

Results of SurveyUSA Mkt Research Study #26842



Geography: USA 50 States
Data Collected: 08/24/2023 - 08/28/2023
Release Date: 08/29/2023
Percentages

Sponsor:
National Endowment for Financial Education ()

End of Student Loan Repayment Pause May Have Significant Impact on Economy As 1 in 4 Americans Begin to Adjust Their Budgets:

SurveyUSA research conducted exclusively for the National Endowment for Financial Education shows the ripple effects of the student loan repayment pause's imminent end may reach far beyond just those who currently have outstanding student loans.

31% of US adults 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, 21% have outstanding federal loans, 5% private loans, and another 5% have both. Those most likely to say they have outstanding loans include 49% of those with advanced degrees, 49% of 25 to 34 year-olds, 47% of 18 to 24 year-olds, and 45% 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 25% of those with 4-year college degrees, 23% of those aged 50 to 64 and those earning more than \$100,000 annually, and 21% of those with advanced degrees.

53% say they never had student loans, including 78% of those over the age of 65, 74% of those with high school educations, and ⅔ of those with household incomes below \$30,000 a year.

Who has been making payments during the repayment pause? 23% of those with outstanding loans say they have continued to make every payment during the pause, including 33% of 18-24 year-olds, 33% of those with incomes above \$100k, and 31% of those with advanced degrees. 30% of men say they have made every payment, compared with 18% of women. 26% say they have made most of their payments, including 41% of those who say they are very conservative, 40% of those with advanced degrees, 39% of those with both federal and private loans, and 36% of Latino borrowers. 10% say they have made about half their payments, including 20% of those with private loans. 9% have made only a few payments, including 16% of Asian borrowers and 15% in the northeast. 30% say they have made no payments during the pause, including 66% of those who say they are very unsatisfied with the education they received, 57% of retirees, and 44% of Black borrowers. 40% of women say they have made no payments, compared to 18% of men. 83% of those with outstanding loans say they will need to make significant budgetary changes in order to make their student loan payments, with 1 in 10 saying they will need to cut more than \$1,000 a month from their budgets, including 22% of those over age 65. 23% say they anticipate cutting \$500 to \$1,000 from their monthly budgets, including ⅓ of 25 to 34 year-olds. 37% believe they will be cutting less than \$500 monthly, including 48% of those with advanced degrees and 46% of those with the highest household incomes. Another 13% say they do not yet know how much they will need to cut.

When we combine the fact that 31% of US adults have outstanding loans with the finding that 83% will have to make budgetary changes, SurveyUSA computes that 26% of all US adults will be reducing their spending in other areas when student loan repayments begin in October – a shift in consumer spending that could potentially disrupt the economy as a whole.

Among those with student loan debt, 35% say they have a close friend who also has outstanding student loans; 29% have a spouse or partner who does; 28% have a sibling who does; 23% have a child with student loan debt. 8% of those with student loan debt also have a parent with student loan debt, including 20% of 18 to 24 year-olds.

49% of those with loans are worried the end of the repayment pause will negatively impact their lives, including majorities of those under age 50, of white borrowers, and of those with 4-year degrees. 36% are worried the end of the pause will negatively impact their friends and family members; 29% worry it will impact the US economy; 18% aren't sure what impact the resumption of payments will have. Only 15% say they have no worries,

47% of those with outstanding loans say that, taking the end of the repayment pause into account, they are less likely to pursue additional education; 38% say they are more likely to pursue additional education.

66% of those with outstanding loans say they are satisfied (33% very satisfied, 33% somewhat satisfied) with the education they have outstanding loans on; 31% are unsatisfied (18% somewhat unsatisfied, 13% very unsatisfied). Those with larger amounts of outstanding student loan debt are somewhat more satisfied with their educations than those with lower balances. Those with higher household incomes are significantly more satisfied with their educations than those with lower incomes.

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1 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?

2475 Adults	All	Gender		Age					Hispanic		Race				
Credibility Interval: +/-2.4 pct points		Man	Woman	18-24	25-34	35-49	50-64	65+	Yes	No	White	Black	Asian	Multirac	Other
Currently Have Federal	21%	19%	23%	32%	30%	29%	15%	4%	25%	20%	21%	25%	19%	17%	14%
Currently Have Private	5%	5%	4%	9%	8%	5%	3%	1%	7%	4%	4%	6%	8%	3%	4%
Currently Have Both	5%	5%	5%	6%	11%	6%	3%	0%	6%	5%	4%	8%	6%	7%	4%
Had / Paid Off Or Forgiven	16%	16%	16%	6%	12%	16%	23%	17%	10%	17%	16%	18%	13%	29%	9%
Never Had Loans	53%	54%	53%	48%	39%	45%	56%	78%	52%	54%	54%	42%	55%	45%	70%
Total	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%
Composition of Adults	100%	48%	51%	11%	19%	25%	25%	20%	18%	81%	74%	12%	5%	3%	6%

1 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?

2475 Adults	All	Current Loans					Party Affiliation			Ideology					Ideology Aggregated		
Credibility Interval: +/-2.4 pct points		Federal	Private	Both	All Paid	Never	Republi	Democr	Indepen	Very Co	Somew	Moder	Somew	Very Li	Conser	Moder	Liberal
Currently Have Federal	21%	100%	0%	0%	0%	0%	15%	29%	18%	22%	15%	19%	25%	33%	18%	19%	29%
Currently Have Private	5%	0%	100%	0%	0%	0%	3%	8%	2%	3%	6%	5%	5%	5%	4%	5%	5%
Currently Have Both	5%	0%	0%	100%	0%	0%	4%	8%	4%	6%	3%	5%	5%	8%	4%	5%	7%
Had / Paid Off Or Forgiven	16%	0%	0%	0%	100%	0%	17%	14%	18%	16%	19%	16%	17%	13%	17%	16%	15%
Never Had Loans	53%	0%	0%	0%	0%	100%	61%	43%	58%	53%	58%	55%	48%	41%	56%	55%	45%
Total	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%
Composition of Adults	100%	21%	5%	5%	16%	53%	33%	37%	25%	18%	19%	36%	12%	11%	36%	36%	23%

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1 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?

2475 Adults	All	2020 Vote		Parent		Education						Income			
Credibility Interval: +/-2.4 pct points		Trump	Biden	Yes	No	< High	High Sc	Some C	2-yr Col	4-yr Col	Masters	< \$30K	\$30K -	\$60K -	> \$100
Currently Have Federal	21%	17%	27%	31%	16%	16%	11%	24%	27%	27%	33%	17%	20%	22%	28%
Currently Have Private	5%	3%	7%	6%	4%	1%	4%	4%	9%	6%	6%	2%	5%	7%	6%
Currently Have Both	5%	4%	7%	8%	4%	4%	3%	5%	3%	6%	11%	4%	4%	7%	7%
Had / Paid Off Or Forgiven	16%	17%	17%	16%	16%	4%	8%	20%	18%	25%	21%	11%	16%	16%	23%
Never Had Loans	53%	58%	43%	38%	61%	76%	74%	48%	43%	36%	30%	66%	55%	49%	37%
Total	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%
Composition of Adults	100%	36%	40%	33%	65%	3%	36%	19%	9%	20%	12%	27%	33%	22%	18%

1 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?

2475 Adults	All	Employment								Employment Aggregated				Satisfaction With Education			
Credibility Interval: +/-2.4 pct points		Full-tim	Part-tim	Tempor	Unempl	Retired	Perman	Taking	Student	Workin	Unempl	Retired	Other	Very Sa	Somew	Somew	Very Un
Currently Have Federal	21%	28%	19%	22%	26%	4%	15%	13%	35%	26%	25%	6%	20%	72%	64%	64%	73%
Currently Have Private	5%	5%	8%	30%	6%	1%	3%	0%	5%	6%	10%	1%	2%	13%	16%	23%	10%
Currently Have Both	5%	6%	7%	5%	4%	1%	4%	2%	7%	6%	5%	2%	4%	15%	20%	13%	16%
Had / Paid Off Or Forgiven	16%	17%	16%	2%	7%	18%	21%	15%	9%	16%	6%	19%	12%	-	-	-	-
Never Had Loans	53%	44%	49%	41%	56%	75%	57%	70%	45%	45%	53%	73%	62%	-	-	-	-
Total	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%
Composition of Adults	100%	49%	12%	1%	6%	20%	4%	5%	3%	61%	8%	24%	8%	33%	33%	18%	13%

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2475 Adults Credibility Interval: +/-2.4 pct points	All	Satisfaction Agg		Outstanding Loans				Home		Urbanicity			US Census Region			
		Satisfie	Unsatisf	< \$10K	\$10K -	\$25K -\$	> \$50K	Own	Rent	Urban	Suburb	Rural	Northea	Midwes	South	West
Currently Have Federal	21%	68%	68%	74%	64%	60%	81%	20%	22%	28%	19%	13%	22%	18%	21%	23%
Currently Have Private	5%	14%	18%	14%	19%	17%	7%	5%	5%	5%	5%	3%	7%	4%	4%	4%
Currently Have Both	5%	18%	14%	12%	17%	23%	12%	5%	5%	8%	3%	3%	6%	5%	4%	6%
Had / Paid Off Or Forgiven	16%	-	-	-	-	-	-	18%	12%	14%	18%	14%	18%	16%	14%	17%
Never Had Loans	53%	-	-	-	-	-	-	52%	56%	44%	53%	66%	46%	57%	56%	50%
Total	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%
Composition of Adults	100%	66%	30%	22%	34%	26%	15%	64%	36%	33%	43%	24%	14%	23%	40%	23%

1 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?

2475 Adults Credibility Interval: +/-2.4 pct points	All	US Census Division								
		New En	Mid-Atl	East No	West N	South A	East So	West S	Mountai	Pacific
Currently Have Federal	21%	16%	24%	16%	21%	20%	26%	20%	17%	26%
Currently Have Private	5%	12%	6%	5%	3%	6%	3%	3%	2%	6%
Currently Have Both	5%	3%	7%	6%	2%	4%	4%	4%	5%	6%
Had / Paid Off Or Forgiven	16%	14%	18%	16%	18%	15%	13%	14%	18%	16%
Never Had Loans	53%	55%	44%	57%	55%	55%	54%	59%	58%	46%
Total	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%
Composition of Adults	100%	2%	11%	16%	7%	22%	7%	11%	8%	15%

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2

[Aggregated Results of Previous Question]

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?

