Geography: USA 50 States

Data Collected: 08/05/2024 - 08/07/2024

National Endowment for Financial Education ()

SURVEYUSA

Release Date: 08/09/2024

Percentages

Interest Accrues for the Nearly Half of Federal Loan Holders Who are in Deferment or Forbearance...

3 of 4 Student Loan Holders Have Had to Make Budgetary Adjustments Since End of Loan Payment Pause; 1 in 7 Are Delinquent or in Default; Two-Thirds of Borrowers, Majorities in Both Parties, Say Presidential Candidates Must Make Loan Impact on Finances Major Part of Platforms:

SurveyUSA research conducted exclusively for the National Endowment for Financial Education, <u>updating research</u> conducted one year ago, shows the end of the student loan repayment pause last fall has had significant effects on borrowers and by extension, the entire US economy.

1 in 4 US adults, 26% of the population, currently have outstanding loans – either student loans taken out for their own education, or for the education of a child, grandchild, or other dependent. Breaking that down, 17% have outstanding federal loans, 4% private loans, and 5% have both. Those most likely to say they have outstanding loans include 50% of of 25 to 34 year-olds, 45% of 18 to 24 year-olds, and 42% of parents of children under the age of 18.

16% of adults say they had student loans that have since been paid off or forgiven, including 28% of those with advanced degrees and 24% of those with 4-year college degrees.

58% say they never had student loans, including 83% of retirees, 82% of those with high school educations, and 72% of those with household incomes below \$30,000 a year.

Probing on the current status of those who currently have or had loans, in a "check-all-that-apply" question, meaning results will not sum to 100% because multiple options apply to many borrowers... 29% say they have loans which have been discharged, cancelled, or forgiven, meaning they won't have to pay back some or all the loan – including 65% of those over age 65. 28% are in standard repayment plans, including 65% of those with private loans, 60% of those with both private and federal loans, and 52% of 18-34 year-old borrowers. 26% report being in deferment or forbearance, where they make no payments or smaller payments on a loan while interest continues to accrue, including 44% of those with \$25k-\$50k in outstanding student loan debt, 44% of those with federal loans, and 40% of those who owe more than \$50,000. 16% say they are in income driven repayment (IDR) plans like the SAVE, PAYE, IBR or ICR plans, including 44% of those owing more than \$50k. 14% have missed payments and are now delinquent or in default, including a high of 27% among those who are "very unsatisfied" with the education they have outstanding loans on. 4% say they don't know the status of one or more of their loans; 8% say they don't know the status of any of their loans. Just under half of borrowers, 47%, say they made at least some student loan payments during the payment pause between March 2020 and October 2023, with 28% saying they made every payment (including 56% of those who say they are very satisfied with their education) and 19% saying they made some payments (including 36% of borrowers aged 18-24). 26%, however, say they made no payments during the pause, including ⅔ of those who are very unsatisfied with their educations and 50% of those owing more than \$50,000. 7% of borrowers say their loans were forgiven before the pause; another 17% say their loans were paid off before the pause.

Since the end of the pause, 56% of borrowers have made at least a few payments, and 46% have made most (16%) or every (30%) payment. 18 to 24-year-olds and those very satisfied with their educations are the most likely to have made every payment (both 49%), as are those who owe less than \$10,000 (47%).

17% of borrowers say they have made no payments since the end of the pause, including a high of 45% among those very unsatisfied with their educations, as well as 33% of those owing more than \$50,000 and 28% of those owing between \$25k and \$50k. 9% say their loans have been forgiven since the end of the pause (high of 36% among the permanently disabled); 18% have paid off their loans since the end of the pause (high of 53% among those age 65+).

Demonstrating the economic ripples of the end of the pause ... 74% of those whose loans have not been paid off or forgiven say they've had to make budgetary adjustments to make their student loan payments; just 22% say they have not had to make any changes, though that includes 37% of those who have made no payments since the pause ended. Just how large are those budgetary changes? 28% say they've had to cut up to \$500 from their monthly budgets; 21% between \$500 and \$1,000; another 10% have had to cut more than \$1,000, and 15% say they need to make significant changes but don't yet know how much they will be.

Combining our data showing 26% of US adults have outstanding loans with the finding that 74% have had to make budgetary changes, SurveyUSA computes that 1 in 5 US adults have needed to reduce their spending in other areas since the end of the payment pause.

Looking next at the perceived impact of the pause's end, again in a "check-all-that-apply" format ... 27% say the end of the pause has negatively impacted their lives, including 54% of those who are very unsatisfied with their education, 50% of those owing \$25k - \$50k, and 43% of those owing more than \$50k. 25% say the end of the student loan payment pause has negatively impacted the lives of their families or close friends. 25% say it has negatively impacted the U.S. economy, an opinion which increases with outstanding loan balances, from 19% among those owing less than \$10k, to 36% among those owing \$10k - \$25k, 38% among those owing \$25k - \$50k, and 48% among those owing more. 15% aren't sure what the impact will be; 18% say they aren't worried; 23% say none of these apply to them. 31% of those with outstanding loans say that, taking the end of the repayment pause into account, they are less likely to pursue additional education; 19% say they are more likely to pursue additional education but at a less expensive institution; 29% say they have completed all the education they intend to.

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\*\*Results of

SURVEY USA

Geography: USA 50 States

Data Collected: 08/05/2024 - 08/07/2024

Release Date: 08/09/2024

Percentages

Sponsor: National Endowment for Financial Education ()

Have you, now or in the past, had any federal or private student loans - either student loans taken out for your own education, or for the education of a child, grandchild, or other dependent?

1950 Adults	All	Gei	nder			Age			Hisp	anic			Race				Current	Loans		Loans A	ggregat	Par	rty Affiliat	ion
Credibility Interval: +/-2.6 pct points	All	Male	Female	18-24	25-34	35-49	50-64	65+	Yes	No	White	Black	Asian	Multirac	Other	Federal	Private	Both	All Paid	Currentl	Had / P	Republi	Democr	Indepen
Currently Have Federal Loans	18%	16%	19%	27%	33%	24%	11%	1%	20%	17%	17%	28%	14%	22%	7%	100%	0%	0%	0%	68%	0%	17%	22%	15%
Currently Have Private Loans	4%	5%	3%	9%	8%	4%	1%	1%	4%	4%	4%	3%	9%	0%	1%	0%	100%	0%	0%	14%	0%	5%	4%	3%
Currently Have Both	5%	5%	4%	10%	8%	6%	2%	1%	6%	4%	5%	5%	4%	5%	2%	0%	0%	100%	0%	18%	0%	4%	6%	4%
Had But Paid Off or Forgiven	16%	15%	16%	7%	14%	18%	19%	16%	12%	17%	16%	16%	9%	13%	17%	0%	0%	0%	100%	0%	100%	13%	19%	17%
Never Had	58%	59%	58%	48%	37%	48%	68%	82%	58%	58%	58%	48%	64%	60%	73%	0%	0%	0%	0%	0%	0%	62%	49%	61%
Total	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%
Composition of Adults	100%	49%	51%	10%	19%	24%	24%	22%	18%	80%	71%	12%	6%	5%	6%	18%	4%	5%	16%	26%	16%	38%	34%	23%

Have you, now or in the past, had any federal or private student loans - either student loans taken out for your own education, or for the education of a child, grandchild, or other dependent?

																							$\overline{}$
1950 Adults	ΛII			Ideology			Ideolo	gy Aggre	egated	2020	Vote	Par	rent			Educ	ation				Inco	ome	
Credibility Interval: +/-2.6 pct points	All	Very Co	Conser	Modera	Liberal	Very Li	Conser	Modera	Liberal	Trump	Biden	Yes	No	< High	High Sc	Some C	2-year	4-year	Masters	< \$30K	\$30K -	\$60-\$1	> \$100
Currently Have Federal Loans	18%	22%	15%	16%	17%	27%	18%	16%	22%	18%	21%	29%	13%	6%	9%	20%	27%	24%	23%	13%	19%	20%	19%
Currently Have Private Loans	4%	4%	5%	3%	4%	5%	4%	3%	5%	4%	4%	6%	3%	2%	1%	3%	6%	7%	4%	1%	4%	6%	5%
Currently Have Both	5%	5%	4%	4%	5%	8%	4%	4%	7%	5%	6%	7%	4%	5%	2%	6%	5%	6%	6%	2%	5%	5%	7%
Had But Paid Off or Forgiven	16%	10%	16%	15%	25%	19%	13%	15%	22%	15%	20%	16%	15%	11%	5%	18%	17%	24%	28%	12%	14%	18%	23%
Never Had	58%	59%	60%	62%	49%	40%	60%	62%	45%	58%	49%	42%	65%	76%	83%	53%	45%	40%	38%	72%	58%	51%	46%
Total	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%
Composition of Adults	100%	17%	20%	37%	11%	10%	37%	37%	21%	40%	34%	30%	69%	4%	33%	20%	11%	23%	10%	27%	33%	23%	17%

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Have you, now or in the past, had any federal or private student loans - either student loans taken out for your own education, or for the education of a child, grandchild, or other dependent?

1950 Adults	All				Er	mployme	nt				Em	oloyment	t Aggrega	ated	Satis	faction W	ith Educ	ation	Satisfac	tion Agg	(	Dutstand	ing Loans	5
Credibility Interval: +/-2.6 pct points	All	Workin	Workin	Tempor	Unempl	Retired	Perman	Taking	Student	Not Sur	Workin	Unempl	Retired	Other	Very Sa	Somew	Somew	Very Un	Satisfie	Unsatisf	< \$10K	\$10K -	\$25K -	> \$50K
Currently Have Federal Loans	18%	26%	20%	20%	9%	2%	10%	13%	43%	20%	24%	11%	3%	23%	70%	62%	71%	77%	66%	74%	72%	67%	67%	67%
Currently Have Private Loans	4%	6%	3%	2%	4%	1%	0%	1%	2%	0%	6%	4%	0%	1%	14%	18%	11%	9%	16%	10%	12%	17%	15%	11%
Currently Have Both	5%	6%	6%	16%	3%	0%	1%	4%	6%	9%	6%	5%	1%	5%	16%	19%	18%	14%	18%	16%	16%	16%	17%	22%
Had But Paid Off or Forgiven	16%	17%	13%	14%	9%	15%	28%	10%	12%	26%	16%	10%	17%	12%	-	-	-	-	-	-	-	-	-	-
Never Had	58%	44%	58%	48%	74%	83%	61%	72%	36%	45%	48%	70%	78%	59%	-	-	-	-	-	-	-	-	-	-
Total	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%
Composition of Adults	100%	45%	14%	1%	7%	21%	5%	4%	2%	1%	58%	8%	27%	7%	33%	35%	16%	14%	69%	31%	21%	38%	24%	15%

Have you, now or in the past, had any federal or private student loans - either student loans taken out for your own education, or for the education of a child, grandchild, or other dependent?

1950 Adults	A II	Но	me	ı	<b>Urbanicity</b>	/	ι	JS Censu	ıs Regior	n				US C	ensus Di	vision			
Credibility Interval: +/-2.6 pct points	All	Own	Rent	Urban	Suburb	Rural	Northea	Midwes	South	West	New En	Mid-Atl	East No	West N	South A	East So	West S	Mountai	Pacific
Currently Have Federal Loans	18%	15%	21%	21%	16%	15%	18%	23%	18%	13%	20%	18%	25%	17%	17%	20%	17%	8%	17%
Currently Have Private Loans	4%	4%	3%	5%	4%	2%	4%	3%	3%	6%	4%	4%	4%	2%	2%	3%	3%	5%	6%
Currently Have Both	5%	4%	5%	6%	5%	2%	7%	4%	4%	3%	8%	7%	5%	4%	4%	3%	6%	2%	4%
Had But Paid Off or Forgiven	16%	18%	13%	16%	16%	15%	14%	18%	15%	16%	18%	12%	15%	25%	17%	13%	14%	15%	17%
Never Had	58%	58%	58%	52%	59%	66%	57%	52%	60%	62%	49%	60%	52%	52%	60%	61%	60%	70%	56%
Total	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%
Composition of Adults	100%	58%	42%	31%	46%	24%	17%	19%	38%	25%	4%	13%	14%	5%	18%	7%	14%	10%	16%

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[Aggregated Results of Previous Question] < br>
Have you, now or in the past, had any federal or private student loans - either student loans taken out for your own education, or for the education of a child, grandchild, or other dependent?

1950 Who Currently or Have Had St	AII	Gei	nder			Age			Hisp	anic			Race				Current	Loans		Loans A	ggregat	Pa	rty Affiliat	ion
Credibility Interval: +/-2.6 pct points	All	Male	Female	18-24	25-34	35-49	50-64	65+	Yes	No	White	Black	Asian	Multirac	Other	Federal	Private	Both	All Paid	Currentl	Had / P	Republi	Democr	Indepen
Currently Have Loans	26%	26%	26%	45%	49%	34%	13%	2%	30%	25%	25%	37%	27%	27%	10%	100%	100%	100%	0%	100%	0%	26%	32%	22%
Had / Paid Off or Forgiven	16%	15%	16%	7%	14%	18%	19%	16%	12%	17%	16%	16%	9%	13%	17%	0%	0%	0%	100%	0%	100%	13%	19%	17%
Never Had Loans	58%	59%	58%	48%	37%	48%	68%	82%	58%	58%	58%	48%	64%	60%	73%	0%	0%	0%	0%	0%	0%	62%	49%	61%
Total	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%
Composition of Who Currently or Ha	100%	49%	51%	10%	19%	24%	24%	22%	18%	80%	71%	12%	6%	5%	6%	18%	4%	5%	16%	26%	16%	38%	34%	23%

[Aggregated Results of Previous Question]<br/>
Have you, now or in the past, had any federal or private student loans - either student loans taken out for your own education, or for the education of a child, grandchild, or other dependent?

1950 Who Currently or Have Had St	ΛII			Ideology	•		Ideolo	gy Aggre	gated	2020	Vote	Par	ent			Educ	ation				Inco	ome	
Credibility Interval: +/-2.6 pct points	All	Very Co	Conser	Modera	Liberal	Very Li	Conser	Modera	Liberal	Trump	Biden	Yes	No	< High	High Sc	Some C	2-year	4-year	Masters	< \$30K	\$30K -	\$60-\$1	> \$100
Currently Have Loans	26%	31%	23%	23%	26%	40%	27%	23%	33%	27%	31%	42%	19%	13%	12%	30%	38%	36%	33%	16%	28%	31%	31%
Had / Paid Off or Forgiven	16%	10%	16%	15%	25%	19%	13%	15%	22%	15%	20%	16%	15%	11%	5%	18%	17%	24%	28%	12%	14%	18%	23%
Never Had Loans	58%	59%	60%	62%	49%	40%	60%	62%	45%	58%	49%	42%	65%	76%	83%	53%	45%	40%	38%	72%	58%	51%	46%
Total	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%
Composition of Who Currently or Ha	100%	17%	20%	37%	11%	10%	37%	37%	21%	40%	34%	30%	69%	4%	33%	20%	11%	23%	10%	27%	33%	23%	17%

1950 Who Currently or Have Had St	A.II				Er	mployme	nt				Em	oloymen	t Aggrega	ited	Satis	faction W	/ith Educ	ation	Satisfac	tion Agg	(	Outstand	ling Loans	s
Credibility Interval: +/-2.6 pct points	All	Workin	Workin	Tempor	Unempl	Retired	Perman	Taking	Student	Not Sur	Workin	Unempl	Retired	Other	Very Sa	Somew	Somew	Very Un	Satisfie	Unsatisf	< \$10K	\$10K -	\$25K -	> \$50K
Currently Have Loans	26%	38%	29%	38%	17%	3%	12%	18%	51%	29%	36%	20%	5%	29%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%
Had / Paid Off or Forgiven	16%	17%	13%	14%	9%	15%	28%	10%	12%	26%	16%	10%	17%	12%	-	-	-	-	-	-	-	-	-	-
Never Had Loans	58%	44%	58%	48%	74%	83%	61%	72%	36%	45%	48%	70%	78%	59%	-	-	-	-	-	-	-	-	-	-
Total	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%
Composition of Who Currently or Ha	100%	45%	14%	1%	7%	21%	5%	4%	2%	1%	58%	8%	27%	7%	33%	35%	16%	14%	69%	31%	21%	38%	24%	15%

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[Aggregated Results of Previous Question]<br>

Have you, now or in the past, had any federal or private student loans - either student loans taken out for your own education, or for the education of a child, grandchild, or other

dependent?

1950 Who Currently or Have Had St	All	Ho	me	l	Jrbanicity	1	Ų	JS Censu	ıs Regior	ı				US C	ensus Di	vision			
Credibility Interval: +/-2.6 pct points	All	Own	Rent	Urban	Suburb	Rural	Northea	Midwes	South	West	New En	Mid-Atl	East No	West N	South A	East So	West S	Mountai	Pacific
Currently Have Loans	26%	24%	29%	33%	25%	20%	29%	30%	25%	22%	33%	28%	33%	23%	23%	26%	26%	15%	27%
Had / Paid Off or Forgiven	16%	18%	13%	16%	16%	15%	14%	18%	15%	16%	18%	12%	15%	25%	17%	13%	14%	15%	17%
Never Had Loans	58%	58%	58%	52%	59%	66%	57%	52%	60%	62%	49%	60%	52%	52%	60%	61%	60%	70%	56%
Total	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%
Composition of Who Currently or Ha	100%	58%	42%	31%	46%	24%	17%	19%	38%	25%	4%	13%	14%	5%	18%	7%	14%	10%	16%

Currently in deferment or forbearance (you are temporarily making no or smaller payments on a loan, but interest is still accruing)?

813 Who Currently or Have Had Stu	ΛII	Ger	nder		Age 24 25-34 35-49 50-64 65+					anic			Race				Current	Loans		Loans A	ggregat	Pa	rty Affiliat	ion
Credibility Interval: +/-3.2 pct points	All	Male	Female	18-24	4 25-34 35-49 50-64 65			65+	Yes	No	White	Black	Asian	Multirac	Other	Federal	Private	Both	All Paid	Currentl	Had / P	Republi	Democr	Indepen
Yes	26%	23%	28%	36%	25%	30%	23%	4%	32%	24%	24%	37%	21%	32%	11%	44%	15%	32%	5%	38%	5%	25%	26%	26%
No	74%	77%	72%	64%	75%	70%	77%	96%	68%	76%	76%	63%	79%	68%	89%	56%	85%	68%	95%	62%	95%	75%	74%	74%
Total	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%
Composition of Who Currently or Ha	100%	48%	52%	12%	29%	30%	19%	9%	18%	81%	71%	15%	6%	5%	4%	42%	9%	11%	38%	62%	38%	35%	41%	21%

Currently in deferment or forbearance (you are temporarily making no or smaller payments on a loan, but interest is still accruing)?

813 Who Currently or Have Had Stu	ΛII			Ideology			Ideolo	gy Aggre	gated	2020	Vote	Par	ent			Educ	ation				Inco	ome	
Credibility Interval: +/-3.2 pct points	All	Very Co	Conser	Modera	Liberal	Very Li	Conser	Modera	Liberal	Trump	Biden	Yes	No	< High	High Sc	Some C	2-year	4-year	Masters	< \$30K	\$30K -	\$60-\$1	> \$100
Yes	26%	40%	20%	22%	20%	32%	30%	22%	26%	27%	26%	31%	22%	33%	25%	27%	31%	21%	28%	26%	28%	25%	23%
No	74%	60%	80%	78%	80%	68%	70%	78%	74%	73%	74%	69%	78%	67%	75%	73%	69%	79%	72%	74%	72%	75%	77%
Total	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%
Composition of Who Currently or Ha	100%	17%	19%	34%	13%	14%	36%	34%	28%	41%	42%	42%	57%	2%	14%	22%	14%	33%	14%	18%	33%	27%	22%

SURVEY USA

Geography: USA 50 States

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Which of the following statements apply to one or more of your student loans?

Currently in deferment or forbearance (you are temporarily making no or smaller payments on a loan, but interest is still accruing)?

813 Who Currently or Have Had Stu	A II				Eı	mployme	nt				Em	ployment	Aggrega	ted	Satis	faction W	/ith Educ	ation	Satisfac	tion Agg	(	Outstand	ing Loans	s
Credibility Interval: +/-3.2 pct points	All	Workin	Workin	Tempor	Unempl	Retired	Perman	Taking	Student	Not Sur	Workin	Unempl	Retired	Other	Very Sa	Somew	Somew	Very Un	Satisfie	Unsatisf	< \$10K	\$10K -	\$25K -	> \$50K
Yes	26%	28%	30%	4%	18%	9%	21%	24%	39%	0%	29%	14%	13%	29%	47%	31%	32%	45%	39%	38%	35%	37%	44%	40%
No	74%	72%	70%	96%	82%	91%	79%	76%	61%	100%	71%	86%	87%	71%	53%	69%	68%	55%	61%	62%	65%	63%	56%	60%
Total	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%
Composition of Who Currently or Ha	100%	60%	14%	2%	4%	9%	5%	3%	3%	1%	74%	6%	14%	7%	33%	35%	16%	14%	69%	31%	21%	38%	24%	15%

Which of the following statements apply to one or more of your student loans?

<br><br>

Currently in deferment or forbearance (you are temporarily making no or smaller payments on a loan, but interest is still accruing)?

813 Who Currently or Have Had Stu	A II	Hoi	me		Urbanicity	/	ι	JS Censu	ıs Regior	า				US C	ensus Di	vision			
Credibility Interval: +/-3.2 pct points	All	Own	Rent	Urban	Suburb	Rural	Northea	Midwes	South	West	New En	Mid-Atl	East No	West N	South A	East So	West S	Mountai	Pacific
Yes	26%	23%	28%	31%	23%	21%	27%	24%	26%	25%	29%	26%	27%	18%	24%	29%	27%	24%	26%
No	74%	77%	72%	69%	77%	79%	73%	76%	74%	75%	71%	74%	73%	82%	76%	71%	73%	76%	74%
Total	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%
Composition of Who Currently or Ha	100%	58%	42%	36%	45%	20%	18%	22%	36%	23%	5%	13%	16%	6%	17%	6%	13%	7%	16%

Currently delinquent or in default (you have missed one or more monthly payments)?

813 Who Currently or Have Had Stu	ΔII	Ger	nder			Age			Hisp	anic			Race				Current	t Loans		Loans A	ggregat	Par	rty Affiliati	ion
Credibility Interval: +/-2.5 pct points	All	Male	Female	18-24	25-34	35-49	50-64	65+	Yes	No	White	Black	Asian	Multirac	Other	Federal	Private	Both	All Paid	Currentl	Had / P	Republi	Democr	Indepen
Yes	14%	14%	13%	12%	18%	18%	7%	0%	18%	12%	13%	19%	9%	12%	3%	22%	19%	18%	1%	21%	1%	17%	13%	11%
No	86%	86%	87%	88%	82%	82%	93%	100%	82%	88%	87%	81%	91%	88%	97%	78%	81%	82%	99%	79%	99%	83%	87%	89%
Total	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%
Composition of Who Currently or Ha	100%	48%	52%	12%	29%	30%	19%	9%	18%	81%	71%	15%	6%	5%	4%	42%	9%	11%	38%	62%	38%	35%	41%	21%

SURVEY USA

Geography: USA 50 States

Data Collected: 08/05/2024 - 08/07/2024

Release Date: 08/09/2024

Percentages

Sponsor: National Endowment for Financial Education ()

Currently delinquent or in default (you have missed one or more monthly payments)?

813 Who Currently or Have Had Stu	A 11			Ideology			Ideolo	gy Aggre	gated	2020	Vote	Par	ent			Educ	ation				Inc	ome	
Credibility Interval: +/-2.5 pct points	All	Very Co	Conser	Modera	Liberal	Very Li	Conser	Modera	Liberal	Trump	Biden	Yes	No	< High	High Sc	Some C	2-year	4-year	Masters	< \$30K	\$30K -	\$60-\$1	> \$100
Yes	14%	14%	16%	15%	11%	10%	15%	15%	10%	16%	13%	19%	10%	15%	20%	18%	18%	9%	6%	12%	17%	15%	9%
No	86%	86%	84%	85%	89%	90%	85%	85%	90%	84%	87%	81%	90%	85%	80%	82%	82%	91%	94%	88%	83%	85%	91%
Total	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%
Composition of Who Currently or Ha	100%	17%	19%	34%	13%	14%	36%	34%	28%	41%	42%	42%	57%	2%	14%	22%	14%	33%	14%	18%	33%	27%	22%

Currently delinquent or in default (you have missed one or more monthly payments)?

813 Who Currently or Have Had Stu	ΛII				Er	mployme	nt				Emp	oloyment	Aggrega	ited	Satis	faction W	/ith Educ	ation	Satisfac	tion Agg		Outstand	ing Loans	s
Credibility Interval: +/-2.5 pct points	All	Workin	Workin	Tempor	Unempl	Retired	Perman	Taking	Student	Not Sur	Workin	Unempl	Retired	Other	Very Sa	Somew	Somew	Very Un	Satisfie	Unsatisf	< \$10K	\$10K -	\$25K -	> \$50K
Yes	14%	16%	11%	26%	20%	3%	11%	9%	7%	0%	15%	21%	6%	7%	19%	21%	21%	27%	20%	24%	18%	21%	27%	15%
No	86%	84%	89%	74%	80%	97%	89%	91%	93%	100%	85%	79%	94%	93%	81%	79%	79%	73%	80%	76%	82%	79%	73%	85%
Total	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%
Composition of Who Currently or Ha	100%	60%	14%	2%	4%	9%	5%	3%	3%	1%	74%	6%	14%	7%	33%	35%	16%	14%	69%	31%	21%	38%	24%	15%

Currently delinquent or in default (you have missed one or more monthly payments)?

813 Who Currently or Have Had Stu	All	Но	me	ı	Jrbanicity	/	Į	JS Censu	ıs Regior	า				US C	ensus D	ivision			
Credibility Interval: +/-2.5 pct points	All	Own	Rent	Urban	Suburb	Rural	Northea	Midwes	South	West	New En	Mid-Atl	East No	West N	South A	East So	West S	Mountai	Pacific
Yes	14%	12%	16%	15%	11%	17%	13%	18%	15%	8%	9%	14%	19%	13%	18%	9%	15%	5%	9%
No	86%	88%	84%	85%	89%	83%	87%	82%	85%	92%	91%	86%	81%	87%	82%	91%	85%	95%	91%
Total	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%
Composition of Who Currently or Ha	100%	58%	42%	36%	45%	20%	18%	22%	36%	23%	5%	13%	16%	6%	17%	6%	13%	7%	16%

SURVEY USA°

Geography: USA 50 States

Data Collected: 08/05/2024 - 08/07/2024

Release Date: 08/09/2024

Percentages

Sponsor: National Endowment for Financial Education ()

#### Currently in a standard repayment plan?

813 Who Currently or Have Had Stu		Ger	nder			Age			Hispa	anic			Race				Curren <sup>1</sup>	t Loans		Loans A	ggregat	Par	rty Affiliati	.ion
Credibility Interval: +/-3.3 pct points	All	Male	Female	18-24	25-34	35-49	50-64	65+	Yes	No	White	Black	Asian	Multirac	Other	Federal	Private	Both	All Paid	Currentl	Had / P	Republi	Democr	Indepen
Yes	28%	36%	21%	52%	39%	26%	12%	7%	36%	27%	30%	23%	38%	20%	13%	28%	65%	60%	11%	39%	11%	35%	27%	22%
No	72%	64%	79%	48%	61%	74%	88%	93%	64%	73%	70%	77%	62%	80%	87%	72%	35%	40%	89%	61%	89%	65%	73%	78%
Total	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%
Composition of Who Currently or Ha	100%	48%	52%	12%	29%	30%	19%	9%	18%	81%	71%	15%	6%	5%	4%	42%	9%	11%	38%	62%	38%	35%	41%	21%

#### Currently in a standard repayment plan?

813 Who Currently or Have Had Stu	ΑII			Ideology	,		Ideolo	gy Aggre	gated	2020	Vote	Par	ent			Educ	ation				Inco	ome	
Credibility Interval: +/-3.3 pct points		Very Co	Conser	Modera	Liberal	Very Li	Conser	Modera	Liberal	Trump	Biden	Yes	No	< High	High Sc	Some C	2-year	4-year	Masters	< \$30K	\$30K -	\$60-\$1	> \$100
Yes	28%	29%	33%	28%	19%	33%	31%	28%	26%	34%	25%	33%	25%	40%	26%	30%	29%	32%	18%	13%	30%	33%	33%
No	72%	71%	67%	72%	81%	67%	69%	72%	74%	66%	75%	67%	75%	60%	74%	70%	71%	68%	82%	87%	70%	67%	67%
Total	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%
Composition of Who Currently or Ha	100%	17%	19%	34%	13%	14%	36%	34%	28%	41%	42%	42%	57%	2%	14%	22%	14%	33%	14%	18%	33%	27%	22%

#### Currently in a standard repayment plan?

813 Who Currently or Have Had Stu	ΛII				Er	mployme	nt				Em	oloyment	Aggrega	ated	Satis	faction V	Vith Educ	ation	Satisfac	tion Agg	(	Outstand	ing Loans	s
Credibility Interval: +/-3.3 pct points	All	Workin	Workin	Tempor	Unempl	Retired	Perman	Taking	Student	Not Sur	Workin	Unempl	Retired	Other	Very Sa	Somew	Somew	Very Un	Satisfie	Unsatisf	< \$10K	\$10K -	\$25K -	> \$50K
Yes	28%	33%	36%	38%	18%	8%	9%	17%	22%	0%	34%	23%	8%	18%	46%	40%	34%	28%	43%	31%	36%	46%	36%	33%
No	72%	67%	64%	62%	82%	92%	91%	83%	78%	100%	66%	77%	92%	82%	54%	60%	66%	72%	57%	69%	64%	54%	64%	67%
Total	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%
Composition of Who Currently or Ha	100%	60%	14%	2%	4%	9%	5%	3%	3%	1%	74%	6%	14%	7%	33%	35%	16%	14%	69%	31%	21%	38%	24%	15%

SURVEY USA

Geography: USA 50 States

Data Collected: 08/05/2024 - 08/07/2024

Release Date: 08/09/2024

Percentages

Sponsor: National Endowment for Financial Education ()

#### Currently in a standard repayment plan?

813 Who Currently or Have Had Stu	ΛII	Но	me		Urbanicity	/	ι	JS Censu	ıs Regior	า				US C	ensus Di	vision			
Credibility Interval: +/-3.3 pct points	All	Own	Rent	Urban	Suburb	Rural	Northea	Midwes	South	West	New En	Mid-Atl	East No	West N	South A	East So	West S	Mountai	Pacific
Yes	28%	30%	26%	32%	30%	18%	34%	22%	26%	34%	35%	34%	24%	17%	21%	39%	26%	34%	33%
No	72%	70%	74%	68%	70%	82%	66%	78%	74%	66%	65%	66%	76%	83%	79%	61%	74%	66%	67%
Total	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%
Composition of Who Currently or Ha	100%	58%	42%	36%	45%	20%	18%	22%	36%	23%	5%	13%	16%	6%	17%	6%	13%	7%	16%

Currently in an income driven repayment (IDR) plan like the SAVE, PAYE, IBR or ICR plans?

813 Who Currently or Have Had Stu	ΛII	Ger	nder			Age			Hisp	anic			Race				Current	Loans		Loans A	Aggrega	t Pa	ty Affiliati	ion
Credibility Interval: +/-2.7 pct points	All	Male	Female	18-24	25-34	35-49	50-64	65+	Yes	No	White	Black	Asian	Multirac	Other	Federal	Private	Both	All Paid	Currentl	Had / F	Republi	Democr	Indepen
Yes	16%	17%	15%	17%	21%	17%	13%	1%	18%	15%	15%	18%	17%	28%	13%	23%	28%	19%	4%	23%	4%	12%	21%	13%
No	84%	83%	85%	83%	79%	83%	87%	99%	82%	85%	85%	82%	83%	72%	87%	77%	72%	81%	96%	77%	96%	88%	79%	87%
Total	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%
Composition of Who Currently or Ha	100%	48%	52%	12%	29%	30%	19%	9%	18%	81%	71%	15%	6%	5%	4%	42%	9%	11%	38%	62%	38%	35%	41%	21%

Currently in an income driven repayment (IDR) plan like the SAVE, PAYE, IBR or ICR plans?

813 Who Currently or Have Had Stu	A 11			Ideology			Ideolo	gy Aggre	gated	2020	Vote	Par	ent			Educ	ation				Inc	ome	
Credibility Interval: +/-2.7 pct points	All	Very Co	Conser	Modera	Liberal	Very Li	Conser	Modera	Liberal	Trump	Biden	Yes	No	< High	High Sc	Some C	2-year	4-year	Masters	< \$30K	\$30K -	\$60-\$1	> \$100
Yes	16%	23%	15%	14%	14%	17%	18%	14%	16%	15%	18%	19%	13%	10%	19%	8%	10%	22%	17%	13%	15%	18%	16%
No	84%	77%	85%	86%	86%	83%	82%	86%	84%	85%	82%	81%	87%	90%	81%	92%	90%	78%	83%	87%	85%	82%	84%
Total	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%
Composition of Who Currently or Ha	100%	17%	19%	34%	13%	14%	36%	34%	28%	41%	42%	42%	57%	2%	14%	22%	14%	33%	14%	18%	33%	27%	22%

SURVEY USA°

Geography: USA 50 States

Data Collected: 08/05/2024 - 08/07/2024

Release Date: 08/09/2024

Percentages

Sponsor: National Endowment for Financial Education ()

Currently in an income driven repayment (IDR) plan like the SAVE, PAYE, IBR or ICR plans?

813 Who Currently or Have Had Stu	ΛII				Er	mploymeı	nt				Em	oloyment	Aggrega	ited	Satis	faction W	/ith Educ	ation	Satisfac	tion Agg	(	Outstand	ing Loan	s
Credibility Interval: +/-2.7 pct points	All	Workin	Workin	Tempor	Unempl	Retired	Perman	Taking	Student	Not Sur	Workin	Unempl	Retired	Other	Very Sa	Somew	Somew	Very Un	Satisfie	Unsatisf	< \$10K	\$10K -	\$25K -	> \$50K
Yes	16%	18%	17%	48%	18%	2%	5%	20%	4%	0%	18%	26%	3%	10%	21%	25%	24%	22%	23%	23%	11%	22%	24%	44%
No	84%	82%	83%	52%	82%	98%	95%	80%	96%	100%	82%	74%	97%	90%	79%	75%	76%	78%	77%	77%	89%	78%	76%	56%
Total	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%
Composition of Who Currently or Ha	100%	60%	14%	2%	4%	9%	5%	3%	3%	1%	74%	6%	14%	7%	33%	35%	16%	14%	69%	31%	21%	38%	24%	15%

Currently in an income driven repayment (IDR) plan like the SAVE, PAYE, IBR or ICR plans?

813 Who Currently or Have Had Stu	ΛII	Hoi	me	ı	Urbanicity	/	ι	JS Censu	ıs Regior	n				US C	ensus Di	vision			
Credibility Interval: +/-2.7 pct points	All	Own	Rent	Urban	Suburb	Rural	Northea	Midwes	South	West	New En	Mid-Atl	East No	West N	South A	East So	West S	Mountai	Pacific
Yes	16%	15%	17%	17%	17%	10%	15%	16%	15%	17%	6%	19%	16%	17%	20%	9%	12%	7%	22%
No	84%	85%	83%	83%	83%	90%	85%	84%	85%	83%	94%	81%	84%	83%	80%	91%	88%	93%	78%
Total	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%
Composition of Who Currently or Ha	100%	58%	42%	36%	45%	20%	18%	22%	36%	23%	5%	13%	16%	6%	17%	6%	13%	7%	16%

Has been discharged, cancelled, or forgiven (meaning you won't have to pay back some or all the loan)?

813 Who Currently or Have Had Stu	ΛII	Ger	nder			Age			Hisp	anic			Race				Current	Loans		Loans A	Aggregat	t Pa	rty Affiliat	ion
Credibility Interval: +/-3.3 pct points	All	Male	Female	18-24	25-34	35-49	50-64	65+	Yes	No	White	Black	Asian	Multirac	Other	Federal	Private	Both	All Paid	Currentl	Had / F	Republi	Democr	Indepen
Yes	29%	29%	29%	14%	21%	25%	38%	65%	27%	29%	29%	24%	23%	21%	56%	8%	15%	9%	62%	9%	62%	23%	33%	30%
No	71%	71%	71%	86%	79%	75%	62%	35%	73%	71%	71%	76%	77%	79%	44%	92%	85%	91%	38%	91%	38%	77%	67%	70%
Total	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%
Composition of Who Currently or Ha	100%	48%	52%	12%	29%	30%	19%	9%	18%	81%	71%	15%	6%	5%	4%	42%	9%	11%	38%	62%	38%	35%	41%	21%

SURVEY USA

Geography: USA 50 States

Data Collected: 08/05/2024 - 08/07/2024

Release Date: 08/09/2024

Percentages

Sponsor: National Endowment for Financial Education ()

Has been discharged, cancelled, or forgiven (meaning you won't have to pay back some or all the loan)?

813 Who Currently or Have Had Stu	A 11			Ideology			Ideolo	gy Aggre	gated	2020	Vote	Par	ent			Educ	ation				Inco	ome	
Credibility Interval: +/-3.3 pct points	All	Very Co	Conser	Modera	Liberal	Very Li	Conser	Modera	Liberal	Trump	Biden	Yes	No	< High	High Sc	Some C	2-year	4-year	Masters	< \$30K	\$30K -	\$60-\$1	> \$100
Yes	29%	25%	25%	31%	37%	27%	25%	31%	32%	26%	31%	20%	36%	50%	31%	27%	26%	26%	36%	35%	26%	29%	28%
No	71%	75%	75%	69%	63%	73%	75%	69%	68%	74%	69%	80%	64%	50%	69%	73%	74%	74%	64%	65%	74%	71%	72%
Total	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%
Composition of Who Currently or Ha	100%	17%	19%	34%	13%	14%	36%	34%	28%	41%	42%	42%	57%	2%	14%	22%	14%	33%	14%	18%	33%	27%	22%

Has been discharged, cancelled, or forgiven (meaning you won't have to pay back some or all the loan)?

813 Who Currently or Have Had Stu	A 11				Er	mployme	nt				Em	ployment	Aggrega	ited	Satis	faction W	/ith Educ	ation	Satisfac	tion Agg		Outstand	ing Loan:	s
Credibility Interval: +/-3.3 pct points	All	Workin	Workin	Tempor	Unempl	Retired	Perman	Taking	Student	Not Sur	Workin	Unempl	Retired	Other	Very Sa	Somew	Somew	Very Un	Satisfie	Unsatisf	< \$10K	\$10K -	\$25K -	> \$50K
Yes	29%	25%	19%	21%	34%	60%	55%	17%	14%	37%	24%	31%	58%	17%	14%	7%	5%	9%	10%	7%	12%	9%	13%	1%
No	71%	75%	81%	79%	66%	40%	45%	83%	86%	63%	76%	69%	42%	83%	86%	93%	95%	91%	90%	93%	88%	91%	87%	99%
Total	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%
Composition of Who Currently or Ha	100%	60%	14%	2%	4%	9%	5%	3%	3%	1%	74%	6%	14%	7%	33%	35%	16%	14%	69%	31%	21%	38%	24%	15%

Has been discharged, cancelled, or forgiven (meaning you won't have to pay back some or all the loan)?

813 Who Currently or Have Had Stu		Но	me	ı	Jrbanicity	1	ι	JS Censu	ıs Regior	า				US C	ensus D	ivision			
Credibility Interval: +/-3.3 pct points	All	Own	Rent	Urban	Suburb	Rural	Northea	Midwes	South	West	New En	Mid-Atl	East No	West N	South A	East So	West S	Mountai	Pacific
Yes	29%	30%	27%	27%	29%	32%	21%	27%	31%	32%	16%	24%	24%	36%	35%	27%	28%	36%	30%
No	71%	70%	73%	73%	71%	68%	79%	73%	69%	68%	84%	76%	76%	64%	65%	73%	72%	64%	70%
Total	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%
Composition of Who Currently or Ha	100%	58%	42%	36%	45%	20%	18%	22%	36%	23%	5%	13%	16%	6%	17%	6%	13%	7%	16%

SURVEY USA

Geography: USA 50 States

Data Collected: 08/05/2024 - 08/07/2024

Release Date: 08/09/2024

Percentages

Sponsor: National Endowment for Financial Education ()

Don't know the status of one or more of your loans?

813 Who Currently or Have Had Stu	A II	Ger	nder			Age			Hisp	anic			Race				Current	Loans		Loans A	\ggregat	Par	ty Affiliati	ion
Credibility Interval: +/-1.5 pct points	All	Male	Female	18-24	25-34	35-49	50-64	65+	Yes	No	White	Black	Asian	Multirac	Other	Federal	Private	Both	All Paid	Currentl	Had / P	Republi	Democr	Indepen
Yes	4%	4%	4%	4%	4%	3%	5%	7%	5%	4%	3%	6%	13%	2%	2%	3%	2%	6%	5%	3%	5%	5%	2%	6%
No	96%	96%	96%	96%	96%	97%	95%	93%	95%	96%	97%	94%	87%	98%	98%	97%	98%	94%	95%	97%	95%	95%	98%	94%
Total	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%
Composition of Who Currently or Ha	100%	48%	52%	12%	29%	30%	19%	9%	18%	81%	71%	15%	6%	5%	4%	42%	9%	11%	38%	62%	38%	35%	41%	21%

Don't know the status of one or more of your loans?

813 Who Currently or Have Had Stu	ΛII			Ideology	r		Ideolo	gy Aggre	gated	2020	Vote	Par	ent			Educ	ation				Inco	ome	
Credibility Interval: +/-1.5 pct points	All	Very Co	Conser	Modera	Liberal	Very Li	Conser	Modera	Liberal	Trump	Biden	Yes	No	< High	High Sc	Some C	2-year	4-year	Masters	< \$30K	\$30K -	\$60-\$1	> \$100
Yes	4%	3%	5%	5%	2%	5%	4%	5%	4%	4%	3%	5%	3%	0%	6%	6%	1%	3%	4%	6%	5%	3%	2%
No	96%	97%	95%	95%	98%	95%	96%	95%	96%	96%	97%	95%	97%	100%	94%	94%	99%	97%	96%	94%	95%	97%	98%
Total	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%
Composition of Who Currently or Ha	100%	17%	19%	34%	13%	14%	36%	34%	28%	41%	42%	42%	57%	2%	14%	22%	14%	33%	14%	18%	33%	27%	22%

Don't know the status of one or more of your loans?

813 Who Currently or Have Had Stu	A 11				Er	mployme	nt				Em	oloyment	Aggrega	ited	Satis	faction V	/ith Educ	ation	Satisfac	tion Agg	(	Outstand	ing Loans	5
Credibility Interval: +/-1.5 pct points	All	Workin	Workin	Tempor	Unempl	Retired	Perman	Taking	Student	Not Sur	Workin	Unempl	Retired	Other	Very Sa	Somew	Somew	Very Un	Satisfie	Unsatisf	< \$10K	\$10K -	\$25K -	> \$50K
Yes	4%	3%	3%	11%	4%	6%	3%	10%	13%	0%	3%	6%	5%	11%	4%	4%	1%	5%	4%	3%	5%	3%	4%	0%
No	96%	97%	97%	89%	96%	94%	97%	90%	87%	100%	97%	94%	95%	89%	96%	96%	99%	95%	96%	97%	95%	97%	96%	100%
Total	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%
Composition of Who Currently or Ha	100%	60%	14%	2%	4%	9%	5%	3%	3%	1%	74%	6%	14%	7%	33%	35%	16%	14%	69%	31%	21%	38%	24%	15%

SURVEY USA°

Geography: USA 50 States

Data Collected: 08/05/2024 - 08/07/2024

Release Date: 08/09/2024

Percentages

Sponsor: National Endowment for Financial Education ()

Don't know the status of one or more of your loans?

813 Who Currently or Have Had Stu	ΛII	Но	me	ı	Urbanicity	/	ι	JS Censu	us Regioi	า				US C	ensus D	ivision			
Credibility Interval: +/-1.5 pct points	All	Own	Rent	Urban	Suburb	Rural	Northea	Midwes	South	West	New En	Mid-Atl	East No	West N	South A	East So	West S	Mountai	Pacific
Yes	4%	3%	5%	4%	4%	3%	4%	6%	4%	3%	3%	4%	7%	4%	6%	1%	2%	3%	2%
No	96%	97%	95%	96%	96%	97%	96%	94%	96%	97%	97%	96%	93%	96%	94%	99%	98%	97%	98%
Total	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%
Composition of Who Currently or Ha	100%	58%	42%	36%	45%	20%	18%	22%	36%	23%	5%	13%	16%	6%	17%	6%	13%	7%	16%

• Don't know the status of any of your loans?

813 Who Currently or Have Had Stu	A II	Ger	nder			Age			Hisp	anic			Race				Current	Loans		Loans A	Aggregat	t Pa	rty Affiliati	ion
Credibility Interval: +/-2 pct points	All	Male	Female	18-24	25-34	35-49	50-64	65+	Yes	No	White	Black	Asian	Multirac	Other	Federal	Private	Both	All Paid	Currentl	Had / F	Republi	Democr	Indepen
Yes	8%	6%	10%	5%	4%	8%	13%	18%	5%	9%	8%	10%	3%	8%	8%	3%	5%	2%	17%	3%	17%	7%	7%	10%
No	92%	94%	90%	95%	96%	92%	87%	82%	95%	91%	92%	90%	97%	92%	92%	97%	95%	98%	83%	97%	83%	93%	93%	90%
Total	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%
Composition of Who Currently or Ha	100%	48%	52%	12%	29%	30%	19%	9%	18%	81%	71%	15%	6%	5%	4%	42%	9%	11%	38%	62%	38%	35%	41%	21%

• Don't know the status of any of your loans?

