

Borrowing for your and others' education

1. Have you **ever** taken out a loan for your own education? *Include loans which no longer have a balance.*

- Yes
- No

i. [If Yes] When you borrowed money for your education, did you expect to repay all your loans yourself, some of the loans yourself, or that someone else would repay all your loans?

- I expected to fully repay all my loans myself
- I expected someone else would help repay some of my loans
- I expected someone else would fully repay all my loans

2. Have you **ever** taken out a loan (or cosigned on a loan) for someone else's education?

Include loans which no longer have a balance. "Cosigning" is when you agree to be responsible for a loan jointly with the primary borrower, often a family member.

- Yes
- No

i. [If Yes] Did you take out a loan or cosign a loan? *Mark all that apply.*

- Took out a loan
- Cosigned a loan

ii. [If Yes] For whose education did you borrow? *Mark all that apply.*

- For my child
- For my grandchild
- For my spouse or partner
- For someone else

iii. [If Yes] When you **most recently** borrowed for someone else's education (including as a cosigner), who did you expect would repay the loans?

- I expected to fully repay the loans myself
- I expected someone else would help repay some of my loans
- I expected someone else would fully repay the loans

3. Has someone else **ever** borrowed a student loan to help pay for your education? *Do not include loans where someone cosigned on your loan.*

- Yes
- No

i. [If Yes] Considering all the times someone borrowed for your education, did you expect you would help to repay some or all the money?

- I did not expect to help repay any of the money
- I expected to help repay some of the money
- I expected to repay all the money
- Don't know

Repaying student loans

4. Has anyone else ever made payments on the student loans you took out (for your own or someone else's education)?

- No, I have made all the payments
- Yes, but I've made more than half of the payments
- Yes, but I've made about half of the payments
- Yes, but I've made less than half of the payments
- Yes, and I have not made any payments

5. Have you **ever** helped repay a student loan someone else took out for their education?

- Yes, for a spouse or partner
- Yes, for a child or grandchild
- Yes, for someone else
- No

6. In total, including loans for your own and others' education, about how much in student loans have you borrowed or cosigned for?

[\$ numerical input]

7. What types of student loans have you taken out (as the only borrower or as a cosigner on the loan)? Mark all that apply.

- Stafford federal student loan (subsidized or unsubsidized)
- PLUS federal student loan for graduate students
- PLUS federal student loan for parents
- Perkins federal loan
- Federal consolidation loan
- Private student loan from a bank or other finance company
- Loan from my school
- Loan from a friend or family member
- Other
- Don't know

i. [If Private] Thinking of all the student loans you've taken out, about what share of the total dollar amount were private loans?

- 100%
- 67-99%
- 34-66%
- 1-33%

The next questions ask about your experience making payments on your student loans, that is, loans you took out or cosigned for. Your student loan "servicer" is the company assigned by the Department of Education or your private lender to handle the billing and other details of your student loans.

8. Have you ever had difficulty making payments on your student loans, that is, loans you took out for your own or someone else's education?

- Yes,
- No, I have not had any difficulty making payments

i. [If Yes] Did you miss any required payments?

- Yes
- No

ii. [If Yes] Which of the following reasons best describes why you most recently had difficulty making payments? Mark all that apply.

- I had unexpected expenses
- My income was less than my expenses
- I had an unexpected drop in income
- I didn't know how to make payments
- I didn't know I needed to make payments
- I didn't want to make payments
- None of the above

iii. [If Yes] When you most recently had difficulty making student loan payments, did you do any of the following to get help?

	Yes	No
I contacted or talked to my servicer or lender		
I contacted the U.S. Department of Education		
I asked friends or family for financial assistance		
I paid a company to help (for example, with consolidating loans or lowering my student loan payments)		
I contacted some other		
I researched options online		

iv. [If Yes] At any time while your student loans were in repayment, did you ever experience any of the following regarding your student loans?

	Yes	No
My student loans were assigned to a debt collector or collection agency		
My federal income tax refund was withheld by the IRS		
My Social Security retirement or disability benefits were withheld		
My wages were garnished		

9. Over the time you have been in repayment, have any of your federal student loans gone into default?

- Yes
- No

i. [If Yes] Thinking of the **most recent** time you had a student loan in default, how did you get your loan out of default?

