



Student Loans
Fieldwork Dates: 4th - 8th October 2018

Conducted by YouGov
On behalf of Internal

© Yougov plc 2018



BACKGROUND

This spreadsheet contains survey data collected and analysed by YouGov plc. No information contained within this spreadsheet may be published without the consent of YouGov Plc and the client named on the front cover.

Methodology: This survey has been conducted using an online interview administered to members of the YouGov Plc panel of 1.2 million individuals who have agreed to take part in surveys. Emails are sent to panellists selected at random from the base sample. The e-mail invites them to take part in a survey and provides a generic survey link. Once a panel member clicks on the link they are sent to the survey that they are most required for, according to the sample definition and quotas. (The sample definition could be "US adult population" or a subset such as "US adult females"). Invitations to surveys don't expire and respondents can be sent to any available survey. The responding sample is weighted to the profile of the sample definition to provide a representative reporting sample. The profile is normally derived from census data or, if not available from the census, from industry accepted data.

YouGov plc make every effort to provide representative information. All results are based on a sample and are therefore subject to statistical errors normally associated with sample-based information.

For further information about the results in this spreadsheet, please contact YouGov Plc +1 888.729.0773 or email omnibus.us@yougov.com quoting the survey details

EDITOR'S NOTES - all press releases should contain the following information

All figures, unless otherwise stated, are from YouGov Plc. Total sample size was 2632 adults. Fieldwork was undertaken between 4th - 8th October 2018. The survey was carried out online. The figures have been weighted and are representative of all US adults (aged 18+).

NOTE: All press releases or other publications must be checked by YouGov Plc before use. YouGov requires 48hours to check a press release unless otherwise agreed.

- YouGov is registered with the Information Commissioner
- YouGov is a member of the British Polling Council

Any percentages calculated on bases fewer than 50 respondents must not be reported as they do not represent a wide enough cross-section of the target population to be considered statistically reliable. These figures will be italicised.

Internal Student loans

US_nat Sample: 4th - 8th October 2018



Total	Gender		Age			Region				Race				No HS, High school graduate
	Male	Female	18 to 34	35 to 54	55+	Northeast	Midwest	South	West	White	Black	Hispanic	Other (NET)	
	A	B	C	D	E	F	G	H	I	J	K	L	M	

educ. What is the highest level of education you have completed?

Unweighted base	2632	1126	1506	678	859	1095	474	574	992	592	1847	287	292	206	933
Base: All US adults	2624	1302	1322	802	841	960	469	558	1015	582	1700	325	405	194	1096
No HS	7%	6%	7%	7%	8%	5%	5%	7%	7%	7%	5%	7%	10%	9%	16%
High school graduate	35%	36%	35%	33%	32%	39%	38%	34%	39%	28%	34%	39%	46%	19%	84%
Some college	21%	22%	21%	28%	19%	18%	18%	23%	20%	26%	20%	28%	21%	24%	-
2-year	10%	9%	11%	9%	11%	10%	10%	11%	9%	11%	10%	8%	7%	15%	-
4-year	17%	17%	17%	17%	19%	16%	19%	17%	15%	18%	19%	13%	10%	21%	-
Post-grad	10%	10%	9%	7%	11%	11%	10%	8%	10%	10%	11%	5%	6%	12%	-

GOL_q1. Which of the following best describes your history of having a student loan (i.e., any type of loan designed to help students pay for post-secondary education and associated fees like tuition, books and supplies, living expenses, etc.)?

Unweighted base	1699	745	954	447	577	675	295	372	609	423	1196	175	170	158	-
Base: US adults with some college	1527	756	771	481	504	543	265	330	551	380	1031	176	179	141	-
I currently have at least one student loan that has not been paid off	27%	23%	31%	45%	30%	9%	30%	28%	27%	24%	26%	36%	24%	24%	-
I previously have had at least one student loan, but they have all been paid off	24%	26%	22%	13%	28%	30%	30%	26%	24%	19%	26%	19%	22%	24%	-
I have never had this type of loan	49%	51%	47%	42%	42%	61%	39%	46%	49%	57%	48%	45%	55%	53%	-

GOL_q2. Thinking about your student loan(s), how much in student loan(s) do/did you yourself borrow in total? If you are unsure of the exact amount, please provide your best estimate,

