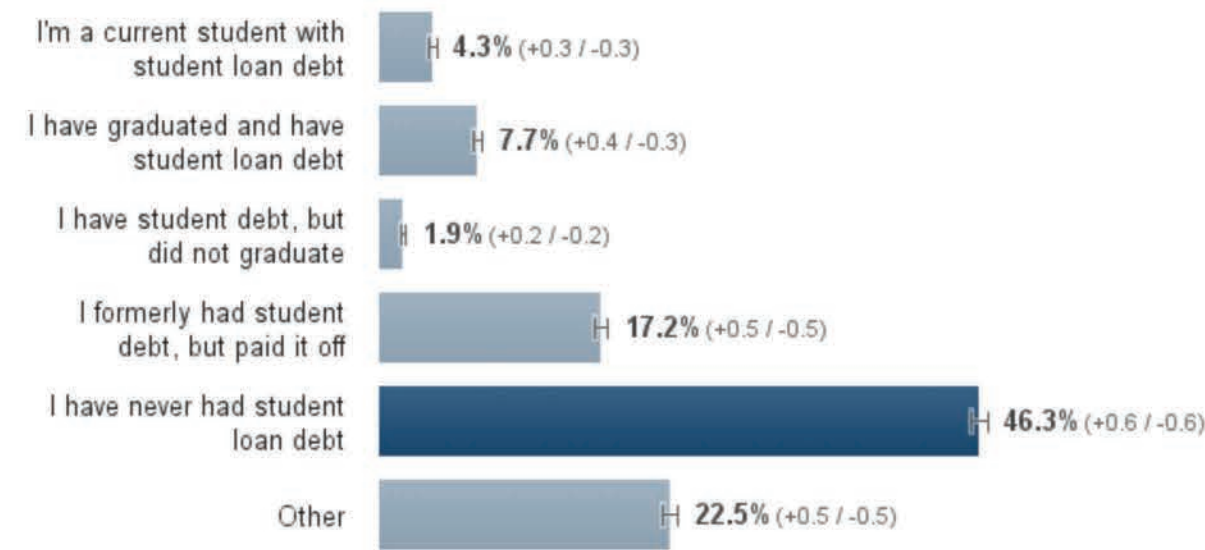


SINGLE ANSWER

Which of the following best describes your experience with student loan debt from your education at a college, university or similar institution?

Results for respondents with demographics. Weighted by Age, Gender, Region. (25271 responses)

Winner statistically significant.



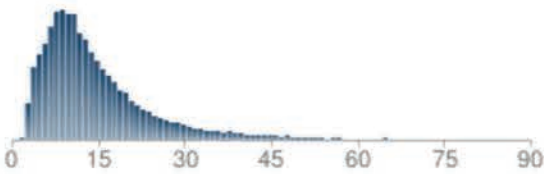
Metrics only apply to the topline results for this question. Filters and weighting do not apply.

Impressions  
280,360

Responses  
34,849

Response Rate  
12.4%

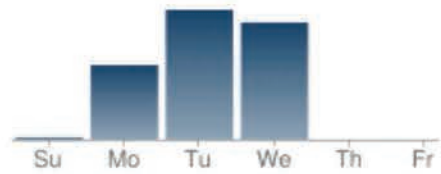
Response Times  
Median response time is 11.0 seconds



Responses by hour of day  
Local times of respondents



Responses by day of week  
Local times of respondents



All (25271)

I'm a current student with student loan debt	4.3% (+0.3 / -0.3)
I have graduated and have student loan debt	7.7% (+0.4 / -0.3)
I have student debt, but did not graduate	1.9% (+0.2 / -0.2)
I formerly had student debt, but paid it off	17.2% (+0.5 / -0.5)
I have never had student loan debt	46.3% (+0.6 / -0.6)
Other	22.5% (+0.5 / -0.5)

Methodology: Conducted by Google Consumer Surveys, January 24, 2016 - January 24, 2016 and based on 25271 online responses. Sample: National adult Internet population.

