Strongly Disagree</i>	<i>Disagree</i>	<i>Neither Agree or Disagree</i>	<i>Agree</i>	<i>Strongly Agree</i>
Q24: My financial aid award letter was easy to understand	<i>Strongly Disagree</i>	<i>Disagree</i>	<i>Neither Agree or Disagree</i>	<i>Agree</i>	<i>Strongly Agree</i>
Q25: My school's financial aid office was available to help me understand my financial	<i>Strongly Disagree</i>	<i>Disagree</i>	<i>Neither Agree or Disagree</i>	<i>Agree</i>	<i>Strongly Agree</i>
Q26: I know where to go if I have questions about my financial aid forms	<i>Strongly Disagree</i>	<i>Disagree</i>	<i>Neither Agree or Disagree</i>	<i>Agree</i>	<i>Strongly Agree</i>

Q27: After I submitted the FAFSA, I was asked to fix an error or problem with my application	<input type="radio"/> True	<input type="radio"/> False
Q28: I was asked to submit more information for "Verification"	<input type="radio"/> True	<input type="radio"/> False
Q29: My school required me to complete another form to apply for financial aid	<input type="radio"/> True	<input type="radio"/> False



Q30: 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?	<input type="radio"/> Easier <input type="radio"/> Harder <input type="radio"/> Did not change the difficulty of the process
Q31: 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?	<input type="radio"/> Yes <input type="radio"/> No <input type="radio"/> Not Sure

**<<ALL STUDENTS>>**

Q32: How many credits are you taking this term (Fall 2017)? Select one <i>If you are unsure about the number of credits, assume each course is usually 3 credits.</i>	<input type="radio"/> No credits (I am not enrolled this term) <input type="radio"/> Less than 6 credits <input type="radio"/> 6 to 8 credits (approximately two courses) <input type="radio"/> 9 to 11 credits (approximately 3 courses) <input type="radio"/> 12 to 14 credits (full-time; approximately 4 courses;) <input type="radio"/> 15 credits or more (full-time; approximately 4-6 courses)
Q33: Are you taking more, fewer, or the same credits as the last time you enrolled in college courses?	<input type="radio"/> Increased – I’m taking more credits (or courses) this term <input type="radio"/> Decreased – I’m taking fewer credits this term <input type="radio"/> No change – I’m taking the same number of credits
Q34: If your financial aid offer, not including loans, had been doubled, would you have taken more credits or courses?	<input type="radio"/> Yes <input type="radio"/> No <input type="radio"/> Does Not Apply to me
Q35: Did you know that the amount of financial aid you may be eligible for increases when you are enrolled for more credits?	<input type="radio"/> Yes <input type="radio"/> No

**<<DISPLAY LOGIC: IF Q32 is less than 12 credits/full-time >>**

Q36: Why are you taking fewer than 12 credits/attending less than full time this term? <i>Check all that apply.</i>	<input type="radio"/> I completed my degree/graduated <input type="radio"/> I do not need additional courses for my degree <input type="radio"/> The courses I need to take are not being offered or did not have space for me (i.e., limited enrollment) <input type="radio"/> I have other work or personal commitments <input type="radio"/> I cannot afford to pay for more courses <input type="radio"/> None of the above
Q37: How many credits do you plan to take the next term? Select one. <i>If you are unsure about the number of credits, assume each course is usually 3 credits.</i>	<input type="radio"/> No credits (do not plan to enroll) <input type="radio"/> Less than 6 credits <input type="radio"/> 6 to 8 credits (approximately two courses) <input type="radio"/> 9 to 11 credits (approximately 3 courses) <input type="radio"/> 12 to 14 credits (full-time; approximately 4 courses) <input type="radio"/> 15 credits or more (full-time; approximately 4-6 courses)

**<< DISPLAY LOGIC: IF Q32 = CURRENTLY ENROLLED THIS TERM AND TAKING 12 CREDITS OR MORE >>**

Q38: What made you decide to take 12 or more credits this term? <i>Check all that apply.</i>	<input type="radio"/> I need the courses to complete my degree. <input type="radio"/> I received enough financial aid to make full-time enrollment possible. <input type="radio"/> I am trying to complete my degree as quickly as possible. <input type="radio"/> I am required to enroll full-time due to a scholarship I am receiving or a program I am a part of <input type="radio"/> None of the above
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<p>Q39: How many credits do you plan to take the next term? Select one.  <i>If you are unsure about the number of credits, assume each course is usually 3 credits.</i></p>	<p> <input type="radio"/> No credits (do not plan to enroll)  <input type="radio"/> Less than 6 credits  <input type="radio"/> 6 to 8 credits (approximately two courses)  <input type="radio"/> 9 to 11 credits (approximately 3 courses)  <input type="radio"/> 12 to 14 credits (full-time; approximately 4 courses)  <input type="radio"/> 15 credits or more (full-time; approximately 4-6 courses) </p>
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**<<ALL STUDENTS>>**