Unweighted base	861	351	510	262	333	266	170	201	308	182	602	102	81	76	-
Base: US adults with some college and have/had a student loan	782	370	412	279	291	212	161	178	281	162	537	97	81	67	-
Up to \$1,000	3%	2%	3%	4%	0%	5%	4%	2%	3%	2%	2%	2%	2%	7%	-
More than \$1,000 and up to \$5,000	14%	14%	14%	9%	12%	25%	13%	14%	14%	15%	15%	14%	17%	9%	-
More than \$5,000 and up to \$10,000	17%	17%	17%	11%	18%	24%	17%	21%	13%	21%	18%	9%	22%	18%	-
More than \$10,000 and up to \$20,000	20%	22%	19%	21%	20%	19%	15%	20%	23%	20%	21%	17%	20%	19%	-
More than \$20,000 and up to \$30,000	10%	9%	12%	14%	10%	6%	15%	12%	8%	7%	11%	14%	3%	8%	-
More than \$30,000 and up to \$40,000	7%	6%	7%	9%	8%	3%	7%	7%	5%	10%	6%	8%	4%	14%	-
More than \$40,000 and up to \$50,000	6%	7%	6%	7%	8%	4%	5%	6%	10%	2%	6%	9%	5%	7%	-
More than \$50,000 and up to \$100,000	7%	7%	8%	8%	8%	5%	8%	5%	7%	10%	7%	8%	8%	8%	-
More than \$100,000 and up to \$200,000	4%	3%	5%	2%	8%	2%	4%	6%	3%	4%	3%	8%	7%	3%	-
More than \$200,000	2%	3%	0%	4%	1%	-	1%	1%	2%	3%	1%	-	6%	-	-

**Internal
Student loans**

US_nat Sample: 4th - 8th October 2018



Total	Education			Marital Status						Children under the age of 18		Income		
	Some college, 2-year	4-year	Post Grad	Married	Separated	Divorced	Widowed	Never married	Domestic / civil partnership	Yes	No	Under \$40k	\$40k to \$80k	\$80k+
	O	P	Q	R	S	T	U	V	W	X	Y	Z	AA	AB

educ. What is the highest level of education you have completed?

Unweighted base	2632	910	504	285	1287	55	287	138	739	126	662	1970	975	735	581
Base: All US adults	2624	826	448	253	1223	54	267	120	828	131	645	1979	1013	721	542
No HS	7%	-	-	-	5%	12%	6%	8%	8%	10%	6%	7%	11%	4%	1%
High school graduate	35%	-	-	-	34%	35%	36%	47%	35%	33%	32%	36%	46%	37%	15%
Some college	21%	68%	-	-	17%	25%	26%	12%	28%	21%	21%	22%	23%	21%	20%
2-year	10%	32%	-	-	11%	13%	13%	12%	7%	15%	14%	9%	9%	12%	9%
4-year	17%	-	100%	-	20%	9%	14%	10%	16%	14%	18%	17%	9%	18%	30%
Post-grad	10%	-	-	100%	14%	6%	5%	11%	6%	6%	9%	10%	3%	8%	24%
				N.O.P	T.V	*	T.V	*	T.V	*			Z	Z	Z.AA.AC

GOL_q1. Which of the following best describes your history of having a student loan (i.e., any type of loan designed to help students pay for post-secondary education and associated fees like tuition, books and supplies, living expenses, etc.)?

Unweighted base	1699	910	504	285	868	32	186	71	461	81	450	1249	493	481	503
Base: US adults with some college	1527	826	448	253	745	29	156	54	469	75	394	1133	443	427	452
I currently have at least one student loan that has not been paid off	27%	27%	27%	28%	20%	24%	26%	18%	40%	26%	36%	24%	33%	25%	26%
I previously have had at least one student loan, but they have all been paid off	24%	19%	27%	35%	28%	31%	24%	29%	17%	22%	24%	24%	19%	25%	28%
I have never had this type of loan	49%	54%	46%	37%	51%	44%	50%	53%	43%	52%	40%	52%	47%	49%	47%
				O	V	**	V	V*		*				Z	Z
			Q	Q.P	V	**	V	V*	R.T.U.W	*	Y		AA.AB.AC		

GOL_q2. Thinking about your student loan(s), how much in student loan(s) do/did you yourself borrow in total? If you are unsure of the exact amount, please provide your best estimate,

Unweighted base	861	409	272	180	420	15	92	32	261	41	270	591	255	241	267
Base: US adults with some college and have/had a student loan	782	381	242	159	362	16	77	25	266	36	236	547	233	217	241
Up to \$1,000	3%	5%	1%	2%	2%	26%	-	9%	3%	3%	1%	4%	4%	2%	1%
More than \$1,000 and up to 5,000	14%	17%	13%	8%	14%	23%	23%	6%	14%	2%	11%	16%	18%	16%	10%
More than \$5,000 and up to \$10,000	17%	22%	14%	13%	18%	21%	23%	28%	14%	10%	19%	17%	19%	22%	13%
More than \$10,000 and up to \$20,000	20%	22%	22%	14%	20%	5%	21%	17%	20%	33%	21%	20%	16%	22%	25%
More than \$20,000 and up to \$30,000	10%	9%	14%	8%	10%	4%	8%	6%	11%	13%	13%	9%	11%	11%	11%
More than \$30,000 and up to \$40,000	7%	4%	9%	10%	7%	-	5%	3%	6%	14%	7%	7%	7%	6%	7%
More than \$40,000 and up to \$50,000	6%	5%	6%	10%	8%	-	2%	8%	6%	2%	7%	6%	4%	8%	9%
More than \$50,000 and up to \$100,000	7%	4%	8%	14%	6%	16%	10%	5%	7%	7%	8%	7%	7%	6%	9%
More than \$100,000 and up to \$200,000	4%	1%	4%	11%	5%	-	2%	5%	4%	5%	7%	3%	4%	3%	6%
More than \$200,000	2%	2%	2%	2%	1%	-	-	-	4%	-	-	2%	2%	1%	2%