Publisher categories

News: 62.2%, Reference: 12.3%, Arts & Entertainment: 8.2%, Other: 17.3%

Survey Preview

Desktop - Mobile - Android App

Answer details

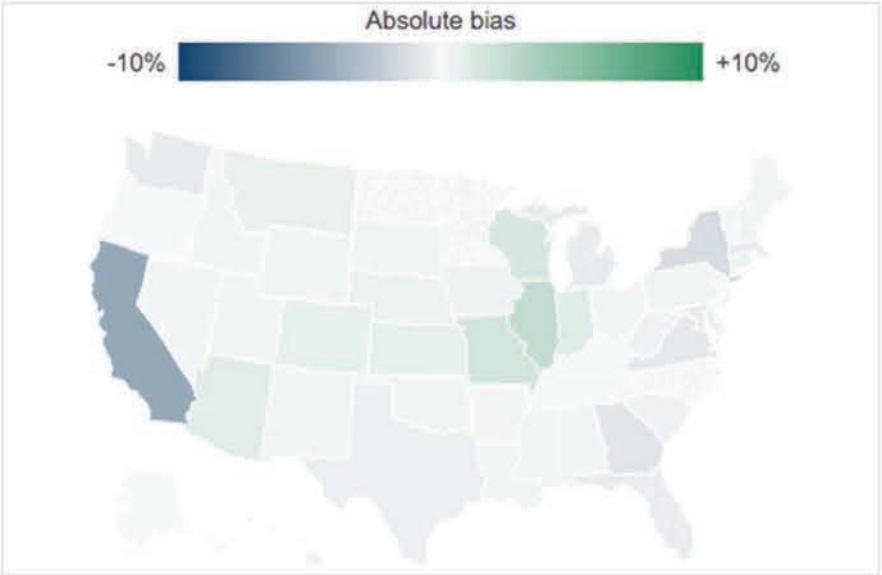
The answers were displayed in a fixed order.

Sampling bias

Comparing this question's sample distribution to the Internet Population data for US.

Group	Response	Non-response	Internet Population	Bias
Male	54.9%	50.2%	48.0%	6.8%
Female	45.1%	49.8%	52.0%	-6.8%
18-24	10.9%	11.9%	14.1%	-3.2%
25-34	15.8%	14.6%	19.4%	-3.6%
35-44	18.4%	17.7%	18.7%	-0.3%
45-54	20.8%	21.0%	19.4%	1.4%
55-64	20.4%	19.8%	16.0%	4.3%
65+	13.8%	15.0%	12.3%	1.5%
Midwest	29.5%	23.1%	22.0%	7.6%
Northeast	15.9%	17.0%	18.9%	-3.0%
South	33.1%	37.6%	35.3%	-2.2%
West	21.5%	22.3%	23.8%	-2.3%

RMSE score 2.0%

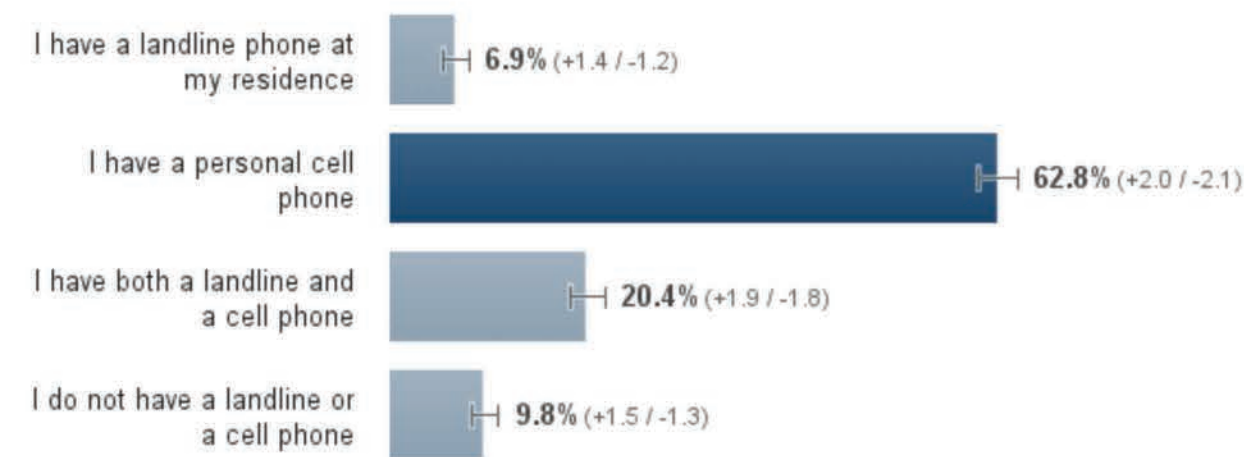


SINGLE ANSWER

Which of the following options best describes your current telephone ownership?

Results for respondents with demographics. Weighted by Age, Gender, Region. (3171 responses)

Winner statistically significant.



Metrics only apply to the topline results for this question. Filters and weighting do not apply.

Impressions

8,137

Responses

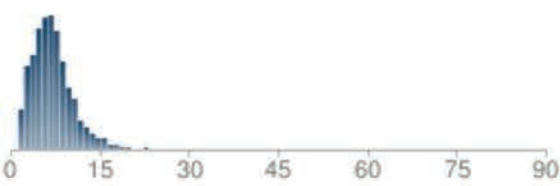
4,005

Response Rate

49.2%

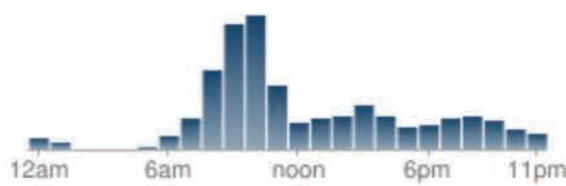
Response Times

Median response time is 5.4 seconds



Responses by hour of day

Local times of respondents



Responses by day of week

Local times of respondents



All (3171)

I have a landline phone at my residence 6.9% (+1.4 / -1.2)

I have a personal cell phone 62.8% (+2.0 / -2.1)

I have both a landline and a cell phone 20.4% (+1.9 / -1.8)

I do not have a landline or a cell phone 9.8% (+1.5 / -1.3)

Methodology: Conducted by Google Consumer Surveys, January 24, 2016 - January 24, 2016 and based on 3171 online responses. Sample: People from the national adult Internet population who answered "I'm a current student with student loan debt" or "I have graduated and have student loan debt" or "I have student debt, but did not graduate" to the question "Which of the following best describes your experience with student loan debt from your education at a college, university or similar institution?"