813 Who Currently or Have Had Stu	ΛII		Ideology ry Co Conser Modera Liberal Very Li C					gy Aggre	egated	2020	Vote	Par	ent			Educ	ation				Inco	ome	
Credibility Interval: +/-2 pct points	All	Very Co	Conser	Modera	Liberal	Very Li	Conser	Modera	Liberal	Trump	Biden	Yes	No	< High	High Sc	Some C	2-year	4-year	Masters	< \$30K	\$30K -	\$60-\$1	> \$100
Yes	8%	5%	7%	9%	8%	8%	6%	9%	8%	5%	8%	5%	10%	0%	7%	9%	10%	8%	9%	7%	8%	7%	12%
No	92%	95%	93%	91%	92%	92%	94%	91%	92%	95%	92%	95%	90%	100%	93%	91%	90%	92%	91%	93%	92%	93%	88%
Total	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%
Composition of Who Currently or Ha	100%	17%	19%	34%	13%	14%	36%	34%	28%	41%	42%	42%	57%	2%	14%	22%	14%	33%	14%	18%	33%	27%	22%

SURVEY USA

Geography: USA 50 States

Data Collected: 08/05/2024 - 08/07/2024

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Percentages

Sponsor: National Endowment for Financial Education ()

Don't know the status of any of your loans?

813 Who Currently or Have Had Stu	A11				Er	mploymer	nt				Em	ployment	Aggrega	ated	Satis	faction W	/ith Educ	ation	Satisfac	tion Agg		Outstand	ding Loans	s
Credibility Interval: +/-2 pct points	All	Workin	Workin	Tempor	Unempl	Retired	Perman	Taking	Student	Not Sur	Workin	Unempl	Retired	Other	Very Sa	Somew	Somew	Very Un	Satisfie	Unsatisf	< \$10K	\$10K -	\$25K -	> \$50K
Yes	8%	6%	5%	0%	23%	19%	7%	8%	10%	63%	6%	16%	15%	15%	3%	4%	1%	2%	3%	2%	3%	2%	2%	1%
No	92%	94%	95%	100%	77%	81%	93%	92%	90%	37%	94%	84%	85%	85%	97%	96%	99%	98%	97%	98%	97%	98%	98%	99%
Total	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%
Composition of Who Currently or Ha	100%	60%	14%	2%	4%	9%	5%	3%	3%	1%	74%	6%	14%	7%	33%	35%	16%	14%	69%	31%	21%	38%	24%	15%

Don't know the status of any of your loans?

813 Who Currently or Have Had Stu	ΔII	Но	Home Urbanicity US Census Region US Census Division wn Rent Urban Suburb Rural Northea Midwes South West New En Mid-Atl East No West N South A East S											vision					
Credibility Interval: +/-2 pct points	All	Own	Rent	Urban	Suburb	Rural	Northea	Midwes	South	West	New En	Mid-Atl	East No	West N	South A	East So	West S	Mountai	Pacific
Yes	8%	9%	7%	7%	8%	12%	12%	7%	7%	7%	18%	10%	6%	10%	6%	6%	10%	6%	7%
No	92%	91%	93%	93%	92%	88%	88%	93%	93%	93%	82%	90%	94%	90%	94%	94%	90%	94%	93%
Total	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%
Composition of Who Currently or Ha	100%	58%	42%	36%	45%	20%	18%	22%	36%	23%	5%	13%	16%	6%	17%	6%	13%	7%	16%

In March of 2020, near the start of the COVID-19 pandemic, student loan payments were paused. Borrowers could continue making payments if they wanted to, but no additional interest was charged, and borrowers were not required to make any payments until the pause ended in October 2023.

During the payment pause, did you make every payment? Make some payments? Make no payments? Were your loans were forgiven before the pause began? Or were your loans were paid off before the pause began?

813 Who Currently or Have Had Stu	ΛII	Ger	nder			Age			Hisp	anic			Race				Curren	t Loans		Loans A	ggregat	Par	rty Affiliati	ion
Credibility Interval: +/-3.7 pct points	All	Male	Female	18-24	25-34	35-49	50-64	65+	Yes	No	White	Black	Asian	Multirac	Other	Federal	Private	Both	All Paid	Currentl	Had / P	Republi	Democr I	Indepen
Made Every Payment	28%	34%	22%	38%	39%	27%	15%	9%	34%	27%	28%	31%	25%	33%	16%	26%	41%	37%	25%	30%	25%	34%	27%	23%
Made Some Payments	19%	22%	17%	36%	26%	17%	10%	3%	24%	18%	21%	16%	16%	15%	25%	23%	33%	36%	7%	27%	7%	21%	19%	18%
Made No Payments	26%	20%	31%	14%	21%	36%	30%	11%	20%	27%	25%	27%	30%	31%	20%	42%	15%	23%	11%	35%	11%	22%	26%	29%
Forgiven Before Pause	7%	8%	5%	5%	5%	5%	7%	19%	9%	6%	6%	6%	8%	8%	22%	3%	6%	2%	13%	3%	13%	5%	7%	7%
Paid Off Before Pause	17%	14%	20%	1%	5%	12%	34%	55%	7%	19%	18%	15%	11%	12%	12%	3%	1%	0%	41%	2%	41%	14%	18%	20%
Not Sure	3%	2%	5%	5%	3%	2%	4%	3%	5%	3%	3%	5%	10%	2%	5%	4%	4%	1%	3%	4%	3%	4%	3%	3%
Total	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%
Composition of Who Currently or Ha	100%	48%	52%	12%	29%	30%	19%	9%	18%	81%	71%	15%	6%	5%	4%	42%	9%	11%	38%	62%	38%	35%	41%	21%

SURVEY USA

Geography: USA 50 States

Data Collected: 08/05/2024 - 08/07/2024

Release Date: 08/09/2024

Percentages

Sponsor: National Endowment for Financial Education ()

In March of 2020, near the start of the COVID-19 pandemic, student loan payments were paused. Borrowers could continue making payments if they wanted to, but no additional interest was charged, and borrowers were not required to make any payments until the pause ended in October 2023.

| Str> Str> |

During the payment pause, did you make every payment? Make some payments? Make no payments? Were your loans were forgiven before the pause began? Or were your loans were

paid off before the pause began?

813 Who Currently or Have Had Stu	A.II			Ideology	•		Ideolo	gy Aggre	egated	2020	Vote	Pai	rent			Educ	ation				Inco	ome	
Credibility Interval: +/-3.7 pct points	All	Very Co	Conser	Modera	Liberal	Very Li	Conser			Trump	Biden	Yes	No	< High	High Sc	Some C	2-year	4-year	Masters	< \$30K	\$30K -	\$60-\$1	> \$100
Made Every Payment	28%	41%	28%	22%	25%	32%	34%	22%	28%	36%	26%	31%	26%	46%	37%	20%	26%	33%	21%	22%	26%	32%	31%
Made Some Payments	19%	23%	20%	19%	15%	21%	21%	19%	18%	19%	20%	24%	16%	6%	24%	21%	23%	17%	16%	12%	22%	20%	20%
Made No Payments	26%	16%	28%	28%	27%	26%	23%	28%	26%	23%	26%	30%	23%	10%	12%	29%	27%	27%	30%	27%	28%	24%	22%
Forgiven Before Pause	7%	6%	5%	7%	9%	4%	5%	7%	6%	5%	7%	4%	9%	31%	8%	9%	6%	3%	7%	11%	9%	4%	4%
Paid Off Before Pause	17%	12%	17%	18%	21%	16%	15%	18%	18%	14%	20%	10%	22%	6%	13%	16%	14%	17%	24%	17%	14%	17%	20%
Not Sure	3%	2%	1%	5%	3%	2%	2%	5%	3%	2%	2%	2%	4%	0%	6%	4%	4%	3%	1%	10%	1%	3%	3%
Total	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%
Composition of Who Currently or Ha	100%	17%	19%	34%	13%	14%	36%	34%	28%	41%	42%	42%	57%	2%	14%	22%	14%	33%	14%	18%	33%	27%	22%

10

During the payment pause, did you make every payment? Make some payments? Make no payments? Were your loans were forgiven before the pause began? Or were your loans were paid off before the pause began?

813 Who Currently or Have Had Stu	A 11				Е	mployme	nt				Em	oloyment	Aggrega	ited	Satis	faction W	/ith Educ	ation	Satisfac	tion Agg	(	Dutstand	ing Loans	3
Credibility Interval: +/-3.7 pct points	All	Workin	Workin	Tempor	Unempl	Retired	Perman	Taking	Student	Not Sur	Workin	Unempl	Retired	Other	Very Sa	Somew	Somew	Very Un	Satisfie	Unsatisf	< \$10K	\$10K -	\$25K -	> \$50K
Made Every Payment	28%	33%	28%	16%	24%	8%	8%	35%	19%	37%	32%	22%	8%	27%	56%	22%	16%	4%	39%	11%	35%	32%	26%	26%
Made Some Payments	19%	23%	22%	37%	14%	0%	4%	21%	27%	0%	23%	21%	1%	22%	18%	35%	36%	18%	27%	28%	19%	31%	33%	19%
Made No Payments	26%	25%	29%	19%	24%	14%	46%	34%	24%	0%	26%	23%	26%	26%	18%	34%	42%	67%	26%	54%	27%	31%	37%	50%
Forgiven Before Pause	7%	6%	6%	0%	5%	12%	16%	4%	11%	0%	6%	3%	13%	7%	2%	5%	1%	3%	4%	2%	4%	3%	2%	4%
Paid Off Before Pause	17%	12%	11%	23%	22%	62%	24%	2%	0%	25%	12%	23%	48%	4%	2%	2%	2%	1%	2%	2%	6%	1%	0%	0%
Not Sure	3%	2%	3%	4%	10%	4%	1%	3%	20%	37%	2%	8%	3%	15%	4%	2%	2%	6%	3%	4%	9%	1%	1%	2%
Total	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%
Composition of Who Currently or Ha	100%	60%	14%	2%	4%	9%	5%	3%	3%	1%	74%	6%	14%	7%	33%	35%	16%	14%	69%	31%	21%	38%	24%	15%

SURVEY USA

Geography: USA 50 States

Data Collected: 08/05/2024 - 08/07/2024

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Percentages

National Endowment for Financial Education ()

In March of 2020, near the start of the COVID-19 pandemic, student loan payments were paused. Borrowers could continue making payments if they wanted to, but no additional interest was charged, and borrowers were not required to make any payments until the pause ended in October 2023.

<br><br>

During the payment pause, did you make every payment? Make some payments? Make no payments? Were your loans were forgiven before the pause began? Or were your loans were paid off before the pause began?

813 Who Currently or Have Had Stu	A 11	Но	me	(	Urbanicity	/	ι	JS Censu	ıs Regior	า				US C	ensus D	ivision			
Credibility Interval: +/-3.7 pct points	All	Own	Rent	Urban	Suburb	Rural	Northea	Midwes	South	West	New En	Mid-Atl	East No	West N	South A	East So	West S	Mountai	Pacific
Made Every Payment	28%	32%	23%	34%	28%	17%	35%	19%	31%	26%	34%	35%	22%	10%	23%	46%	35%	33%	24%
Made Some Payments	19%	20%	19%	20%	21%	16%	21%	21%	18%	20%	22%	20%	23%	15%	25%	14%	11%	15%	22%
Made No Payments	26%	21%	32%	22%	25%	33%	20%	32%	26%	23%	13%	23%	31%	36%	27%	24%	25%	25%	22%
Forgiven Before Pause	7%	5%	9%	8%	5%	9%	3%	8%	6%	10%	4%	2%	7%	11%	5%	4%	7%	3%	13%
Paid Off Before Pause	17%	21%	12%	12%	19%	21%	17%	16%	17%	17%	22%	15%	13%	24%	19%	10%	17%	16%	18%
Not Sure	3%	2%	5%	4%	3%	4%	5%	3%	3%	3%	5%	5%	3%	5%	2%	2%	5%	8%	1%
Total	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%
Composition of Who Currently or Ha	100%	58%	42%	36%	45%	20%	18%	22%	36%	23%	5%	13%	16%	6%	17%	6%	13%	7%	16%

Which of the following best describes how you have handled your student loans since the pause ended and payments resumed in October 2023?

- Have made every payment since the end of the repayment pause.
- Have made most payments, but have missed some, since the end of the repayment pause.
- Have made few payments since the end of the repayment pause.
- Have made no payments since the end of the repayment pause.
- My student loan balances have been forgiven since the end of the repayment pause.
- My student loan balances have been paid off since the end of the repayment pause

813 Who Currently or Have Had Stu	ΛII	Ger	nder			Age			Hisp	anic			Race				Current	t Loans		Loans A	ggregat	Par	ty Affiliati	on
Credibility Interval: +/-3.7 pct points	All	Male	Female	18-24	25-34	35-49	50-64	65+	Yes	No	White	Black	Asian	Multirac	Other	Federal	Private	Both	All Paid	Currentl	Had / P	Republi	Democr	ndepen
Made Every Payment	30%	33%	27%	49%	36%	30%	19%	9%	28%	30%	32%	21%	41%	27%	5%	34%	35%	46%	20%	36%	20%	35%	27%	29%
Made Most Payments	16%	20%	13%	22%	25%	17%	6%	0%	23%	15%	16%	19%	11%	11%	27%	23%	28%	23%	5%	23%	5%	20%	17%	11%
Made Few Payments	10%	10%	10%	16%	13%	8%	8%	2%	13%	9%	9%	12%	12%	13%	9%	11%	24%	17%	3%	14%	3%	10%	11%	8%
Made No Payments	17%	13%	21%	9%	13%	21%	21%	19%	17%	17%	16%	20%	16%	25%	23%	27%	13%	12%	9%	22%	9%	14%	18%	19%
Forgiven Since End Of Pause	9%	8%	10%	2%	7%	9%	12%	18%	9%	9%	7%	15%	5%	10%	21%	4%	0%	1%	18%	3%	18%	7%	9%	11%
Paid Off Since End Of Pause	18%	16%	19%	3%	6%	15%	34%	53%	9%	20%	20%	12%	15%	14%	15%	2%	0%	1%	45%	2%	45%	13%	19%	22%
Total	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%
Composition of Who Currently or Ha	100%	48%	52%	12%	29%	30%	19%	9%	18%	81%	71%	15%	6%	5%	4%	42%	9%	11%	38%	62%	38%	35%	41%	21%

SURVEY USA

Sponsor:

Geography: USA 50 States

Data Collected: 08/05/2024 - 08/07/2024

Release Date: 08/09/2024

Percentages

National Endowment for Financial Education ()

Which of the following best describes how you have handled your student loans since the pause ended and payments resumed in October 2023?

- Have made every payment since the end of the repayment pause.
- Have made most payments, but have missed some, since the end of the repayment pause.
- Have made few payments since the end of the repayment pause.
- Have made no payments since the end of the repayment pause.
- My student loan balances have been forgiven since the end of the repayment pause
- My student loan balances have been paid off since the end of the repayment pause.

813 Who Currently or Have Had Stu	A II			Ideology	i		Ideolo	gy Aggre	egated	2020	Vote	Par	rent			Educ	ation				Inc	ome	
Credibility Interval: +/-3.7 pct points	All	Very Co	Conser	Modera	Liberal	Very Li	Conser	Modera	Liberal	Trump	Biden	Yes	No	< High	High Sc	Some C	2-year	4-year	Masters	< \$30K	\$30K -	\$60-\$1	> \$100
Made Every Payment	30%	40%	30%	23%	27%	40%	35%	23%	34%	34%	26%	35%	27%	28%	25%	20%	27%	41%	28%	23%	23%	34%	41%
Made Most Payments	16%	19%	17%	19%	12%	13%	18%	19%	13%	18%	18%	20%	14%	24%	31%	18%	16%	11%	12%	9%	21%	18%	14%
Made Few Payments	10%	13%	7%	11%	9%	10%	10%	11%	9%	10%	10%	14%	7%	8%	11%	12%	13%	7%	8%	6%	15%	9%	7%
Made No Payments	17%	10%	21%	19%	13%	19%	15%	19%	16%	15%	19%	18%	17%	34%	7%	22%	22%	16%	15%	27%	18%	15%	11%
Forgiven Since End Of Pause	9%	8%	9%	10%	12%	5%	8%	10%	8%	9%	7%	6%	11%	6%	12%	12%	8%	7%	8%	16%	9%	6%	6%
Paid Off Since End Of Pause	18%	11%	16%	19%	26%	14%	14%	19%	20%	15%	20%	9%	24%	0%	14%	16%	14%	19%	29%	20%	14%	18%	22%
Total	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%
Composition of Who Currently or Ha	100%	17%	19%	34%	13%	14%	36%	34%	28%	41%	42%	42%	57%	2%	14%	22%	14%	33%	14%	18%	33%	27%	22%

Which of the following best describes how you have handled your student loans since the pause ended and payments resumed in October 2023?

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813 Who Currently or Have Had Stu	ΛII				Eı	mployme	nt				Em	oloyment	Aggrega	ited	Satis	faction V	Vith Educ	ation	Satisfac	tion Agg	(	Dutstandi	ng Loans	3
Credibility Interval: +/-3.7 pct points	All	Workin	Workin	Tempor	Unempl	Retired	Perman	Taking	Student	Not Sur	Workin	Unempl	Retired	Other	Very Sa	Somew	Somew	Very Un	Satisfie	Unsatisf	< \$10K	\$10K -	\$25K -	> \$50K
Made Every Payment	30%	36%	32%	11%	11%	7%	9%	37%	34%	0%	35%	11%	8%	32%	49%	38%	23%	18%	43%	21%	47%	36%	27%	37%
Made Most Payments	16%	20%	21%	26%	10%	3%	2%	10%	13%	0%	20%	15%	2%	10%	23%	28%	25%	14%	26%	20%	17%	30%	27%	12%
Made Few Payments	10%	11%	6%	31%	27%	3%	3%	8%	0%	0%	10%	28%	3%	3%	10%	15%	18%	12%	12%	15%	9%	14%	14%	16%
Made No Payments	17%	14%	21%	8%	19%	17%	33%	19%	34%	16%	15%	16%	23%	26%	14%	16%	31%	45%	15%	37%	15%	18%	28%	33%
Forgiven Since End Of Pause	9%	6%	8%	9%	7%	16%	36%	10%	6%	0%	6%	8%	23%	7%	3%	3%	2%	6%	3%	4%	6%	2%	3%	1%
Paid Off Since End Of Pause	18%	13%	12%	14%	25%	55%	18%	16%	12%	84%	13%	22%	41%	22%	2%	0%	1%	6%	1%	3%	7%	0%	0%	1%
Total	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%
Composition of Who Currently or Ha	100%	60%	14%	2%	4%	9%	5%	3%	3%	1%	74%	6%	14%	7%	33%	35%	16%	14%	69%	31%	21%	38%	24%	15%

SURVEY USA

Geography: USA 50 States

Data Collected: 08/05/2024 - 08/07/2024

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Percentages

Sponsor: National Endowment for Financial Education ()

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813 Who Currently or Have Had Stu	A 11	Но	me	ι	<b>Urbanicity</b>	/	ι	JS Censu	ıs Regior	1				US C	ensus Di	ivision			
Credibility Interval: +/-3.7 pct points	All	Own	Rent	Urban	Suburb	Rural	Northea	Midwes	South	West	New En	Mid-Atl	East No	West N	South A	East So	West S	Mountai	Pacific
Made Every Payment	30%	33%	25%	31%	32%	22%	38%	22%	31%	29%	40%	38%	24%	16%	26%	42%	32%	31%	29%
Made Most Payments	16%	15%	18%	18%	14%	18%	14%	19%	15%	18%	13%	14%	20%	15%	18%	13%	14%	10%	21%
Made Few Payments	10%	9%	11%	12%	10%	6%	11%	8%	10%	9%	13%	11%	10%	4%	11%	10%	10%	9%	9%
Made No Payments	17%	13%	23%	15%	17%	22%	14%	19%	19%	14%	7%	16%	18%	23%	16%	24%	21%	16%	14%
Forgiven Since End Of Pause	9%	7%	11%	10%	6%	12%	4%	15%	8%	8%	3%	5%	14%	18%	9%	4%	9%	10%	7%
Paid Off Since End Of Pause	18%	22%	12%	13%	21%	20%	19%	16%	16%	22%	25%	16%	14%	23%	21%	7%	15%	25%	20%
Total	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%
Composition of Who Currently or Ha	100%	58%	42%	36%	45%	20%	18%	22%	36%	23%	5%	13%	16%	6%	17%	6%	13%	7%	16%

12 Since the pause ended and payments resumed in October 2023, have you needed to make any significant budgetary changes to make your student loan payments?

595 Whose Loans Have Not Been F	All	Ger	nder			Age			Hisp	anic			Race				Current	Loans		Loans A	\ggregat	Pa	rty Affiliati	ion
Credibility Interval: +/-4.4 pct points	All	Male	Female	18-24	25-34	35-49	50-64	65+	Yes	No	White	Black	Asian	Multirac	Other	Federal	Private	Both	All Paid	Currentl	Had / P	Republi	Democr	Indepen
Cut \$500 Or Less a Month	28%	31%	26%	31%	31%	29%	23%	13%	32%	28%	29%	31%	26%	30%	5%	28%	29%	36%	25%	29%	25%	28%	30%	27%
Cut \$501-\$1,000 a Month	21%	25%	18%	23%	32%	16%	12%	3%	25%	21%	21%	19%	15%	33%	31%	21%	31%	26%	12%	24%	12%	27%	19%	17%
More Than \$1,000 a Month	10%	12%	7%	12%	9%	9%	6%	24%	14%	8%	8%	11%	13%	2%	36%	7%	13%	12%	12%	9%	12%	9%	11%	8%
Need To Make Significant Changes	15%	9%	21%	13%	11%	17%	25%	7%	15%	15%	15%	18%	10%	15%	9%	20%	13%	8%	7%	17%	7%	10%	19%	16%
Did Not Need Any Changes	22%	20%	24%	15%	15%	26%	29%	47%	11%	24%	23%	14%	29%	15%	16%	19%	13%	15%	40%	17%	40%	22%	18%	29%
Not Sure	4%	4%	4%	5%	2%	3%	5%	6%	3%	4%	3%	6%	7%	5%	3%	5%	0%	3%	4%	4%	4%	5%	2%	3%
Total	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%
Composition of Whose Loans Have	100%	50%	50%	16%	35%	32%	14%	4%	21%	78%	71%	15%	6%	5%	3%	54%	12%	15%	19%	81%	19%	38%	41%	19%

SURVEY USA

Geography: USA 50 States

Data Collected: 08/05/2024 - 08/07/2024

Release Date: 08/09/2024

Percentages

Sponsor: National Endowment for Financial Education ()

2 Since the pause ended and payments resumed in October 2023, have you needed to make any significant budgetary changes to make your student loan payments?

595 Whose Loans Have Not Been F	A II			Ideology			Ideolo	gy Aggre	gated	2020	Vote	Par	ent			Educ	ation				Inco	ome		
Credibility Interval: +/-4.4 pct points	All	Very Co	Conser	Modera	Liberal	Very Li	Conser	Modera	Liberal	Trump	Biden	Yes	No	< High	High Sc	Some C	2-year	4-year	Masters	< \$30K	\$30K -	\$60-\$1	> \$100	
Cut \$500 Or Less a Month	28%	35%	18%	26%	22%	44%	26%	26%	35%	32%	29%	32%	25%	20%	35%	19%	25%	33%	32%	24%	27%	31%	31%	
Cut \$501-\$1,000 a Month	21%	28%	27%	18%	22%	15%	28%	18%	18%	25%	21%	23%	20%	32%	31%	22%	26%	16%	18%	15%	27%	25%	12%	
More Than \$1,000 a Month	10%	10%	10%	13%	6%	5%	10%	13%	5%	8%	11%	9%	10%	29%	10%	8%	9%	9%	9%	4%	11%	10%	11%	
Need To Make Significant Changes	15%	6%	13%	19%	17%	19%	10%	19%	18%	12%	16%	14%	17%	8%	13%	21%	15%	10%	22%	22%	16%	10%	16%	
Did Not Need Any Changes	22%	18%	29%	19%	30%	14%	24%	19%	20%	22%	21%	20%	23%	10%	8%	21%	22%	30%	18%	26%	16%	21%	28%	
Not Sure	4%	2%	3%	5%	3%	3%	3%	5%	3%	3%	3%	3%	5%	0%	3%	9%	2%	3%	1%	9%	3%	3%	1%	
Total	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	
Composition of Whose Loans Have	100%	19%	20%	33%	11%	16%	38%	33%	27%	43%	42%	49%	50%	3%	14%	22%	15%	33%	13%	16%	35%	28%	21%	

Since the pause ended and payments resumed in October 2023, have you needed to make any significant budgetary changes to make your student loan payments?

595 Whose Loans Have Not Been F	A 11				E	mployme	nt				Em	oloyment	Aggrega	ited	Satis	faction V	Vith Educ	ation	Satisfac	tion Agg	(	Outstand	ing Loan	s
Credibility Interval: +/-4.4 pct points	All	Workin	Workin	Tempor	Unempl	Retired	Perman	Taking	Student	Not Sur	Workin	Unempl	Retired	Other	Very Sa	Somew	Somew	Very Un	Satisfie	Unsatisf	< \$10K	\$10K -	\$25K -	> \$50K
Cut \$500 Or Less a Month	28%	33%	27%	12%	5%	0%	18%	42%	19%	0%	32%	7%	9%	29%	41%	25%	22%	24%	33%	23%	29%	30%	32%	27%
Cut \$501-\$1,000 a Month	21%	22%	24%	13%	16%	11%	4%	19%	28%	0%	23%	15%	8%	23%	22%	33%	19%	12%	27%	16%	19%	26%	31%	14%
More Than \$1,000 a Month	10%	10%	9%	22%	8%	4%	9%	0%	5%	0%	10%	12%	6%	3%	6%	8%	15%	11%	7%	14%	4%	9%	6%	20%
Need To Make Significant Changes	15%	13%	18%	16%	36%	9%	21%	21%	24%	0%	14%	30%	15%	22%	10%	16%	29%	24%	13%	27%	14%	18%	17%	19%
Did Not Need Any Changes	22%	19%	18%	37%	26%	69%	30%	18%	13%	0%	19%	29%	51%	15%	17%	17%	11%	24%	17%	17%	28%	16%	10%	17%
Not Sure	4%	2%	3%	0%	10%	7%	16%	0%	11%	100%	3%	7%	11%	8%	4%	2%	3%	4%	3%	4%	7%	2%	2%	2%
Total	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%
Composition of Whose Loans Have	100%	66%	15%	2%	4%	4%	3%	3%	4%	0%	81%	5%	7%	7%	33%	36%	17%	13%	70%	30%	19%	39%	24%	15%

SURVEY USA

Geography: USA 50 States

Data Collected: 08/05/2024 - 08/07/2024

Release Date: 08/09/2024

Percentages

Sponsor: National Endowment for Financial Education ()

Since the pause ended and payments resumed in October 2023, have you needed to make any significant budgetary changes to make your student loan payments?

595 Whose Loans Have Not Been F	All	Но	me	l	<b>Jrbanicity</b>	/	ι	JS Censu	us Region	ı				US C	ensus Di	ivision			
Credibility Interval: +/-4.4 pct points	All	Own	Rent	Urban	Suburb	Rural	Northea	Midwes	South	West	New En	Mid-Atl	East No	West N	South A	East So	West S	Mountai	Pacific
Cut \$500 Or Less a Month	28%	32%	24%	31%	30%	21%	23%	24%	33%	30%	28%	21%	24%	25%	34%	27%	35%	33%	29%
Cut \$501-\$1,000 a Month	21%	22%	21%	24%	19%	21%	21%	23%	22%	20%	30%	17%	24%	19%	23%	15%	24%	15%	22%
More Than \$1,000 a Month	10%	7%	12%	12%	10%	3%	11%	7%	8%	15%	7%	12%	6%	9%	10%	10%	3%	11%	16%
Need To Make Significant Changes	15%	12%	20%	12%	15%	23%	16%	22%	12%	13%	17%	16%	21%	24%	11%	13%	14%	10%	14%
Did Not Need Any Changes	22%	24%	19%	18%	22%	27%	24%	21%	22%	19%	12%	29%	23%	14%	20%	29%	20%	26%	16%
Not Sure	4%	3%	5%	4%	3%	5%	5%	3%	3%	4%	5%	5%	2%	8%	2%	6%	4%	5%	3%
Total	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%
Composition of Whose Loans Have	100%	55%	45%	37%	45%	18%	19%	21%	38%	22%	5%	14%	16%	5%	16%	8%	14%	6%	16%

Which of the following, if any, applies to you? <br><br>

The end of the student loan payment pause has negatively impacted my life?

813 Who Currently or Have Had Stu	A II	Ger	nder			Age			Hisp	anic			Race				Current	t Loans		Loans A	Aggrega	t Pa	rty Affiliati	ion
Credibility Interval: +/-3.3 pct points	All	Male	Female	18-24	25-34	35-49	50-64	65+	Yes	No	White	Black	Asian	Multirac	Other	Federal	Private	Both	All Paid	Currentl	Had / F	Republi	Democr	Indepen
Yes	27%	25%	28%	34%	36%	29%	18%	1%	31%	26%	28%	23%	25%	41%	9%	41%	26%	40%	7%	39%	7%	25%	29%	27%
No	73%	75%	72%	66%	64%	71%	82%	99%	69%	74%	72%	77%	75%	59%	91%	59%	74%	60%	93%	61%	93%	75%	71%	73%
Total	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%
Composition of Who Currently or Ha	100%	48%	52%	12%	29%	30%	19%	9%	18%	81%	71%	15%	6%	5%	4%	42%	9%	11%	38%	62%	38%	35%	41%	21%

Which of the following, if any, applies to you?

<br><br>

The end of the student loan payment pause has negatively impacted my life?

813 Who Currently or Have Had Stu	ΛII			Ideology			Ideolo	gy Aggre	egated	2020	Vote	Par	ent			Educ	ation				Inc	ome	
Credibility Interval: +/-3.3 pct points	All	Very Co	Conser	Modera	Liberal	Very Li	Conser	Modera	Liberal	Trump	Biden	Yes	No	< High	High Sc	Some C	2-year	4-year	Masters	< \$30K	\$30K -	\$60-\$1	> \$100
Yes	27%	30%	21%	23%	27%	45%	25%	23%	36%	28%	28%	33%	23%	20%	20%	28%	29%	28%	27%	23%	27%	29%	29%
No	73%	70%	79%	77%	73%	55%	75%	77%	64%	72%	72%	67%	77%	80%	80%	72%	71%	72%	73%	77%	73%	71%	71%
Total	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%
Composition of Who Currently or Ha	100%	17%	19%	34%	13%	14%	36%	34%	28%	41%	42%	42%	57%	2%	14%	22%	14%	33%	14%	18%	33%	27%	22%

SURVEY USA

Geography: USA 50 States

Data Collected: 08/05/2024 - 08/07/2024

Release Date: 08/09/2024

Percentages

Sponsor: National Endowment for Financial Education ()

Which of the following, if any, applies to you?

The end of the student loan payment pause has negatively impacted my life?

813 Who Currently or Have Had Stu	Δ.II				Eı	mployme	nt				Em	oloyment	Aggrega	ited	Satis	faction W	ith Educ	ation	Satisfac	tion Agg	(	Outstand	ing Loans	s
Credibility Interval: +/-3.3 pct points	All	Workin	Workin	Tempor	Unempl	Retired	Perman	Taking	Student	Not Sur	Workin	Unempl	Retired	Other	Very Sa	Somew	Somew	Very Un	Satisfie	Unsatisf	< \$10K	\$10K -	\$25K -	> \$50K
Yes	27%	31%	34%	15%	15%	1%	13%	47%	27%	0%	31%	15%	5%	32%	40%	31%	44%	54%	36%	49%	27%	39%	50%	43%
No	73%	69%	66%	85%	85%	99%	87%	53%	73%	100%	69%	85%	95%	68%	60%	69%	56%	46%	64%	51%	73%	61%	50%	57%
Total	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%
Composition of Who Currently or Ha	100%	60%	14%	2%	4%	9%	5%	3%	3%	1%	74%	6%	14%	7%	33%	35%	16%	14%	69%	31%	21%	38%	24%	15%

Which of the following, if any, applies to you? <br><br>

The end of the student loan payment pause has negatively impacted my life?

813 Who Currently or Have Had Stu	A II	Hoi	me	ı	Urbanicity	/	ι	JS Censu	us Regior	า				US C	ensus Di	vision			
Credibility Interval: +/-3.3 pct points	All	Own	Rent	Urban	Suburb	Rural	Northea	Midwes	South	West	New En	Mid-Atl	East No	West N	South A	East So	West S	Mountai	Pacific
Yes	27%	23%	32%	29%	28%	21%	31%	25%	28%	25%	43%	25%	26%	22%	23%	37%	29%	21%	26%
No	73%	77%	68%	71%	72%	79%	69%	75%	72%	75%	57%	75%	74%	78%	77%	63%	71%	79%	74%
Total	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%
Composition of Who Currently or Ha	100%	58%	42%	36%	45%	20%	18%	22%	36%	23%	5%	13%	16%	6%	17%	6%	13%	7%	16%

The end of the student loan payment pause has negatively impacted the lives of my family or close friends?

813 Who Currently or Have Had Stu	A.II	Ger	nder	1		Age			Hisp	anic			Race				Current	t Loans		Loans A	Aggregat	Par	rty Affiliati	.ion
Credibility Interval: +/-3.2 pct points	All	Male	Female	18-24	25-34	35-49	50-64	65+	Yes	No	White	Black	Asian	Multirac	Other	Federal	Private	Both	All Paid	Currentl	Had / P	Republi	Democr	Indepen
Yes	25%	27%	22%	32%	35%	26%	12%	4%	28%	24%	24%	27%	21%	31%	21%	33%	43%	35%	8%	35%	8%	24%	28%	23%
No	75%	73%	78%	68%	65%	74%	88%	96%	72%	76%	76%	73%	79%	69%	79%	67%	57%	65%	92%	65%	92%	76%	72%	77%
Total	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%
Composition of Who Currently or Ha	100%	48%	52%	12%	29%	30%	19%	9%	18%	81%	71%	15%	6%	5%	4%	42%	9%	11%	38%	62%	38%	35%	41%	21%

SURVEY USA°

Geography: USA 50 States

Data Collected: 08/05/2024 - 08/07/2024

Release Date: 08/09/2024

Percentages

Sponsor: National Endowment for Financial Education ()

The end of the student loan payment pause has negatively impacted the lives of my family or close friends?

813 Who Currently or Have Had Stu	A 11			Ideology			Ideolo	gy Aggre	gated	2020	Vote	Par	ent			Educ	ation				Inco	ome	
Credibility Interval: +/-3.2 pct points	All	Very Co	Conser	Modera	Liberal	Very Li	Conser	Modera	Liberal	Trump	Biden	Yes	No	< High	High Sc	Some C	2-year	4-year	Masters	< \$30K	\$30K -	\$60-\$1	> \$100
Yes	25%	29%	25%	22%	23%	31%	27%	22%	27%	26%	25%	32%	19%	27%	24%	27%	27%	23%	23%	17%	27%	25%	28%
No	75%	71%	75%	78%	77%	69%	73%	78%	73%	74%	75%	68%	81%	73%	76%	73%	73%	77%	77%	83%	73%	75%	72%
Total	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%
Composition of Who Currently or Ha	100%	17%	19%	34%	13%	14%	36%	34%	28%	41%	42%	42%	57%	2%	14%	22%	14%	33%	14%	18%	33%	27%	22%

1 The end of the student loan payment pause has negatively impacted the lives of my family or close friends?

813 Who Currently or Have Had Stu	A 11				Er	mployme	nt				Em	oloyment	Aggrega	ited	Satis	faction W	/ith Educ	ation	Satisfac	tion Agg		Outstand	ling Loans	s
Credibility Interval: +/-3.2 pct points	All	Workin	Workin	Tempor	Unempl	Retired	Perman	Taking	Student	Not Sur	Workin	Unempl	Retired	Other	Very Sa	Somew	Somew	Very Un	Satisfie	Unsatisf	< \$10K	\$10K -	\$25K -	> \$50K
Yes	25%	28%	23%	37%	19%	4%	11%	35%	44%	0%	27%	24%	7%	36%	34%	38%	34%	34%	36%	34%	25%	35%	41%	40%
No	75%	72%	77%	63%	81%	96%	89%	65%	56%	100%	73%	76%	93%	64%	66%	62%	66%	66%	64%	66%	75%	65%	59%	60%
Total	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%
Composition of Who Currently or Ha	100%	60%	14%	2%	4%	9%	5%	3%	3%	1%	74%	6%	14%	7%	33%	35%	16%	14%	69%	31%	21%	38%	24%	15%

The end of the student loan payment pause has negatively impacted the lives of my family or close friends?

813 Who Currently or Have Had Stu	All	Но	me	ı	Jrbanicity	/	l	JS Censu	ıs Regior	า				US C	ensus D	ivision			
Credibility Interval: +/-3.2 pct points	All	Own	Rent	Urban	Suburb	Rural	Northea	Midwes	South	West	New En	Mid-Atl	East No	West N	South A	East So	West S	Mountai	Pacific
Yes	25%	24%	25%	28%	25%	16%	24%	20%	25%	29%	20%	26%	21%	18%	24%	23%	27%	25%	30%
No	75%	76%	75%	72%	75%	84%	76%	80%	75%	71%	80%	74%	79%	82%	76%	77%	73%	75%	70%
Total	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%
Composition of Who Currently or Ha	100%	58%	42%	36%	45%	20%	18%	22%	36%	23%	5%	13%	16%	6%	17%	6%	13%	7%	16%

SURVEY USA

Geography: USA 50 States

Data Collected: 08/05/2024 - 08/07/2024

Release Date: 08/09/2024

Percentages

Sponsor: National Endowment for Financial Education ()

The end of the student loan payment pause has negatively impacted the U.S. economy?

813 Who Currently or Have Had Stu	ΛII	Ger	nder			Age			Hisp	anic			Race				Current	Loans		Loans A	ggregat	Pai	rty Affiliat	ion
Credibility Interval: +/-3.2 pct points	All	Male	Female	18-24	25-34	35-49	50-64	65+	Yes	No	White	Black	Asian	Multirac	Other	Federal	Private	Both	All Paid	Currentl	Had / P	Republi	Democr	Indepen
Yes	25%	29%	22%	32%	36%	23%	17%	6%	28%	25%	25%	28%	18%	28%	24%	32%	40%	39%	11%	34%	11%	26%	27%	22%
No	75%	71%	78%	68%	64%	77%	83%	94%	72%	75%	75%	72%	82%	72%	76%	68%	60%	61%	89%	66%	89%	74%	73%	78%
Total	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%
Composition of Who Currently or Ha	100%	48%	52%	12%	29%	30%	19%	9%	18%	81%	71%	15%	6%	5%	4%	42%	9%	11%	38%	62%	38%	35%	41%	21%

15 The end of the student loan payment pause has negatively impacted the U.S. economy?

813 Who Currently or Have Had Stu	ΛII		Ideology ery Co Conser Modera Liberal Very Li					gy Aggre	gated	2020	Vote	Par	ent			Educ	ation				Inco	ome	
Credibility Interval: +/-3.2 pct points	All	Very Co	Conser	Modera	Liberal	Very Li	Conser	Modera	Liberal	Trump	Biden	Yes	No	< High	High Sc	Some C	2-year	4-year	Masters	< \$30K	\$30K -	\$60-\$1	> \$100
Yes	25%	25%	29%	24%	19%	31%	27%	24%	26%	25%	27%	27%	24%	26%	33%	24%	21%	26%	21%	16%	29%	25%	29%
No	75%	75%	71%	76%	81%	69%	73%	76%	74%	75%	73%	73%	76%	74%	67%	76%	79%	74%	79%	84%	71%	75%	71%
Total	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%
Composition of Who Currently or Ha	100%	17%	19%	34%	13%	14%	36%	34%	28%	41%	42%	42%	57%	2%	14%	22%	14%	33%	14%	18%	33%	27%	22%

15 The end of the student loan payment pause has negatively impacted the U.S. economy?

813 Who Currently or Have Had Stu	ΛII				Er	mployme	nt				Em	ployment	Aggrega	ted	Satis	sfaction V	/ith Educ	ation	Satisfact	tion Agg	(	Outstand	ing Loans	3
Credibility Interval: +/-3.2 pct points	All	Workin	Workin	Tempor	Unempl	Retired	Perman	Taking	Student	Not Sur	Workin	Unempl	Retired	Other	Very Sa	Somew	Somew	Very Un	Satisfie	Unsatisf	< \$10K	\$10K -	\$25K -	> \$50K
Yes	25%	29%	28%	41%	17%	10%	8%	19%	27%	0%	29%	23%	9%	21%	29%	35%	42%	36%	32%	39%	19%	36%	38%	48%
No	75%	71%	72%	59%	83%	90%	92%	81%	73%	100%	71%	77%	91%	79%	71%	65%	58%	64%	68%	61%	81%	64%	62%	52%
Total	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%
Composition of Who Currently or Ha	100%	60%	14%	2%	4%	9%	5%	3%	3%	1%	74%	6%	14%	7%	33%	35%	16%	14%	69%	31%	21%	38%	24%	15%

SURVEY USA

Geography: USA 50 States

Data Collected: 08/05/2024 - 08/07/2024

Release Date: 08/09/2024

Percentages

Sponsor: National Endowment for Financial Education ()

The end of the student loan payment pause has negatively impacted the U.S. economy?

813 Who Currently or Have Had Stu	A.II	Но	me	l	Urbanicity	1	L	JS Censu	ıs Regior	1				US C	ensus D	ivision			
Credibility Interval: +/-3.2 pct points	All	Own	Rent	Urban	Suburb	Rural	Northea	Midwes	South	West	New En	Mid-Atl	East No	West N	South A	East So	West S	Mountai	Pacific
Yes	25%	23%	28%	25%	27%	21%	24%	22%	26%	27%	27%	23%	23%	20%	30%	25%	22%	14%	32%
No	75%	77%	72%	75%	73%	79%	76%	78%	74%	73%	73%	77%	77%	80%	70%	75%	78%	86%	68%
Total	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%
Composition of Who Currently or Ha	100%	58%	42%	36%	45%	20%	18%	22%	36%	23%	5%	13%	16%	6%	17%	6%	13%	7%	16%

1 am unsure what the impact of the end of the student loan payment pause is?

813 Who Currently or Have Had Stu	ΛII	Ger	nder			Age			Hisp	anic			Race				Current	Loans		Loans A	Aggregat	t Pa	rty Affiliati	ion
Credibility Interval: +/-2.7 pct points	All	Male	Female	18-24	25-34	35-49	50-64	65+	Yes	No	White	Black	Asian	Multirac	Other	Federal	Private	Both	All Paid	Currentl	Had / F	Republi	Democr	Indepen
Yes	15%	14%	17%	23%	16%	17%	12%	6%	18%	15%	15%	20%	14%	16%	9%	19%	21%	20%	9%	19%	9%	18%	15%	11%
No	85%	86%	83%	77%	84%	83%	88%	94%	82%	85%	85%	80%	86%	84%	91%	81%	79%	80%	91%	81%	91%	82%	85%	89%
Total	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%
Composition of Who Currently or Ha	100%	48%	52%	12%	29%	30%	19%	9%	18%	81%	71%	15%	6%	5%	4%	42%	9%	11%	38%	62%	38%	35%	41%	21%

16 I am unsure what the impact of the end of the student loan payment pause is?

813 Who Currently or Have Had Stu	ΛII			Ideology			Ideolo	gy Aggre	gated	2020	Vote	Par	ent			Educ	ation				Inco	ome	
Credibility Interval: +/-2.7 pct points	All	Very Co	Conser	Modera	Liberal	Very Li	Conser	Modera	Liberal	Trump	Biden	Yes	No	< High	High Sc	Some C	2-year	4-year	Masters	< \$30K	\$30K -	\$60-\$1	> \$100
Yes	15%	20%	16%	15%	12%	12%	18%	15%	12%	17%	13%	18%	13%	17%	17%	13%	21%	13%	18%	12%	16%	17%	16%
No	85%	80%	84%	85%	88%	88%	82%	85%	88%	83%	87%	82%	87%	83%	83%	87%	79%	87%	82%	88%	84%	83%	84%
Total	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%
Composition of Who Currently or Ha	100%	17%	19%	34%	13%	14%	36%	34%	28%	41%	42%	42%	57%	2%	14%	22%	14%	33%	14%	18%	33%	27%	22%

SURVEY USA°

Geography: USA 50 States

Data Collected: 08/05/2024 - 08/07/2024

Release Date: 08/09/2024

Percentages

Sponsor: National Endowment for Financial Education ()

16 I am unsure what the impact of the end of the student loan payment pause is?

813 Who Currently or Have Had Stu	A 11				Er	mployme	nt				Em	oloyment	Aggrega	ited	Satis	faction W	/ith Educ	ation	Satisfact	ion Agg	(	Outstandi	ing Loans	6
Credibility Interval: +/-2.7 pct points	All	Workin	Workin	Tempor	Unempl	Retired	Perman	Taking	Student	Not Sur	Workin	Unempl	Retired	Other	Very Sa	Somew	Somew	Very Un	Satisfie	Unsatisf	< \$10K	\$10K -	\$25K -	> \$50K
Yes	15%	17%	17%	18%	22%	7%	13%	15%	10%	0%	17%	21%	9%	11%	17%	19%	25%	19%	18%	22%	19%	25%	12%	18%
No	85%	83%	83%	82%	78%	93%	87%	85%	90%	100%	83%	79%	91%	89%	83%	81%	75%	81%	82%	78%	81%	75%	88%	82%
Total	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%
Composition of Who Currently or Ha	100%	60%	14%	2%	4%	9%	5%	3%	3%	1%	74%	6%	14%	7%	33%	35%	16%	14%	69%	31%	21%	38%	24%	15%

1 am unsure what the impact of the end of the student loan payment pause is?