Internal Student loans

US_nat Sample: 4th - 8th October 2018



Total	
	Prefer not to say
	AC

educ. What is the highest level of education you have completed?

Unweighted base	2632	341
Base: All US adults	2624	348
No HS	7%	7%
		AA,AB
High school graduate	35%	34%
		AB
Some college	21%	19%
2-year	10%	10%
4-year	17%	19%
		Z
Post-grad	10%	11%
		Z

GOL_q1. Which of the following best describes your history of having a student loan (i.e., any type of loan designed to help students pay for post-secondary education and associated fees like tuition, books and supplies, living expenses, etc.)?

Unweighted base	1699	222
Base: US adults with some college	1527	205
I currently have at least one student loan that has not been paid off	27%	19%
I previously have had at least one student loan, but they have all been paid off	24%	25%
I have never had this type of loan	49%	56%
		AB

GOL_q2. Thinking about your student loan(s), how much in student loan(s) do/did you yourself borrow in total? If you are unsure of the exact amount, please provide your best estimate,

Unweighted base	861	98
Base: US adults with some college and have/had a student loan	782	91
Up to \$1,000	3%	5%
		*
More than \$1,000 and up to 5,000	14%	11%
		*
More than \$5,000 and up to \$10,000	17%	13%
		*
More than \$10,000 and up to \$20,000	20%	15%
		*
More than \$20,000 and up to \$30,000	10%	7%
		*
More than \$30,000 and up to \$40,000	7%	9%
		*
More than \$40,000 and up to \$50,000	6%	3%
		*
More than \$50,000 and up to \$100,000	7%	5%
		*
More than \$100,000 and up to \$200,000	4%	1%
		*
More than \$200,000	2%	-

**Internal
Student loans**

US_nat Sample: 4th - 8th October 2018



	Total	Gender		Age			Region				Race				No HS, High school graduate
		Male	Female	18 to 34	35 to 54	55+	Northeast	Midwest	South	West	White	Black	Hispanic	Other (NET)	
		B		D,E							*	J,K*	*	**	
Don't know/not sure	6%	6%	5%	6%	4%	7%	7%	5%	5%	5%	6%	4%	5%	1%	-
Prefer not to say	4%	4%	3%	5%	4%	1%	5%	2%	5%	2%	3%	7%	1%	5%	-
				E	E						*	*	*	**	

GOL_q3. Thinking about your student loan(s), did you ever default on a payment (i.e., failed to make a loan payment)?

Unweighted base	861	351	510	262	333	266	170	201	308	182	602	102	81	76	-
Base: US adults with some college and have/had a student loan	782	370	412	279	291	212	161	178	281	162	537	97	81	67	-
Yes, I am currently in default	14%	12%	15%	15%	19%	5%	10%	17%	15%	11%	11%	16%	25%	14%	-
Yes, but I am up-to-date on payments currently	19%	20%	18%	21%	23%	11%	21%	18%	18%	19%	17%	28%	19%	21%	-
No, I have never defaulted on a student loan payment	62%	63%	62%	58%	53%	80%	64%	63%	61%	63%	67%	52%	49%	56%	-
Prefer not to say	5%	5%	5%	6%	6%	4%	6%	3%	6%	7%	4%	7%	7%	9%	-
						C,D					K,L	*	*	*	**

GOL_q4. Thinking of your student loan(s), which, if any, of the following things have you done to help pay it off? Please select all that apply.