Publisher categories

News: 62.7%, Reference: 9.0%, Mobile App: 8.0%, Other: 20.3%

Survey Preview

[Desktop](#) - [Mobile](#) - [Android App](#)

Targeting

Respondents who answered "I'm a current student with student loan debt" or "I have graduated and have student loan debt" or "I have student debt, but did not graduate" to [Question 1](#).

Answer details

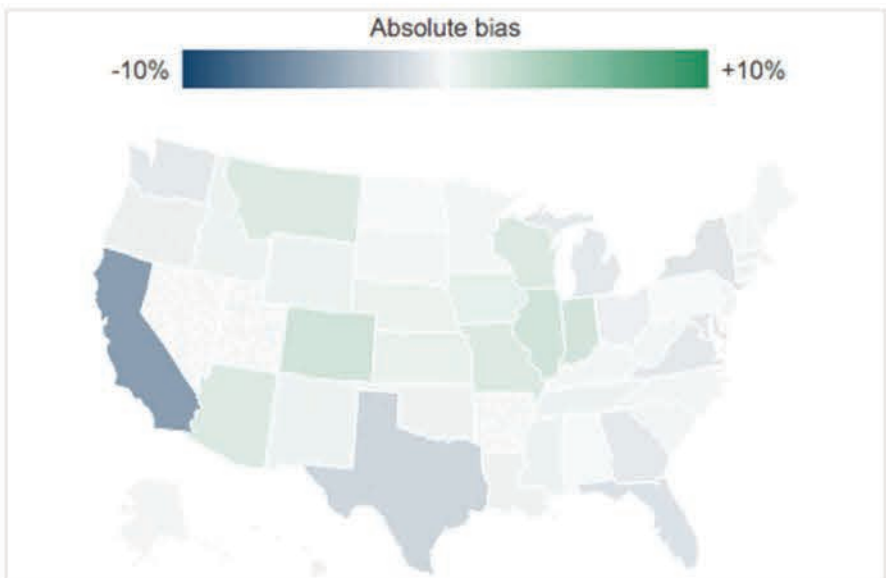
The answers were displayed in a randomly reversed order.

Sampling bias

Comparing this question's sample distribution to the [Internet Population data](#) for US.

Group	Response	Non-response	Internet Population	Bias
Male	55.8%	55.0%	48.0%	7.8%
Female	44.2%	45.0%	52.0%	-7.8%
18-24	16.7%	19.5%	14.1%	2.6%
25-34	27.7%	25.5%	19.4%	8.3%
35-44	23.4%	22.9%	18.7%	4.7%
45-54	17.8%	18.6%	19.4%	-1.6%
55-64	11.2%	7.6%	16.0%	-4.9%
65+	3.2%	5.8%	12.3%	-9.1%
Midwest	37.0%	20.2%	22.0%	15.0%
Northeast	15.6%	20.0%	18.9%	-3.3%
South	28.1%	35.0%	35.3%	-7.2%
West	19.3%	24.9%	23.8%	-4.4%

