



U.S. Department of Education Multiple Servicer Survey (MSS) A/B Test

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

(H1) Tell us about your experience with [servicer].

- Our records indicate you have a student loan held by the Department of Education but serviced by **[servicer]**.
- The U.S. Department of Education’s office of Federal Student Aid (FSA) wants to know what your experience with **[servicer]** has been like.
- FSA has partnered with an independent research firm, CFI Group, to gather feedback on borrowers’ experience with their servicers.
- Your responses will remain confidential to FSA; we hope this will allow you to feel free to be candid in your feedback to us.
- This survey should take you approximately 7 minutes to complete.

The survey is conducted by CFI Group, a Michigan-based consulting company, and is hosted on their secure servers.

[START THE SURVEY]

PRA Burden Statement

According to the Paperwork Reduction Act of 1995, no persons are required to respond to a collection of information unless such collection displays a valid OMB control number. The valid OMB control number for this information collection is 1845-0045. Public reporting burden for this collection of information is estimated to average 7 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/Student Experience and Aid Delivery/Customer Analytics Group at 830 First Street, NE Washington, DC 20202 or customersurveys@ed.gov directly. [Note: Please do not return the completed survey to this address.]

Overall Experience with [Servicer].

1. Please rate your overall experience with **[servicer]**.
[1 – 5 stars]



Recent Interactions with [Servicer]

[FEATURE BOX]: We know that payments and interest accrual on federally-owned loans have been paused since March 2020. As a result, some of these interactions may not apply to you. That's okay. You should only check boxes for interactions you have experienced over the last six months.

Please check all that apply.

2. In the past six months, I have: [Randomize selection]

- 1 Received communication from [servicer] (letter, email, phone call, SMS, etc.) **[if unchecked, skip communication section]**
- 2 Contacted [servicer] for help (via phone, chat, email, social media) **[if unchecked, skip contact center section]**
- 3 Used [servicer]'s website **[if unchecked, skip website section]**
- 4 Used servicer's mobile app **[if unchecked, skip app section]**
- 5 Made a payment on my student loans (either directly or via auto-debit) **[if unchecked, do not include 18.1]**
- 6 Enrolled in automatic payments **[if unchecked, do not include 18.2]**
- 7 Enrolled in or switched repayment plans **[if unchecked, do not include 18.3]**
- 8 Consolidated my loans **[if unchecked, do not include 18.4]**
- 9 Requested to pause my payments **[if unchecked, do not include 18.5]**
- 10 Submitted a complaint to or about my servicer ([servicer]) **[if unchecked, skip made changes section]**
- 11 None of these apply to me **[skip to ACSI section]**

Communications

- 3. **Overall, how would you rate the communications you receive from [servicer]?**
Communications include emails, letters, phone calls, text messages, billing statements, etc.)
[1 = poor, 10 = excellent]
- 4. **How would you rate [servicer]'s communications for being:**
[1 = poor, 10 = excellent]
 - 1 Easy to access
 - 2 Easy to understand
 - 3 Timely
 - 4 Accurate
 - 5 Clear about actions and next steps I need to take, where applicable
- 5. **[Servicer] communicates with me:**
[radio buttons: too little, just enough, too much]
- 6. **What could [servicer] do to improve their communications?** (optional)
[Free-form text box]

Contact Center

- 7. **Overall, how would you rate your experience contacting [servicer].**
[1 = poor, 10 = excellent]
- 8. **In a few words, tell us why you last contacted [servicer].** (optional)



[Free-form text box]

9. Was [servicer] able to resolve your inquiry?

- 1 Yes
 - 2 No
- [if no] **9a. Please explain.** (optional)

10. How would you rate the:

[1- poor, 10 = excellent]

- 1 Ease of reaching [servicer]
- 2 Knowledge of the representative
- 3 Representative's willingness to help
- 4 Time it took to resolve your inquiry.