Unweighted base	861	351	510	262	333	266	170	201	308	182	602	102	81	76	-
Base: US adults with some college and have/had a student loan	782	370	412	279	291	212	161	178	281	162	537	97	81	67	-
Refinanced the student loan at a lower interest rate	13%	16%	11%	13%	16%	10%	14%	10%	15%	13%	13%	12%	13%	17%	-
Used an extended repayment plan (i.e., over 25 years rather than 10)	11%	10%	12%	14%	12%	7%	12%	8%	13%	11%	10%	19%	9%	13%	-
Used an income driven repayment plan	25%	24%	25%	25%	30%	17%	24%	24%	25%	24%	24%	31%	21%	22%	-
Deferred my payments	34%	32%	36%	37%	40%	23%	29%	33%	38%	33%	33%	43%	31%	37%	-
Applied for forbearance	22%	19%	24%	20%	28%	16%	19%	23%	23%	22%	22%	24%	23%	19%	-
Discussed my options with a loan officer	10%	12%	8%	13%	11%	4%	13%	9%	9%	9%	9%	7%	19%	13%	-
Other	9%	7%	10%	5%	10%	12%	10%	11%	7%	7%	9%	9%	7%	9%	-
Not applicable - I have never done anything to help pay off my student loan	34%	36%	32%	31%	29%	45%	34%	32%	32%	39%	38%	20%	27%	32%	-
						C,D					K	*	*	*	**

GOL_q5. Thinking about your student loan(s), to what extent are you optimistic or pessimistic that you will eventually be able to fully pay it off?

Unweighted base	433	147	286	199	176	58	80	100	160	93	287	67	41	38	-
Base: US adults with some college and still paying loans	413	174	239	215	151	47	81	94	149	90	273	64	43	33	-
Very optimistic	30%	35%	25%	31%	28%	30%	20%	27%	37%	29%	31%	30%	29%	23%	-
Somewhat optimistic	26%	29%	24%	31%	19%	28%	34%	38%	19%	21%	28%	21%	27%	23%	-
Somewhat pessimistic	15%	10%	18%	17%	13%	11%	20%	11%	14%	16%	14%	17%	9%	25%	-
Very pessimistic	22%	20%	24%	15%	33%	21%	19%	21%	23%	26%	21%	24%	27%	20%	-
Don't Know	7%	6%	8%	6%	7%	10%	8%	4%	7%	9%	6%	9%	9%	10%	-
						*	*	*	*	*	*	*	**	*	**

**Internal
Student loans**

US_nat Sample: 4th - 8th October 2018



Total	Education			Marital Status						Children under the age of 18		Income			
	Some college, 2-year	4-year	Post Grad	Married	Separated	Divorced	Widowed	Never married	Domestic / civil partnership	Yes	No	Under \$40k	\$40k to \$80k	\$80k+	
Don't know/not sure	6%	5%	6%	4%	5%	5%	3%	13%	5%	8%	3%	6%	6%	3%	3%
Prefer not to say	4%	5%	2%	4%	3%	-	2%	-	6%	1%	3%	4%	2%	1%	3%

GOL_q3. Thinking about your student loan(s), did you ever default on a payment (i.e., failed to make a loan payment)?

Unweighted base	861	409	272	180	420	15	92	32	261	41	270	591	255	241	267
Base: US adults with some college and have/had a student loan	782	381	242	159	362	16	77	25	266	36	236	547	233	217	241
Yes, I am currently in default	14%	21%	7%	7%	12%	25%	14%	15%	14%	21%	22%	10%	20%	14%	12%
Yes, but I am up-to-date on payments currently	19%	23%	17%	13%	16%	43%	20%	11%	22%	21%	22%	18%	24%	20%	16%
No, I have never defaulted on a student loan payment	62%	51%	72%	76%	68%	31%	61%	71%	57%	52%	51%	67%	51%	60%	70%
Prefer not to say	5%	6%	4%	4%	4%	-	5%	2%	7%	6%	5%	5%	6%	5%	2%

GOL_q4. Thinking of your student loan(s), which, if any, of the following things have you done to help pay it off? Please select all that apply.

Unweighted base	861	409	272	180	420	15	92	32	261	41	270	591	255	241	267
Base: US adults with some college and have/had a student loan	782	381	242	159	362	16	77	25	266	36	236	547	233	217	241
Refinanced the student loan at a lower interest rate	13%	9%	14%	21%	17%	10%	12%	6%	10%	17%	14%	13%	9%	11%	19%
Used an extended repayment plan (i.e., over 25 years rather than 10)	11%	12%	10%	12%	11%	19%	13%	9%	10%	13%	12%	11%	16%	7%	11%
Used an income driven repayment plan	25%	23%	24%	29%	21%	27%	28%	12%	28%	32%	28%	23%	34%	26%	19%
Deferred my payments	34%	35%	31%	38%	30%	32%	44%	23%	38%	41%	41%	32%	43%	34%	29%
Applied for forbearance	22%	24%	19%	21%	21%	17%	27%	12%	22%	32%	29%	19%	30%	24%	16%
Discussed my options with a loan officer	10%	11%	7%	12%	8%	11%	9%	3%	13%	15%	11%	10%	11%	9%	9%
Other	9%	9%	10%	8%	9%	19%	7%	14%	8%	12%	9%	9%	8%	9%	7%
Not applicable - I have never done anything to help pay off my student loan	34%	30%	39%	36%	38%	25%	23%	51%	31%	32%	27%	37%	25%	35%	42%

GOL_q5. Thinking about your student loan(s), to what extent are you optimistic or pessimistic that you will eventually be able to fully pay it off?