RMSE score 3.3%



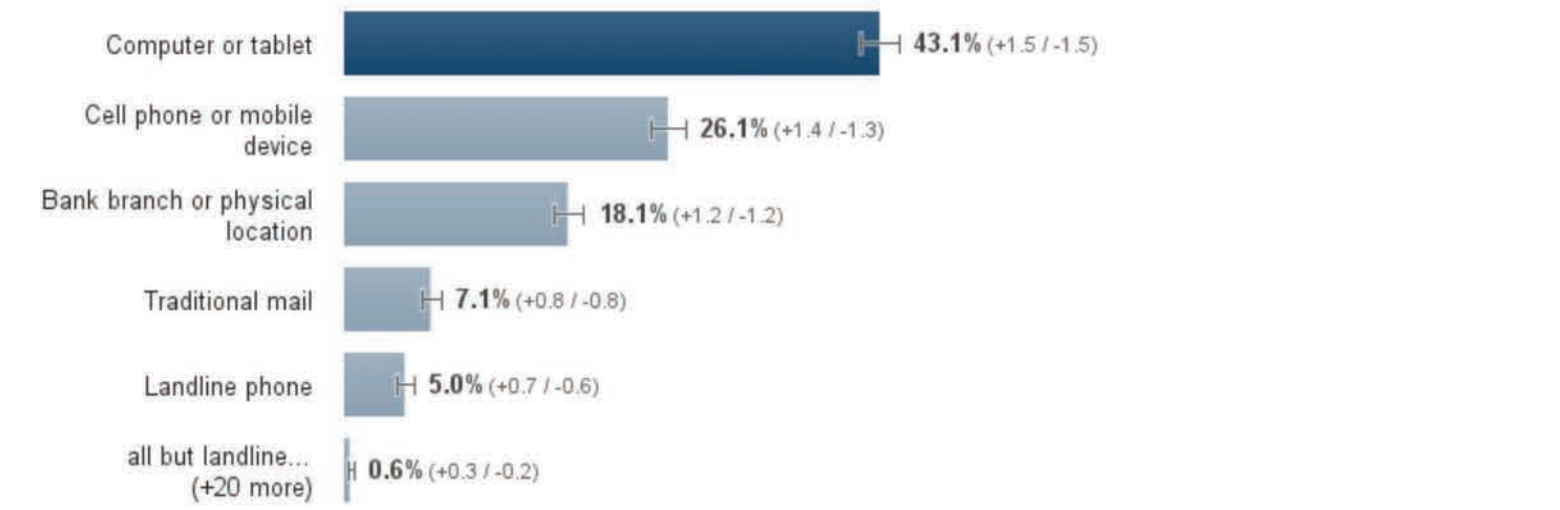


SINGLE ANSWER

Where do you perform a majority of your personal finance or banking activities?

Results for all respondents. Weighted data unavailable for this view. (4005 responses)

Winner statistically significant.



Metrics only apply to the topline results for this question. Filters and weighting do not apply.



Computer or tablet	43.1% (+1.5 / -1.5)
Cell phone or mobile device	26.1% (+1.4 / -1.3)
Bank branch or physical location	18.1% (+1.2 / -1.2)
Traditional mail	7.1% (+0.8 / -0.8)
Landline phone	5.0% (+0.7 / -0.6)
all but landline // both cell phone and bank branch // computer and cell equally // credit union // don't do none // don't have one // dope houses // eat me // in person // my head // n a // none // none of your business // only carry cash // prefer not to state // s // smoke signal // stop asking me no // walk // yes // your mom's house	0.6% (+0.3 / -0.2)

Methodology: Conducted by Google Consumer Surveys, January 24, 2016 - January 24, 2016 and based on 4005 online responses. Sample: People from the national adult Internet population who answered "I'm a current student with student loan debt" or "I have graduated and have student loan debt" or "I have student debt, but did not graduate" to the question "Which of the following best describes your experience with student loan debt from your education at a college, university or similar institution?"

**Publisher categories**  
News: 62.7%, Reference: 9.0%, Mobile App: 8.0%, Other: 20.3%

**Survey Preview**  
[Desktop](#) - [Mobile](#) - [Android App](#)

**Targeting**  
Respondents who answered "I'm a current student with student loan debt" or "I have graduated and have student loan debt" or "I have student debt, but did not graduate" to [Question 1](#).

**Answer details**  
The answers were displayed in a random order.  
Below all the answers, there was an open text box for write-in answers.

**Sampling bias**  
Comparing this question's sample distribution to the [Internet Population](#) data for US.

Group	Response	Non-response	Internet Population	Bias
Male	56.6%	57.9%	48.0%	8.6%
Female	43.4%	42.1%	52.0%	-8.6%
18-24	16.9%	17.5%	14.1%	2.8%
25-34	29.4%	20.0%	19.4%	10.0%
35-44	23.1%	23.3%	18.7%	4.3%
45-54	18.0%	21.0%	19.4%	-1.4%
55-64	9.0%	11.8%	16.0%	-7.0%
65+	3.6%	6.3%	12.3%	-8.7%
Midwest	32.3%	24.1%	22.0%	10.3%
Northeast	16.7%	20.1%	18.9%	-2.2%
South	30.0%	34.2%	35.3%	-5.4%
West	21.1%	21.6%	23.8%	-2.7%
RMSE score				3.2%