- I haven't, my loan is still in default
- I voluntarily paid off my loan in full
- Rehabilitation or consolidation
- Through the Fresh Start program
- My loan was forgiven, cancelled, or discharged
- My loan was paid off through involuntary collections or garnishment
- I don't know

10. In the past year, have you done any of the following regarding your student loan(s)?

	Yes	No
Contacted my loan servicer		
Logged into my loan servicer's website		
Logged into Federal Student Aid's website		
Made a payment on my student loans		
Submitted a complaint about my servicer		

11. Have you **ever** contacted or talked to your student loan servicer(s) for any of the following reasons regarding your student loan(s)?

	Yes	No
I was not able to make my monthly payment on time		
I wanted to lower my monthly payments or enroll in a different repayment plan		
I wanted to temporarily pause my payments (usually referred to as a forbearance or deferment)		
I wanted to dispute my debt		
I wanted information about my account, repayment options, or loan forgiveness		
I wanted to make some other change		

i. [If yes to any] Thinking of the **most recent** time you interacted with your servicer(s), did you enroll in a new repayment plan, forbearance, or deferment to reduce your payments?

- Yes
- No

A. [If no] If you did not make any changes to your payments after the most recent time working with your servicer(s), why not?

- I decided I didn't need to make a change
- Enrolling was too difficult or too complicated
- I was told I was not eligible for changes
- Available payment plans didn't lower payments enough
- I received incorrect information or had difficulty with my servicer
- I was not trying to change my payments

12. Have you **ever** done any of the following because of your or your household's student loan payments?

	Yes	No
Carried a balance on a credit card I otherwise would not have		
Went without food, medicine, or other necessities		
Borrowed from family or friends		
Deferred payments on bills, loans, or other financial obligations		
Delayed starting a family		
Delayed buying a home		

Your federal student loans

The next X questions are about your federal student loans, including loans you borrowed for someone else and loans that no longer have a balance. **If you have never had a federal student loan, skip to question Y.**

13. Were any of your student loan payments paused because of the federal student loan payment pause?

- Yes
- No

i. [If yes] Did the payment pause allow or cause you to do any of the following?

	Yes	No
Pay down other debt (credit cards, other loans, collections)		
Make a major purchase		
Save or invest money		
Delay consolidating or refinancing my student loans		
Start or expand my family		
Relocate to a new city		
Attend more school		
Change jobs or careers		

ii. [If yes] Over the next few months, will you have to do any of the following so that you can make your student loan payment(s)?

	Yes	No
Cut back on large purchases		
Cut back on basics		
Save less		
Earn more income		

iii. [If yes] How confident are you that you can afford your student loan payments now that the payment pause has ended?

- Very confident
- Fairly confident
- Somewhat confident
- Slightly confident
- Not confident at all

For federal student loans, borrowers can pick a repayment plan like extended repayment or a repayment plan (sometimes called income-based or income-driven repayment (IDR) plans) for which their monthly payment amount depends on their income and family size.

14. Have you ever chosen a repayment plan for your federal student loans, or have you only been on the standard repayment plan? Mark all that apply.

- Yes, I chose an IDR plan
- Yes, I chose some other type of plan
- No, I'm on the standard plan
- No, I'm not in repayment
- I don't know

i. [If No, I'm on the standard plan] Why haven't you chosen a repayment plan?

- I prefer the standard repayment plan
- I didn't know I could choose my repayment plan
- I need help or more information to choose my plan
- I haven't given it serious thought

ii. [If Yes, IDR] How long ago did you most recently choose an IDR plan?

- Within the last year
- 1-2 years ago
- 3-5 years ago
- More than 5 years ago

iii. [If Yes, IDR] Have you ever had difficulty with any of the following when trying to enroll in or use IDR? Mark all that apply.

- Difficulty certifying my income
- Difficulty completing my enrollment application
- Difficulty getting information from my servicer
- Missed a recertification deadline

14. Did you make different choices for any of the following because of IDR plan options? If you didn't know about those options when you were in school, would you have made different choices if you had known about IDR? *Mark all that apply.*

I chose or would have chosen ...

- to attend a different school
- a different major or field of study
- to complete less school
- to complete more school
- a different career

There are several programs available (such as Public Service Loan Forgiveness or Total and Permanent Disability Discharge) where borrowers can have part or all their student loans forgiven, discharged, or cancelled.