Unweighted base	433	228	128	77	167	8	48	11	177	22	157	276	155	117	122
Base: US adults with some college and still paying loans	413	223	119	71	151	7	40	10	187	19	141	273	148	109	116
Very optimistic	30%	27%	32%	36%	31%	15%	21%	43%	32%	12%	24%	33%	21%	29%	43%
Somewhat optimistic	26%	27%	27%	22%	26%	40%	29%	16%	27%	20%	25%	27%	25%	24%	28%
Somewhat pessimistic	15%	18%	10%	15%	13%	10%	20%	-	14%	35%	18%	13%	21%	14%	10%
Very pessimistic	22%	19%	25%	25%	24%	23%	20%	42%	20%	28%	25%	21%	24%	26%	16%
Don't Know	7%	9%	6%	3%	6%	12%	10%	-	7%	4%	9%	6%	9%	6%	3%

Internal Student loans

US_nat Sample: 4th - 8th October 2018



	Total		Prefer not to say
			*
Don't know/not sure	6%	15%	Z_AA,AB*
Prefer not to say	4%	15%	Z_AA,AB*

GOL_q3. Thinking about your student loan(s), did you ever default on a payment (i.e., failed to make a loan payment)?

	Unweighted base	861	98
Base: US adults with some college and have/had a student loan		782	91
Yes, I am currently in default	14%	2%	*
Yes, but I am up-to-date on payments currently	19%	10%	*
No, I have never defaulted on a student loan payment	62%	76%	Z_AA*
Prefer not to say	5%	12%	AA,AB*

GOL_q4. Thinking of your student loan(s), which, if any, of the following things have you done to help pay it off? Please select all that apply.

	Unweighted base	861	98
Base: US adults with some college and have/had a student loan		782	91
Refinanced the student loan at a lower interest rate	13%	15%	*
Used an extended repayment plan (i.e., over 25 years rather than 10)	11%	9%	*
Used an income driven repayment plan	25%	14%	*
Deferred my payments	34%	26%	*
Applied for forbearance	22%	13%	*
Discussed my options with a loan officer	10%	10%	*
Other	9%	16%	AB*
Not applicable - I have never done anything to help pay off my student loan	34%	35%	*

GOL_q5. Thinking about your student loan(s), to what extent are you optimistic or pessimistic that you will eventually be able to fully pay it off?

	Unweighted base	433	39
Base: US adults with some college and still paying loans		413	40
Very optimistic	30%	22%	*
Somewhat optimistic	26%	34%	*
Somewhat pessimistic	15%	11%	*
Very pessimistic	22%	21%	*
Don't Know	7%	12%	AB*

Internal Student loans

US_nat Sample: 4th - 8th October 2018



Total	Gender		Age			Region				Race				No HS, High school graduate
	Male	Female	18 to 34	35 to 54	55+	Northeast	Midwest	South	West	White	Black	Hispanic	Other (NET)	

GOL_q6. Of all payments you will make this month (e.g., rent/mortgage, credit card bills, subscription services, etc.), how concerned, if at all, are you about your student loan(s) payment?

Unweighted base	433	147	286	199	176	58	80	100	160	93	287	67	41	38	-
Base: US adults with some college and still paying loans	413	174	239	215	151	47	81	94	149	90	273	64	43	33	-
It is my TOP concern	11%	12%	10%	13%	8%	5%	22%	7%	10%	6%	6%	18%	27%	9%	-
						*	G.H.I*	*	*	*	*	J*	**	*	**
It is one of my main concerns	28%	29%	28%	32%	25%	21%	27%	33%	27%	26%	28%	27%	21%	41%	-
						*	*	*	*	*	*	*	**	*	**
It is one of my lesser concerns	34%	37%	31%	31%	36%	39%	31%	32%	35%	37%	38%	26%	27%	28%	-
						*	*	*	*	*	*	*	**	*	**
I am not concerned at all about my student loan payment	27%	22%	31%	23%	30%	35%	20%	28%	29%	30%	28%	29%	25%	22%	-
						*	*	*	*	*	*	*	**	*	**

To what extent, do you agree or disagree with each of the following statements? Please select one option on each row.

