

**SURVEY ON STUDENT LOAN BORROWERS
2021
THE PEW CHARITABLE TRUSTS
AMERISPEAK FIELD REPORT**

August 18, 2021

Editor's note: This methodology was revised on May 31, 2022, to clarify the weighting scheme used for the survey.

Table of Contents

Study Introduction.....	3
Study-specific details.....	3
Pilot Test.....	3
Survey Administration.....	4
Data processing.....	6
Statistical Weighting.....	6
Appendices.....	7
Appendix A: NORC Card.....	8
Appendix B: Technical Overview Of The Amerispeak® Panel.....	9
Appendix C: Survey Correspondence.....	14
Appendix D: Transcript Download Instructions.....	16
Appendix E: Weighting Plan.....	19
Appendix F: Questionnaire.....	21

NORC Account Manager:

Angela Fontes | Fontes-Angela@norc.org

NORC Project Manager:

Mark Lush | Lush.Mark@norc.org



Study Introduction

NORC conducted the survey on federal student loan borrowers on behalf of The Pew Charitable Trusts using NORC’s AmeriSpeak® Panel for the sample source. This research was done to better understand the repayment experiences of student loan borrowers who default on their student loans.

This study was offered in English-only and administered in web format (optimized for mobile devices).

This AmeriSpeak Project Report supplements the information provided in the *NORC Card*, which provides an in-depth profile of sample quality metrics for the study, the data collection field period, interview sample size, response rate statistics, the design effect, and sampling margins of error, among other statistics. Please refer to the NORC Card (Appendix A) for information useful for compliance with the AAPOR Transparency Initiative, in addition to information provided in this AmeriSpeak Project Report.

For more detailed information on the AmeriSpeak panel recruitment and management methodology, please see the Appendix B (“Technical Overview of the AmeriSpeak Panel”) attached to this methodology report.

Study-specific details

The goal of the Pew study was to conduct a nationally representative survey with defaulted student loan borrowers, as well as borrowers who have never defaulted on their student loan. Survey panelists were categorized either as:

- ‘defaulters’: borrowers who had borrowed federal undergraduate loan(s) between 1998 and 2018 and had ever defaulted on a loan(s) or,
- ‘non-defaulters’: borrowers who had borrowed federal undergraduate loan(s) between 1998 and 2018 and had never defaulted on a loan(s).

The survey quota was for a representative sample of 700 defaulters and 700 non-defaulters, Panelists not in one of the two categories did not continue the interview. Panelist participation was also discontinued if they were categorized into a group where the quota was reached.

PILOT TEST

NORC conducted a pilot study using a non-probability sample from a vendor to refine the questionnaire and transcript validation process before the main data collection. The pilot was fielded between May 5 and May 12, 2021. Since respondents were sourced from non-probability panels, the exact nature and amount of incentives is unknown. In total NORC collected 300 interviews, including 170 defaulters and 130 non-defaulters. Additionally, NORC received a total of 20 loan transcripts (see Transcript Validation section below).

After reviewing the results of the pilot study, a few edits were made to specific questions to improve understanding and saliency. Other general changes were made to ensure standardization and consistency across the survey.

SURVEY ADMINISTRATION

Sampling

A general population sample of adults age 18+ was selected from NORC's AmeriSpeak Panel for the full survey.

AmeriSpeak's sampling strata is based on age, race/Hispanic ethnicity, education, and gender (48 sampling strata in total). The size of the selected sample per sampling stratum is determined by the population distribution for each stratum. In addition, sample selection takes into account expected differential survey completion rates by demographic groups so that the set of panel members with a completed interview for a study is a representative sample of the target population. If a panel household has more than one active adult panel member, only one adult in the household is eligible for selection (random within-household sampling). Panelists selected for an AmeriSpeak study earlier in the business week are not eligible for sample selection until the following business week.

For technical information about the AmeriSpeak Panel, including recruitment process and panel management policies, please see the Appendix B.

Field

The survey was fielded between June 18 and July 28, 2021. A sub-sample of AmeriSpeak panelists were invited to the survey on June 18 in a soft launch. A second sub-sample of AmeriSpeak panelists were invited on June 23 as part of the soft launch. The soft launch data was reviewed after collecting 200 completed interviews to determine the incidence rate for 'defaulters' and 'non-defaulters'. The remainder of the sampled AmeriSpeak panelists were invited to the survey in two batches on the following dates:

- July 2 – Batch 3
- July 7 – Batch 4

In total NORC collected 1,609 interviews, including 794 defaulters and 815 non-defaulters.

Survey Completion Rates

The screening and main interview stages of data collection were conducted during a single survey session for the respondents. Respondents who answered the screener, regardless of eligibility, are considered a screener complete.

Respondents who were determined to be eligible for the study, based on the screener, and then completed the survey are considered a survey complete. The screener completion rate was 35.1%. The incidence rate among those completing the screener was 17.4%. Among those cases that qualified for the main study interview, the interview completion rate was 68.2%. The summary statistics on sample performance are shown below.

Sample Performance Summary

Sampled/Invited Panelists	No. Screening Interviews Completed	Screener Completion Rate	No. Panelists Eligible for Interview	Incidence / Eligibility Rate	No. Survey Interviews Completed	Interview Completion Rate
38,561	13,541	35.1%	2,414	17.8%	1,609	66.7%

Please see NORC Card for the AAPOR response rate documentation.

Gaining Cooperation of AmeriSpeak Panelists for the Study

To encourage study cooperation, NORC sent email reminders to sampled web-mode panelists on the following dates:

- July 10th
- July 14th
- July 17th
- July 20th
- July 25th

Panelists were offered the cash equivalent of \$10 for completing the survey. See Appendix C for invitation and reminder examples.

Transcript Validation

Respondents who were eligible for the study were invited to participate in the transcript validation process (in both the pilot test and the main study) where respondents were asked to send in their student loan transcripts from the Department of Education to verify their default status. Upon completing the main portion of the survey, respondents were introduced to the transcript validation process (see Appendix D for details). Respondents who agreed to participate in the transcript validation portion of the study were prompted to enter their email address so that the transcript instructions could be emailed to them (see Appendix D for email instruction text). After they entered their email, the instructions were also displayed on screen so that any respondents using a laptop/desktop computer could complete the download process immediately, should they choose to.

Incentives differed slightly for the pilot test and the main study:

- Pilot test:
 - Both defaulters and non-defaulters: \$100
- Full survey:
 - Both defaulters and non-defaulters were initially offered \$100
 - On July 2, after reviewing the number of transcripts received and to boost the number of defaulter transcripts, NORC amended the incentives to:
 - Defaulters: \$150
 - Non-defaulters: \$25
 - On July 12, after receiving an adequate number of transcripts from non-defaulters, the incentives for non-defaulter transcripts were removed entirely.

NORC received the following number of transcripts:

- Pilot test: 20 transcripts
- Full survey: 211 transcripts
 - NOTE: After data cleaning, 210 survey responses contained transcripts (as one respondent was scrubbed from the final data set for quality).

Once received, transcripts were analyzed, personal identifiable information (PII) was removed, and loan details were appended to panelists' survey responses so that each panelist had a single row of data in the final data file. Transcripts were also analyzed using Pew's analysis code to display the timeline of when each panelist's loan was in default, grace, repayment, forbearance, deferment, consolidation, paid, and cancelled.

DATA PROCESSING

NORC prepared a fully labeled data file of respondents' surveys, appended with information from their loan transcripts, for The Pew Charitable Trusts.

Once fielding was closed, the survey data were cleaned and reviewed for quality. This included the following steps:

- Removing PII and other potential identifiers from the data.
- Removing any observation where the respondent skipped more than 5% of the questions.
- Removing any observation with a duration less than 30% of the median duration for the sample group ('speeders').

Because the duration of the survey for defaulters (30 minutes) and non-defaulters (20 minutes) was considerably different, the sample was divided by default status before reviewing for 'speeders'. Observations within each default category (defaulters and non) who had durations less than 30% of the median for the category were removed.

Further cleaning of the data after the data file was delivered, resulted in additional cases being removed from the survey data file due to inconsistent and erroneous responses.

STATISTICAL WEIGHTING

A poststratification weight process was used to adjust for any survey nonresponse as well as any noncoverage or under- and oversampling resulting from the study specific sample design. An 18+ general population sample was invited to take the survey and answer the screening questions to define a population of student loan defaulters and non-defaulters. The sample of invited panelists who responded to the screener question, prior to being actually screened in or out of the survey, is weighted to reflect the U.S. population of adults age 18 and over on age, gender, census division, race/ethnicity, income, and education, using benchmarks obtained from the 2021 Current Population Survey. To address any additional nonresponse bias from those that may have started, but not completed, the survey, final survey completers are adjusted to reflect the weighted demographic distribution of those who originally screened in the survey. (See Appendix E for detailed Weighting Plan.)

Deliverables

The following files were created for The Pew Charitable Trusts as part of the study deliverables:

- Survey interview data file in CSV format
- Codebook in Excel format
- Final programming questionnaire in Word document (Appendix F)
- Field report documenting study procedures
- NORC Card

Study Contact

To learn more about this study please contact Phil Oliff (poliff@pewtrusts.org) or Ama Takyi-Laryea (atakylaryea@pewtrusts.org) at The Pew Charitable Trusts.

Appendices

Appendix A: NORC Card



Glossary

Overview Section

Study Population: The total set of individuals of interest to which the researcher intends to apply their conclusions.

Sample Units: The number of panel members selected into the study sample.

Completed Units: The number of sample members that completed the interview through the “thank you” screen. It does not include any interviews removed during data processing.

Expected Eligibility Rate: The percentage of the sampling population who are expected to meet study eligibility criteria.

Observed Eligibility Rate: The percentage of the sample members who were eligible for the study among those who answered the screening questions.

Margin of Error: Margin of error is defined as half the width of the 95% confidence interval for a proportion estimate of 50% adjusted for design effect. It is therefore the largest margin of error possible for all estimated percentages based on the study sample.

Design Effect The design effect is the variance under the complex design divided by the variance under a SRS (simple random sampling) design of the same sample size. Design effect is variable-specific and the reported value is the median design effect calculated for a set of key survey variables.

Screening Break Off Rate: The percentage of sample members who dropped off during the screener among those who started the screener.

Duration - Start/End Dates: The earliest/latest dates the survey attempted to contact sample cases.

Benchmark Comparison Section

For this study, there were no direct nationwide benchmarks. The benchmarks used in this section were estimated from sample members who completed the screener.

We also compare study specific benchmarks (not available on all surveys) to those of our survey respondents to show how closely survey responses to key questions match to benchmarks from external surveys.

Panel Outcomes

Weighted Household (HH) Recruitment Rate: The weighted AAPOR RR III for the AmeriSpeak panel recruitment corresponding to the recruitment cohorts sampled for the study. A recruited household is a household where at least one adult successfully completed the recruitment survey and joined the panel.

Weighted Household (HH) Retention Rate: The weighted percent of recruited households that are still available for sampling for this survey among the recruitment cohorts sampled for the study.

Survey Outcomes

Screening Completion Rate: The percent of sampled members who completed the screening questions and therefore with known eligibility status for the study.

Survey Completion Rate:

- The percent of sample members who completed the survey interview (for studies without screener)
- The percent of eligible sample members who completed the survey interview (for studies with screener).
- For a follow-up study: it is the percent of follow-up respondents among baseline respondents.

Weighted Cumulative Response Rate: The overall survey response rate that accounts for survey outcomes in all response stages including panel recruitment rate, panel retention rate, and survey completion rate. It is weighted to account for the sample design and differential inclusion probabilities of sample members.

Appendix B: Technical Overview Of The AmeriSpeak® Panel

NORC'S PROBABILITY-BASED HOUSEHOLD PANEL

Updated February 18, 2019

Prepared by J. Michael Dennis, Ph.D.

Funded and operated by NORC at the University of Chicago, AmeriSpeak® is a probability-based panel designed to be representative of the US household population. Randomly selected US households are sampled with a known, non-zero probability of selection from the NORC National Frame and address-based sample, and then contacted by US mail, telephone interviewers, overnight express mailers, and field interviewers (face to face). AmeriSpeak panelists participate in NORC studies or studies conducted by NORC on behalf of NORC's clients.

In 2018, the AmeriSpeak Panel expanded to approximately 30,000 households and will expand to 35,000 households in 2019. The AmeriSpeak Panel includes sample support for surveys of various segments through AmeriSpeak Latino, AmeriSpeak Teen, and AmeriSpeak Young Adult (which includes an oversample of African Americans, Hispanics, and Asians age 18-34). AmeriSpeak is also the probability-sample source for TrueNorth™, which combines probability-based AmeriSpeak and non-probability online samples using calibrating statistical weights derived from AmeriSpeak, the American Community Survey, and other data sources.¹

Sample Frame

In order to provide a nationally representative sample, AmeriSpeak leverages the NORC National Frame, which provides sample coverage for over 97 percent of the U.S. households. The 2010 National Frame used a two-stage probability sample design to select a representative sample of households in the United States. The first stage—the sampling unit—is a National Frame Area (NFA), which is either an entire metropolitan area (made up of one or more counties) or a county (some counties were combined so that each NFA contains a population of at least 10,000). The largest NFAs with a population of at least 1,543,728 (0.5 percent of the 2010 Census U.S. population) were selected with certainty; these areas have a high-population density, and are dominated by tracts with street-style addresses. These areas contain 56 percent of the population within 8 percent of the geographic area of the United States. The remaining areas were stratified into areas where street-style addresses predominate, and the remaining areas, which are less likely to have street-style addresses. The latter stratum (“rural” areas) comprises 81 percent of the geographic area, but only 14 percent of the population.

Within the selected NFAs, the second stage sampling unit is a segment, defined in terms of either Census tracts or block groups, containing at least 300 housing units according to the 2010 Census. A stratified probability sample of 1,514 segments was selected with probability proportional to size. For most of the 1,514 segments, the U.S. Postal Service Delivery Sequence File (DSF) provided over 90 percent coverage of the segments in terms of city-style addresses that are geo-codeable. For the 123 segments where the DSF provided insufficient coverage, we enhanced the DSF address list with in-person listing. The National Frame contains almost 3 million households, including over 80,000 rural households added through the in-person listing.

¹ For more information, see “Estimation Methods for Nonprobability Samples with a Companion Probability Sample” authored by Michael Yang, N. Ganesh, Edward Mulrow, and Vicki Pineau. Published in the 2018 JSM Proceedings, Survey Research Methods Section. Alexandria, VA: American Statistical Association. 1715-1723. The paper is available at <https://amerispeak.norc.org/research/>. Please note that the TrueNorth™ trademarking was in progress when this paper was published. Hence, the authors do not reference the TrueNorth™ name on this paper.

The National Frame involves addresses in almost every state. For the states that are not included in the National Frame, AmeriSpeak selected an address-based sample (ABS) in 2016 through 2018 from the USPS DSF to assure AmeriSpeak sample representation for all US states and Washington, DC.

In 2017, a targeted address-based sample was added to AmeriSpeak recruitment in order to develop a new Latino Panel with adequate representation of Spanish-language-dominant Hispanics. Census tracts with high incidence (at least 30%) of Spanish-dominant Hispanics were targeted for this recruitment. Furthermore, within these Census tracts, households that were flagged as Hispanic based on consumer vendor data (that are typically used for direct-mail marketing) were oversampled. This new AmeriSpeak Latino Panel contains approximately 5,400 Hispanic panelists with 24% of those panelists being Spanish-language dominant. As of February 2019, 11% of AmeriSpeak Panel (including the Latino Panel) recruited adults were sourced from the targeted address-based sample and 89% from the National Frame. Proper weights allow the full use of the combined sample.

Sample Selection for Panel Recruitment

The 2014-2018 AmeriSpeak Panel sample consists of nationally representative housing units drawn primarily from the 2010 NORC National Sample Frame. To create AmeriSpeak Latino and provide sample coverage for states where the National Frame is not operative, a secondary source is address-based sampling, which accounts for 12% of the 2014-2018 sample. The 2010 NORC National Sample Frame is stratified based on segment (Census tract or Census block group) characteristics such as age and race/ethnicity composition of the segment, and then, a stratified simple random sample of housing units is selected. Specifically, based on Census tract-level data, segments were classified as having a higher concentration of 18-24-year-old adults or not, and a higher concentration of Hispanics, non-Hispanic African Americans, and other. Based on these strata definitions, 6 strata (2 based on age times 3 based on race/ethnicity) were used to oversample housing units in segments higher in young adults and/or Hispanics and non-Hispanic African-Americans. This is referred to as the initial sample or first stage of panel recruitment.

In the second stage of panel recruitment, initially sampled but nonresponding housing units are subsampled for a nonresponse follow-up (NRFU). At this stage, consumer vendor data are matched to housing units, and housing units that are flagged (based on consumer vendor data) as having a young adult (18-34 years of age) or minority (Hispanic and non-Hispanic African American) are oversampled for the NRFU. Overall, approximately one in five initially nonresponding housing units are subsampled for NRFU. Due to NRFU, these initially nonresponding housing units have a much higher selection probability compared to the housing units that were recruited during the first stage of panel recruitment. Note that a small fraction of initially nonresponding housing units are not eligible for NRFU due to these housing units being classified as “hard refusals” or having an appointment for a call back from NORC.