15. Have you **ever** applied for any of the following loan cancellation, discharge, or forgiveness programs? *Mark all that apply.*

- Public Service Loan Forgiveness (PSLF)
- Teacher Loan Forgiveness
- Borrower Defense to Repayment
- Closed School Discharge
- Total & Permanent Disability Discharge
- Bankruptcy discharge
- The one-time debt relief overruled by the Supreme Court in June 2023

i. **[If PSLF or Teacher Loan Forgiveness] Did you choose your major, career, or employer at least in part because of the PSLF or Teacher Loan Forgiveness program?**

	Yes	No
I chose a different major		
I chose a different career		
I chose a different employer		

16. Have you **ever** had any of your student loans discharged, cancelled, or forgiven (meaning that your balance on the loan(s) was reduced, potentially to \$0) through any of the following programs? *Mark all that apply.*

- Public Service Loan Forgiveness (PSLF)
- Teacher Loan Forgiveness
- Borrower Defense to Repayment
- Closed School Discharge
- Total and Permanent Disability Discharge
- Discharged in bankruptcy
- Income-Driven Repayment
- Another program or law
- No
- Not sure

i. **[If yes] About how much debt did you have discharged, cancelled, or forgiven?**

[\$ numerical input]

ii. **[If yes] Has having your debt discharged, cancelled, or forgiven allowed you to do any of the following sooner than you might otherwise have?** *Mark all that apply.*

- Move
- Get married or start a family
- Make a large purchase
- Save more
- Retire
- Change jobs or start a business
- Get medical care

Your household and its finances

17. **What is your current work status?** *Mark all that apply including for your spouse or partner if you have one.*

	You	Spouse or Partner
Self-employed		
Work full time		
Work part time		
Retired		
Temporarily laid off or on leave		
Unemployed		
Not working for pay (homemaker, student, disabled, etc.)		

18. **[If working] Do you currently work mostly in-person, remotely, or a mix of both?**

- Mostly in-person
- Mostly remotely (such as from home)
- Mix of both

19. **[If working] How much does your current work relate to your education?**

- a. It relates closely to my education
- b. It relates somewhat to my education
- c. It is unrelated to my education

20. **[If working] How satisfied are you with your job or career path?**

- a. Very satisfied
- b. Somewhat satisfied
- c. Neither satisfied nor unsatisfied
- d. Somewhat unsatisfied
- e. Very unsatisfied

21. **How much do you agree or disagree with the following statement? My student loans were a good investment.**

- Strongly agree
- Somewhat agree
- Neither agree nor disagree
- Somewhat disagree
- Strongly disagree

22. **What was your household's annual income in 2022 from all sources (wages, tips, interest, child support, alimony, investment or rental income, retirement, Social Security, and government benefits such as food stamps)?**

- \$20,000 or less
- \$20,001 to \$35,000
- \$35,001 to \$50,000
- \$50,001 to \$65,000
- \$65,001 to \$80,000
- \$80,001 to \$100,000
- \$100,001 to \$125,000
- \$125,001 to \$175,000
- \$175,001 to \$250,000
- More than \$250,000

23. **As best as you can remember, when you first started working after leaving school, what was your annual income from all sources?**

- \$20,000 or less
- \$20,001 to \$35,000
- \$35,001 to \$50,000
- \$50,001 to \$65,000
- \$65,001 to \$80,000
- \$80,001 to \$100,000
- More than \$100,000
- I don't know
- I haven't worked after leaving school

24. **In the past year, did you provide financial support to family members who do not live in your household?**

- Yes
- No

i. **[If yes] Approximately how much did you spend to help them in total last year?**

[\$ numerical input]

25. **In the past year, did you receive financial support from someone who does not live in your household?**

- Yes
- No

i. **[If yes] Approximately how much did you get in total last year?**

[\$ numerical input]

26. About how much money does your household currently have in IRA, 401(k), pension plans, or other retirement savings accounts?

- Don't have a retirement savings account
- Less than \$10,000
- \$10,000-\$29,999
- \$30,000-\$59,999
- \$60,000-\$99,999
- \$100,000-\$149,999
- \$150,000 or more

27. About how much total money does your household have in non-retirement savings and investment accounts?

- Don't have a non-retirement savings or investment account
- Less than \$500
- \$500 to \$999
- \$1,000 to \$2,999
- \$3,000 to \$4,999
- \$5,000 to \$9,999
- \$10,000 to \$19,999
- \$20,000 or more

28. How much are your household's total expenses in a typical month, including all debt payments, housing payments, utilities, and daily living expenses?