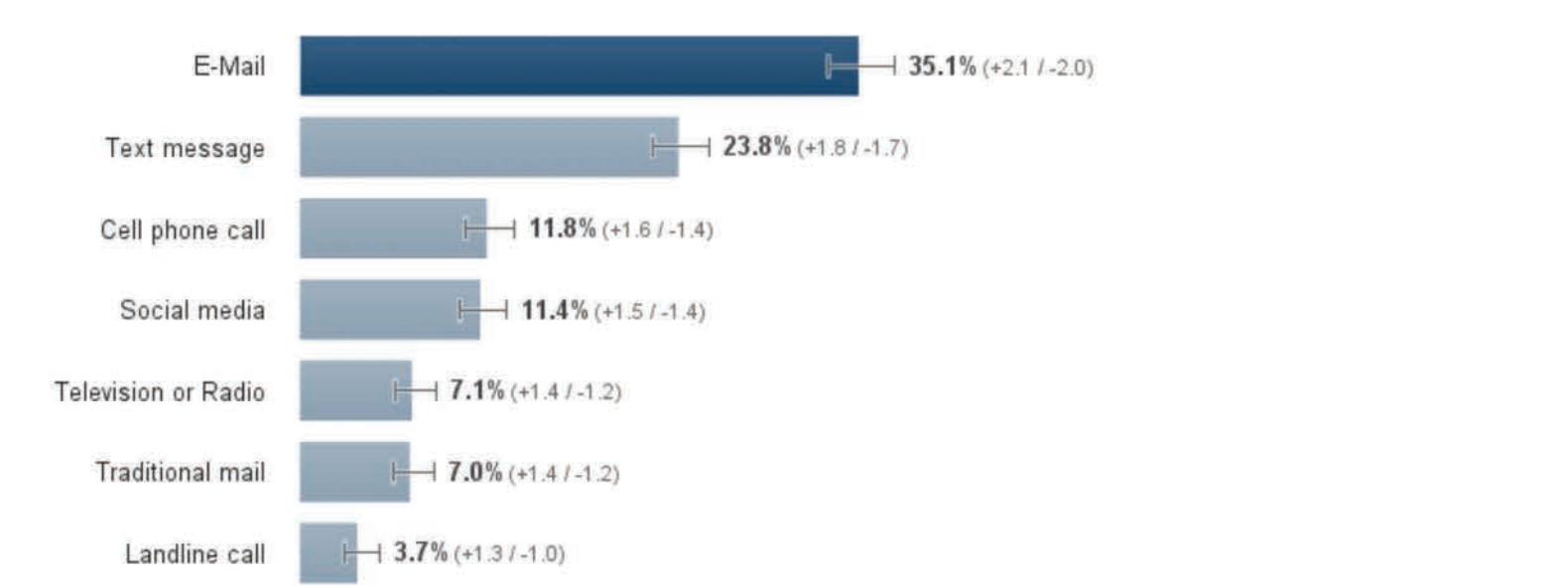
Absolute bias

-10% +10%

SINGLE ANSWER

Which of the following methods is the most effective way of getting information to you?

Results for respondents with demographics. Weighted by Age, Gender, Region. (3171 responses)  
Winner statistically significant.



Metrics only apply to the topline results for this question. Filters and weighting do not apply.

**Impressions**  
**7,292**

**Responses**  
**4,005**

**Response Rate**  
**54.9%**

**Response Times**  
Median response time is 5.6 seconds

**Responses by hour of day**  
Local times of respondents

**Responses by day of week**  
Local times of respondents



All (3171)	
E-Mail	35.1% (+2.1 / -2.0)
Text message	23.8% (+1.8 / -1.7)
Cell phone call	11.8% (+1.6 / -1.4)
Social media	11.4% (+1.5 / -1.4)
Television or Radio	7.1% (+1.4 / -1.2)
Traditional mail	7.0% (+1.4 / -1.2)
Landline call	3.7% (+1.3 / -1.0)

Methodology: Conducted by Google Consumer Surveys, January 24, 2016 - January 24, 2016 and based on 3171 online responses. Sample: People from the national adult Internet population who answered "I'm a current student with student loan debt" or "I have graduated and have student loan debt" or "I have student debt, but did not graduate" to the question "Which of the following best describes your experience with student loan debt from your education at a college, university or similar institution?"

**Publisher categories**  
News: 62.7%, Reference: 9.0%, Mobile App: 8.0%, Other: 20.3%

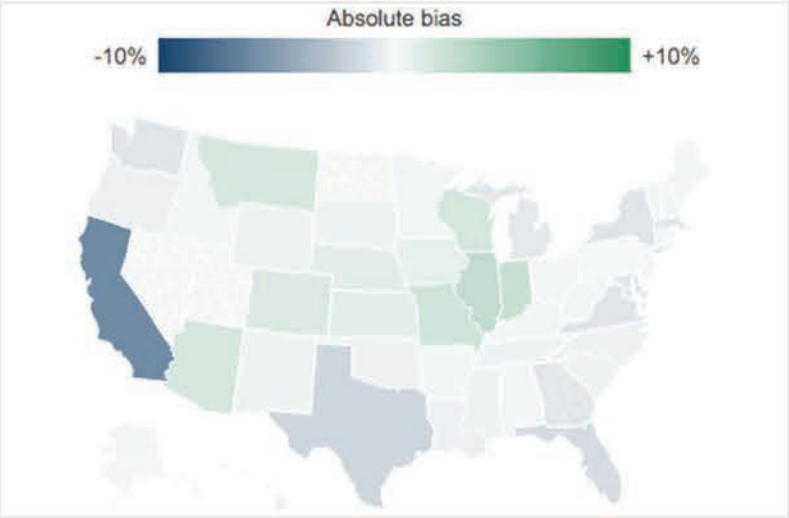
**Survey Preview**  
[Desktop](#) - [Mobile](#) - [Android App](#)

**Targeting**  
Respondents who answered "I'm a current student with student loan debt" or "I have graduated and have student loan debt" or "I have student debt, but did not graduate" to [Question 1](#).