813 Who Currently or Have Had Stu	A II	Но	me	ι	Jrbanicity <b></b>	/	l	JS Censu	ıs Regior	า				US C	ensus D	ivision			
Credibility Interval: +/-2.7 pct points	All	Own	Rent	Urban	Suburb	Rural	Northea	Midwes	South	West	New En	Mid-Atl	East No	West N	South A	East So	West S	Mountai	Pacific
Yes	15%	15%	16%	19%	15%	11%	16%	11%	19%	13%	16%	17%	12%	8%	20%	19%	18%	7%	16%
No	85%	85%	84%	81%	85%	89%	84%	89%	81%	87%	84%	83%	88%	92%	80%	81%	82%	93%	84%
Total	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%
Composition of Who Currently or Ha	100%	58%	42%	36%	45%	20%	18%	22%	36%	23%	5%	13%	16%	6%	17%	6%	13%	7%	16%

1 7 I am not worried about the end of the student loan payment pause?

813 Who Currently or Have Had Stu	A II	Ger	nder			Age			Hisp	anic			Race				Current	Loans		Loans A	Aggregat	ı Pa	rty Affiliati	ion
Credibility Interval: +/-2.9 pct points	All	Male	Female	18-24	25-34	35-49	50-64	65+	Yes	No	White	Black	Asian	Multirac	Other	Federal	Private	Both	All Paid	Currentl	Had / P	Republi	Democr	Indepen
Yes	18%	19%	18%	18%	14%	20%	21%	24%	12%	20%	18%	17%	23%	28%	7%	15%	13%	16%	25%	15%	25%	18%	18%	22%
No	82%	81%	82%	82%	86%	80%	79%	76%	88%	80%	82%	83%	77%	72%	93%	85%	87%	84%	75%	85%	75%	82%	82%	78%
Total	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%
Composition of Who Currently or Ha	100%	48%	52%	12%	29%	30%	19%	9%	18%	81%	71%	15%	6%	5%	4%	42%	9%	11%	38%	62%	38%	35%	41%	21%

SURVEY USA°

Geography: USA 50 States

Data Collected: 08/05/2024 - 08/07/2024

Release Date: 08/09/2024

Percentages

Sponsor: National Endowment for Financial Education ()

17 I am not worried about the end of the student loan payment pause?

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813 Who Currently or Have Had Stu	ΛII			Ideology			Ideolo	gy Aggre	egated	2020	Vote	Par	ent			Educ	ation				Inco	ome	
Credibility Interval: +/-2.9 pct points	All	Very Co	Conser	Modera	Liberal	Very Li	Conser	Modera	Liberal	Trump	Biden	Yes	No	< High	High Sc	Some C	2-year	4-year	Masters	< \$30K	\$30K -	\$60-\$1	> \$100
Yes	18%	16%	21%	17%	22%	18%	19%	17%	20%	19%	19%	14%	22%	19%	16%	19%	12%	23%	16%	18%	17%	20%	18%
No	82%	84%	79%	83%	78%	82%	81%	83%	80%	81%	81%	86%	78%	81%	84%	81%	88%	77%	84%	82%	83%	80%	82%
Total	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%
Composition of Who Currently or Ha	100%	17%	19%	34%	13%	14%	36%	34%	28%	41%	42%	42%	57%	2%	14%	22%	14%	33%	14%	18%	33%	27%	22%

1 am not worried about the end of the student loan payment pause?

813 Who Currently or Have Had Stu	ΛII				Er	mployme	nt				Em	ployment	Aggrega	ited	Satis	faction W	/ith Educ	ation	Satisfac	tion Agg		Outstand	ing Loan	s
Credibility Interval: +/-2.9 pct points	All	Workin	Workin	Tempor	Unempl	Retired	Perman	Taking	Student	Not Sur	Workin	Unempl	Retired	Other	Very Sa	Somew	Somew	Very Un	Satisfie	Unsatisf	< \$10K	\$10K -	\$25K -	> \$50K
Yes	18%	18%	16%	15%	18%	21%	27%	14%	28%	0%	18%	17%	23%	19%	23%	13%	4%	13%	18%	8%	24%	16%	7%	11%
No	82%	82%	84%	85%	82%	79%	73%	86%	72%	100%	82%	83%	77%	81%	77%	87%	96%	87%	82%	92%	76%	84%	93%	89%
Total	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%
Composition of Who Currently or Ha	100%	60%	14%	2%	4%	9%	5%	3%	3%	1%	74%	6%	14%	7%	33%	35%	16%	14%	69%	31%	21%	38%	24%	15%

1 7 I am not worried about the end of the student loan payment pause?

813 Who Currently or Have Had Stu	All	Ho	me	ı	Jrbanicity	/	Į	JS Censu	ıs Regior	า				US C	ensus D	ivision			
Credibility Interval: +/-2.9 pct points	All	Own	Rent	Urban	Suburb	Rural	Northea	Midwes	South	West	New En	Mid-Atl	East No	West N	South A	East So	West S	Mountai	Pacific
Yes	18%	19%	17%	17%	19%	21%	19%	22%	17%	17%	5%	24%	22%	22%	20%	13%	15%	22%	15%
No	82%	81%	83%	83%	81%	79%	81%	78%	83%	83%	95%	76%	78%	78%	80%	87%	85%	78%	85%
Total	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%
Composition of Who Currently or Ha	100%	58%	42%	36%	45%	20%	18%	22%	36%	23%	5%	13%	16%	6%	17%	6%	13%	7%	16%

SURVEY USA°

Geography: USA 50 States

Data Collected: 08/05/2024 - 08/07/2024

Release Date: 08/09/2024

Percentages

Sponsor: National Endowment for Financial Education ()

# None of these apply to me?

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813 Who Currently or Have Had Stu	ا ۸۱۱	Ger	nder	1		Age			Hispa	anic			Race		!		Current	t Loans		Loans A	ggregat	Pa	ırty Affiliati	ion
Credibility Interval: +/-3.1 pct points	All	Male	Female	18-24	25-34	35-49	50-64	65+	Yes	No	White	Black	Asian	Multirac	Other	Federal	Private	Both	All Paid	Currentl	Had / P	Republi	Democr	Indepen
Yes	23%	20%	25%	6%	7%	21%	39%	63%	16%	24%	22%	24%	23%	13%	45%	6%	6%	9%	49%	7%	49%	18%	22%	30%
No	77%	80%	75%	94%	93%	79%	61%	37%	84%	76%	78%	76%	77%	87%	55%	94%	94%	91%	51%	93%	51%	82%	78%	70%
Total	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%
Composition of Who Currently or Ha	100%	48%	52%	12%	29%	30%	19%	9%	18%	81%	71%	15%	6%	5%	4%	42%	9%	11%	38%	62%	38%	35%	41%	21%

#### None of these apply to me?

813 Who Currently or Have Had Stu	A 11			Ideology			Ideolo	gy Aggre	gated	2020	Vote	Par	ent			Educ	ation				Inco	ome	
Credibility Interval: +/-3.1 pct points	All	Very Co	Conser	Modera	Liberal	Very Li	Conser	Modera	Liberal	Trump	Biden	Yes	No	< High	High Sc	Some C	2-year	4-year	Masters	< \$30K	\$30K -	\$60-\$1	> \$100
Yes	23%	15%	17%	30%	29%	13%	16%	30%	21%	17%	25%	12%	30%	34%	19%	21%	25%	20%	31%	31%	18%	21%	24%
No	77%	85%	83%	70%	71%	87%	84%	70%	79%	83%	75%	88%	70%	66%	81%	79%	75%	80%	69%	69%	82%	79%	76%
Total	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%
Composition of Who Currently or Ha	100%	17%	19%	34%	13%	14%	36%	34%	28%	41%	42%	42%	57%	2%	14%	22%	14%	33%	14%	18%	33%	27%	22%

# None of these apply to me?

813 Who Currently or Have Had Stu	ΛII				Er	mployme	nt				Em	ployment	Aggrega	ited	Satis	faction V	/ith Educ	ation	Satisfact	tion Agg	(	Outstand	ling Loans	3
Credibility Interval: +/-3.1 pct points	All	Workin	Workin	Tempor	Unempl	Retired	Perman	Taking	Student	Not Sur	Workin	Unempl	Retired	Other	Very Sa	Somew	Somew	Very Un	Satisfie	Unsatisf	< \$10K	\$10K -	\$25K -	> \$50K
Yes	23%	17%	16%	10%	37%	62%	35%	10%	11%	100%	17%	30%	52%	20%	6%	6%	5%	8%	6%	6%	13%	3%	5%	5%
No	77%	83%	84%	90%	63%	38%	65%	90%	89%	0%	83%	70%	48%	80%	94%	94%	95%	92%	94%	94%	87%	97%	95%	95%
Total	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%
Composition of Who Currently or Ha	100%	60%	14%	2%	4%	9%	5%	3%	3%	1%	74%	6%	14%	7%	33%	35%	16%	14%	69%	31%	21%	38%	24%	15%

SURVEY USA°

Geography: USA 50 States

Data Collected: 08/05/2024 - 08/07/2024

Release Date: 08/09/2024

Percentages

Sponsor: National Endowment for Financial Education ()

None of these apply to me?

813 Who Currently or Have Had Stu		Но	me	l	Urbanicity	1	ι	JS Censu	ıs Regior	า				US C	ensus D	ivision			
Credibility Interval: +/-3.1 pct points	All	Own	Rent	Urban	Suburb	Rural	Northea	Midwes	South	West	New En	Mid-Atl	East No	West N	South A	East So	West S	Mountai	Pacific
Yes	23%	26%	17%	20%	22%	27%	27%	21%	20%	25%	25%	28%	19%	26%	20%	16%	21%	29%	23%
No	77%	74%	83%	80%	78%	73%	73%	79%	80%	75%	75%	72%	81%	74%	80%	84%	79%	71%	77%
Total	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%
Composition of Who Currently or Ha	100%	58%	42%	36%	45%	20%	18%	22%	36%	23%	5%	13%	16%	6%	17%	6%	13%	7%	16%

Taking the end of the student loan repayment pause into consideration, which of the following statements best describes your attitude toward pursuing additional education? (First two choices rotated)

813 Who Currently or Have Had Stu	A II	Ge	nder			Age			Hisp	anic			Race				Current	t Loans		Loans A	ggregat	Pai	rty Affiliat	ion.
Credibility Interval: +/-3.7 pct points	All	Male	Female	18-24	25-34	35-49	50-64	65+	Yes	No	White	Black	Asian	Multirac	Other	Federal	Private	Both	All Paid	Currentl	Had / P	Republi	Democr	Indepen
Less Likely To Pursue	31%	30%	32%	35%	36%	32%	27%	10%	36%	29%	31%	31%	31%	34%	29%	42%	33%	40%	15%	41%	15%	30%	32%	33%
More Likely To Pursue	19%	23%	16%	29%	27%	19%	5%	9%	28%	17%	18%	23%	17%	22%	25%	22%	28%	22%	12%	23%	12%	21%	20%	15%
Will Pursue At More Affordable Instit	14%	17%	11%	18%	19%	14%	8%	4%	16%	14%	13%	18%	7%	25%	14%	17%	15%	15%	11%	16%	11%	15%	14%	13%
Completed All The Education I Inten	29%	28%	30%	12%	14%	27%	48%	69%	15%	33%	31%	20%	39%	13%	29%	14%	22%	15%	52%	15%	52%	29%	26%	33%
Don't Know	7%	3%	11%	5%	3%	7%	12%	8%	5%	7%	7%	8%	7%	6%	3%	5%	2%	8%	10%	5%	10%	5%	8%	6%
Total	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%
Composition of Who Currently or Ha	100%	48%	52%	12%	29%	30%	19%	9%	18%	81%	71%	15%	6%	5%	4%	42%	9%	11%	38%	62%	38%	35%	41%	21%

Taking the end of the student loan repayment pause into consideration, which of the following statements best describes your attitude toward pursuing additional education? (First two choices rotated)

813 Who Currently or Have Had Stu	All			Ideology	,		Ideolo	gy Aggre	gated	2020	Vote	Par	ent			Educ	ation				Inco	ome	
Credibility Interval: +/-3.7 pct points	All	Very Co	Conser	Modera	Liberal	Very Li	Conser	Modera	Liberal	Trump	Biden	Yes	No	< High	High Sc	Some C	2-year	4-year	Masters	< \$30K	\$30K -	\$60-\$1	> \$100
Less Likely To Pursue	31%	29%	33%	30%	26%	38%	31%	30%	32%	32%	32%	32%	30%	28%	28%	33%	31%	32%	28%	24%	33%	35%	29%
More Likely To Pursue	19%	29%	13%	20%	16%	19%	21%	20%	17%	22%	19%	26%	14%	51%	26%	22%	18%	16%	11%	18%	24%	19%	13%
Will Pursue At More Affordable Instit	14%	14%	13%	16%	16%	11%	13%	16%	14%	14%	13%	15%	13%	8%	20%	14%	21%	13%	6%	15%	13%	15%	13%
Completed All The Education I Inten	29%	23%	36%	27%	32%	27%	30%	27%	30%	29%	28%	21%	35%	6%	21%	22%	28%	31%	48%	32%	24%	27%	38%
Don't Know	7%	5%	4%	8%	10%	5%	4%	8%	7%	4%	7%	6%	7%	8%	5%	9%	2%	8%	6%	11%	6%	5%	7%
Total	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%
Composition of Who Currently or Ha	100%	17%	19%	34%	13%	14%	36%	34%	28%	41%	42%	42%	57%	2%	14%	22%	14%	33%	14%	18%	33%	27%	22%

SURVEY USA

Geography: USA 50 States

Data Collected: 08/05/2024 - 08/07/2024

Release Date: 08/09/2024

Percentages

Sponsor: National Endowment for Financial Education ()

Taking the end of the student loan repayment pause into consideration, which of the following statements best describes your attitude toward pursuing additional education? (First two choices rotated)

813 Who Currently or Have Had Stu	All				Er	mployme	nt				Em	ployment	t Aggrega	ated	Satis	sfaction W	/ith Educ	ation	Satisfac	tion Agg	(	Dutstand	ing Loans	s
Credibility Interval: +/-3.7 pct points	All	Workin	Workin	Tempor	Unempl	Retired	Perman	Taking	Student	Not Sur	Workin	Unempl	Retired	Other	Very Sa	Somew	Somew	Very Un	Satisfie	Unsatisf	< \$10K	\$10K -	\$25K -	> \$50K
Less Likely To Pursue	31%	34%	36%	50%	24%	6%	22%	41%	27%	0%	34%	31%	12%	30%	28%	39%	57%	58%	34%	58%	35%	35%	45%	59%
More Likely To Pursue	19%	23%	20%	11%	4%	1%	14%	14%	29%	0%	23%	6%	6%	20%	38%	22%	11%	7%	30%	9%	27%	23%	25%	16%
Will Pursue At More Affordable Instit	14%	15%	17%	24%	24%	6%	8%	8%	10%	0%	15%	24%	7%	8%	16%	18%	19%	10%	17%	15%	12%	23%	13%	10%
Completed All The Education I Inten	29%	23%	20%	14%	34%	78%	48%	20%	28%	25%	23%	29%	67%	24%	14%	18%	9%	13%	16%	11%	19%	14%	16%	11%
Don't Know	7%	5%	6%	0%	14%	8%	9%	16%	6%	75%	5%	10%	8%	18%	4%	3%	4%	12%	4%	8%	8%	5%	1%	4%
Total	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%
Composition of Who Currently or Ha	100%	60%	14%	2%	4%	9%	5%	3%	3%	1%	74%	6%	14%	7%	33%	35%	16%	14%	69%	31%	21%	38%	24%	15%

Taking the end of the student loan repayment pause into consideration, which of the following statements best describes your attitude toward pursuing additional education? (First two choices rotated)

813 Who Currently or Have Had Stu	A 11	Но	me		Urbanicity	/	ι	JS Censu	us Region	n				US C	ensus Di	vision			
Credibility Interval: +/-3.7 pct points	All	Own	Rent	Urban	Suburb	Rural	Northea	Midwes	South	West	New En	Mid-Atl	East No	West N	South A	East So	West S	Mountai	Pacific
Less Likely To Pursue	31%	28%	35%	28%	32%	32%	28%	32%	35%	26%	39%	24%	31%	34%	35%	43%	31%	15%	31%
More Likely To Pursue	19%	19%	19%	25%	17%	14%	18%	18%	23%	16%	18%	19%	18%	19%	22%	12%	28%	17%	15%
Will Pursue At More Affordable Instit	14%	11%	18%	17%	12%	14%	12%	13%	12%	21%	9%	13%	15%	6%	14%	12%	8%	24%	20%
Completed All The Education I Inten	29%	34%	22%	24%	32%	32%	36%	29%	25%	30%	28%	39%	26%	38%	23%	30%	27%	36%	27%
Don't Know	7%	7%	6%	7%	6%	8%	6%	8%	6%	7%	6%	6%	10%	3%	6%	3%	7%	8%	7%
Total	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%
Composition of Who Currently or Ha	100%	58%	42%	36%	45%	20%	18%	22%	36%	23%	5%	13%	16%	6%	17%	6%	13%	7%	16%

Regardless of political affiliation, do you feel the impact of student loans on finances must be a major platform consideration from any/all candidates in the presidential election this fall?

813 Who Currently or Have Had Stu	<b>A</b> II	Ger	nder			Age			Hisp	anic			Race				Curren	t Loans		Loans A	Aggregat	Pa	rty Affiliat	tion
Credibility Interval: +/-3.5 pct points	All	Male	Female	18-24	25-34	35-49	50-64	65+	Yes	No	White	Black	Asian	Multirac	Other	Federal	Private	Both	All Paid	Currentl	Had / P	Republi	Democr	Indepen
Yes	64%	65%	64%	80%	70%	63%	50%	57%	74%	62%	62%	70%	64%	70%	71%	75%	67%	67%	51%	72%	51%	59%	74%	56%
No	23%	26%	21%	16%	23%	21%	32%	25%	15%	25%	25%	20%	25%	17%	13%	16%	25%	21%	31%	18%	31%	30%	13%	32%
Not Sure	13%	10%	16%	4%	8%	16%	18%	19%	11%	13%	13%	10%	11%	13%	16%	9%	8%	12%	18%	10%	18%	11%	13%	12%
Total	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%
Composition of Who Currently or Ha	100%	48%	52%	12%	29%	30%	19%	9%	18%	81%	71%	15%	6%	5%	4%	42%	9%	11%	38%	62%	38%	35%	41%	21%

SURVEY USA

Geography: USA 50 States

Data Collected: 08/05/2024 - 08/07/2024

Release Date: 08/09/2024

Percentages

Sponsor: National Endowment for Financial Education ()

Regardless of political affiliation, do you feel the impact of student loans on finances must be a major platform consideration from any/all candidates in the presidential election this fall?

813 Who Currently or Have Had Stu	<b>A</b> II			Ideology	•		Ideolo	gy Aggre	egated	2020	Vote	Par	ent			Educ	ation				Inco	ome		l
Credibility Interval: +/-3.5 pct points	All	Very Co	Conser	Modera	Liberal	Very Li	Conser	Modera	Liberal	Trump	Biden	Yes	No	< High	High Sc	Some C	2-year	4-year	Masters	< \$30K	\$30K -	\$60-\$1	> \$100	j
Yes	64%	64%	53%	64%	70%	79%	58%	64%	75%	57%	75%	71%	60%	78%	63%	67%	68%	60%	64%	59%	71%	62%	59%	l
No	23%	28%	35%	21%	16%	12%	32%	21%	14%	32%	12%	20%	26%	19%	20%	22%	23%	26%	22%	28%	16%	23%	30%	l
Not Sure	13%	8%	13%	15%	14%	9%	10%	15%	11%	10%	13%	9%	14%	4%	17%	11%	9%	13%	15%	12%	12%	15%	10%	j
Total	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	l
Composition of Who Currently or Ha	100%	17%	19%	34%	13%	14%	36%	34%	28%	41%	42%	42%	57%	2%	14%	22%	14%	33%	14%	18%	33%	27%	22%	l

Regardless of political affiliation, do you feel the impact of student loans on finances must be a major platform consideration from any/all candidates in the presidential election this fall?

813 Who Currently or Have Had Stu	ΔII				Er	mployme	nt				Em	ployment	t Aggrega	ated	Satis	sfaction V	Vith Educ	ation	Satisfac	tion Agg	(	Outstandi	ing Loan:	s
Credibility Interval: +/-3.5 pct points	All	Workin	Workin	Tempor	Unempl	Retired	Perman	Taking	Student	Not Sur	Workin	Unempl	Retired	Other	Very Sa	Somew	Somew	Very Un	Satisfie	Unsatisf	< \$10K	\$10K -	\$25K -	> \$50K
Yes	64%	66%	71%	41%	65%	49%	56%	52%	83%	0%	67%	59%	51%	61%	77%	73%	70%	66%	75%	68%	73%	73%	71%	75%
No	23%	23%	20%	36%	26%	34%	27%	3%	12%	37%	22%	28%	31%	11%	18%	17%	16%	22%	18%	18%	15%	21%	17%	19%
Not Sure	13%	11%	9%	23%	9%	17%	18%	45%	5%	63%	10%	13%	17%	28%	5%	10%	14%	12%	7%	13%	12%	7%	11%	6%
Total	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%
Composition of Who Currently or Ha	100%	60%	14%	2%	4%	9%	5%	3%	3%	1%	74%	6%	14%	7%	33%	35%	16%	14%	69%	31%	21%	38%	24%	15%

Regardless of political affiliation, do you feel the impact of student loans on finances must be a major platform consideration from any/all candidates in the presidential election this fall?

813 Who Currently or Have Had Stu	A II	Но	me	ı	Urbanicity	/	ι	JS Censu	ıs Regior	า				US C	ensus Di	vision			
Credibility Interval: +/-3.5 pct points	All	Own	Rent	Urban	Suburb	Rural	Northea	Midwes	South	West	New En	Mid-Atl	East No	West N	South A	East So	West S	Mountai	Pacific
Yes	64%	59%	71%	71%	61%	59%	64%	62%	62%	70%	74%	60%	67%	49%	57%	64%	68%	52%	77%
No	23%	26%	20%	20%	25%	25%	23%	25%	24%	19%	13%	27%	22%	35%	26%	29%	20%	36%	12%
Not Sure	13%	15%	9%	9%	14%	17%	13%	13%	14%	11%	13%	13%	12%	16%	17%	7%	12%	11%	10%
Total	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%
Composition of Who Currently or Ha	100%	58%	42%	36%	45%	20%	18%	22%	36%	23%	5%	13%	16%	6%	17%	6%	13%	7%	16%

SURVEY USA

Geography: USA 50 States

Data Collected: 08/05/2024 - 08/07/2024

Release Date: 08/09/2024

Percentages

Sponsor: National Endowment for Financial Education ()

Are you aware of any actions taken by the government against your loan servicer over the past year?

813 Who Currently or Have Had Stu	A II	Ger	nder			Age			Hisp	anic			Race				Current	Loans		Loans A	Aggregat	Pai	rty Affiliat	ion
Credibility Interval: +/-3.6 pct points	All	Male	Female	18-24	25-34	35-49	50-64	65+	Yes	No	White	Black	Asian	Multirac	Other	Federal	Private	Both	All Paid	Currentl	Had / P	Republi	Democr	Indepen
Yes	27%	31%	22%	46%	35%	24%	13%	9%	42%	23%	24%	35%	47%	23%	19%	35%	34%	34%	13%	35%	13%	30%	28%	18%
No	62%	59%	64%	48%	54%	64%	68%	84%	50%	64%	63%	57%	41%	71%	67%	55%	60%	51%	72%	55%	72%	61%	60%	70%
Not Sure	12%	9%	14%	6%	12%	12%	19%	8%	8%	12%	13%	9%	12%	6%	15%	10%	6%	15%	14%	11%	14%	9%	12%	11%
Total	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%
Composition of Who Currently or Ha	100%	48%	52%	12%	29%	30%	19%	9%	18%	81%	71%	15%	6%	5%	4%	42%	9%	11%	38%	62%	38%	35%	41%	21%

Are you aware of any actions taken by the government against your loan servicer over the past year?

813 Who Currently or Have Had Stu	ΔII			Ideology			Ideolo	ogy Aggre	gated	2020	Vote	Par	rent			Educ	ation				Inco	ome	
Credibility Interval: +/-3.6 pct points	All	Very Co	Conser	Modera	Liberal	Very Li	Conser	Modera	Liberal	Trump	Biden	Yes	No	< High	High Sc	Some C	2-year	4-year	Masters	< \$30K	\$30K -	\$60-\$1	> \$100
Yes	27%	42%	19%	22%	20%	37%	30%	22%	29%	28%	27%	34%	21%	32%	39%	22%	30%	24%	25%	20%	27%	33%	24%
No	62%	51%	69%	65%	68%	52%	60%	65%	60%	63%	62%	58%	65%	65%	53%	67%	60%	62%	62%	66%	60%	58%	65%
Not Sure	12%	7%	12%	13%	12%	11%	10%	13%	11%	9%	11%	8%	14%	4%	8%	12%	11%	14%	14%	14%	13%	9%	11%
Total	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%
Composition of Who Currently or Ha	100%	17%	19%	34%	13%	14%	36%	34%	28%	41%	42%	42%	57%	2%	14%	22%	14%	33%	14%	18%	33%	27%	22%

Are you aware of any actions taken by the government against your loan servicer over the past year?

813 Who Currently or Have Had Stu	A 11				Er	mployme	nt				Emp	oloyment	Aggrega	ited	Satis	faction V	/ith Educ	ation	Satisfac	tion Agg	(	Outstand	ing Loans	3
Credibility Interval: +/-3.6 pct points	All	Workin	Workin	Tempor	Unempl	Retired	Perman	Taking	Student	Not Sur	Workin	Unempl	Retired	Other	Very Sa	Somew	Somew	Very Un	Satisfie	Unsatisf	< \$10K	\$10K -	\$25K -	> \$50K
Yes	27%	31%	29%	31%	20%	12%	6%	0%	43%	0%	31%	23%	10%	21%	56%	31%	18%	15%	43%	17%	38%	34%	34%	33%
No	62%	58%	54%	69%	74%	79%	83%	75%	43%	37%	57%	72%	81%	56%	41%	58%	64%	67%	50%	65%	57%	56%	52%	55%
Not Sure	12%	11%	18%	0%	6%	8%	11%	25%	14%	63%	12%	4%	9%	23%	3%	11%	18%	18%	7%	18%	6%	10%	14%	11%
Total	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%
Composition of Who Currently or Ha	100%	60%	14%	2%	4%	9%	5%	3%	3%	1%	74%	6%	14%	7%	33%	35%	16%	14%	69%	31%	21%	38%	24%	15%

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Are you aware of any actions taken by the government against your loan servicer over the past year?

813 Who Currently or Have Had Stu	A II	Но	me	ι	Jrbanicity	1	ι	JS Censu	ıs Regior	1				US C	ensus Di	ivision			
Credibility Interval: +/-3.6 pct points	All	Own	Rent	Urban	Suburb	Rural	Northea	Midwes	South	West	New En	Mid-Atl	East No	West N	South A	East So	West S	Mountai	Pacific
Yes	27%	26%	27%	33%	24%	19%	27%	23%	29%	26%	30%	25%	21%	29%	26%	34%	29%	25%	27%
No	62%	63%	59%	56%	64%	65%	61%	63%	61%	62%	58%	62%	64%	60%	60%	60%	62%	61%	63%
Not Sure	12%	11%	13%	11%	12%	15%	13%	14%	11%	11%	12%	13%	16%	10%	14%	6%	8%	14%	10%
Total	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%
Composition of Who Currently or Ha	100%	58%	42%	36%	45%	20%	18%	22%	36%	23%	5%	13%	16%	6%	17%	6%	13%	7%	16%

How would you describe the communications you receive from your loan servicer?

813 Who Currently or Have Had Stu	All	Ger	nder			Age			Hisp	anic			Race				Current	Loans		Loans A	Aggregat	Par	ty Affiliati	ion
Credibility Interval: +/-3.7 pct points	All	Male	Female	18-24	25-34	35-49	50-64	65+	Yes	No	White	Black	Asian	Multirac	Other	Federal	Private	Both	All Paid	Currentl	Had / P	Republi	Democr	Indepen
Excellent	19%	21%	18%	22%	21%	18%	15%	22%	23%	19%	16%	31%	34%	18%	8%	22%	21%	20%	15%	22%	15%	24%	19%	14%
Good	31%	32%	30%	44%	36%	30%	24%	18%	33%	30%	33%	27%	22%	26%	26%	29%	50%	36%	27%	34%	27%	35%	31%	26%
Fair	26%	25%	27%	26%	33%	26%	25%	11%	25%	27%	27%	21%	21%	29%	36%	30%	19%	36%	22%	29%	22%	22%	27%	31%
Poor	12%	12%	11%	5%	8%	17%	14%	13%	12%	12%	11%	10%	9%	18%	21%	16%	6%	5%	11%	12%	11%	10%	12%	13%
Not Sure	11%	10%	13%	2%	3%	9%	23%	35%	7%	13%	12%	11%	14%	9%	9%	3%	3%	3%	26%	3%	26%	9%	10%	16%
Total	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%
Composition of Who Currently or Ha	100%	48%	52%	12%	29%	30%	19%	9%	18%	81%	71%	15%	6%	5%	4%	42%	9%	11%	38%	62%	38%	35%	41%	21%

How would you describe the communications you receive from your loan servicer?

813 Who Currently or Have Had Stu	A II			Ideology			Ideolo	ogy Aggre	gated	2020	Vote	Par	ent			Educ	ation				Inco	ome	
Credibility Interval: +/-3.7 pct points	All	Very Co	Conser	Modera	Liberal	Very Li	Conser	Modera	Liberal	Trump	Biden	Yes	No	< High	High Sc	Some C	2-year	4-year	Masters	< \$30K	\$30K -	\$60-\$1	> \$100
Excellent	19%	44%	10%	13%	13%	24%	26%	13%	19%	25%	16%	23%	17%	32%	27%	14%	25%	19%	13%	26%	17%	21%	15%
Good	31%	27%	39%	30%	34%	27%	33%	30%	30%	31%	33%	31%	31%	15%	33%	32%	31%	30%	32%	24%	33%	32%	33%
Fair	26%	15%	30%	27%	31%	33%	23%	27%	32%	26%	27%	28%	25%	16%	22%	24%	27%	30%	27%	20%	30%	27%	25%
Poor	12%	4%	13%	17%	12%	8%	9%	17%	10%	10%	12%	13%	11%	28%	10%	15%	10%	9%	13%	13%	11%	11%	14%
Not Sure	11%	11%	8%	13%	11%	8%	9%	13%	10%	8%	12%	5%	16%	10%	7%	15%	7%	12%	15%	17%	8%	10%	13%
Total	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%
Composition of Who Currently or Ha	100%	17%	19%	34%	13%	14%	36%	34%	28%	41%	42%	42%	57%	2%	14%	22%	14%	33%	14%	18%	33%	27%	22%

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How would you describe the communications you receive from your loan servicer?

813 Who Currently or Have Had Stu	A 11				Eı	mployme	nt				Em	oloyment	Aggrega	ited	Satis	faction W	/ith Educ	ation	Satisfact	ion Agg	(	Dutstandi	ing Loans	6
Credibility Interval: +/-3.7 pct points	All	Workin	Workin	Tempor	Unempl	Retired	Perman	Taking	Student	Not Sur	Workin	Unempl	Retired	Other	Very Sa	Somew	Somew	Very Un	Satisfie	Unsatisf	< \$10K	\$10K -	\$25K -	> \$50K
Excellent	19%	21%	19%	20%	17%	20%	9%	0%	36%	0%	20%	18%	16%	17%	52%	10%	5%	6%	30%	5%	27%	21%	22%	18%
Good	31%	32%	41%	8%	22%	18%	24%	36%	40%	0%	34%	18%	20%	34%	30%	46%	25%	22%	39%	24%	28%	39%	33%	31%
Fair	26%	28%	26%	51%	23%	14%	26%	40%	20%	22%	27%	30%	18%	28%	12%	37%	46%	32%	25%	39%	29%	30%	29%	28%
Poor	12%	13%	8%	0%	16%	7%	18%	15%	0%	53%	12%	11%	11%	12%	5%	7%	20%	33%	6%	26%	12%	9%	14%	18%
Not Sure	11%	7%	6%	21%	23%	41%	23%	9%	4%	25%	7%	23%	34%	9%	1%	1%	4%	8%	1%	6%	4%	1%	1%	5%
Total	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%
Composition of Who Currently or Ha	100%	60%	14%	2%	4%	9%	5%	3%	3%	1%	74%	6%	14%	7%	33%	35%	16%	14%	69%	31%	21%	38%	24%	15%

**77** How would you describe the communications you receive from your loan servicer?

813 Who Currently or Have Had Stu	AII	Но	me	l	Jrbanicity	1	ι	JS Censu	ıs Regior	n				US C	ensus D	ivision			
Credibility Interval: +/-3.7 pct points	All	Own	Rent	Urban	Suburb	Rural	Northea	Midwes	South	West	New En	Mid-Atl	East No	West N	South A	East So	West S	Mountai	Pacific
Excellent	19%	20%	18%	27%	15%	15%	22%	19%	21%	15%	23%	21%	20%	16%	17%	39%	19%	15%	14%
Good	31%	34%	27%	28%	34%	29%	30%	31%	31%	32%	24%	32%	34%	23%	35%	13%	34%	34%	31%
Fair	26%	22%	32%	25%	28%	25%	34%	23%	22%	30%	39%	33%	21%	28%	23%	26%	19%	32%	29%
Poor	12%	10%	14%	10%	11%	17%	7%	13%	14%	12%	7%	7%	11%	18%	13%	18%	13%	8%	14%
Not Sure	11%	13%	9%	10%	12%	14%	8%	14%	12%	12%	7%	8%	14%	15%	11%	5%	16%	11%	12%
Total	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%
Composition of Who Currently or Ha	100%	58%	42%	36%	45%	20%	18%	22%	36%	23%	5%	13%	16%	6%	17%	6%	13%	7%	16%

23 Earlier you said you didn't know the status of one or more of your loans. Has your loan services communicated the status of your loans to you?

100 Who Has a Loan They Don't Kn	ΛII	Ger	nder			Age			Hisp	anic			Race				Current	t Loans		Loans A	ggregat	Par	rty Affiliati	ion
Credibility Interval: +/-10.1 pct points	All	Male	Female	18-24	25-34	35-49	50-64	65+	Yes	No	White	Black	Asian	Multirac	Other	Federal	Private	Both	All Paid	Currentl	Had / P	Republi	Democr	Indepen
Yes	26%	19%	32%	62%	27%	11%	17%	44%	21%	28%	27%	28%	32%	0%	22%	24%	62%	9%	26%	27%	26%	23%	38%	19%
No	45%	49%	42%	19%	40%	39%	64%	45%	54%	44%	48%	38%	50%	21%	50%	55%	10%	91%	40%	56%	40%	50%	48%	44%
Not Sure	29%	32%	26%	20%	33%	51%	19%	12%	25%	28%	25%	34%	17%	79%	29%	21%	28%	0%	34%	17%	34%	26%	14%	38%
Total	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%
Composition of Who Has a Loan The	100%	41%	59%	9%	19%	26%	26%	19%	14%	85%	67%	19%	7%	4%	3%	20%	5%	8%	67%	33%	67%	35%	33%	27%

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Earlier you said you didn't know the status of one or more of your loans. Has your loan services communicated the status of your loans to you?

100 Who Has a Loan They Don't Kn	ΛII			Ideology	,		Ideolo	gy Aggre	gated	2020	Vote	Par	ent			Educ	ation				Inco	me	
Credibility Interval: +/-10.1 pct points	All	Very Co	Conser	Modera	Liberal	Very Li	Conser	Modera	Liberal	Trump	Biden	Yes	No	< High	High Sc	Some C	2-year	4-year	Masters	< \$30K	\$30K -	\$60-\$1	> \$100
Yes	26%	8%	14%	33%	20%	54%	12%	33%	40%	11%	33%	21%	31%	0%	30%	25%	44%	17%	30%	19%	40%	21%	20%
No	45%	82%	69%	35%	39%	30%	74%	35%	34%	61%	44%	50%	46%	0%	43%	49%	46%	48%	35%	52%	45%	48%	38%
Not Sure	29%	9%	17%	33%	41%	16%	14%	33%	26%	28%	24%	29%	23%	0%	26%	26%	11%	36%	35%	30%	16%	31%	43%
Total	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	0%	100%	100%	100%	100%	100%	100%	100%	100%	100%
Composition of Who Has a Loan The	100%	10%	19%	37%	12%	16%	29%	37%	27%	32%	39%	35%	60%	0%	14%	28%	13%	29%	16%	19%	33%	23%	25%

23 Earlier you said you didn't know the status of one or more of your loans. Has your loan services communicated the status of your loans to you?

100 Who Has a Loan They Don't Kn	A II				Er	mployme	nt				Em	ployment	t Aggrega	ated	Satis	sfaction V	Vith Educ	ation	Satisfact	tion Agg	(	Outstandi	ing Loans	s
Credibility Interval: +/-10.1 pct points	All	Workin	Workin	Tempor	Unempl	Retired	Perman	Taking	Student	Not Sur	Workin	Unempl	Retired	Other	Very Sa	Somew	Somew	Very Un	Satisfie	Unsatisf	< \$10K	\$10K -	\$25K -	> \$50K
Yes	26%	19%	27%	0%	24%	41%	16%	52%	49%	0%	21%	21%	36%	37%	39%	23%	49%	13%	30%	20%	36%	35%	33%	0%
No	45%	42%	61%	63%	39%	56%	72%	17%	32%	25%	45%	42%	59%	26%	54%	59%	51%	77%	57%	72%	58%	48%	67%	100%
Not Sure	29%	39%	12%	37%	37%	3%	12%	32%	19%	75%	35%	37%	5%	37%	6%	18%	0%	10%	13%	8%	6%	17%	0%	0%
Total	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%
Composition of Who Has a Loan The	100%	45%	8%	1%	9%	18%	4%	4%	6%	4%	53%	10%	22%	14%	32%	42%	4%	15%	79%	21%	26%	30%	21%	3%

Earlier you said you didn't know the status of one or more of your loans. Has your loan services communicated the status of your loans to you?

100 Who Has a Loan They Don't Kn	ΛII	Но	me	ı	Urbanicity	/	ι	JS Censu	us Region	ı				US C	ensus Di	vision			
Credibility Interval: +/-10.1 pct points	All	Own	Rent	Urban	Suburb	Rural	Northea	Midwes	South	West	New En	Mid-Atl	East No	West N	South A	East So	West S	Mountai	Pacific
Yes	26%	26%	26%	34%	22%	25%	39%	26%	19%	24%	68%	22%	27%	22%	15%	28%	23%	41%	17%
No	45%	43%	47%	45%	48%	40%	50%	40%	41%	52%	12%	73%	44%	30%	43%	58%	34%	39%	58%
Not Sure	29%	30%	26%	21%	30%	36%	10%	34%	40%	23%	20%	5%	29%	49%	43%	14%	44%	20%	25%
Total	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%
Composition of Who Has a Loan The	100%	59%	41%	32%	44%	24%	23%	25%	33%	18%	9%	15%	18%	7%	17%	4%	13%	5%	13%

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Earlier, you said you had one or more loans in deferment or forbearance. Were you entered into a deferment or forbearance plan automatically? Or did you make your own decision to enter deferment or forbearance?

208 Who Has a Loan in Deferment o		Ge	nder			Age			Hisp	anic			Race				Current	t Loans		Loans A	ggregat	Par	ty Affiliat	ion
Credibility Interval: +/-7 pct points	All	Male	Female	18-24	25-34	35-49	50-64	65+	Yes	No	White	Black	Asian	Multirac	Other	Federal	Private	Both	All Paid	Currentl	Had / P	Republi	Democr	Indepen
Entered Automatically	37%	33%	40%	45%	39%	34%	32%	29%	40%	37%	36%	41%	45%	34%	16%	40%	12%	34%	33%	37%	33%	39%	38%	34%
Made Own Decision	45%	49%	41%	42%	37%	44%	59%	71%	44%	45%	46%	47%	19%	47%	20%	42%	70%	41%	56%	44%	56%	37%	49%	49%
Both	13%	14%	12%	11%	22%	10%	5%	0%	12%	12%	13%	9%	16%	18%	38%	11%	11%	26%	7%	13%	7%	18%	8%	14%
Not Sure	6%	4%	7%	2%	1%	12%	5%	0%	3%	6%	5%	3%	20%	0%	26%	7%	7%	0%	5%	6%	5%	7%	5%	3%
Total	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%
Composition of Who Has a Loan in D	100%	44%	56%	17%	29%	35%	17%	1%	23%	75%	67%	21%	5%	6%	2%	73%	5%	14%	8%	92%	8%	34%	43%	21%

Earlier, you said you had one or more loans in deferment or forbearance. Were you entered into a deferment or forbearance plan automatically? Or did you make your own decision to enter deferment or forbearance?

208 Who Has a Loan in Deferment o	Δ.II			Ideology	i		Ideolo	gy Aggre	gated	2020	Vote	Par	ent			Educ	ation				Inco	ome	
Credibility Interval: +/-7 pct points	All	Very Co	Conser	Modera	Liberal	Very Li	Conser	Modera	Liberal	Trump	Biden	Yes	No	< High	High Sc	Some C	2-year	4-year	Masters	< \$30K	\$30K -	\$60-\$1	> \$100
Entered Automatically	37%	51%	22%	21%	45%	51%	40%	21%	49%	39%	33%	38%	36%	40%	45%	24%	30%	51%	31%	40%	34%	36%	40%
Made Own Decision	45%	34%	53%	52%	52%	38%	41%	52%	43%	39%	56%	42%	47%	48%	38%	46%	57%	33%	55%	37%	47%	48%	44%
Both	13%	10%	18%	19%	3%	10%	13%	19%	7%	16%	9%	14%	12%	0%	17%	18%	12%	8%	12%	17%	12%	9%	15%
Not Sure	6%	5%	8%	8%	0%	2%	6%	8%	1%	6%	2%	6%	6%	12%	0%	12%	0%	8%	3%	6%	7%	7%	0%
Total	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%
Composition of Who Has a Loan in D	100%	26%	15%	29%	10%	18%	42%	29%	28%	43%	43%	50%	49%	3%	13%	23%	17%	27%	16%	19%	36%	27%	19%

Earlier, you said you had one or more loans in deferment or forbearance. Were you entered into a deferment or forbearance plan automatically? Or did you make your own decision to enter deferment or forbearance?

208 Who Has a Loan in Deferment o	A 11				Eı	mployme	nt				Em	oloyment	Aggrega	ited	Satis	faction W	/ith Educ	ation	Satisfact	tion Agg	(	Dutstandi	ing Loan	s
Credibility Interval: +/-7 pct points	All	Workin	Workin	Tempor	Unempl	Retired	Perman	Taking	Student	Not Sur	Workin	Unempl	Retired	Other	Very Sa	Somew	Somew	Very Un	Satisfie	Unsatisf	< \$10K	\$10K -	\$25K -	> \$50K
Entered Automatically	37%	37%	51%	0%	30%	12%	31%	30%	17%	0%	40%	27%	23%	21%	54%	26%	14%	35%	43%	25%	40%	32%	41%	42%
Made Own Decision	45%	43%	37%	100%	23%	88%	62%	53%	60%	0%	42%	29%	73%	58%	32%	53%	60%	44%	41%	51%	42%	44%	40%	51%
Both	13%	14%	10%	0%	35%	0%	0%	0%	17%	0%	13%	32%	0%	11%	9%	15%	18%	16%	12%	17%	13%	17%	11%	7%
Not Sure	6%	6%	2%	0%	12%	0%	8%	17%	6%	0%	5%	11%	4%	10%	4%	6%	7%	6%	5%	7%	5%	7%	8%	0%
Total	100%	100%	100%	100%	100%	100%	100%	100%	100%	0%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%
Composition of Who Has a Loan in D	100%	66%	16%	0%	3%	3%	4%	3%	5%	0%	82%	3%	7%	8%	41%	29%	13%	17%	70%	30%	20%	37%	28%	16%

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Earlier, you said you had one or more loans in deferment or forbearance. Were you entered into a deferment or forbearance plan automatically? Or did you make your own decision to enter deferment or forbearance?