In summary, there are mainly two reasons why the sampling design for AmeriSpeak Panel recruitment deviates from Equal Probability of Selection Method (EPSEM) sampling: (a) oversampling of housing units in segments with a higher concentration of young adults and minorities results in the sample selection probabilities being higher for housing units in these segments; and (b) the nonresponse follow-up effort results in initially nonresponding housing units having a much higher selection probability. Furthermore, oversampling associated with NRFU results in higher selection probabilities for initially nonresponding housing units that are flagged (based on consumer vendor data) using demographics that are correlated with sample members’ propensity to respond. The initial and NRFU sampling procedures are examined and modified each year to more efficiently recruit types of panelists who are less likely to respond based on their certain demographic characteristics.

AmeriSpeak Panel Recruitment Procedures

Recruitment is a two-stage process: initial recruitment using less expensive methods and then non-response follow-up using personal interviewers. For the initial recruitment, sample units are invited to join AmeriSpeak online by visiting the panel website AmeriSpeak.org or by telephone (in-bound/outbound

supported). The English and Spanish languages are supported for both online and telephone recruitment. Study invitations are communicated via an over-sized pre-notification postcard, a USPS recruitment package in a 9"x12" envelope (containing a cover letter, a summary of the privacy policy, FAQs, and a study brochure), two follow-up post cards, and also contact by NORC's telephone research center for sample units matched to a telephone number.

The second-stage non-response follow-up targets a stratified random sub-sample of the non-responders from the initial recruitment. Units sampled for the non-response follow-up are sent by Federal Express a new recruitment package with an enhanced incentive offer. NORC field interviewers then make personal, face-to-face visits to the respondents' homes to encourage participation. NORC field interviewers administer the recruitment survey in-person using CAPI or else encourage the respondents to register at AmeriSpeak.org or call the toll-free AmeriSpeak telephone number to register.

Recruiting Non-Internet and "Net Averse" Households

Under certain conditions, AmeriSpeak gives panelists a choice regarding their preferred mode for future participation in AmeriSpeak surveys. As of February 2019, 83% of the active panelists were enrolled in AmeriSpeak to receive online surveys, while 17% of the active panelists agreed to participate in AmeriSpeak telephone mode surveys. For the 2016 through 2018 recruitment, respondents provided an option of online or telephone modes including: persons without internet access, persons whose only internet access is via a smartphone, and persons with internet access but unwilling to share an email address. A recruited household can consist of both web-mode and phone-mode panelists residing in the same household.

Impact of Non-Response Follow-up

The non-response follow-up (NRFU) is instrumental for producing a credible AAPOR response rate for the panel, boosting the panel recruitment response rate by a factor of 6.1 (AAPOR RR3, weighted to take into account selection probabilities). Additionally, NRFU reduces non-response bias significantly by improving the representativeness of the AmeriSpeak panel sample with respect to certain hard-to-reach segments of the population underrepresented by recruitment relying only mail and phone. NRFU improves representation for demographic segments (typically more reluctant to respond to surveys), including lower income households, cell-phone only households, renters, persons age 18 to 34, African Americans, Hispanics, and persons without a high school degree or with only a high school degree (no college). Even though NRFU panelists are more reluctant to complete surveys, the addition of NRFU panelists reduced total absolute bias on average 5-21% when compared to the initial stage recruits (among examined surveys).² Compared to panelists recruited in the initial stage, panelists recruited via the non-response follow-up campaign overall report more moderate opinions towards policy issues and are somewhat more conservative. Based on study specific findings, NRFU panelists report being less knowledgeable about science, report less interest in current events and topics in the news (such as climate change and energy resources), and are less likely to read a print newspaper (more likely to read the news online and use social media).³ They are also more likely to attend church, less likely to be in favor of gun control policies, and more likely to eat at a fast food restaurant than the initial stage recruits. Accordingly, our extensive research on this topic illustrates that NRFU panelists make the substantive estimates in any AmeriSpeak study more inclusive and accurate.

AmeriSpeak Panel Recruitment Response Rate and Other Sample Metrics

² See "Nonresponse Follow-up Impact on AmeriSpeak Panel Sample Composition and Representativeness" authored by Ipek Bilgen, J. Michael Dennis, N. Ganesh. The paper is available at <https://amerispeak.norc.org/research/>;

Total Absolute Error = [Sum(|ACS 2016 Benchmark - Unweighted Variable Percentage Point|)]; see pages 8-13.

³ See "The Undercounted: Measuring the Impact of 'Nonresponse Follow-up' on Research Data and Outcome Measures" authored by Ipek Bilgen, J. Michael Dennis, N. Ganesh. The paper will be soon available at <https://amerispeak.norc.org/research/>.

The AAPOR RR3 (response rate) for the 2014-2018 panel recruitment is 34.2% (weighted to take into account selection probabilities).⁴ The estimated cumulative AAPOR RR3 for client surveys is 10% to 20% (varying according to study parameters and taking into account all sources of non-response including panel recruitment, panel household attrition, and survey participation).⁵ NORC documented the AAPOR response rate calculation methodology for 2014-2015 recruitment.⁶

Key statistics with respect to the 2014-2018 recruited households are as follows: 52% recruited via the non-response follow-up recruitment using overnight Federal Express mailers and face-to-face methodology (with NORC field staff visiting households); 22% indicated a preference for the telephone mode of data collection for participating in AmeriSpeak studies; 25% of the recruited households are non-Internet⁷; 79% are cell-phone only or cell-phone mostly; 17% are African-American and 23% Hispanic; and 35% have household income below \$30,000 (compared to the February 2021 CPS data benchmark of 26%).⁸

Mixed-Mode Data Collection

Panelists may participate in two to three AmeriSpeak Panel studies per month via online (computer, tablet, or smartphones) or by CATI phone. CATI phone mode respondents represent a population currently under-represented in web panels that exclude non-internet households or “net averse” persons. NORC’s telephone interviewers administer the phone mode of survey questionnaires using a data collection system supporting both the phone and web modes of data collection, providing an integrated sample management and data collection platform. For panelists using smartphones for web-mode AmeriSpeak surveys, the NORC survey system renders an optimized presentation of the survey questions for these mobile users. For general population client studies, approximately 17% of the completed interviews by the active panelists are completed via the telephone mode.

Panel Management Policies

NORC maintains strict rules to limit respondent burden and reduce the risk of panel fatigue. On average, AmeriSpeak panel members typically participate in AmeriSpeak web-based or phone-based studies two to three times a month.

Because the risk of panel attrition increases with the fielding of poorly constructed survey questionnaires, the AmeriSpeak team works with NORC clients to create surveys that provide an appropriate user experience for AmeriSpeak panelists. AmeriSpeak will not field surveys that in our professional opinion will result in a poor user experience for our panelists and in panel attrition.

⁴ The response rate calculation incorporates the selection probabilities of the samples for the initial recruitment and non-response follow-up stages, as calculated by the US Bureau of the Census for the American Community Survey.

⁵ A properly calculated cumulative AAPOR response rate for panel-based research takes into account all sources of non-response at each stage of the panel recruitment, management, and survey administration process. A common misapplication of the term “response rate” in online panel surveys is to represent the survey-specific cooperation rate as the “cumulative survey response rate.”

⁶ See “Response Rate Calculation Methodology for Recruitment of a Two-Phase Probability-Based Panel: The Case of AmeriSpeak” authored by Robert Montgomery, J. Michael Dennis, N. Ganesh. The paper is available at <https://amerispeak.norc.org/research/>.

⁷ The non-internet households (HHs) are those that do not select “High-speed, broadband internet at home (such as cable or DSL)” or “Dial-up internet at home” response options when they are asked “What kind of internet access do you have? Please select all that apply” item in the recruitment survey. The non-internet HHs include those that only use internet on a cell connection or mobile phone.

⁸ For transparency purposes, unweighted percentages are presented in this section. Hence, these results do not take into account oversampling and selection probabilities. The base weighted distributions that take into account selection probabilities can be provided upon request. The CPS report and data dictionary used for benchmarking is available at <https://www.census.gov/data/datasets/time-series/demo/cps/cps-basic.2021.html>.

ABOUT NORC AT THE UNIVERSITY OF CHICAGO

As one of the world's foremost independent research institutions, NORC at the University of Chicago delivers objective data and meaningful analysis to help decision-makers and leading organizations make informed choices and identify new opportunities. Since 1941, NORC has applied sophisticated methods and tools, innovative and cost-effective solutions, and the highest standards of scientific integrity and quality to conduct and advance research on critical issues. Today, NORC expands on this tradition by partnering with government, business, and nonprofit clients to create deep insight across a broad range of topics and to disseminate useful knowledge throughout society.

Headquartered in downtown Chicago, NORC works in over 40 countries around the world, with additional offices on the University of Chicago campus, the DC metro area, Atlanta, Boston, and San Francisco.

ADDITIONAL RESOURCES

To learn more about AmeriSpeak or to share an RFP, please contact AmeriSpeak at AmeriSpeak-BD@norc.org. Information about AmeriSpeak capabilities and research papers are available online at AmeriSpeak.NORC.org.

HOW TO DESCRIBE AMERISPEAK AND NORC @ THE UNIVERSITY OF CHICAGO

For purposes of publication, when describing AmeriSpeak and its panel methodology, we recommend using the following language:

Funded and operated by NORC at the University of Chicago, **AmeriSpeak®** is a probability-based panel designed to be representative of the US household population. Randomly selected US households are sampled using area probability and address-based sampling, with a known, non-zero probability of selection from the NORC National Sample Frame. These sampled households are then contacted by US mail, telephone, and field interviewers (face to face). The panel provides sample coverage of approximately 97% of the U.S. household population. Those excluded from the sample include people with P.O. Box only addresses, some addresses not listed in the USPS Delivery Sequence File, and some newly constructed dwellings. While most AmeriSpeak households participate in surveys by web, non-internet households can participate in AmeriSpeak surveys by telephone. Households without conventional internet access but having web access via smartphones are allowed to participate in AmeriSpeak surveys by web. AmeriSpeak panelists participate in NORC studies or studies conducted by NORC on behalf of governmental agencies, academic researchers, and media and commercial organizations.

For more information, email AmeriSpeak-BD@norc.org or visit AmeriSpeak.norc.org.

If editors or reviewers are requesting anything more specific or any other detail, please reach out to us to make certain you are using accurate language.

NORC at the University of Chicago is best described as follows:

NORC at the University of Chicago is an independent research institution that delivers reliable data and rigorous analysis to guide critical programmatic, business, and policy decisions. Since 1941, NORC has conducted groundbreaking studies, created and applied innovative methods and tools, and advanced principles of scientific integrity and collaboration. Today, government, corporate, and nonprofit clients around the world partner with NORC to transform increasingly complex information into useful knowledge. Please visit www.norc.org for more information.

APPENDIX C: SURVEY CORRESPONDENCE

Survey Invitation Example

**You're invited to complete your
new AmeriSpeak survey**
[begin survey button]

and if you are eligible,
get [INCENTWCOMMA] AmeriPoints.

Dear [FIRSTNAME],

Thank you for the valuable insights you provide to us at AmeriSpeak. We have a new survey for you. It should take about 25-30 minutes to complete and if you are eligible, you will get [INCENTWCOMMA] AmeriPoints!

[begin survey button]

Remember once you have 10,000 AmeriPoints, you can redeem them for a variety of things, such as a Mastercard® Reward Card or an Amazon.com gift card.

Thank you for your time today. We look forward to hearing from you — and hearing your opinions!

Sincerely,
The AmeriSpeak Team

Reminder Example

**A reminder to complete your
new AmeriSpeak survey**

[begin survey button]

and if you are eligible,
get [INCENTWCOMMA] AmeriPoints.

Hi [FIRSTNAME],

Please do not forget to take your latest AmeriSpeak survey. If you are eligible, you will receive [INCENTWCOMMA] AmeriPoints for completing the survey today.

[begin survey button]

Thank you for your help. We appreciate you considering our request.

Sincerely,

The AmeriSpeak Team

APPENDIX D: TRANSCRIPT DOWNLOAD INSTRUCTIONS

Email

Upon completing the main portion of the survey, panelists (both defaulters and non-defaulters) were shown the following invitation text:

Thank you for your responses so far. We are looking for volunteers to provide us with their loan data from the Office of the U.S. Department of Education. If you agree, you will be provided step-by-step instructions and asked to download your official student loan transcript from the Department of Education website (studentaid.gov) and email it to researchers at NORC at the University of Chicago. The information you provide will help researchers better understand the experience of student loan(s) borrowers.

All personal identifiers contained in your transcript will be removed upon receipt and your transcript will never be shared with anyone outside the study - it will be used only by the researchers and will be destroyed at the completion of the study. Submitting your transcript implies consent to participate.

If you have any questions or concerns about your participation in this study or need any assistance in downloading your transcript from the Department of Education website, please contact us by calling the toll-free number 877-324-6160 or email us at FinWell-help@norc.org.

After clicking "I consent," you will receive instructions on how to download your transcript.

Upon clicking "I consent", panelists were prompted to enter their email address so the download instructions could be sent to them. Panelists were then shown the following instructions. Panelists were also emailed the exact same instructions to the address they entered earlier in the survey.

Hello,

Thank you for agreeing to participate in this portion of our research. Please follow these instructions to download and email your loan transcript to NORC at the University of Chicago.

If you have any questions or need assistance with downloading your transcript from the Department of Education website, or have any questions or concerns about your participation in this study, please contact us by calling the toll-free number 877-324-6160 or email us at FinWell-help@norc.org.

NOTE: Transcripts cannot be downloaded to a mobile device. You must use a laptop or desktop computer to access, download, and email your transcript.

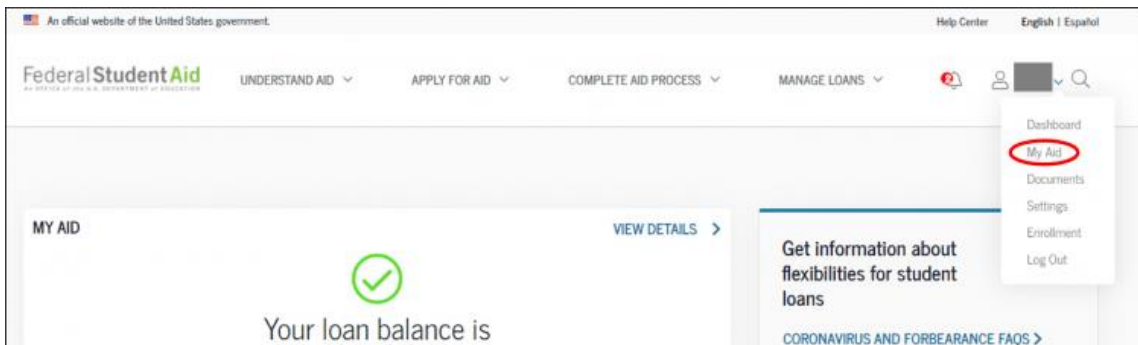
1. Navigate to the Federal Student Aid website, found at: www.studentaid.gov
- 2a. If you already have an account, click on "Log in"
- 2b. If you do not have an account, click on "Create Account"
- 3a. Enter your FSA ID Username, Email, or Mobile Phone & Password
- 3b. If you do not remember your FSA ID, click on "Forgot My Username" and follow the

prompts

3c. If you do not remember your Password, click on “Forgot My Password” and follow the prompts

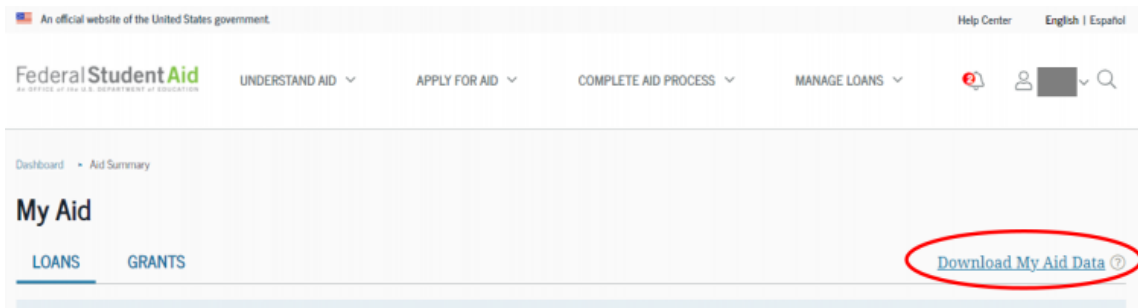
4. If this is your first time registering with the Federal Student Aid website, you may experience a delay of 1-3 days before receiving access. You will be notified once your information has been registered and you have access. Once you have, please continue with the process below.