2475 Adults	All	Gender		Age					Hispanic		Race				
Credibility Interval: +/-2.4 pct points		Man	Woman	18-24	25-34	35-49	50-64	65+	Yes	No	White	Black	Asian	Multirac	Other
Currently Have Loans	31%	29%	32%	47%	49%	40%	22%	5%	38%	29%	30%	40%	33%	26%	21%
Had / Paid Off Or Forgiven	16%	16%	16%	6%	12%	16%	23%	17%	10%	17%	16%	18%	13%	29%	9%
Never Had Loans	53%	54%	53%	48%	39%	45%	56%	78%	52%	54%	54%	42%	55%	45%	70%
Total	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%
Composition of Adults	100%	48%	51%	11%	19%	25%	25%	20%	18%	81%	74%	12%	5%	3%	6%

2

[Aggregated Results of Previous Question]

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?

2475 Adults	All	Current Loans					Party Affiliation			Ideology					Ideology Aggregated		
Credibility Interval: +/-2.4 pct points		Federal	Private	Both	All Paid	Never	Republi	Democr	Indepen	Very Co	Somew	Modera	Somew	Very Li	Conser	Modera	Liberal
Currently Have Loans	31%	100%	100%	100%	0%	0%	22%	44%	24%	31%	23%	29%	35%	46%	27%	29%	40%
Had / Paid Off Or Forgiven	16%	0%	0%	0%	100%	0%	17%	14%	18%	16%	19%	16%	17%	13%	17%	16%	15%
Never Had Loans	53%	0%	0%	0%	0%	100%	61%	43%	58%	53%	58%	55%	48%	41%	56%	55%	45%
Total	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%
Composition of Adults	100%	21%	5%	5%	16%	53%	33%	37%	25%	18%	19%	36%	12%	11%	36%	36%	23%

2

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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?

2475 Adults	All	2020 Vote		Parent		Education					Income				
Credibility Interval: +/-2.4 pct points		Trump	Biden	Yes	No	< High	High Sc	Some C	2-yr Col	4-yr Col	Masters	< \$30K	\$30K -	\$60K -	> \$100
Currently Have Loans	31%	24%	40%	45%	24%	20%	18%	32%	39%	39%	49%	23%	29%	35%	40%
Had / Paid Off Or Forgiven	16%	17%	17%	16%	16%	4%	8%	20%	18%	25%	21%	11%	16%	16%	23%
Never Had Loans	53%	58%	43%	38%	61%	76%	74%	48%	43%	36%	30%	66%	55%	49%	37%
Total	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%
Composition of Adults	100%	36%	40%	33%	65%	3%	36%	19%	9%	20%	12%	27%	33%	22%	18%

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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?

2475 Adults	All	Employment								Employment Aggregated				Satisfaction With Education			
		Full-tim	Part-tim	Tempor	Unempl	Retired	Perman	Taking	Student	Workin	Unempl	Retired	Other	Very Sa	Somew	Somew	Very Un
Credibility Interval: +/-2.4 pct points																	
Currently Have Loans	31%	40%	34%	57%	36%	6%	22%	15%	46%	39%	40%	9%	26%	100%	100%	100%	100%
Had / Paid Off Or Forgiven	16%	17%	16%	2%	7%	18%	21%	15%	9%	16%	6%	19%	12%	-	-	-	-
Never Had Loans	53%	44%	49%	41%	56%	75%	57%	70%	45%	45%	53%	73%	62%	-	-	-	-
Total	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%
Composition of Adults	100%	49%	12%	1%	6%	20%	4%	5%	3%	61%	8%	24%	8%	33%	33%	18%	13%

2

[Aggregated Results of Previous Question]

 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?

2475 Adults	All	Satisfaction Agg		Outstanding Loans				Home		Urbanicity			US Census Region			
		Satisfie	Unsatisf	< \$10K	\$10K -	\$25K - \$	> \$50K	Own	Rent	Urban	Suburb	Rural	Northea	Midwes	South	West
Credibility Interval: +/-2.4 pct points																
Currently Have Loans	31%	100%	100%	100%	100%	100%	100%	30%	32%	42%	28%	20%	36%	27%	30%	33%
Had / Paid Off Or Forgiven	16%	-	-	-	-	-	-	18%	12%	14%	18%	14%	18%	16%	14%	17%
Never Had Loans	53%	-	-	-	-	-	-	52%	56%	44%	53%	66%	46%	57%	56%	50%
Total	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%
Composition of Adults	100%	66%	30%	22%	34%	26%	15%	64%	36%	33%	43%	24%	14%	23%	40%	23%

2

[Aggregated Results of Previous Question]

 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?

2475 Adults	All	US Census Division								
		New En	Mid-Atl	East No	West N	South A	East So	West S	Mountai	Pacific
Credibility Interval: +/-2.4 pct points										
Currently Have Loans	31%	31%	37%	27%	26%	30%	33%	27%	24%	37%
Had / Paid Off Or Forgiven	16%	14%	18%	16%	18%	15%	13%	14%	18%	16%
Never Had Loans	53%	55%	44%	57%	55%	55%	54%	59%	58%	46%
Total	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%
Composition of Adults	100%	2%	11%	16%	7%	22%	7%	11%	8%	15%

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3 Which of the following best describes how you have handled your student loans since the payment pause began in response to the COVID-19 pandemic?

759 Who Currently Have Student Loans Credibility Interval: +/-4.4 pct points	All	Gender		Age					Hispanic		Race				
		Man	Woman	18-24	25-34	35-49	50-64	65+	Yes	No	White	Black	Asian	Multirac	Other
Made Every Payment	23%	30%	18%	33%	21%	20%	25%	14%	27%	22%	25%	12%	30%	42%	16%
Made Most Of The Payments	26%	29%	24%	22%	33%	30%	14%	5%	36%	23%	28%	20%	33%	0%	20%
Made About Half The Payments	10%	13%	7%	13%	14%	6%	6%	18%	14%	9%	10%	11%	1%	6%	18%
Made a Few Payments	9%	8%	9%	8%	9%	8%	8%	14%	7%	9%	7%	12%	16%	20%	4%
Made No Payments	30%	18%	40%	20%	22%	32%	46%	49%	14%	35%	27%	44%	20%	27%	37%
Not Sure	2%	1%	3%	3%	2%	3%	1%	0%	3%	2%	3%	1%	0%	5%	5%
Total	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%
Composition of Who Currently Have	100%	46%	52%	16%	31%	32%	18%	4%	22%	76%	73%	16%	5%	2%	4%

3 Which of the following best describes how you have handled your student loans since the payment pause began in response to the COVID-19 pandemic?

759 Who Currently Have Student Loans Credibility Interval: +/-4.4 pct points	All	Current Loans					Party Affiliation			Ideology					Ideology Aggregated		
		Federal	Private	Both	All Paid	Never	Republi	Democr	Indepen	Very Co	Somew	Moderate	Somew	Very Li	Conser	Moderate	Liberal
Made Every Payment	23%	25%	27%	14%	0%	0%	25%	27%	14%	31%	19%	21%	21%	27%	26%	21%	24%
Made Most Of The Payments	26%	21%	35%	39%	0%	0%	25%	30%	20%	41%	27%	24%	22%	22%	35%	24%	22%
Made About Half The Payments	10%	6%	20%	14%	0%	0%	10%	9%	11%	4%	15%	12%	7%	11%	9%	12%	9%
Made a Few Payments	9%	8%	6%	13%	0%	0%	11%	7%	10%	7%	12%	7%	13%	8%	9%	7%	10%
Made No Payments	30%	37%	9%	20%	0%	0%	28%	25%	42%	15%	26%	34%	37%	31%	20%	34%	34%
Not Sure	2%	3%	2%	0%	0%	0%	1%	2%	3%	1%	0%	2%	0%	1%	1%	2%	1%
Total	100%	100%	100%	100%	0%	0%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%
Composition of Who Currently Have	100%	68%	16%	16%	0%	0%	23%	53%	20%	18%	14%	35%	14%	16%	32%	35%	30%

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		Trump	Biden	Yes	No	< High	High Sc	Some C	2-yr Col	4-yr Col	Masters	< \$30K	\$30K -	\$60K -	> \$100
Made Every Payment	23%	24%	27%	28%	19%	18%	27%	17%	20%	21%	31%	20%	17%	25%	33%
Made Most Of The Payments	26%	26%	28%	31%	22%	15%	31%	18%	25%	20%	40%	21%	23%	28%	32%
Made About Half The Payments	10%	8%	9%	9%	11%	0%	15%	14%	10%	7%	4%	5%	16%	9%	6%
Made a Few Payments	9%	10%	8%	6%	12%	34%	7%	9%	4%	12%	5%	6%	8%	12%	8%
Made No Payments	30%	31%	27%	24%	36%	6%	16%	39%	40%	39%	20%	43%	33%	25%	20%
Not Sure	2%	1%	1%	3%	1%	27%	4%	2%	3%	0%	0%	5%	3%	1%	0%
Total	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%
Composition of Who Currently Have	100%	28%	53%	49%	50%	2%	21%	20%	12%	26%	19%	20%	31%	25%	24%

3 Which of the following best describes how you have handled your student loans since the payment pause began in response to the COVID-19 pandemic?

759 Who Currently Have Student Loans Credibility Interval: +/-4.4 pct points	All	Employment								Employment Aggregated				Satisfaction With Education			
		Full-tim	Part-tim	Tempor	Unempl	Retired	Perman	Taking	Student	Workin	Unempl	Retired	Other	Very Sa	Somew	Somew	Very Un
Made Every Payment	23%	28%	16%	21%	12%	26%	4%	13%	11%	26%	14%	17%	11%	38%	20%	14%	6%
Made Most Of The Payments	26%	30%	32%	45%	9%	3%	6%	0%	21%	30%	18%	4%	15%	34%	30%	24%	3%
Made About Half The Payments	10%	9%	14%	17%	5%	8%	0%	8%	14%	10%	8%	5%	14%	7%	14%	13%	6%
Made a Few Payments	9%	7%	10%	12%	12%	21%	2%	10%	10%	8%	12%	14%	9%	5%	10%	5%	12%
Made No Payments	30%	25%	23%	5%	53%	41%	82%	68%	40%	25%	40%	57%	49%	16%	25%	38%	66%
Not Sure	2%	1%	5%	0%	10%	0%	6%	2%	4%	2%	7%	2%	3%	1%	0%	5%	7%
Total	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%
Composition of Who Currently Have	100%	63%	13%	3%	7%	4%	3%	2%	4%	77%	10%	7%	7%	33%	33%	18%	13%

Results of SurveyUSA Mkt Research Study #26842



Geography: USA 50 States
 Data Collected: 08/24/2023 - 08/28/2023
 Release Date: 08/29/2023
 Percentages

Sponsor:
 National Endowment for Financial Education ()

3 Which of the following best describes how you have handled your student loans since the payment pause began in response to the COVID-19 pandemic?