**Answer details**  
The answers were displayed in a random order.

**Sampling bias**  
Comparing this question's sample distribution to the [Internet Population data](#) for US.

Group	Response	Non-response	Internet Population	Bias
Male	56.0%	57.7%	48.0%	8.0%
Female	44.0%	42.3%	52.0%	-8.0%
18-24	16.8%	18.2%	14.1%	2.7%
25-34	28.9%	22.1%	19.4%	9.5%
35-44	23.4%	23.0%	18.7%	4.6%
45-54	17.9%	20.4%	19.4%	-1.5%
55-64	9.4%	9.7%	16.0%	-6.6%
65+	3.6%	6.5%	12.3%	-8.7%
Midwest	32.7%	24.3%	22.0%	10.7%
Northeast	16.7%	19.9%	18.9%	-2.3%
South	29.2%	34.9%	35.3%	-6.2%
West	21.5%	20.9%	23.8%	-2.3%



RMSE score 3.1%



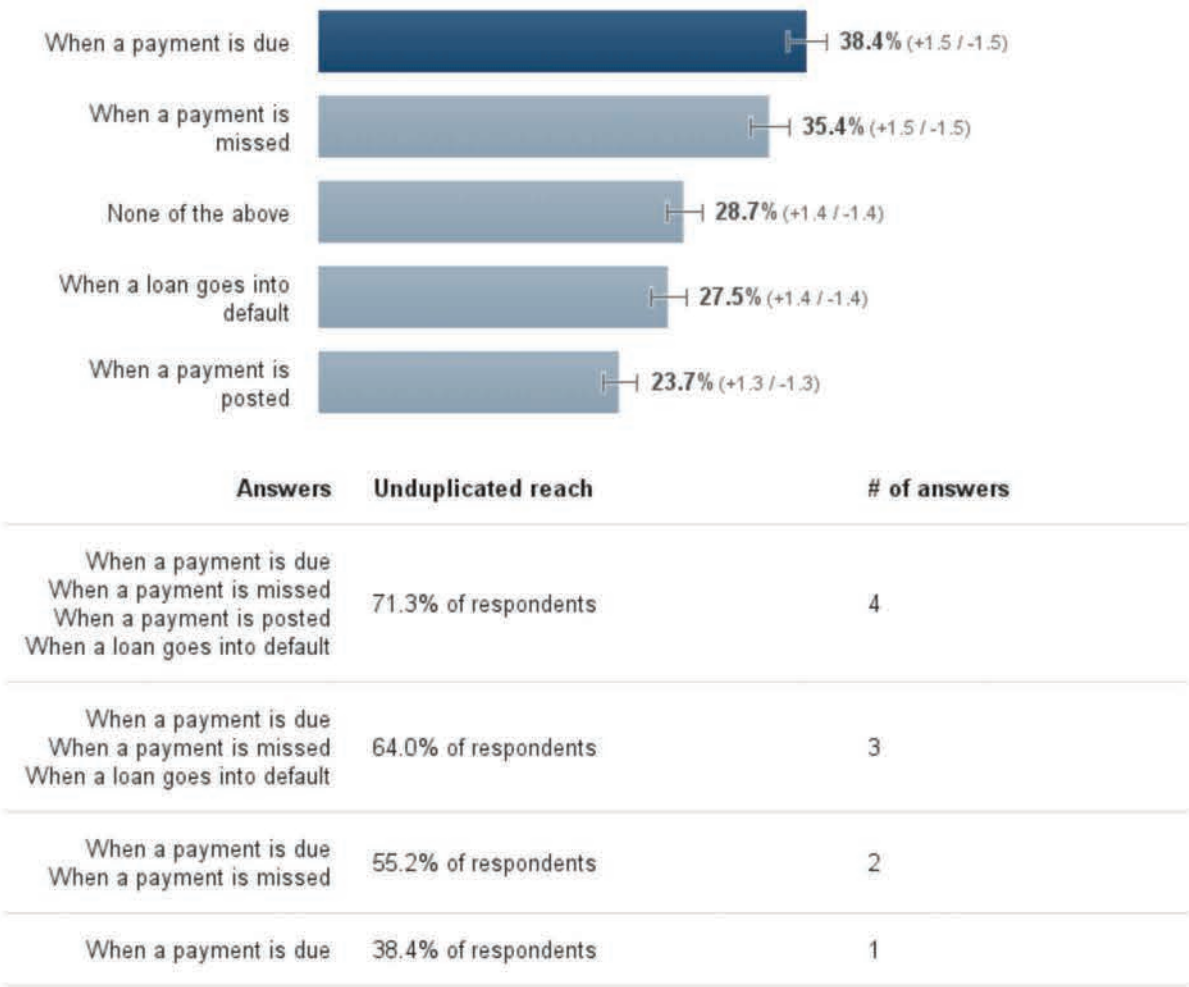


MULTIPLE ANSWERS

For which of the following events would you like to be contacted about your student loans? Select all that apply.