Website and/or mobile app

[Servicer]'s Website

11. Overall, how would you rate [servicer]'s website?

[1 = poor, 10 = excellent]

12. In a few words, tell us why you recently visited [servicer]'s website? (optional)

[Free-form text field]

13. How would you rate [servicer]'s website on the following:

[1 =poor, 10 =excellent]

- 1 Ease of to logging into the site
- 2 Ease of finding what you're looking for
- 3 Clarity of information
- 4 Usefulness of the tools on the site (e.g., interest calculators, repayment calculators)

[Servicer]'s Mobile App

14. Overall, how would you rate [servicer]'s mobile app?

[1 =poor, 10 =excellent]

15. In a few words, tell us why you recently used [servicer]'s mobile app? (optional)

[Free-form text field]

16. How would you rate [servicer]'s mobile app on the following:

[1 =poor, 10 =excellent]

- 1 Ease of logging in
- 2 Ease of finding what you're looking for
- 3 Clarity of information
- 4 Usefulness of the tools (e.g., interest calculators, repayment calculators)

17. What could [servicer] do to improve their website and/or mobile app? (optional)

[Free-form text box]

Managing my loans



18. How easy was it to:

[1 =extremely difficult, 10 =extremely easy, with a N/A]

- 1 Make a payment on your loans
- 2 Enroll in automatic payments
- 3 Enroll in or switch repayment plans
- 4 Consolidate your loans
- 5 Pause your payments (deferment or forbearance)

Complaints

You indicated you submitted a complaint to or about [servicer] over the last six months.

Complaints can either be submitted directly to your servicer or through Federal Student Aid's [Feedback Center](#).

19. In a few words, tell us what your complaint was about. (optional)

[Free-form text field]

20. Has your complaint been resolved?

- 1 Yes
 - 2 No
 - 3 Resolution still pending
- If no 20a. **Please explain.** (optional)
[Free-form text field]

Overall Experience

21. Using a 10-point scale on which "1" means "Very Dissatisfied" and 10 means "Very Satisfied", how satisfied are you with [servicer] overall?

["1" = "Very Dissatisfied" and 10 = "Very Satisfied"]

22. Using a 10-point scale on which "1" now means "Falls Short of Your Expectations" and "10" means "Exceeds Your Expectations," to what extent has [servicer] fallen short of or exceeded your expectations?

["1" = "Falls Short of Your Expectations" and "10" = "Exceeds Your Expectations,"]

23. Imagine what an ideal process would be for dealing with your loan servicer. How well do you think [servicer's] current process compares with that ideal you just imagined? Please use a 10-point scale on which "1" means "Not Very Close to the Ideal," and "10" means "Very Close to the Ideal."

["1" = "Not Very Close to the Ideal," and "10" = "Very Close to the Ideal."]

24. Please rate the degree to which you trust [servicer].

[1 = Very little, 10 = Very much]

Close

25. What could [servicer] do to improve your loan servicing experience?

[Longer form free-form text field]



[NEXT]

26. Thank you for providing feedback on your servicer, [servicer]. Do you have 2 more minutes to provide feedback on your student loans?

[radio buttons : Yes, no]

- 1 Yes
- 2 No

[FINISH]

My Student Loans

To what extent do you agree with the following statements
[Grid, randomize order, 1 = Strongly Disagree, 10 = Strongly Agree]

- 27. My student loans were a good investment.
- 28. I borrowed a reasonable amount of money to pay for school.
- 29. I feel knowledgeable about my student loans.
- 30. I understand the repayment and forgiveness options available to me.
- 31. I understand how interest accrues on my loans.
- 32. My monthly payment is affordable.
- 33. I feel confident about my ability to pay back my student loans.

- 34. If you could go through the process of taking out loans to pay for your education all over again, would you take the same actions or make a change?
 - a. Take the same actions
 - b. Make a change (please explain)
 - c. I don't know/not sure

[FINISH]

Confirmation

This completes our survey.

[If respondent said that the reason for their contact or complaint wasn't resolved.] Within the survey, you indicated that you had an issue or complaint that wasn't resolved. Because your responses are anonymous, your servicer doesn't have the ability to follow up with you to resolve the issues you reported in this survey. If you need assistance resolving your issue or complaint, please contact your servicer or Federal Student Aid's [Feedback Center](#).

Servicer Name/Website	Servicer Phone Number

[If respondent did not have an unresolved inquiry or complaint.] If you need any help with your student loans, please don't hesitate to reach out to [SERVICER]. Their contact information is below.



Servicer Name/Website	Servicer Phone Number

Thank you for your time, and have a good day.

StudentAid.gov