<p>We're also interested to know how financial aid affects your decisions about college. <i>Please select one response to each statement.</i></p>					
Q40: I'm attending my current school because of the financial aid package I was offered	<i>Strongly Disagree</i>	<i>Disagree</i>	<i>Neither Agree or Disagree</i>	<i>Agree</i>	<i>Strongly Agree</i>
Q41: I was not offered enough financial aid to make attending my 1st-choice school affordable	<i>Strongly Disagree</i>	<i>Disagree</i>	<i>Neither Agree or Disagree</i>	<i>Agree</i>	<i>Strongly Agree</i>
Q42: After I learned about my financial aid award, I decided to take more college credits than I was originally planning	<i>Strongly Disagree</i>	<i>Disagree</i>	<i>Neither Agree or Disagree</i>	<i>Agree</i>	<i>Strongly Agree</i>
Q43: I am limiting the number of credits I'm taking because I want to minimize my student debt	<i>Strongly Disagree</i>	<i>Disagree</i>	<i>Neither Agree or Disagree</i>	<i>Agree</i>	<i>Strongly Agree</i>
Q44: I have stopped taking college classes because of my student loan debt	<i>Strongly Disagree</i>	<i>Disagree</i>	<i>Neither Agree or Disagree</i>	<i>Agree</i>	<i>Strongly Agree</i>

Q45: Have you ever personally taken out a loan to pay for college?	<input type="radio"/> Yes <input type="radio"/> No
Q46: Has a family member ever taken out a loan to help you pay for your college?	<input type="radio"/> Yes <input type="radio"/> No <input type="radio"/> Not Sure

**If 45 and 46 are both "No", Respondent will skip to Q 58**

**<<DISPLAY LOGIC: If Q45 = YES (STUDENT TOOK OUT A LOAN)>>**

<p>Q47: How did you decide to personally take out a loan?  <i>Check all that apply</i></p>	<p> <input type="radio"/> Talked to my Parents or Other Relative  <input type="radio"/> Talked to a Friend  <input type="radio"/> Talked to my college's financial aid staff  <input type="radio"/> Got help from a Community Organization  <input type="radio"/> Used an online resource to consider my options  <input type="radio"/> I did not receive help from anyone else </p>
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**<<DISPLAY LOGIC: Answer Q50 - Q If Q45 = YES (STUDENT TOOK OUT A LOAN) OR Q46 = YES (FAMILY MEMBER TOOK OUT LOAN FOR COLLEGE)>>**

<p>Q48: What kinds of loans have you or family members ever taken out to pay for your college expenses?  <i>Check all that apply</i></p>	<p> <input type="radio"/> Federal Student Loan (Stafford Loan, Direct Loan, etc.)  <input type="radio"/> Federal Parent PLUS Loan  <input type="radio"/> Loan from a Bank  <input type="radio"/> Loan from a relative or friend  <input type="radio"/> Not Sure  <input type="radio"/> Loan from my college  <input type="radio"/> Credit Card Loan </p>
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We're interested to know what you think about your student loans. <b>Please select one response to each statement.</b>					
Q49: I am only able to attend college by taking out loans	<i>Strongly Disagree</i>	<i>Disagree</i>	<i>Neither Agree or Disagree</i>	<i>Agree</i>	<i>Strongly Agree</i>
Q50: My college helped me determine the right amount of loans I needed to take	<i>Strongly Disagree</i>	<i>Disagree</i>	<i>Neither Agree or Disagree</i>	<i>Agree</i>	<i>Strongly Agree</i>
Q51: When I took out my loans, I understood what the repayment plan would be	<i>Strongly Disagree</i>	<i>Disagree</i>	<i>Neither Agree or Disagree</i>	<i>Agree</i>	<i>Strongly Agree</i>
Q52: When I took out my loans, I was confident that I would be able to repay them	<i>Strongly Disagree</i>	<i>Disagree</i>	<i>Neither Agree or Disagree</i>	<i>Agree</i>	<i>Strongly Agree</i>
Q53: I have a good understanding of what interest rate I am being charged on my student loan	<i>Strongly Disagree</i>	<i>Disagree</i>	<i>Neither Agree or Disagree</i>	<i>Agree</i>	<i>Strongly Agree</i>
Q54: I am comfortable with the interest rate being charged on my student loan	<i>Strongly Disagree</i>	<i>Disagree</i>	<i>Neither Agree or Disagree</i>	<i>Agree</i>	<i>Strongly Agree</i>
Q55: I have a good understanding of what my monthly payment will be after college for my student loan	<i>Strongly Disagree</i>	<i>Disagree</i>	<i>Neither Agree or Disagree</i>	<i>Agree</i>	<i>Strongly Agree</i>
Q56: <b>Currently</b> , I am confident that I will be able to repay my student loans	<i>Strongly Disagree</i>	<i>Disagree</i>	<i>Neither Agree or Disagree</i>	<i>Agree</i>	<i>Strongly Agree</i>