5. Once you have logged in, find your name in the upper right, and click on “My aid” (see image below)

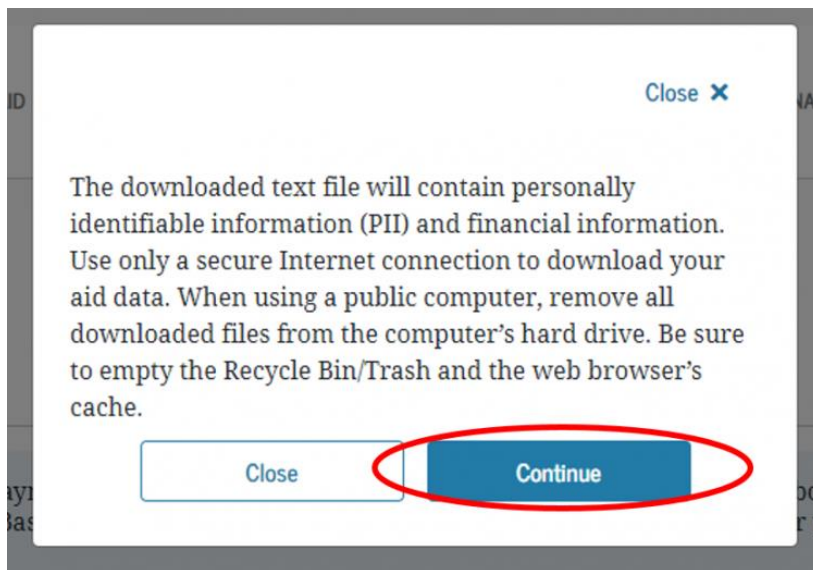


6. Click on "Download My Aid Data" (see image below)

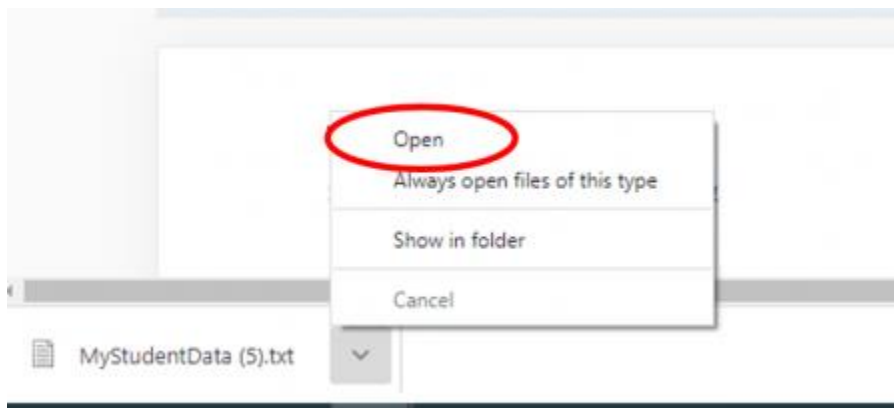
NOTE: We cannot accept anything other than a .txt file. Screenshots of your transcript, PDF's, and Word documents are not acceptable formats.



7. Click "Continue" (see image below)



8. After clicking "Continue" the download should begin



9. Please email the .txt file to the researchers at: FinWell-help@norc.org

NOTE: Transcripts cannot be downloaded to a mobile device. You must use a laptop or desktop computer to access, download, and email your transcript.

We cannot accept anything other than a .txt file. Screenshots of your transcript, PDF's, and Word documents are not acceptable formats.

If you have any questions or require assistance please contact the researchers by calling the toll-free number 877-324-6160 or email us at FinWell-help@norc.org

Thank you!

APPENDIX E: WEIGHTING PLAN

Statistical weights for the study-eligible respondents were calculated using *panel base sampling weights* to start.

Panel base sampling weights for all sampled housing units are computed as the inverse of probability of selection from the NORC National Frame (the sampling frame that is used to sample housing units for AmeriSpeak) or address-based sample. The sample design and recruitment protocol for the AmeriSpeak Panel involves subsampling of initial nonrespondent housing units. These subsampled nonrespondent housing units are selected for an in-person follow-up. The subsample of housing units that are selected for the nonresponse follow-up (NRFU) have their panel base sampling weights inflated by the inverse of the subsampling rate. The base sampling weights are further adjusted to account for unknown eligibility and nonresponse among eligible housing units. The household-level nonresponse adjusted weights are then post-stratified to external counts for number of households obtained from the Current Population Survey. Then, these household-level post-stratified weights are assigned to each eligible adult in every recruited household. Furthermore, a person-level nonresponse adjustment accounts for nonresponding adults within a recruited household.

Finally, panel weights are raked to external population totals associated with age, sex, education, race/Hispanic ethnicity, housing tenure, telephone status, and census division. The external population totals are obtained from the Current Population Survey. The weights adjusted to the external population totals are the *final panel weights*.

Study-specific base sampling weights are derived using a combination of the final panel weight and the probability of selection associated with the sampled panel member. Since not all sampled panel members respond to the screener interview, an adjustment is needed to account for and adjust for screener nonrespondents. This adjustment decreases potential nonresponse bias associated with sampled panel members who did not complete the screener interview for the study.

Furthermore, among eligible sampled panel members (as identified via the survey screener questions), not all completed the survey interview for the study. Thus, the *screener nonresponse adjusted weights for the study* are adjusted via a raking ratio method to student loan defaulter/nondefaulter population totals associated with the following sociodemographic characteristics: age, sex, education, race/Hispanic ethnicity, and census division. The weights adjusted to the external population totals are the *final study weights*.

Population totals for student loan defaulters/nondefaulters for this survey were obtained using the screener nonresponse adjusted weight for all eligible respondents from the screener question(s). At the final stage of weighting, any extreme weights were trimmed based on a criterion of minimizing the mean squared error associated with key survey estimates, and then, weights re-raked to the same population totals.

Raking and re-raking are done during the weighting process such that the weighted demographic distribution of the survey completes resemble the demographic distribution in the target population. The assumption is that the key survey items are related to the demographics. Therefore, by aligning the survey respondent demographics with the target population, the key survey items should also be in closer alignment with the target population.

Below is the step-by-step process of the weighting process:

1. Start with person-level panel weight
2. Calculate initial base weight based on 48 sampling strata (race x age x edu x gender)
3. Final base weight=person-level panel weight*initial base weight
4. Conduct screener non-response Adjustment (nr_adj_scr_wgts): start from final base weight, adjust for screener non-response by race/ethnicity, age, education, gender

5. Rake nr_adj_scr_wgts for screener completes to 18+ genpop CPS totals in the following dimensions
 - a. **Age:** 18-24, 25-29, 30-39, 40-49, 50-59, 60-64, and 65+
 - b. **Gender:** Male and Female
 - c. **Race/Ethnicity:** Non-Hispanic White, Non-Hispanic Black, Hispanic, and Non-Hispanic Other
 - d. **Education:** Less than High School, High School/GED, Some College, and BA and Above
 - e. **Census Division:** New England, Middle Atlantic, East North Central, West North Central, South Atlantic, East South Central, West South Central, Mountain, and Pacific
 - f. **Age x Gender:** 18-34 Male, 18-34 Female, 35-49 Male, 35-49 Female, 50-64 Male, 50-64 Female, 65+ Male, and 65+ Female
 - g. **Age x Race/Ethnicity:** 18-34 Non-Hispanic White, 18-34 All Other, 35-49 Non-Hispanic White, 35-49 All Other, 50-64 All Other, 50-64 All Other, 65+ Non-Hispanic White, and 65+ All Other
 - h. **Race/Ethnicity x Gender:** Non-Hispanic White Male, Non-Hispanic White Female, All Other Male, and All Other Female
 - i. **Income:** (<=\$29,999, \$30,000-\$74,999, \$75,000-\$124,999, >= \$125,000)
6. Carry over the screener weights from above to eligible cases
7. Derive control total based on screener weights from eligible cases in the above raking dimensions (step #4) by **Defaulters** vs. **Non-Defaulters**
8. Conduct non-response adjustment for interview completes (nr_adj_svy_wgts) by race/ethnicity, age, education, gender (optional if interview completion rate is higher than 90%)
9. Rake nr_adj_svy_wgts for survey completes to derived control total from Step #7 by Defaulters vs. Non-Defaulters

APPENDIX F: QUESTIONNAIRE

Pew Default Survey

Contents

SCREENER TO QUALIFY FOR SURVEY/SORT INTO GROUPS	22
COMMUNICATION WITH LOAN SERVICER/PROVIDER	26
Loan Servicer.....	26
Communication From Servicer/Provider	31
REPAYMENT.....	32
AWARENESS AND USE OF REPAYMENT OPTIONS.....	35
PERCEPTION OF THE REPAYMENT SYSTEM.....	38
EXPERIENCES IN DEFAULT AND EXITING DEFAULT	40
EXPERIENCES IN DEFAULT.....	40
To Collection Agency	46
EXITING DEFAULT.....	49
FINANCIAL EDUCATION/MANAGEMENT.....	61
DEBT AND FINANCES	61
SUPPORT FROM/TO FAMILY.....	64
COVID-19 RELATED QUESTIONS.....	66
FINANCIAL SITUATION POST-COVID	68
DEMOGRAPHIC QUESTIONS.....	69

/-----START SCREENER-----
--/

At the end of the screener, only borrowers with the following characteristics will move on to take the survey:

- Have ever taken out a federal student loan (excluding ParentPLUS) or both a federal and private student loan to pay for their own education AND
- Used their federal student loan(s) to pay for any education after high school or GED to a bachelor's degree, i.e. they did not use their loan to pay for only graduate school AND
- Taken out a loan between 1998-2018
- INCLUDES Those who are currently enrolled in a post-secondary education program but have interacted with the repayment system.

[SHOW TEXT TO ALL] Welcome and thank you for your interest in our survey.

This study is being conducted by the Pew Charitable Trusts, an independent non-profit, non-governmental organization whose mission is to serve the public interest by improving public policy, informing the public, and invigorating civic life. Pew have asked NORC at the University of Chicago, our independent research contractor, to help conduct this research. By participating in this survey, you will help the Pew Charitable Trusts and NORC to better understand the experiences of student loan borrowers, which will help us as we aim to provide useful information about the student loan system.

Participation in this study is voluntary. You may withdraw at any time. We will use reasonable efforts to protect your personal information, and you will not be individually identified in any publication from this study. However, we will analyze your responses for research purposes. The Institutional Review Board (IRB) of NORC at the University of Chicago has approved this study.

If you have any questions, please contact [REDACTED]

If you have read this information and would like to participate in the survey, please continue to the next page and begin the survey.

[SHOW TEXT TO ALL] The following questions are about student loans you may have taken out for your own education.

//ASK ALL//

SCR1. Student loans are used to help pay for tuition, school-related fees, living expense and other costs while enrolled.

Have you ever taken out a student loan to help pay for your own education? This would exclude loans you took out for any other person (e.g. ParentPLUS loans).

- Yes
- No [Screen out]
- Don't know [Screen out]

//ASK IF "Have you ever taken out a student loan to help pay for your own education?" = YES//

SCR2. You indicated that you took out student loans to pay for your own education. There are two types of loans we are interested in:

- **Federal student loans** are issued or guaranteed by the federal government. They can be subsidized or unsubsidized and never require a cosigner.
- **Private student loans** are borrowed from a private lender, such as a bank, institution, credit union, or state, and usually require a co-signer.

Have you ever taken out a **federal student loan**, a **private student loan**, or have you taken out both?

- Federal student loan only
- Private student loan only [Screen out]
- Both federal and private student loan
- Don't know [Screen out]

//ASK IF "Have you ever taken out a federal student loan, a private student loan, or have you taken out both?" = Federal student loan only OR Both federal and private student loan//

SCR5. What year did you first take out a **federal student loan**? Think back to when you first enrolled in an undergraduate school. If you are unsure, please provide your best guess.

"Undergraduate school" refers to your educational experience beyond the high school level but excludes post graduate level education. Examples of undergraduate education include: vocational-technical (Vo-Tech) and non-degree certificate/credential programs, as well as associate and bachelor degree programs offered by a college, community college, or university.

_____ Please enter the year in YYYY format. [REQUIRE 4 DIGITS; GIVE ERROR MESSAGE IF RESPONDENT ENTERS 1000-1900 OR >=2022; SCREEN OUT IF <1998 OR >2018]

- Don't know

//ASK IF "What year did you first take out a federal student loan?" =Don't know OR NULL//

SCR5A. Which of the following categories best describes when you first took out a **federal student loan**? If you are unsure, please provide your best guess.

- Before 1998 [Screen out]
- 1998 – 2007
- 2008 – 2010
- 2011 – 2018
- In 2019 or 2020 [Screen out]

//ASK IF "Have you ever taken out a federal student loan, a private student loan, or have you taken out both?" = Federal student loan only OR Both federal and private student loan AND "Which of the following categories best describes when you first took out a federal student loan?" = >1997<2019//

SCR6. When you took out your first **federal student loan(s)**, what academic program(s) were you pursuing? Please select any academic program(s), whether you completed the program or not. *Please select all that apply.* [SELECT ALL THAT APPLY]

- Vocational/technical training
- Associate's degree (usually a 2-year degree, e.g. AA, AS, AAS)
- Bachelor's degree (usually a 4-year degree, e.g. BS, BA, AB, BFA)
- Any degree program(s) beyond a bachelor's degree, such as a master's, professional, or doctoral degree [Screen out if respondent selects ONLY this option]

//ASK IF "Which of the following categories best describes when you first took out a federal student loan?" = >1997<2019//

SCR7. Are you currently enrolled in any **undergraduate** or **graduate** schools? "Graduate school" refers to any educational degrees beyond a bachelor's degree.

- Yes
- No

//ASK IF "Are you currently enrolled in any undergraduate or graduate schools?" = YES//

SCR8. Since taking out a federal student loan, have you ever left school for longer than 6 months?

- Yes
- No [Screen out]

//ASK IF “Have you ever taken out a federal student loan, a private student loan, or have you taken out both?” = Federal student loan only OR Both federal and private student loan AND “Which of the following categories best describes when you first took out a federal student loan?” = >1997<2019//

SCR9. Do you still owe money on any of the **federal student loans** that you took out for your **undergraduate** education?

- Yes, I still owe on my federal student loan(s)
- No, I paid my federal student loan(s) in full
- No, my federal student loan(s) was forgiven or cancelled
- No, I consolidated my federal student loan(s) into a private student loan
- Don’t know

//ASK IF “Have you ever taken out a federal student loan, a private student loan, or have you taken out both?” = Federal student loan only OR Both federal and private student loan AND “Which of the following categories best describes when you first took out a federal student loan?” = >1997<2019 AND “When you took out your federal student loan(s), what academic program(s) were you pursuing?” = Any degree program(s) beyond a bachelor’s degree...//

SCR10. Do you still owe money on any of the **federal student loans** that you took out for any degree program beyond a Bachelor’s degree, such as **graduate** school or professional programs?

- Yes, I still owe on my graduate/professional student loan(s)
- Yes, I still owe on my consolidated graduate/professional and undergraduate student loan(s)
- No, I paid my graduate/professional student loan(s) in full
- No, I consolidated graduate/professional student loan(s) into a private student loan
- Don’t know

PLEASE NOTE: We are only interested in classifying borrowers who are in repayment/not in repayment on their undergraduate student loans.

[Classify as “In Repayment” (on undergraduate loans) if:

- SCR9 = “Yes, I still owe on my federal student loan(s)” OR “Don’t know” OR SCR10 = “Yes, I still owe on my consolidated graduate/professional and undergraduate student loan(s)”

Classify as “Not in repayment” (on undergraduate loans) if:

- SCR9 = ANY “No” option AND SCR10 DOES NOT EQUAL “Yes, I still owe on my consolidated graduate/professional and undergraduate student loan(s)”

IF BOTH SCR9 AND SCR10 = NULL, Screen out]

//ASK IF “Have you ever taken out a federal student loan, a private student loan, or have you taken out both?” = Federal student loan only OR Both federal and private student AND “Which of the following categories best describes when you first took out a federal student loan?” = >1997<2019//

In March 2020, the federal government announced that **federal student loan** payments and interest would be temporarily paused for most borrowers as part of the pandemic assistance efforts. In March 2021, the federal government expanded this relief to borrowers whose federally-guaranteed Family Federal Education Loan (FFEL) loans are in default.

In the next set of questions, we want you to think only about your **federal student loan(s) before the COVID-19 pandemic and the repayment pause.**

“Defaulting” on a federal student loan typically means you missed expected scheduled payments for nine months in a row (270 days).

SCR11. Over the time that you have been in repayment, had any of your **undergraduate federal student loan(s)** ever gone into default?

- Yes [Defaulter]
- No
- Don't know

//ASK IF “Have you ever taken out a federal student loan, a private student loan, or have you taken out both?” = Federal student loan only OR Both federal and private student loan AND “Which of the following categories best describes when you first took out a federal student loan?” = >1997<2019//

SCR12. Over the time that you have been in repayment, had you ever experienced any of the following regarding your undergraduate federal student loan(s)? *Please select all that apply.* [SELECT ALL THAT APPLY; RANDOMIZE, GROUP “Had my federal income tax refund withheld” WITH “Received a notice that my tax refund(s) are going be withheld by the IRS” AND GROUP “Had a portion of my wages garnished by an employer” WITH “Received a notification from my employer that my wages are about to be garnished”]

- Received an official letter saying that my federal student loan(s) have gone into default
- Had a portion of my wages garnished by an employer
- Had my federal income tax refund withheld
- Had part of my Social Security retirement or disability benefits withheld
- Had my federal student loan assigned to a collection agency or a student loan guaranty agency
- Received a notification from my employer that my wages are about to be garnished
- Received a notice that my tax refund(s) are going be withheld by the IRS
- None of the above [SINGLE PUNCH]

[Classify as “NON-DEFAULTER” IF SCR11 = “No” OR “Don't know” OR NULL AND SCR12 = “None of the above” or NULL; CLASSIFY AS “DEFAULTER” IF SCR11 = “Yes” OR SCR12 DOES NOT EQUAL “None of the above”]

//ASK IF In repayment//

SCR13. Think of your loan repayment status **before the COVID-19 pandemic**.