759 Who Currently Have Student Lo Credibility Interval: +/-4.4 pct points	All	Satisfaction Agg		Outstanding Loans				Home		Urbanicity			US Census Region			
		Satisfie	Unsatisf	< \$10K	\$10K -	\$25K - \$	> \$50K	Own	Rent	Urban	Suburb	Rural	Northea	Midwes	South	West
Made Every Payment	23%	29%	11%	29%	21%	21%	24%	27%	16%	26%	21%	18%	30%	16%	19%	32%
Made Most Of The Payments	26%	32%	15%	22%	32%	25%	24%	27%	24%	35%	18%	20%	27%	20%	26%	32%
Made About Half The Payments	10%	10%	10%	8%	13%	13%	1%	9%	10%	9%	10%	10%	9%	14%	11%	6%
Made a Few Payments	9%	7%	8%	7%	8%	11%	10%	9%	8%	7%	11%	6%	15%	5%	10%	5%
Made No Payments	30%	21%	50%	30%	25%	30%	39%	25%	37%	20%	37%	40%	17%	44%	33%	23%
Not Sure	2%	1%	6%	4%	2%	1%	2%	1%	4%	1%	2%	5%	3%	2%	2%	3%
Total	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%
Composition of Who Currently Have	100%	66%	30%	22%	34%	26%	15%	62%	38%	45%	40%	15%	16%	20%	39%	25%

3 Which of the following best describes how you have handled your student loans since the payment pause began in response to the COVID-19 pandemic?

759 Who Currently Have Student Lo Credibility Interval: +/-4.4 pct points	All	US Census Division								
		New En	Mid-Atl	East No	West N	South A	East So	West S	Mountai	Pacific
Made Every Payment	23%	18%	32%	14%	20%	20%	18%	17%	24%	34%
Made Most Of The Payments	26%	29%	27%	20%	18%	25%	26%	27%	25%	34%
Made About Half The Payments	10%	10%	9%	19%	1%	12%	12%	6%	2%	7%
Made a Few Payments	9%	20%	14%	5%	3%	7%	7%	20%	5%	5%
Made No Payments	30%	19%	16%	40%	55%	35%	34%	27%	38%	18%
Not Sure	2%	5%	3%	2%	2%	1%	3%	2%	5%	2%
Total	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%
Composition of Who Currently Have	100%	2%	14%	14%	6%	21%	8%	10%	6%	19%

Results of SurveyUSA Mkt Research Study #26842



Geography: USA 50 States
 Data Collected: 08/24/2023 - 08/28/2023
 Release Date: 08/29/2023
 Percentages

Sponsor:
 National Endowment for Financial Education ()

4

As you may know, Congress recently passed a law preventing further extensions of both the pause in loan payments and 0% interest rates on eligible federal student loans. As a result, interest on student loans will resume starting September 1, 2023, and loan payments will be due starting in October.

Taking this into consideration, do you anticipate having to make significant budgetary changes in order to make your student loan payments?

759 Who Currently Have Student Lo Credibility Interval: +/-4.4 pct points	All	Gender		Age					Hispanic		Race				
		Man	Woman	18-24	25-34	35-49	50-64	65+	Yes	No	White	Black	Asian	Multirac	Other
Cut < \$500 a Month	37%	39%	36%	41%	38%	37%	37%	17%	42%	35%	39%	34%	25%	48%	31%
Cut \$500-\$1,000 a Month	23%	27%	20%	22%	33%	23%	9%	12%	26%	22%	24%	20%	31%	31%	14%
Cut > \$1,000 a Month	10%	11%	8%	14%	10%	8%	6%	22%	14%	9%	10%	10%	3%	10%	18%
Anticipate Changes / Don't Know Am	13%	7%	18%	13%	6%	16%	21%	3%	11%	13%	13%	16%	10%	4%	16%
No Changes	11%	12%	11%	4%	10%	10%	20%	23%	4%	13%	11%	9%	28%	3%	7%
Not Sure	6%	3%	8%	6%	3%	6%	7%	23%	3%	7%	4%	12%	3%	5%	13%
Total	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%
Composition of Who Currently Have	100%	46%	52%	16%	31%	32%	18%	4%	22%	76%	73%	16%	5%	2%	4%

4

As you may know, Congress recently passed a law preventing further extensions of both the pause in loan payments and 0% interest rates on eligible federal student loans. As a result, interest on student loans will resume starting September 1, 2023, and loan payments will be due starting in October.

Taking this into consideration, do you anticipate having to make significant budgetary changes in order to make your student loan payments?

759 Who Currently Have Student Lo Credibility Interval: +/-4.4 pct points	All	Current Loans					Party Affiliation			Ideology					Ideology Aggregated		
		Federal	Private	Both	All Paid	Never	Republi	Democr	Indepen	Very Co	Somew	Moderate	Somew	Very Li	Conser	Moderate	Liberal
Cut < \$500 a Month	37%	42%	24%	32%	0%	0%	32%	39%	36%	45%	30%	33%	36%	43%	39%	33%	40%
Cut \$500-\$1,000 a Month	23%	19%	36%	27%	0%	0%	24%	25%	19%	26%	29%	22%	27%	18%	27%	22%	22%
Cut > \$1,000 a Month	10%	8%	12%	16%	0%	0%	12%	9%	10%	8%	10%	12%	5%	11%	9%	12%	8%
Anticipate Changes / Don't Know Am	13%	13%	10%	14%	0%	0%	16%	11%	14%	12%	16%	14%	12%	10%	14%	14%	11%
No Changes	11%	12%	15%	6%	0%	0%	12%	11%	11%	7%	9%	13%	13%	10%	8%	13%	11%
Not Sure	6%	7%	3%	5%	0%	0%	4%	5%	10%	2%	6%	7%	8%	8%	4%	7%	8%
Total	100%	100%	100%	100%	0%	0%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%
Composition of Who Currently Have	100%	68%	16%	16%	0%	0%	23%	53%	20%	18%	14%	35%	14%	16%	32%	35%	30%

Results of SurveyUSA Mkt Research Study #26842



Geography: USA 50 States
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4 As you may know, Congress recently passed a law preventing further extensions of both the pause in loan payments and 0% interest rates on eligible federal student loans. As a result, interest on student loans will resume starting September 1, 2023, and loan payments will be due starting in October.
 Taking this into consideration, do you anticipate having to make significant budgetary changes in order to make your student loan payments?

759 Who Currently Have Student Lo	All	2020 Vote		Parent		Education						Income				
		Trump	Biden	Yes	No	< High	High Sc	Some C	2-yr Col	4-yr Col	Masters	< \$30K	\$30K -	\$60K -	> \$100	
Credibility Interval: +/-4.4 pct points																
Cut < \$500 a Month	37%	36%	42%	41%	34%	38%	37%	33%	30%	35%	48%	30%	35%	38%	46%	
Cut \$500-\$1,000 a Month	23%	22%	22%	24%	22%	4%	27%	22%	18%	28%	18%	19%	25%	29%	19%	
Cut > \$1,000 a Month	10%	9%	9%	9%	10%	15%	11%	9%	15%	6%	10%	8%	10%	12%	9%	
Anticipate Changes / Don't Know Am	13%	17%	11%	11%	15%	0%	14%	17%	16%	11%	10%	22%	13%	9%	9%	
No Changes	11%	11%	12%	10%	13%	21%	6%	9%	14%	15%	12%	11%	11%	7%	17%	
Not Sure	6%	6%	4%	5%	6%	22%	5%	8%	7%	5%	2%	12%	6%	5%	1%	
Total	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	
Composition of Who Currently Have	100%	28%	53%	49%	50%	2%	21%	20%	12%	26%	19%	20%	31%	25%	24%	

4 As you may know, Congress recently passed a law preventing further extensions of both the pause in loan payments and 0% interest rates on eligible federal student loans. As a result, interest on student loans will resume starting September 1, 2023, and loan payments will be due starting in October.
 Taking this into consideration, do you anticipate having to make significant budgetary changes in order to make your student loan payments?

759 Who Currently Have Student Lo	All	Employment								Employment Aggregated				Satisfaction With Education			
		Full-tim	Part-tim	Tempor	Unempl	Retired	Perman	Taking	Student	Workin	Unempl	Retired	Other	Very Sa	Somew	Somew	Very Un
Credibility Interval: +/-4.4 pct points																	
Cut < \$500 a Month	37%	44%	28%	10%	13%	38%	32%	20%	21%	42%	12%	35%	26%	49%	35%	29%	27%
Cut \$500-\$1,000 a Month	23%	24%	23%	47%	21%	8%	6%	28%	22%	24%	28%	7%	23%	19%	28%	26%	19%
Cut > \$1,000 a Month	10%	9%	20%	10%	9%	8%	4%	2%	8%	10%	9%	6%	6%	10%	10%	12%	5%
Anticipate Changes / Don't Know Am	13%	10%	16%	33%	19%	4%	16%	17%	27%	11%	23%	9%	21%	6%	11%	20%	25%
No Changes	11%	9%	9%	0%	25%	23%	28%	6%	17%	9%	18%	25%	12%	12%	12%	6%	14%
Not Sure	6%	3%	5%	0%	14%	20%	14%	27%	5%	4%	10%	18%	13%	3%	3%	5%	10%
Total	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%
Composition of Who Currently Have	100%	63%	13%	3%	7%	4%	3%	2%	4%	77%	10%	7%	7%	33%	33%	18%	13%

Results of SurveyUSA Mkt Research Study #26842



Geography: USA 50 States
 Data Collected: 08/24/2023 - 08/28/2023
 Release Date: 08/29/2023
 Percentages

Sponsor:
 National Endowment for Financial Education ()

4 As you may know, Congress recently passed a law preventing further extensions of both the pause in loan payments and 0% interest rates on eligible federal student loans. As a result, interest on student loans will resume starting September 1, 2023, and loan payments will be due starting in October.
 Taking this into consideration, do you anticipate having to make significant budgetary changes in order to make your student loan payments?