GOL_q7_1. Every month, I tend(ed) to stress when my student loan(s) repayment is/was due

Unweighted base	861	351	510	262	333	266	170	201	308	182	602	102	81	76	-
Base: US adults with some college and have/had a student loan	782	370	412	279	291	212	161	178	281	162	537	97	81	67	-
Strongly agree	16%	14%	18%	18%	19%	9%	19%	13%	17%	12%	13%	17%	28%	22%	-
				E	E							*	J*	J*	**
Somewhat agree	18%	15%	20%	24%	15%	14%	17%	17%	18%	19%	18%	17%	23%	13%	-
				D.E								*	*	*	**
Neither agree nor disagree	18%	19%	16%	15%	17%	21%	16%	22%	14%	20%	19%	14%	13%	16%	-
								H				*	*	*	**
Somewhat disagree	14%	16%	13%	15%	13%	17%	14%	16%	14%	14%	16%	10%	10%	17%	-
												*	*	*	**
Strongly disagree	28%	29%	26%	19%	32%	34%	26%	27%	29%	28%	29%	33%	17%	25%	-
					C	C					L	L*	*	*	**
Don't Know	7%	7%	6%	10%	4%	6%	9%	5%	7%	6%	6%	9%	8%	6%	-
				D								*	*	*	**

GOL_q7_2. I had/have a concrete financial plan to pay off my student debt

Unweighted base	861	351	510	262	333	266	170	201	308	182	602	102	81	76	-
Base: US adults with some college and have/had a student loan	782	370	412	279	291	212	161	178	281	162	537	97	81	67	-
Strongly agree	26%	27%	24%	22%	25%	32%	28%	27%	25%	22%	27%	23%	23%	23%	-
						C						*	*	*	**
Somewhat agree	23%	25%	22%	27%	20%	22%	20%	22%	23%	27%	24%	19%	19%	26%	-
												*	*	*	**
Neither agree nor disagree	19%	19%	19%	16%	19%	21%	23%	19%	17%	17%	19%	19%	16%	19%	-
												*	*	*	**
Somewhat disagree	9%	8%	10%	11%	9%	7%	6%	10%	12%	6%	9%	9%	11%	7%	-
								I				*	*	*	**
Strongly disagree	17%	15%	20%	15%	23%	12%	15%	15%	17%	23%	16%	19%	23%	20%	-
					C.E							*	*	*	**
Don't Know	6%	7%	6%	9%	4%	6%	8%	6%	6%	5%	5%	11%	8%	5%	-
				D								*	*	*	**

GOL_q7_4. Taking on student debt was worth it for the education I received

Unweighted base	861	351	510	262	333	266	170	201	308	182	602	102	81	76	-
Base: US adults with some college and have/had a student loan	782	370	412	279	291	212	161	178	281	162	537	97	81	67	-
Strongly agree	26%	28%	23%	20%	23%	36%	25%	19%	29%	28%	26%	21%	34%	21%	-
						C.D			G			*	*	*	**
Somewhat agree	25%	24%	26%	27%	24%	23%	24%	26%	25%	24%	26%	22%	17%	24%	-

Internal Student loans

US_nat Sample: 4th - 8th October 2018



Total	Education			Marital Status						Children under the age of 18		Income		
	Some college, 2-year	4-year	Post Grad	Married	Separated	Divorced	Widowed	Never married	Domestic / civil partnership	Yes	No	Under \$40k	\$40k to \$80k	\$80k+

GOL_q6. Of all payments you will make this month (e.g., rent/mortgage, credit card bills, subscription services, etc.), how concerned, if at all, are you about your student loan(s) payment?

Unweighted base	433	228	128	77	167	8	48	11	177	22	157	276	155	117	122
Base: US adults with some college and still paying loans	413	223	119	71	151	7	40	10	187	19	141	273	148	109	116
It is my TOP concern	11%	11%	8%	14%	10%	31%	4%	7%	12%	7%	10%	11%	11%	7%	10%
It is one of my main concerns	28%	26%	33%	26%	24%	37%	26%	15%	32%	37%	25%	30%	25%	36%	25%
It is one of my lesser concerns	34%	36%	31%	31%	37%	32%	45%	41%	28%	38%	40%	31%	38%	36%	30%
I am not concerned at all about my student loan payment	27%	26%	28%	29%	29%	-	24%	37%	28%	17%	25%	28%	26%	21%	35%
						**	*	**		**					AA

To what extent, do you agree or disagree with each of the following statements? Please select one option on each row.