During the time you've been required to make payments on your **undergraduate federal student loan(s)**, how frequently have you had difficulty making payments? This includes asking for payment to be paused for a certain amount of time because of financial difficulties, for example by using forbearance or deferment.

[Randomize order “Never” -> “All the time” OR “All the time” -> “Never”]

- All the time [Struggling]
- Most of the time [Struggling]
- Some of the time [Not struggling]
- Never [Not struggling]

//ASK IF Not in repayment//

SCR14. Think of your loan repayment status **before the COVID-19 pandemic**.

During the time you were required to pay on your **federal student loan(s)**, how frequently did you have difficulty making payments? This includes asking for payment to be paused for a certain amount of time because of financial difficulties, for example by using forbearance or deferment. [Randomize order “Never” -> “All the time” OR “All the time” -> “Never”]

- All the time [Struggling]

- Most of the time [Struggling]
- Some of the time [Not struggling]
- Never [Not struggling]

[SHOW TEXT IF SCR11 = “No” OR “Don’t know” OR NULL AND SCR12 DOES NOT EQUAL “None of the above”] Your responses indicate that your federal student loans may have been in default during your repayment period. For the purposes of this survey please try to answer questions about defaulted loan(s) to the best of your recollection.

/-----[END OF SCREENER]-----/

[SHOW TEXT TO ALL] For the purposes of this survey, we will be focusing our questions on federal student loans that you took out for your undergraduate education. [SHOW IF SCR2 DOES NOT EQUAL “Federal student loan only”] Later in the survey, we will ask a few questions regarding any private student loans you may have taken.

COMMUNICATION WITH LOAN SERVICER/PROVIDER

[SHOW TEXT TO ALL] In the next set of questions, we want you to think about the communication with your **federal student loan servicer before March 2020, prior to the payment pause related to the COVID-19 pandemic.**

A federal student loan servicer is a company that the U.S. Department of Education assigns to handle the billing, repayment options and other services on your federal student loan(s). Your loan servicer works with you on repayment options and assists you with other tasks related to your federal student loans.

[SHOW MESSAGE TO DEFAULTER] Loan servicers are different from private collection agencies (PCAs), which are companies that the U.S. Department of Education uses to recover federal student loans that have defaulted.

[SHOW TEXT TO ALL] *Examples of federal student loan servicers that you may have worked with include, but are not limited to: FedLoan Servicing – PHEAA, Granite State – GSMR, Great lakes Educational Loan Services Inc., HESC/Edfinancial, MOHELA, Navient, Nelnet, OSLA Servicing, and ECSI.*

Loan Servicer

//ASK IF DEFAULTER//

COMSER1. Thinking of the time before your **federal student loan(s)** went into default, did you know how to contact your federal student loan **servicer(s)**?

- Yes
- No

//ASK IF NON-DEFAULTER //

COMSER1B. Do you know how to contact your **federal student loan servicer(s)**?

- Yes
- No

//ASK IF DEFAULTER//

COMSER2. Thinking of before your **federal student loan(s)** went into default, did you ever communicate with your loan **servicer(s)**? This would include responding to an email/phone call/letter/fax or reaching out to your loan servicer(s). *If your loans have been in default multiple times, think of the last time your loan(s) were in default. Please select all that apply.* [SELECT ALL THAT APPLY; RANDOMIZE “Yes” responses only]

- Yes, by speaking with a customer service representative
- Yes, through an automated phone system
- Yes, through email correspondence

- Yes, through an online portal or live chat on their website
- Yes, through mail or fax
- No, I never communicated with my loan servicer [SINGLE PUNCH]

//ASK IF NON-DEFAULTER//

COMSER2B. Have you ever communicated with your federal loan servicer(s)? This would include responding to an email/phone call/letter/fax or reaching out to your loan servicer(s). *Please select all that apply.* [SELECT ALL THAT APPLY; RANDOMIZE “Yes” responses only]

[INSERT SAME LIST AS COMSER2]

//ASK IF Have you ever communicated with your loan servicer(s)? = ANY “Yes,...” OPTION OR Thinking of before your federal student loan(s) went into default, did you ever communicate with your loan servicer(s)? = ANY “Yes,...” OPTION//

COMSER3. Which was more likely:

- I reached out to my loan servicer(s)
- My loan servicer(s) reached out to me
- We reached out equally

//ASK IF Have you ever communicated with your loan servicer(s)? = ANY “Yes,...” OPTION OR Thinking of before your federal student loan(s) went into default, did you ever communicate with your loan servicer(s)? = ANY “Yes,...” OPTION//

COMSER4. In a typical year, over the time you’ve had your federal student loan(s), how often would you say you have communicated with your loan servicer(s)?

- I typically go more than a year without communicating with my federal loan servicer(s)
- 1-2 times a year
- 3-4 times a year
- 5-6 times a year
- 7-11 times a year
- 12 or more times a year

//ASK IF Have you ever communicated with your loan servicer(s)? = MORE THAN ONE “Yes,...” OPTION OR Thinking of before your federal student loan(s) went into default, did you ever communicate with your loan servicer(s)? = MORE THAN ONE “Yes,...” OPTION//

COMSER5. In your experience, what has been the most effective way you communicated with your federal loan servicer(s)? [RANDOMIZE ALL EXCEPT “Other”]

- By phone
- By email
- By mail
- By fax
- By live chat on their website
- Social media
- Other (please specify) _____

//ASK IF Have you ever communicated with your loan servicer(s)? = ANY “Yes,...” OPTION OR Thinking of before your federal student loan(s) went into default, did you ever communicate with your loan servicer(s)? = ANY “Yes,...” OPTION//

COMSER6. Did you communicate with your federal loan servicer(s) for any of the reasons below? *Please select all that apply.* [SELECT ALL THAT APPLY; RANDOMIZE ALL EXCEPT “Other”]

- I was not able to make my monthly payment
- I wanted to understand my repayment options
- I wanted to enroll in a new or different repayment plan
- I wanted to lower my monthly payments
- I wanted to pause my payments (usually referred to as forbearance or deferment)
- My payment was going to be late
- I called to change my payment information (credit card, debit card, address, etc.)
- I wanted to dispute my debt
- I had questions about my statement, payment history, or account information
- I wanted to discuss student loan forgiveness options
- Other (please specify) _____

//ASK IF “Did you communicate with your loan servicer for any of the reasons below? = “I was not able to make my monthly payment” OR “My payment was going to be late”//

COMSER7. What did your federal loan servicer(s) discuss with you when you were unable to pay? *Please select all that apply.* [SELECT ALL THAT APPLY; RANDOMIZE ALL EXCEPT “Other”]

- Lowering my monthly payment
- Pausing my payments (using forbearance or deferment)
- Combining my loans (using loan consolidation)
- Enrolling in a repayment plan that is based on my income (known as an income-driven repayment (IDR) plan)
- My specific financial situation
- Payment options for my unique financial situation
- The consequences of not paying on my loan(s)
- Loan forgiveness/cancellation
- Other (please specify) _____

//ASK IF Have you ever communicated with your loan servicer(s)? = ANY “Yes,...” OPTION OR Thinking of before your federal student loan(s) went into default, did you ever communicate with your loan servicer(s)? = ANY “Yes,...” OPTION//

COMSER9. Which of the following statements most accurately reflects your experience when you have tried to communicate with your loan servicer(s) to address an issue with your federal student loan(s)? This would include responding to an email/phone call/letter/fax or reaching out to your loan servicer(s).

- I typically make/send one phone call/email/letter/fax to address my issues
- I typically make/send one phone call/email/letter/fax, but usually give up before my issue is addressed
- I typically make/send more than one phone call/email/letter/fax to address my issues
- I typically make/send more than one phone call/email/letter/fax, but usually give up before my issue is addressed

//ASK IF Have you ever communicated with your loan servicer(s)? = ANY “Yes,...” OPTION OR Thinking of before your federal student loan(s) went into default, did you ever communicate with your loan servicer(s)? = ANY “Yes,...” OPTION//

COMSER10. Generally, how consistent has information that you have received from your federal loan servicer(s) been with what they had told you in previous communications?

- Always consistent

- Sometimes consistent
- Rarely consistent
- Never consistent
- I've only communicated with my loan servicer once

//ASK ALL//

COMSER12. Deferment or forbearance is where you get permission from your federal loan servicer to temporarily stop making or pause payments for a set amount of time. **Before the COVID-19 pandemic**, how many times did you pause your payments using deferment or forbearance?

- Never
- Once
- 2 times
- 3 times
- 4-5 times
- 6-7 times
- 8-9 times
- 10 or more times
- Don't know

//ASK IF How frequently did you pause your payments using deferment or forbearance? DOES NOT EQUAL "Never" "Don't know" OR "NULL"//

COMSER13. **Prior to the COVID-19 pandemic**, what were your top reason(s) that led you to pause your payments using forbearance or deferment? *Using drag and drop, please rank up to your top three reasons from most significant (top) to least significant (bottom).* [DRAG AND DROP IN RANKED ORDER; CAP AT 3 CHOICES; RANDOMIZE ALL EXCEPT "Other"]

- I experienced financial hardship(s)
- I was returning to school
- I became employed by a job that was eligible for paused payments (i.e. AmeriCorps, military)
- I was waiting to be enrolled in an income-driven repayment (IDR) plan
- I was waiting for my loan to be forgiven or discharged
- My servicer recommended that I pause my payments (using forbearance or deferment)
- I fell behind on payments and needed to get my loan(s) current
- Other (please specify) _____

//ASK IF Prior to the COVID-19 pandemic, what reason(s) led you to pause your payments using forbearance or deferment? = "I experienced financial hardship" (I.E. THIS OPTION IS RANKED)//

COMSER14. **Prior to the COVID-19 pandemic**, what caused the financial hardship you experienced that led you to pause payments using forbearance or deferment? [FORCED CHOICE "Yes" OR "No"; RANDOMIZE ALL EXCEPT "I was never able to make my student loan payments" AND "Other"]

- I lost a job / I was unemployed
 - Yes
 - No
- I had my work hours and/or pay reduced
 - Yes
 - No
- My spouse/partner lost a job and/or had their work hours/pay reduced

- Yes
- No
- I/household had a health emergency/condition/became disabled
 - Yes
 - No
- I went through a divorce
 - Yes
 - No
- I had to repay other debt (e.g. auto, medical, mortgage)
 - Yes
 - No
- I/partner had a baby
 - Yes
 - No
- I experienced a death in the family
 - Yes
 - No
- I had an unexpected financial shock (e.g. car broke down, house repair)
 - Yes
 - No
- I was never able to make my student loan payments
 - Yes
 - No
- Other (please specify) _____

//ASK IF DEFAULTER AND **Before defaulting on your student loan**, did you ever communicate with your loan servicer? = “No, I never communicated with my loan servicer” OR In a typical year, over the time you’ve had your federal student loan(s), how often would you say you have communicated with your loan servicer(s)? = “1-2 times a year,” OR “I typically go more than a year without communicating with my loan servicer(s)” OR Generally, how consistent has information that you have received from your loan servicer(s) been with what they had told you in previous communications? = “I’ve only communicated with my loan servicer once”//

COMSER15. People have different reasons for rarely or never communicating with their student loan servicer(s). Prior to your loan(s) defaulting, are any of the following reasons why you rarely or never communicated with your federal loan servicer(s)? This would include responding to an email/phone call/letter/fax or reaching out to your loan servicer(s). *Please select all that apply.* [FORCED CHOICE “Yes” OR “No”; RANDOMIZE ALL EXCEPT “I communicate with my student loan servicer(s) as needed” AND “Other”]

- I was paying as usual and everything was fine
 - Yes
 - No
- I put it off
 - Yes
 - No
- I thought the communication was spam/junk
 - Yes
 - No
- I was overwhelmed by other events in my life

- Yes
- No
- I didn't think my servicer would be helpful
 - Yes
 - No
- I was confused by my payment options
 - Yes
 - No
- I didn't know who to call/what to do
 - Yes
 - No
- I couldn't afford my payments
 - Yes
 - No
- I was embarrassed, intimidated or scared
 - Yes
 - No
- I never received communication from my student loan servicer(s)
 - Yes
 - No
- I communicate with my student loan servicer(s) as needed
 - Yes
 - No
- Other (please specify) _____

//ASK IF NON-DEFAULTER AND Have you ever communicated with your federal loan servicer(s)? = “No, I never communicated with my loan servicer” OR In a typical year, over the time you’ve had your federal student loan(s), how often would you say you have communicated with your loan servicer(s)? = “1-2 times a year,” OR “I typically go more than a year without communicating with my loan servicer(s)” OR Generally, how consistent has information that you have received from your loan servicer(s) been with what they had told you in previous communications? = “I’ve only communicated with my loan servicer once”// COMSER15B. People have different reasons for rarely or never communicating with their student loan servicer(s). Are any of the following reasons why you rarely or never communicated with your federal loan servicer(s)? This would include responding to an email/phone call/letter/fax or reaching out to your loan servicer(s). *Please select all that apply.* [FORCED CHOICE “Yes” OR “No”; RANDOMIZE ALL EXCEPT “I communicate with my student loan servicer(s) as needed” AND “Other”]

[INSERT SAME LIST FROM COMSER15]

Communication From Servicer/Provider

[SHOW TEXT TO ALL EXCEPT IF COMSER15/COMSER15B = “I never received communication from my student loan servicer(s)”] In the next set of questions, please think about only the communication you have received from your federal loan servicer(s).

//ASK IF People have different reasons for not communicating with their student loan servicer(s). Prior to your loan(s) defaulting, are any of the following reasons why you rarely or never communicated with your servicer(s)? DOES NOT EQUAL “I never received communication from my student loan servicer(s)”//

COMSER16. **Prior to the COVID-19 pandemic**, over the course of your entire repayment experience, what types of communication did you receive from your federal loan **servicer(s)**? *Please select all that apply.*
[SELECT ALL THAT APPLY; RANDOMIZE ALL EXCEPT “Other”]

- Mail
- Phone Calls (including voicemails)
- Emails
- Fax
- Text messages
- Social media
- Other (please specify) _____

//ASK IF COMSER15 OR COMSER15/B DOES NOT EQUAL “I never received communication from my student loan servicer(s)”//

COMSER17. **Prior to the COVID-19 pandemic**, did you think the amount of communication you received from your federal loan **servicer(s)** was...

- Way too much
- Too much
- Just the right amount
- Too little
- Way too little

REPAYMENT

[SHOW TEXT TO ALL] In the next few questions we will ask you about how much you borrowed and/or still owe on your student loans for your higher education.

//ASK ALL//

PAY1A. Which of the following categories best describes how much you borrowed in federal student loans for your entire undergraduate education? Please think of the amount you borrowed, not the amount you owe now. If you are unsure, please provide your best guess.

- Less than \$5,000
- \$5,000-9,999
- \$10,000-19,999
- \$20,000-29,999
- \$30,000-39,999
- \$40,000-49,999
- \$50,000-59,999
- \$60,000-69,999
- \$70,000-79,999
- \$80,000-89,999
- \$90,000-99,999
- \$100,000 or more
- Don't Know

//ASK IF “Have you ever taken out a federal student loan, a private student loan, or both a federal and

private student loan? = “Both federal and private student loans” OR “Don’t know”//

DEBTFN6A. Which of the following categories best describes how much you borrowed in private student loans to pay for your entire undergraduate education? Please think of the amount you borrowed, not the amount you owe now. If you are unsure, please provide your best guess.

- Less than \$5,000
- \$5,000-9,999
- \$10,000-14,999
- \$15,000-19,999
- \$20,000-29,999
- \$30,000-39,999
- \$40,000-49,999
- \$50,000 or more
- Don’t Know

//ASK ALL//

DEBTFN7. Which of the following categories best describes the approximate amount of all your student loans, both federal and/or private student loans, for both your undergraduate and/or graduate education, that you owe for your own education as of today?

- None (\$0)
- \$1-4,999
- \$5,000-9,999
- \$10,000-14,999
- \$15,000-19,999
- \$20,000-29,999
- \$30,000-39,999
- \$40,000-49,999
- \$50,000-99,999
- \$100,000 or more
- Don’t know

//ASK ALL//

DEBTFN6C. Which of the following categories best describes how much you have in unpaid bills, if any, owed to your undergraduate school(s)? If you are unsure, please provide your best guess.

- None
- Less than \$1,000
- \$1,000 – 2,499
- \$2,500 – 4,999
- \$5,000 – 9,999
- \$10,000 – 14,999
- \$15,000 – 19,999
- \$20,000 or more
- Don’t Know

[SHOW TEXT TO ALL] In the next set of questions, we’re asking you about your experiences with the repayment system for your **federal student loan(s)**. For the purposes of this survey, please think about your experiences **before March 2020, prior to the payment pause related to the COVID-19 pandemic**.

//ASK IF IN REPAYMENT //

PAY3. Have you ever made a payment on your **federal student loan(s)**? Please do not include any involuntary payments such as wage garnishment or having money withheld from your tax refund. “Wage garnishment” is when your employer may be required to withhold a portion of your pay and send it to your loan holder to repay your defaulted loan.

- Yes
- No
- Don't know

//ASK IF IN REPAYMENT AND NON-DEFAULTER//

PAY4. Have you ever missed a payment on your **federal student loan(s)**? Please think about the entire period since you have been required to make payments on your federal student loan(s).

Please do not include missing non-required payments, such as during a period of deferment or forbearance.