759 Who Currently Have Student Lo Credibility Interval: +/-4.4 pct points	All	Satisfaction Agg		Outstanding Loans				Home		Urbanicity			US Census Region			
		Satisfie	Unsatisf	< \$10K	\$10K -	\$25K -\$	> \$50K	Own	Rent	Urban	Suburb	Rural	Northea	Midwes	South	West
Cut < \$500 a Month	37%	42%	28%	45%	28%	38%	50%	40%	33%	40%	34%	35%	43%	37%	36%	36%
Cut \$500-\$1,000 a Month	23%	24%	23%	14%	33%	23%	19%	23%	23%	28%	21%	13%	26%	21%	23%	23%
Cut > \$1,000 a Month	10%	10%	9%	7%	10%	14%	7%	11%	8%	9%	11%	8%	9%	12%	9%	9%
Anticipate Changes / Don't Know Am	13%	9%	23%	11%	16%	13%	10%	10%	17%	9%	13%	24%	10%	9%	14%	16%
No Changes	11%	12%	10%	17%	7%	11%	9%	12%	10%	8%	13%	16%	10%	12%	11%	13%
Not Sure	6%	3%	7%	7%	6%	2%	5%	4%	9%	4%	8%	4%	2%	10%	7%	3%
Total	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%
Composition of Who Currently Have	100%	66%	30%	22%	34%	26%	15%	62%	38%	45%	40%	15%	16%	20%	39%	25%

4 As you may know, Congress recently passed a law preventing further extensions of both the pause in loan payments and 0% interest rates on eligible federal student loans. As a result, interest on student loans will resume starting September 1, 2023, and loan payments will be due starting in October.
 Taking this into consideration, do you anticipate having to make significant budgetary changes in order to make your student loan payments?

759 Who Currently Have Student Lo Credibility Interval: +/-4.4 pct points	All	US Census Division								
		New En	Mid-Atl	East No	West N	South A	East So	West S	Mountai	Pacific
Cut < \$500 a Month	37%	22%	47%	35%	39%	31%	36%	46%	34%	37%
Cut \$500-\$1,000 a Month	23%	34%	24%	24%	14%	25%	24%	18%	19%	25%
Cut > \$1,000 a Month	10%	11%	8%	14%	8%	8%	12%	9%	13%	8%
Anticipate Changes / Don't Know Am	13%	10%	10%	10%	7%	17%	11%	10%	12%	17%
No Changes	11%	20%	8%	9%	19%	13%	9%	8%	14%	12%
Not Sure	6%	2%	2%	8%	13%	6%	8%	10%	8%	1%
Total	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%
Composition of Who Currently Have	100%	2%	14%	14%	6%	21%	8%	10%	6%	19%

Results of SurveyUSA Mkt Research Study #26842



Geography: USA 50 States
 Data Collected: 08/24/2023 - 08/28/2023
 Release Date: 08/29/2023
 Percentages

Sponsor:
 National Endowment for Financial Education ()

5 Do you have a spouse or partner that currently has outstanding student loans?

759 Who Currently Have Student Lo Credibility Interval: +/-4 pct points	All	Gender		Age					Hispanic		Race				
		Man	Woman	18-24	25-34	35-49	50-64	65+	Yes	No	White	Black	Asian	Multirac	Other
Yes	29%	37%	23%	27%	34%	33%	18%	8%	29%	29%	30%	29%	6%	38%	23%
No	71%	63%	77%	73%	66%	67%	82%	92%	71%	71%	70%	71%	94%	62%	77%
Total	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%
Composition of Who Currently Have	100%	46%	52%	16%	31%	32%	18%	4%	22%	76%	73%	16%	5%	2%	4%

5 Do you have a spouse or partner that currently has outstanding student loans?

759 Who Currently Have Student Lo Credibility Interval: +/-4 pct points	All	Current Loans					Party Affiliation			Ideology					Ideology Aggregated		
		Federal	Private	Both	All Paid	Never	Republi	Democr	Indepen	Very Co	Somew	Modera	Somew	Very Li	Conser	Modera	Liberal
Yes	29%	28%	31%	31%	0%	0%	28%	31%	23%	47%	23%	20%	30%	33%	36%	20%	32%
No	71%	72%	69%	69%	0%	0%	72%	69%	77%	53%	77%	80%	70%	67%	64%	80%	68%
Total	100%	100%	100%	100%	0%	0%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%
Composition of Who Currently Have	100%	68%	16%	16%	0%	0%	23%	53%	20%	18%	14%	35%	14%	16%	32%	35%	30%

5 Do you have a spouse or partner that currently has outstanding student loans?

759 Who Currently Have Student Lo Credibility Interval: +/-4 pct points	All	2020 Vote		Parent		Education					Income				
		Trump	Biden	Yes	No	< High	High Sc	Some C	2-yr Col	4-yr Col	Masters	< \$30K	\$30K -	\$60K -	> \$100
Yes	29%	30%	33%	39%	20%	17%	24%	20%	28%	30%	42%	21%	20%	32%	44%
No	71%	70%	67%	61%	80%	83%	76%	80%	72%	70%	58%	79%	80%	68%	56%
Total	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%
Composition of Who Currently Have	100%	28%	53%	49%	50%	2%	21%	20%	12%	26%	19%	20%	31%	25%	24%

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Geography: USA 50 States
 Data Collected: 08/24/2023 - 08/28/2023
 Release Date: 08/29/2023
 Percentages

Sponsor:
 National Endowment for Financial Education ()

5 Do you have a spouse or partner that currently has outstanding student loans?

759 Who Currently Have Student Lo Credibility Interval: +/-4 pct points	All	Employment								Employment Aggregated				Satisfaction With Education			
		Full-tim	Part-tim	Tempor	Unempl	Retired	Perman	Taking	Student	Workin	Unempl	Retired	Other	Very Sa	Somew	Somew	Very Un
Yes	29%	34%	22%	12%	14%	22%	18%	45%	13%	32%	13%	20%	29%	44%	21%	21%	22%
No	71%	66%	78%	88%	86%	78%	82%	55%	87%	68%	87%	80%	71%	56%	79%	79%	78%
Total	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%
Composition of Who Currently Have	100%	63%	13%	3%	7%	4%	3%	2%	4%	77%	10%	7%	7%	33%	33%	18%	13%

5 Do you have a spouse or partner that currently has outstanding student loans?

759 Who Currently Have Student Lo Credibility Interval: +/-4 pct points	All	Satisfaction Agg		Outstanding Loans				Home		Urbanicity			US Census Region			
		Satisfie	Unsatisf	< \$10K	\$10K -	\$25K -\$	> \$50K	Own	Rent	Urban	Suburb	Rural	Northea	Midwes	South	West
Yes	29%	32%	21%	21%	27%	30%	45%	34%	20%	35%	25%	22%	32%	24%	28%	31%
No	71%	68%	79%	79%	73%	70%	55%	66%	80%	65%	75%	78%	68%	76%	72%	69%
Total	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%
Composition of Who Currently Have	100%	66%	30%	22%	34%	26%	15%	62%	38%	45%	40%	15%	16%	20%	39%	25%

5 Do you have a spouse or partner that currently has outstanding student loans?

759 Who Currently Have Student Lo Credibility Interval: +/-4 pct points	All	US Census Division								
		New En	Mid-Atl	East No	West N	South A	East So	West S	Mountai	Pacific
Yes	29%	30%	32%	22%	28%	30%	32%	21%	38%	28%
No	71%	70%	68%	78%	72%	70%	68%	79%	62%	72%
Total	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%
Composition of Who Currently Have	100%	2%	14%	14%	6%	21%	8%	10%	6%	19%

Results of SurveyUSA Mkt Research Study #26842



Sponsor:

National Endowment for Financial Education ()

Geography: USA 50 States
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 Release Date: 08/29/2023
 Percentages

6 Do you have a sibling that currently has outstanding student loans?

759 Who Currently Have Student Lo Credibility Interval: +/-3.9 pct points	All	Gender		Age					Hispanic		Race				
		Man	Woman	18-24	25-34	35-49	50-64	65+	Yes	No	White	Black	Asian	Multirac	Other
Yes	28%	29%	26%	34%	36%	29%	11%	5%	36%	25%	29%	26%	13%	24%	27%
No	72%	71%	74%	66%	64%	71%	89%	95%	64%	75%	71%	74%	87%	76%	73%
Total	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%
Composition of Who Currently Have	100%	46%	52%	16%	31%	32%	18%	4%	22%	76%	73%	16%	5%	2%	4%

6 Do you have a sibling that currently has outstanding student loans?

759 Who Currently Have Student Lo Credibility Interval: +/-3.9 pct points	All	Current Loans					Party Affiliation			Ideology					Ideology Aggregated		
		Federal	Private	Both	All Paid	Never	Republi	Democr	Indepen	Very Co	Somew	Modera	Somew	Very Li	Conser	Modera	Liberal
Yes	28%	26%	25%	38%	0%	0%	28%	30%	21%	27%	28%	27%	33%	27%	28%	27%	29%
No	72%	74%	75%	62%	0%	0%	72%	70%	79%	73%	72%	73%	67%	73%	72%	73%	71%
Total	100%	100%	100%	100%	0%	0%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%
Composition of Who Currently Have	100%	68%	16%	16%	0%	0%	23%	53%	20%	18%	14%	35%	14%	16%	32%	35%	30%

6 Do you have a sibling that currently has outstanding student loans?

759 Who Currently Have Student Lo Credibility Interval: +/-3.9 pct points	All	2020 Vote		Parent		Education					Income				
		Trump	Biden	Yes	No	< High	High Sc	Some C	2-yr Col	4-yr Col	Masters	< \$30K	\$30K -	\$60K -	> \$100
Yes	28%	24%	30%	33%	23%	25%	29%	22%	20%	31%	34%	20%	29%	31%	29%
No	72%	76%	70%	67%	77%	75%	71%	78%	80%	69%	66%	80%	71%	69%	71%
Total	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%
Composition of Who Currently Have	100%	28%	53%	49%	50%	2%	21%	20%	12%	26%	19%	20%	31%	25%	24%

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Sponsor:

National Endowment for Financial Education ()

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6 Do you have a sibling that currently has outstanding student loans?

759 Who Currently Have Student Lo Credibility Interval: +/-3.9 pct points	All	Employment								Employment Aggregated				Satisfaction With Education			
		Full-tim	Part-tim	Tempor	Unempl	Retired	Perman	Taking	Student	Workin	Unempl	Retired	Other	Very Sa	Somew	Somew	Very Un
Yes	28%	31%	24%	9%	15%	12%	22%	14%	40%	30%	14%	16%	31%	36%	26%	28%	18%
No	72%	69%	76%	91%	85%	88%	78%	86%	60%	70%	86%	84%	69%	64%	74%	72%	82%
Total	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%
Composition of Who Currently Have	100%	63%	13%	3%	7%	4%	3%	2%	4%	77%	10%	7%	7%	33%	33%	18%	13%

6 Do you have a sibling that currently has outstanding student loans?

759 Who Currently Have Student Lo Credibility Interval: +/-3.9 pct points	All	Satisfaction Agg		Outstanding Loans				Home		Urbanicity			US Census Region			
		Satisfie	Unsatisf	< \$10K	\$10K -	\$25K -\$	> \$50K	Own	Rent	Urban	Suburb	Rural	Northea	Midwes	South	West
Yes	28%	31%	24%	21%	30%	32%	26%	29%	25%	32%	26%	20%	32%	27%	25%	29%
No	72%	69%	76%	79%	70%	68%	74%	71%	75%	68%	74%	80%	68%	73%	75%	71%
Total	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%
Composition of Who Currently Have	100%	66%	30%	22%	34%	26%	15%	62%	38%	45%	40%	15%	16%	20%	39%	25%

6 Do you have a sibling that currently has outstanding student loans?

759 Who Currently Have Student Lo Credibility Interval: +/-3.9 pct points	All	US Census Division								
		New En	Mid-Atl	East No	West N	South A	East So	West S	Mountai	Pacific
Yes	28%	43%	31%	32%	13%	25%	36%	17%	29%	30%
No	72%	57%	69%	68%	87%	75%	64%	83%	71%	70%
Total	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%
Composition of Who Currently Have	100%	2%	14%	14%	6%	21%	8%	10%	6%	19%

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 Percentages

Sponsor:
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7 Do you have a close friend that currently has outstanding student loans?