208 Who Has a Loan in Deferment o	All	Ho	me	l	<b>Urbanicity</b>	/	ι	JS Censu	ıs Regior	า				US C	ensus Di	ivision			
Credibility Interval: +/-7 pct points	All	Own	Rent	Urban	Suburb	Rural	Northea	Midwes	South	West	New En	Mid-Atl	East No	West N	South A	East So	West S	Mountai	Pacific
Entered Automatically	37%	35%	39%	38%	35%	39%	35%	25%	43%	40%	42%	31%	31%	0%	40%	51%	42%	27%	45%
Made Own Decision	45%	48%	41%	43%	46%	46%	49%	51%	39%	44%	38%	55%	43%	86%	51%	28%	32%	54%	40%
Both	13%	13%	12%	9%	17%	11%	11%	17%	14%	9%	12%	10%	19%	8%	7%	15%	22%	12%	7%
Not Sure	6%	4%	8%	9%	2%	4%	6%	7%	4%	7%	8%	5%	7%	6%	2%	6%	5%	6%	7%
Total	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%
Composition of Who Has a Loan in D	100%	53%	47%	43%	41%	16%	19%	21%	37%	23%	6%	13%	17%	4%	16%	7%	14%	7%	17%

How satisfied or unsatisfied would you say you are with the education that you have outstanding student loans on?

506 Who Have Currently Outstandin	All	Ger	nder			Age			Hisp	anic			Race				Current	t Loans		Loans A	Aggregat	Pai	rty Affiliat	ion
Credibility Interval: +/-4.7 pct points	All	Male	Female	18-24	25-34	35-49	50-64	65+	Yes	No	White	Black	Asian	Multirac	Other	Federal	Private	Both	All Paid	Currentl	Had / P	Republi	Democr	Indepen
Very Satisfied	33%	35%	30%	44%	35%	29%	21%	23%	39%	31%	30%	40%	45%	34%	18%	34%	32%	31%	0%	33%	0%	40%	33%	20%
Somewhat Satisfied	35%	38%	33%	37%	37%	33%	33%	48%	29%	37%	39%	30%	26%	11%	43%	32%	45%	39%	0%	35%	0%	38%	33%	37%
Somewhat Unsatisfied	16%	15%	17%	8%	18%	17%	19%	10%	14%	16%	16%	11%	12%	38%	16%	17%	13%	16%	0%	16%	0%	10%	17%	23%
Very Unsatisfied	14%	10%	18%	9%	8%	19%	23%	19%	15%	14%	13%	17%	12%	17%	23%	16%	9%	11%	0%	14%	0%	10%	16%	17%
Not Sure	2%	1%	2%	2%	2%	1%	3%	0%	2%	2%	2%	2%	6%	0%	0%	1%	2%	3%	0%	2%	0%	2%	1%	3%
Total	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	0%	100%	0%	100%	100%	100%
Composition of Who Have Currently	100%	49%	51%	17%	37%	32%	12%	2%	21%	78%	69%	17%	7%	5%	2%	68%	14%	18%	0%	100%	0%	38%	41%	19%

How satisfied or unsatisfied would you say you are with the education that you have outstanding student loans on?

506 Who Have Currently Outstandin	ΛII			Ideology			Ideolo	ogy Aggre	gated	2020	Vote	Par	ent			Educ	ation				Inc	ome	
Credibility Interval: +/-4.7 pct points	All	Very Co	Conser	Modera	Liberal	Very Li	Conser	Modera	Liberal	Trump	Biden	Yes	No	< High	High Sc	Some C	2-year	4-year	Masters	< \$30K	\$30K -	\$60-\$1	> \$100
Very Satisfied	33%	58%	16%	24%	29%	41%	38%	24%	36%	39%	31%	37%	28%	74%	51%	26%	31%	30%	26%	46%	32%	29%	28%
Somewhat Satisfied	35%	28%	45%	38%	46%	24%	36%	38%	33%	35%	34%	31%	39%	19%	29%	40%	39%	33%	37%	22%	36%	39%	39%
Somewhat Unsatisfied	16%	5%	18%	20%	13%	22%	11%	20%	18%	12%	20%	19%	13%	0%	10%	17%	16%	17%	24%	12%	17%	14%	21%
Very Unsatisfied	14%	8%	19%	15%	12%	13%	13%	15%	13%	11%	15%	12%	16%	7%	10%	14%	14%	18%	11%	18%	13%	14%	11%
Not Sure	2%	1%	2%	4%	0%	0%	2%	4%	0%	3%	1%	0%	3%	0%	0%	3%	0%	3%	2%	1%	2%	3%	1%
Total	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%
Composition of Who Have Currently	100%	20%	18%	33%	11%	16%	38%	33%	26%	43%	41%	49%	51%	2%	15%	23%	16%	32%	13%	16%	36%	28%	20%

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Percentages

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How satisfied or unsatisfied would you say you are with the education that you have outstanding student loans on?

506 Who Have Currently Outstandin	All				Eı	mployme	nt				Em	oloyment	Aggrega	ated	Satis	faction V	Vith Educ	ation	Satisfact	tion Agg	(	Outstand	ing Loan	S
Credibility Interval: +/-4.7 pct points	All	Workin	Workin	Tempor	Unempl	Retired	Perman	Taking	Student	Not Sur	Workin	Unempl	Retired	Other	Very Sa	Somew	Somew	Very Un	Satisfie	Unsatisf	< \$10K	\$10K -	\$25K -	> \$50K
Very Satisfied	33%	33%	29%	0%	39%	40%	22%	14%	58%	30%	33%	28%	31%	39%	100%	0%	0%	0%	48%	0%	40%	36%	28%	24%
Somewhat Satisfied	35%	37%	42%	25%	16%	26%	17%	33%	34%	0%	38%	19%	21%	31%	0%	100%	0%	0%	52%	0%	33%	39%	39%	24%
Somewhat Unsatisfied	16%	16%	12%	38%	16%	7%	22%	43%	5%	0%	16%	23%	15%	19%	0%	0%	100%	0%	0%	54%	13%	13%	14%	34%
Very Unsatisfied	14%	12%	14%	37%	18%	27%	39%	10%	3%	70%	12%	23%	33%	11%	0%	0%	0%	100%	0%	46%	15%	11%	16%	15%
Not Sure	2%	2%	2%	0%	10%	0%	0%	0%	0%	0%	2%	7%	0%	0%	0%	0%	0%	0%	-	-	0%	1%	2%	3%
Total	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%
Composition of Who Have Currently	100%	66%	15%	2%	4%	2%	2%	3%	4%	1%	81%	6%	5%	8%	33%	35%	16%	14%	69%	31%	21%	38%	24%	15%

25 How satisfied or unsatisfied would you say you are with the education that you have outstanding student loans on?

506 Who Have Currently Outstandin	AII	Но	me	ı	<b>Urbanicity</b>	1	ι	JS Censu	ıs Regioi	n				US C	ensus Di	vision			
Credibility Interval: +/-4.7 pct points	All	Own	Rent	Urban	Suburb	Rural	Northea	Midwes	South	West	New En	Mid-Atl	East No	West N	South A	East So	West S	Mountai	Pacific
Very Satisfied	33%	36%	29%	41%	29%	22%	30%	30%	37%	31%	16%	35%	32%	21%	37%	34%	38%	35%	30%
Somewhat Satisfied	35%	36%	34%	32%	35%	43%	42%	39%	30%	33%	44%	41%	38%	46%	32%	34%	27%	37%	32%
Somewhat Unsatisfied	16%	15%	17%	14%	19%	12%	13%	16%	15%	20%	20%	11%	17%	15%	12%	22%	16%	10%	23%
Very Unsatisfied	14%	11%	17%	10%	15%	19%	11%	12%	16%	15%	15%	10%	12%	13%	17%	10%	17%	19%	13%
Not Sure	2%	1%	3%	2%	1%	3%	3%	2%	2%	1%	5%	3%	1%	5%	2%	0%	2%	0%	1%
Total	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%
Composition of Who Have Currently	100%	53%	47%	39%	43%	18%	20%	22%	36%	22%	5%	14%	18%	4%	16%	7%	14%	6%	16%

SURVEY USA°

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26 What is the total amount of student loans you have outstanding today?

506 Who Have Currently Outstandin	A.II	Ger	nder			Age			Hisp	anic			Race				Current	t Loans		Loans A	Aggregat	Pai	rty Affiliat	ion
Credibility Interval: +/-4.7 pct points	All	Male	Female	18-24	25-34	35-49	50-64	65+	Yes	No	White	Black	Asian	Multirac	Other	Federal	Private	Both	All Paid	Currentl	Had / P	Republi	Democr	Indepen
< \$10K	21%	20%	22%	20%	22%	19%	25%	20%	20%	22%	22%	27%	15%	13%	9%	22%	18%	20%	0%	21%	0%	20%	23%	21%
\$10K - \$25K	38%	42%	34%	44%	37%	37%	33%	28%	47%	36%	37%	34%	39%	51%	41%	37%	44%	35%	0%	38%	0%	45%	34%	32%
\$25K - \$50K	24%	23%	25%	22%	27%	25%	18%	7%	19%	25%	25%	17%	32%	10%	42%	24%	26%	24%	0%	24%	0%	23%	24%	27%
> \$50K	15%	13%	17%	10%	12%	18%	20%	20%	12%	15%	14%	16%	14%	22%	8%	15%	11%	18%	0%	15%	0%	10%	18%	17%
Not Sure	2%	2%	2%	3%	2%	1%	3%	25%	2%	2%	2%	5%	0%	5%	0%	2%	2%	4%	0%	2%	0%	2%	1%	4%
Total	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	0%	100%	0%	100%	100%	100%
Composition of Who Have Currently	100%	49%	51%	17%	37%	32%	12%	2%	21%	78%	69%	17%	7%	5%	2%	68%	14%	18%	0%	100%	0%	38%	41%	19%

**26** What is the total amount of student loans you have outstanding today?

506 Who Have Currently Outstandin	ΑII			Ideology	,		Ideolo	gy Aggre	gated	2020	Vote	Par	ent			Educ	ation				Inco	ome		
Credibility Interval: +/-4.7 pct points	All	Very Co	Conser	Modera	Liberal	Very Li	Conser	Modera	Liberal	Trump	Biden	Yes	No	< High	High Sc	Some C	2-year	4-year	Masters	< \$30K	\$30K -	\$60-\$1	> \$100	
< \$10K	21%	18%	18%	24%	22%	22%	18%	24%	22%	19%	22%	19%	23%	38%	27%	23%	29%	16%	11%	35%	23%	16%	13%	
\$10K - \$25K	38%	37%	43%	38%	34%	38%	40%	38%	36%	42%	37%	40%	36%	55%	45%	38%	42%	39%	17%	31%	47%	32%	34%	
\$25K - \$50K	24%	27%	22%	19%	32%	28%	24%	19%	29%	25%	22%	24%	24%	7%	15%	24%	24%	29%	25%	21%	18%	34%	23%	
> \$50K	15%	14%	15%	17%	11%	12%	14%	17%	12%	12%	19%	16%	14%	0%	10%	10%	5%	15%	44%	9%	9%	16%	27%	
Not Sure	2%	5%	2%	2%	2%	0%	4%	2%	1%	1%	1%	1%	3%	0%	3%	5%	1%	0%	3%	3%	2%	2%	3%	
Total	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	
Composition of Who Have Currently	100%	20%	18%	33%	11%	16%	38%	33%	26%	43%	41%	49%	51%	2%	15%	23%	16%	32%	13%	16%	36%	28%	20%	

SURVEY USA°

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Sponsor:

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Percentages

26 What is the total amount of student loans you have outstanding today?

506 Who Have Currently Outstandin	A 11				Eı	mployme	nt				Em	oloymen	t Aggrega	ated	Satis	faction W	/ith Educ	ation	Satisfact	ion Agg	(	Dutstand	ing Loans	s
Credibility Interval: +/-4.7 pct points	All	Workin	Workin	Tempor	Unempl	Retired	Perman	Taking	Student	Not Sur	Workin	Unempl	Retired	Other	Very Sa	Somew	Somew	Very Un	Satisfie	Unsatisf	< \$10K	\$10K -	\$25K -	> \$50K
< \$10K	21%	20%	20%	21%	24%	12%	19%	16%	38%	70%	20%	23%	16%	32%	26%	20%	16%	22%	23%	19%	100%	0%	0%	0%
\$10K - \$25K	38%	37%	42%	25%	41%	37%	26%	51%	32%	30%	38%	37%	31%	39%	41%	42%	31%	31%	41%	31%	0%	100%	0%	0%
\$25K - \$50K	24%	26%	22%	22%	19%	21%	31%	21%	16%	0%	25%	20%	26%	17%	21%	27%	21%	28%	24%	24%	0%	0%	100%	0%
> \$50K	15%	15%	15%	32%	8%	13%	18%	13%	10%	0%	15%	15%	16%	10%	11%	10%	31%	16%	11%	24%	0%	0%	0%	100%
Not Sure	2%	2%	1%	0%	8%	17%	6%	0%	3%	0%	2%	6%	11%	2%	2%	2%	2%	3%	2%	2%	0%	0%	0%	0%
Total	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%
Composition of Who Have Currently	100%	66%	15%	2%	4%	2%	2%	3%	4%	1%	81%	6%	5%	8%	33%	35%	16%	14%	69%	31%	21%	38%	24%	15%

**26** What is the total amount of student loans you have outstanding today?

506 Who Have Currently Outstandin	AII	Но	me	ı	<b>Urbanicity</b>	1	ι	JS Censu	ıs Regior	n				US C	ensus Di	vision			
Credibility Interval: +/-4.7 pct points	All	Own	Rent	Urban	Suburb	Rural	Northea	Midwes	South	West	New En	Mid-Atl	East No	West N	South A	East So	West S	Mountai	Pacific
< \$10K	21%	19%	23%	22%	20%	23%	21%	20%	22%	22%	28%	18%	20%	21%	21%	19%	23%	43%	15%
\$10K - \$25K	38%	36%	40%	39%	39%	30%	42%	34%	37%	40%	49%	40%	34%	32%	41%	44%	29%	36%	41%
\$25K - \$50K	24%	29%	19%	22%	24%	27%	21%	34%	23%	18%	21%	21%	34%	34%	16%	23%	31%	13%	20%
> \$50K	15%	14%	15%	15%	14%	17%	15%	11%	15%	17%	2%	20%	11%	13%	17%	14%	14%	9%	21%
Not Sure	2%	2%	3%	2%	2%	3%	1%	1%	4%	3%	0%	1%	1%	0%	6%	0%	3%	0%	4%
Total	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%
Composition of Who Have Currently	100%	53%	47%	39%	43%	18%	20%	22%	36%	22%	5%	14%	18%	4%	16%	7%	14%	6%	16%

**All Questions Crosstabbed By All Questions** 

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Percentages

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Have you, now or in the past, had any federal or private student loans - either student loans taken out for your own education, or for the education of a child, grandchild, or other dependent?

1950 Adults	ΛII		Stude	ent Loan	Status		Loan	s Aggreg	gated	In Defe	erment	Delin	quent	Standar	d Repay	IDR	Plan	Discharg	ged / For	Don't Kr	now Stat	Don't Kr	now Stat
Credibility Interval: +/-2.6 pct points	All	Currentl	Current	Current	Had But	Never	Currentl	Had / P	Never	Yes	No	Yes	No	Yes	No	Yes	No	Yes	No	Yes	No	Yes	No
Currently Have Federal Loans	18%	-	-	-	-	-	68%	0%	0%	73%	32%	70%	38%	42%	43%	62%	39%	12%	55%	29%	43%	16%	45%
Currently Have Private Loans	4%	-	-	-	-	-	14%	0%	0%	5%	10%	12%	8%	21%	4%	16%	8%	5%	11%	4%	9%	6%	9%
Currently Have Both	5%	-	-	-	-	-	18%	0%	0%	14%	10%	14%	10%	23%	6%	13%	11%	3%	14%	17%	11%	3%	12%
Had But Paid Off or Forgiven	16%	-	-	-	-	-	0%	100%	0%	8%	48%	4%	43%	15%	47%	9%	43%	81%	20%	49%	37%	76%	34%
Never Had	58%	-	-	-	-	-	0%	0%	100%	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Total	100%						100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%
Composition of Adults	100%						26%	16%	58%	26%	74%	14%	86%	28%	72%	16%	84%	29%	71%	4%	96%	8%	92%

Have you, now or in the past, had any federal or private student loans - either student loans taken out for your own education, or for the education of a child, grandchild, or other dependent?

1950 Adults	ΛII			During	Pause				Н	andled S	ince Pau	se				Budget (	Changes	3		Negative	ely Impa	Negative	ely Impa	
Credibility Interval: +/-2.6 pct points	All	Made E	Made S	Made N	Forgive	Paid Off	Not Sur	Made E	Made M	Made F	Made N	Forgive	Paid Off	Cut \$50	Cut \$50	More T	Need T	Did Not	Not Sur	Yes	No	Yes	No	
Currently Have Federal Loans	18%	39%	50%	69%	16%	6%	52%	48%	58%	46%	66%	20%	5%	53%	54%	40%	73%	47%	67%	65%	34%	57%	38%	
Currently Have Private Loans	4%	13%	15%	5%	8%	1%	10%	11%	15%	22%	7%	0%	0%	12%	18%	17%	11%	8%	0%	9%	9%	16%	7%	
Currently Have Both	5%	14%	20%	10%	4%	0%	4%	17%	15%	19%	8%	2%	1%	18%	18%	19%	8%	10%	10%	16%	9%	15%	9%	
Had But Paid Off or Forgiven	16%	33%	14%	16%	72%	93%	34%	25%	11%	13%	20%	78%	94%	17%	10%	24%	8%	35%	22%	10%	48%	12%	46%	
Never Had	58%	-	-	-	-	-	ı	-	-	-	-	-	-	-	ı	-	-	-	-	ı	-	1	-	
Total	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	
Composition of Adults	100%	28%	19%	26%	7%	17%	3%	30%	16%	10%	17%	9%	18%	28%	21%	10%	15%	22%	4%	27%	73%	25%	75%	

SURVEY USA

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Sponsor:

Geography: USA 50 States

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dependent?

Percentages

Have you, now or in the past, had any federal or private student loans - either student loans taken out for your own education, or for the education of a child, grandchild, or other

A.II	Negative	ely Impa	Unsure	Of Impa	Not W	orried	None	Apply		Additi	onal Edu	cation		Ма	jor Platf	orm	Awa	re Of Ac	tions
All	Yes	No	Yes	No	Yes	No	Yes	No	Less Li	More Li	Will Pur	Comple	Don't K	Yes	No	Not Sur	Yes	No	Not Sur
18%	53%	39%	52%	41%	35%	44%	12%	51%	58%	49%	50%	20%	30%	49%	29%	30%	56%	38%	37%
4%	14%	7%	12%	8%	6%	10%	2%	11%	10%	13%	10%	7%	3%	9%	10%	6%	12%	9%	4%
5%	17%	9%	14%	10%	9%	11%	4%	13%	14%	13%	11%	6%	13%	11%	10%	11%	14%	9%	14%
16%	16%	45%	22%	41%	50%	35%	81%	25%	18%	25%	29%	68%	54%	30%	51%	53%	19%	44%	45%
58%	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%
100%	25%	75%	15%	85%	18%	82%	23%	77%	31%	19%	14%	29%	7%	64%	23%	13%	27%	62%	12%
	4% 5% 16% 58% 100%	All Yes  18% 53%  4% 14%  5% 17%  16% 16%  58% -  100% 100%	Yes         No           18%         53%         39%           4%         14%         7%           5%         17%         9%           16%         16%         45%           58%         -         -           100%         100%         100%	Yes         No         Yes           18%         53%         39%         52%           4%         14%         7%         12%           5%         17%         9%         14%           16%         16%         45%         22%           58%         -         -         -           100%         100%         100%         100%	Yes         No         Yes         No           18%         53%         39%         52%         41%           4%         14%         7%         12%         8%           5%         17%         9%         14%         10%           16%         16%         45%         22%         41%           58%         -         -         -         -           100%         100%         100%         100%         100%	All         Yes         No         Yes         No         Yes           18%         53%         39%         52%         41%         35%           4%         14%         7%         12%         8%         6%           5%         17%         9%         14%         10%         9%           16%         16%         45%         22%         41%         50%           58%         -         -         -         -         -           100%         100%         100%         100%         100%         100%	All         Yes         No         Yes         No         Yes         No           18%         53%         39%         52%         41%         35%         44%           4%         14%         7%         12%         8%         6%         10%           5%         17%         9%         14%         10%         9%         11%           16%         16%         45%         22%         41%         50%         35%           58%         -         -         -         -         -         -           100%         100%         100%         100%         100%         100%         100%	All         Yes         No         Yes         No         Yes           18%         53%         39%         52%         41%         35%         44%         12%           4%         14%         7%         12%         8%         6%         10%         2%           5%         17%         9%         14%         10%         9%         11%         4%           16%         16%         45%         22%         41%         50%         35%         81%           58%         -         -         -         -         -         -         -           100%         100%         100%         100%         100%         100%         100%         100%	All         Yes         No         Yes         No         Yes         No           18%         53%         39%         52%         41%         35%         44%         12%         51%           4%         14%         7%         12%         8%         6%         10%         2%         11%           5%         17%         9%         14%         10%         9%         11%         4%         13%           16%         16%         45%         22%         41%         50%         35%         81%         25%           58%         -         -         -         -         -         -         -         -           100%         100%         100%         100%         100%         100%         100%         100%         100%	All         Yes         No         Yes         No         Yes         No         Less Li           18%         53%         39%         52%         41%         35%         44%         12%         51%         58%           4%         14%         7%         12%         8%         6%         10%         2%         11%         10%           5%         17%         9%         14%         10%         9%         11%         4%         13%         14%           16%         16%         45%         22%         41%         50%         35%         81%         25%         18%           58%         -	All         Yes         No         Yes         No         Yes         No         Less Li         More Li           18%         53%         39%         52%         41%         35%         44%         12%         51%         58%         49%           4%         14%         7%         12%         8%         6%         10%         2%         11%         10%         13%           5%         17%         9%         14%         10%         9%         11%         4%         13%         14%         13%           16%         16%         45%         22%         41%         50%         35%         81%         25%         18%         25%           58%         -	All         Yes         No         Yes         No         Yes         No         Yes         No         Less Li         More Li         Will Pur           18%         53%         39%         52%         41%         35%         44%         12%         51%         58%         49%         50%           4%         14%         7%         12%         8%         6%         10%         2%         11%         10%         13%         10%           5%         17%         9%         14%         10%         9%         11%         4%         13%         14%         13%         11%           16%         16%         45%         22%         41%         50%         35%         81%         25%         18%         25%         29%           58%         -	All         Yes         No         Yes         No         Yes         No         Less Li         More Li         Will Pur         Comple           18%         53%         39%         52%         41%         35%         44%         12%         51%         58%         49%         50%         20%           4%         14%         7%         12%         8%         6%         10%         2%         11%         10%         13%         10%         7%           5%         17%         9%         14%         10%         9%         11%         4%         13%         14%         13%         11%         6%           16%         45%         22%         41%         50%         35%         81%         25%         18%         25%         29%         68%           58%         -	All         Yes         No         Yes         No         Yes         No         Less Li         More Li         Will Pur         Comple         Don't K           18%         53%         39%         52%         41%         35%         44%         12%         51%         58%         49%         50%         20%         30%           4%         14%         7%         12%         8%         6%         10%         2%         11%         10%         13%         10%         7%         3%           5%         17%         9%         14%         10%         9%         11%         4%         13%         14%         13%         11%         6%         13%           16%         16%         45%         22%         41%         50%         35%         81%         25%         18%         25%         29%         68%         54%           58%         - <td< td=""><td>All         Yes         No         Yes         No         Yes         No         Yes         No         Less Li         More Li         Will Pur         Comple         Don't K         Yes           18%         53%         39%         52%         41%         35%         44%         12%         51%         58%         49%         50%         20%         30%         49%           4%         14%         7%         12%         8%         6%         10%         2%         11%         10%         13%         10%         7%         3%         9%           5%         17%         9%         14%         10%         9%         11%         4%         13%         14%         13%         11%         6%         13%         11%           16%         16%         45%         22%         41%         50%         35%         81%         25%         18%         25%         29%         68%         54%         30%           58%         -         -         -         -         -         -         -         -         -         -         -         -         -         -         -         -         -         -</td><td>All         Yes         No         Yes         No         Yes         No         Yes         No         Less Li         More Li         Will Pur         Comple         Don't K         Yes         No           18%         53%         39%         52%         41%         35%         44%         12%         51%         58%         49%         50%         20%         30%         49%         29%           4%         14%         7%         12%         8%         6%         10%         2%         11%         10%         13%         10%         7%         3%         9%         10%           5%         17%         9%         14%         10%         9%         11%         4%         13%         14%         13%         11%         6%         13%         11%         10%           16%         16%         45%         22%         41%         50%         35%         81%         25%         18%         25%         29%         68%         54%         30%         51%           58%         -         -         -         -         -         -         -         -         -         -         -         -         &lt;</td><td>All         Yes         No         Yes         No         Yes         No         Yes         No         Yes         No         Less Li         More Li         Will Pur         Comple         Don't K         Yes         No         Not Sur           18%         53%         39%         52%         41%         35%         44%         12%         51%         58%         49%         50%         20%         30%         49%         29%         30%           4%         14%         7%         12%         8%         6%         10%         2%         11%         10%         13%         10%         7%         3%         9%         10%         6%           5%         17%         9%         14%         10%         9%         11%         4%         13%         14%         13%         11%         6%         13%         11%         10%         11%           16%         16%         45%         22%         41%         50%         35%         81%         25%         18%         25%         29%         68%         54%         30%         51%         53%           58%         -         -         -         -</td><td>All         Yes         No         Yes         No         Yes         No         Yes         No         Yes         No         Less Li         More Li         Will Pur         Comple         Don't K         Yes         No         Not Sur         Yes           18%         53%         39%         52%         41%         35%         44%         12%         51%         58%         49%         50%         20%         30%         49%         29%         30%         56%           4%         14%         7%         12%         8%         6%         10%         2%         11%         10%         13%         10%         7%         3%         9%         10%         6%         12%           5%         17%         9%         14%         10%         9%         11%         4%         13%         14%         13%         11%         6%         13%         11%         10%         14%           16%         16%         45%         22%         41%         50%         35%         81%         25%         18%         25%         29%         68%         54%         30%         51%         53%         19%           58%</td><td>All         Yes         No         Yes         No         Yes         No         Yes         No         Less Li         More Li         Will Pur Comple         Don't K         Yes         No         Not Sur         Yes         No           18%         53%         39%         52%         41%         35%         44%         12%         51%         58%         49%         50%         20%         30%         49%         29%         30%         56%         38%           4%         14%         7%         12%         8%         6%         10%         2%         11%         10%         13%         10%         7%         3%         9%         10%         6%         12%         9%           5%         17%         9%         14%         10%         9%         11%         4%         13%         11%         6%         13%         11%         10%         14%         9%           16%         16%         45%         22%         41%         50%         35%         81%         25%         18%         25%         29%         68%         54%         30%         51%         53%         19%         44%           58%</td></td<>	All         Yes         No         Yes         No         Yes         No         Yes         No         Less Li         More Li         Will Pur         Comple         Don't K         Yes           18%         53%         39%         52%         41%         35%         44%         12%         51%         58%         49%         50%         20%         30%         49%           4%         14%         7%         12%         8%         6%         10%         2%         11%         10%         13%         10%         7%         3%         9%           5%         17%         9%         14%         10%         9%         11%         4%         13%         14%         13%         11%         6%         13%         11%           16%         16%         45%         22%         41%         50%         35%         81%         25%         18%         25%         29%         68%         54%         30%           58%         -         -         -         -         -         -         -         -         -         -         -         -         -         -         -         -         -         -	All         Yes         No         Yes         No         Yes         No         Yes         No         Less Li         More Li         Will Pur         Comple         Don't K         Yes         No           18%         53%         39%         52%         41%         35%         44%         12%         51%         58%         49%         50%         20%         30%         49%         29%           4%         14%         7%         12%         8%         6%         10%         2%         11%         10%         13%         10%         7%         3%         9%         10%           5%         17%         9%         14%         10%         9%         11%         4%         13%         14%         13%         11%         6%         13%         11%         10%           16%         16%         45%         22%         41%         50%         35%         81%         25%         18%         25%         29%         68%         54%         30%         51%           58%         -         -         -         -         -         -         -         -         -         -         -         -         <	All         Yes         No         Yes         No         Yes         No         Yes         No         Yes         No         Less Li         More Li         Will Pur         Comple         Don't K         Yes         No         Not Sur           18%         53%         39%         52%         41%         35%         44%         12%         51%         58%         49%         50%         20%         30%         49%         29%         30%           4%         14%         7%         12%         8%         6%         10%         2%         11%         10%         13%         10%         7%         3%         9%         10%         6%           5%         17%         9%         14%         10%         9%         11%         4%         13%         14%         13%         11%         6%         13%         11%         10%         11%           16%         16%         45%         22%         41%         50%         35%         81%         25%         18%         25%         29%         68%         54%         30%         51%         53%           58%         -         -         -         -	All         Yes         No         Yes         No         Yes         No         Yes         No         Yes         No         Less Li         More Li         Will Pur         Comple         Don't K         Yes         No         Not Sur         Yes           18%         53%         39%         52%         41%         35%         44%         12%         51%         58%         49%         50%         20%         30%         49%         29%         30%         56%           4%         14%         7%         12%         8%         6%         10%         2%         11%         10%         13%         10%         7%         3%         9%         10%         6%         12%           5%         17%         9%         14%         10%         9%         11%         4%         13%         14%         13%         11%         6%         13%         11%         10%         14%           16%         16%         45%         22%         41%         50%         35%         81%         25%         18%         25%         29%         68%         54%         30%         51%         53%         19%           58%	All         Yes         No         Yes         No         Yes         No         Yes         No         Less Li         More Li         Will Pur Comple         Don't K         Yes         No         Not Sur         Yes         No           18%         53%         39%         52%         41%         35%         44%         12%         51%         58%         49%         50%         20%         30%         49%         29%         30%         56%         38%           4%         14%         7%         12%         8%         6%         10%         2%         11%         10%         13%         10%         7%         3%         9%         10%         6%         12%         9%           5%         17%         9%         14%         10%         9%         11%         4%         13%         11%         6%         13%         11%         10%         14%         9%           16%         16%         45%         22%         41%         50%         35%         81%         25%         18%         25%         29%         68%         54%         30%         51%         53%         19%         44%           58%

Have you, now or in the past, had any federal or private student loans - either student loans taken out for your own education, or for the education of a child, grandchild, or other dependent?

1950 Adults	A 11		Con	nmunicat	ions		Comn	nunicate	Status		Entered	Into Plan	1	5	Satisfacti	on With E	Education	n		Outs	tanding L	oans.	
Credibility Interval: +/-2.6 pct points	All	Excelle	Good	Fair	Poor	Not Sur	Yes	No	Not Sur	Entered	Made O	Both	Not Sur	Very Sa	Somew	Somew	Very Un	Not Sur	< \$10K	\$10K -	\$25K -	> \$50K	Not Sur
Currently Have Federal Loans	18%	49%	40%	48%	56%	11%	18%	24%	15%	79%	69%	63%	87%	70%	62%	71%	77%	55%	72%	67%	67%	67%	59%
Currently Have Private Loans	4%	10%	15%	7%	5%	2%	12%	1%	5%	2%	8%	5%	6%	14%	18%	11%	9%	15%	12%	17%	15%	11%	12%
Currently Have Both	5%	12%	13%	15%	5%	3%	2%	15%	0%	13%	13%	28%	0%	16%	19%	18%	14%	30%	16%	16%	17%	22%	30%
Had But Paid Off or Forgiven	16%	29%	33%	31%	35%	84%	67%	59%	80%	7%	10%	4%	6%	-	-	-	-	-	-	-	-	-	-
Never Had	58%	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Total	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%
Composition of Adults	100%	19%	31%	26%	12%	11%	26%	45%	29%	37%	45%	13%	6%	33%	35%	16%	14%	2%	21%	38%	24%	15%	2%

SURVEY USA

Geography: USA 50 States

Data Collected: 08/05/2024 - 08/07/2024

Release Date: 08/09/2024

Percentages

Sponsor: National Endowment for Financial Education ()

[Aggregated Results of Previous Question]<br><br>

Have you, now or in the past, had any federal or private student loans - either student loans taken out for your own education, or for the education of a child, grandchild, or other

dependent?

1950 Who Currently or Have Had St	ΛII		Stude	ent Loan	Status		Loan	s Aggreg	gated	In Defe	erment	Delin	quent	Standar	d Repay	IDR	Plan	Discharg	ged / For	Don't Kr	now Stat	Don't Kn	ow Stat
Credibility Interval: +/-2.6 pct points	All	Currentl	Currentl	Currentl	Had But	Never	Currentl	Had / P	Never	Yes	No	Yes	No	Yes	No	Yes	No	Yes	No	Yes	No	Yes	No
Currently Have Loans	26%	100%	100%	100%	0%	0%	-	-	-	92%	52%	96%	57%	85%	53%	91%	57%	19%	80%	51%	63%	24%	66%
Had / Paid Off or Forgiven	16%	0%	0%	0%	100%	0%	-	-	-	8%	48%	4%	43%	15%	47%	9%	43%	81%	20%	49%	37%	76%	34%
Never Had Loans	58%	0%	0%	0%	0%	100%	-	-	-	-	i	-	-	-	-	-	ı	-	-	-	-	ı	_
Total	100%	100%	100%	100%	100%	100%				100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%
Composition of Who Currently or Ha	100%	18%	4%	5%	16%	58%				26%	74%	14%	86%	28%	72%	16%	84%	29%	71%	4%	96%	8%	92%

[Aggregated Results of Previous Question]<br/>
Have you, now or in the past, had any federal or private student loans - either student loans taken out for your own education, or for the education of a child, grandchild, or other dependent?

1950 Who Currently or Have Had St	ΔII			During	Pause				Ha	andled Si	ince Pau	se				Budget (	Changes	6		Negative	ely Impa	Negative	ely Impa
Credibility Interval: +/-2.6 pct points	All	Made E	Made S	Made N	Forgive	Paid Off	Not Sur	Made E	Made M	Made F	Made N	Forgive	Paid Off	Cut \$50	Cut \$50	More T	Need T	Did Not	Not Sur	Yes	No	Yes	No
Currently Have Loans	26%	67%	86%	84%	28%	7%	66%	75%	89%	87%	80%	22%	6%	83%	90%	76%	92%	65%	78%	90%	52%	88%	54%
Had / Paid Off or Forgiven	16%	33%	14%	16%	72%	93%	34%	25%	11%	13%	20%	78%	94%	17%	10%	24%	8%	35%	22%	10%	48%	12%	46%
Never Had Loans	58%	ı	-	-	-	_	-	-	-	ı	-	ı	-	-	-	-	-	-	-	ı	-	-	-
Total	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%
Composition of Who Currently or Ha	100%	28%	19%	26%	7%	17%	3%	30%	16%	10%	17%	9%	18%	28%	21%	10%	15%	22%	4%	27%	73%	25%	75%

[Aggregated Results of Previous Question]<br><br>

Have you, now or in the past, had any federal or private student loans - either student loans taken out for your own education, or for the education of a child, grandchild, or other dependent?

1950 Who Currently or Have Had St	ΛII	Negative	ely Impa	Unsure	Of Impa	Not W	orried	None	Apply		Additi	onal Edu	cation		Ма	jor Platfo	orm	Awa	re Of Ac	tions
Credibility Interval: +/-2.6 pct points	All	Yes	No	Yes	No	Yes	No	Yes	No	Less Li	More Li	Will Pur	Comple	Don't K	Yes	No	Not Sur	Yes	No	Not Sur
Currently Have Loans	26%	84%	55%	78%	59%	50%	65%	19%	75%	82%	75%	71%	32%	46%	70%	49%	47%	81%	56%	55%
Had / Paid Off or Forgiven	16%	16%	45%	22%	41%	50%	35%	81%	25%	18%	25%	29%	68%	54%	30%	51%	53%	19%	44%	45%
Never Had Loans	58%	ı	1	1	-	-	ı	-	-	-	-	-	-	-	-	-	-	-	ı	-
Total	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%
Composition of Who Currently or Ha	100%	25%	75%	15%	85%	18%	82%	23%	77%	31%	19%	14%	29%	7%	64%	23%	13%	27%	62%	12%

SURVEY USA

Geography: USA 50 States

Data Collected: 08/05/2024 - 08/07/2024

Release Date: 08/09/2024

Percentages

Sponsor: National Endowment for Financial Education ()

[Aggregated Results of Previous Question]<br><br>

Have you, now or in the past, had any federal or private student loans - either student loans taken out for your own education, or for the education of a child, grandchild, or other

dependent?

1950 Who Currently or Have Had St	ΔII		Con	nmunicat	ions		Comm	nunicate	Status		Entered	Into Plar	า	(	Satisfaction	on With E	Education	ı		Outs	tanding L	.oans	
Credibility Interval: +/-2.6 pct points	All	Excelle	Good	Fair	Poor	Not Sur	Yes	No	Not Sur	Entered	Made O	Both	Not Sur	Very Sa	Somew	Somew	Very Un	Not Sur	< \$10K	\$10K -	\$25K -	> \$50K	Not Sur
Currently Have Loans	26%	71%	67%	69%	65%	16%	33%	41%	20%	93%	90%	96%	94%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%
Had / Paid Off or Forgiven	16%	29%	33%	31%	35%	84%	67%	59%	80%	7%	10%	4%	6%	-	-	-	-	-	-	-	-	-	-
Never Had Loans	58%	-	_	-	-	-	-	-	-	-	ı	-	-	ı	-	-	-	1	-	-	-	-	-
Total	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%
Composition of Who Currently or Ha	100%	19%	31%	26%	12%	11%	26%	45%	29%	37%	45%	13%	6%	33%	35%	16%	14%	2%	21%	38%	24%	15%	2%

Which of the following statements apply to one or more of your student loans? <br><br>

Currently in deferment or forbearance (you are temporarily making no or smaller payments on a loan, but interest is still accruing)?

813 Who Currently or Have Had Stu	ΔII		Stude	nt Loan s	Status		Loar	ıs Aggreç	gated	In Defe	rment	Delin	quent	Standar	d Repay	IDR	Plan	Discharg	ged / For	Don't Kr	ow Stat	Don't Kr	now Stat
Credibility Interval: +/-3.2 pct points	All	Currentl	Currentl	Currentl	Had But	Never	Currentl	Had / P	Never	Yes	No	Yes	No	Yes	No	Yes	No	Yes	No	Yes	No	Yes	No
Yes	26%	44%	15%	32%	5%	0%	38%	5%	0%	-	-	25%	26%	15%	30%	29%	25%	7%	33%	12%	26%	0%	28%
No	74%	56%	85%	68%	95%	0%	62%	95%	0%	1	-	75%	74%	85%	70%	71%	75%	93%	67%	88%	74%	100%	72%
Total	100%	100%	100%	100%	100%	0%	100%	100%	0%			100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%
Composition of Who Currently or Ha	100%	42%	9%	11%	38%	0%	62%	38%	0%			14%	86%	28%	72%	16%	84%	29%	71%	4%	96%	8%	92%

Which of the following statements apply to one or more of your student loans?

Currently in deferment or forbearance (you are temporarily making no or smaller payments on a loan, but interest is still accruing)?

813 Who Currently or Have Had Stu	A 11			During	Pause				На	andled S	nce Pau	se				Budget (	Changes	;		Negative	ely Impa	Negative	ly Impa
Credibility Interval: +/-3.2 pct points	All	Made E	Made S	Made N	Forgive	Paid Off	Not Sur	Made E	Made M	Made F	Made N	Forgive	Paid Off	Cut \$50	Cut \$50	More T	Need T	Did Not	Not Sur	Yes	No	Yes	No
Yes	26%	26%	31%	41%	15%	5%	2%	26%	36%	40%	39%	12%	3%	34%	40%	27%	44%	22%	20%	47%	18%	41%	21%
No	74%	74%	69%	59%	85%	95%	98%	74%	64%	60%	61%	88%	97%	66%	60%	73%	56%	78%	80%	53%	82%	59%	79%
Total	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%
Composition of Who Currently or Ha	100%	28%	19%	26%	7%	17%	3%	30%	16%	10%	17%	9%	18%	28%	21%	10%	15%	22%	4%	27%	73%	25%	75%

SURVEY USA

Geography: USA 50 States

Data Collected: 08/05/2024 - 08/07/2024

Release Date: 08/09/2024

Percentages

Sponsor: National Endowment for Financial Education ()

Which of the following statements apply to one or more of your student loans?

<br><br><

Currently in deferment or forbearance (you are temporarily making no or smaller payments on a loan, but interest is still accruing)?

813 Who Currently or Have Had Stu	ΛII	Negative	ely Impa	Unsure	Of Impa	Not W	orried	None	Apply		Additi	onal Edu	cation		Ма	jor Platfo	orm	Awa	re Of Act	ions
Credibility Interval: +/-3.2 pct points	All	Yes	No	Yes	No	Yes	No	Yes	No	Less Li	More Li	Will Pur	Comple	Don't K	Yes	No	Not Sur	Yes	No	Not Sur
Yes	26%	29%	24%	34%	24%	22%	26%	6%	31%	35%	32%	31%	12%	13%	32%	15%	14%	39%	19%	28%
No	74%	71%	76%	66%	76%	78%	74%	94%	69%	65%	68%	69%	88%	87%	68%	85%	86%	61%	81%	72%
Total	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%
Composition of Who Currently or Ha	100%	25%	75%	15%	85%	18%	82%	23%	77%	31%	19%	14%	29%	7%	64%	23%	13%	27%	62%	12%

Currently in deferment or forbearance (you are temporarily making no or smaller payments on a loan, but interest is still accruing)?

813 Who Currently or Have Had Stu	A II		Com	nmunicat	ions		Comn	nunicate	Status		Entered	nto Plan		Ç	Satisfacti	on With E	ducation	า		Outs	tanding L	oans	
Credibility Interval: +/-3.2 pct points	All	Excelle	Good	Fair	Poor	Not Sur	Yes	No	Not Sur	Entered	Made O	Both	Not Sur	Very Sa	Somew	Somew	Very Un	Not Sur	< \$10K	\$10K -	\$25K -	> \$50K	Not Sur
Yes	26%	35%	24%	28%	29%	4%	8%	4%	0%	100%	100%	100%	100%	47%	31%	32%	45%	7%	35%	37%	44%	40%	5%
No	74%	65%	76%	72%	71%	96%	92%	96%	100%	-	-	-	-	53%	69%	68%	55%	93%	65%	63%	56%	60%	95%
Total	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%
Composition of Who Currently or Ha	100%	19%	31%	26%	12%	11%	26%	45%	29%	37%	45%	13%	6%	33%	35%	16%	14%	2%	21%	38%	24%	15%	2%

Currently delinquent or in default (you have missed one or more monthly payments)?

813 Who Currently or Have Had Stu	ΛII		Stude	nt Loan S	Status		Loar	s Aggreg	gated	In Defe	erment	Delin	quent	Standar	d Repay	IDR	Plan	Discharg	ged / For	Don't Kr	ow Stat	Don't Kr	now Stat
Credibility Interval: +/-2.5 pct points	All	Currentl	Currentl	Currentl	Had But	Never	Currentl	Had / P	Never	Yes	No	Yes	No	Yes	No	Yes	No	Yes	No	Yes	No	Yes	No
Yes	14%	22%	19%	18%	1%	0%	21%	1%	0%	13%	14%	-	-	9%	15%	20%	12%	5%	17%	12%	14%	0%	15%
No	86%	78%	81%	82%	99%	0%	79%	99%	0%	87%	86%	1	-	91%	85%	80%	88%	95%	83%	88%	86%	100%	85%
Total	100%	100%	100%	100%	100%	0%	100%	100%	0%	100%	100%			100%	100%	100%	100%	100%	100%	100%	100%	100%	100%
Composition of Who Currently or Ha	100%	42%	9%	11%	38%	0%	62%	38%	0%	26%	74%			28%	72%	16%	84%	29%	71%	4%	96%	8%	92%

SURVEY USA°

Geography: USA 50 States

Data Collected: 08/05/2024 - 08/07/2024

Release Date: 08/09/2024

Percentages

Sponsor: National Endowment for Financial Education ()

Currently delinquent or in default (you have missed one or more monthly payments)?

813 Who Currently or Have Had Stu	A.II			During	Pause				На	andled S	ince Pau	se				Budget (	Changes	i		Negative	ely Impa	Negative	ely Impa
Credibility Interval: +/-2.5 pct points	All	Made E	Made S	Made N	Forgive	Paid Off	Not Sur	Made E	Made M	Made F	Made N	Forgive	Paid Off	Cut \$50	Cut \$50	More T	Need T	Did Not	Not Sur	Yes	No	Yes	No
Yes	14%	9%	26%	20%	4%	1%	9%	5%	30%	25%	25%	5%	0%	13%	23%	23%	31%	6%	22%	20%	11%	25%	10%
No	86%	91%	74%	80%	96%	99%	91%	95%	70%	75%	75%	95%	100%	87%	77%	77%	69%	94%	78%	80%	89%	75%	90%
Total	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%
Composition of Who Currently or Ha	100%	28%	19%	26%	7%	17%	3%	30%	16%	10%	17%	9%	18%	28%	21%	10%	15%	22%	4%	27%	73%	25%	75%

Currently delinquent or in default (you have missed one or more monthly payments)?