- Yes
- No
- Don't know

//ASK IF Have you ever missed a payment on your federal student loan(s)? = “Yes”//

PAY5. **Prior to the COVID-19 pandemic**, in a typical year, approximately how frequently have you missed payments on your **federal student loan(s)**? Please think about the entire period since you have been required to make payments on your federal student loan(s).

Please do not include non-required payments, such as during a period of deferment or forbearance.

- Rarely
- Sometimes
- Often

//ASK IF Have you ever missed a payment on your federal student loan(s)? = “Yes”//

PAY7. In a typical year, how many times has your **federal student loan(s)** been delinquent? A loan is delinquent after having missed two or more payments in a row.

- My loans have never been delinquent
- 1 time
- 3-4 times
- 5-6 times
- 7-8 times
- 9 or more times
- Don't know

//ASK IF IN REPAYMENT//

PAY9. Which statement best describes how you feel about your current **federal student loan debt**?

- My loan debt is not a source of financial stress.
- My loan debt is sometimes a source of financial stress.
- My loan debt is often a source of financial stress.
- My loan debt is a constant source of financial stress.

//ASK ALL//

PAY10. **Prior to the COVID-19 pandemic**, did any event in your household affect your ability to repay your federal student loan(s)?

- Yes
- No
- Don't know

//ASK IF Prior to the COVID-19 pandemic, had any of the following events in your household affected your ability to repay your federal student loans? = "Yes" OR "Don't know"//

PAY10A. Which of the following event(s) in your household affect your ability to repay your federal student loan(s)? [FORCED CHOICE "Yes" OR "No"; RANDOMIZE ALL EXCEPT "I was never able to make my student loan payments," AND "Other"]

- I lost a job / I was unemployed
 - Yes
 - No
- I had my work hours and/or pay reduced
 - Yes
 - No
- My spouse/partner lost a job and/or had their work hours/pay reduced
 - Yes
 - No
- I/household had a health emergency/condition/became disabled
 - Yes
 - No
- I went through a divorce
 - Yes
 - No
- I had to repay other debt (for an old judgment/child support/court costs)
 - Yes
 - No
- I/partner had a baby
 - Yes
 - No
- I experienced a death in the family
 - Yes
 - No
- I had an unexpected financial shock (e.g. car broke down, house repair)
 - Yes
 - No
- I was never able to make my student loan payments
 - Yes
 - No
- Other (please specify) _____

AWARENESS AND USE OF REPAYMENT OPTIONS

//ASK ALL//

PAY_AU1. Are you familiar with the following repayment plans? [FORCED CHOICE “Yes” OR “No”]

- Standard Repayment Plan: Make the same payment amount every month for 10 years
 - Yes
 - No
- Graduated Repayment Plan: Payment amounts start low and increase every two years. Loans are paid off within 10 years
 - Yes
 - No
- Extended Repayment Plan: Make a payment amount every month for longer than 10 years (up to 30 years)
 - Yes
 - No
- Income-Driven Repayment Plan (IDR): Monthly payment amounts are tied to your income and family size
 - Yes
 - No

//ASK ALL//

PAY_AU6. **Prior to the payment pause related to the COVID-19 pandemic**, what kind of repayment plan were you most recently enrolled in?

[SHOW TEXT IF DEFAULTER] If your loan(s) were in default immediately prior to the payment pause, please think about the payment plan you were enrolled in before your loan(s) defaulted.

- Standard Repayment Plan: Make the same payment amount every month for 10 years
- Graduated Repayment Plan: Payment amounts start low and increase every two years. Loans are paid off within 10 years
- Extended Repayment Plan: Make a payment amount every month for longer than 10 years (up to 30 years)
- Income-Driven Repayment Plan (IDR): Monthly payment amounts are tied to your income and family size
- Don't know

//ASK IF DEFAULTER AND Prior to the payment pause related to the COVID-19 pandemic, what kind of repayment plan were you most recently enrolled in? DOES NOT EQUAL “Income-Driven Repayment Plan (IDR): Monthly payment amounts are tied to your income and family size”//

PAY_AU2. Prior to your loan(s) defaulting, were you ever enrolled in an income-driven repayment (IDR) plan? This is where your monthly loan payments are calculated based on your income and family size.

- Yes
- No
- Don't Know

//ASK IF NON-DEFAULTER AND Prior to the payment pause related to the COVID-19 pandemic, what kind of repayment plan were you most recently enrolled in? DOES NOT EQUAL “Income-Driven Repayment Plan (IDR): Monthly payment amounts are tied to your income and family size”//

PAY_AU2B. Have you ever been enrolled in an income-driven repayment (IDR) plan? This is where your monthly loan payments are calculated based on your income and family size.

- Yes
- No
- Don't Know

//ASK ALL//

PAY_AU5. **Prior to the payment pause related to the COVID-19 pandemic**, which statement below best describes your overall experience with the student loan repayment system?

- It is straightforward and easy to navigate
- It can be confusing, but I can typically figure it out on my own
- It can be confusing, but I can typically get the help I need
- It is confusing and too difficult to figure out
- None of the above
- Other (please specify) _____

//ASK ALL//

PAY_AU7. **Prior to the payment pause related to the COVID-19 pandemic**, how much was your most recent monthly student loan bill [PIPE IN "on the" AND INSERT REPAYMENT PLAN SELECTED AT PAY_AU6, EXCLUDING ANY TEXT AFTER THE COLON (:); DON'T PIPE ANYTHING IF PAY_AU6 = "Don't know" OR NULL]?

If you are unsure, please provide your best guess. [SHOW TEXT IF DEFAULTER] If your loan(s) was in default/rehabilitation before the pause, please think of the last payment you made prior to your loan(s) defaulting. Rehabilitation is when you make 9 payments in a 10-month period to bring your loan(s) out of default. After your loan(s) are rehabilitated, the loan(s) are transferred to a servicer.

\$_____.00 *Please round to the nearest whole number*

- Don't know

//ASK IF Prior to the payment pause related to the COVID-19 pandemic, how much was your most recent monthly student loan bill = "Don't know" OR NULL//

PAY_AU7A. Which of the following categories best describes your most recent monthly student loan bill [PIPE IN "on the" AND INSERT REPAYMENT PLAN SELECTED AT PAY_AU6, DON'T PIPE ANYTHING IF PAY_AU6 = "Don't know" OR NULL]?

- \$0 – 49
- \$50 – 99
- \$100 – 199
- \$200 – 299
- \$300 – 399
- \$400 – 499
- \$500 – 599
- \$600 or more
- Don't know

//ASK ALL//

PAY_AU8. **Prior to the payment pause related to the COVID-19 pandemic**, in what year did you pay your most recent monthly student loan payment?

_____ *Please enter year in YYYY format [REQUIRE 4 DIGITS; RANGE 1998-2020]*

- Don't know

//ASK IF In what year did you pay your most recent monthly student loan payment? = “Don’t know” OR NULL//

PAY_AU8A. Which of the following categories best describes the year you paid your most recent monthly student loan payment?

- 1998—2003
- 2004—2009
- 2010—2015
- 2016—2019
- 2020
- Don’t know

//ASK ALL//

PAY_AU9. There are several ways that you could make a payment on your student loan(s). If presented with the payment methods below, which one would you choose? [RANDOMIZE ALL EXCEPT “Other”]

- Paying online via a student loan servicer website or the StudentAid.gov (U.S. Department of Education) website
- Paying online via my bank account or other third-party service (e.g. bill-pay)
- Automatic payments from my bank account (sometimes referred to as “auto-debit”)
- Writing a check and mailing my payment
- Calling my loan servicer and making a payment over the phone
- Other (please specify) _____

//ASK ALL//

PAY_AU10. If you could [IF IN REPAYMENT PIPE “change” IF NOT IN REPAYMENT PIPE “have changed”] one thing about your most recent repayment arrangement, what would it be? [RANDOMIZE ALL EXCEPT “I wouldn’t change anything”]

- Lower my monthly payment amounts but have a longer repayment period
- Pay more per month when my income goes up, pay less per month when my income goes down (on an annual basis)
- Raise my monthly payment amounts now and have a shorter repayment period
- Pay less per month at first, but have my monthly payment amounts increase slowly over time
- I wouldn’t change anything

PERCEPTION OF THE REPAYMENT SYSTEM

[SHOW TEXT TO ALL] To what extent do you agree or disagree with the following statements? [SHOW PAY_P1 to PAY_P4 ON SAME SCREEN; RANDOMIZE ORDER OF THESE QUESTIONS]

//ASK ALL//

PAY_P1. [SHOW IN REPAYMENT] I do whatever I have to do to make sure I pay my student loan(s). [SHOW NOT IN REPAYMENT] I did whatever I had to do to make sure I pay my student loan(s).

- Strongly Agree
- Agree
- Neither agree nor disagree
- Disagree

- Strongly Disagree

//ASK ALL//

PAY_P2. [SHOW IN REPAYMENT] I feel hopeful that I will successfully pay back my student loan(s) someday. [SHOW NOT IN REPAYMENT] I felt hopeful that I would successfully pay back my student loan(s) someday.

- Strongly Agree
- Agree
- Neither agree nor disagree
- Disagree
- Strongly Disagree

//ASK ALL//

PAY_P3. [SHOW IN REPAYMENT] I do not feel that it is my responsibility to pay back my student loan(s) in full. [SHOW NOT IN REPAYMENT] I did not feel it was my responsibility to pay back my student loan(s) in full.

- Strongly Agree
- Agree
- Neither agree nor disagree
- Disagree
- Strongly Disagree

//ASK IF IN REPAYMENT AND I don't feel that it is my responsibility to pay back my student loan(s) in full = "Strongly Agree" OR "'Agree'//

PAY_P5. There are several reasons why people might feel it's not their responsibility to repay their student loan(s) in full. Which of the following reasons do you agree with most when it comes to repaying your federal student loan(s)? [RANDOMIZE ALL EXCEPT "Other"]

- My education was not worth the total cost
- My school was closed
- I didn't complete my education (for a reason other than my school closed)
- I was advised to take out the loan but did not fully understand the responsibility I was taking on
- I think college education should be free
- My loan may eventually be forgiven
- Other (please specify) _____

//ASK IF NOT IN REPAYMENT AND I did not feel it was my responsibility to pay back my student loan(s) in full. = "Strongly Agree" OR "'Agree'//

PAY_P5C. There are several reasons why people might feel it was not their responsibility to repay their student loan(s) in full. Which of the following reasons do you agree with most when thinking back on having to repay your federal student loan(s)? [RANDOMIZE ALL EXCEPT "Other"]

- My education was not worth the total cost
- My school was closed
- I didn't complete my education (for a reason other than my school closed)
- I was advised to take out the loan but did not fully understand the responsibility I was taking on
- I think college education should be free
- My loan may have eventually been forgiven
- Other (please specify) _____

EXPERIENCES IN DEFAULT AND EXITING DEFAULT

//ONLY SHOW THIS SECTION OF QUESTIONS IF DEFAULTER (THROUGH QUESTION DEFEX39)//

[SHOW TEXT TO DEFAULTER] In the next set of questions, please think about your experiences while your loans were in default. “Defaulting” on a **federal student loan** typically means you missed payments for nine months in a row (270 days).

EXPERIENCES IN DEFAULT

DEF1. How many times have your **federal student loan(s)** defaulted?

- Once
- 2 times
- 3 times
- 4 or more times
- I am not sure, but my loan(s) have defaulted more than once
- Don't know

DEF2. **Immediately prior to the payment pause related to the COVID-19 pandemic**, were any of your federal student loan(s) in default?

- Yes [CLASSIFY AS “CURRENTLY IN DEFAULT”]
- No [CLASSIFY AS “NOT CURRENTLY IN DEFAULT”]
- Don't know

DEF3. Student loans go into default for different reasons. Which of the following reasons explain why your **federal student loan(s)** defaulted? *If your loans have been in default multiple times, think of the last time your loan(s) were in default.* [FORCED CHOICE “Yes,” “No”; RANDOMIZE ALL EXCEPT “Other”]

- My payments were unaffordable
 - Yes
 - No
- I forgot to make payments
 - Yes
 - No
- I felt overwhelmed
 - Yes
 - No
- I had other debt I needed to take care of first
 - Yes
 - No
- I was confused by my repayment options
 - Yes
 - No
- I couldn't enroll in the repayment plan that I wanted

- Yes
- No
- I didn't know I needed to make payments
 - Yes
 - No
- I thought I was making my payments
 - Yes
 - No
- I didn't feel obligated to pay back my loan
 - Yes
 - No
- I didn't know how to make a payment
 - Yes
 - No
- I was not able to complete required income recertification forms
 - Yes
 - No
- I exhausted my ability to use deferment/forbearance
 - Yes
 - No
- Other _____ [Please specify]

//ASK IF What are the reasons you defaulted on your federal student loan = MORE THAN ONCE
 OPTION = "Yes" OR "Other" IS SELECTED PLUS AT LEAST ONCE OTHER "Yes"//

DEF4. Which of these reasons was the main reason for why your federal student loan(s) went into default?

[INSERT ALL OPTIONS FROM DEF3 WHERE RESPONDENT SELECTED "Yes"; DISPLAY AS A SINGLE PUNCH LIST]

//ASK ALL DEFAULTERS EXCEPT IF CURRENTLY IN DEFAULT//

DEF5A. Which of the following categories best describes how much your monthly federal student loan bill was before your loan(s) entered default?

- \$1 – 49
- \$50 – 99
- \$100 – 199
- \$200 – 299
- \$300 – 399
- \$400 – 499
- \$500 – 599
- \$600 or more
- Don't know

DEF6. Prior to your student loan(s) defaulting, which of the following consequences of default had you heard of? *Please select all that apply.* [SELECT ALL THAT APPLY]

- Wage garnishment
- Tax Refund Offset (federal income tax refund is withheld)

- Social Security Payment Offset (money from Social Security retirement or disability benefits is withheld)
- Drop in Credit score
- Loss of or inability to obtain professional license
- Inability to obtain more financial aid for school
- Collection fees
- I had not heard of any of these consequences [SINGLE PUNCH]

DEF7. Which of these default consequences has happened to you because your student loan(s) went into default?

- Wage garnishment
 - Yes
 - No
 - Don't know
- Tax Refund Offset (federal income tax refund is withheld)
 - Yes
 - No
 - Don't know
- Social Security Payment Offset (money from Social Security retirement or disability benefits is withheld)
 - Yes
 - No
 - Don't know
 - Not applicable to me
- Drop in Credit score
 - Yes
 - No
 - Don't know
- Loss of or inability to obtain professional license
 - Yes
 - No
 - Don't know
 - Not applicable to me
- Inability to obtain more financial aid for school
 - Yes
 - No
 - Don't know
- Collection fees
 - Yes
 - No
 - Don't know
- Other (please specify) _____

//-----START LOOP FOR EACH CONSEQUENCE = Yes – EXCEPT FOR OTHER-----
-----//

[START LOOP FOR EACH “Yes” AT Which of these default consequences has happened to you because your student loan(s) went into default?]

[DURING LOOP QUESTIONS DISPLAY THE DEF7 CONSEQUENCE THAT LOOP IS ON IN TOP LEFT CORNER OF SCREEN FOR RESPONDENT TO REFERENCE]

DEF7_I1. How did experiencing [INSERT DEF7 CONSEQUENCE, EXCLUDING TEXT IN PARENTHESES] impact your financial situation?

- It caused a major financial hardship
- It caused a minor financial hardship
- It made no real difference to my financial situation

DEF7_I2. Please write one word to describe how experiencing [INSERT DEF7 CONSEQUENCE, EXCLUDING TEXT IN PARENTHESES] made you feel.
_____ [DO NOT ALLOW SPACES]

//-----CONTINUE IF CONSEQUENCE = Wage Garnishment, Tax Refund Offset, Social Security Payment Offset = “Yes”, OTHERWISE END LOOP AND CONTINUE WITH DEF9 -----
-----//

//ASK IF Please indicate the consequences you experienced while you were in default = “Yes” AT “Wage Garnishment” OR “Tax Refund Offset” OR “Social Security Payment Offset”//

DEF7_I3. Approximately how long did you experience [INSERT DEF7 CONSEQUENCE, EXCLUDING TEXT IN PARENTHESES] for? If you are unsure, please provide your best guess. *Please round to the nearest whole number.*

- Under 6 months
- 6-11 months
- 1-2 years
- 3-4 years
- 5-6 years
- 7 or more years
- Don’t know

// ASK IF CURRENTLY IN DEFAULT AND Please indicate the consequences you experienced while you were in default = “Yes” AT “Wage Garnishment” OR “Tax Refund Offset” OR “Social Security Payment Offset”//

DEF7_I4. Were you experiencing [INSERT DEF7 CONSEQUENCE, EXCLUDING TEXT IN PARENTHESES] as of March 2020 when the payment pause related to the COVID-19 pandemic went into effect?

- Yes
- No
- Don’t know

//-----CONTINUE IF CONSEQUENCE = Wage Garnishment = “Yes”, OTHERWISE END LOOP AND CONTINUE WITH DEF11- DEF12 IF Tax refund= “Yes”//

//ASK IF Please indicate the consequences you experienced while you were in default = “Yes” AT “Wage garnishment”//

DEF9. Think about your most recent wage garnishment. Approximately how much was taken out of your paycheck and how frequently were you getting paid at that time? If you are unsure, please provide your best guess.