759 Who Currently Have Student Lo Credibility Interval: +/-4.2 pct points	All	Gender		Age					Hispanic		Race				
		Man	Woman	18-24	25-34	35-49	50-64	65+	Yes	No	White	Black	Asian	Multirac	Other
Yes	35%	38%	34%	42%	49%	36%	10%	5%	33%	35%	34%	38%	48%	25%	32%
No	65%	62%	66%	58%	51%	64%	90%	95%	67%	65%	66%	62%	52%	75%	68%
Total	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%
Composition of Who Currently Have	100%	46%	52%	16%	31%	32%	18%	4%	22%	76%	73%	16%	5%	2%	4%

7 Do you have a close friend that currently has outstanding student loans?

759 Who Currently Have Student Lo Credibility Interval: +/-4.2 pct points	All	Current Loans					Party Affiliation			Ideology					Ideology Aggregated		
		Federal	Private	Both	All Paid	Never	Republi	Democr	Indepen	Very Co	Somew	Modera	Somew	Very Li	Conser	Modera	Liberal
Yes	35%	32%	42%	41%	0%	0%	30%	37%	37%	34%	26%	35%	42%	39%	31%	35%	40%
No	65%	68%	58%	59%	0%	0%	70%	63%	63%	66%	74%	65%	58%	61%	69%	65%	60%
Total	100%	100%	100%	100%	0%	0%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%
Composition of Who Currently Have	100%	68%	16%	16%	0%	0%	23%	53%	20%	18%	14%	35%	14%	16%	32%	35%	30%

7 Do you have a close friend that currently has outstanding student loans?

759 Who Currently Have Student Lo Credibility Interval: +/-4.2 pct points	All	2020 Vote		Parent		Education					Income				
		Trump	Biden	Yes	No	< High	High Sc	Some C	2-yr Col	4-yr Col	Masters	< \$30K	\$30K -	\$60K -	> \$100
Yes	35%	30%	38%	36%	34%	4%	30%	32%	37%	42%	37%	20%	37%	43%	38%
No	65%	70%	62%	64%	66%	96%	70%	68%	63%	58%	63%	80%	63%	57%	62%
Total	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%
Composition of Who Currently Have	100%	28%	53%	49%	50%	2%	21%	20%	12%	26%	19%	20%	31%	25%	24%

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7 Do you have a close friend that currently has outstanding student loans?

759 Who Currently Have Student Lo Credibility Interval: +/-4.2 pct points	All	Employment								Employment Aggregated				Satisfaction With Education			
		Full-tim	Part-tim	Tempor	Unempl	Retired	Perman	Taking	Student	Workin	Unempl	Retired	Other	Very Sa	Somew	Somew	Very Un
Yes	35%	37%	35%	37%	29%	6%	45%	34%	47%	37%	31%	22%	39%	40%	39%	23%	34%
No	65%	63%	65%	63%	71%	94%	55%	66%	53%	63%	69%	78%	61%	60%	61%	77%	66%
Total	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%
Composition of Who Currently Have	100%	63%	13%	3%	7%	4%	3%	2%	4%	77%	10%	7%	7%	33%	33%	18%	13%

7 Do you have a close friend that currently has outstanding student loans?

759 Who Currently Have Student Lo Credibility Interval: +/-4.2 pct points	All	Satisfaction Agg		Outstanding Loans				Home		Urbanicity			US Census Region			
		Satisfie	Unsatisf	< \$10K	\$10K -	\$25K - \$	> \$50K	Own	Rent	Urban	Suburb	Rural	Northea	Midwes	South	West
Yes	35%	40%	28%	30%	40%	42%	27%	36%	34%	40%	35%	24%	47%	26%	32%	40%
No	65%	60%	72%	70%	60%	58%	73%	64%	66%	60%	65%	76%	53%	74%	68%	60%
Total	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%
Composition of Who Currently Have	100%	66%	30%	22%	34%	26%	15%	62%	38%	45%	40%	15%	16%	20%	39%	25%

7 Do you have a close friend that currently has outstanding student loans?

759 Who Currently Have Student Lo Credibility Interval: +/-4.2 pct points	All	US Census Division								
		New En	Mid-Atl	East No	West N	South A	East So	West S	Mountai	Pacific
Yes	35%	54%	45%	28%	22%	31%	39%	29%	32%	42%
No	65%	46%	55%	72%	78%	69%	61%	71%	68%	58%
Total	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%
Composition of Who Currently Have	100%	2%	14%	14%	6%	21%	8%	10%	6%	19%

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8 Do you have a child that currently has outstanding student loans?

759 Who Currently Have Student Lo Credibility Interval: +/-3.7 pct points	All	Gender		Age					Hispanic		Race				
		Man	Woman	18-24	25-34	35-49	50-64	65+	Yes	No	White	Black	Asian	Multirac	Other
Yes	23%	23%	22%	13%	17%	21%	36%	62%	28%	21%	23%	20%	30%	16%	15%
No	77%	77%	78%	87%	83%	79%	64%	38%	72%	79%	77%	80%	70%	84%	85%
Total	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%
Composition of Who Currently Have	100%	46%	52%	16%	31%	32%	18%	4%	22%	76%	73%	16%	5%	2%	4%

8 Do you have a child that currently has outstanding student loans?

759 Who Currently Have Student Lo Credibility Interval: +/-3.7 pct points	All	Current Loans					Party Affiliation			Ideology					Ideology Aggregated		
		Federal	Private	Both	All Paid	Never	Republi	Democr	Indepen	Very Co	Somew	Modera	Somew	Very Li	Conser	Modera	Liberal
Yes	23%	21%	30%	24%	0%	0%	25%	26%	15%	26%	24%	23%	20%	23%	25%	23%	22%
No	77%	79%	70%	76%	0%	0%	75%	74%	85%	74%	76%	77%	80%	77%	75%	77%	78%
Total	100%	100%	100%	100%	0%	0%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%
Composition of Who Currently Have	100%	68%	16%	16%	0%	0%	23%	53%	20%	18%	14%	35%	14%	16%	32%	35%	30%

8 Do you have a child that currently has outstanding student loans?

759 Who Currently Have Student Lo Credibility Interval: +/-3.7 pct points	All	2020 Vote		Parent		Education					Income				
		Trump	Biden	Yes	No	< High	High Sc	Some C	2-yr Col	4-yr Col	Masters	< \$30K	\$30K -	\$60K -	> \$100
Yes	23%	22%	24%	24%	21%	43%	20%	19%	12%	23%	32%	9%	19%	27%	34%
No	77%	78%	76%	76%	79%	57%	80%	81%	88%	77%	68%	91%	81%	73%	66%
Total	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%
Composition of Who Currently Have	100%	28%	53%	49%	50%	2%	21%	20%	12%	26%	19%	20%	31%	25%	24%

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8 Do you have a child that currently has outstanding student loans?

759 Who Currently Have Student Lo Credibility Interval: +/-3.7 pct points	All	Employment								Employment Aggregated				Satisfaction With Education			
		Full-tim	Part-tim	Tempor	Unempl	Retired	Perman	Taking	Student	Workin	Unempl	Retired	Other	Very Sa	Somew	Somew	Very Un
Yes	23%	23%	19%	50%	16%	46%	24%	10%	6%	22%	25%	37%	7%	27%	19%	29%	10%
No	77%	77%	81%	50%	84%	54%	76%	90%	94%	78%	75%	63%	93%	73%	81%	71%	90%
Total	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%
Composition of Who Currently Have	100%	63%	13%	3%	7%	4%	3%	2%	4%	77%	10%	7%	7%	33%	33%	18%	13%

8 Do you have a child that currently has outstanding student loans?

759 Who Currently Have Student Lo Credibility Interval: +/-3.7 pct points	All	Satisfaction Agg		Outstanding Loans				Home		Urbanicity			US Census Region			
		Satisfie	Unsatisf	< \$10K	\$10K -	\$25K -\$	> \$50K	Own	Rent	Urban	Suburb	Rural	Northea	Midwes	South	West
Yes	23%	23%	21%	18%	16%	31%	33%	29%	13%	20%	25%	24%	23%	21%	24%	22%
No	77%	77%	79%	82%	84%	69%	67%	71%	87%	80%	75%	76%	77%	79%	76%	78%
Total	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%
Composition of Who Currently Have	100%	66%	30%	22%	34%	26%	15%	62%	38%	45%	40%	15%	16%	20%	39%	25%

8 Do you have a child that currently has outstanding student loans?

759 Who Currently Have Student Lo Credibility Interval: +/-3.7 pct points	All	US Census Division								
		New En	Mid-Atl	East No	West N	South A	East So	West S	Mountai	Pacific
Yes	23%	22%	23%	25%	12%	25%	15%	28%	10%	26%
No	77%	78%	77%	75%	88%	75%	85%	72%	90%	74%
Total	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%
Composition of Who Currently Have	100%	2%	14%	14%	6%	21%	8%	10%	6%	19%

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9 Do you have a parent that currently has outstanding student loans?