813 Who Currently or Have Had Stu	ΛII	Negative	ely Impa	Unsure	Of Impa	Not W	orried	None	Apply		Additi	onal Edu	cation		Ма	jor Platfo	rm	Awa	re Of Act	ions
Credibility Interval: +/-2.5 pct points	All	Yes	No	Yes	No	Yes	No	Yes	No	Less Li	More Li	Will Pur	Comple	Don't K	Yes	No	Not Sur	Yes	No	Not Sur
Yes	14%	21%	11%	22%	12%	7%	15%	2%	17%	17%	18%	22%	5%	6%	16%	11%	7%	21%	12%	7%
No	86%	79%	89%	78%	88%	93%	85%	98%	83%	83%	82%	78%	95%	94%	84%	89%	93%	79%	88%	93%
Total	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%
Composition of Who Currently or Ha	100%	25%	75%	15%	85%	18%	82%	23%	77%	31%	19%	14%	29%	7%	64%	23%	13%	27%	62%	12%

Currently delinquent or in default (you have missed one or more monthly payments)?

813 Who Currently or Have Had Stu	A 11		Con	nmunicat	tions		Comn	nunicate	Status		Entered	Into Plan	1		Satisfacti	on With E	Education	า		Outs	tanding L	_oans	
Credibility Interval: +/-2.5 pct points	All	Excelle	Good	Fair	Poor	Not Sur	Yes	No	Not Sur	Entered	Made O	Both	Not Sur	Very Sa	Somew	Somew	Very Un	Not Sur	< \$10K	\$10K -	\$25K -	> \$50K	Not Sur
Yes	14%	13%	14%	15%	19%	4%	0%	7%	2%	10%	15%	20%	4%	19%	21%	21%	27%	12%	18%	21%	27%	15%	18%
No	86%	87%	86%	85%	81%	96%	100%	93%	98%	90%	85%	80%	96%	81%	79%	79%	73%	88%	82%	79%	73%	85%	82%
Total	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%
Composition of Who Currently or Ha	100%	19%	31%	26%	12%	11%	26%	45%	29%	37%	45%	13%	6%	33%	35%	16%	14%	2%	21%	38%	24%	15%	2%

SURVEY USA°

Geography: USA 50 States

Data Collected: 08/05/2024 - 08/07/2024

Release Date: 08/09/2024

Percentages

Sponsor: National Endowment for Financial Education ()

Currently in a standard repayment plan?

813 Who Currently or Have Had Stu	A 11		Stude	nt Loan :	Status		Loar	ns Aggreg	gated	In Defe	erment	Delino	quent	Standar	d Repay	IDR I	Plan	Discharg	ged / For	Don't Kr	now Stat	Don't Kn	ow Stat
Credibility Interval: +/-3.3 pct points	All	Currentl	Currentl	Currentl	Had But	Never	Currentl	Had / P	Never	Yes	No	Yes	No	Yes	No	Yes	No	Yes	No	Yes	No	Yes	No
Yes	28%	28%	65%	60%	11%	0%	39%	11%	0%	17%	32%	20%	30%	-	-	21%	30%	9%	36%	10%	29%	0%	31%
No	72%	72%	35%	40%	89%	0%	61%	89%	0%	83%	68%	80%	70%	-	-	79%	70%	91%	64%	90%	71%	100%	69%
Total	100%	100%	100%	100%	100%	0%	100%	100%	0%	100%	100%	100%	100%			100%	100%	100%	100%	100%	100%	100%	100%
Composition of Who Currently or Ha	100%	42%	9%	11%	38%	0%	62%	38%	0%	26%	74%	14%	86%			16%	84%	29%	71%	4%	96%	8%	92%

**5** Currently in a standard repayment plan?

813 Who Currently or Have Had Stu	ΛII			During	Pause				H	andled S	ince Pau	se				Budget 0	Changes			Negative	ely Impa	Negative	ely Impa
Credibility Interval: +/-3.3 pct points	All	Made E	Made S	Made N	Forgive	Paid Off	Not Sur	Made E	Made M	Made F	Made N	Forgive	Paid Off	Cut \$50	Cut \$50	More T	Need T	Did Not	Not Sur	Yes	No	Yes	No
Yes	28%	48%	43%	18%	7%	5%	16%	52%	41%	36%	10%	2%	5%	48%	36%	50%	19%	35%	21%	35%	26%	38%	25%
No	72%	52%	57%	82%	93%	95%	84%	48%	59%	64%	90%	98%	95%	52%	64%	50%	81%	65%	79%	65%	74%	62%	75%
Total	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%
Composition of Who Currently or Ha	100%	28%	19%	26%	7%	17%	3%	30%	16%	10%	17%	9%	18%	28%	21%	10%	15%	22%	4%	27%	73%	25%	75%

Currently in a standard repayment plan?

813 Who Currently or Have Had Stu	All	Negatively Impa           Yes         No           44%         23%           56%         77%           100%         100%		Unsure	Of Impa	Not W	orried	None	Apply		Additi	onal Edu	cation		Ма	jor Platfo	orm	Awa	re Of Act	tions
Credibility Interval: +/-3.3 pct points	All	Yes	No	Yes	No	Yes	No	Yes	No	Less Li	More Li	Will Pur	Comple	Don't K	Yes	No	Not Sur	Yes	No	Not Sur
Yes	28%	44%	23%	38%	27%	25%	29%	9%	34%	32%	43%	33%	16%	11%	32%	26%	16%	39%	25%	22%
No	72%	56%	77%	62%	73%	75%	71%	91%	66%	68%	57%	67%	84%	89%	68%	74%	84%	61%	75%	78%
Total	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%
Composition of Who Currently or Ha	100%	25%	75%	15%	85%	18%	82%	23%	77%	31%	19%	14%	29%	7%	64%	23%	13%	27%	62%	12%

SURVEY USA°

Geography: USA 50 States

Data Collected: 08/05/2024 - 08/07/2024

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Percentages

Sponsor: National Endowment for Financial Education ()

Currently in a standard repayment plan?

813 Who Currently or Have Had Stu	A 11		Con	nmunicati	ons		Comm	nunicate	Status		Entered	nto Plan	l		Satisfacti	on With E	Education	1		Outs	tanding L	oans.	
Credibility Interval: +/-3.3 pct points	All	Excelle	Good	Fair	Poor	Not Sur	Yes	No	Not Sur	Entered	Made O	Both	Not Sur	Very Sa	Somew	Somew	Very Un	Not Sur	< \$10K	\$10K -	\$25K -	> \$50K	Not Sur
Yes	28%	34%	36%	31%	15%	6%	8%	3%	0%	19%	14%	26%	6%	46%	40%	34%	28%	25%	36%	46%	36%	33%	11%
No	72%	66%	64%	69%	85%	94%	92%	97%	100%	81%	86%	74%	94%	54%	60%	66%	72%	75%	64%	54%	64%	67%	89%
Total	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%
Composition of Who Currently or Ha	100%	19%	31%	26%	12%	11%	26%	45%	29%	37%	45%	13%	6%	33%	35%	16%	14%	2%	21%	38%	24%	15%	2%

6 Currently in an income driven repayment (IDR) plan like the SAVE, PAYE, IBR or ICR plans?

813 Who Currently or Have Had Stu	<b>A.</b> II		Stude	ent Loan S	Status		Loan	ns Aggreg	jated	In Defe	erment	Delin	quent	Standard	d Repay	IDR	Plan	Discharg	ged / For	Don't Kr	now Stat	Don't Kn	ow Stat
Credibility Interval: +/-2.7 pct points	All	Currentl	Currentl	Currentl	Had But	Never	Currentl	Had / P	Never	Yes	No	Yes	No	Yes	No	Yes	No	Yes	No	Yes	No	Yes	No
Yes	16%	23%	28%	19%	4%	0%	23%	4%	0%	18%	15%	24%	15%	12%	17%	-	-	8%	19%	3%	16%	0%	17%
No	84%	77%	72%	81%	96%	0%	77%	96%	0%	82%	85%	76%	85%	88%	83%	-	-	92%	81%	97%	84%	100%	83%
Total	100%	100%	100%	100%	100%	0%	100%	100%	0%	100%	100%	100%	100%	100%	100%			100%	100%	100%	100%	100%	100%
Composition of Who Currently or Ha	100%	42%	9%	11%	38%	0%	62%	38%	0%	26%	74%	14%	86%	28%	72%			29%	71%	4%	96%	8%	92%

Currently in an income driven repayment (IDR) plan like the SAVE, PAYE, IBR or ICR plans?

813 Who Currently or Have Had Stu	ΛII			During	Pause				H	andled S	ince Pau	se				Budget (	Changes			Negative	ely Impa	Negative	ely Impa
Credibility Interval: +/-2.7 pct points	All	Made E	Made S	Made N	Forgive	Paid Off	Not Sur	Made E	Made M	Made F	Made N	Forgive	Paid Off	Cut \$50	Cut \$50	More T	Need T	Did Not	Not Sur	Yes	No	Yes	No
Yes	16%	17%	22%	24%	5%	1%	2%	18%	20%	33%	17%	6%	3%	21%	23%	32%	20%	13%	4%	24%	13%	32%	11%
No	84%	83%	78%	76%	95%	99%	98%	82%	80%	67%	83%	94%	97%	79%	77%	68%	80%	87%	96%	76%	87%	68%	89%
Total	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%
Composition of Who Currently or Ha	100%	28%	19%	26%	7%	17%	3%	30%	16%	10%	17%	9%	18%	28%	21%	10%	15%	22%	4%	27%	73%	25%	75%

SURVEY USA°

Geography: USA 50 States

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Release Date: 08/09/2024

Percentages

Sponsor: National Endowment for Financial Education ()

Currently in an income driven repayment (IDR) plan like the SAVE, PAYE, IBR or ICR plans?

813 Who Currently or Have Had Stu	A 11	Negative	ely Impa	Unsure	Of Impa	Not W	orried	None	Apply		Additi	onal Edu	cation		Ма	jor Platfo	orm	Awa	re Of Act	ions
Credibility Interval: +/-2.7 pct points	All	Yes	No	Yes	No	Yes	No	Yes	No	Less Li	More Li	Will Pur	Comple	Don't K	Yes	No	Not Sur	Yes	No	Not Sur
Yes	16%	31%	11%	21%	15%	9%	17%	4%	19%	19%	19%	26%	8%	8%	18%	12%	11%	22%	12%	22%
No	84%	69%	89%	79%	85%	91%	83%	96%	81%	81%	81%	74%	92%	92%	82%	88%	89%	78%	88%	78%
Total	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%
Composition of Who Currently or Ha	100%	25%	75%	15%	85%	18%	82%	23%	77%	31%	19%	14%	29%	7%	64%	23%	13%	27%	62%	12%

6 Currently in an income driven repayment (IDR) plan like the SAVE, PAYE, IBR or ICR plans?

813 Who Currently or Have Had Stu	ΛII		Con	nmunicat	ions		Comm	nunicate	Status		Entered	Into Plan	I	,	Satisfacti	on With E	Education	n		Outs	tanding L	_oans	
Credibility Interval: +/-2.7 pct points	All	Excelle	Good	Fair	Poor	Not Sur	Yes	No	Not Sur	Entered	Made O	Both	Not Sur	Very Sa	Somew	Somew	Very Un	Not Sur	< \$10K	\$10K -	\$25K -	> \$50K	Not Sur
Yes	16%	20%	18%	16%	12%	5%	0%	2%	0%	15%	18%	28%	12%	21%	25%	24%	22%	40%	11%	22%	24%	44%	0%
No	84%	80%	82%	84%	88%	95%	100%	98%	100%	85%	82%	72%	88%	79%	75%	76%	78%	60%	89%	78%	76%	56%	100%
Total	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%
Composition of Who Currently or Ha	100%	19%	31%	26%	12%	11%	26%	45%	29%	37%	45%	13%	6%	33%	35%	16%	14%	2%	21%	38%	24%	15%	2%

Has been discharged, cancelled, or forgiven (meaning you won't have to pay back some or all the loan)?

813 Who Currently or Have Had Stu	All		Stude	ent Loan	Status		Loar	ns Aggreç	gated	In Def	erment	Delin	quent	Standar	d Repay	IDR	Plan	Discharg	ged / For	Don't Kn	now Stat	Don't Kn	now Stat
Credibility Interval: +/-3.3 pct points		Currentl	Currentl	Currentl	Had But	Never	Currentl	Had / P	Never	Yes	No	Yes	No	Yes	No	Yes	No	Yes	No	Yes	No	Yes	No
Yes	29%	8%	15%	9%	62%	0%	9%	62%	0%	8%	36%	11%	32%	9%	37%	15%	32%	-	-	9%	30%	0%	31%
No	71%	92%	85%	91%	38%	0%	91%	38%	0%	92%	64%	89%	68%	91%	63%	85%	68%	-	-	91%	70%	100%	69%
Total	100%	100%	100%	100%	100%	0%	100%	100%	0%	100%	100%	100%	100%	100%	100%	100%	100%			100%	100%	100%	100%
Composition of Who Currently or Ha	100%	42%	9%	11%	38%	0%	62%	38%	0%	26%	74%	14%	86%	28%	72%	16%	84%			4%	96%	8%	92%

SURVEY USA°

Geography: USA 50 States

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Release Date: 08/09/2024

Percentages

Sponsor: National Endowment for Financial Education ()

41				
41	Has been discharged cance	elled, or forgiven (meaning yo	au won't have to nav hack c	ama ar all the lean\2
41	i las been discharged, canci	elieu, or lorgiveri (ilieariilig yu	ou won i nave to pay back s	une un an me mann:
- 1	•	, , ,	. ,	

813 Who Currently or Have Had Stu	A 11			During	Pause				На	andled S	ince Pau	se				Budget (	Changes			Negative	ely Impa	Negative	ely Impa
Credibility Interval: +/-3.3 pct points	All	Made E	Made S	Made N	Forgive	Paid Off	Not Sur	Made E	Made M	Made F	Made N	Forgive	Paid Off	Cut \$50	Cut \$50	More T	Need T	Did Not	Not Sur	Yes	No	Yes	No
Yes	29%	26%	14%	14%	71%	59%	16%	18%	9%	19%	15%	79%	60%	16%	11%	21%	10%	22%	0%	12%	35%	15%	33%
No	71%	74%	86%	86%	29%	41%	84%	82%	91%	81%	85%	21%	40%	84%	89%	79%	90%	78%	100%	88%	65%	85%	67%
Total	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%
Composition of Who Currently or Ha	100%	28%	19%	26%	7%	17%	3%	30%	16%	10%	17%	9%	18%	28%	21%	10%	15%	22%	4%	27%	73%	25%	75%

**7** Has been discharged, cancelled, or forgiven (meaning you won't have to pay back some or all the loan)?

813 Who Currently or Have Had Stu		Negative	ely Impa	Unsure	Of Impa	Not W	orried	None	Apply		Additi	onal Edu	cation		Ма	jor Platfo	rm	Awa	re Of Act	ions
Credibility Interval: +/-3.3 pct points	All	Yes	No	Yes	No	Yes	No	Yes	No	Less Li	More Li	Will Pur	Comple	Don't K	Yes	No	Not Sur	Yes	No	Not Sur
Yes	29%	22%	31%	25%	30%	43%	26%	51%	22%	14%	23%	25%	49%	32%	24%	38%	36%	22%	33%	24%
No	71%	78%	69%	75%	70%	57%	74%	49%	78%	86%	77%	75%	51%	68%	76%	62%	64%	78%	67%	76%
Total	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%
Composition of Who Currently or Ha	100%	25%	75%	15%	85%	18%	82%	23%	77%	31%	19%	14%	29%	7%	64%	23%	13%	27%	62%	12%

Has been discharged, cancelled, or forgiven (meaning you won't have to pay back some or all the loan)?

813 Who Currently or Have Had Stu	ΛII		Com	nmunicat	ions		Comm	nunicate	Status		Entered	nto Plan		Ç	Satisfacti	on With E	Education	า		Outs	tanding L	₋oans	
Credibility Interval: +/-3.3 pct points	All	Excelle	Good	Fair	Poor	Not Sur	Yes	No	Not Sur	Entered	Made O	Both	Not Sur	Very Sa	Somew	Somew	Very Un	Not Sur	< \$10K	\$10K -	\$25K -	> \$50K	Not Sur
Yes	29%	30%	28%	20%	31%	48%	4%	4%	0%	10%	3%	21%	6%	14%	7%	5%	9%	0%	12%	9%	13%	1%	6%
No	71%	70%	72%	80%	69%	52%	96%	96%	100%	90%	97%	79%	94%	86%	93%	95%	91%	100%	88%	91%	87%	99%	94%
Total	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%
Composition of Who Currently or Ha	100%	19%	31%	26%	12%	11%	26%	45%	29%	37%	45%	13%	6%	33%	35%	16%	14%	2%	21%	38%	24%	15%	2%

SURVEY USA°

Geography: USA 50 States

Data Collected: 08/05/2024 - 08/07/2024

Release Date: 08/09/2024

Percentages

Sponsor: National Endowment for Financial Education ()

Don't know the status of one or more of your loans?

813 Who Currently or Have Had Stu	A 11		Stude	ent Loan	Status		Loan	ıs Aggreç	gated	In Defe	erment	Delin	quent	Standar	d Repay	IDR	Plan	Discharg	ged / For	Don't Kr	now Stat	Don't Kn	iow Stat
Credibility Interval: +/-1.5 pct points	All	Currentl	Currentl	Currentl	Had But	Never	Currentl	Had / P	Never	Yes	No	Yes	No	Yes	No	Yes	No	Yes	No	Yes	No	Yes	No
Yes	4%	3%	2%	6%	5%	0%	3%	5%	0%	2%	5%	3%	4%	1%	5%	1%	5%	1%	5%	ı	ı	0%	4%
No	96%	97%	98%	94%	95%	0%	97%	95%	0%	98%	95%	97%	96%	99%	95%	99%	95%	99%	95%	1	-	100%	96%
Total	100%	100%	100%	100%	100%	0%	100%	100%	0%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%			100%	100%
Composition of Who Currently or Ha	100%	42%	9%	11%	38%	0%	62%	38%	0%	26%	74%	14%	86%	28%	72%	16%	84%	29%	71%			8%	92%

**Q** Don't know the status of one or more of your loans?

813 Who Currently or Have Had Stu	ΛII			During	Pause				На	andled Si	ince Pau	se				Budget (	Changes			Negative	ely Impa	Negative	ely Impa
Credibility Interval: +/-1.5 pct points	All	Made E	Made S	Made N	Forgive	Paid Off	Not Sur	Made E	Made M	Made F	Made N	Forgive	Paid Off	Cut \$50	Cut \$50	More T	Need T	Did Not	Not Sur	Yes	No	Yes	No
Yes	4%	1%	4%	3%	8%	5%	20%	3%	3%	4%	5%	7%	4%	3%	4%	3%	2%	2%	24%	2%	5%	4%	4%
No	96%	99%	96%	97%	92%	95%	80%	97%	97%	96%	95%	93%	96%	97%	96%	97%	98%	98%	76%	98%	95%	96%	96%
Total	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%
Composition of Who Currently or Ha	100%	28%	19%	26%	7%	17%	3%	30%	16%	10%	17%	9%	18%	28%	21%	10%	15%	22%	4%	27%	73%	25%	75%

Don't know the status of one or more of your loans?

813 Who Currently or Have Had Stu	A 11	Negative	ely Impa	Unsure	Of Impa	Not W	orried	None	Apply		Additi	onal Edu	cation		Ма	ijor Platfo	orm	Awa	re Of Act	tions
Credibility Interval: +/-1.5 pct points	All	Yes	No	Yes	No	Yes	No	Yes	No	Less Li	More Li	Will Pur	Comple	Don't K	Yes	No	Not Sur	Yes	No	Not Sur
Yes	4%	3%	4%	5%	4%	5%	4%	6%	3%	4%	4%	1%	5%	6%	3%	7%	6%	3%	4%	4%
No	96%	97%	96%	95%	96%	95%	96%	94%	97%	96%	96%	99%	95%	94%	97%	93%	94%	97%	96%	96%
Total	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%
Composition of Who Currently or Ha	100%	25%	75%	15%	85%	18%	82%	23%	77%	31%	19%	14%	29%	7%	64%	23%	13%	27%	62%	12%

SURVEY USA°

Geography: USA 50 States

Data Collected: 08/05/2024 - 08/07/2024

Release Date: 08/09/2024

Percentages

Sponsor: National Endowment for Financial Education ()

Don't know the status of one or more of your loans?

813 Who Currently or Have Had Stu	A 11		Con	nmunicat	ions		Comm	nunicate	Status		Entered	Into Plar	า	;	Satisfacti	on With E	Education	า		Outs	tanding L	oans.	
Credibility Interval: +/-1.5 pct points	All	Excelle	Good	Fair	Poor	Not Sur	Yes	No	Not Sur	Entered	Made O	Both	Not Sur	Very Sa	Somew	Somew	Very Un	Not Sur	< \$10K	\$10K -	\$25K -	> \$50K	Not Sur
Yes	4%	4%	2%	2%	8%	10%	31%	40%	24%	2%	3%	0%	0%	4%	4%	1%	5%	0%	5%	3%	4%	0%	11%
No	96%	96%	98%	98%	92%	90%	69%	60%	76%	98%	97%	100%	100%	96%	96%	99%	95%	100%	95%	97%	96%	100%	89%
Total	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%
Composition of Who Currently or Ha	100%	19%	31%	26%	12%	11%	26%	45%	29%	37%	45%	13%	6%	33%	35%	16%	14%	2%	21%	38%	24%	15%	2%

**9** Don't know the status of any of your loans?

813 Who Currently or Have Had Stu	ΛII		Stude	ent Loan :	Status		Loan	s Aggreg	gated	In Defe	erment	Delin	quent	Standar	d Repay	IDR	Plan	Discharg	ged / For	Don't Kr	now Stat	Don't Kn	ow Stat
Credibility Interval: +/-2 pct points	All	Currentl	Currentl	Currentl	Had But	Never	Currentl	Had / P	Never	Yes	No	Yes	No	Yes	No	Yes	No	Yes	No	Yes	No	Yes	No
Yes	8%	3%	5%	2%	17%	0%	3%	17%	0%	0%	11%	0%	10%	0%	11%	0%	10%	0%	12%	0%	9%	-	-
No	92%	97%	95%	98%	83%	0%	97%	83%	0%	100%	89%	100%	90%	100%	89%	100%	90%	100%	88%	100%	91%	-	-
Total	100%	100%	100%	100%	100%	0%	100%	100%	0%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%		
Composition of Who Currently or Ha	100%	42%	9%	11%	38%	0%	62%	38%	0%	26%	74%	14%	86%	28%	72%	16%	84%	29%	71%	4%	96%		

Don't know the status of any of your loans?

813 Who Currently or Have Had Stu	ΛII			During	Pause				Ha	andled S	nce Pau	se				Budget 0	Changes	;		Negative	ely Impa	Negative	ely Impa
Credibility Interval: +/-2 pct points	All	Made E	Made S	Made N	Forgive	Paid Off	Not Sur	Made E	Made M	Made F	Made N	Forgive	Paid Off	Cut \$50	Cut \$50	More T	Need T	Did Not	Not Sur	Yes	No	Yes	No
Yes	8%	7%	1%	2%	4%	24%	35%	4%	3%	3%	7%	2%	26%	3%	3%	0%	2%	8%	27%	1%	11%	2%	10%
No	92%	93%	99%	98%	96%	76%	65%	96%	97%	97%	93%	98%	74%	97%	97%	100%	98%	92%	73%	99%	89%	98%	90%
Total	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%
Composition of Who Currently or Ha	100%	28%	19%	26%	7%	17%	3%	30%	16%	10%	17%	9%	18%	28%	21%	10%	15%	22%	4%	27%	73%	25%	75%

SURVEY USA

Geography: USA 50 States

Data Collected: 08/05/2024 - 08/07/2024

Release Date: 08/09/2024

Percentages

Sponsor: National Endowment for Financial Education ()

Don't know the status of any of your loans?

813 Who Currently or Have Had Stu	ΛII	Negative	ely Impa	Unsure	Of Impa	Not W	orried	None	Apply		Additio	onal Edu	cation		Ма	jor Platfo	rm	Awa	re Of Act	ions
Credibility Interval: +/-2 pct points	All	Yes	No	Yes	No	Yes	No	Yes	No	Less Li	More Li	Will Pur	Comple	Don't K	Yes	No	Not Sur	Yes	No	Not Sur
Yes	8%	2%	10%	4%	9%	5%	9%	26%	3%	3%	2%	4%	14%	35%	5%	10%	19%	5%	9%	13%
No	92%	98%	90%	96%	91%	95%	91%	74%	97%	97%	98%	96%	86%	65%	95%	90%	81%	95%	91%	87%
Total	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%
Composition of Who Currently or Ha	100%	25%	75%	15%	85%	18%	82%	23%	77%	31%	19%	14%	29%	7%	64%	23%	13%	27%	62%	12%

**9** Don't know the status of any of your loans?

813 Who Currently or Have Had Stu	A 11		Con	nmunicat	ions		Comn	nunicate	Status		Entered	Into Plan			Satisfacti	on With E	Education	1		Outs	tanding L	oans	
Credibility Interval: +/-2 pct points	All	Excelle	Good	Fair	Poor	Not Sur	Yes	No	Not Sur	Entered	Made O	Both	Not Sur	Very Sa	Somew	Somew	Very Un	Not Sur	< \$10K	\$10K -	\$25K -	> \$50K	Not Sur
Yes	8%	6%	4%	6%	6%	30%	69%	60%	76%	-	-	-	-	3%	4%	1%	2%	23%	3%	2%	2%	1%	47%
No	92%	94%	96%	94%	94%	70%	31%	40%	24%	100%	100%	100%	100%	97%	96%	99%	98%	77%	97%	98%	98%	99%	53%
Total	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%
Composition of Who Currently or Ha	100%	19%	31%	26%	12%	11%	26%	45%	29%	37%	45%	13%	6%	33%	35%	16%	14%	2%	21%	38%	24%	15%	2%

**1** በ

In March of 2020, near the start of the COVID-19 pandemic, student loan payments were paused. Borrowers could continue making payments if they wanted to, but no additional interest was charged, and borrowers were not required to make any payments until the pause ended in October 2023.

| <br><br

During the payment pause, did you make every payment? Make some payments? Make no payments? Were your loans were forgiven before the pause began? Or were your loans were paid off before the pause began?

813 Who Currently or Have Had Stu	A II		Stude	ent Loan	Status		Loan	s Aggreg	ated	In Defe	erment	Delin	quent	Standard	d Repay	IDR	Plan	Discharg	ged / For	Don't Kr	now Stat	Don't Kr	now Stat
Credibility Interval: +/-3.7 pct points	All	Currentl	Currentl	Currentl	Had But	Never	Currentl	Had / P	Never	Yes	No	Yes	No	Yes	No	Yes	No	Yes	No	Yes	No	Yes	No
Made Every Payment	28%	26%	41%	37%	25%	0%	30%	25%	0%	28%	28%	18%	30%	47%	20%	31%	28%	25%	29%	8%	29%	23%	29%
Made Some Payments	19%	23%	33%	36%	7%	0%	27%	7%	0%	23%	18%	38%	17%	30%	15%	27%	18%	10%	23%	21%	19%	2%	21%
Made No Payments	26%	42%	15%	23%	11%	0%	35%	11%	0%	41%	20%	38%	24%	16%	29%	39%	23%	12%	31%	20%	26%	7%	27%
Forgiven Before Pause	7%	3%	6%	2%	13%	0%	3%	13%	0%	4%	8%	2%	7%	2%	9%	2%	8%	16%	3%	12%	6%	3%	7%
Paid Off Before Pause	17%	3%	1%	0%	41%	0%	2%	41%	0%	3%	21%	2%	19%	3%	22%	1%	20%	34%	10%	22%	17%	50%	14%
Not Sure	3%	4%	4%	1%	3%	0%	4%	3%	0%	0%	5%	2%	4%	2%	4%	1%	4%	2%	4%	17%	3%	15%	2%
Total	100%	100%	100%	100%	100%	0%	100%	100%	0%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%
Composition of Who Currently or Ha	100%	42%	9%	11%	38%	0%	62%	38%	0%	26%	74%	14%	86%	28%	72%	16%	84%	29%	71%	4%	96%	8%	92%

SURVEY USA°

Sponsor:

National Endowment for Financial Education ()

Geography: USA 50 States

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Percentages

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<br><br><

During the payment pause, did you make every payment? Make some payments? Make no payments? Were your loans were forgiven before the pause began? Or were your loans were paid off before the pause began?

813 Who Currently or Have Had Stu	ΛII			During	Pause				Н	andled S	ince Pau	se				Budget (	Changes			Negativ	ely Impa	Negative	ely Impa
Credibility Interval: +/-3.7 pct points	All	Made E	Made S	Made N	Forgive	Paid Off	Not Sur	Made E	Made M	Made F	Made N	Forgive	Paid Off	Cut \$50	Cut \$50	More T	Need T	Did Not	Not Sur	Yes	No	Yes	No
Made Every Payment	28%	-	-	-	-	-	-	64%	21%	17%	3%	11%	13%	53%	33%	21%	10%	34%	26%	38%	24%	33%	27%
Made Some Payments	19%	-	-	-	-	-	-	14%	54%	44%	7%	5%	1%	23%	50%	43%	15%	9%	3%	22%	19%	35%	14%
Made No Payments	26%	-	-	-	-	-	-	15%	21%	30%	69%	28%	3%	19%	14%	20%	68%	41%	37%	35%	22%	29%	24%
Forgiven Before Pause	7%	-	-	-	-	-	-	1%	2%	6%	7%	35%	6%	3%	2%	11%	3%	3%	0%	2%	8%	1%	8%
Paid Off Before Pause	17%	-	-	-	-	-	-	3%	1%	1%	8%	15%	72%	1%	1%	3%	2%	11%	0%	2%	22%	1%	22%
Not Sure	3%	-	-	-	-	-	-	3%	1%	3%	5%	6%	5%	1%	0%	2%	3%	2%	34%	1%	4%	1%	4%
Total	100%					·		100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%
Composition of Who Currently or Ha	100%							30%	16%	10%	17%	9%	18%	28%	21%	10%	15%	22%	4%	27%	73%	25%	75%

10

In March of 2020, near the start of the COVID-19 pandemic, student loan payments were paused. Borrowers could continue making payments if they wanted to, but no additional interest was charged, and borrowers were not required to make any payments until the pause ended in October 2023.

During the payment pause, did you make every payment? Make some payments? Make no payments? Were your loans were forgiven before the pause began? Or were your loans were paid off before the pause began?

813 Who Currently or Have Had Stu	A 11	Negative	ely Impa	Unsure	Of Impa	Not W	orried	None	Apply		Additio	onal Edu	cation		Ма	jor Platfo	orm	Awa	re Of Act	tions	
Credibility Interval: +/-3.7 pct points	All	Yes	No	Yes	No	Yes	No	Yes	No	Less Li	More Li	Will Pur	Comple	Don't K	Yes	No	Not Sur	Yes	No	Not Sur	
Made Every Payment	28%	32%	27%	23%	29%	32%	27%	19%	31%	28%	48%	24%	20%	16%	29%	30%	18%	47%	22%	16%	
Made Some Payments	19%	32%	15%	23%	19%	8%	22%	3%	24%	27%	21%	32%	7%	8%	23%	12%	18%	22%	18%	20%	
Made No Payments	26%	27%	25%	37%	23%	29%	25%	11%	30%	34%	15%	29%	20%	31%	26%	25%	22%	17%	26%	41%	
Forgiven Before Pause	7%	4%	8%	9%	6%	9%	6%	10%	6%	4%	8%	7%	9%	3%	7%	7%	5%	5%	8%	5%	
Paid Off Before Pause	17%	5%	21%	4%	19%	18%	17%	50%	7%	5%	6%	6%	40%	22%	12%	22%	32%	5%	22%	15%	
Not Sure	3%	1%	4%	3%	3%	4%	3%	7%	2%	2%	2%	2%	3%	20%	3%	4%	6%	4%	3%	3%	
Total	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	
Composition of Who Currently or Ha	100%	25%	75%	15%	85%	18%	82%	23%	77%	31%	19%	14%	29%	7%	64%	23%	13%	27%	62%	12%	

SURVEY USA°

Geography: USA 50 States

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Percentages

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In March of 2020, near the start of the COVID-19 pandemic, student loan payments were paused. Borrowers could continue making payments if they wanted to, but no additional interest was charged, and borrowers were not required to make any payments until the pause ended in October 2023.

<br><br><

During the payment pause, did you make every payment? Make some payments? Make no payments? Were your loans were forgiven before the pause began? Or were your loans were paid off before the pause began?

813 Who Currently or Have Had Stu	A.II		Con	nmunicat	ions		Comm	nunicate	Status		Entered	Into Plar	1		Satisfacti	on With E	Education	n		Outst	tanding L	oans.	
Credibility Interval: +/-3.7 pct points	All	Excelle	Good	Fair	Poor	Not Sur	Yes	No	Not Sur	Entered	Made O	Both	Not Sur	Very Sa	Somew	Somew	Very Un	Not Sur	< \$10K	\$10K -	\$25K -	> \$50K	Not Sur
Made Every Payment	28%	53%	28%	25%	17%	6%	22%	15%	20%	43%	22%	19%	0%	56%	22%	16%	4%	27%	35%	32%	26%	26%	20%
Made Some Payments	19%	10%	31%	22%	13%	5%	9%	11%	4%	15%	27%	30%	28%	18%	35%	36%	18%	10%	19%	31%	33%	19%	6%
Made No Payments	26%	13%	23%	35%	40%	15%	4%	19%	5%	33%	44%	44%	59%	18%	34%	42%	67%	40%	27%	31%	37%	50%	23%
Forgiven Before Pause	7%	7%	4%	7%	14%	6%	8%	7%	3%	7%	3%	0%	0%	2%	5%	1%	3%	0%	4%	3%	2%	4%	10%
Paid Off Before Pause	17%	13%	13%	9%	12%	57%	47%	38%	39%	2%	3%	4%	13%	2%	2%	2%	1%	0%	6%	1%	0%	0%	6%
Not Sure	3%	4%	1%	3%	4%	11%	11%	10%	28%	0%	0%	3%	0%	4%	2%	2%	6%	23%	9%	1%	1%	2%	35%
Total	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%
Composition of Who Currently or Ha	100%	19%	31%	26%	12%	11%	26%	45%	29%	37%	45%	13%	6%	33%	35%	16%	14%	2%	21%	38%	24%	15%	2%

Which of the following best describes how you have handled your student loans since the pause ended and payments resumed in October 2023?

Have made every payment since the end of the repayment pause.

Have made most payments, but have missed some, since the end of the repayment pause.

Have made few payments since the end of the repayment pause.

Have made no payments since the end of the repayment pause.

My student loan balances have been forgiven since the end of the repayment pause.

My student loan balances have been paid off since the end of the repayment pause.

813 Who Currently or Have Had Stu	All		Stude	nt Loan :	Status		Loan	s Aggreg	ated	In Defe	erment	Delin	quent	Standard	d Repay	IDR	Plan	Discharg	ged / For	Don't Kr	now Stat	Don't Kr	iow Stat
Credibility Interval: +/-3.7 pct points	All	Currentl	Currentl	Currentl	Had But	Never	Currentl	Had / P	Never	Yes	No	Yes	No	Yes	No	Yes	No	Yes	No	Yes	No	Yes	No
Made Every Payment	30%	34%	35%	46%	20%	0%	36%	20%	0%	30%	30%	10%	33%	54%	20%	34%	29%	18%	35%	22%	30%	15%	31%
Made Most Payments	16%	23%	28%	23%	5%	0%	23%	5%	0%	23%	14%	36%	13%	24%	14%	20%	16%	5%	21%	14%	17%	7%	17%
Made Few Payments	10%	11%	24%	17%	3%	0%	14%	3%	0%	15%	8%	18%	8%	12%	9%	21%	8%	6%	11%	9%	10%	4%	10%
Made No Payments	17%	27%	13%	12%	9%	0%	22%	9%	0%	26%	14%	32%	15%	6%	22%	18%	17%	9%	20%	21%	17%	14%	17%
Forgiven Since End Of Pause	9%	4%	0%	1%	18%	0%	3%	18%	0%	4%	11%	3%	10%	1%	12%	3%	10%	24%	3%	16%	9%	3%	9%
Paid Off Since End Of Pause	18%	2%	0%	1%	45%	0%	2%	45%	0%	2%	24%	1%	21%	3%	24%	3%	21%	37%	10%	19%	18%	57%	14%
Total	100%	100%	100%	100%	100%	0%	100%	100%	0%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%
Composition of Who Currently or Ha	100%	42%	9%	11%	38%	0%	62%	38%	0%	26%	74%	14%	86%	28%	72%	16%	84%	29%	71%	4%	96%	8%	92%

SURVEY USA

National Endowment for Financial Education ()

Sponsor:

Geography: USA 50 States

Data Collected: 08/05/2024 - 08/07/2024

Release Date: 08/09/2024

Percentages

Which of the following best describes how you have handled your student loans since the pause ended and payments resumed in October 2023?

- Have made every payment since the end of the repayment pause.
- Have made most payments, but have missed some, since the end of the repayment pause.
- Have made few payments since the end of the repayment pause.
- Have made no payments since the end of the repayment pause.
- My student loan balances have been forgiven since the end of the repayment pause.
- My student loan balances have been paid off since the end of the repayment pause.

813 Who Currently or Have Had Stu	A !!			During	Pause				Н	andled S	ince Pau	se			Budget	Changes			Negative	ely Impa	Negative	ely Impa
Credibility Interval: +/-3.7 pct points	All	Made E	Made S	Made N	Forgive	Paid Off	Not Sur	Made E	Made M	Made F	Made N	Forgive Paid C	ff Cut \$50	Cut \$50	More T	Need T	Did Not	Not Sur	Yes	No	Yes	No
Made Every Payment	30%	68%	22%	17%	5%	6%	24%	-	-	-	-		65%	26%	19%	15%	52%	42%	47%	24%	36%	28%
Made Most Payments	16%	12%	46%	14%	4%	1%	3%	-	-	-	-		22%	45%	31%	17%	5%	0%	20%	15%	29%	12%
Made Few Payments	10%	6%	22%	11%	9%	0%	7%	-	-	-	-		7%	21%	25%	23%	3%	13%	10%	10%	16%	8%
Made No Payments	17%	2%	7%	46%	19%	8%	26%	-	-	-	-		7%	9%	25%	45%	40%	46%	21%	16%	15%	18%
Forgiven Since End Of Pause	9%	3%	2%	10%	47%	8%	15%	-	-	-	-		-	-	-	_	-	-	2%	11%	2%	11%
Paid Off Since End Of Pause	18%	8%	1%	2%	17%	77%	23%	-	-	-	-		-	-	-	-	-	-	0%	24%	2%	23%
Total	100%	100%	100%	100%	100%	100%	100%						100%	100%	100%	100%	100%	100%	100%	100%	100%	100%
Composition of Who Currently or Ha	100%	28%	19%	26%	7%	17%	3%						28%	21%	10%	15%	22%	4%	27%	73%	25%	75%

Which of the following best describes how you have handled your student loans since the pause ended and payments resumed in October 2023?

- Have made every payment since the end of the repayment pause.
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813 Who Currently or Have Had Stu	All	Negative	ely Impa	Unsure	Of Impa	Not W	orried	None	Apply		Additi	onal Edu	cation		Ма	jor Platfo	orm	Awa	re Of Ac	tions
Credibility Interval: +/-3.7 pct points	All	Yes	No	Yes	No	Yes	No	Yes	No	Less Li	More Li	Will Pur	Comple	Don't K	Yes	No	Not Sur	Yes	No	Not Sur
Made Every Payment	30%	33%	29%	23%	31%	34%	29%	17%	34%	36%	40%	22%	22%	22%	31%	30%	22%	44%	24%	26%
Made Most Payments	16%	26%	13%	19%	16%	5%	19%	4%	20%	24%	22%	28%	4%	2%	20%	11%	8%	23%	14%	15%
Made Few Payments	10%	17%	7%	21%	8%	5%	11%	1%	12%	12%	9%	18%	4%	11%	11%	8%	7%	14%	8%	11%
Made No Payments	17%	16%	17%	23%	16%	16%	17%	14%	18%	19%	18%	15%	15%	18%	16%	17%	21%	9%	20%	18%
Forgiven Since End Of Pause	9%	5%	10%	9%	9%	19%	7%	10%	8%	5%	4%	14%	13%	10%	8%	10%	12%	5%	11%	9%
Paid Off Since End Of Pause	18%	4%	23%	5%	20%	21%	17%	54%	7%	4%	8%	3%	42%	37%	13%	24%	30%	5%	23%	21%
Total	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%
Composition of Who Currently or Ha	100%	25%	75%	15%	85%	18%	82%	23%	77%	31%	19%	14%	29%	7%	64%	23%	13%	27%	62%	12%

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Release Date: 08/09/2024

Percentages

National Endowment for Financial Education ()

Which of the following best describes how you have handled your student loans since the pause ended and payments resumed in October 2023?

Have made every payment since the end of the repayment pause.

Have made most payments, but have missed some, since the end of the repayment pause.

Have made few payments since the end of the repayment pause.

Have made no payments since the end of the repayment pause.

My student loan balances have been forgiven since the end of the repayment pause.

My student loan balances have been paid off since the end of the repayment pause.

813 Who Currently or Have Had Stu	A.II		Con	nmunicat	ions		Comm	nunicate	Status		Entered	Into Plar	1	9	Satisfacti	on With E	Education	n		Outs	tanding L	_oans	
Credibility Interval: +/-3.7 pct points	All	Excelle	Good	Fair	Poor	Not Sur	Yes	No	Not Sur	Entered	Made O	Both	Not Sur	Very Sa	Somew	Somew	Very Un	Not Sur	< \$10K	\$10K -	\$25K -	> \$50K	Not Sur
Made Every Payment	30%	46%	33%	31%	12%	10%	20%	15%	18%	39%	21%	32%	35%	49%	38%	23%	18%	27%	47%	36%	27%	37%	29%
Made Most Payments	16%	14%	25%	17%	13%	2%	17%	8%	4%	20%	28%	26%	7%	23%	28%	25%	14%	0%	17%	30%	27%	12%	6%
Made Few Payments	10%	7%	9%	15%	12%	4%	2%	6%	7%	14%	18%	8%	12%	10%	15%	18%	12%	40%	9%	14%	14%	16%	30%
Made No Payments	17%	11%	11%	19%	38%	18%	2%	28%	12%	21%	28%	25%	41%	14%	16%	31%	45%	32%	15%	18%	28%	33%	23%
Forgiven Since End Of Pause	9%	10%	8%	6%	9%	14%	6%	10%	4%	4%	3%	9%	4%	3%	3%	2%	6%	0%	6%	2%	3%	1%	12%
Paid Off Since End Of Pause	18%	12%	14%	13%	15%	53%	53%	33%	55%	2%	2%	0%	0%	2%	0%	1%	6%	0%	7%	0%	0%	1%	0%
Total	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%
Composition of Who Currently or Ha	100%	19%	31%	26%	12%	11%	26%	45%	29%	37%	45%	13%	6%	33%	35%	16%	14%	2%	21%	38%	24%	15%	2%

1 Since the pause ended and payments resumed in October 2023, have you needed to make any significant budgetary changes to make your student loan payments?

595 Whose Loans Have Not Been F	ΛII		Stude	ent Loan	Status		Loar	ns Aggreg	gated	In Defe	erment	Delin	quent	Standard	d Repay	IDR	Plan	Discharg	ged / For	Don't Kr	now Stat	Don't Kr	now Stat
Credibility Interval: +/-4.4 pct points	All	Currentl	Currentl	Currentl	Had But	Never	Currentl	Had / P	Never	Yes	No	Yes	No	Yes	No	Yes	No	Yes	No	Yes	No	Yes	No
Cut \$500 Or Less a Month	28%	28%	29%	36%	25%	0%	29%	25%	0%	29%	28%	21%	30%	36%	24%	30%	28%	30%	28%	20%	29%	17%	29%
Cut \$501-\$1,000 a Month	21%	21%	31%	26%	12%	0%	24%	12%	0%	26%	19%	28%	20%	21%	22%	24%	21%	15%	23%	25%	21%	14%	22%
More Than \$1,000 a Month	10%	7%	13%	12%	12%	0%	9%	12%	0%	8%	11%	12%	9%	13%	8%	15%	8%	13%	9%	9%	10%	0%	10%
Need To Make Significant Changes	15%	20%	13%	8%	7%	0%	17%	7%	0%	20%	13%	26%	13%	8%	20%	16%	15%	10%	16%	9%	15%	8%	16%
Did Not Need Any Changes	22%	19%	13%	15%	40%	0%	17%	40%	0%	14%	25%	8%	25%	20%	22%	14%	23%	31%	20%	13%	22%	38%	21%
Not Sure	4%	5%	0%	3%	4%	0%	4%	4%	0%	2%	4%	5%	4%	2%	5%	1%	4%	0%	4%	25%	3%	23%	3%
Total	100%	100%	100%	100%	100%	0%	100%	100%	0%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%
Composition of Whose Loans Have	100%	54%	12%	15%	19%	0%	81%	19%	0%	33%	67%	18%	82%	37%	63%	20%	80%	15%	85%	4%	96%	5%	95%

SURVEY USA°

Geography: USA 50 States

Data Collected: 08/05/2024 - 08/07/2024

Release Date: 08/09/2024

Percentages

Sponsor: National Endowment for Financial Education ()

12 Since the pause ended and payments resumed in October 2023, have you needed to make any significant budgetary changes to make your student loan payments?