Amount garnished from paycheck:

\$ _____.00 *Please round to the nearest whole number [range 0-9999]*

- Don't know [If \$ ____ is NULL or select "don't know" grey out the frequency of pay part of this question below]

Frequency of pay at the time of wage garnishment:

- Weekly
- Every two weeks
- Monthly
- Other (please specify) _____

//ASK IF Please indicate the consequences you experienced while you were in default = "Yes" AT "Wage garnishment" AND Approximately how much were being taken from your wages each paycheck? = "Don't know" OR NULL//

DEF9A. Which of the following categories best describes how much was being garnished from your wages each paycheck? Please also indicate how frequently were you getting paid at that time.

Amount garnished from paycheck:

- \$0
- \$1 – 49
- \$50 – 99
- \$100 – 149
- \$150 – 199
- \$200 – 399
- \$400 – 599
- \$600 – 799
- \$800 – 999
- \$1000 or more
- Don't know

Frequency of pay at the time of wage garnishment:

- Weekly
- Every two weeks
- Monthly
- Other (please specify) _____

//ASK IF Please indicate the consequences you experienced while you were in default = "Yes" AT "Wage garnishment"//

DEF10. Thinking about your most recent wage garnishment, approximately how much were you taking home each paycheck before the garnishment was taken out? If you are unsure, please provide your best guess.

\$ _____.00 *Please round to the nearest whole number*

- Don't know

//ASK IF Think about your most recent wage garnishment, approximately what was your salary when you were having your wages garnished? = “Don’t know” OR NULL//

DEF10A. Which of the following categories best describes how much you were taking home each paycheck before the garnishment was taken out?

- Less than \$500
- \$500 - 999
- \$1000 - 1499
- \$1500 - 1999
- \$2000 - 2499
- \$2500 - 2999
- \$3000 - 3499
- \$3500 - 3999
- \$4000 or more
- Don’t know

//-----CONTINUE IF CONSEQUENCE = Tax refund= “Yes”-----
-----//

//ASK IF Please indicate the consequences you experienced while you were in default = “Yes” AT “Tax refund”//

DEF11. Thinking about the last time money from your tax refund was withheld, approximately how much was withheld?

- \$0
- \$1 – 499
- \$500 – 999
- \$1000 – 1999
- \$2000 – 2999
- \$3000 – 3999
- \$4000 – 4999
- \$5000 – 6999
- \$7000 or more
- Don’t know

//ASK IF Please indicate the consequences you experienced while you were in default = “Yes” AT “Tax refund”//

DEF12. Thinking about the last time money from your tax refund was withheld, approximately how much was your total income for that year?

- No income
- Less than \$5,000
- \$5,000 - 9,999
- \$10,000 - 14,999
- \$15,000 - 19,999
- \$20,000 - 29,999
- \$30,000 - 39,999
- \$40,000 - 49,999
- \$50,000 - 74,999
- \$75,000 or more
- Don’t know

//-----END LOOP-----
----//

To Collection Agency

[SHOW TEXT TO DEFAULTER] The U.S. Department of Education assigns companies to recover defaulted **federal student loan** debt – these companies are not loan **servicer(s)**. They are typically referred to as private collection agencies, or PCAs. You may have communicated with collection agencies when you had student loan(s) in default or when you were trying to get your loan(s) out of default.

For the next set of questions, we want you to think about the communication you have had with collection agencies. Please do not consider any communication you may have had with the Default Resolution Group (DRG). The DRG is an office of the U.S. Department of Education that services loans that have gone into default, or when a school or guaranty agency closes.

//ASK IF DEFAULTER//

DEFKOM1. Have you ever communicated with a student loan **collection agency** to discuss your loan(s) that were in default? This would include responding to an email/phone call/letter/fax or reaching out to a collection agency. *If your loans have been in default multiple times, think of the last time you had a loan in default. Please select all that apply.* [SELECT ALL THAT APPLY; RANDOMIZE “yes” responses only]

- Yes, by speaking with a customer service representative
- Yes, through an automated phone system
- Yes, through email correspondence
- Yes, through an online portal or live chat on their website
- Yes, through mail or fax
- No, I never communicated with a collection agency [SINGLE PUNCH]

//ASK IF Have you ever communicated with a student loan collection agency to discuss your loan(s) that were in default? = “Yes”//

DEFKOM2. Which was more likely:

If your loans have been in default multiple times, think of the last time you had a loan in default.

- I reached out to the collection agency
- The collection agency reached out to me
- We reached out equally

//ASK IF Have you ever communicated with a student loan collection agency to discuss your loan(s) that were in default? = “Yes”//

DEFKOM3. When your loan(s) were in default, how often would you say you communicated with a **collection agency** to discuss your defaulted loan(s)? This would include responding to an email/phone call/letter/fax or reaching out to a collection agency. *If your loans have been in default multiple times, think of the last time you had a loan in default.*

- Once
- 2-3 times
- 4-5 times
- 6-10 times
- 11-15 times
- 16-20 times

- More than 20 times

//ASK IF Have you ever communicated with a student loan collection agency to discuss your loan(s) that were in default? = MORE THAN ONE “Yes”//

DEFKOM4. While your loan(s) were in default, what has been the most effective way you communicated with student loan **collection agencies**? This would include responding to an email/phone call/letter/fax or reaching out to a **collection agency**. *If your loans have been in default multiple times, think of the last time you had a loan in default.* [RANDOMIZE ALL EXCEPT “Other”]

- By phone
- By email
- By mail
- By fax
- By live chat on their website
- Social media
- Other (please specify) _____

//ASK IF Have you ever communicated with a student loan collection agency to discuss your loan(s) that were in default? = “Yes”//

DEFKOM6. Which of the following statements most accurately reflects your experience when you have tried to communicate with student loan **collection agencies** to address an issue with your **federal student loan(s)** in default? *If your loans have been in default multiple times, think of the last time you had a loan in default.*

- I typically make/send one phone call/email/letter/fax to address my issues
- I typically make/send one phone call/email/letter/fax, but usually give up before my issue is addressed
- I typically make/send more than one phone call/email/letter/fax to address my issues
- I typically make/send more than one phone call/email/letter/fax, but usually give up before my issue is addressed

//ASK IF Have you ever communicated with a student loan collection agency to discuss your loan(s) that were in default? = “Yes”//

DEFKOM7. Generally, how consistent has information that you have received from student loan **collection agencies** been with what they had told you in previous communications?

- Always consistent
- Sometimes consistent
- Rarely consistent
- Never consistent
- I’ve only communicated with a student loan collection agency once

//ASK IF Have you ever communicated with a student loan collection agency to discuss your loan(s) that were in default? = “Yes”//

DEFKOM9. **Prior to the COVID-19 pandemic**, did you think the amount of communication you received from student loan **collection agencies** was...

- Way too much
- Too much
- Just the right amount
- Too little

- Way too little

//ASK IF //ASK IF Have you ever communicated with a student loan collection agency to discuss your loan(s) that were in default? = “No” OR When your loan(s) were in default, how often did you communicate with the collection agency to discuss your defaulted loan(s)? = “Once” OR “2-3 times”//

DEF10. People have different reasons for rarely or never communicating with student loan **collection agencies**. When your student loan(s) was in default, are any of the following reasons why you rarely or never communicated with collection agencies? *If your loans have been in default multiple times, think of the last time you had a loan in default. Please select all that apply.* [FORCED CHOICE “Yes” OR “No”; RANDOMIZE ALL EXCEPT “I communicate with collection agencies as needed” AND “Other”]

- I put it off
 - Yes
 - No
- I thought the communication was spam/junk
 - Yes
 - No
- I was overwhelmed by other events in my life
 - Yes
 - No
- I didn't think collection agencies would be helpful
 - Yes
 - No
- I was confused by my options for exiting default
 - Yes
 - No
- I didn't know who to call/what to do
 - Yes
 - No
- I was embarrassed, intimidated or scared
 - Yes
 - No
- My wages were being garnished and I thought that was payment
 - Yes
 - No
- My tax refunds were being withheld and I thought that was payment
 - Yes
 - No
- I communicate with collection agencies as needed
 - Yes
 - No
- Other (please specify) _____

//ASK IF CURRENTLY IN DEFAULT//

DEFCOM11. To what extent do you agree with the following statement: I do not plan to pay back my loan(s) even when I become more financially stable.

- Strongly Agree
- Agree
- Neither agree nor disagree
- Disagree
- Strongly Disagree

EXITING DEFAULT

[SHOW TEXT TO DEFAULTER] In the next set of questions, we will ask you about your experiences getting your loan(s) out of default.

//EXCLUDE IF “NOT CURRENTLY IN DEFAULT”//

DEFEX1. Have you ever gotten your student loan(s) out of default?

- Yes
- No, but I tried to get my student loan(s) out of default
- No, I never tried to get my student loan(s) out of default
- Don't know

//ASK IF NOT CURRENTLY IN DEFAULT OR Have you ever gotten out of default? = “Yes” OR “No, but I tried to get my student loan(s) out of default”//

DEFEX2. What year did you [INSERT “try to” IF DEFEX1 = “No, but I tried to get out of default”] get your student loan(s) out of default? If you are unsure, please provide your best guess. *If your loans have been in default multiple times, think of the last time you had a loan in default.*

_____ Please enter the year in YYYY format [REQUIRE 4 DIGITS; RANGE 1998-2020]

- Don't know

//ASK IF NOT CURRENTLY IN DEFAULT OR Have you ever gotten out of default? = “Yes” OR “No, but I tried to get my student loan(s) out of default” AND What year did you try to exit default? = “Don't know” OR NULL//

DEFEX2A. Which of the following categories best describes the year you tried to get your student loan(s) out of default? If you are unsure, please provide your best guess. *If your loans have been in default multiple times, think of the last time you had a loan in default.*

- 1999-2008
- 2008-2010
- 2011-2018
- 2019-present
- Don't know

//ASK IF NOT CURRENTLY IN DEFAULT OR Have you ever gotten out of default? = “Yes” OR “No, but I tried to get my student loan(s) out of default”//

DEFEX4. When your student loan(s) was in default, what was the main reason you wanted to get your loan(s) out of default? *If your loans have been in default multiple times, think of the last time you had a loan in default.*

[RANDOMIZE ALL EXCEPT “Other”]

- I wanted to pay off my debt in full
- I wanted my wages to stop being garnished

- I wanted my tax refunds to stop being withheld
- I wanted to improve my credit score
- I wanted my Social Security payments to stop being withheld
- I wanted to return to school and take out more student loans
- I wanted collection agencies to stop contacting me
- I was embarrassed/ashamed that my student loan(s) was in default
- I didn't trust student loan collection agencies
- Other (Please specify) _____

//ASK IF NOT CURRENTLY IN DEFAULT OR Have you ever gotten out of default? = "Yes"//
 DEFEX5. How did you get your student loan(s) out of default? *If your loans have been in default multiple times, think of the last time you got your loan out of default.* [RANDOMIZE ALL EXCEPT "Don't know"]

- Rehabilitation
- Consolidation
- My loan(s) was forgiven or discharged
- I paid off my entire loan
- Don't know

//ASK IF Have you ever gotten out of default? = "No, but I tried to get my student loan(s) out of default"//

DEFEX6. How did you try to get your loan(s) out of default? If you tried multiple ways, please select the main way you tried to get your loan(s) out of default. [RANDOMIZE ALL EXCEPT "Other" AND "Don't know"]

- Rehabilitation
- Consolidation
- Attempted to have my loan(s) forgiven or discharged
- I tried to pay off my entire loan
- Other (please specify) _____
- Don't know

//ASK IF How did you try to get your loan(s) out of default = "Rehabilitation" OR "Consolidation"//
 DEFEX7. Some people try to get their student loan(s) out of default but are unable to. Which of the following reasons prevented you from getting your loan(s) out of default when you tried? [RANDOMIZE ALL EXCEPT "Other"]

- I was not able to complete the rehabilitation payments [SHOW IF DEFEX6 = "Rehabilitation"]
- I was not able to complete the rehabilitation paperwork [SHOW IF DEFEX6 = "Rehabilitation"]
- I was not able to complete the consolidation process [SHOW IF DEFEX6 = "Consolidation"]
- My payments were not applied toward the rehabilitation process. [SHOW IF DEFEX6 = "Rehabilitation"]
- My payments were not applied toward the consolidation process. [SHOW IF DEFEX6 = "Consolidation"]
- I could not cover the fees associated with exiting default
- Other (please specify) _____

//ASK IF How did you get your student loan(s) out of default? = "I paid off my entire loan"//
 DEFEX8. How did you pay off your entire loan? [FORCED CHOICE "Yes," "No," "Don't know"; RANDOMIZE, BUT GROUP "Voluntarily" OPTIONS TOGETHER AND "Involuntarily" OPTIONS TOGETHER, RANDOMIZE WITHIN GROUPS]

- Voluntarily paid it off all at once
 - Yes
 - No
 - Don't know
- Voluntarily paid it off in multiple payments
 - Yes
 - No
 - Don't know
- Involuntarily paid it off through wage garnishment
 - Yes
 - No
 - Don't know
- Involuntarily paid it off by getting my tax refund withheld
 - Yes
 - No
 - Don't know
- Involuntarily paid it off by getting my Social Security retirement or disability benefits payment withheld
 - Yes
 - No
 - Don't know

//ASK IF Have you ever communicated with a student loan collection agency to discuss your loan(s) that were in default? = "Yes"//

DEFEX10. What options were you offered when you called the **collection agency** to discuss getting your loan(s) out of default? *If your loans have been in default multiple times, think of the last time you had a loan in default.*

[FORCED CHOICE "Yes," "No," "Don't know"; RANDOMIZE ALL EXCEPT "Other"]

- Making 9 on-time payments during a period of 10 consecutive months (rehabilitation)
 - Yes
 - No
 - Don't know
- Combining my loan(s) into a new loan (consolidation)
 - Yes
 - No
 - Don't know
- Paying the loan(s) in full without negotiating the amount owed
 - Yes
 - No
 - Don't know
- Negotiating a settlement and paid in full
 - Yes
 - No
 - Don't know
- Loan cancellation
 - Yes
 - No
 - Don't know
- Taking no action (remaining in default)

- Yes
- No
- Don't know
- Other ____ [please specify]

//ASK IF How did you get your student loan(s) out of default? = "Rehabilitation"//

DEFEX11. Why did you choose to get your student loan(s) out of default through rehabilitation? *Please select all that apply.* [SELECT ALL THAT APPLY; RANDOMIZE ALL EXCEPT "Other"]

- The collection agency encouraged it
- I was ineligible for consolidation
- I wanted to get out of default fast [internal note: flag response as borrower confusion]
- I wanted to go back to school right away [internal note: flag response as borrower confusion]
- I wanted the collection fees to be waived
- I wanted to improve my credit score
- It was the only option I could afford at the time
- I wanted to have one single monthly payment instead of multiple monthly payments [internal note: flag response as borrower confusion]
- It was easier than other options to get my loan(s) out of default
- Other (please specify) _____

//ASK IF How did you get your student loan(s) out of default? = "Consolidation"//

DEFEX12. Why did you choose to get your student loan(s) out of default through loan consolidation? *Please select all that apply.* [SELECT ALL THAT APPLY; RANDOMIZE ALL EXCEPT "Other"]

- The collection agency encouraged it
- I was ineligible for rehabilitation
- I wanted to get out of default fast
- I wanted to go back to school right away
- I wanted the collection fees to be waived [internal note: flag response as borrower confusion]
- I wanted to improve my credit score [internal note: flag response as borrower confusion]
- It was the only option I could afford at the time
- I wanted to have one single monthly payment instead of multiple monthly payments
- It was easier than other options to get my loan(s) out of default
- Other (please specify) _____

//ASK IF How did you get your student loan(s) out of default? = "Rehabilitation"//

DEFEX13. Approximately how much were you paying monthly when your student loan(s) was in rehabilitation? *If your loans have been in default multiple times, think of the last time you had a loan in default.*

\$____.00 *Please round to the nearest whole number*

- Don't know

//ASK IF Approximately how much were you paying monthly when your loan was in rehabilitation? = "Don't know" OR NULL//

DEFEX13A. Which of the following categories best describe how much were you paying monthly when your student loan(s) was in rehabilitation? *If your loans have been in default multiple times, think of the last time you had a loan in default.*

- Under \$10

- \$10-19
- \$20-29
- \$30-39
- \$40-49
- \$50-59
- \$60-69
- \$70-79
- \$80-89
- \$90-99
- \$100 or more
- Don't know

//ASK IF How did you get your student loan(s) out of default? = "Rehabilitation"//

DEFEX14. How affordable were your payments when your student loan(s) was in rehabilitation?

- Very affordable
- Somewhat affordable
- Neither affordable nor unaffordable
- Somewhat unaffordable
- Very unaffordable

//ASK IF How did you get your student loan(s) out of default? = "Rehabilitation"//

DEFEX15. When your student loan(s) was in rehabilitation, was it clear to you how long you would be making payments at the amount you initially agreed to pay?