GOL_q7_1. Every month, I tend(ed) to stress when my student loan(s) repayment is/was due

Unweighted base	861	409	272	180	420	15	92	32	261	41	270	591	255	241	267
Base: US adults with some college and have/had a student loan	782	381	242	159	362	16	77	25	266	36	236	547	233	217	241
Strongly agree	16%	17%	14%	14%	15%	21%	13%	14%	15%	31%	20%	14%	15%	20%	13%
Somewhat agree	18%	19%	18%	14%	19%	33%	14%	6%	17%	16%	21%	16%	19%	21%	15%
Neither agree nor disagree	18%	18%	18%	17%	16%	15%	16%	39%	18%	20%	19%	17%	15%	18%	20%
Somewhat disagree	14%	11%	18%	18%	14%	6%	21%	6%	14%	11%	11%	16%	15%	13%	16%
Strongly disagree	28%	25%	28%	36%	32%	15%	28%	24%	24%	19%	25%	29%	25%	24%	34%
Don't Know	7%	10%	5%	2%	3%	10%	7%	12%	11%	3%	4%	8%	12%	3%	2%
		P.Q				**	*	**	R	*		X	AA,AB		

GOL_q7_2. I had/have a concrete financial plan to pay off my student debt

Unweighted base	861	409	272	180	420	15	92	32	261	41	270	591	255	241	267
Base: US adults with some college and have/had a student loan	782	381	242	159	362	16	77	25	266	36	236	547	233	217	241
Strongly agree	26%	16%	29%	44%	32%	15%	22%	34%	19%	15%	22%	27%	14%	23%	38%
Somewhat agree	23%	21%	29%	19%	23%	24%	28%	6%	25%	20%	25%	22%	22%	25%	23%
Neither agree nor disagree	19%	22%	17%	13%	19%	29%	16%	27%	19%	11%	18%	19%	23%	16%	14%
Somewhat disagree	9%	11%	9%	5%	8%	12%	11%	3%	10%	13%	9%	9%	10%	11%	8%
Strongly disagree	17%	21%	12%	16%	16%	10%	16%	21%	18%	35%	23%	15%	21%	22%	14%
Don't Know	6%	9%	4%	4%	3%	10%	9%	9%	10%	6%	4%	7%	10%	3%	3%
		P,Q				**	R*	**	R	*		X	AA,AB		

GOL_q7_4. Taking on student debt was worth it for the education I received

Unweighted base	861	409	272	180	420	15	92	32	261	41	270	591	255	241	267
Base: US adults with some college and have/had a student loan	782	381	242	159	362	16	77	25	266	36	236	547	233	217	241
Strongly agree	26%	20%	23%	44%	27%	12%	26%	47%	23%	25%	20%	28%	14%	23%	40%
Somewhat agree	25%	24%	26%	25%	27%	33%	22%	11%	23%	24%	24%	25%	26%	21%	27%
						**	*	**		*		X		Z	Z,AA,AC

Internal Student loans

US_nat Sample: 4th - 8th October 2018



Total	
	Prefer not to say

GOL_q6. Of all payments you will make this month (e.g., rent/mortgage, credit card bills, subscription services, etc.), how concerned, if at all, are you about your student loan(s) payment?

Unweighted base	433	39
Base: US adults with some college and still paying loans	413	40
It is my TOP concern	11%	21%
It is one of my main concerns	28%	30%
It is one of my lesser concerns	34%	22%
I am not concerned at all about my student loan payment	27%	28%

To what extent, do you agree or disagree with each of the following statements? Please select one option on each row.

GOL_q7_1. Every month, I tend(ed) to stress when my student loan(s) repayment is/was due

Unweighted base	861	98
Base: US adults with some college and have/had a student loan	782	91
Strongly agree	16%	15%
Somewhat agree	18%	16%
Neither agree nor disagree	18%	17%
Somewhat disagree	14%	13%
Strongly disagree	28%	27%
Don't Know	7%	12%

GOL_q7_2. I had/have a concrete financial plan to pay off my student debt

Unweighted base	861	98
Base: US adults with some college and have/had a student loan	782	91
Strongly agree	26%	26%
Somewhat agree	23%	20%
Neither agree nor disagree	19%	26%
Somewhat disagree	9%	8%
Strongly disagree	17%	7%
Don't Know	6%	14%

GOL_q7_4. Taking on student debt was worth it for the education I received

Unweighted base	861	98
Base: US adults with some college and have/had a student loan	782	91
Strongly agree	26%	25%
Somewhat agree	25%	25%

**Internal
Student loans**

US_nat Sample: 4th - 8th October 2018



	Total	Gender		Age			Region				Race				No HS, High school graduate
		Male	Female	18 to 34	35 to 54	55+	Northeast	Midwest	South	West	White	Black	Hispanic	Other (NET)	
Neither agree nor disagree	12%	13%	12%	12%	12%	13%	13%	16%	10%	12%	12%	12%	11%	15%	-
Somewhat disagree	14%	14%	14%	17%	14%	9%	14%	14%	13%	13%	15%	13%	12%	8%	-
Strongly disagree	20%	18%	22%	19%	25%	17%	16%	22%	21%	21%	18%	28%	21%	26%	-
Don't Know	3%	4%	3%	6%	3%	1%	7%	3%	2%	2%	3%	3%	5%	5%	-

GOL_q8. To what extent do you agree or disagree with the following statement? "I would encourage a high school student to pursue higher education regardless of the cost".