·																							
595 Whose Loans Have Not Been F	ΛII			During	Pause				H	andled S	ince Pau	se				Budget (	Changes	3		Negative	ely Impa	Negative	ely Impa
Credibility Interval: +/-4.4 pct points	All	Made E	Made S	Made N	Forgive	Paid Off	Not Sur	Made E	Made M	Made F	Made N	Forgive	Paid Off	Cut \$50	Cut \$50	More T	Need T	Did Not	Not Sur	Yes	No	Yes	No
Cut \$500 Or Less a Month	28%	44%	25%	18%	23%	12%	11%	45%	28%	15%	8%	0%	0%	-	-	-	-	-	-	48%	18%	31%	27%
Cut \$501-\$1,000 a Month	21%	21%	42%	10%	14%	3%	3%	14%	42%	33%	8%	0%	0%	-	-	-	-	-	-	21%	22%	33%	16%
More Than \$1,000 a Month	10%	6%	16%	6%	32%	7%	7%	4%	13%	18%	10%	0%	0%	-	-	-	-	-	-	6%	12%	15%	7%
Need To Make Significant Changes	15%	4%	9%	33%	12%	7%	18%	5%	12%	26%	30%	0%	0%	-	-	-	-	-	-	17%	14%	16%	15%
Did Not Need Any Changes	22%	21%	8%	29%	19%	70%	17%	28%	5%	4%	37%	0%	0%	-	-	-	-	-	-	6%	30%	5%	30%
Not Sure	4%	3%	0%	4%	0%	0%	44%	4%	0%	3%	7%	0%	0%	-	-	-	-	-	-	3%	4%	1%	5%
Total	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	0%	0%							100%	100%	100%	100%
Composition of Whose Loans Have	100%	34%	26%	31%	3%	3%	3%	41%	22%	13%	23%	0%	0%							36%	64%	32%	68%

Since the pause ended and payments resumed in October 2023, have you needed to make any significant budgetary changes to make your student loan payments?

ΛII	Negative	ely Impa	Unsure	Of Impa	Not W	orried	None	Apply		Additi	onal Edu	cation		Ма	jor Platfo	orm	Awa	re Of Ac	tions	
All	Yes	No	Yes	No	Yes	No	Yes	No	Less Li	More Li	Will Pur	Comple	Don't K	Yes	No	Not Sur	Yes	No	Not Sur	
28%	30%	28%	20%	30%	11%	32%	16%	30%	33%	39%	19%	19%	4%	31%	25%	17%	37%	25%	19%	
21%	29%	18%	22%	21%	9%	24%	5%	23%	27%	22%	25%	9%	8%	25%	14%	15%	30%	17%	19%	
10%	17%	6%	11%	9%	7%	10%	10%	9%	8%	12%	14%	6%	5%	10%	11%	6%	11%	9%	11%	
15%	16%	15%	26%	13%	8%	17%	5%	16%	17%	10%	19%	14%	19%	16%	14%	15%	10%	16%	26%	
22%	6%	29%	18%	22%	60%	15%	53%	18%	11%	15%	20%	48%	46%	15%	35%	40%	9%	29%	21%	
4%	2%	4%	4%	4%	4%	4%	11%	3%	4%	1%	2%	4%	18%	4%	2%	8%	3%	4%	4%	
100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	
100%	31%	69%	18%	82%	15%	85%	11%	89%	38%	23%	16%	18%	5%	69%	21%	10%	33%	56%	12%	
	21% 10% 15% 22% 4% 100%	All Yes 28% 30% 21% 29% 10% 17% 15% 16% 22% 6% 4% 2% 100% 100%	Yes         No           28%         30%         28%           21%         29%         18%           10%         17%         6%           15%         16%         15%           22%         6%         29%           4%         2%         4%           100%         100%         100%	All         Yes         No         Yes           28%         30%         28%         20%           21%         29%         18%         22%           10%         17%         6%         11%           15%         16%         15%         26%           22%         6%         29%         18%           4%         2%         4%         4%           100%         100%         100%         100%	28%         30%         28%         20%         30%           21%         29%         18%         22%         21%           10%         17%         6%         11%         9%           15%         16%         15%         26%         13%           22%         6%         29%         18%         22%           4%         2%         4%         4%         4%           100%         100%         100%         100%         100%	All         Yes         No         Yes         No         Yes           28%         30%         28%         20%         30%         11%           21%         29%         18%         22%         21%         9%           10%         17%         6%         11%         9%         7%           15%         16%         15%         26%         13%         8%           22%         6%         29%         18%         22%         60%           4%         2%         4%         4%         4%         4%           100%         100%         100%         100%         100%         100%	All         Yes         No         Yes         No           28%         30%         28%         20%         30%         11%         32%           21%         29%         18%         22%         21%         9%         24%           10%         17%         6%         11%         9%         7%         10%           15%         16%         15%         26%         13%         8%         17%           22%         6%         29%         18%         22%         60%         15%           4%         2%         4%         4%         4%         4%         4%           100%         100%         100%         100%         100%         100%         100%	All         Yes         No         Yes         No         Yes         No         Yes           28%         30%         28%         20%         30%         11%         32%         16%           21%         29%         18%         22%         21%         9%         24%         5%           10%         17%         6%         11%         9%         7%         10%         10%           15%         16%         15%         26%         13%         8%         17%         5%           22%         6%         29%         18%         22%         60%         15%         53%           4%         2%         4%         4%         4%         4%         4%         11%           100%         100%         100%         100%         100%         100%         100%         100%	All         Yes         No         Yes         No         Yes         No           28%         30%         28%         20%         30%         11%         32%         16%         30%           21%         29%         18%         22%         21%         9%         24%         5%         23%           10%         17%         6%         11%         9%         7%         10%         10%         9%           15%         16%         15%         26%         13%         8%         17%         5%         16%           22%         6%         29%         18%         22%         60%         15%         53%         18%           4%         2%         4%         4%         4%         4%         4%         11%         3%           100%         100%         100%         100%         100%         100%         100%         100%         100%	All         Yes         No         Yes         No         Yes         No         Less Li           28%         30%         28%         20%         30%         11%         32%         16%         30%         33%           21%         29%         18%         22%         21%         9%         24%         5%         23%         27%           10%         17%         6%         11%         9%         7%         10%         10%         9%         8%           15%         16%         15%         26%         13%         8%         17%         5%         16%         17%           22%         6%         29%         18%         22%         60%         15%         53%         18%         11%           4%         2%         4%         4%         4%         4%         11%         3%         4%           100%         100%         100%         100%         100%         100%         100%         100%         100%         100%         100%         100%	All         Yes         No         Yes         No         Yes         No         Less Li         More Li           28%         30%         28%         20%         30%         11%         32%         16%         30%         33%         39%           21%         29%         18%         22%         21%         9%         24%         5%         23%         27%         22%           10%         17%         6%         11%         9%         7%         10%         10%         9%         8%         12%           15%         16%         15%         26%         13%         8%         17%         5%         16%         17%         10%           22%         6%         29%         18%         22%         60%         15%         53%         18%         11%         15%           4%         2%         4%         4%         4%         4%         11%         3%         4%         1%           100%         100%         100%         100%         100%         100%         100%         100%         100%         100%         100%	All         Yes         No         Yes         No         Yes         No         Less Li         More Li         Will Pur           28%         30%         28%         20%         30%         11%         32%         16%         30%         33%         39%         19%           21%         29%         18%         22%         21%         9%         24%         5%         23%         27%         22%         25%           10%         17%         6%         11%         9%         7%         10%         10%         9%         8%         12%         14%           15%         16%         15%         26%         13%         8%         17%         5%         16%         17%         10%         19%           22%         6%         29%         18%         22%         60%         15%         53%         18%         11%         15%         20%           4%         2%         4%         4%         4%         4%         11%         3%         4%         1%         2%           100%         100%         100%         100%         100%         100%         100%         100%         100%         1	All         Yes         No         Yes         No         Yes         No         Yes         No         Less Li         More Li         Will Pur         Comple           28%         30%         28%         20%         30%         11%         32%         16%         30%         33%         39%         19%         19%           21%         29%         18%         22%         21%         9%         24%         5%         23%         27%         22%         25%         9%           10%         17%         6%         11%         9%         7%         10%         10%         9%         8%         12%         14%         6%           15%         16%         15%         26%         13%         8%         17%         5%         16%         17%         10%         19%         14%           22%         6%         29%         18%         22%         60%         15%         53%         18%         11%         15%         20%         48%           4%         2%         4%         4%         4%         4%         11%         3%         4%         1%         2%         4%           100%	All         Yes         No         Yes         No         Yes         No         Yes         No         Less Li         More Li         Will Pur         Comple         Don't K           28%         30%         28%         20%         30%         11%         32%         16%         30%         33%         39%         19%         19%         4%           21%         29%         18%         22%         21%         9%         24%         5%         23%         27%         22%         25%         9%         8%           10%         17%         6%         11%         9%         7%         10%         10%         9%         8%         12%         14%         6%         5%           15%         16%         15%         26%         13%         8%         17%         5%         16%         17%         10%         19%         14%         19%           22%         6%         29%         18%         22%         60%         15%         53%         18%         11%         15%         20%         48%         46%           4%         2%         4%         4%         4%         11%         3%         4%<	All         Yes         No         Yes         No         Yes         No         Yes         No         Less Li         More Li         Will Pur         Comple         Don't K         Yes           28%         30%         28%         20%         30%         11%         32%         16%         30%         33%         39%         19%         19%         4%         31%           21%         29%         18%         22%         21%         9%         24%         5%         23%         27%         22%         25%         9%         8%         25%           10%         17%         6%         11%         9%         7%         10%         10%         9%         8%         12%         14%         6%         5%         10%           15%         16%         15%         26%         13%         8%         17%         5%         16%         17%         10%         19%         14%         19%         16%           22%         6%         29%         18%         22%         60%         15%         53%         18%         11%         15%         20%         48%         46%         15%           4% <t< td=""><td>All         Yes         No         Yes         No         Yes         No         Yes         No         Less Li         More Li         Will Pur         Comple         Don't K         Yes         No           28%         30%         28%         20%         30%         11%         32%         16%         30%         33%         39%         19%         19%         4%         31%         25%           21%         29%         18%         22%         21%         9%         24%         5%         23%         27%         22%         25%         9%         8%         25%         14%           10%         17%         6%         11%         9%         7%         10%         10%         9%         8%         12%         14%         6%         5%         10%         11%           15%         16%         15%         26%         13%         8%         17%         5%         16%         17%         10%         19%         14%         19%         16%         14%           22%         6%         29%         18%         22%         60%         15%         53%         18%         11%         15%         20%</td><td>All         Yes         No         Yes         No         Yes         No         Yes         No         Less Li         More Li         Will Pur         Comple         Don't K         Yes         No         Not Sur           28%         30%         28%         20%         30%         11%         32%         16%         30%         33%         39%         19%         19%         4%         31%         25%         17%           21%         29%         18%         22%         21%         9%         24%         5%         23%         27%         22%         25%         9%         8%         25%         14%         15%           10%         17%         6%         11%         9%         7%         10%         10%         9%         8%         12%         14%         6%         5%         10%         11%         6%           15%         16%         15%         26%         13%         8%         17%         5%         16%         17%         10%         19%         14%         19%         16%         14%         15%           22%         6%         29%         18%         22%         60%         15%</td><td>All         Yes         No         Yes         No         Yes         No         Yes         No         Less Li         More Li         Will Pur Comple         Don't K         Yes         No         Not Sur         Yes           28%         30%         28%         20%         30%         11%         32%         16%         30%         33%         39%         19%         19%         4%         31%         25%         17%         37%           21%         29%         18%         22%         21%         9%         24%         5%         23%         27%         22%         25%         9%         8%         25%         14%         15%         30%           10%         17%         6%         11%         9%         7%         10%         10%         9%         8%         12%         14%         6%         5%         10%         11%           15%         16%         15%         26%         13%         8%         17%         5%         16%         17%         10%         19%         14%         19%         16%         14%         15%         10%           22%         6%         29%         18%         22%</td><td>All         Yes         No         Yes         No         Yes         No         Yes         No         Yes         No         Less Li         More Li         Will Pur         Comple         Don't K         Yes         No         Not Sur         Yes         No           28%         30%         28%         20%         30%         11%         32%         16%         30%         33%         39%         19%         19%         4%         31%         25%         17%         37%         25%           21%         29%         18%         22%         21%         9%         24%         5%         23%         27%         22%         25%         9%         8%         25%         14%         15%         30%         17%           10%         17%         6%         11%         9%         7%         10%         10%         9%         8%         12%         14%         6%         5%         10%         11%         9%           15%         16%         15%         26%         13%         8%         17%         5%         16%         17%         10%         19%         14%         19%         16%         14%         15%</td><td>All         Yes         No         Yes         No         Yes         No         Yes         No         Yes         No         Less Li         More Li         Will Pur Comple         Don't K         Yes         No         Not Sur         Yes         No         Not Sur           28%         30%         28%         20%         30%         11%         32%         16%         30%         33%         39%         19%         19%         4%         31%         25%         17%         37%         25%         19%           21%         29%         18%         22%         21%         9%         24%         5%         23%         27%         22%         25%         9%         8%         25%         14%         15%         30%         17%         19%           10%         17%         6%         11%         9%         7%         10%         10%         9%         8%         12%         14%         6%         5%         10%         11%         9%         11%           15%         16%         15%         5%         16%         17%         10%         19%         14%         19%         16%         14%         15%         10%&lt;</td></t<>	All         Yes         No         Yes         No         Yes         No         Yes         No         Less Li         More Li         Will Pur         Comple         Don't K         Yes         No           28%         30%         28%         20%         30%         11%         32%         16%         30%         33%         39%         19%         19%         4%         31%         25%           21%         29%         18%         22%         21%         9%         24%         5%         23%         27%         22%         25%         9%         8%         25%         14%           10%         17%         6%         11%         9%         7%         10%         10%         9%         8%         12%         14%         6%         5%         10%         11%           15%         16%         15%         26%         13%         8%         17%         5%         16%         17%         10%         19%         14%         19%         16%         14%           22%         6%         29%         18%         22%         60%         15%         53%         18%         11%         15%         20%	All         Yes         No         Yes         No         Yes         No         Yes         No         Less Li         More Li         Will Pur         Comple         Don't K         Yes         No         Not Sur           28%         30%         28%         20%         30%         11%         32%         16%         30%         33%         39%         19%         19%         4%         31%         25%         17%           21%         29%         18%         22%         21%         9%         24%         5%         23%         27%         22%         25%         9%         8%         25%         14%         15%           10%         17%         6%         11%         9%         7%         10%         10%         9%         8%         12%         14%         6%         5%         10%         11%         6%           15%         16%         15%         26%         13%         8%         17%         5%         16%         17%         10%         19%         14%         19%         16%         14%         15%           22%         6%         29%         18%         22%         60%         15%	All         Yes         No         Yes         No         Yes         No         Yes         No         Less Li         More Li         Will Pur Comple         Don't K         Yes         No         Not Sur         Yes           28%         30%         28%         20%         30%         11%         32%         16%         30%         33%         39%         19%         19%         4%         31%         25%         17%         37%           21%         29%         18%         22%         21%         9%         24%         5%         23%         27%         22%         25%         9%         8%         25%         14%         15%         30%           10%         17%         6%         11%         9%         7%         10%         10%         9%         8%         12%         14%         6%         5%         10%         11%           15%         16%         15%         26%         13%         8%         17%         5%         16%         17%         10%         19%         14%         19%         16%         14%         15%         10%           22%         6%         29%         18%         22%	All         Yes         No         Yes         No         Yes         No         Yes         No         Yes         No         Less Li         More Li         Will Pur         Comple         Don't K         Yes         No         Not Sur         Yes         No           28%         30%         28%         20%         30%         11%         32%         16%         30%         33%         39%         19%         19%         4%         31%         25%         17%         37%         25%           21%         29%         18%         22%         21%         9%         24%         5%         23%         27%         22%         25%         9%         8%         25%         14%         15%         30%         17%           10%         17%         6%         11%         9%         7%         10%         10%         9%         8%         12%         14%         6%         5%         10%         11%         9%           15%         16%         15%         26%         13%         8%         17%         5%         16%         17%         10%         19%         14%         19%         16%         14%         15%	All         Yes         No         Yes         No         Yes         No         Yes         No         Yes         No         Less Li         More Li         Will Pur Comple         Don't K         Yes         No         Not Sur         Yes         No         Not Sur           28%         30%         28%         20%         30%         11%         32%         16%         30%         33%         39%         19%         19%         4%         31%         25%         17%         37%         25%         19%           21%         29%         18%         22%         21%         9%         24%         5%         23%         27%         22%         25%         9%         8%         25%         14%         15%         30%         17%         19%           10%         17%         6%         11%         9%         7%         10%         10%         9%         8%         12%         14%         6%         5%         10%         11%         9%         11%           15%         16%         15%         5%         16%         17%         10%         19%         14%         19%         16%         14%         15%         10%<

SURVEY USA°

Geography: USA 50 States

Data Collected: 08/05/2024 - 08/07/2024

Release Date: 08/09/2024

Percentages

Sponsor: National Endowment for Financial Education ()

12 Since the pause ended and payments resumed in October 2023, have you needed to make any significant budgetary changes to make your student loan payments?

595 Whose Loans Have Not Been F	A.II		Con	nmunicat	ions		Comm	nunicate	Status		Entered	Into Plan	1	Ç	Satisfacti	on With E	Education	n		Outs	tanding L	oans	
Credibility Interval: +/-4.4 pct points	All	Excelle	Good	Fair	Poor	Not Sur	Yes	No	Not Sur	Entered	Made O	Both	Not Sur	Very Sa	Somew	Somew	Very Un	Not Sur	< \$10K	\$10K -	\$25K -	> \$50K	Not Sur
Cut \$500 Or Less a Month	28%	46%	25%	28%	19%	5%	16%	12%	35%	46%	22%	18%	0%	41%	25%	22%	24%	10%	29%	30%	32%	27%	8%
Cut \$501-\$1,000 a Month	21%	17%	30%	18%	18%	11%	20%	25%	4%	20%	32%	30%	15%	22%	33%	19%	12%	13%	19%	26%	31%	14%	21%
More Than \$1,000 a Month	10%	8%	11%	8%	16%	0%	9%	4%	0%	6%	9%	10%	5%	6%	8%	15%	11%	15%	4%	9%	6%	20%	0%
Need To Make Significant Changes	15%	6%	14%	22%	21%	10%	15%	7%	4%	16%	25%	10%	37%	10%	16%	29%	24%	19%	14%	18%	17%	19%	13%
Did Not Need Any Changes	22%	20%	20%	21%	18%	53%	18%	33%	21%	10%	11%	24%	44%	17%	17%	11%	24%	20%	28%	16%	10%	17%	25%
Not Sure	4%	3%	0%	3%	9%	21%	22%	19%	35%	3%	1%	8%	0%	4%	2%	3%	4%	23%	7%	2%	2%	2%	33%
Total	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%
Composition of Whose Loans Have	100%	20%	33%	29%	12%	5%	23%	53%	24%	37%	45%	12%	6%	33%	36%	17%	13%	2%	19%	39%	24%	15%	2%

Which of the following, if any, applies to you? <br/><br>

The end of the student loan payment pause has negatively impacted my life?

813 Who Currently or Have Had Stu	ΛII		Stude	nt Loan	Status		Loan	ns Aggreg	jated	In Defe	erment	Delin	quent	Standar	d Repay	IDR	Plan	Discharg	ged / For	Don't Kr	now Stat	Don't Kr	ow Stat
Credibility Interval: +/-3.3 pct points	All	Currentl	Currentl	Currentl	Had But	Never	Currentl	Had / P	Never	Yes	No	Yes	No	Yes	No	Yes	No	Yes	No	Yes	No	Yes	No
Yes	27%	41%	26%	40%	7%	0%	39%	7%	0%	50%	19%	39%	25%	33%	25%	40%	24%	11%	33%	15%	27%	5%	29%
No	73%	59%	74%	60%	93%	0%	61%	93%	0%	50%	81%	61%	75%	67%	75%	60%	76%	89%	67%	85%	73%	95%	71%
Total	100%	100%	100%	100%	100%	0%	100%	100%	0%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%
Composition of Who Currently or Ha	100%	42%	9%	11%	38%	0%	62%	38%	0%	26%	74%	14%	86%	28%	72%	16%	84%	29%	71%	4%	96%	8%	92%

Which of the following, if any, applies to you?

| <br><br

The end of the student loan payment pause has negatively impacted my life?

813 Who Currently or Have Had Stu	A II			During	Pause				На	andled S	ince Pau	se				Budget (	Changes	;		Negative	ely Impa	Negative	ely Impa
Credibility Interval: +/-3.3 pct points	All	Made E	Made S	Made N	Forgive	Paid Off	Not Sur	Made E	Made M	Made F	Made N	Forgive	Paid Off	Cut \$50	Cut \$50	More T	Need T	Did Not	Not Sur	Yes	No	Yes	No
Yes	27%	37%	30%	37%	8%	3%	10%	42%	33%	26%	33%	5%	0%	61%	36%	21%	41%	10%	24%	-	-	43%	22%
No	73%	63%	70%	63%	92%	97%	90%	58%	67%	74%	67%	95%	100%	39%	64%	79%	59%	90%	76%	-	-	57%	78%
Total	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%			100%	100%
Composition of Who Currently or Ha	100%	28%	19%	26%	7%	17%	3%	30%	16%	10%	17%	9%	18%	28%	21%	10%	15%	22%	4%			25%	75%

SURVEY USA

National Endowment for Financial Education ()

Sponsor:

Geography: USA 50 States

Data Collected: 08/05/2024 - 08/07/2024

Release Date: 08/09/2024

Percentages

Which of the following, if any, applies to you?

| <br><br>

The end of the student loan payment pause has negatively impacted my life?

813 Who Currently or Have Had Stu	A 11	Negativ	ely Impa	Unsure	Of Impa	Not W	/orried	None	Apply		Additi	onal Edu	cation		Ма	jor Platfo	orm	Awa	re Of Ac	tions
Credibility Interval: +/-3.3 pct points	All	Yes	No	Yes	No	Yes	No	Yes	No	Less Li	More Li	Will Pur	Comple	Don't K	Yes	No	Not Sur	Yes	No	Not Sur
Yes	27%	40%	23%	12%	30%	6%	32%	0%	35%	47%	33%	21%	9%	8%	34%	14%	14%	38%	23%	21%
No	73%	60%	77%	88%	70%	94%	68%	100%	65%	53%	67%	79%	91%	92%	66%	86%	86%	62%	77%	79%
Total	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%
Composition of Who Currently or Ha	100%	25%	75%	15%	85%	18%	82%	23%	77%	31%	19%	14%	29%	7%	64%	23%	13%	27%	62%	12%

Which of the following, if any, applies to you? <a href="https://doi.org/10.2016/j.jup.10.2016/"></a>

The end of the student loan payment pause has negatively impacted my life?

813 Who Currently or Have Had Stu	A II		Con	nmunicat	ions		Comn	nunicate	Status		Entered I	nto Plan		;	Satisfacti	on With E	ducation	1		Outs	tanding L	oans	
Credibility Interval: +/-3.3 pct points	All	Excelle	Good	Fair	Poor	Not Sur	Yes	No	Not Sur	Entered	Made O	Both	Not Sur	Very Sa	Somew	Somew	Very Un	Not Sur	< \$10K	\$10K -	\$25K -	> \$50K	Not Sur
Yes	27%	38%	21%	32%	34%	5%	7%	14%	0%	63%	43%	43%	32%	40%	31%	44%	54%	0%	27%	39%	50%	43%	11%
No	73%	62%	79%	68%	66%	95%	93%	86%	100%	37%	57%	57%	68%	60%	69%	56%	46%	100%	73%	61%	50%	57%	89%
Total	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%
Composition of Who Currently or Ha	100%	19%	31%	26%	12%	11%	26%	45%	29%	37%	45%	13%	6%	33%	35%	16%	14%	2%	21%	38%	24%	15%	2%

14 The end of the student loan payment pause has negatively impacted the lives of my family or close friends?

813 Who Currently or Have Had Stu	ΔII							s Aggreg	ated	In Defe	erment	Delin	quent	Standar	d Repay	IDR	Plan	Discharg	jed / For	Don't Kn	ow Stat	Don't Kr	ow Stat
Credibility Interval: +/-3.2 pct points		Currentl	Currentl	Currentl	Had But	Never	Currentl	Had / P	Never	Yes	No	Yes	No	Yes	No	Yes	No	Yes	No	Yes	No	Yes	No
Yes	25%	33%	43%	35%	8%	0%	35%	8%	0%	40%	20%	45%	22%	33%	21%	50%	20%	13%	29%	24%	25%	5%	26%
No	75%	67%	57%	65%	92%	0%	65%	92%	0%	60%	80%	55%	78%	67%	79%	50%	80%	87%	71%	76%	75%	95%	74%
Total	100%	100%	100%	100%	100%	0%	100%	100%	0%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%
Composition of Who Currently or Ha	100%	42%	9%	11%	38%	0%	62%	38%	0%	26%	74%	14%	86%	28%	72%	16%	84%	29%	71%	4%	96%	8%	92%

SURVEY USA°

Geography: USA 50 States

Data Collected: 08/05/2024 - 08/07/2024

Release Date: 08/09/2024

Percentages

National Endowment for Financial Education ()

14 The end of the student loan payment pause has negatively impacted the lives of my family or close friends?

813 Who Currently or Have Had Stu	A II			During	Pause				Ha	andled S	ince Pau	se				Budget (	Changes			Negative	ely Impa	Negative	ly Impa
Credibility Interval: +/-3.2 pct points	All	Made E	Made S	Made N	Forgive	Paid Off	Not Sur	Made E	Made M	Made F	Made N	Forgive	Paid Off	Cut \$50	Cut \$50	More T	Need T	Did Not	Not Sur	Yes	No	Yes	No
Yes	25%	29%	45%	28%	4%	2%	4%	30%	43%	41%	21%	4%	3%	35%	51%	49%	34%	7%	7%	39%	19%	_	-
No	75%	71%	55%	72%	96%	98%	96%	70%	57%	59%	79%	96%	97%	65%	49%	51%	66%	93%	93%	61%	81%	-	-
Total	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%		
Composition of Who Currently or Ha	100%	28%	19%	26%	7%	17%	3%	30%	16%	10%	17%	9%	18%	28%	21%	10%	15%	22%	4%	27%	73%		

14 The end of the student loan payment pause has negatively impacted the lives of my family or close friends?

813 Who Currently or Have Had Stu	ΛII	Negative	ely Impa	Unsure	Of Impa	Not W	orried	None	Apply		Additi	onal Edu	cation		Ма	jor Platfo	rm	Awa	re Of Act	ions
Credibility Interval: +/-3.2 pct points	All	Yes	No	Yes	No	Yes	No	Yes	No	Less Li	More Li	Will Pur	Comple	Don't K	Yes	No	Not Sur	Yes	No	Not Sur
Yes	25%	42%	19%	23%	25%	3%	30%	0%	32%	36%	30%	33%	9%	9%	32%	14%	9%	39%	19%	19%
No	75%	58%	81%	77%	75%	97%	70%	100%	68%	64%	70%	67%	91%	91%	68%	86%	91%	61%	81%	81%
Total	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%
Composition of Who Currently or Ha	100%	25%	75%	15%	85%	18%	82%	23%	77%	31%	19%	14%	29%	7%	64%	23%	13%	27%	62%	12%

14 The end of the student loan payment pause has negatively impacted the lives of my family or close friends?

813 Who Currently or Have Had Stu	A 11		Con	nmunicat	tions		Comn	nunicate	Status		Entered	Into Plan	l	,	Satisfacti	on With E	Education	n		Outs	tanding L	oans	
Credibility Interval: +/-3.2 pct points	All	Excelle	Good	Fair	Poor	Not Sur	Yes	No	Not Sur	Entered	Made O	Both	Not Sur	Very Sa	Somew	Somew	Very Un	Not Sur	< \$10K	\$10K -	\$25K -	> \$50K	Not Sur
Yes	25%	26%	28%	30%	22%	4%	15%	15%	3%	35%	51%	23%	16%	34%	38%	34%	34%	0%	25%	35%	41%	40%	24%
No	75%	74%	72%	70%	78%	96%	85%	85%	97%	65%	49%	77%	84%	66%	62%	66%	66%	100%	75%	65%	59%	60%	76%
Total	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%
Composition of Who Currently or Ha	100%	19%	31%	26%	12%	11%	26%	45%	29%	37%	45%	13%	6%	33%	35%	16%	14%	2%	21%	38%	24%	15%	2%

SURVEY USA°

Geography: USA 50 States

Data Collected: 08/05/2024 - 08/07/2024

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Percentages

Sponsor: National Endowment for Financial Education ()

15 The end of the student loan payment pause has negatively impacted the U.S. economy?

813 Who Currently or Have Had Stu	A 11		Stude	ent Loan	Status		Loan	s Aggreg	gated	In Defe	erment	Delin	quent	Standar	d Repay	IDR	Plan	Discharg	ged / For	Don't Kr	now Stat	Don't Kn	ow Stat
Credibility Interval: +/-3.2 pct points	All	Currentl	Currentl	Currentl	Had But	Never	Currentl	Had / P	Never	Yes	No	Yes	No	Yes	No	Yes	No	Yes	No	Yes	No	Yes	No
Yes	25%	32%	40%	39%	11%	0%	34%	11%	0%	29%	24%	38%	23%	39%	20%	49%	21%	19%	28%	20%	25%	6%	27%
No	75%	68%	60%	61%	89%	0%	66%	89%	0%	71%	76%	62%	77%	61%	80%	51%	79%	81%	72%	80%	75%	94%	73%
Total	100%	100%	100%	100%	100%	0%	100%	100%	0%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%
Composition of Who Currently or Ha	100%	42%	9%	11%	38%	0%	62%	38%	0%	26%	74%	14%	86%	28%	72%	16%	84%	29%	71%	4%	96%	8%	92%

15 The end of the student loan payment pause has negatively impacted the U.S. economy?

813 Who Currently or Have Had Stu	A 11			During	Pause				На	andled S	nce Pau	se				Budget (	Changes			Negative	ely Impa	Negative	ely Impa
Credibility Interval: +/-3.2 pct points	All	Made E	Made S	Made N	Forgive	Paid Off	Not Sur	Made E	Made M	Made F	Made N	Forgive	Paid Off	Cut \$50	Cut \$50	More T	Need T	Did Not	Not Sur	Yes	No	Yes	No
Yes	25%	29%	41%	26%	14%	7%	8%	28%	40%	43%	24%	14%	6%	33%	43%	55%	34%	9%	18%	37%	21%	43%	19%
No	75%	71%	59%	74%	86%	93%	92%	72%	60%	57%	76%	86%	94%	67%	57%	45%	66%	91%	82%	63%	79%	57%	81%
Total	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%
Composition of Who Currently or Ha	100%	28%	19%	26%	7%	17%	3%	30%	16%	10%	17%	9%	18%	28%	21%	10%	15%	22%	4%	27%	73%	25%	75%

15 The end of the student loan payment pause has negatively impacted the U.S. economy?

813 Who Currently or Have Had Stu	A 11	Negative	ely Impa	Unsure	Of Impa	Not W	orried	None	Apply		Additi	onal Edu	cation		Ма	jor Platfo	orm	Awa	re Of Ac	tions
Credibility Interval: +/-3.2 pct points	All	Yes	No	Yes	No	Yes	No	Yes	No	Less Li	More Li	Will Pur	Comple	Don't K	Yes	No	Not Sur	Yes	No	Not Sur
Yes	25%	-	-	20%	26%	6%	30%	0%	33%	35%	31%	33%	11%	8%	31%	18%	8%	34%	22%	24%
No	75%	-	-	80%	74%	94%	70%	100%	67%	65%	69%	67%	89%	92%	69%	82%	92%	66%	78%	76%
Total	100%			100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%
Composition of Who Currently or Ha	100%			15%	85%	18%	82%	23%	77%	31%	19%	14%	29%	7%	64%	23%	13%	27%	62%	12%

SURVEY USA°

Geography: USA 50 States

Data Collected: 08/05/2024 - 08/07/2024

Release Date: 08/09/2024

Percentages

Sponsor: National Endowment for Financial Education ()

15 The end of the student loan payment pause has negatively impacted the U.S. economy?

813 Who Currently or Have Had Stu	A.II		Con	nmunicat	ions		Comm	nunicate	Status		Entered	nto Plan	1	,	Satisfacti	on With E	ducation	า		Outs	tanding L	oans	
Credibility Interval: +/-3.2 pct points	All	Excelle	Good	Fair	Poor	Not Sur	Yes	No	Not Sur	Entered	Made O	Both	Not Sur	Very Sa	Somew	Somew	Very Un	Not Sur	< \$10K	\$10K -	\$25K -	> \$50K	Not Sur
Yes	25%	26%	29%	29%	20%	9%	11%	14%	3%	24%	30%	37%	33%	29%	35%	42%	36%	37%	19%	36%	38%	48%	7%
No	75%	74%	71%	71%	80%	91%	89%	86%	97%	76%	70%	63%	67%	71%	65%	58%	64%	63%	81%	64%	62%	52%	93%
Total	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%
Composition of Who Currently or Ha	100%	19%	31%	26%	12%	11%	26%	45%	29%	37%	45%	13%	6%	33%	35%	16%	14%	2%	21%	38%	24%	15%	2%

16 I am unsure what the impact of the end of the student loan payment pause is?

813 Who Currently or Have Had Stu	ΛII		Stude	ent Loan S	Status		Loan	s Aggreg	ated	In Defe	erment	Delin	quent	Standard	d Repay	IDR	Plan	Discharg	ged / For	Don't Kr	now Stat	Don't Kr	now Stat
Credibility Interval: +/-2.7 pct points	All	Currentl	Current	Currentl	Had But	Never	Currentl	Had / P	Never	Yes	No	Yes	No	Yes	No	Yes	No	Yes	No	Yes	No	Yes	No
Yes	15%	19%	21%	20%	9%	0%	19%	9%	0%	21%	14%	25%	14%	21%	13%	21%	14%	13%	16%	19%	15%	8%	16%
No	85%	81%	79%	80%	91%	0%	81%	91%	0%	79%	86%	75%	86%	79%	87%	79%	86%	87%	84%	81%	85%	92%	84%
Total	100%	100%	100%	100%	100%	0%	100%	100%	0%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%
Composition of Who Currently or Ha	100%	42%	9%	11%	38%	0%	62%	38%	0%	26%	74%	14%	86%	28%	72%	16%	84%	29%	71%	4%	96%	8%	92%

16 I am unsure what the impact of the end of the student loan payment pause is?

813 Who Currently or Have Had Stu	A 11			During	Pause				Н	andled S	ince Pau	se				Budget 0	Changes			Negative	ely Impa	Negative	ely Impa
Credibility Interval: +/-2.7 pct points	All	Made E	Made S	Made N	Forgive	Paid Off	Not Sur	Made E	Made M	Made F	Made N	Forgive	Paid Off	Cut \$50	Cut \$50	More T	Need T	Did Not	Not Sur	Yes	No	Yes	No
Yes	15%	13%	19%	23%	20%	4%	16%	12%	18%	33%	21%	15%	4%	13%	19%	20%	31%	15%	17%	7%	19%	15%	16%
No	85%	87%	81%	77%	80%	96%	84%	88%	82%	67%	79%	85%	96%	87%	81%	80%	69%	85%	83%	93%	81%	85%	84%
Total	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%
Composition of Who Currently or Ha	100%	28%	19%	26%	7%	17%	3%	30%	16%	10%	17%	9%	18%	28%	21%	10%	15%	22%	4%	27%	73%	25%	75%

SURVEY USA°

Geography: USA 50 States

Data Collected: 08/05/2024 - 08/07/2024

Release Date: 08/09/2024

Percentages

Sponsor: National Endowment for Financial Education ()

16 I am unsure what the impact of the end of the student loan payment pause is?

																					_
813 Who Currently or Have Had Stu	ΛII	Negative	ely Impa	Unsure (	Of Impa	Not W	orried	None	Apply		Additi	onal Edu	cation		Ма	jor Platfo	orm	Awa	re Of Act	ions	ı
Credibility Interval: +/-2.7 pct points	All	Yes	No	Yes	No	Yes	No	Yes	No	Less Li	More Li	Will Pur	Comple	Don't K	Yes	No	Not Sur	Yes	No	Not Sur	i
Yes	15%	12%	17%	ı	-	7%	17%	0%	20%	18%	18%	25%	9%	8%	16%	17%	9%	20%	13%	21%	i
No	85%	88%	83%	-	-	93%	83%	100%	80%	82%	82%	75%	91%	92%	84%	83%	91%	80%	87%	79%	ì
Total	100%	100%	100%			100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	i
Composition of Who Currently or Ha	100%	25%	75%			18%	82%	23%	77%	31%	19%	14%	29%	7%	64%	23%	13%	27%	62%	12%	i

**16** I am unsure what the impact of the end of the student loan payment pause is?

813 Who Currently or Have Had Stu	ΛII		Con	nmunicat	ions		Comn	nunicate	Status		Entered	nto Plan		•	Satisfacti	on With E	Education	า		Outs	tanding L	oans.	
Credibility Interval: +/-2.7 pct points	All	Excelle	Good	Fair	Poor	Not Sur	Yes	No	Not Sur	Entered	Made O	Both	Not Sur	Very Sa	Somew	Somew	Very Un	Not Sur	< \$10K	\$10K -	\$25K -	> \$50K	Not Sur
Yes	15%	17%	15%	17%	17%	8%	21%	10%	7%	20%	18%	34%	24%	17%	19%	25%	19%	18%	19%	25%	12%	18%	21%
No	85%	83%	85%	83%	83%	92%	79%	90%	93%	80%	82%	66%	76%	83%	81%	75%	81%	82%	81%	75%	88%	82%	79%
Total	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%
Composition of Who Currently or Ha	100%	19%	31%	26%	12%	11%	26%	45%	29%	37%	45%	13%	6%	33%	35%	16%	14%	2%	21%	38%	24%	15%	2%

17 I am not worried about the end of the student loan payment pause?

813 Who Currently or Have Had Stu	ΛII		Stude	nt Loan s	Status		Loan	ns Aggreg	gated	In Defe	erment	Delin	quent	Standar	d Repay	IDR	Plan	Discharg	ged / For	Don't Kr	now Stat	Don't Kn	now Stat	
Credibility Interval: +/-2.9 pct points	All	Currentl	Currentl	Currentl	Had But	Never	Currentl	Had / P	Never	Yes	No	Yes	No	Yes	No	Yes	No	Yes	No	Yes	No	Yes	No	
Yes	18%	15%	13%	16%	25%	0%	15%	25%	0%	16%	19%	10%	20%	16%	19%	11%	20%	28%	15%	21%	18%	12%	19%	
No	82%	85%	87%	84%	75%	0%	85%	75%	0%	84%	81%	90%	80%	84%	81%	89%	80%	72%	85%	79%	82%	88%	81%	
Total	100%	100%	100%	100%	100%	0%	100%	100%	0%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	
Composition of Who Currently or Ha	100%	42%	9%	11%	38%	0%	62%	38%	0%	26%	74%	14%	86%	28%	72%	16%	84%	29%	71%	4%	96%	8%	92%	

SURVEY USA°

Geography: USA 50 States

Data Collected: 08/05/2024 - 08/07/2024

Release Date: 08/09/2024

Percentages

Sponsor: National Endowment for Financial Education ()

17 I am not worried about the end of the student loan payment pause?

813 Who Currently or Have Had Stu	A 11			During	Pause				H	andled S	ince Pau	se				Budget (	Changes			Negative	ely Impa	Negative	ely Impa
Credibility Interval: +/-2.9 pct points	All	Made E	Made S	Made N	Forgive	Paid Off	Not Sur	Made E	Made M	Made F	Made N	Forgive	Paid Off	Cut \$50	Cut \$50	More T	Need T	Did Not	Not Sur	Yes	No	Yes	No
Yes	18%	21%	8%	21%	26%	20%	19%	21%	6%	10%	17%	40%	21%	6%	7%	11%	8%	43%	16%	4%	24%	2%	24%
No	82%	79%	92%	79%	74%	80%	81%	79%	94%	90%	83%	60%	79%	94%	93%	89%	92%	57%	84%	96%	76%	98%	76%
Total	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%
Composition of Who Currently or Ha	100%	28%	19%	26%	7%	17%	3%	30%	16%	10%	17%	9%	18%	28%	21%	10%	15%	22%	4%	27%	73%	25%	75%

17 I am not worried about the end of the student loan payment pause?

813 Who Currently or Have Had Stu		Negative	ely Impa	Unsure	Of Impa	Not W	orried	None	Apply		Additi	onal Edu	cation		Ма	jor Platfo	orm	Awa	re Of Ac	tions
Credibility Interval: +/-2.9 pct points	All	Yes	No	Yes	No	Yes	No	Yes	No	Less Li	More Li	Will Pur	Comple	Don't K	Yes	No	Not Sur	Yes	No	Not Sur
Yes	18%	4%	23%	8%	20%	-	-	0%	24%	12%	17%	15%	27%	22%	14%	25%	30%	13%	23%	10%
No	82%	96%	77%	92%	80%	-	-	100%	76%	88%	83%	85%	73%	78%	86%	75%	70%	87%	77%	90%
Total	100%	100%	100%	100%	100%			100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%
Composition of Who Currently or Ha	100%	25%	75%	15%	85%			23%	77%	31%	19%	14%	29%	7%	64%	23%	13%	27%	62%	12%

1 7 I am not worried about the end of the student loan payment pause?