Q57: Have you already made any payments toward your student loans?	<input type="radio"/> Yes <input type="radio"/> No
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**<<SKIP LOGIC: IF Q45 = NO (IF THE STUDENT DID NOT TAKE OUT A LOAN) and Q46 = NO >>**

Q58: If you or your family have not taken out a loan for your college expenses, how did you make the decision? (Check all that apply)	<input type="radio"/> Talked to my Parents or Other Relative <input type="radio"/> Talked to a Friend <input type="radio"/> Talked to my college's financial aid staff <input type="radio"/> Got advice from a Community Organization <input type="radio"/> Used an online or print resource to consider my options <input type="radio"/> I had enough money to pay for college <input type="radio"/> I did not need help from someone else to decide
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<< ALL STUDENTS >>

We're interested in your opinions about college student loans. <i>Please select one response to each statement.</i>					
Q59: I worry about being able to repay a loan	<i>Strongly Disagree</i>	<i>Disagree</i>	<i>Neither Agree or Disagree</i>	<i>Agree</i>	<i>Strongly Agree</i>
Q60: I worry about the interest rate being too high.	<i>Strongly Disagree</i>	<i>Disagree</i>	<i>Neither Agree or Disagree</i>	<i>Agree</i>	<i>Strongly Agree</i>
Q61: I have other debt I am managing (e.g., credits cards, car loan, mortgage)	<i>Strongly Disagree</i>	<i>Disagree</i>	<i>Neither Agree or Disagree</i>	<i>Agree</i>	<i>Strongly Agree</i>
Q62: I found it confusing to understand my student loan options	<i>Strongly Disagree</i>	<i>Disagree</i>	<i>Neither Agree or Disagree</i>	<i>Agree</i>	<i>Strongly Agree</i>
Q63: I received enough financial aid to be able to avoid taking out loans	<i>Strongly Disagree</i>	<i>Disagree</i>	<i>Neither Agree or Disagree</i>	<i>Agree</i>	<i>Strongly Agree</i>
Q64: I had trouble trying to get a student loan	<i>Strongly Disagree</i>	<i>Disagree</i>	<i>Neither Agree or Disagree</i>	<i>Agree</i>	<i>Strongly Agree</i>
Q65: I was unable to get a student loan	<i>Strongly Disagree</i>	<i>Disagree</i>	<i>Neither Agree or Disagree</i>	<i>Agree</i>	<i>Strongly Agree</i>

<< ALL STUDENTS >>

Q66: To show our appreciation for completing the survey today, we would like to send you \$20, payable by PayPal or check. Please indicate your preferred payment type	<ul style="list-style-type: none"> <li><input type="radio"/> PayPal. The \$20 transfer will be sent via email within the next few hours</li> <li><input type="radio"/> Check. Please allow up to 4 weeks for processing and delivery of the \$20 check</li> <li><input type="radio"/> No, thanks. Decline the incentive.</li> </ul>
<< IF select "PayPal">> Q67: Please provide the email address to which you would like the PayPal payment sent.	<ul style="list-style-type: none"> <li><input type="radio"/> FIRST - type in your email address _____</li> <li><input type="radio"/> Then - click: (PayPal button)</li> </ul>
<<If select PayPal, they are routed to Phone>> Q68: Please provide your phone number in case there is a problem with your PayPal payment	<ul style="list-style-type: none"> <li><input type="radio"/> Phone _____</li> </ul>
<<If select CHECK>> Q69: Please provide the address to which you would like the \$20 check mailed (Allow 4 weeks for delivery)	First Name, Last Name, Address, ZIP, City, State
Q70: Please provide your email address	Email Address: _____