- Less than \$250
- \$250-\$499
- \$500-\$749
- \$750-\$999
- \$1,000-\$1,999
- \$2,000-\$4,999
- \$5,000 or more

29. Did you receive flexibility or assistance from any of the following coronavirus-specific programs? Mark all that apply.

- Private student loan forbearance
- Federal student loan forbearance
- Other loan forbearance (such as mortgage, auto, or credit card)
- Rent payment deferment or flexibility
- Eviction protection
- Additional child tax credit
- Paycheck protection loan
- Unemployment insurance payments
- Stimulus or Economic Impact Payment

You and your household

30. What sex were you assigned at birth?

- Male
- Female
- Don't know or prefer not to answer

31. What is your current gender identity? Mark all that apply.

- Male
- Female
- Transgender
- I use a different term
- Don't know or prefer not to answer

32. Are you of Hispanic, Latino, or Spanish origin?

- Yes
- No

33. What is your race? Mark all that apply.

- White
- Black or African American
- American Indian or Alaska Native
- Asian
- Native Hawaiian or other Pacific Islander

34. How old are you?

- Less than 30 years
- 30-49 years
- 50-61 years
- 62 years or older

35. Do you have any long-term physical, mental, or emotional conditions that make it difficult to carry out your day-to-day activities?

- Yes
- No

36. What is your current marital status?

- a. Married
- b. Living with a partner
- c. Never married
- d. Previously married (for example: divorced or widowed)

37. How many children under 18 live in your household?

[numerical input]

38. If you helped any of your children or younger relatives pay for college, how did you do so?

Mark all that apply.

- Paid money out of savings (including a retirement account)
- Took out or cosigned a student loan
- Used a home equity loan or refinanced a mortgage
- Took out another loan
- Not applicable

39. Did any of your parents attend college?

- Yes
- No

40. Are you currently attending school?

- Yes
- No

i. [If no] What year did you last attend school?

[Numerical input]

41. What is the highest degree or level of school you have completed?

- Less than a high school degree
- High school degree or GED
- Some college, but no degree or certificate
- Certificate program or vocational certificate
- Associate's degree (such as AA, AS)
- Bachelor's degree (such as BA, BS)
- Post-graduate degree (such as Master's, MD, JD, or Doctorate degree)

i. [If more than high school degree] For your highest level of education, which of the following best describes your major or field of study?

- Liberal arts, humanities, law, social sciences
- Biological sciences and health related programs
- Technical, vocational, or trade program
- Business
- Engineering, physical sciences, and mathematics
- General studies and multi/interdisciplinary studies

ii. [If more than high school degree] Have you ever received a Pell Grant for your education?

- Yes
- No
- Not sure

iii. [If more than high school degree] Thinking of all the costs of your education, have your parents or other family members paid for:

- They paid most or all of the costs
- They paid some of the costs
- They paid little or none of the costs

iv. [If more than high school degree] What is the name of the college or technical school you attended for the longest amount of time?

[Free response]

v. [If more than high school degree] Overall, how satisfied are you with the school(s) and program(s) you attended for your college or other post-high school education?

- Very satisfied
- Somewhat satisfied
- Neither satisfied nor unsatisfied
- Somewhat unsatisfied
- Very unsatisfied

Expectations for the future

42. Over the next 12 months, do you expect your total household income to increase, decrease, or stay about the same?

- Increase
- Decrease
- Stay about the same

43. Over the next two years, how likely do you think it is that you will:

	Very Likely	Somewhat Likely	Equally likely as unlikely	Somewhat Unlikely	Very Unlikely
return to school?					
move?					
buy a home?					
buy a car?					
have your student loans cancelled, discharged, or forgiven?					
pay off your student loans?					

Your general financial situation

44. How well do these statements describe you or your situation?

	Completely	Very well	Somewhat	Very little	Not at all
Because of my money situation, I feel like I will never have the things I want in life					
I am just getting by financially					
I am concerned that the money I have or will save won't last					

45. How often do these statements apply to you?

	Always	Often	Sometimes	Rarely	Never
I have money left over at the end of the month					
My finances control my life					

46. Which of the following statements comes closest to describing how much you are willing to give up something today to get a bigger benefit in the future?

- Willing to give up a lot today to get more later
- Willing to give up some today to get more later
- Willing to give up a little today to get more later
- Not willing to give up anything today to get more later

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