813 Who Currently or Have Had Stu	ΛII		Con	nmunicat	ions		Comm	nunicate	Status		Entered	nto Plan		•	Satisfacti	on With E	Education	า		Outs	tanding L	oans.	
Credibility Interval: +/-2.9 pct points	All	Excelle	Good	Fair	Poor	Not Sur	Yes	No	Not Sur	Entered	Made O	Both	Not Sur	Very Sa	Somew	Somew	Very Un	Not Sur	< \$10K	\$10K -	\$25K -	> \$50K	Not Sur
Yes	18%	23%	20%	17%	14%	14%	18%	17%	9%	16%	11%	25%	35%	23%	13%	4%	13%	12%	24%	16%	7%	11%	12%
No	82%	77%	80%	83%	86%	86%	82%	83%	91%	84%	89%	75%	65%	77%	87%	96%	87%	88%	76%	84%	93%	89%	88%
Total	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%
Composition of Who Currently or Ha	100%	19%	31%	26%	12%	11%	26%	45%	29%	37%	45%	13%	6%	33%	35%	16%	14%	2%	21%	38%	24%	15%	2%

SURVEY USA

National Endowment for Financial Education ()

Sponsor:

Geography: USA 50 States

Data Collected: 08/05/2024 - 08/07/2024

Release Date: 08/09/2024

Percentages

18 None of these apply to me?

10																							
813 Who Currently or Have Had Stu	ΛII		Stude	ent Loan	Status		Loan	s Aggre	gated	In Defe	erment	Delin	quent	Standard	d Repay	IDR	Plan	Discharg	ed / For	Don't Kn	ow Stat	Don't Kno	ow Stat
Credibility Interval: +/-3.1 pct points	All	Currentl	Currentl	Currentl	Had But	Never	Currentl	Had / P	Never	Yes	No	Yes	No	Yes	No	Yes	No	Yes	No	Yes	No	Yes	No
Yes	23%	6%	6%	9%	49%	0%	7%	49%	0%	6%	28%	4%	25%	7%	29%	5%	26%	40%	15%	34%	22%	72%	18%
No	77%	94%	94%	91%	51%	0%	93%	51%	0%	94%	72%	96%	75%	93%	71%	95%	74%	60%	85%	66%	78%	28%	82%
Total	100%	100%	100%	100%	100%	0%	100%	100%	0%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%
Composition of Who Currently or Ha	100%	42%	9%	11%	38%	0%	62%	38%	0%	26%	74%	14%	86%	28%	72%	16%	84%	29%	71%	4%	96%	8%	92%

18 None of these apply to me?

813 Who Currently or Have Had Stu	A 11			During	Pause				На	andled S	ince Pau	se				Budget (	Changes			Negative	ely Impa	Negative	ely Impa
Credibility Interval: +/-3.1 pct points	All	Made E	Made S	Made N	Forgive	Paid Off	Not Sur	Made E	Made M	Made F	Made N	Forgive	Paid Off	Cut \$50	Cut \$50	More T	Need T	Did Not	Not Sur	Yes	No	Yes	No
Yes	23%	15%	3%	10%	35%	67%	48%	12%	5%	3%	18%	27%	68%	6%	3%	12%	4%	27%	31%	0%	31%	0%	30%
No	77%	85%	97%	90%	65%	33%	52%	88%	95%	97%	82%	73%	32%	94%	97%	88%	96%	73%	69%	100%	69%	100%	70%
Total	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%
Composition of Who Currently or Ha	100%	28%	19%	26%	7%	17%	3%	30%	16%	10%	17%	9%	18%	28%	21%	10%	15%	22%	4%	27%	73%	25%	75%

18 None of these apply to me?

813 Who Currently or Have Had Stu	ΛII	Negative	ely Impa	Unsure	Of Impa	Not W	orried	None	Apply		Additi	onal Edu	cation		Ма	jor Platfo	orm	Awa	re Of Ac	tions	
Credibility Interval: +/-3.1 pct points	All	Yes	No	Yes	No	Yes	No	Yes	No	Less Li	More Li	Will Pur	Comple	Don't K	Yes	No	Not Sur	Yes	No	Not Sur	
Yes	23%	0%	30%	0%	27%	0%	28%	-	-	6%	10%	10%	46%	56%	16%	33%	38%	8%	27%	32%	l
No	77%	100%	70%	100%	73%	100%	72%	-	-	94%	90%	90%	54%	44%	84%	67%	62%	92%	73%	68%	1
Total	100%	100%	100%	100%	100%	100%	100%			100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	
Composition of Who Currently or Ha	100%	25%	75%	15%	85%	18%	82%			31%	19%	14%	29%	7%	64%	23%	13%	27%	62%	12%	l

SURVEY USA°

Geography: USA 50 States

Data Collected: 08/05/2024 - 08/07/2024

Release Date: 08/09/2024

Percentages

Sponsor: National Endowment for Financial Education ()

18 None of these apply to me?

813 Who Currently or Have Had Stu	A 11		Con	nmunicat	ions		Comm	nunicate	Status		Entered	nto Plan		Ç	Satisfacti	on With E	Education	า		Outs	tanding L	oans	
Credibility Interval: +/-3.1 pct points	All	Excelle	Good	Fair	Poor	Not Sur	Yes	No	Not Sur	Entered	Made O	Both	Not Sur	Very Sa	Somew	Somew	Very Un	Not Sur	< \$10K	\$10K -	\$25K -	> \$50K	Not Sur
Yes	23%	14%	15%	17%	24%	67%	52%	52%	78%	6%	4%	13%	0%	6%	6%	5%	8%	33%	13%	3%	5%	5%	44%
No	77%	86%	85%	83%	76%	33%	48%	48%	22%	94%	96%	87%	100%	94%	94%	95%	92%	67%	87%	97%	95%	95%	56%
Total	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%
Composition of Who Currently or Ha	100%	19%	31%	26%	12%	11%	26%	45%	29%	37%	45%	13%	6%	33%	35%	16%	14%	2%	21%	38%	24%	15%	2%

19 Taking the end of the student loan repayment pause into consideration, which of the following statements best describes your attitude toward pursuing additional education? (First two choices rotated)

813 Who Currently or Have Had Stu	A II		Stude	ent Loan	Status		Loan	s Aggreg	gated	In Defe	erment	Delin	quent	Standar	d Repay	IDR	Plan	Discharg	ged / For	Don't Kr	now Stat	Don't Kr	now Stat
Credibility Interval: +/-3.7 pct points	All	Currentl	Currentl	Currentl	Had But	Never	Currentl	Had / P	Never	Yes	No	Yes	No	Yes	No	Yes	No	Yes	No	Yes	No	Yes	No
Less Likely To Pursue	31%	42%	33%	40%	15%	0%	41%	15%	0%	42%	27%	38%	30%	35%	29%	37%	30%	15%	37%	27%	31%	13%	32%
More Likely To Pursue	19%	22%	28%	22%	12%	0%	23%	12%	0%	24%	18%	26%	18%	29%	15%	23%	18%	16%	21%	21%	19%	4%	21%
Will Pursue At More Affordable Instit	14%	17%	15%	15%	11%	0%	16%	11%	0%	17%	13%	23%	13%	17%	13%	23%	12%	12%	15%	5%	15%	6%	15%
Completed All The Education I Inten	29%	14%	22%	15%	52%	0%	15%	52%	0%	14%	34%	10%	32%	17%	34%	14%	32%	49%	21%	37%	29%	48%	28%
Don't Know	7%	5%	2%	8%	10%	0%	5%	10%	0%	3%	8%	3%	7%	3%	8%	3%	7%	7%	6%	10%	7%	29%	5%
Total	100%	100%	100%	100%	100%	0%	100%	100%	0%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%
Composition of Who Currently or Ha	100%	42%	9%	11%	38%	0%	62%	38%	0%	26%	74%	14%	86%	28%	72%	16%	84%	29%	71%	4%	96%	8%	92%

19 Taking the end of the student loan repayment pause into consideration, which of the following statements best describes your attitude toward pursuing additional education? (First two choices rotated)

813 Who Currently or Have Had Stu	A 11			During	Pause				Н	andled S	ince Paus	se				Budget (	Changes			Negative	ely Impa	Negative	ely Impa
Credibility Interval: +/-3.7 pct points	All	Made E	Made S	Made N	Forgive	Paid Off	Not Sur	Made E	Made M	Made F	Made N	Forgive	Paid Off	Cut \$50	Cut \$50	More T	Need T	Did Not	Not Sur	Yes	No	Yes	No
Less Likely To Pursue	31%	31%	42%	42%	19%	9%	16%	37%	44%	38%	35%	19%	7%	45%	48%	33%	43%	19%	40%	54%	22%	45%	26%
More Likely To Pursue	19%	33%	21%	11%	23%	7%	10%	26%	25%	17%	20%	8%	8%	32%	24%	30%	16%	16%	7%	24%	17%	23%	18%
Will Pursue At More Affordable Instit	14%	12%	23%	16%	15%	5%	9%	10%	24%	27%	13%	23%	2%	11%	19%	24%	20%	15%	9%	11%	15%	19%	13%
Completed All The Education I Inten	29%	21%	11%	23%	40%	70%	27%	22%	6%	12%	25%	43%	69%	12%	8%	11%	16%	40%	19%	9%	37%	10%	35%
Don't Know	7%	4%	3%	8%	3%	9%	38%	5%	1%	7%	7%	8%	14%	1%	2%	3%	6%	10%	24%	2%	8%	2%	8%
Total	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%
Composition of Who Currently or Ha	100%	28%	19%	26%	7%	17%	3%	30%	16%	10%	17%	9%	18%	28%	21%	10%	15%	22%	4%	27%	73%	25%	75%

SURVEY USA

Geography: USA 50 States

Data Collected: 08/05/2024 - 08/07/2024

Release Date: 08/09/2024

Percentages

Sponsor: National Endowment for Financial Education ()

Taking the end of the student loan repayment pause into consideration, which of the following statements best describes your attitude toward pursuing additional education? (First two choices rotated)

813 Who Currently or Have Had Stu	A.II	Negative	ely Impa	Unsure	Of Impa	Not W	orried	None	Apply		Additi	onal Edu	cation		Ма	jor Platfo	orm	Awa	re Of Ac	tions
Credibility Interval: +/-3.7 pct points	All	Yes	No	Yes	No	Yes	No	Yes	No	Less Li	More Li	Will Pur	Comple	Don't K	Yes	No	Not Sur	Yes	No	Not Sur
Less Likely To Pursue	31%	43%	27%	35%	30%	20%	33%	9%	37%	-	-	-	-	-	35%	24%	22%	38%	28%	28%
More Likely To Pursue	19%	23%	18%	22%	19%	17%	20%	8%	22%	-	i	_	-	-	24%	13%	4%	31%	16%	7%
Will Pursue At More Affordable Instit	14%	19%	13%	22%	13%	12%	15%	6%	16%	-	ı	-	-	-	14%	13%	16%	14%	13%	22%
Completed All The Education I Inten	29%	13%	35%	17%	32%	43%	26%	60%	20%	-	-	-	-	-	22%	42%	44%	16%	35%	28%
Don't Know	7%	2%	8%	4%	7%	8%	6%	17%	4%	-	i	_	-	-	5%	7%	14%	2%	7%	14%
Total	100%	100%	100%	100%	100%	100%	100%	100%	100%		·				100%	100%	100%	100%	100%	100%
Composition of Who Currently or Ha	100%	25%	75%	15%	85%	18%	82%	23%	77%						64%	23%	13%	27%	62%	12%

19 Taking the end of the student loan repayment pause into consideration, which of the following statements best describes your attitude toward pursuing additional education? (First two choices rotated)

813 Who Currently or Have Had Stu	A II		Con	nmunicat	ions		Comn	nunicate	Status		Entered	Into Plan			Satisfacti	on With E	Education	า		Outs	tanding L	oans	
Credibility Interval: +/-3.7 pct points	All	Excelle	Good	Fair	Poor	Not Sur	Yes	No	Not Sur	Entered	Made O	Both	Not Sur	Very Sa	Somew	Somew	Very Un	Not Sur	< \$10K	\$10K -	\$25K -	> \$50K	Not Sur
Less Likely To Pursue	31%	25%	32%	39%	41%	9%	27%	15%	13%	44%	41%	47%	29%	28%	39%	57%	58%	20%	35%	35%	45%	59%	31%
More Likely To Pursue	19%	37%	20%	14%	15%	3%	11%	7%	12%	29%	22%	16%	23%	38%	22%	11%	7%	0%	27%	23%	25%	16%	6%
Will Pursue At More Affordable Instit	14%	10%	19%	14%	12%	10%	3%	6%	9%	16%	13%	31%	18%	16%	18%	19%	10%	10%	12%	23%	13%	10%	20%
Completed All The Education I Inten	29%	27%	25%	28%	23%	57%	48%	50%	33%	10%	19%	6%	16%	14%	18%	9%	13%	57%	19%	14%	16%	11%	21%
Don't Know	7%	1%	4%	6%	9%	22%	12%	22%	34%	1%	5%	0%	14%	4%	3%	4%	12%	12%	8%	5%	1%	4%	22%
Total	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%
Composition of Who Currently or Ha	100%	19%	31%	26%	12%	11%	26%	45%	29%	37%	45%	13%	6%	33%	35%	16%	14%	2%	21%	38%	24%	15%	2%

Regardless of political affiliation, do you feel the impact of student loans on finances must be a major platform consideration from any/all candidates in the presidential election this fall?

A 11		Stude	ent Loan	Status		Loan	s Aggreg	gated	In Defe	erment	Delin	quent	Standar	d Repay	IDR	Plan	Discharg	ged / For	Don't Kr	now Stat	Don't Kr	now Stat
All	Currentl	Currentl	Currentl	Had But	Never	Currentl	Had / P	Never	Yes	No	Yes	No	Yes	No	Yes	No	Yes	No	Yes	No	Yes	No
64%	75%	67%	67%	51%	0%	72%	51%	0%	80%	59%	74%	63%	72%	61%	74%	62%	53%	69%	43%	65%	43%	66%
23%	16%	25%	21%	31%	0%	18%	31%	0%	14%	26%	19%	24%	21%	24%	17%	24%	31%	20%	38%	23%	28%	23%
13%	9%	8%	12%	18%	0%	10%	18%	0%	7%	15%	7%	14%	7%	15%	9%	13%	16%	11%	19%	12%	29%	11%
100%	100%	100%	100%	100%	0%	100%	100%	0%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%
100%	42%	9%	11%	38%	0%	62%	38%	0%	26%	74%	14%	86%	28%	72%	16%	84%	29%	71%	4%	96%	8%	92%
	64% 23% 13% 100%	Currentl 64% 75% 23% 16% 13% 9% 100% 100%	All Currentl Currentl 64% 75% 67% 23% 16% 25% 13% 9% 8% 100% 100% 100%	All Currentl Currentl Currentl 64% 75% 67% 67% 23% 16% 25% 21% 13% 9% 8% 12% 100% 100% 100% 100%	Currentl         Currentl         Currentl         Currentl         Had But           64%         75%         67%         67%         51%           23%         16%         25%         21%         31%           13%         9%         8%         12%         18%           100%         100%         100%         100%         100%	All Currentl Currentl Currentl Had But Never 64% 75% 67% 67% 51% 0% 23% 16% 25% 21% 31% 0% 13% 9% 8% 12% 18% 0% 100% 100% 100% 100% 0%	All Currentl Currentl Currentl Had But Never Currentl 64% 75% 67% 67% 51% 0% 72% 23% 16% 25% 21% 31% 0% 18% 13% 9% 8% 12% 18% 0% 10% 100% 100% 100% 0% 100%	All Currentl Currentl Currentl Had But Never Currentl Had / P 64% 75% 67% 67% 51% 0% 72% 51% 23% 16% 25% 21% 31% 0% 18% 31% 13% 9% 8% 12% 18% 0% 10% 18% 100% 100% 100% 100% 100% 0% 100% 100%	All Currentl Currentl Currentl Had But Never Currentl Had / P Never 64% 75% 67% 67% 51% 0% 72% 51% 0% 23% 16% 25% 21% 31% 0% 18% 31% 0% 13% 9% 8% 12% 18% 0% 10% 10% 18% 0% 100% 100% 100% 0%	All Currentl Currentl Currentl Had But Never Currentl Had / P Never Yes 64% 75% 67% 67% 51% 0% 72% 51% 0% 80% 23% 16% 25% 21% 31% 0% 18% 31% 0% 14% 13% 9% 8% 12% 18% 0% 10% 18% 0% 7% 100% 100% 100% 100% 100% 0% 100% 0% 100%	All Currentl Currentl Currentl Had But Never Currentl Had / P Never Yes No 64% 75% 67% 67% 51% 0% 72% 51% 0% 80% 59% 23% 16% 25% 21% 31% 0% 18% 31% 0% 14% 26% 13% 9% 8% 12% 18% 0% 10% 18% 0% 7% 15% 100% 100% 100% 100% 100% 0% 100% 0% 100% 0% 100%	All Currentl Currentl Currentl Had But Never Currentl Had / P Never Yes No Yes 64% 75% 67% 67% 51% 0% 72% 51% 0% 80% 59% 74% 23% 16% 25% 21% 31% 0% 18% 31% 0% 14% 26% 19% 13% 9% 8% 12% 18% 0% 10% 18% 0% 7% 15% 7% 100% 100% 100% 100% 100% 100% 100%	All Currentl Currentl Currentl Had But Never Currentl Had / P Never Yes No Yes No 64% 75% 67% 67% 51% 0% 72% 51% 0% 80% 59% 74% 63% 23% 16% 25% 21% 31% 0% 18% 31% 0% 14% 26% 19% 24% 13% 9% 8% 12% 18% 0% 10% 18% 0% 7% 15% 7% 14% 100% 100% 100% 100% 100% 100% 100%	All Currentl Currentl Currentl Had But Never Currentl Had / P Never Yes No Yes No Yes 64% 75% 67% 67% 51% 0% 72% 51% 0% 80% 59% 74% 63% 72% 23% 16% 25% 21% 31% 0% 18% 31% 0% 14% 26% 19% 24% 21% 13% 9% 8% 12% 18% 0% 10% 18% 0% 7% 15% 7% 14% 7% 100% 100% 100% 100% 100% 100% 100%	All Currentl Currentl Currentl Had But Never Currentl Had / P Never Yes No Yes No Yes No 64% 75% 67% 67% 51% 0% 72% 51% 0% 80% 59% 74% 63% 72% 61% 23% 16% 25% 21% 31% 0% 18% 31% 0% 14% 26% 19% 24% 21% 24% 13% 9% 8% 12% 18% 0% 10% 18% 0% 7% 15% 7% 14% 7% 15% 100% 100% 100% 100% 100% 100% 100%	All Currentl Currentl Currentl Had But Never Currentl Had / P Never Yes No Yes No Yes No Yes 64% 75% 67% 67% 51% 0% 72% 51% 0% 80% 59% 74% 63% 72% 61% 74% 23% 16% 25% 21% 31% 0% 18% 31% 0% 14% 26% 19% 24% 21% 24% 17% 13% 9% 8% 12% 18% 0% 10% 18% 0% 7% 15% 7% 14% 7% 15% 9% 100% 100% 100% 100% 100% 100% 100%	All Currentl Currentl Currentl Had But Never Currentl Had / P Never Yes No Yes No Yes No Yes No Yes No 64% 75% 67% 67% 51% 0% 72% 51% 0% 80% 59% 74% 63% 72% 61% 74% 62% 23% 16% 25% 21% 31% 0% 18% 31% 0% 14% 26% 19% 24% 21% 24% 17% 24% 13% 9% 8% 12% 18% 0% 10% 18% 0% 7% 15% 7% 14% 7% 15% 9% 13% 100% 100% 100% 100% 100% 100% 100%	All Currentl Currentl Currentl Had But Never Currentl Had / P Never Yes No Yes	All Currentl Currentl Currentl Had But Never Currentl Had / P Never Yes No Yes	All Currentl Currentl Currentl Had But Never Currentl Had / P Never Yes No Yes	All Currentl Currentl Currentl Currentl Had But Never Currentl Had / P Never Yes No Ye	All Currentl Currentl Currentl Had But Never Currentl Had / P Never Yes No Yes

SURVEY USA

Geography: USA 50 States

Data Collected: 08/05/2024 - 08/07/2024

Release Date: 08/09/2024

Percentages

Sponsor: National Endowment for Financial Education ()

Regardless of political affiliation, do you feel the impact of student loans on finances must be a major platform consideration from any/all candidates in the presidential election this fall?

813 Who Currently or Have Had Stu	AII			During	Pause				На	andled S	nce Pau	se				Budget (	Changes			Negative	ely Impa	Negative	ely Impa
Credibility Interval: +/-3.5 pct points	All	Made E	Made S	Made N	Forgive	Paid Off	Not Sur	Made E	Made M	Made F	Made N	Forgive	Paid Off	Cut \$50	Cut \$50	More T	Need T	Did Not	Not Sur	Yes	No	Yes	No
Yes	64%	67%	75%	66%	68%	46%	49%	67%	78%	72%	61%	56%	48%	76%	79%	71%	71%	48%	66%	81%	58%	82%	58%
No	23%	25%	14%	23%	24%	30%	30%	23%	15%	19%	23%	27%	31%	18%	13%	23%	19%	33%	13%	12%	27%	13%	26%
Not Sure	13%	8%	12%	11%	9%	24%	21%	9%	6%	9%	16%	17%	21%	6%	7%	6%	10%	19%	21%	6%	15%	4%	15%
Total	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%
Composition of Who Currently or Ha	100%	28%	19%	26%	7%	17%	3%	30%	16%	10%	17%	9%	18%	28%	21%	10%	15%	22%	4%	27%	73%	25%	75%

Regardless of political affiliation, do you feel the impact of student loans on finances must be a major platform consideration from any/all candidates in the presidential election this fall?

813 Who Currently or Have Had Stu	A II	Negative	ely Impa	Unsure	Of Impa	Not W	orried	None	Apply		Additi	onal Edu	cation		Ма	jor Platf	orm	Awa	re Of Ac	tions
Credibility Interval: +/-3.5 pct points	All	Yes	No	Yes	No	Yes	No	Yes	No	Less Li	More Li	Will Pur	Comple	Don't K	Yes	No	Not Sur	Yes	No	Not Sur
Yes	64%	79%	59%	67%	64%	48%	68%	45%	70%	73%	81%	64%	47%	47%	1	-	-	82%	58%	57%
No	23%	16%	25%	26%	23%	32%	21%	34%	20%	18%	16%	22%	33%	26%	ı	ı	-	14%	29%	15%
Not Sure	13%	4%	16%	7%	14%	21%	11%	22%	10%	9%	3%	14%	19%	27%	ı	ı	-	4%	14%	28%
Total	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%				100%	100%	100%
Composition of Who Currently or Ha	100%	25%	75%	15%	85%	18%	82%	23%	77%	31%	19%	14%	29%	7%				27%	62%	12%

Regardless of political affiliation, do you feel the impact of student loans on finances must be a major platform consideration from any/all candidates in the presidential election this fall?

813 Who Currently or Have Had Stu	A 11		Con	nmunicati	ions		Comn	nunicate	Status		Entered I	nto Plar	1	Ş	Satisfaction	on With E	Education	า		Outs	tanding L	oans.	
Credibility Interval: +/-3.5 pct points	All	Excelle	Good	Fair	Poor	Not Sur	Yes	No	Not Sur	Entered	Made O	Both	Not Sur	Very Sa	Somew	Somew	Very Un	Not Sur	< \$10K	\$10K -	\$25K -	> \$50K	Not Sur
Yes	64%	75%	68%	64%	62%	38%	61%	32%	43%	87%	81%	65%	52%	77%	73%	70%	66%	35%	73%	73%	71%	75%	50%
No	23%	21%	21%	21%	27%	34%	17%	45%	23%	9%	13%	24%	33%	18%	17%	16%	22%	34%	15%	21%	17%	19%	13%
Not Sure	13%	4%	11%	16%	11%	28%	21%	22%	34%	5%	6%	10%	15%	5%	10%	14%	12%	31%	12%	7%	11%	6%	37%
Total	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%
Composition of Who Currently or Ha	100%	19%	31%	26%	12%	11%	26%	45%	29%	37%	45%	13%	6%	33%	35%	16%	14%	2%	21%	38%	24%	15%	2%

SURVEY USA°

Geography: USA 50 States

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Percentages

Sponsor: National Endowment for Financial Education ()

**21** Are you aware of any actions taken by the government against your loan servicer over the past year?

813 Who Currently or Have Had Stu	ΛII		Stude	nt Loan	Status		Loan	s Aggreg	jated	In Defe	erment	Delin	quent	Standar	d Repay	IDR	Plan	Discharg	ged / For	Don't Kr	now Stat	Don't Kn	ow Stat
Credibility Interval: +/-3.6 pct points	All	Currentl	Currentl	Currentl	Had But	Never	Currentl	Had / P	Never	Yes	No	Yes	No	Yes	No	Yes	No	Yes	No	Yes	No	Yes	No
Yes	27%	35%	34%	34%	13%	0%	35%	13%	0%	40%	22%	41%	24%	36%	23%	37%	25%	20%	29%	22%	27%	15%	28%
No	62%	55%	60%	51%	72%	0%	55%	72%	0%	47%	67%	54%	63%	54%	64%	47%	64%	70%	58%	65%	61%	66%	61%
Not Sure	12%	10%	6%	15%	14%	0%	11%	14%	0%	13%	12%	6%	13%	9%	13%	17%	11%	10%	13%	13%	12%	19%	11%
Total	100%	100%	100%	100%	100%	0%	100%	100%	0%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%
Composition of Who Currently or Ha	100%	42%	9%	11%	38%	0%	62%	38%	0%	26%	74%	14%	86%	28%	72%	16%	84%	29%	71%	4%	96%	8%	92%

21 Are you aware of any actions taken by the government against your loan servicer over the past year?

813 Who Currently or Have Had Stu	A II			During	Pause				Ha	andled Si	ince Pau	se				Budget (	Changes			Negative	ely Impa	Negative	ely Impa
Credibility Interval: +/-3.6 pct points	All	Made E	Made S	Made N	Forgive	Paid Off	Not Sur	Made E	Made M	Made F	Made N	Forgive	Paid Off	Cut \$50	Cut \$50	More T	Need T	Did Not	Not Sur	Yes	No	Yes	No
Yes	27%	44%	30%	18%	18%	8%	33%	39%	37%	38%	14%	15%	7%	43%	45%	36%	22%	14%	28%	37%	23%	42%	21%
No	62%	49%	58%	63%	73%	81%	58%	50%	52%	48%	74%	74%	79%	50%	44%	51%	59%	75%	59%	53%	65%	48%	66%
Not Sure	12%	7%	12%	19%	9%	11%	9%	10%	11%	14%	12%	12%	14%	8%	10%	13%	19%	11%	14%	9%	13%	9%	13%
Total	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%
Composition of Who Currently or Ha	100%	28%	19%	26%	7%	17%	3%	30%	16%	10%	17%	9%	18%	28%	21%	10%	15%	22%	4%	27%	73%	25%	75%

Are you aware of any actions taken by the government against your loan servicer over the past year?

813 Who Currently or Have Had Stu	ΛII	Negative	ely Impa	Unsure	Of Impa	Not W	orried/	None	Apply		Additi	onal Edu	cation		Ма	jor Platfo	orm	Awa	re Of Ad	ctions
Credibility Interval: +/-3.6 pct points	All	Yes	No	Yes	No	Yes	No	Yes	No	Less Li	More Li	Will Pur	Comple	Don't K	Yes	No	Not Sur	Yes	No	Not Sur
Yes	27%	36%	23%	34%	25%	18%	28%	9%	32%	32%	43%	26%	14%	7%	34%	16%	8%	-	-	-
No	62%	53%	64%	50%	64%	75%	58%	74%	58%	57%	52%	55%	74%	68%	55%	77%	66%	-	-	-
Not Sure	12%	11%	12%	16%	11%	6%	13%	17%	10%	11%	5%	19%	12%	25%	11%	8%	26%	-	-	-
Total	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%			
Composition of Who Currently or Ha	100%	25%	75%	15%	85%	18%	82%	23%	77%	31%	19%	14%	29%	7%	64%	23%	13%			

SURVEY USA

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21 Are you aware of any actions taken by the government against your loan servicer over the past year?

813 Who Currently or Have Had Stu	A 11		Con	nmunicat	ions		Comn	nunicate	Status		Entered	nto Plan	l	,	Satisfacti	on With E	Education	1		Outs	tanding L	oans.	
Credibility Interval: +/-3.6 pct points	All	Excelle	Good	Fair	Poor	Not Sur	Yes	No	Not Sur	Entered	Made O	Both	Not Sur	Very Sa	Somew	Somew	Very Un	Not Sur	< \$10K	\$10K -	\$25K -	> \$50K	Not Sur
Yes	27%	52%	29%	19%	14%	6%	38%	12%	8%	57%	34%	29%	6%	56%	31%	18%	15%	10%	38%	34%	34%	33%	31%
No	62%	43%	61%	64%	76%	74%	50%	79%	59%	35%	52%	46%	86%	41%	58%	64%	67%	69%	57%	56%	52%	55%	46%
Not Sure	12%	5%	10%	17%	10%	20%	12%	9%	33%	8%	15%	25%	8%	3%	11%	18%	18%	20%	6%	10%	14%	11%	23%
Total	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%
Composition of Who Currently or Ha	100%	19%	31%	26%	12%	11%	26%	45%	29%	37%	45%	13%	6%	33%	35%	16%	14%	2%	21%	38%	24%	15%	2%

**22** How would you describe the communications you receive from your loan servicer?

813 Who Currently or Have Had Stu	ΛII		Stude	nt Loan S	Status		Loar	ns Aggreg	gated	In Defe	erment	Delin	quent	Standard	d Repay	IDR	Plan	Discharg	ged / For	Don't Kr	now Stat	Don't Kr	now Stat
Credibility Interval: +/-3.7 pct points	All	Currentl	Currentl	Currentl	Had But	Never	Currentl	Had / P	Never	Yes	No	Yes	No	Yes	No	Yes	No	Yes	No	Yes	No	Yes	No
Excellent	19%	22%	21%	20%	15%	0%	22%	15%	0%	26%	17%	19%	19%	23%	18%	25%	18%	20%	19%	19%	19%	14%	20%
Good	31%	29%	50%	36%	27%	0%	34%	27%	0%	29%	32%	33%	31%	39%	28%	35%	30%	30%	31%	18%	32%	16%	32%
Fair	26%	30%	19%	36%	22%	0%	29%	22%	0%	29%	26%	28%	26%	28%	26%	27%	26%	19%	29%	13%	27%	21%	27%
Poor	12%	16%	6%	5%	11%	0%	12%	11%	0%	14%	11%	17%	11%	6%	14%	9%	12%	13%	12%	22%	11%	8%	12%
Not Sure	11%	3%	3%	3%	26%	0%	3%	26%	0%	2%	15%	3%	13%	3%	15%	4%	13%	19%	8%	28%	11%	42%	9%
Total	100%	100%	100%	100%	100%	0%	100%	100%	0%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%
Composition of Who Currently or Ha	100%	42%	9%	11%	38%	0%	62%	38%	0%	26%	74%	14%	86%	28%	72%	16%	84%	29%	71%	4%	96%	8%	92%

**22** How would you describe the communications you receive from your loan servicer?

813 Who Currently or Have Had Stu	ΛII			During	Pause				H	andled S	ince Paus	se				Budget (	Changes	i		Negative	ely Impa	Negative	ly Impa
Credibility Interval: +/-3.7 pct points	All	Made E	Made S	Made N	Forgive	Paid Off	Not Sur	Made E	Made M	Made F	Made N	Forgive	Paid Off	Cut \$50	Cut \$50	More T	Need T	Did Not	Not Sur	Yes	No	Yes	No
Excellent	19%	37%	10%	10%	20%	15%	22%	30%	16%	14%	13%	22%	13%	33%	16%	17%	8%	19%	16%	27%	16%	20%	19%
Good	31%	30%	50%	28%	19%	24%	8%	34%	47%	28%	20%	29%	24%	29%	46%	39%	29%	30%	4%	24%	34%	35%	30%
Fair	26%	24%	29%	37%	26%	14%	20%	27%	27%	39%	29%	19%	18%	29%	25%	24%	42%	28%	22%	31%	25%	32%	24%
Poor	12%	7%	8%	19%	24%	9%	14%	5%	10%	14%	26%	13%	10%	8%	10%	20%	17%	10%	28%	15%	11%	10%	12%
Not Sure	11%	2%	3%	7%	11%	39%	36%	4%	1%	4%	12%	18%	34%	1%	3%	0%	4%	13%	29%	2%	15%	2%	15%
Total	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%
Composition of Who Currently or Ha	100%	28%	19%	26%	7%	17%	3%	30%	16%	10%	17%	9%	18%	28%	21%	10%	15%	22%	4%	27%	73%	25%	75%

SURVEY USA°

Geography: USA 50 States

Data Collected: 08/05/2024 - 08/07/2024

Release Date: 08/09/2024

Percentages

Sponsor: National Endowment for Financial Education ()

**22** How would you describe the communications you receive from your loan servicer?

A.II	Negative	ely Impa	Unsure	Of Impa	Not W	orried	None	Apply		Additi	onal Edu	cation		Ма	jor Platfo	orm	Awa	re Of Ac	tions
All	Yes	No	Yes	No	Yes	No	Yes	No	Less Li	More Li	Will Pur	Comple	Don't K	Yes	No	Not Sur	Yes	No	Not Sur
19%	20%	19%	21%	19%	24%	18%	12%	21%	16%	37%	14%	18%	3%	22%	18%	6%	38%	13%	8%
31%	36%	29%	30%	31%	34%	30%	21%	34%	32%	33%	42%	26%	19%	33%	28%	26%	34%	31%	25%
26%	31%	25%	29%	26%	25%	27%	20%	28%	33%	19%	25%	25%	23%	26%	24%	32%	19%	27%	38%
12%	9%	13%	13%	12%	9%	13%	13%	12%	16%	9%	10%	9%	17%	11%	14%	10%	6%	15%	10%
11%	4%	14%	6%	13%	9%	12%	34%	5%	3%	2%	8%	22%	37%	7%	17%	25%	3%	14%	19%
100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%
100%	25%	75%	15%	85%	18%	82%	23%	77%	31%	19%	14%	29%	7%	64%	23%	13%	27%	62%	12%
	31% 26% 12% 11% 100%	All Yes 19% 20% 31% 36% 26% 31% 12% 9% 11% 4% 100% 100%	Yes         No           19%         20%         19%           31%         36%         29%           26%         31%         25%           12%         9%         13%           11%         4%         14%           100%         100%         100%	Yes         No         Yes           19%         20%         19%         21%           31%         36%         29%         30%           26%         31%         25%         29%           12%         9%         13%         13%           11%         4%         14%         6%           100%         100%         100%         100%	Yes         No         Yes         No           19%         20%         19%         21%         19%           31%         36%         29%         30%         31%           26%         31%         25%         29%         26%           12%         9%         13%         13%         12%           11%         4%         14%         6%         13%           100%         100%         100%         100%         100%	All         Yes         No         Yes         No         Yes           19%         20%         19%         21%         19%         24%           31%         36%         29%         30%         31%         34%           26%         31%         25%         29%         26%         25%           12%         9%         13%         13%         12%         9%           11%         4%         14%         6%         13%         9%           100%         100%         100%         100%         100%         100%	All         Yes         No         Yes         No         Yes         No           19%         20%         19%         21%         19%         24%         18%           31%         36%         29%         30%         31%         34%         30%           26%         31%         25%         29%         26%         25%         27%           12%         9%         13%         13%         12%         9%         13%           11%         4%         14%         6%         13%         9%         12%           100%         100%         100%         100%         100%         100%         100%	All         Yes         No         Yes         No         Yes           19%         20%         19%         21%         19%         24%         18%         12%           31%         36%         29%         30%         31%         34%         30%         21%           26%         31%         25%         29%         26%         25%         27%         20%           12%         9%         13%         13%         12%         9%         13%         13%           11%         4%         14%         6%         13%         9%         12%         34%           100%         100%         100%         100%         100%         100%         100%         100%	All         Yes         No         Yes         No         Yes         No           19%         20%         19%         21%         19%         24%         18%         12%         21%           31%         36%         29%         30%         31%         34%         30%         21%         34%           26%         31%         25%         29%         26%         25%         27%         20%         28%           12%         9%         13%         13%         12%         9%         13%         13%         12%           11%         4%         14%         6%         13%         9%         12%         34%         5%           100%         100%         100%         100%         100%         100%         100%         100%         100%         100%         100%         100%	All         Yes         No         Yes         No         Yes         No         Yes         No         Less Li           19%         20%         19%         21%         19%         24%         18%         12%         21%         16%           31%         36%         29%         30%         31%         34%         30%         21%         34%         32%           26%         31%         25%         29%         26%         25%         27%         20%         28%         33%           12%         9%         13%         13%         12%         9%         13%         12%         16%           11%         4%         14%         6%         13%         9%         12%         34%         5%         3%           100%	All         Yes         No         Yes         No         Yes         No         Less Li         More Li           19%         20%         19%         21%         19%         24%         18%         12%         21%         16%         37%           31%         36%         29%         30%         31%         34%         30%         21%         34%         32%         33%           26%         31%         25%         29%         26%         25%         27%         20%         28%         33%         19%           12%         9%         13%         13%         12%         9%         13%         12%         16%         9%           11%         4%         14%         6%         13%         9%         12%         34%         5%         3%         2%           100%         100%         100%         100%         100%         100%         100%         100%         100%         100%         100%         100%         100%         100%         100%         100%	All         Yes         No         Yes         No         Yes         No         Yes         No         Less Li         More Li         Will Pur           19%         20%         19%         21%         19%         24%         18%         12%         21%         16%         37%         14%           31%         36%         29%         30%         31%         34%         30%         21%         34%         32%         33%         42%           26%         31%         25%         29%         26%         25%         27%         20%         28%         33%         19%         25%           12%         9%         13%         13%         12%         9%         13%         12%         16%         9%         10%           11%         4%         14%         6%         13%         9%         12%         34%         5%         3%         2%         8%           100%         100%         100%         100%         100%         100%         100%         100%         100%         100%         100%         100%         100%         100%         100%         100%         100%         100%         100%         1	All         Yes         No         Yes         No         Yes         No         Less Li         More Li         Will Pur         Comple           19%         20%         19%         21%         19%         24%         18%         12%         21%         16%         37%         14%         18%           31%         36%         29%         30%         31%         34%         30%         21%         34%         32%         33%         42%         26%           26%         31%         25%         29%         26%         25%         27%         20%         28%         33%         19%         25%         25%           12%         9%         13%         13%         12%         16%         9%         10%         9%           11%         4%         14%         6%         13%         9%         12%         34%         5%         3%         2%         8%         22%           100%         100%         100%         100%         100%         100%         100%         100%         100%         100%         100%         100%         100%         100%         100%         100%         100%         100% <t< td=""><td>All         Yes         No         Yes         No         Yes         No         Yes         No         Less Li         More Li         Will Pur         Comple         Don't K           19%         20%         19%         21%         19%         24%         18%         12%         21%         16%         37%         14%         18%         3%           31%         36%         29%         30%         31%         34%         30%         21%         34%         32%         33%         42%         26%         19%           26%         31%         25%         29%         26%         25%         27%         20%         28%         33%         19%         25%         25%         23%           12%         9%         13%         13%         12%         16%         9%         10%         9%         17%           11%         4%         14%         6%         13%         9%         12%         34%         5%         3%         2%         8%         22%         37%           100%         100%         100%         100%         100%         100%         100%         100%         100%         100%         100%</td><td>All         Yes         No         Yes         No         Yes         No         Yes         No         Yes         No         Less Li         More Li         Will Pur         Comple         Don't K         Yes           19%         20%         19%         21%         19%         24%         18%         12%         21%         16%         37%         14%         18%         3%         22%           31%         36%         29%         30%         31%         34%         30%         21%         34%         32%         33%         42%         26%         19%         33%           26%         31%         25%         29%         26%         25%         27%         20%         28%         33%         19%         25%         25%         23%         26%           12%         9%         13%         13%         13%         12%         16%         9%         10%         9%         17%         11%           11%         4%         14%         6%         13%         9%         12%         34%         5%         3%         2%         8%         22%         37%         7%           100%         100%</td><td>All         Yes         No         Yes         No         Yes         No         Yes         No         Less Li         More Li         Will Pur         Comple         Don't K         Yes         No           19%         20%         19%         21%         19%         24%         18%         12%         21%         16%         37%         14%         18%         3%         22%         18%           31%         36%         29%         30%         31%         34%         30%         21%         34%         32%         33%         42%         26%         19%         33%         28%           26%         31%         25%         29%         26%         25%         27%         20%         28%         33%         19%         25%         25%         26%         24%           12%         9%         13%         13%         13%         12%         16%         9%         10%         9%         17%         11%         14%           11%         4%         14%         6%         13%         9%         12%         34%         5%         3%         2%         8%         22%         37%         7%         17%     &lt;</td><td>All         Yes         No         Yes         No         Yes         No         Yes         No         Yes         No         Less Li         More Li         Will Pur         Comple         Don't K         Yes         No         Not Sur           19%         20%         19%         21%         19%         24%         18%         12%         21%         16%         37%         14%         18%         3%         22%         18%         6%           31%         36%         29%         30%         31%         34%         30%         21%         34%         32%         33%         42%         26%         19%         33%         28%         26%           26%         31%         25%         29%         26%         25%         27%         20%         28%         33%         19%         25%         25%         24%         32%           12%         9%         13%         13%         13%         12%         16%         9%         10%         9%         17%         11%         14%         10%           11%         4%         14%         6%         13%         9%         12%         34%         5%         3%</td><td>All         Yes         No         Yes         No         Yes         No         Yes         No         Yes         No         Less Li         More Li         Will Pur         Comple         Don't K         Yes         No         Not Sur         Yes           19%         20%         19%         21%         19%         24%         18%         12%         21%         16%         37%         14%         18%         3%         22%         18%         6%         38%           31%         36%         29%         30%         31%         34%         30%         21%         34%         32%         33%         42%         26%         19%         33%         28%         26%         34%           26%         31%         25%         29%         26%         25%         27%         20%         28%         33%         19%         25%         25%         24%         32%         19%           12%         9%         13%         13%         13%         12%         16%         9%         10%         9%         17%         11%         14%         10%         6%           11%         4%         14%         6%         13%<td>All         Yes         No         Yes         No         Yes         No         Yes         No         Less Li         More Li         Will Pur Comple         Don't K         Yes         No         Not Sur         Yes         No           19%         20%         19%         21%         19%         24%         18%         12%         21%         16%         37%         14%         18%         3%         22%         18%         6%         38%         13%           31%         36%         29%         30%         31%         34%         30%         21%         34%         32%         33%         42%         26%         19%         33%         28%         26%         34%         31%           26%         31%         25%         29%         26%         25%         27%         20%         28%         33%         19%         25%         25%         24%         32%         19%         27%           12%         9%         13%         13%         12%         16%         9%         10%         9%         17%         11%         14%         10%         6%         15%           11%         4%         14%         6%</td></td></t<>	All         Yes         No         Yes         No         Yes         No         Yes         No         Less Li         More Li         Will Pur         Comple         Don't K           19%         20%         19%         21%         19%         24%         18%         12%         21%         16%         37%         14%         18%         3%           31%         36%         29%         30%         31%         34%         30%         21%         34%         32%         33%         42%         26%         19%           26%         31%         25%         29%         26%         25%         27%         20%         28%         33%         19%         25%         25%         23%           12%         9%         13%         13%         12%         16%         9%         10%         9%         17%           11%         4%         14%         6%         13%         9%         12%         34%         5%         3%         2%         8%         22%         37%           100%         100%         100%         100%         100%         100%         100%         100%         100%         100%         100%	All         Yes         No         Yes         No         Yes         No         Yes         No         Yes         No         Less Li         More Li         Will Pur         Comple         Don't K         Yes           19%         20%         19%         21%         19%         24%         18%         12%         21%         16%         37%         14%         18%         3%         22%           31%         36%         29%         30%         31%         34%         30%         21%         34%         32%         33%         42%         26%         19%         33%           26%         31%         25%         29%         26%         25%         27%         20%         28%         33%         19%         25%         25%         23%         26%           12%         9%         13%         13%         13%         12%         16%         9%         10%         9%         17%         11%           11%         4%         14%         6%         13%         9%         12%         34%         5%         3%         2%         8%         22%         37%         7%           100%         100%	All         Yes         No         Yes         No         Yes         No         Yes         No         Less Li         More Li         Will Pur         Comple         Don't K         Yes         No           19%         20%         19%         21%         19%         24%         18%         12%         21%         16%         37%         14%         18%         3%         22%         18%           31%         36%         29%         30%         31%         34%         30%         21%         34%         32%         33%         42%         26%         19%         33%         28%           26%         31%         25%         29%         26%         25%         27%         20%         28%         33%         19%         25%         25%         26%         24%           12%         9%         13%         13%         13%         12%         16%         9%         10%         9%         17%         11%         14%           11%         4%         14%         6%         13%         9%         12%         34%         5%         3%         2%         8%         22%         37%         7%         17%     <	All         Yes         No         Yes         No         Yes         No         Yes         No         Yes         No         Less Li         More Li         Will Pur         Comple         Don't K         Yes         No         Not Sur           19%         20%         19%         21%         19%         24%         18%         12%         21%         16%         37%         14%         18%         3%         22%         18%         6%           31%         36%         29%         30%         31%         34%         30%         21%         34%         32%         33%         42%         26%         19%         33%         28%         26%           26%         31%         25%         29%         26%         25%         27%         20%         28%         33%         19%         25%         25%         24%         32%           12%         9%         13%         13%         13%         12%         16%         9%         10%         9%         17%         11%         14%         10%           11%         4%         14%         6%         13%         9%         12%         34%         5%         3%	All         Yes         No         Yes         No         Yes         No         Yes         No         Yes         No         Less Li         More Li         Will Pur         Comple         Don't K         Yes         No         Not Sur         Yes           19%         20%         19%         21%         19%         24%         18%         12%         21%         16%         37%         14%         18%         3%         22%         18%         6%         38%           31%         36%         29%         30%         31%         34%         30%         21%         34%         32%         33%         42%         26%         19%         33%         28%         26%         34%           26%         31%         25%         29%         26%         25%         27%         20%         28%         33%         19%         25%         25%         24%         32%         19%           12%         9%         13%         13%         13%         12%         16%         9%         10%         9%         17%         11%         14%         10%         6%           11%         4%         14%         6%         13% <td>All         Yes         No         Yes         No         Yes         No         Yes         No         Less Li         More Li         Will Pur Comple         Don't K         Yes         No         Not Sur         Yes         No           19%         20%         19%         21%         19%         24%         18%         12%         21%         16%         37%         14%         18%         3%         22%         18%         6%         38%         13%           31%         36%         29%         30%         31%         34%         30%         21%         34%         32%         33%         42%         26%         19%         33%         28%         26%         34%         31%           26%         31%         25%         29%         26%         25%         27%         20%         28%         33%         19%         25%         25%         24%         32%         19%         27%           12%         9%         13%         13%         12%         16%         9%         10%         9%         17%         11%         14%         10%         6%         15%           11%         4%         14%         6%</td>	All         Yes         No         Yes         No         Yes         No         Yes         No         Less Li         More Li         Will Pur Comple         Don't K         Yes         No         Not Sur         Yes         No           19%         20%         19%         21%         19%         24%         18%         12%         21%         16%         37%         14%         18%         3%         22%         18%         6%         38%         13%           31%         36%         29%         30%         31%         34%         30%         21%         34%         32%         33%         42%         26%         19%         33%         28%         26%         34%         31%           26%         31%         25%         29%         26%         25%         27%         20%         28%         33%         19%         25%         25%         24%         32%         19%         27%           12%         9%         13%         13%         12%         16%         9%         10%         9%         17%         11%         14%         10%         6%         15%           11%         4%         14%         6%

**22** How would you describe the communications you receive from your loan servicer?

813 Who Currently or Have Had Stu	ΛII		Con	nmunicat	tions		Comn	nunicate	Status		Entered	nto Plan		;	Satisfacti	on With E	Education	n		Outs	tanding L	oans	
Credibility Interval: +/-3.7 pct points	All	Excelle	Good	Fair	Poor	Not Sur	Yes	No	Not Sur	Entered	Made O	Both	Not Sur	Very Sa	Somew	Somew	Very Un	Not Sur	< \$10K	\$10K -	\$25K -	> \$50K	Not Sur
Excellent	19%	ı	-	-	-	-	37%	12%	0%	44%	18%	11%	13%	52%	10%	5%	6%	0%	27%	21%	22%	18%	5%
Good	31%	-	-	-	-	-	23%	17%	11%	20%	33%	54%	6%	30%	46%	25%	22%	15%	28%	39%	33%	31%	16%
Fair	26%	-	-	-	-	-	21%	14%	21%	25%	34%	21%	35%	12%	37%	46%	32%	28%	29%	30%	29%	28%	31%
Poor	12%	-	-	-	-	-	8%	20%	6%	10%	15%	10%	28%	5%	7%	20%	33%	24%	12%	9%	14%	18%	27%
Not Sure	11%	-	-	-	-	-	11%	37%	62%	1%	0%	4%	19%	1%	1%	4%	8%	33%	4%	1%	1%	5%	20%
Total	100%						100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%
Composition of Who Currently or Ha	100%						26%	45%	29%	37%	45%	13%	6%	33%	35%	16%	14%	2%	21%	38%	24%	15%	2%

23 Earlier you said you didn't know the status of one or more of your loans. Has your loan services communicated the status of your loans to you?