Unweighted base	2632	1126	1506	678	859	1095	474	574	992	592	1847	287	292	206	933
Base: All US adults	2624	1302	1322	802	841	980	469	558	1015	582	1700	325	405	194	1096
Strongly agree	28%	27%	28%	27%	29%	28%	25%	24%	33%	25%	24%	41%	38%	21%	32%
Somewhat agree	25%	25%	26%	27%	24%	26%	24%	27%	25%	26%	27%	22%	22%	27%	24%
Neither agree nor disagree	18%	18%	18%	16%	18%	19%	21%	18%	17%	17%	19%	16%	15%	17%	21%
Somewhat disagree	13%	12%	14%	12%	13%	15%	11%	17%	11%	15%	16%	7%	9%	12%	9%
Strongly disagree	12%	14%	9%	12%	12%	11%	14%	12%	10%	13%	12%	9%	10%	16%	10%
Don't Know/not sure	4%	3%	5%	6%	5%	2%	5%	3%	4%	5%	3%	4%	7%	7%	5%

Cell Contents (Column Percentages, Statistical Test Results), Statistics (Column Proportions, (95%): A/B, C/D/E, F/G/H/I, J/K/L/M, N/O/P/Q, R/S/T/U/V/W, X/Y, Z/AA/AB/AC, AD/AE/AF/AG/AH/AI/AJ/AK/AL/AM/AN/AO/AP, Minimum Base: 30 (**), Small Base: 100 (*)

**Internal
Student loans**

US_nat Sample: 4th - 8th October 2018



	Total	Education			Marital Status						Children under the age of 18		Income		
		Some college, 2-year	4-year	Post Grad	Married	Separated	Divorced	Widowed	Never married	Domestic / civil partnership	Yes	No	Under \$40k	\$40k to \$80k	\$80k+
Neither agree nor disagree	12%	12%	15%	9%	11%	5% **	15% *	23% **	14%	4% *	12%	13%	16% AB	12%	9%
Somewhat disagree	14%	11%	19% O	12%	12%	19% **	16% *	15%	20% *	15%	13%	12%	18% AB	9%	
Strongly disagree	20%	29% P,Q	14%	9%	21%	21% **	18% *	19% **	20%	22% *	26% Y	18%	27% AB,AC	24% AB	13%
Don't Know	3%	5%	3%	1%	2%	10% **	3% *	- **	5% R	5% *	3%	4%	6% AA,AB	2%	2%

GOL_q8. To what extent do you agree or disagree with the following statement? "I would encourage a high school student to pursue higher education regardless of the cost".

Unweighted base	2632	910	504	285	1287	55	287	138	739	126	662	1970	975	735	581
Base: All US adults	2624	826	448	253	1223	54	267	120	828	131	645	1979	1013	721	542
Strongly agree	28%	27% Q	23%	20%	28%	41% R,V*	30%	28%	27%	26% *	32% Y	26%	30% AB	31% AB,AC	22%
Somewhat agree	25%	25%	27%	33% N,O	25%	25% *	24%	29%	25%	29% *	23%	26%	24% AB	24% Z,AA	30% 14%
Neither agree nor disagree	18%	17% Q	17% Q	11%	18%	15% *	19%	19%	18%	13% *	17%	18%	20% AB	17% Z	14%
Somewhat disagree	13%	15% N	17% N	19% N	15% V	9% *	13%	17%	11%	8% *	14%	13%	11% Z	15% Z,AC	18%
Strongly disagree	12%	12%	13%	15% N	11% U	5% *	12% U	5%	13% U	15% U*	10%	12%	10% AA	11% AA	14%
Don't Know/not sure	4%	4%	3%	3%	3%	5% *	3%	3%	6% R	8% R,T*	4%	4%	5% AA	3%	3%

Cell Contents (Col

**Internal
Student loans**

US_nat Sample: 4th - 8th October 2018



	Total	Prefer not to say
Neither agree nor disagree	12%	13%
Somewhat disagree	14%	18%
Strongly disagree	20%	14%
Don't Know	3%	5%

GOL_q8. To what extent do you agree or disagree with the following statement? "I would encourage a high school student to pursue higher education regardless of the cost".

	Unweighted base	Base: All US adults
Strongly agree	28%	24%
Somewhat agree	25%	26%
Neither agree nor disagree	18%	19%
Somewhat disagree	13%	10%
Strongly disagree	12%	13%
Don't Know/hot sure	4%	7%

Cell Contents (Col