759 Who Currently Have Student Lo Credibility Interval: +/-2.4 pct points	All	Gender		Age					Hispanic		Race				
		Man	Woman	18-24	25-34	35-49	50-64	65+	Yes	No	White	Black	Asian	Multirac	Other
Yes	8%	6%	9%	20%	7%	8%	0%	0%	10%	8%	6%	15%	8%	14%	13%
No	92%	94%	91%	80%	93%	92%	100%	100%	90%	92%	94%	85%	92%	86%	87%
Total	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%
Composition of Who Currently Have	100%	46%	52%	16%	31%	32%	18%	4%	22%	76%	73%	16%	5%	2%	4%

9 Do you have a parent that currently has outstanding student loans?

759 Who Currently Have Student Lo Credibility Interval: +/-2.4 pct points	All	Current Loans					Party Affiliation			Ideology					Ideology Aggregated		
		Federal	Private	Both	All Paid	Never	Republi	Democr	Indepen	Very Co	Somew	Modera	Somew	Very Li	Conser	Modera	Liberal
Yes	8%	6%	8%	17%	0%	0%	9%	8%	6%	15%	4%	7%	7%	9%	10%	7%	8%
No	92%	94%	92%	83%	0%	0%	91%	92%	94%	85%	96%	93%	93%	91%	90%	93%	92%
Total	100%	100%	100%	100%	0%	0%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%
Composition of Who Currently Have	100%	68%	16%	16%	0%	0%	23%	53%	20%	18%	14%	35%	14%	16%	32%	35%	30%

9 Do you have a parent that currently has outstanding student loans?

759 Who Currently Have Student Lo Credibility Interval: +/-2.4 pct points	All	2020 Vote		Parent		Education					Income				
		Trump	Biden	Yes	No	< High	High Sc	Some C	2-yr Col	4-yr Col	Masters	< \$30K	\$30K -	\$60K -	> \$100
Yes	8%	7%	8%	7%	9%	11%	10%	5%	12%	6%	9%	5%	9%	10%	7%
No	92%	93%	92%	93%	91%	89%	90%	95%	88%	94%	91%	95%	91%	90%	93%
Total	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%
Composition of Who Currently Have	100%	28%	53%	49%	50%	2%	21%	20%	12%	26%	19%	20%	31%	25%	24%

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9 Do you have a parent that currently has outstanding student loans?

759 Who Currently Have Student Lo Credibility Interval: +/-2.4 pct points	All	Employment								Employment Aggregated				Satisfaction With Education			
		Full-tim	Part-tim	Tempor	Unempl	Retired	Perman	Taking	Student	Workin	Unempl	Retired	Other	Very Sa	Somew	Somew	Very Un
Yes	8%	8%	14%	7%	3%	0%	7%	15%	13%	9%	4%	3%	13%	10%	7%	7%	7%
No	92%	92%	86%	93%	97%	100%	93%	85%	87%	91%	96%	97%	87%	90%	93%	93%	93%
Total	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%
Composition of Who Currently Have	100%	63%	13%	3%	7%	4%	3%	2%	4%	77%	10%	7%	7%	33%	33%	18%	13%

9 Do you have a parent that currently has outstanding student loans?

759 Who Currently Have Student Lo Credibility Interval: +/-2.4 pct points	All	Satisfaction Agg		Outstanding Loans				Home		Urbanicity			US Census Region			
		Satisfie	Unsatisf	< \$10K	\$10K -	\$25K - \$	> \$50K	Own	Rent	Urban	Suburb	Rural	Northea	Midwes	South	West
Yes	8%	9%	7%	5%	9%	9%	11%	7%	10%	10%	8%	5%	13%	9%	7%	7%
No	92%	91%	93%	95%	91%	91%	89%	93%	90%	90%	92%	95%	87%	91%	93%	93%
Total	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%
Composition of Who Currently Have	100%	66%	30%	22%	34%	26%	15%	62%	38%	45%	40%	15%	16%	20%	39%	25%

9 Do you have a parent that currently has outstanding student loans?

759 Who Currently Have Student Lo Credibility Interval: +/-2.4 pct points	All	US Census Division								
		New En	Mid-Atl	East No	West N	South A	East So	West S	Mountai	Pacific
Yes	8%	0%	15%	9%	7%	6%	6%	9%	9%	6%
No	92%	100%	85%	91%	93%	94%	94%	91%	91%	94%
Total	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%
Composition of Who Currently Have	100%	2%	14%	14%	6%	21%	8%	10%	6%	19%

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 Percentages

Sponsor:
 National Endowment for Financial Education ()

10 None of these apply?

759 Who Currently Have Student Loans Credibility Interval: +/-3.7 pct points	All	Gender		Age					Hispanic		Race				
		Man	Woman	18-24	25-34	35-49	50-64	65+	Yes	No	White	Black	Asian	Multirac	Other
Yes	23%	17%	28%	22%	14%	23%	39%	30%	20%	24%	25%	21%	12%	5%	29%
No	77%	83%	72%	78%	86%	77%	61%	70%	80%	76%	75%	79%	88%	95%	71%
Total	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%
Composition of Who Currently Have	100%	46%	52%	16%	31%	32%	18%	4%	22%	76%	73%	16%	5%	2%	4%

10 None of these apply?

759 Who Currently Have Student Loans Credibility Interval: +/-3.7 pct points	All	Current Loans					Party Affiliation			Ideology					Ideology Aggregated		
		Federal	Private	Both	All Paid	Never	Republi	Democr	Indepen	Very Co	Somew	Moder	Somew	Very Li	Conser	Moder	Liberal
Yes	23%	29%	9%	11%	0%	0%	24%	20%	28%	17%	25%	27%	18%	20%	21%	27%	19%
No	77%	71%	91%	89%	0%	0%	76%	80%	72%	83%	75%	73%	82%	80%	79%	73%	81%
Total	100%	100%	100%	100%	0%	0%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%
Composition of Who Currently Have	100%	68%	16%	16%	0%	0%	23%	53%	20%	18%	14%	35%	14%	16%	32%	35%	30%

10 None of these apply?

759 Who Currently Have Student Loans Credibility Interval: +/-3.7 pct points	All	2020 Vote		Parent		Education					Income				
		Trump	Biden	Yes	No	< High	High Sc	Some C	2-yr Col	4-yr Col	Masters	< \$30K	\$30K -	\$60K -	> \$100
Yes	23%	25%	20%	19%	27%	21%	23%	32%	37%	21%	8%	46%	25%	15%	9%
No	77%	75%	80%	81%	73%	79%	77%	68%	63%	79%	92%	54%	75%	85%	91%
Total	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%
Composition of Who Currently Have	100%	28%	53%	49%	50%	2%	21%	20%	12%	26%	19%	20%	31%	25%	24%

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 Percentages

Sponsor:
 National Endowment for Financial Education ()

10 None of these apply?

759 Who Currently Have Student Lo Credibility Interval: +/-3.7 pct points	All	Employment								Employment Aggregated				Satisfaction With Education			
		Full-tim	Part-tim	Tempor	Unempl	Retired	Perman	Taking	Student	Workin	Unempl	Retired	Other	Very Sa	Somew	Somew	Very Un
Yes	23%	19%	24%	11%	44%	32%	38%	29%	29%	20%	35%	35%	28%	11%	24%	28%	40%
No	77%	81%	76%	89%	56%	68%	62%	71%	71%	80%	65%	65%	72%	89%	76%	72%	60%
Total	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%
Composition of Who Currently Have	100%	63%	13%	3%	7%	4%	3%	2%	4%	77%	10%	7%	7%	33%	33%	18%	13%

10 None of these apply?

759 Who Currently Have Student Lo Credibility Interval: +/-3.7 pct points	All	Satisfaction Agg		Outstanding Loans				Home		Urbanicity			US Census Region			
		Satisfie	Unsatisf	< \$10K	\$10K -	\$25K -\$	> \$50K	Own	Rent	Urban	Suburb	Rural	Northea	Midwes	South	West
Yes	23%	18%	33%	37%	20%	15%	18%	18%	32%	22%	22%	29%	13%	27%	25%	25%
No	77%	82%	67%	63%	80%	85%	82%	82%	68%	78%	78%	71%	87%	73%	75%	75%
Total	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%
Composition of Who Currently Have	100%	66%	30%	22%	34%	26%	15%	62%	38%	45%	40%	15%	16%	20%	39%	25%

10 None of these apply?

759 Who Currently Have Student Lo Credibility Interval: +/-3.7 pct points	All	US Census Division								
		New En	Mid-Atl	East No	West N	South A	East So	West S	Mountai	Pacific
Yes	23%	17%	12%	21%	44%	20%	26%	33%	34%	21%
No	77%	83%	88%	79%	56%	80%	74%	67%	66%	79%
Total	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%
Composition of Who Currently Have	100%	2%	14%	14%	6%	21%	8%	10%	6%	19%

Results of SurveyUSA Mkt Research Study #26842



Sponsor:

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 Percentages

11 Are you worried that the end of the student loan payment pause will negatively impact your life?

759 Who Currently Have Student Lo Credibility Interval: +/-4.4 pct points	All	Gender		Age					Hispanic		Race				
		Man	Woman	18-24	25-34	35-49	50-64	65+	Yes	No	White	Black	Asian	Multirac	Other
Yes	49%	49%	49%	56%	50%	51%	38%	36%	47%	49%	52%	44%	25%	35%	37%
No	51%	51%	51%	44%	50%	49%	62%	64%	53%	51%	48%	56%	75%	65%	63%
Total	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%
Composition of Who Currently Have	100%	46%	52%	16%	31%	32%	18%	4%	22%	76%	73%	16%	5%	2%	4%

11 Are you worried that the end of the student loan payment pause will negatively impact your life?

759 Who Currently Have Student Lo Credibility Interval: +/-4.4 pct points	All	Current Loans					Party Affiliation			Ideology					Ideology Aggregated		
		Federal	Private	Both	All Paid	Never	Republi	Democr	Indepen	Very Co	Somew	Modera	Somew	Very Li	Conser	Modera	Liberal
Yes	49%	50%	43%	46%	0%	0%	46%	51%	45%	50%	47%	43%	56%	57%	49%	43%	56%
No	51%	50%	57%	54%	0%	0%	54%	49%	55%	50%	53%	57%	44%	43%	51%	57%	44%
Total	100%	100%	100%	100%	0%	0%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%
Composition of Who Currently Have	100%	68%	16%	16%	0%	0%	23%	53%	20%	18%	14%	35%	14%	16%	32%	35%	30%

11 Are you worried that the end of the student loan payment pause will negatively impact your life?

759 Who Currently Have Student Lo Credibility Interval: +/-4.4 pct points	All	2020 Vote		Parent		Education					Income				
		Trump	Biden	Yes	No	< High	High Sc	Some C	2-yr Col	4-yr Col	Masters	< \$30K	\$30K -	\$60K -	> \$100
Yes	49%	49%	49%	49%	49%	36%	44%	48%	51%	54%	46%	48%	51%	48%	46%
No	51%	51%	51%	51%	51%	64%	56%	52%	49%	46%	54%	52%	49%	52%	54%
Total	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%
Composition of Who Currently Have	100%	28%	53%	49%	50%	2%	21%	20%	12%	26%	19%	20%	31%	25%	24%

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11 Are you worried that the end of the student loan payment pause will negatively impact your life?