100 Who Has a Loan They Don't Kn	All		Stude	ent Loan	Status		Loar	ns Aggre	gated	In Defe	erment	Delin	quent	Standar	d Repay	IDR	Plan	Dischar	ged / For	Don't Kr	now Stat	Don't Kr	iow Stat
Credibility Interval: +/-10.1 pct points		Currentl	Currentl	Currentl	Had But	Never	Currentl	Had / P	Never	Yes	No	Yes	No	Yes	No	Yes	No	Yes	No	Yes	No	Yes	No
Yes	26%	24%	62%	9%	26%	0%	27%	26%	0%	51%	25%	0%	27%	62%	25%	0%	27%	39%	26%	25%	27%	27%	25%
No	45%	55%	10%	91%	40%	0%	56%	40%	0%	49%	45%	87%	43%	38%	45%	100%	45%	61%	44%	54%	40%	40%	54%
Not Sure	29%	21%	28%	0%	34%	0%	17%	34%	0%	0%	30%	13%	29%	0%	30%	0%	29%	0%	29%	21%	32%	32%	21%
Total	100%	100%	100%	100%	100%	0%	100%	100%	0%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%
Composition of Who Has a Loan The	100%	20%	5%	8%	67%	0%	33%	67%	0%	4%	96%	4%	96%	3%	97%	1%	99%	3%	97%	33%	67%	67%	33%

SURVEY USA°

Geography: USA 50 States

Data Collected: 08/05/2024 - 08/07/2024

Release Date: 08/09/2024

Percentages

Sponsor: National Endowment for Financial Education ()

23 Earlier you said you didn't know the status of one or more of your loans. Has your loan services communicated the status of your loans to you?

100 Who Has a Loan They Don't Kn	A II			During	Pause				На	andled Si	ince Pau	se				Budget (	Changes			Negative	ely Impa	Negative	ely Impa
Credibility Interval: +/-10.1 pct points	All	Made E	Made S	Made N	Forgive	Paid Off	Not Sur	Made E	Made M	Made F	Made N	Forgive	Paid Off	Cut \$50	Cut \$50	More T	Need T	Did Not	Not Sur	Yes	No	Yes	No
Yes	26%	31%	27%	10%	32%	31%	19%	31%	47%	12%	4%	22%	31%	20%	24%	51%	41%	15%	21%	23%	27%	35%	25%
No	45%	36%	60%	76%	53%	42%	30%	39%	40%	51%	76%	64%	33%	34%	70%	49%	47%	66%	43%	77%	42%	58%	43%
Not Sure	29%	32%	14%	14%	15%	28%	51%	30%	13%	37%	21%	14%	36%	46%	5%	0%	13%	19%	36%	0%	31%	7%	31%
Total	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%
Composition of Who Has a Loan The	100%	18%	8%	11%	6%	41%	15%	17%	9%	6%	16%	7%	44%	18%	19%	4%	8%	27%	24%	8%	92%	11%	89%

Earlier you said you didn't know the status of one or more of your loans. Has your loan services communicated the status of your loans to you?

100 Who Has a Loan They Don't Kn	A II	Negative	ely Impa	Unsure	Of Impa	Not W	orried	None	Apply		Additio	onal Edu	cation		Ма	jor Platfo	orm	Awa	re Of Act	tions
Credibility Interval: +/-10.1 pct points	All	Yes	No	Yes	No	Yes	No	Yes	No	Less Li	More Li	Will Pur	Comple	Don't K	Yes	No	Not Sur	Yes	No	Not Sur
Yes	26%	29%	26%	46%	24%	32%	25%	23%	31%	40%	31%	12%	28%	14%	38%	15%	22%	57%	20%	19%
No	45%	63%	43%	37%	46%	50%	44%	39%	53%	39%	33%	45%	51%	43%	34%	65%	40%	30%	54%	25%
Not Sure	29%	8%	31%	17%	30%	18%	30%	37%	16%	21%	36%	43%	21%	43%	29%	21%	38%	13%	26%	57%
Total	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%
Composition of Who Has a Loan The	100%	10%	90%	12%	88%	15%	85%	59%	41%	18%	9%	6%	45%	23%	43%	32%	26%	18%	66%	17%

3 Earlier you said you didn't know the status of one or more of your loans. Has your loan services communicated the status of your loans to you?

100 Who Has a Loan They Don't Kn	ΔII		Con	nmunicat	ions		Comn	nunicate	Status		Entered	Into Plan	1	;	Satisfacti	on With E	Educatio	n		Outs	tanding L	oans.	
Credibility Interval: +/-10.1 pct points	All	Excelle	Good	Fair	Poor	Not Sur	Yes	No	Not Sur	Entered	Made O	Both	Not Sur	Very Sa	Somew	Somew	Very Un	Not Sur	< \$10K	\$10K -	\$25K -	> \$50K	Not Sur
Yes	26%	64%	37%	31%	16%	8%	-	-	-	100%	32%	0%	0%	39%	23%	49%	13%	0%	36%	35%	33%	0%	0%
No	45%	36%	45%	35%	72%	44%	-	-	-	0%	68%	0%	0%	54%	59%	51%	77%	0%	58%	48%	67%	100%	47%
Not Sure	29%	0%	18%	34%	13%	48%	-	-	-	-	ı	-	-	6%	18%	0%	10%	100%	6%	17%	0%	0%	53%
Total	100%	100%	100%	100%	100%	100%				100%	100%	0%	0%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%
Composition of Who Has a Loan The	100%	15%	17%	18%	13%	37%				28%	72%	0%	0%	32%	42%	4%	15%	6%	26%	30%	21%	3%	21%

SURVEY USA°

Geography: USA 50 States

Data Collected: 08/05/2024 - 08/07/2024

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Earlier, you said you had one or more loans in deferment or forbearance. Were you entered into a deferment or forbearance plan automatically? Or did you make your own decision to enter deferment or forbearance?

208 Who Has a Loan in Deferment o	AII		Stude	ent Loan S	Status		Loan	ıs Aggreç	gated	In Defe	erment	Delin	quent	Standard	d Repay	IDR	Plan	Discharg	ged / For	Don't Kr	now Stat	Don't Kr	now Stat
Credibility Interval: +/-7 pct points	All	Currentl	Currentl	Currentl	Had But	Never	Currentl	Had / P	Never	Yes	No	Yes	No	Yes	No	Yes	No	Yes	No	Yes	No	Yes	No
Entered Automatically	37%	40%	12%	34%	33%	0%	37%	33%	0%	37%	0%	29%	38%	41%	36%	32%	38%	44%	36%	28%	37%	0%	37%
Made Own Decision	45%	42%	70%	41%	56%	0%	44%	56%	0%	45%	0%	50%	44%	37%	46%	45%	45%	19%	47%	72%	44%	0%	45%
Both	13%	11%	11%	26%	7%	0%	13%	7%	0%	13%	0%	19%	12%	20%	11%	20%	11%	33%	11%	0%	13%	0%	13%
Not Sure	6%	7%	7%	0%	5%	0%	6%	5%	0%	6%	0%	2%	6%	2%	6%	4%	6%	4%	6%	0%	6%	0%	6%
Total	100%	100%	100%	100%	100%	0%	100%	100%	0%	100%	0%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	0%	100%
Composition of Who Has a Loan in D	100%	73%	5%	14%	8%	0%	92%	8%	0%	100%	0%	13%	87%	17%	83%	18%	82%	8%	92%	2%	98%	0%	100%

**24** Earlier, you said you had one or more loans in deferment or forbearance. Were you entered into a deferment or forbearance plan automatically? Or did you make your own decision to enter deferment or forbearance?

208 Who Has a Loan in Deferment o	A II			During	Pause				H	andled S	ince Pau	se				Budget (	Changes			Negative	ely Impa	Negativ	ely Impa
Credibility Interval: +/-7 pct points	All	Made E	Made S	Made N	Forgive	Paid Off	Not Sur	Made E	Made M	Made F	Made N	Forgive	Paid Off	Cut \$50	Cut \$50	More T	Need T	Did Not	Not Sur	Yes	No	Yes	No
Entered Automatically	37%	57%	24%	30%	62%	22%	0%	48%	31%	34%	31%	34%	46%	58%	28%	27%	29%	26%	41%	47%	27%	33%	40%
Made Own Decision	45%	35%	53%	48%	38%	40%	0%	32%	53%	55%	48%	30%	54%	34%	55%	54%	55%	35%	16%	39%	51%	58%	36%
Both	13%	9%	17%	13%	0%	17%	100%	14%	14%	6%	12%	30%	0%	8%	14%	16%	6%	21%	43%	11%	14%	7%	16%
Not Sure	6%	0%	7%	8%	0%	22%	0%	7%	2%	5%	9%	6%	0%	0%	3%	3%	10%	18%	0%	4%	8%	2%	8%
Total	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%
Composition of Who Has a Loan in D	100%	28%	23%	41%	4%	3%	0%	30%	23%	15%	26%	4%	2%	29%	26%	8%	20%	14%	2%	50%	50%	40%	60%

Earlier, you said you had one or more loans in deferment or forbearance. Were you entered into a deferment or forbearance plan automatically? Or did you make your own decision to enter deferment or forbearance?

Δ.11	Negative	ely Impa	Unsure	Of Impa	Not W	orried	None	Apply		Additio	onal Edu	cation		Ма	jor Platfo	orm	Awa	re Of Ac	tions	
All	Yes	No	Yes	No	Yes	No	Yes	No	Less Li	More Li	Will Pur	Comple	Don't K	Yes	No	Not Sur	Yes	No	Not Sur	
37%	31%	40%	35%	37%	37%	37%	42%	37%	39%	45%	36%	27%	10%	40%	23%	26%	52%	27%	23%	
45%	47%	44%	38%	47%	31%	47%	29%	46%	43%	41%	35%	61%	67%	46%	41%	42%	38%	50%	50%	
13%	16%	11%	20%	11%	20%	11%	29%	12%	14%	8%	23%	6%	0%	10%	22%	20%	9%	13%	24%	
6%	6%	5%	6%	5%	12%	4%	0%	6%	4%	5%	6%	6%	24%	4%	14%	13%	1%	10%	3%	
100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	
100%	29%	71%	21%	79%	16%	84%	6%	94%	42%	24%	17%	14%	3%	80%	14%	7%	40%	47%	13%	]
	37% 45% 13% 6% 100%	All Yes 37% 31% 45% 47% 13% 16% 6% 6% 100% 100%	Yes         No           37%         31%         40%           45%         47%         44%           13%         16%         11%           6%         6%         5%           100%         100%         100%	Yes         No         Yes           37%         31%         40%         35%           45%         47%         44%         38%           13%         16%         11%         20%           6%         6%         5%         6%           100%         100%         100%         100%	Yes         No         Yes         No           37%         31%         40%         35%         37%           45%         47%         44%         38%         47%           13%         16%         11%         20%         11%           6%         6%         5%         6%         5%           100%         100%         100%         100%         100%	All         Yes         No         Yes         No         Yes           37%         31%         40%         35%         37%         37%           45%         47%         44%         38%         47%         31%           13%         16%         11%         20%         11%         20%           6%         6%         5%         6%         5%         12%           100%         100%         100%         100%         100%         100%	All         Yes         No         Yes         No         Yes         No           37%         31%         40%         35%         37%         37%         37%           45%         47%         44%         38%         47%         31%         47%           13%         16%         11%         20%         11%         20%         11%           6%         6%         5%         6%         5%         12%         4%           100%         100%         100%         100%         100%         100%         100%	All         Yes         No         Yes         No         Yes         No         Yes           37%         31%         40%         35%         37%         37%         37%         42%           45%         47%         44%         38%         47%         31%         47%         29%           13%         16%         11%         20%         11%         20%         11%         29%           6%         6%         5%         6%         5%         12%         4%         0%           100%         100%         100%         100%         100%         100%         100%         100%	All         Yes         No         Yes         No         Yes         No           37%         31%         40%         35%         37%         37%         37%         42%         37%           45%         47%         44%         38%         47%         31%         47%         29%         46%           13%         16%         11%         20%         11%         20%         11%         29%         12%           6%         6%         5%         6%         5%         12%         4%         0%         6%           100%         100%         100%         100%         100%         100%         100%         100%	All         Yes         No         Yes         No         Yes         No         Yes         No         Less Li           37%         31%         40%         35%         37%         37%         37%         42%         37%         39%           45%         47%         44%         38%         47%         31%         47%         29%         46%         43%           13%         16%         11%         20%         11%         29%         12%         14%           6%         6%         5%         6%         5%         12%         4%         0%         6%         4%           100%         100%         100%         100%         100%         100%         100%         100%         100%	All         Yes         No         Yes         No         Yes         No         Less Li         More Li           37%         31%         40%         35%         37%         37%         42%         37%         39%         45%           45%         47%         44%         38%         47%         31%         47%         29%         46%         43%         41%           13%         16%         11%         20%         11%         29%         12%         14%         8%           6%         6%         5%         6%         5%         12%         4%         0%         6%         4%         5%           100%         100%         100%         100%         100%         100%         100%         100%         100%         100%         100%         100%	All         Yes         No         Yes         No         Yes         No         Yes         No         Less Li         More Li         Will Pur           37%         31%         40%         35%         37%         37%         42%         37%         39%         45%         36%           45%         47%         44%         38%         47%         31%         47%         29%         46%         43%         41%         35%           13%         16%         11%         20%         11%         29%         12%         14%         8%         23%           6%         6%         5%         6%         5%         12%         4%         0%         6%         4%         5%         6%           100% <td>All         Yes         No         Yes         No         Yes         No         Yes         No         Less Li         More Li         Will Pur         Comple           37%         31%         40%         35%         37%         37%         42%         37%         39%         45%         36%         27%           45%         47%         44%         38%         47%         31%         47%         29%         46%         43%         41%         35%         61%           13%         16%         11%         20%         11%         29%         12%         14%         8%         23%         6%           6%         6%         5%         6%         5%         12%         4%         0%         6%         4%         5%         6%         6%           100%</td> <td>All         Yes         No         Yes         No         Yes         No         Yes         No         Less Li         More Li         Will Pur         Comple         Don't K           37%         31%         40%         35%         37%         37%         42%         37%         39%         45%         36%         27%         10%           45%         47%         44%         38%         47%         31%         47%         29%         46%         43%         41%         35%         61%         67%           13%         16%         11%         20%         11%         29%         12%         14%         8%         23%         6%         0%           6%         6%         5%         6%         5%         12%         4%         0%         6%         4%         5%         6%         6%         24%           100%         100%         100%         100%         100%         100%         100%         100%         100%         100%         100%         100%         100%         100%         100%         100%         100%</td> <td>All         Yes         No         Yes         No         Yes         No         Yes         No         Less Li         More Li         Will Pur         Comple         Don't K         Yes           37%         31%         40%         35%         37%         37%         42%         37%         39%         45%         36%         27%         10%         40%           45%         47%         44%         38%         47%         31%         47%         29%         46%         43%         41%         35%         61%         67%         46%           13%         16%         11%         20%         11%         29%         12%         14%         8%         23%         6%         0%         10%           6%         6%         5%         6%         5%         12%         4%         0%         6%         4%         5%         6%         6%         24%         4%           100%         100%         100%         100%         100%         100%         100%         100%         100%         100%         100%         100%         100%         100%         100%         100%         100%         100%         100%         <t< td=""><td>All         Yes         No         Yes         No         Yes         No         Yes         No         Less Li         More Li         Will Pur         Comple         Don't K         Yes         No           37%         31%         40%         35%         37%         37%         42%         37%         39%         45%         36%         27%         10%         40%         23%           45%         47%         44%         38%         47%         31%         47%         29%         46%         43%         41%         35%         61%         67%         46%         41%           13%         16%         11%         20%         11%         29%         12%         14%         8%         23%         6%         0%         10%         22%           6%         6%         5%         6%         5%         12%         4%         0%         6%         4%         5%         6%         6%         24%         4%         14%           100%         100%         100%         100%         100%         100%         100%         100%         100%         100%         100%         100%         100%         100%         100%</td><td>All         Yes         No         Yes         No         Yes         No         Yes         No         Yes         No         Less Li         More Li         Will Pur Comple         Don't K         Yes         No         Not Sur           37%         31%         40%         35%         37%         37%         42%         37%         39%         45%         36%         27%         10%         40%         23%         26%           45%         47%         44%         38%         47%         31%         47%         29%         46%         43%         41%         35%         61%         67%         46%         41%         42%           13%         16%         11%         20%         11%         29%         12%         14%         8%         23%         6%         0%         10%         22%         20%           6%         6%         5%         6%         5%         12%         4%         0%         6%         4%         5%         6%         6%         24%         4%         14%         13%           100%         100%         100%         100%         100%         100%         100%         100%         100</td><td>All         Yes         No         Yes         No         Yes         No         Yes         No         Yes         No         Less Li         More Li         Will Pur         Comple         Don't K         Yes         No         Not Sur         Yes           37%         31%         40%         35%         37%         37%         42%         37%         39%         45%         36%         27%         10%         40%         23%         26%         52%           45%         47%         44%         38%         47%         31%         47%         29%         46%         43%         41%         35%         61%         67%         46%         41%         42%         38%           13%         16%         11%         20%         11%         29%         12%         14%         8%         23%         6%         0%         10%         22%         20%         9%           6%         6%         5%         6%         5%         12%         4%         0%         6%         4%         5%         6%         6%         24%         4%         14%         13%         1%           100%         100%         100%</td><td>All         Yes         No         Yes         No         Yes         No         Yes         No         Yes         No         Less Li         More Li         Will Pur         Comple         Don't K         Yes         No         Not Sur         Yes         No           37%         31%         40%         35%         37%         37%         37%         39%         45%         36%         27%         10%         40%         23%         26%         52%         27%           45%         47%         44%         38%         47%         31%         47%         29%         46%         43%         41%         35%         61%         67%         46%         41%         42%         38%         50%           13%         16%         11%         20%         11%         29%         12%         14%         8%         23%         6%         0%         10%         22%         20%         9%         13%           6%         6%         5%         6%         5%         12%         4%         0%         6%         4%         5%         6%         6%         24%         4%         14%         10%         100%         100%</td><td>All         Yes         No         Yes         No         Yes         No         Yes         No         Yes         No         Less Li         More Li         Will Pur         Comple         Don't K         Yes         No         Not Sur         Yes         No         Not Sur           37%         31%         40%         35%         37%         37%         42%         37%         39%         45%         36%         27%         10%         40%         23%         26%         52%         27%         23%           45%         47%         44%         38%         47%         31%         47%         29%         46%         43%         41%         35%         61%         67%         46%         41%         42%         38%         50%         50%           13%         16%         11%         20%         11%         29%         12%         14%         8%         23%         6%         0%         10%         22%         20%         9%         13%         24%           6%         6%         5%         6%         5%         12%         4%         0%         6%         4%         5%         6%         6%         24%</td></t<></td>	All         Yes         No         Yes         No         Yes         No         Yes         No         Less Li         More Li         Will Pur         Comple           37%         31%         40%         35%         37%         37%         42%         37%         39%         45%         36%         27%           45%         47%         44%         38%         47%         31%         47%         29%         46%         43%         41%         35%         61%           13%         16%         11%         20%         11%         29%         12%         14%         8%         23%         6%           6%         6%         5%         6%         5%         12%         4%         0%         6%         4%         5%         6%         6%           100%	All         Yes         No         Yes         No         Yes         No         Yes         No         Less Li         More Li         Will Pur         Comple         Don't K           37%         31%         40%         35%         37%         37%         42%         37%         39%         45%         36%         27%         10%           45%         47%         44%         38%         47%         31%         47%         29%         46%         43%         41%         35%         61%         67%           13%         16%         11%         20%         11%         29%         12%         14%         8%         23%         6%         0%           6%         6%         5%         6%         5%         12%         4%         0%         6%         4%         5%         6%         6%         24%           100%         100%         100%         100%         100%         100%         100%         100%         100%         100%         100%         100%         100%         100%         100%         100%         100%	All         Yes         No         Yes         No         Yes         No         Yes         No         Less Li         More Li         Will Pur         Comple         Don't K         Yes           37%         31%         40%         35%         37%         37%         42%         37%         39%         45%         36%         27%         10%         40%           45%         47%         44%         38%         47%         31%         47%         29%         46%         43%         41%         35%         61%         67%         46%           13%         16%         11%         20%         11%         29%         12%         14%         8%         23%         6%         0%         10%           6%         6%         5%         6%         5%         12%         4%         0%         6%         4%         5%         6%         6%         24%         4%           100%         100%         100%         100%         100%         100%         100%         100%         100%         100%         100%         100%         100%         100%         100%         100%         100%         100%         100% <t< td=""><td>All         Yes         No         Yes         No         Yes         No         Yes         No         Less Li         More Li         Will Pur         Comple         Don't K         Yes         No           37%         31%         40%         35%         37%         37%         42%         37%         39%         45%         36%         27%         10%         40%         23%           45%         47%         44%         38%         47%         31%         47%         29%         46%         43%         41%         35%         61%         67%         46%         41%           13%         16%         11%         20%         11%         29%         12%         14%         8%         23%         6%         0%         10%         22%           6%         6%         5%         6%         5%         12%         4%         0%         6%         4%         5%         6%         6%         24%         4%         14%           100%         100%         100%         100%         100%         100%         100%         100%         100%         100%         100%         100%         100%         100%         100%</td><td>All         Yes         No         Yes         No         Yes         No         Yes         No         Yes         No         Less Li         More Li         Will Pur Comple         Don't K         Yes         No         Not Sur           37%         31%         40%         35%         37%         37%         42%         37%         39%         45%         36%         27%         10%         40%         23%         26%           45%         47%         44%         38%         47%         31%         47%         29%         46%         43%         41%         35%         61%         67%         46%         41%         42%           13%         16%         11%         20%         11%         29%         12%         14%         8%         23%         6%         0%         10%         22%         20%           6%         6%         5%         6%         5%         12%         4%         0%         6%         4%         5%         6%         6%         24%         4%         14%         13%           100%         100%         100%         100%         100%         100%         100%         100%         100</td><td>All         Yes         No         Yes         No         Yes         No         Yes         No         Yes         No         Less Li         More Li         Will Pur         Comple         Don't K         Yes         No         Not Sur         Yes           37%         31%         40%         35%         37%         37%         42%         37%         39%         45%         36%         27%         10%         40%         23%         26%         52%           45%         47%         44%         38%         47%         31%         47%         29%         46%         43%         41%         35%         61%         67%         46%         41%         42%         38%           13%         16%         11%         20%         11%         29%         12%         14%         8%         23%         6%         0%         10%         22%         20%         9%           6%         6%         5%         6%         5%         12%         4%         0%         6%         4%         5%         6%         6%         24%         4%         14%         13%         1%           100%         100%         100%</td><td>All         Yes         No         Yes         No         Yes         No         Yes         No         Yes         No         Less Li         More Li         Will Pur         Comple         Don't K         Yes         No         Not Sur         Yes         No           37%         31%         40%         35%         37%         37%         37%         39%         45%         36%         27%         10%         40%         23%         26%         52%         27%           45%         47%         44%         38%         47%         31%         47%         29%         46%         43%         41%         35%         61%         67%         46%         41%         42%         38%         50%           13%         16%         11%         20%         11%         29%         12%         14%         8%         23%         6%         0%         10%         22%         20%         9%         13%           6%         6%         5%         6%         5%         12%         4%         0%         6%         4%         5%         6%         6%         24%         4%         14%         10%         100%         100%</td><td>All         Yes         No         Yes         No         Yes         No         Yes         No         Yes         No         Less Li         More Li         Will Pur         Comple         Don't K         Yes         No         Not Sur         Yes         No         Not Sur           37%         31%         40%         35%         37%         37%         42%         37%         39%         45%         36%         27%         10%         40%         23%         26%         52%         27%         23%           45%         47%         44%         38%         47%         31%         47%         29%         46%         43%         41%         35%         61%         67%         46%         41%         42%         38%         50%         50%           13%         16%         11%         20%         11%         29%         12%         14%         8%         23%         6%         0%         10%         22%         20%         9%         13%         24%           6%         6%         5%         6%         5%         12%         4%         0%         6%         4%         5%         6%         6%         24%</td></t<>	All         Yes         No         Yes         No         Yes         No         Yes         No         Less Li         More Li         Will Pur         Comple         Don't K         Yes         No           37%         31%         40%         35%         37%         37%         42%         37%         39%         45%         36%         27%         10%         40%         23%           45%         47%         44%         38%         47%         31%         47%         29%         46%         43%         41%         35%         61%         67%         46%         41%           13%         16%         11%         20%         11%         29%         12%         14%         8%         23%         6%         0%         10%         22%           6%         6%         5%         6%         5%         12%         4%         0%         6%         4%         5%         6%         6%         24%         4%         14%           100%         100%         100%         100%         100%         100%         100%         100%         100%         100%         100%         100%         100%         100%         100%	All         Yes         No         Yes         No         Yes         No         Yes         No         Yes         No         Less Li         More Li         Will Pur Comple         Don't K         Yes         No         Not Sur           37%         31%         40%         35%         37%         37%         42%         37%         39%         45%         36%         27%         10%         40%         23%         26%           45%         47%         44%         38%         47%         31%         47%         29%         46%         43%         41%         35%         61%         67%         46%         41%         42%           13%         16%         11%         20%         11%         29%         12%         14%         8%         23%         6%         0%         10%         22%         20%           6%         6%         5%         6%         5%         12%         4%         0%         6%         4%         5%         6%         6%         24%         4%         14%         13%           100%         100%         100%         100%         100%         100%         100%         100%         100	All         Yes         No         Yes         No         Yes         No         Yes         No         Yes         No         Less Li         More Li         Will Pur         Comple         Don't K         Yes         No         Not Sur         Yes           37%         31%         40%         35%         37%         37%         42%         37%         39%         45%         36%         27%         10%         40%         23%         26%         52%           45%         47%         44%         38%         47%         31%         47%         29%         46%         43%         41%         35%         61%         67%         46%         41%         42%         38%           13%         16%         11%         20%         11%         29%         12%         14%         8%         23%         6%         0%         10%         22%         20%         9%           6%         6%         5%         6%         5%         12%         4%         0%         6%         4%         5%         6%         6%         24%         4%         14%         13%         1%           100%         100%         100%	All         Yes         No         Yes         No         Yes         No         Yes         No         Yes         No         Less Li         More Li         Will Pur         Comple         Don't K         Yes         No         Not Sur         Yes         No           37%         31%         40%         35%         37%         37%         37%         39%         45%         36%         27%         10%         40%         23%         26%         52%         27%           45%         47%         44%         38%         47%         31%         47%         29%         46%         43%         41%         35%         61%         67%         46%         41%         42%         38%         50%           13%         16%         11%         20%         11%         29%         12%         14%         8%         23%         6%         0%         10%         22%         20%         9%         13%           6%         6%         5%         6%         5%         12%         4%         0%         6%         4%         5%         6%         6%         24%         4%         14%         10%         100%         100%	All         Yes         No         Yes         No         Yes         No         Yes         No         Yes         No         Less Li         More Li         Will Pur         Comple         Don't K         Yes         No         Not Sur         Yes         No         Not Sur           37%         31%         40%         35%         37%         37%         42%         37%         39%         45%         36%         27%         10%         40%         23%         26%         52%         27%         23%           45%         47%         44%         38%         47%         31%         47%         29%         46%         43%         41%         35%         61%         67%         46%         41%         42%         38%         50%         50%           13%         16%         11%         20%         11%         29%         12%         14%         8%         23%         6%         0%         10%         22%         20%         9%         13%         24%           6%         6%         5%         6%         5%         12%         4%         0%         6%         4%         5%         6%         6%         24%

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Earlier, you said you had one or more loans in deferment or forbearance. Were you entered into a deferment or forbearance plan automatically? Or did you make your own decision to enter deferment or forbearance?

208 Who Has a Loan in Deferment o	ΔII		Con	nmunicat	ions		Comn	nunicate	Status		Entered	Into Plar	1	,	Satisfacti	on With E	ducation	n		Outs	tanding L	oans.	
Credibility Interval: +/-7 pct points	All	Excelle	Good	Fair	Poor	Not Sur	Yes	No	Not Sur	Entered	Made O	Both	Not Sur	Very Sa	Somew	Somew	Very Un	Not Sur	< \$10K	\$10K -	\$25K -	> \$50K	Not Sur
Entered Automatically	37%	62%	25%	32%	28%	20%	55%	0%	0%	-	-	-	-	54%	26%	14%	35%	0%	40%	32%	41%	42%	0%
Made Own Decision	45%	30%	51%	52%	51%	0%	45%	100%	0%	-	-	-	-	32%	53%	60%	44%	0%	42%	44%	40%	51%	100%
Both	13%	5%	23%	9%	9%	24%	-	-	-	-	-	-	-	9%	15%	18%	16%	0%	13%	17%	11%	7%	0%
Not Sure	6%	3%	1%	7%	12%	56%	-	-	-	-	-	-	-	4%	6%	7%	6%	100%	5%	7%	8%	0%	0%
Total	100%	100%	100%	100%	100%	100%	100%	100%	0%					100%	100%	100%	100%	100%	100%	100%	100%	100%	100%
Composition of Who Has a Loan in D	100%	26%	29%	29%	14%	2%	51%	49%	0%					41%	29%	13%	17%	0%	20%	37%	28%	16%	0%

25 How satisfied or unsatisfied would you say you are with the education that you have outstanding student loans on?

506 Who Have Currently Outstandin	ΛII		Stude	ent Loan	Status		Loan	s Aggreg	ated	In Defe	erment	Delin	quent	Standar	d Repay	IDR	Plan	Discharg	ged / For	Don't Kr	now Stat	Don't Kr	now Stat
Credibility Interval: +/-4.7 pct points	All	Currentl	Currentl	Currentl	Had But	Never	Currentl	Had / P	Never	Yes	No	Yes	No	Yes	No	Yes	No	Yes	No	Yes	No	Yes	No
Very Satisfied	33%	34%	32%	31%	0%	0%	33%	0%	0%	41%	28%	30%	34%	39%	29%	29%	34%	51%	31%	36%	33%	29%	33%
Somewhat Satisfied	35%	32%	45%	39%	0%	0%	35%	0%	0%	29%	39%	35%	35%	36%	35%	37%	35%	26%	36%	41%	35%	43%	35%
Somewhat Unsatisfied	16%	17%	13%	16%	0%	0%	16%	0%	0%	13%	18%	16%	16%	14%	18%	17%	16%	9%	17%	4%	17%	4%	17%
Very Unsatisfied	14%	16%	9%	11%	0%	0%	14%	0%	0%	17%	12%	18%	13%	10%	17%	13%	14%	14%	14%	19%	14%	11%	14%
Not Sure	2%	1%	2%	3%	0%	0%	2%	0%	0%	0%	3%	1%	2%	1%	2%	3%	1%	0%	2%	0%	2%	13%	1%
Total	100%	100%	100%	100%	0%	0%	100%	0%	0%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%
Composition of Who Have Currently	100%	68%	14%	18%	0%	0%	100%	0%	0%	38%	62%	21%	79%	39%	61%	23%	77%	9%	91%	3%	97%	3%	97%

25 How satisfied or unsatisfied would you say you are with the education that you have outstanding student loans on?

506 Who Have Currently Outstandin	A 11			During	Pause				H	andled S	ince Pau	se				Budget (	Changes			Negativ	ely Impa	Negative	ely Impa
Credibility Interval: +/-4.7 pct points	All	Made E	Made S	Made N	Forgive	Paid Off	Not Sur	Made E	Made M	Made F	Made N	Forgive	Paid Off	Cut \$50	Cut \$50	More T	Need T	Did Not	Not Sur	Yes	No	Yes	No
Very Satisfied	33%	61%	22%	17%	27%	37%	32%	44%	32%	23%	21%	29%	33%	46%	30%	21%	19%	33%	38%	34%	32%	32%	33%
Somewhat Satisfied	35%	26%	46%	34%	53%	35%	21%	37%	43%	38%	25%	34%	8%	30%	49%	31%	33%	36%	19%	28%	40%	39%	33%
Somewhat Unsatisfied	16%	9%	22%	20%	8%	19%	10%	10%	17%	22%	23%	11%	8%	12%	13%	28%	28%	11%	15%	18%	15%	16%	16%
Very Unsatisfied	14%	2%	9%	27%	13%	9%	25%	7%	8%	12%	28%	27%	50%	11%	7%	16%	18%	18%	16%	20%	10%	14%	14%
Not Sure	2%	2%	1%	2%	0%	0%	11%	1%	0%	5%	3%	0%	0%	1%	1%	3%	2%	2%	12%	0%	3%	0%	3%
Total	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%
Composition of Who Have Currently	100%	30%	27%	35%	3%	2%	4%	36%	23%	14%	22%	3%	2%	29%	24%	9%	17%	17%	4%	39%	61%	35%	65%

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Geography: USA 50 States

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25 How satisfied or unsatisfied would you say you are with the education that you have outstanding student loans on?

506 Who Have Currently Outstandin	ΛII	Negative	ely Impa	Unsure	Of Impa	Not W	orried	None	Apply		Additi	onal Edu	cation		Ма	jor Platfo	orm	Awa	re Of Act	ions
Credibility Interval: +/-4.7 pct points	All	Yes	No	Yes	No	Yes	No	Yes	No	Less Li	More Li	Will Pur	Comple	Don't K	Yes	No	Not Sur	Yes	No	Not Sur
Very Satisfied	33%	27%	35%	28%	34%	51%	30%	32%	33%	22%	54%	32%	29%	30%	35%	33%	16%	53%	25%	10%
Somewhat Satisfied	35%	36%	35%	35%	35%	30%	36%	32%	35%	34%	34%	39%	42%	19%	36%	33%	36%	32%	37%	36%
Somewhat Unsatisfied	16%	20%	14%	21%	15%	4%	18%	11%	17%	23%	8%	19%	10%	13%	16%	14%	25%	8%	19%	27%
Very Unsatisfied	14%	15%	14%	14%	14%	13%	14%	16%	14%	20%	4%	9%	12%	34%	13%	17%	17%	6%	17%	23%
Not Sure	2%	2%	2%	2%	2%	1%	2%	9%	1%	1%	0%	1%	7%	5%	1%	3%	6%	1%	2%	4%
Total	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%
Composition of Who Have Currently	100%	34%	66%	19%	81%	15%	85%	7%	93%	41%	23%	16%	15%	5%	72%	18%	10%	35%	55%	11%

25 How satisfied or unsatisfied would you say you are with the education that you have outstanding student loans on?

506 Who Have Currently Outstandin	A II		Con	nmunicat	ions		Comn	nunicate	Status		Entered I	nto Plan			Satisfaction	on With E	Education	ı		Outs	tanding L	oans	
Credibility Interval: +/-4.7 pct points	All	Excelle	Good	Fair	Poor	Not Sur	Yes	No	Not Sur	Entered	Made O	Both	Not Sur	Very Sa	Somew	Somew	Very Un	Not Sur	< \$10K	\$10K -	\$25K -	> \$50K	Not Sur
Very Satisfied	33%	77%	30%	13%	14%	11%	48%	31%	12%	59%	30%	29%	28%	-	-	-	-	-	40%	36%	28%	24%	23%
Somewhat Satisfied	35%	15%	48%	45%	19%	9%	37%	44%	43%	20%	35%	32%	31%	-	-	-	-	-	33%	39%	39%	24%	29%
Somewhat Unsatisfied	16%	4%	12%	25%	27%	21%	8%	4%	0%	5%	18%	19%	17%	-	-	-	-	-	13%	13%	14%	34%	11%
Very Unsatisfied	14%	4%	9%	15%	37%	39%	7%	21%	9%	16%	17%	20%	17%	-	-	-	-	-	15%	11%	16%	15%	18%
Not Sure	2%	0%	1%	2%	4%	21%	0%	0%	37%	0%	0%	0%	6%	-	-	-	-	-	0%	1%	2%	3%	18%
Total	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%						100%	100%	100%	100%	100%
Composition of Who Have Currently	100%	22%	34%	29%	12%	3%	27%	56%	17%	37%	44%	13%	6%						21%	38%	24%	15%	2%

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**26** What is the total amount of student loans you have outstanding today?

506 Who Have Currently Outstandin	AII		Stude	ent Loan	Status		Loans Aggregated			In Deferment		Delinquent		Standard Repay		IDR Plan		Discharged / For		Don't Know Sta		Don't Kr	now Stat
Credibility Interval: +/-4.7 pct points	All	Currentl	Currentl	Currentl	Had But	Never	Currentl	Had / P	Never	Yes	No	Yes	No	Yes	No	Yes	No	Yes	No	Yes	No	Yes	No
< \$10K	21%	22%	18%	20%	0%	0%	21%	0%	0%	20%	22%	19%	22%	20%	22%	10%	25%	27%	21%	34%	21%	17%	21%
\$10K - \$25K	38%	37%	44%	35%	0%	0%	38%	0%	0%	37%	38%	39%	38%	45%	33%	36%	38%	36%	38%	30%	38%	30%	38%
\$25K - \$50K	24%	24%	26%	24%	0%	0%	24%	0%	0%	28%	22%	30%	22%	22%	25%	25%	24%	33%	23%	28%	24%	13%	24%
> \$50K	15%	15%	11%	18%	0%	0%	15%	0%	0%	16%	14%	11%	16%	13%	16%	28%	11%	2%	16%	0%	15%	6%	15%
Not Sure	2%	2%	2%	4%	0%	0%	2%	0%	0%	0%	3%	2%	2%	1%	3%	0%	3%	2%	2%	8%	2%	34%	1%
Total	100%	100%	100%	100%	0%	0%	100%	0%	0%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%
Composition of Who Have Currently	100%	68%	14%	18%	0%	0%	100%	0%	0%	38%	62%	21%	79%	39%	61%	23%	77%	9%	91%	3%	97%	3%	97%

**26** What is the total amount of student loans you have outstanding today?

506 Who Have Currently Outstandin	ΔII			During	Pause				Н	andled S	ince Pau	se				Budget (	Changes	Negative	ely Impa	Negative	ely Impa		
Credibility Interval: +/-4.7 pct points	All	Made E	Made S	Made N	Forgive	Paid Off	Not Sur	Made E	Made M	Made F	Made N	Forgive	Paid Off	Cut \$50	Cut \$50	More T	Need T	Did Not	Not Sur	Yes	No	Yes	No
< \$10K	21%	25%	15%	17%	25%	68%	52%	28%	15%	14%	14%	39%	88%	19%	15%	9%	16%	32%	37%	15%	25%	15%	24%
\$10K - \$25K	38%	40%	44%	34%	36%	25%	11%	37%	49%	38%	30%	28%	0%	39%	42%	40%	41%	35%	20%	37%	38%	38%	37%
\$25K - \$50K	24%	21%	30%	26%	12%	0%	9%	18%	28%	25%	31%	21%	0%	27%	32%	18%	25%	15%	15%	31%	19%	28%	22%
> \$50K	15%	13%	10%	21%	19%	0%	7%	15%	8%	17%	22%	3%	12%	14%	9%	34%	17%	15%	8%	16%	14%	17%	14%
Not Sure	2%	1%	1%	1%	8%	7%	22%	2%	1%	5%	2%	8%	0%	1%	2%	0%	2%	3%	20%	1%	3%	2%	3%
Total	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%
Composition of Who Have Currently	100%	30%	27%	35%	3%	2%	4%	36%	23%	14%	22%	3%	2%	29%	24%	9%	17%	17%	4%	39%	61%	35%	65%

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**26** What is the total amount of student loans you have outstanding today?

506 Who Have Currently Outstandin	A 11	Negativ	Negatively Impa		Unsure Of Impa		Not Worried		None Apply		Additi	onal Edu	cation		Ма	jor Platfo	orm	Awa	tions	
Credibility Interval: +/-4.7 pct points	All	Yes	No	Yes	No	Yes	No	Yes	No	Less Li	More Li	Will Pur	Comple	Don't K	Yes	No	Not Sur	Yes	No	Not Sur
< \$10K	21%	12%	26%	21%	21%	34%	19%	40%	20%	18%	25%	15%	26%	34%	22%	17%	27%	23%	22%	11%
\$10K - \$25K	38%	40%	37%	48%	35%	41%	37%	16%	39%	32%	38%	54%	36%	36%	38%	43%	26%	37%	38%	37%
\$25K - \$50K	24%	27%	22%	15%	26%	12%	26%	18%	24%	26%	26%	19%	25%	6%	24%	23%	29%	24%	23%	31%
> \$50K	15%	21%	12%	14%	15%	11%	16%	11%	15%	21%	10%	9%	11%	13%	15%	16%	9%	14%	15%	16%
Not Sure	2%	0%	3%	2%	2%	2%	2%	15%	1%	2%	1%	3%	3%	10%	2%	2%	9%	2%	2%	5%
Total	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%
Composition of Who Have Currently	100%	34%	66%	19%	81%	15%	85%	7%	93%	41%	23%	16%	15%	5%	72%	18%	10%	35%	55%	11%

**26** What is the total amount of student loans you have outstanding today?

506 Who Have Currently Outstandin	A II	Communications						nunicate	Status		Entered I	nto Plan		Satisfaction With Education						Outstanding Loans					
Credibility Interval: +/-4.7 pct points	All	Excelle	Good	Fair	Poor	Not Sur	Yes	No	Not Sur	Entered	Made O	Both	Not Sur	Very Sa	Somew	Somew	Very Un	Not Sur	< \$10K	\$10K -	\$25K -	> \$50K	Not Sur		
< \$10K	21%	27%	17%	21%	20%	31%	35%	27%	9%	21%	19%	19%	18%	26%	20%	16%	22%	0%	-	-	-	-	-		
\$10K - \$25K	38%	36%	44%	38%	27%	17%	39%	26%	29%	31%	37%	49%	42%	41%	42%	31%	31%	22%	-	-	-	-	-		
\$25K - \$50K	24%	24%	24%	24%	27%	12%	26%	25%	0%	30%	25%	24%	39%	21%	27%	21%	28%	32%	-	-	-	-	-		
> \$50K	15%	12%	14%	14%	21%	24%	0%	5%	0%	18%	18%	8%	0%	11%	10%	31%	16%	23%	-	-	-	-	-		
Not Sure	2%	1%	1%	2%	5%	15%	0%	17%	62%	0%	1%	0%	0%	2%	2%	2%	3%	23%	-	-	-	-	-		
Total	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%							
Composition of Who Have Currently	100%	22%	34%	29%	12%	3%	27%	56%	17%	37%	44%	13%	6%	33%	35%	16%	14%	2%							

SURVEY USA°

Geography: USA 50 States

Data Collected: 08/05/2024 - 08/07/2024

Release Date: 08/09/2024

Percentages

Sponsor:
National Endowment for Financial Education ()

Statement of Methodology: SurveyUSA is an independent, non-partisan, apolitical research company that conducts opinion surveys for media, academic institutions, commercial clients, non-profits, governments, agencies, and elected officials. SurveyUSA opinion research is conducted using a methodology optimized for each particular project. In some cases, this means data is collected 100% by telephone; in some cases, 100% online; and in other cases, a blend of the two. For those projects that are conducted "mixed-mode" (or "multi-mode"): Respondents who have a home (landline) telephone are interviewed by phone, sometimes using live interviewers, other times using the recorded voice of a professional announcer. The youngest male is requested on approximately 30% of calls to home phones, the youngest adult is requested on approximately 70% of calls. This method of intra-household selection reduces the potential for age and gender imbalance in the unweighted sample. Re-attempts are made to busy signals, no-answers, and answering machines. Landline telephone sample is purchased from Aristotle of Washington DC. Respondents who do not use a home telephone are interviewed on an electronic device, which means, for some projects, that call-center employees hand-dial cell phones and interview respondent's cell phone, and means, for other projects, that SurveyUSA displays the questions visually on the respondent's phone, tablet, or other device. Sample for respondents who do not use a home telephone is purchased from Aristotle or from one of several other research companies that provide access to cell respondents. Where meaningful, SurveyUSA indicates the percentage of respondents who use a home phone and the percentage who do not, and crosstabs by this distinction. Responses are minimally weighted to U.S. Census or voter file targets for gender, age and race. Target (cell) weighting is used. On questionnaires that ask about political party identification, SurveyUSA may or may not weight to Party ID, depending on client preference. Where necessary, questions and answer choices are rotated to prevent order bias, recency, and latency effects. On some studies, certain populations are over-sampled, so that the number of unweighted respondents exceeds the number of weighted respondents. Each individual SurveyUSA release contains the date(s) on which interviews are conducted and a release date. If interviewing for a particular study is conducted in Spanish, or in any other foreign language, it will be noted on the specific release. If no notation appears, interviews are conducted in English. Where respondents are filtered, such as adults, filtered to registered voters, in turn filtered to likely voters, SurveyUSA describes the filtering on the specific release. On pre-election polls in geographies with early voting, SurveyUSA differentiates between respondents who have already voted and those who are likely to vote but have not yet done so. On research completed prior to 12/31/16, SurveyUSA assigned to each question within the instrument a theoretical margin of sampling error. Effective 01/01/17, SurveyUSA assigns to each question within the instrument a credibility interval, which better reflects the sampling uncertainties associated with gathering some percentage of respondent answers using non-probability sample. Though commonly cited in the presentation of research results, "sampling error" is only one of many types of error that may influence the outcome of an opinion research study. More practical concerns include the way in which questions are worded and ordered, the inability to contact some, the refusal of others to be interviewed, and the difficulty of translating each questionnaire into all possible languages and dialects. Non-sampling errors cannot be quantified. This statement conforms to the principles of disclosure as recommended by the National Council on Public Polls (NCPP). Questions about SurveyUSA research can be addressed to editor@surveyusa.com.