- Yes
- No
- Don't know

//ASK IF How did you get your student loan(s) out of default? = "Rehabilitation"//

DEFEX16. Did you experience any of the following when getting your student loan(s) out of default through loan rehabilitation? [FORCED CHOICE "Yes," "No," "Don't know"; RANDOMIZE ALL]

- Part of my wages were being garnished
 - Yes
 - No
 - Don't know
- My tax refund was being withheld
 - Yes
 - No
 - Don't know
- Part of my Social Security payments were being withheld
 - Yes
 - No
 - Don't know

//ASK IF How did you get your student loan(s) out of default? = "Rehabilitation" OR How did you try to get your loan(s) out of default? = "Rehabilitation"//

DEFEX17. Did you experience any of the following when providing documents showing your income for loan rehabilitation? [FORCED CHOICE "Yes," "No"; RANDOMIZE ALL]

- I was unsure of what documents to provide
 - Yes
 - No
- I was unsure of the deadline to turn in documents
 - Yes
 - No
- I was unsure of who to turn in documents to
 - Yes
 - No
- I was unsure of who to ask for questions
 - Yes
 - No
- The paperwork was burdensome
 - Yes
 - No
- I was unable to locate the requested documents
 - Yes
 - No

//ASK IF How did you get your student loan(s) out of default? = “Rehabilitation” OR How did you try to get your loan(s) out of default? = “Rehabilitation”//

DEFEX18. Did the amount you were paying in loan rehabilitation change from what you initially agreed upon with the **collection agency** at any point over the 10-month period?

- Yes
- No
- Don’t know

//ASK IF Did the amount you were paying in rehabilitation change from what you initially agreed upon with the collection agency at any point over the 10-month period? = “Yes”//

DEFEX19. Did the **collection agency** inform you within a month about changes to your loan rehabilitation payments prior to your next payment being due?

- Yes
- No
- Don’t know

//ASK IF How did you get your student loan(s) out of default? = “Rehabilitation”//

DEFEX20. Did it take longer than 10 months to complete loan rehabilitation?

- Yes
- No
- Don’t know

//ASK IF Did it take longer than 10 months to complete loan rehabilitation? = “Yes”//

DEFEX21. Why did it take longer than 10 months to complete loan rehabilitation? *Please select all that apply.* [SELECT ALL THAT APPLY; RANDOMIZE ALL EXCEPT “I’m not sure...” AND “Other”]

- I accidentally missed a payment
- I missed a payment because they were unaffordable

- My payment amount increased without me knowing and I made an incorrect payment
- I had to provide additional information about my income that I didn't have
- I didn't sign all the documents that I was required to sign
- Other (please specify) _____
- I'm not sure, but the collection agency kept withdrawing money
- Don't know

//ASK IF How did you get your student loan(s) out of default? = "Rehabilitation"//

DEFEX22. After you rehabilitated your loan(s) and were transitioned back to a loan **servicer** to start making regular monthly payments, did you experience any of the following? *Please select all that apply.* [SELECT ALL THAT APPLY; RANDOMIZE ALL EXCEPT "None of the above..." AND "Other" AND GROUP "My loan(s) weren't eligible for income-driven repayment (IDR) plan" WITH "I had a hard time enrolling in an income-driven repayment (IDR) plan"]

- I was unsure who I was supposed to contact
- I was unsure what amount I was supposed to be paying
- It took weeks or months before I heard from my loan servicer
- I couldn't afford my new payments
- My loan(s) weren't eligible for income-driven repayment (IDR) plan
- I had a hard time enrolling in an income-driven repayment (IDR) plan
- My automatic payments (auto-debit) in rehabilitation didn't transfer to my regular payments
- Other (please specify) _____
- None of the above, my transition back to a loan servicer was easy [SINGLE PUNCH]

//ASK IF How did you get your student loan(s) out of default? = "Rehabilitation" OR How did you try to get your loan(s) out of default? = "Rehabilitation"//

DEFEX23. Please write one word to describe the process of getting your loan(s) out of default through loan rehabilitation.

_____ [DO NOT ALLOW SPACES]

//ASK IF How did you get your student loan(s) out of default? = "Rehabilitation"//

DEFEX24. After you rehabilitated your loan(s) and were transitioned back to a loan **servicer**, did you enroll in an income-driven repayment (IDR) plan?

- Yes
- No
- Don't know

//ASK IF How did you get your student loan(s) out of default? = "Rehabilitation"//

DEFEX25. After going through loan rehabilitation, how prepared did you feel to pay back your **federal** student loan(s) on a repayment plan?

- Very prepared
- Prepared
- Neither prepared nor unprepared
- Unprepared
- Very unprepared

//ASK IF How did you get your student loan(s) out of default? = "Consolidation"//

DEFEX26. There are two pathways in which you can consolidate **federal student loan(s)**. How did you get your loans out of default through loan consolidation? [FORCED CHOICE “Yes,” “No,” “Don’t know”]

- I agreed to enroll in an income-driven repayment (IDR) plan
 - Yes
 - No
 - Don’t know
- I made three consecutive, voluntary, on-time, full monthly payments on the defaulted loan before my loan(s) were consolidated
 - Yes
 - No
 - Don’t know

//ASK IF How did you get your student loan(s) out of default? = “Consolidation”//

DEFEX27. When getting your loan(s) out of default through consolidation, did you experience any of the following? [FORCED CHOICE “Yes,” “No”; RANDOMIZE ALL]

- Trouble selecting the best income-driven repayment (IDR) plan for me
 - Yes
 - No
- Unsure of what documents to provide
 - Yes
 - No
- Unsure of the deadline to turn in documents
 - Yes
 - No
- Unsure of who to turn in documents to
 - Yes
 - No
- Unsure of who to direct questions to
 - Yes
 - No
- Unsure of which loan(s) to include in the consolidation
 - Yes
 - No
- Trouble using the IRS data retrieval tool to confirm my tax filing information
 - Yes
 - No
- Unsure of whether to apply online or to submit a paper application
 - Yes
 - No

//ASK IF How did you get your student loan(s) out of default? = “I paid off my entire loan”//

DEFEX28. How did paying off your entire loan impact your financial situation?

- It caused a major financial hardship
- It caused a minor financial hardship
- It was affordable for me

//ASK IF How did you get your student loan(s) out of default? = "I paid off my entire loan"//

DEFEX29. How would you describe your experience getting your loan(s) out of default? *If your loans have been in default multiple times, think of the last time you had a loan in default.*

- Very easy
- Easy
- Neither easy nor difficult
- Difficult
- Very difficult

//ASK IF ASK IF How did you get your student loan(s) out of default? = "I paid off my entire loan" AND How did you pay off your entire loan? = "Involuntarily paid it off through wage garnishment" OR "Involuntarily paid it off by getting my tax refund withheld" OR "Involuntarily paid it off by getting my Social Security retirement or disability benefits payment withheld"//

DEFEX31. Why did you pay off your loan(s) through...

- Wage garnishment [IF Involuntarily paid it off through wage garnishment =Yes]
- Tax refund offset [IF Involuntarily paid it off by getting my tax refund withheld =Yes]
- Social Security payment offset [IF Involuntarily paid it off by getting my Social Security retirement or disability benefits payment withheld = Yes]

Please select all that apply. [SELECT ALL THAT APPLY; RANDOMIZE ALL EXCEPT "Other"]

- I did not realize that it was happening
- It was easier than other options
- It was the only option I could afford at the time
- I did not think the collection agency would be able to help me
- I was ineligible for other options
- Other (please specify) _____

//ASK IF NOT CURRENTLY IN DEFAULT OR Have you ever gotten your student loan(s) out of default? = "Yes"//

DEFEX32. How did you know you had successfully taken your loan(s) out of default? [FORCED CHOICE "Yes" OR "No"; RANDOMIZE ALL EXCEPT "I received communication from a different person to get on a repayment plan or pause my payments" AND "Other"]

- I received communication from the collection agency
 - Yes
 - No
- I received communication from the Department of Education (DOE)
 - Yes
 - No
- I received a welcome letter from a loan servicer
 - Yes
 - No
- My credit score improved
 - Yes
 - No
- Wage garnishment stopped
 - Yes
 - No

- Social Security retirement or disability benefits offset stopped
 - Yes
 - No
- I was able to receive additional federal student aid
 - Yes
 - No
- I received communication from a different person to get on a repayment plan or pause my payments
 - Yes
 - No
- Other (please specify) _____

//ASK IF (NOT CURRENTLY IN DEFAULT OR Have you ever gotten your student loan(s) out of default? = “Yes”) AND How did you get your student loan(s) out of default? DOES NOT EQUAL “My loan(s) was forgiven or discharged” OR “I paid off my entire loan”//

DEFEX33. After you got your loan(s) out of default, how helpful was your **servicer(s)** in getting you enrolled in an affordable repayment plan? *If your loans have been in default multiple times, think of the last time you had a loan in default.*

- Very helpful
- Somewhat helpful
- Neither helpful nor unhelpful
- Somewhat unhelpful
- Very unhelpful

//ASK IF (NOT CURRENTLY IN DEFAULT OR Have you ever gotten your student loan(s) out of default? = “Yes”) AND How did you get your student loan(s) out of default? DOES NOT EQUAL “My loan(s) was forgiven or discharged” OR “I paid off my entire loan”//

DEFEX34. After you got your loan(s) out of default, how affordable were your payments? *If your loans have been in default multiple times, think of the last time you had a loan in default.*

- Very affordable
- Affordable
- Neither affordable nor unaffordable
- Unaffordable
- Very unaffordable

//ASK IF (NOT CURRENTLY IN DEFAULT OR Have you ever gotten your student loan(s) out of default? = “Yes”) AND How did you get your student loan(s) out of default? DOES NOT EQUAL “My loan(s) was forgiven or discharged” OR “I paid off my entire loan”//

DEFEX35. After you got your loan(s) out of default, approximately how much were your monthly **federal student loan** payments? *If your loans have been in default multiple times, think of the last time you had a loan in default.*

\$_____.00 Please round to the nearest whole number

- Don't know

//ASK IF After you exited default, approximately how much were your monthly federal student loan payments? = “Don't know” OR NULL//

DEFEX35A. Which of the following categories best describes how much your monthly payments were after getting your loan(s) out of default? *If your loans have been in default multiple times, think of the last time you had a loan in default.*

- \$0
- \$1-49
- \$50 – 99
- \$100 – 199
- \$200 – 299
- \$300 – 399
- \$400 – 499
- \$500 – 599
- \$600 or more
- Don't know

//ASK IF (NOT CURRENTLY IN DEFAULT OR Have you ever gotten your student loan(s) out of default? = "Yes") AND How did you get your student loan(s) out of default? DOES NOT EQUAL "My loan(s) was forgiven or discharged" OR "I paid off my entire loan" //

DEFEX36. After you got your loan(s) out of default, did you ever make a regular payment on your federal student loan(s)? *If your loans have been in default multiple times, think of the last time you had a loan in default.*

- Yes
- No
- Don't know

//ASK IF How many times have your federal student loan(s) defaulted? = "Once" OR "Don't know" OR NULL" AND (NOT CURRENTLY IN DEFAULT OR Have you ever gotten your student loan(s) out of default? = "Yes") AND How did you get your student loan(s) out of default? DOES NOT EQUAL "My loan(s) was forgiven or discharged" OR "I paid off my entire loan" AND After you got your loan(s) out of default, did you ever make a regular payment on your federal student loan(s)? = "Yes" OR "Don't know" OR NULL //

DEFEX37. After getting your loan(s) out of default, did you ever miss a payment?

- Yes
- No
- Don't know

//ASK IF How many times have your federal student loan(s) defaulted? = "Once" OR "Don't know" OR NULL" AND (NOT CURRENTLY IN DEFAULT OR Have you ever gotten your student loan(s) out of default? = "Yes") AND How did you get your student loan(s) out of default? DOES NOT EQUAL "My loan(s) was forgiven or discharged" OR "I paid off my entire loan" //

DEFEX38. After getting your loan(s) out of default, have you ever worried about your loan(s) defaulting again?

- Yes, all the time
- Yes, often
- Yes, sometimes
- Yes, but rarely
- No, never

//ASK IF How many times have your federal student loan(s) defaulted? = “2 times” OR “3 times” OR “4 or more times” OR “I am not sure, but my loan(s) have defaulted more than once”//

DEFEX39. Earlier, you indicated that your **federal student loan(s)** have gone into default more than once. What are the reasons your loan(s) defaulted again? *Please think of the last time your loan(s) re-defaulted. Please select all that apply.* [FORCED CHOICE “Yes” OR “No”; RANDOMIZE ALL EXCEPT “Other”]

- My payments were unaffordable
 - Yes
 - No
- I forgot to make payments
 - Yes
 - No
- I felt overwhelmed
 - Yes
 - No
- I had other debt or payments I needed to take care of first
 - Yes
 - No
- I was confused by my repayment options
 - Yes
 - No
- I couldn't enroll in the repayment plan that I wanted
 - Yes
 - No
- I didn't know I needed to make payments
 - Yes
 - No
- I thought I was making payments
 - Yes
 - No
- I didn't feel obligated to pay back my loan
 - Yes
 - No
- I didn't know how to make a payment
 - Yes
 - No
- I was not able to complete required income recertification forms
 - Yes
 - No
- I exhausted my ability to use deferment/forbearance
 - Yes
 - No
- Other (please specify) _____

FINANCIAL EDUCATION/MANAGEMENT

DEBT AND FINANCES

[SHOW TEXT TO ALL] In this next section, we're going to ask you to think about your overall financial status prior to March 2020, when the federal government first declared the COVID-19 pandemic.

//ASK ALL//

DEBTFN0. Is there another person in your household with whom you share income and significant financial responsibilities? Typically, this might be a spouse, partner or significant other, but may include others such as a parent or child.

- Yes
- No
- Don't know

//ASK ALL//

DEBTFN1. Prior to the COVID-19 pandemic, in a typical year, which of the following best describes how your household's income changed from month to month, if at all? For "household income" please include income of all earners/workers in your household, including work, investment income, or alimony. Do not include any grants, loans, or scholarships that you/your household members may have used to pay for school, or any money given to you/your household members by family.)

- Roughly the same amount each month
- Roughly the same most months, but some unusually high or low months during the year
- Often varies quite a bit from one month to the next
- Don't know

//ASK ALL//

DEBTFN2. Prior to the COVID-19 pandemic, in a typical year, which of the following best describes how frequently you[IF DBF0= "Yes" THEN PIPE IN " and your household"] had gaps (4 months or more) in your employment or were unemployed? Being unemployed means you are jobless and are actively seeking work.

- I always had gaps in my employment
- I often had gaps in my employment
- I sometimes had gaps in my employment
- I rarely had gaps in my employment
- I never had gaps in my employment

//ASK ALL//

DEBTFN3. Prior to the COVID-19 pandemic, how well did the following statement describe the situation for you[IF DBF0= "Yes" THEN PIPE IN " and your household"]: [IF DBF0 DOES NOT EQUAL "Yes" THEN PIPE IN "I" ELSE PIPE IN "We"] could handle a major unexpected expense

- Completely
- Very well
- Somewhat
- Very little
- Not at all

//ASK ALL//

DEBTFN4. Which statement comes closest to describing you [IF DBF0= “Yes” THEN PIPE IN “ and your household”] prior to the COVID-19 pandemic:

- Always pay bills on time
- Often pay bills on time
- Sometimes pay bills on time
- Rarely pay bills on time
- Never pay bills on time

//ASK ALL//

DEBTFN5. Which one of the following best describes your current housing situation?

- Rent an apartment, house, or room
- Own my house or apartment - with an outstanding mortgage
- Own my house or apartment - with no mortgage balance
- Live with a relative or friend and not paying rent
- Live in a vehicle
- Live with others in a group setting (e.g. shelter, group home, etc.)
- Live on the street/outside
- Other (Please describe): _____

//ASK ALL//

DEBTFN8. Other than student loan debt, please indicate below the other types of debt you [IF DBF0= “Yes” THEN PIPE IN “ and your household”] have. *Please select all that apply.* [SELECT ALL THAT APPLY; RANDOMIZE ALL EXCEPT “Other”; GROUP “Automobile loan” AND “Auto title loan” WITHIN RANDOMIZATION]

- Credit card debt (*Select only if you carry a monthly balance*)
- Medical debt
- Home equity loan
- Mortgage debt
- Automobile loan (i.e., car note)
- Auto title loan
- Payday loan
- Municipal debt (e.g. parking tickets, court fees, state taxes owed)
- Other (please specify) _____
- I don't currently have any other types of debt

//ASK ALL//

DEBTFN17. Please indicate all the types of assets that you [IF DBF0= “Yes” THEN PIPE IN “ and your household”] have. *Please select all that apply.* [SELECT ALL THAT APPLY; RANDOMIZE ALL EXCEPT “I don't currently have any of these types of assets” ; GROUP “House of condominium (your primary home)” AND “Other real estate (not including your primary home)” WITHIN RANDOMIZATION]

- Checking account(s)
- Savings or money market account(s) (including cash)
- Certificates of Deposit (CDs)

- Retirement account(s) (401k, 403b, IRA, Keogh, or similar plans)
- College savings plan(s) (529, Coverdell ESA)
- Individual stock(s) (not held in a retirement or college savings account)
- Mutual funds(s) (not held in a retirement or college saving account)
- Annuities
- Whole life (cash value) life insurance
- U.S. or City/Municipal bonds
- Corporate bonds
- House or condominium (your primary home)
- Other real estate (not including your primary home)
- Automobile(s)
- Other tangible investments (e.g. art, jewelry, antiques)
- I don't currently have any of these types of assets

//ASK ALL//

DEBTFN18. [SHOW TEXT IF DEBTFN17 DOES NOT EQUAL NULL OR "I don't currently have any of these types of assets"] You indicated that you have the following assets:

[PIPE IN SELECTED OPTIONS FROM DEBTFN17]

[SHOW TEXT IF DEBTFN8 DOES NOT EQUAL NULL OR "I don't currently have any other types of debt"] And the following debts:

[PIPE IN SELECTED OPTIONS FROM DEBTFN8]

[SHOW TEXT TO ALL] Suppose you were to sell all of your [IF DBF0= "Yes" THEN PIPE IN " and your household's"] major possessions, turn all of your investments and other assets into cash, and pay off all of your debts, including all of your student loan(s). Do you think you would have something left over, break even, or be in debt?