759 Who Currently Have Student Lo Credibility Interval: +/-4.4 pct points	All	Employment								Employment Aggregated				Satisfaction With Education			
		Full-tim	Part-tim	Tempor	Unempl	Retired	Perman	Taking	Student	Workin	Unempl	Retired	Other	Very Sa	Somew	Somew	Very Un
Yes	49%	49%	50%	43%	35%	42%	59%	59%	56%	50%	37%	49%	55%	47%	44%	50%	63%
No	51%	51%	50%	57%	65%	58%	41%	41%	44%	50%	63%	51%	45%	53%	56%	50%	37%
Total	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%
Composition of Who Currently Have	100%	63%	13%	3%	7%	4%	3%	2%	4%	77%	10%	7%	7%	33%	33%	18%	13%

11 Are you worried that the end of the student loan payment pause will negatively impact your life?

759 Who Currently Have Student Lo Credibility Interval: +/-4.4 pct points	All	Satisfaction Agg		Outstanding Loans				Home		Urbanicity			US Census Region			
		Satisfie	Unsatisf	< \$10K	\$10K -	\$25K - \$	> \$50K	Own	Rent	Urban	Suburb	Rural	Northea	Midwes	South	West
Yes	49%	46%	56%	38%	50%	51%	60%	46%	52%	50%	49%	41%	51%	46%	49%	49%
No	51%	54%	44%	62%	50%	49%	40%	54%	48%	50%	51%	59%	49%	54%	51%	51%
Total	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%
Composition of Who Currently Have	100%	66%	30%	22%	34%	26%	15%	62%	38%	45%	40%	15%	16%	20%	39%	25%

11 Are you worried that the end of the student loan payment pause will negatively impact your life?

759 Who Currently Have Student Lo Credibility Interval: +/-4.4 pct points	All	US Census Division								
		New En	Mid-Atl	East No	West N	South A	East So	West S	Mountai	Pacific
Yes	49%	47%	51%	44%	51%	45%	60%	49%	46%	50%
No	51%	53%	49%	56%	49%	55%	40%	51%	54%	50%
Total	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%
Composition of Who Currently Have	100%	2%	14%	14%	6%	21%	8%	10%	6%	19%

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12 Are you worried that the end of the student loan payment pause will negatively impact the lives of family or close friends?

759 Who Currently Have Student Lo Credibility Interval: +/-4.2 pct points	All	Gender		Age					Hispanic		Race				
		Man	Woman	18-24	25-34	35-49	50-64	65+	Yes	No	White	Black	Asian	Multirac	Other
Yes	36%	38%	34%	32%	42%	43%	22%	5%	38%	35%	36%	35%	36%	50%	25%
No	64%	62%	66%	68%	58%	57%	78%	95%	62%	65%	64%	65%	64%	50%	75%
Total	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%
Composition of Who Currently Have	100%	46%	52%	16%	31%	32%	18%	4%	22%	76%	73%	16%	5%	2%	4%

12 Are you worried that the end of the student loan payment pause will negatively impact the lives of family or close friends?

759 Who Currently Have Student Lo Credibility Interval: +/-4.2 pct points	All	Current Loans					Party Affiliation			Ideology					Ideology Aggregated		
		Federal	Private	Both	All Paid	Never	Republi	Democr	Indepen	Very Co	Somew	Moder	Somew	Very Li	Conser	Moder	Liberal
Yes	36%	32%	46%	41%	0%	0%	34%	39%	28%	39%	35%	33%	36%	40%	37%	33%	38%
No	64%	68%	54%	59%	0%	0%	66%	61%	72%	61%	65%	67%	64%	60%	63%	67%	62%
Total	100%	100%	100%	100%	0%	0%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%
Composition of Who Currently Have	100%	68%	16%	16%	0%	0%	23%	53%	20%	18%	14%	35%	14%	16%	32%	35%	30%

12 Are you worried that the end of the student loan payment pause will negatively impact the lives of family or close friends?

759 Who Currently Have Student Lo Credibility Interval: +/-4.2 pct points	All	2020 Vote		Parent		Education					Income				
		Trump	Biden	Yes	No	< High	High Sc	Some C	2-yr Col	4-yr Col	Masters	< \$30K	\$30K -	\$60K -	> \$100
Yes	36%	32%	39%	40%	31%	21%	32%	25%	34%	41%	46%	25%	34%	39%	44%
No	64%	68%	61%	60%	69%	79%	68%	75%	66%	59%	54%	75%	66%	61%	56%
Total	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%
Composition of Who Currently Have	100%	28%	53%	49%	50%	2%	21%	20%	12%	26%	19%	20%	31%	25%	24%

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12 Are you worried that the end of the student loan payment pause will negatively impact the lives of family or close friends?

759 Who Currently Have Student Lo Credibility Interval: +/-4.2 pct points	All	Employment								Employment Aggregated				Satisfaction With Education			
		Full-tim	Part-tim	Tempor	Unempl	Retired	Perman	Taking	Student	Workin	Unempl	Retired	Other	Very Sa	Somew	Somew	Very Un
Yes	36%	39%	36%	21%	24%	17%	36%	4%	42%	39%	23%	24%	29%	42%	32%	36%	32%
No	64%	61%	64%	79%	76%	83%	64%	96%	58%	61%	77%	76%	71%	58%	68%	64%	68%
Total	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%
Composition of Who Currently Have	100%	63%	13%	3%	7%	4%	3%	2%	4%	77%	10%	7%	7%	33%	33%	18%	13%

12 Are you worried that the end of the student loan payment pause will negatively impact the lives of family or close friends?

759 Who Currently Have Student Lo Credibility Interval: +/-4.2 pct points	All	Satisfaction Agg		Outstanding Loans				Home		Urbanicity			US Census Region			
		Satisfie	Unsatisf	< \$10K	\$10K -	\$25K -\$	> \$50K	Own	Rent	Urban	Suburb	Rural	Northea	Midwes	South	West
Yes	36%	37%	35%	27%	37%	46%	33%	38%	32%	40%	36%	21%	42%	33%	33%	38%
No	64%	63%	65%	73%	63%	54%	67%	62%	68%	60%	64%	79%	58%	67%	67%	62%
Total	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%
Composition of Who Currently Have	100%	66%	30%	22%	34%	26%	15%	62%	38%	45%	40%	15%	16%	20%	39%	25%

12 Are you worried that the end of the student loan payment pause will negatively impact the lives of family or close friends?

759 Who Currently Have Student Lo Credibility Interval: +/-4.2 pct points	All	US Census Division								
		New En	Mid-Atl	East No	West N	South A	East So	West S	Mountai	Pacific
Yes	36%	23%	45%	36%	25%	34%	34%	31%	33%	39%
No	64%	77%	55%	64%	75%	66%	66%	69%	67%	61%
Total	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%
Composition of Who Currently Have	100%	2%	14%	14%	6%	21%	8%	10%	6%	19%

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Geography: USA 50 States

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13 Are you worried that the end of the student loan payment pause will negatively impact the US economy?

759 Who Currently Have Student Lo Credibility Interval: +/-4 pct points	All	Gender		Age					Hispanic		Race				
		Man	Woman	18-24	25-34	35-49	50-64	65+	Yes	No	White	Black	Asian	Multirac	Other
Yes	29%	27%	30%	29%	31%	36%	17%	16%	26%	30%	30%	28%	27%	25%	26%
No	71%	73%	70%	71%	69%	64%	83%	84%	74%	70%	70%	72%	73%	75%	74%
Total	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%
Composition of Who Currently Have	100%	46%	52%	16%	31%	32%	18%	4%	22%	76%	73%	16%	5%	2%	4%

13 Are you worried that the end of the student loan payment pause will negatively impact the US economy?

759 Who Currently Have Student Lo Credibility Interval: +/-4 pct points	All	Current Loans					Party Affiliation			Ideology					Ideology Aggregated		
		Federal	Private	Both	All Paid	Never	Republi	Democr	Indepen	Very Co	Somew	Moder	Somew	Very Li	Conser	Moder	Liberal
Yes	29%	27%	25%	39%	0%	0%	27%	31%	27%	32%	24%	31%	28%	27%	29%	31%	27%
No	71%	73%	75%	61%	0%	0%	73%	69%	73%	68%	76%	69%	72%	73%	71%	69%	73%
Total	100%	100%	100%	100%	0%	0%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%
Composition of Who Currently Have	100%	68%	16%	16%	0%	0%	23%	53%	20%	18%	14%	35%	14%	16%	32%	35%	30%

13 Are you worried that the end of the student loan payment pause will negatively impact the US economy?

759 Who Currently Have Student Lo Credibility Interval: +/-4 pct points	All	2020 Vote		Parent		Education					Income				
		Trump	Biden	Yes	No	< High	High Sc	Some C	2-yr Col	4-yr Col	Masters	< \$30K	\$30K -	\$60K -	> \$100
Yes	29%	27%	30%	33%	24%	0%	18%	34%	28%	34%	34%	22%	28%	31%	34%
No	71%	73%	70%	67%	76%	100%	82%	66%	72%	66%	66%	78%	72%	69%	66%
Total	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%
Composition of Who Currently Have	100%	28%	53%	49%	50%	2%	21%	20%	12%	26%	19%	20%	31%	25%	24%

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13 Are you worried that the end of the student loan payment pause will negatively impact the US economy?