Results for all respondents. Weighted data unavailable for this view. (4005 responses)

Winner statistically significant.



Metrics only apply to the topline results for this question. Filters and weighting do not apply.



When a payment is due	38.4% (+1.5 / -1.5)
When a payment is missed	35.4% (+1.5 / -1.5)
None of the above	28.7% (+1.4 / -1.4)
When a loan goes into default	27.5% (+1.4 / -1.4)
When a payment is posted	23.7% (+1.3 / -1.3)

Methodology: Conducted by Google Consumer Surveys, January 24, 2016 - January 24, 2016 and based on 4005 online responses. Sample: People from the national adult Internet population who answered "I'm a current student with student loan debt" or "I have graduated and have student loan debt" or "I have student debt, but did not graduate" to the question "Which of the following best describes your experience with student loan debt from your education at a college, university or similar institution?"

**Publisher categories**  
News: 62.7%, Reference: 9.0%, Mobile App: 8.0%, Other: 20.3%

**Survey Preview**  
[Desktop](#) - [Mobile](#) - [Android App](#)

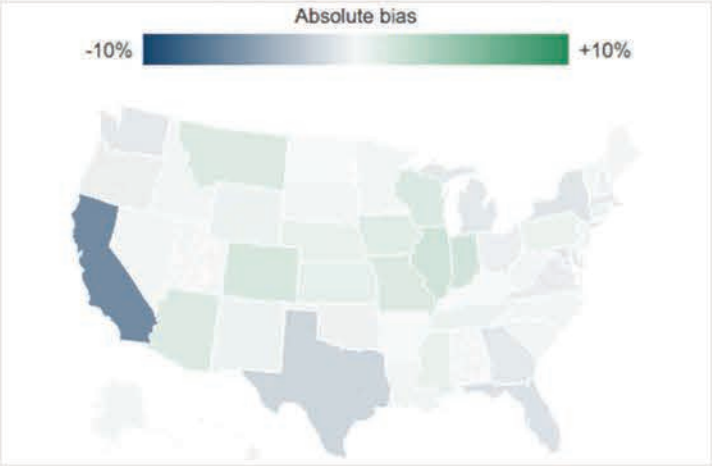
**Targeting**  
Respondents who answered "I'm a current student with student loan debt" or "I have graduated and have student loan debt" or "I have student debt, but did not graduate" to [Question 1](#).

**Answer details**  
The answers were displayed in a random order.  
Below all the answers, there was an option for "None of the above".

**Sampling bias**  
Comparing this question's sample distribution to the [Internet Population](#) data for US.

Group	Response	Non-response	Internet Population	Bias
Male	53.1%	76.1%	48.0%	5.0%
Female	46.9%	23.9%	52.0%	-5.0%
18-24	17.0%	15.8%	14.1%	2.9%
25-34	28.3%	27.0%	19.4%	8.9%
35-44	23.9%	24.3%	18.7%	5.1%
45-54	18.2%	20.6%	19.4%	-1.2%
55-64	8.9%	9.5%	16.0%	-7.1%
65+	3.7%	2.8%	12.3%	-8.6%
Midwest	29.6%	31.0%	22.0%	7.7%
Northeast	16.7%	19.7%	18.9%	-2.2%
South	30.2%	34.1%	35.3%	-5.1%
West	23.5%	15.2%	23.8%	-0.3%

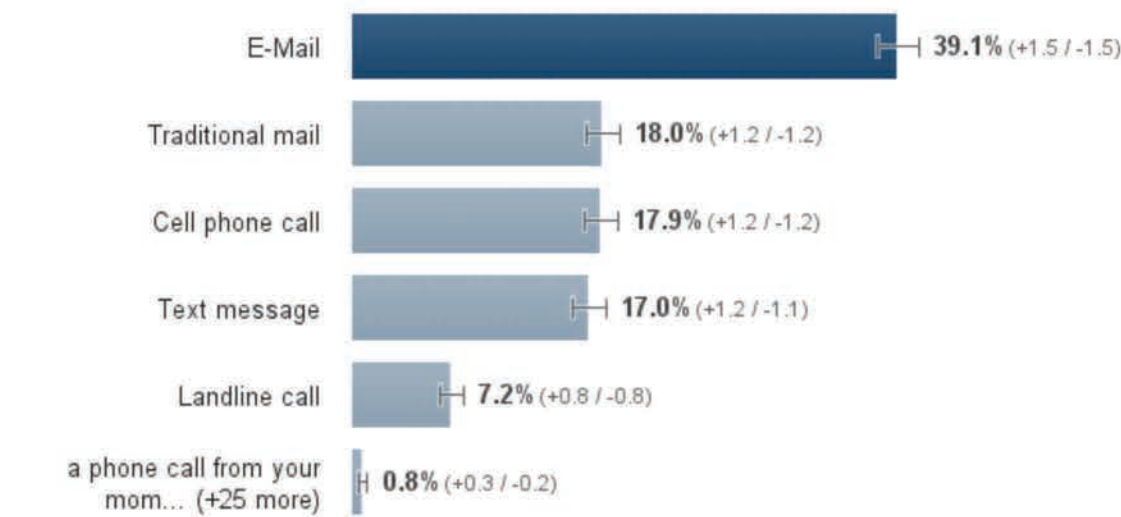
RMSE score 2.7%



SINGLE ANSWER

If there were an important change to one of your student loans (i.e. you became delinquent or you defaulted on your loan), how would you first like to be contacted about it?