- Have something left over
- Break even
- Be in debt
- Don't know

//ASK IF Do you think you would have something left over, break even, or be in debt? = "Have something left over"//

DEBTFN19. About how much would you have left over? If you are unsure, please provide your best guess.

- Less than \$2,500
- \$2,500 – 4,999
- \$5,000 – 9,999
- \$10,000 – 24,999
- \$25,000 – 49,999
- \$50,000 – 74,999
- \$75,000 – 99,999
- \$100,000 – 149,999
- \$150,000 – 249,000
- \$250,000 – 499,999

- \$500,000 or more
- Don't know

//ASK IF Do you think you would have something left over, break even, or be in debt? = "Be in debt"//
DEBTFN19C. About how much would you be in debt? If you are unsure, please provide your best guess.

- Less than \$2,500
- \$2,500 – 4,999
- \$5,000 – 9,999
- \$10,000 – 24,999
- \$25,000 – 49,999
- \$50,000 or more
- Don't know

SUPPORT FROM/TO FAMILY

[SHOW TEXT TO ALL] Next, we'd like to ask you a few questions about support you may have received from family, as well as support you may have provided to your family since leaving your **undergraduate** school.

//ASK ALL//

SUPPFAM1. After you left your **undergraduate** school, did you receive any financial support from family members (e.g. parents, grandparents, aunts/uncles)?

- Yes
- No

//ASK IF After you left school, did you receive financial support from family members? = "Yes"//

SUPPFAM2. How much did receiving financial support from family members help you repay your **federal** student loan(s)?

- A lot
- Somewhat
- Not at all

//ASK ALL//

SUPPFAM3. After you left your **undergraduate** school, did you provide any financial support to your family (e.g. parents, grandparents, aunts/uncles, nieces/nephews)?

- Yes
- No

//ASK IF After you left school, did you have to provide financial support to your family (e.g. parents, grandparents, aunts/uncles)? = "Yes"//

SUPPFAM4. How much did providing financial support to your family affect your ability to repay your **federal** student loan(s)?

- A lot
- Somewhat

Not at all

COVID-19-RELATED QUESTIONS

[Internal note: Depending on when we field this survey it is possible that the moratorium on repayment might have already ended so should keep in mind in case we need to adjust the question based on policy actions and the date we choose to field the survey. Update: Payment pause has been extended to September 30, so we will almost certainly be out of field by the time moratorium ends.]

[SHOW TEXT TO ALL] In March 2020, the federal government announced that federal student loan payments and interest would be temporarily paused for most borrowers as part of the pandemic assistance efforts and this “payment pause” is still in place. In March 2021, the federal government expanded this relief to borrowers whose federally-guaranteed Family Federal Education Loan (FFEL) loans are in default. For the next few questions, please think about how the COVID-19 pandemic may have affected your student loan experience since March 2020 when the federal government issued the payment pause.

//ASK ALL//

COVID1. Prior to this taking this survey, were you aware that the federal government paused payment for most federal student loans?

- Yes
- No

//ASK IF IN REPAYMENT; EXCLUDE IF CURRENTLY IN DEFAULT //

COVID2. **During the payment pause related to the COVID-19 pandemic**, have you continued to make payments on your federal student loan(s)?

- Yes, I am still required to make monthly payments
- Yes, I voluntarily make full payments each month
- Yes, I voluntarily make partial or full payments when I can, but not every month
- No, I haven’t made any payments since payments were paused
- Don’t know

//ASK IF IN REPAYMENT AND DEFAULTER AND Which of these default consequences has happened to you because your student loan(s) went into default? = “Wage garnishment”//

COVID3. **During the payment pause related to the COVID-19 pandemic**, have your wages been garnished by any collection agencies to pay your federal student loan(s) that are in default?

- Yes, my wages were garnished for one pay cycle
- Yes, my wages were garnished for a few pay cycles
- Yes, my wages were garnished for many pay cycles
- Yes, my wages are still being garnished
- No, my wages have not been garnished since the payment pause

//ASK IF IN REPAYMENT AND DEFAULTER AND Which of these default consequences has happened to you because your student loan(s) went into default? = “Tax Refund Offset”//

COVID4. **During the payment pause related to the COVID-19 pandemic**, was any amount of the tax refund you received in 2020 on your 2019 taxes withheld to pay your federal student loan(s) that were in default?

- Yes
- No
- Don't know

//ASK IF NON-DEFAULTER OR DEFAULTER AND NOT CURRENTLY IN DEFAULT//

COVID5. **Before the COVID-19 pandemic** [IF NOT IN REPAYMENT, PIPE IN “, when you were in repayment”], what do you think were the factors that kept your federal student loan(s) in good standing? *Please select all that apply.* [FORCED CHOICE “Yes” OR “No”; RANDOMIZE ALL EXCEPT “I've made other sacrifices” and “Other”]

- I communicate frequently with my student loan servicer(s)
 - Yes
 - No
- My student loan servicer(s) communicates frequently with me
 - Yes
 - No
- I have created a budget with my expenses that I stick to
 - Yes
 - No
- I was aware of the consequences of default and didn't want to experience it
 - Yes
 - No
- I paused my student loan payments (e.g. forbearance) when I couldn't make a payment
 - Yes
 - No
- I am enrolled in automatic payments (auto-debit) which makes it easy to make payments
 - Yes
 - No
- I am enrolled in an income-driven repayment (IDR) plan
 - Yes
 - No
- My payments were affordable
 - Yes
 - No
- I was able to switch my repayment plan when needed
 - Yes
 - No
- I got financial support from family/friends when I needed it
 - Yes
 - No
- I've made other sacrifices (please specify) _____
 - Yes [insert open end]

- No
- Other (please specify) _____

FINANCIAL SITUATION POST-COVID

//ASK IF IN REPAYMENT; EXCLUDE CURRENTLY IN DEFAULT//

COVID6. To what extent do you agree with the following statement:

When student loan payments start again, I will be able to afford the same monthly amount that I was paying prior to the payment pause related to the COVID-19 pandemic.

- Strongly Agree
- Agree
- Neither agree nor disagree
- Disagree
- Strongly disagree

//ASK IF IN REPAYMENT; EXCLUDE CURRENTLY IN DEFAULT//

COVID7. Think about when student loan payments will resume after the COVID-19 payment pause ends.

Which statement best describes how you communicate with your student loan servicer(s)?

- I have already reached out to my student loan servicer(s) in advance of the payment pause ending
- I plan to reach out to my student loan servicer(s) before the payment pause ends
- I plan to reach out to my student loan servicer(s) as soon as the payment pause ends
- I plan to reach out to my student loan servicer(s) within a month after the payment pause ends
- I do not plan to reach out my student loan servicer(s)/I am waiting for them to reach out to me
- Don't know

//ASK IF CURRENTLY IN DEFAULT//

COVID8. Think about when student loan payments will resume after the COVID-19 payment pause ends.

Which statement best describes how you communicate with collection agencies?

- I have already reached out to a collection agency in advance of the payment pause ending
- I plan to reach out to a collection agency before the payment pause ends
- I plan to reach out to a collection agency as soon as the payment pause ends
- I plan to reach out to a collection agency within a month after the payment pause ends
- I do not plan to reach out a collection agency/I am waiting for them to reach out to me
- Don't know

DEMOGRAPHIC QUESTIONS

//ASK ALL//

GENDER. How do you describe yourself?

- Male
- Female
- Non-binary / third gender
- Prefer to self-describe (text entry)
- Prefer not to say

//ASK ALL//

EMPLOY. What best describes your employment status over the last three months?

- Working full-time
- Working part-time
- Unemployed and looking for work
- A homemaker or stay-at-home parent
- Student
- Retired
- Other

//ASK ALL//

DEMO2. What is the highest level of school you have completed or the highest degree you have received?

- Did not complete high school (Grades 9-11 or Grade 12 with NO diploma)
- High school diploma or equivalent (Grade 12 with diploma or GED certificate)
- Vocational/technical training
- Some college, but no degree
- Associate's degree (usually a 2-year degree, e.g. AA, AS, AAS)
- Bachelor's degree (usually a 4-year degree, e.g. BS, BA, AB, BFA)
- Master's degree or equivalent (e.g. MA, MS, MPP, MPA, MBA)
- Professional degree (chiropractic, dentistry, law, medicine, optometry, pharmacy, podiatry, or veterinary medicine)
- Doctoral degree (PhD, EdD, JD, MD, etc.)

//ASK ALL//

DEMO4. When you first enrolled in college, what was the highest level of school completed by any of your parents/guardians?

- Less than high school (Grades 1-8 or no formal schooling)
- Did not complete high school (Grades 9-11 or Grade 12 with NO diploma)
- High school diploma or equivalent (Grade 12 with diploma or GED certificate)
- Vocational/technical training
- Some college, but no degree
- Associate's degree (usually a 2-year degree, e.g. AA, AS, AAS)
- Bachelor's degree (usually a 4-year degree, e.g. BS, BA, AB, BFA)
- Master's degree or equivalent (e.g. MA, MS, MPP, MPA, MBA)
- Professional degree (chiropractic, dentistry, law, medicine, optometry, pharmacy, podiatry, or veterinary medicine)
- Doctoral degree (PhD, EdD, JD, MD, etc.)
- Don't know

//ASK ALL//

DEMO5. How many **undergraduate** schools did you ever attend?

- 1
- 2
- 3
- 4 or more

//ASK ALL//

DEMO7. Please list each **undergraduate** school that you attended since high school. Please list these schools in chronological order with the first school that you attended listed first.

Start typing the first school's name and then select the name from the drop-down list provided. If your school's name is not available, please type in the full name and click next. Please spell out state names in full and do not use abbreviations for your school's name. (e.g. Pennsylvania State University).

[Insert open-ended text boxes with drop-down lists using OPEID data. Insert the number of rows based on the number of undergraduate schools attended (“How many undergraduate schools did you ever attend?”). If respondent selected “4 or more” at “How many undergraduate schools did you ever attend?”, add a button for respondent to add additional rows]

//ASK IF Please list each undergraduate school that you attended since high school IS NOT EQUAL TO NULL//

DEMO8. Please select the **undergraduate** school which you spent the most time at.

[Pipe in school list from DEMO7- School List as single punch answer options]

//ASK ALL//

DEMO9. **Prior to the COVID-19 pandemic**, what best describes your enrollment status for most of your **undergraduate** education?

- Mostly full-time
- About an equal mix of full-time and part-time
- Mostly part-time

//ASK ALL//

DEMO10. **Prior to the COVID-19 pandemic**, what portion of your **undergraduate** education was online?

- My classes were entirely in-person
- My classes were a hybrid of both in-person and online
- My classes were entirely online

//ASK ALL//

DEMO11. Did you complete the **undergraduate** degree(s)/program(s) or certificate(s) that you used the **federal student loan(s)** to pay for?

- Yes, I completed the degree/program or certificate
- No, but I was almost finished
- No, I was halfway done
- No, I only took a few classes
- No, I didn't take classes as part of a degree/certificate program
- No, I'm still enrolled

//ASK IF Did you complete the undergraduate degree(s)/program(s) or certificate(s) that you used the federal student loan(s) to pay for?= NOT EQUAL “Yes” OR “No, I’m still enrolled” OR “No, I didn’t take classes as part of a degree/certificate program”//

DEMO12. There are several reasons why a person might not complete their program of study. Which of the following reasons below explain why you did not complete the degree or certificate that you used your federal student loan(s) to pay for? Please select all that apply. [SELECT ALL THAT APPLY; RANDOMIZE ALL EXCEPT “Other”]

- Could not afford it anymore
- Decided it was not the right time to go back to school
- Didn’t like the program/school that I was enrolled in
- Medical reasons
- Could not balance work and school
- Could not access any more loans
- Did not want to borrow more loans
- Family or personal reasons
- The program/school closed
- The quality of the program/school did not meet my standards/was poor
- My school is withholding my degree from me [SHOW IF DEMO11 = “No, but I was almost finished”]
- Other (please specify) _____

//ASK IF Did you complete the undergraduate degree(s)/program(s) or certificate(s) that you used the federal student loan(s) to pay for?= NOT EQUAL “Yes” OR “No, I’m still enrolled” OR “No, I didn’t take classes as part of a degree/certificate program”//

DEMO13. What level of education were you pursuing when you were unable to complete your program of study?

- Vocational/technical training certificate
- Associate’s degree (usually a 2-year degree, e.g. AA, AS, AAS)
- Bachelor’s degree (usually a 4-year degree, e.g. BS, BA, AB, BFA)

//ASK ALL//

DEMO15. Think about the first time you entered the workforce after pursuing your undergraduate degree/certificate. How long did it take to get your first job?

- Less than 6 months
- 6 – 11 months
- 1 – 2 years
- More than 2 years
- I was already working while enrolled
- I never got a job, but was looking for one
- I was not looking for a job

//ASK ALL//

DEMO17. While you were enrolled in any of the undergraduate schools, did you pay for any of the following? Please select all that apply. [SELECT ALL THAT APPLY; RANDOMIZE ALL EXCEPT “None of the above expenses”]

- Childcare expenses
- Child support
- Alimony

- Tuition on behalf of any of your dependents who were attending a pre-school, primary school, or secondary school
- Tuition on behalf of any of your spouse and/or dependents who were attending a college, vocational-technical school, or other type of post-secondary school
- Financial support for your parents or other members of your extended family
- None of the above expenses [SINGLE PUNCH]

//ASK ALL//

DEMO18. Approximately how much was your personal income for **calendar year 2019**, prior to taxes and deductions? (Calendar year 2019 includes January 1, 2019 through December 31, 2019. Include all your [IF DBF0= "Yes" THEN PIPE IN " and your household?"] income, including work, investment income, or alimony. Do not include any grants or loans you may have used to pay for school, or any money given to you by your family.)

\$_____.00 *Please round to the nearest whole number*

- Don't know

//ASK IF Approximately how much was your personal income for calendar year 2019, prior to taxes and deductions? = "Don't know" OR NULL //

DEMO18A. Which of the following categories best describes your personal income for **calendar year 2019**, prior to taxes and deductions? (Calendar year 2019 includes January 1, 2019 through December 31, 2019. Include all income, including work, investment income, or alimony. Do not include any grants or loans you may have used to pay for school, or any money given to you by your family.)

- No income (\$0)
- Less than \$5,000
- \$5,000 - 9,999
- \$10,000 - 14,999
- \$15,000 - 19,999
- \$20,000 - 29,999
- \$30,000 - 39,999
- \$40,000 - 49,999
- \$50,000 - 74,999
- \$75,000 - 99,999
- \$100,000 - 124,999
- \$125,000 - 149,000
- \$150,000 or more
- Don't know

//ASK ALL//

DEMO19. Approximately how much was your household's income for **calendar year 2019**, prior to taxes and deductions? (Calendar year 2019 includes January 1, 2019 through December 31, 2019. Include all income, including work, investment income, or alimony. Do not include any grants or loans you may have used to pay for school, or any money given to you by your family.)

- No income (\$0)
- \$1 to \$4,999 per year
- \$5,000 - 9,999
- \$10,000 - 14,999
- \$15,000 - 19,999
- \$20,000 - 24,999
- \$25,000 - 29,999
- \$30,000 - 34,999

- \$35,000 - 39,999
- \$40,000 - 49,999
- \$50,000 - 59,999
- \$60,000 - 74,999
- \$75,000 - 84,999
- \$85,000 - 99,999
- \$100,000 - 124,999
- \$125,000 - 149,999
- \$150,000 - 174,999
- \$175,000 - 199,999
- \$200,000 or more
- Don't know

//ASK ALL//

DEMO20. In calendar year 2019, did you receive any of the following government benefits? *Please select all that apply.* [SELECT ALL THAT APPLY, RANDOMIZE]

- Medicaid
- Medicare
- Social Security
- Supplemental Security Income (SSI)
- Social Security Disability Insurance (SSDI)
- Special Supplemental Assistance Program for Women, Infants, and Children (WIC)
- Temporary Assistance for Needy Families (TANF)
- Supplemental Nutrition Assistance Program (SNAP or Food Stamps)
- Child tax credit
- Children's Health Insurance Program (CHIP)
- Housing Assistance (e.g. Section 8 or vouchers)
- Earned Income Tax Credit (EITC)
- I did not receive any of the above government benefits [SINGLE PUNCH]

//ASK ALL//

DEMO21 Are you a veteran of the U.S. Armed Forces, or are you currently serving in the Armed Forces either on active duty, in the reserves, or in the National Guard?

- Veteran
- Active duty
- Reserves
- National Guard
- None of the above

//ASK ALL//

DEMO22. Have you ever had a physical or mental impairment that substantially limits at least one major life activity? Examples of major life activities include caring for oneself, walking, standing, sitting, reaching, sleeping, bending, concentrating, and communicating with others.

- Yes
- No

TEXT FINAL QUESTION

//ASK ALL//

TEXT1. Thank you for your participation in our research! Before you finish, is there anything you think we should know about your answers? Please do not enter any account numbers or financial information specific to you.

Open text box