Results for all respondents. Weighted data unavailable for this view. (4005 responses)  
Winner statistically significant.



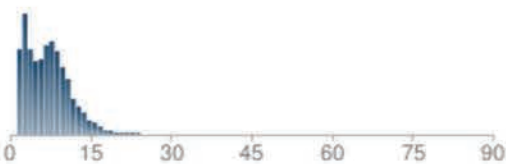
Metrics only apply to the topline results for this question. Filters and weighting do not apply.

Impressions  
**5,376**

Responses  
**4,005**

Response Rate  
**74.5%**

Response Times  
Median response time is 5.6 seconds



Responses by hour of day  
Local times of respondents



Responses by day of week  
Local times of respondents



All (4005)	
E-Mail	39.1% (+1.5 / -1.5)
Traditional mail	18.0% (+1.2 / -1.2)
Cell phone call	17.9% (+1.2 / -1.2)
Text message	17.0% (+1.2 / -1.1)
Landline call	7.2% (+0.8 / -0.8)

a phone call from your mom // carrier pigeon // don't contact me // door to door // electric shock // i don't pay my loans late // i will know if i become delinquent when i don't pay the loan // it's paid off don't call // leave me alone // letter // mail // messenger on a horse // non // none // none of the above // none of your business // none this doesn't happen // not contacted at all // postal // set up on auto pay its never late or defaulted // smoke signal // smoke signals // stop // telegram // w // yes

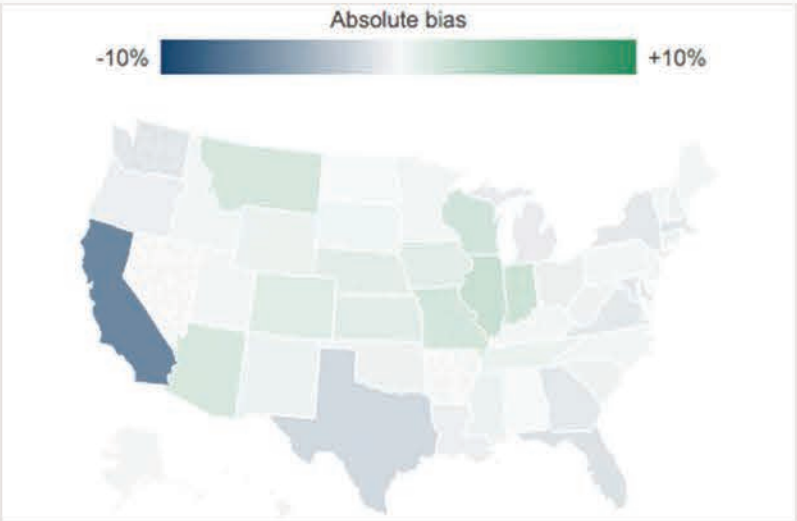
Methodology: Conducted by Google Consumer Surveys, January 24, 2016 - January 27, 2016 and based on 4005 online responses. Sample: People from the national adult Internet population who answered "I'm a current student with student loan debt" or "I have graduated and have student loan debt" or "I have student debt, but did not graduate" to the question "Which of the following best describes your experience with student loan debt from your education at a college, university or similar institution?"

Targeting  
Respondents who answered "I'm a current student with student loan debt" or "I have graduated and have student loan debt" or "I have student debt, but did not graduate" to [Question 1](#).

Answer details  
The answers were displayed in a random order.  
Below all the answers, there was an open text box for write-in answers.

Sampling bias  
Comparing this question's sample distribution to the [Internet Population data](#) for US.

Group	Response	Non-response	Internet Population	Bias
Male	54.5%	89.3%	48.0%	6.4%
Female	45.5%	10.7%	52.0%	-6.4%
18-24	16.9%	14.9%	14.1%	2.8%
25-34	29.6%	17.2%	19.4%	10.2%
35-44	24.3%	21.9%	18.7%	5.5%
45-54	17.7%	28.3%	19.4%	-1.7%
55-64	8.4%	12.8%	16.0%	-7.7%
65+	3.2%	5.0%	12.3%	-9.2%
Midwest	31.1%	25.8%	22.0%	9.2%
Northeast	17.0%	19.5%	18.9%	-1.9%
South	30.7%	34.2%	35.3%	-4.6%
West	21.1%	20.5%	23.8%	-2.6%



RMSE score  
**3.0%**