759 Who Currently Have Student Lo Credibility Interval: +/-4 pct points	All	Employment								Employment Aggregated				Satisfaction With Education			
		Full-tim	Part-tim	Tempor	Unempl	Retired	Perman	Taking	Student	Workin	Unempl	Retired	Other	Very Sa	Somew	Somew	Very Un
Yes	29%	31%	30%	33%	21%	24%	32%	15%	28%	30%	24%	27%	23%	33%	27%	22%	36%
No	71%	69%	70%	67%	79%	76%	68%	85%	72%	70%	76%	73%	77%	67%	73%	78%	64%
Total	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%
Composition of Who Currently Have	100%	63%	13%	3%	7%	4%	3%	2%	4%	77%	10%	7%	7%	33%	33%	18%	13%

13 Are you worried that the end of the student loan payment pause will negatively impact the US economy?

759 Who Currently Have Student Lo Credibility Interval: +/-4 pct points	All	Satisfaction Agg		Outstanding Loans				Home		Urbanicity			US Census Region			
		Satisfie	Unsatisf	< \$10K	\$10K -	\$25K -\$	> \$50K	Own	Rent	Urban	Suburb	Rural	Northea	Midwes	South	West
Yes	29%	30%	28%	19%	31%	34%	32%	31%	25%	32%	29%	22%	33%	27%	29%	28%
No	71%	70%	72%	81%	69%	66%	68%	69%	75%	68%	71%	78%	67%	73%	71%	72%
Total	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%
Composition of Who Currently Have	100%	66%	30%	22%	34%	26%	15%	62%	38%	45%	40%	15%	16%	20%	39%	25%

13 Are you worried that the end of the student loan payment pause will negatively impact the US economy?

759 Who Currently Have Student Lo Credibility Interval: +/-4 pct points	All	US Census Division								
		New En	Mid-Atl	East No	West N	South A	East So	West S	Mountai	Pacific
Yes	29%	20%	35%	29%	24%	27%	36%	27%	28%	28%
No	71%	80%	65%	71%	76%	73%	64%	73%	72%	72%
Total	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%
Composition of Who Currently Have	100%	2%	14%	14%	6%	21%	8%	10%	6%	19%

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 Percentages

14 Are you unsure what the impact of the end of the student loan payment pause will be?

759 Who Currently Have Student Lo Credibility Interval: +/-3.4 pct points	All	Gender		Age					Hispanic		Race				
		Man	Woman	18-24	25-34	35-49	50-64	65+	Yes	No	White	Black	Asian	Multirac	Other
Yes	18%	16%	21%	17%	17%	19%	17%	44%	18%	18%	18%	21%	11%	22%	30%
No	82%	84%	79%	83%	83%	81%	83%	56%	82%	82%	82%	79%	89%	78%	70%
Total	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%
Composition of Who Currently Have	100%	46%	52%	16%	31%	32%	18%	4%	22%	76%	73%	16%	5%	2%	4%

14 Are you unsure what the impact of the end of the student loan payment pause will be?

759 Who Currently Have Student Lo Credibility Interval: +/-3.4 pct points	All	Current Loans					Party Affiliation			Ideology					Ideology Aggregated		
		Federal	Private	Both	All Paid	Never	Republi	Democr	Indepen	Very Co	Somew	Modera	Somew	Very Li	Conser	Modera	Liberal
Yes	18%	20%	13%	19%	0%	0%	17%	18%	21%	16%	26%	15%	20%	24%	20%	15%	22%
No	82%	80%	87%	81%	0%	0%	83%	82%	79%	84%	74%	85%	80%	76%	80%	85%	78%
Total	100%	100%	100%	100%	0%	0%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%
Composition of Who Currently Have	100%	68%	16%	16%	0%	0%	23%	53%	20%	18%	14%	35%	14%	16%	32%	35%	30%

14 Are you unsure what the impact of the end of the student loan payment pause will be?

759 Who Currently Have Student Lo Credibility Interval: +/-3.4 pct points	All	2020 Vote		Parent		Education					Income				
		Trump	Biden	Yes	No	< High	High Sc	Some C	2-yr Col	4-yr Col	Masters	< \$30K	\$30K -	\$60K -	> \$100
Yes	18%	19%	16%	16%	21%	22%	18%	22%	16%	16%	19%	14%	22%	19%	17%
No	82%	81%	84%	84%	79%	78%	82%	78%	84%	84%	81%	86%	78%	81%	83%
Total	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%
Composition of Who Currently Have	100%	28%	53%	49%	50%	2%	21%	20%	12%	26%	19%	20%	31%	25%	24%

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Geography: USA 50 States
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 Release Date: 08/29/2023
 Percentages

Sponsor:
 National Endowment for Financial Education ()

14 Are you unsure what the impact of the end of the student loan payment pause will be?

759 Who Currently Have Student Lo Credibility Interval: +/-3.4 pct points	All	Employment								Employment Aggregated				Satisfaction With Education			
		Full-tim	Part-tim	Tempor	Unempl	Retired	Perman	Taking	Student	Workin	Unempl	Retired	Other	Very Sa	Somew	Somew	Very Un
Yes	18%	17%	18%	15%	21%	24%	23%	40%	22%	17%	19%	24%	28%	15%	16%	30%	12%
No	82%	83%	82%	85%	79%	76%	77%	60%	78%	83%	81%	76%	72%	85%	84%	70%	88%
Total	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%
Composition of Who Currently Have	100%	63%	13%	3%	7%	4%	3%	2%	4%	77%	10%	7%	7%	33%	33%	18%	13%

14 Are you unsure what the impact of the end of the student loan payment pause will be?

759 Who Currently Have Student Lo Credibility Interval: +/-3.4 pct points	All	Satisfaction Agg		Outstanding Loans				Home		Urbanicity			US Census Region			
		Satisfie	Unsatisf	< \$10K	\$10K -	\$25K -\$	> \$50K	Own	Rent	Urban	Suburb	Rural	Northea	Midwes	South	West
Yes	18%	16%	22%	22%	19%	17%	19%	19%	17%	14%	22%	22%	10%	23%	20%	18%
No	82%	84%	78%	78%	81%	83%	81%	81%	83%	86%	78%	78%	90%	77%	80%	82%
Total	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%
Composition of Who Currently Have	100%	66%	30%	22%	34%	26%	15%	62%	38%	45%	40%	15%	16%	20%	39%	25%

14 Are you unsure what the impact of the end of the student loan payment pause will be?

759 Who Currently Have Student Lo Credibility Interval: +/-3.4 pct points	All	US Census Division								
		New En	Mid-Atl	East No	West N	South A	East So	West S	Mountai	Pacific
Yes	18%	22%	8%	26%	15%	20%	14%	25%	19%	17%
No	82%	78%	92%	74%	85%	80%	86%	75%	81%	83%
Total	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%
Composition of Who Currently Have	100%	2%	14%	14%	6%	21%	8%	10%	6%	19%

Results of SurveyUSA Mkt Research Study #26842



Sponsor:

National Endowment for Financial Education ()

Geography: USA 50 States

Data Collected: 08/24/2023 - 08/28/2023

Release Date: 08/29/2023

Percentages

15 Are you not worried about the end of the student loan payment pause?

759 Who Currently Have Student Lo Credibility Interval: +/-3.1 pct points	All	Gender		Age					Hispanic		Race				
		Man	Woman	18-24	25-34	35-49	50-64	65+	Yes	No	White	Black	Asian	Multirac	Other
Yes	15%	16%	14%	9%	12%	13%	27%	23%	15%	15%	15%	13%	27%	8%	10%
No	85%	84%	86%	91%	88%	87%	73%	77%	85%	85%	85%	87%	73%	92%	90%
Total	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%
Composition of Who Currently Have	100%	46%	52%	16%	31%	32%	18%	4%	22%	76%	73%	16%	5%	2%	4%

15 Are you not worried about the end of the student loan payment pause?

759 Who Currently Have Student Lo Credibility Interval: +/-3.1 pct points	All	Current Loans					Party Affiliation			Ideology					Ideology Aggregated		
		Federal	Private	Both	All Paid	Never	Republi	Democr	Indepen	Very Co	Somew	Modera	Somew	Very Li	Conser	Modera	Liberal
Yes	15%	17%	11%	12%	0%	0%	12%	15%	17%	12%	9%	17%	15%	15%	11%	17%	15%
No	85%	83%	89%	88%	0%	0%	88%	85%	83%	88%	91%	83%	85%	85%	89%	83%	85%
Total	100%	100%	100%	100%	0%	0%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%
Composition of Who Currently Have	100%	68%	16%	16%	0%	0%	23%	53%	20%	18%	14%	35%	14%	16%	32%	35%	30%

15 Are you not worried about the end of the student loan payment pause?

759 Who Currently Have Student Lo Credibility Interval: +/-3.1 pct points	All	2020 Vote		Parent		Education					Income				
		Trump	Biden	Yes	No	< High	High Sc	Some C	2-yr Col	4-yr Col	Masters	< \$30K	\$30K -	\$60K -	> \$100
Yes	15%	11%	18%	17%	13%	21%	19%	9%	11%	16%	17%	23%	11%	11%	17%
No	85%	89%	82%	83%	87%	79%	81%	91%	89%	84%	83%	77%	89%	89%	83%
Total	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%
Composition of Who Currently Have	100%	28%	53%	49%	50%	2%	21%	20%	12%	26%	19%	20%	31%	25%	24%

Results of SurveyUSA Mkt Research Study #26842



Geography: USA 50 States
 Data Collected: 08/24/2023 - 08/28/2023
 Release Date: 08/29/2023
 Percentages

Sponsor:
 National Endowment for Financial Education ()

15 Are you not worried about the end of the student loan payment pause?

759 Who Currently Have Student Lo Credibility Interval: +/-3.1 pct points	All	Employment								Employment Aggregated				Satisfaction With Education			
		Full-tim	Part-tim	Tempor	Unempl	Retired	Perman	Taking	Student	Workin	Unempl	Retired	Other	Very Sa	Somew	Somew	Very Un
Yes	15%	15%	11%	0%	27%	19%	12%	6%	10%	15%	20%	16%	10%	16%	18%	10%	12%
No	85%	85%	89%	100%	73%	81%	88%	94%	90%	85%	80%	84%	90%	84%	82%	90%	88%
Total	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%
Composition of Who Currently Have	100%	63%	13%	3%	7%	4%	3%	2%	4%	77%	10%	7%	7%	33%	33%	18%	13%

15 Are you not worried about the end of the student loan payment pause?

759 Who Currently Have Student Lo Credibility Interval: +/-3.1 pct points	All	Satisfaction Agg		Outstanding Loans				Home		Urbanicity			US Census Region			
		Satisfie	Unsatisf	< \$10K	\$10K -	\$25K -\$	> \$50K	Own	Rent	Urban	Suburb	Rural	Northea	Midwes	South	West
Yes	15%	17%	11%	23%	13%	8%	12%	16%	13%	16%	12%	18%	11%	16%	12%	21%
No	85%	83%	89%	77%	87%	92%	88%	84%	87%	84%	88%	82%	89%	84%	88%	79%
Total	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%
Composition of Who Currently Have	100%	66%	30%	22%	34%	26%	15%	62%	38%	45%	40%	15%	16%	20%	39%	25%

15 Are you not worried about the end of the student loan payment pause?

759 Who Currently Have Student Lo Credibility Interval: +/-3.1 pct points	All	US Census Division								
		New En	Mid-Atl	East No	West N	South A	East So	West S	Mountai	Pacific
Yes	15%	18%	10%	11%	29%	13%	12%	12%	14%	23%
No	85%	82%	90%	89%	71%	87%	88%	88%	86%	77%
Total	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%
Composition of Who Currently Have	100%	2%	14%	14%	6%	21%	8%	10%	6%	19%

Results of SurveyUSA Mkt Research Study #26842

Geography: USA 50 States

Data Collected: 08/24/2023 - 08/28/2023

Release Date: 08/29/2023

Percentages

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)

759 Who Currently Have Student Lo	All	Gender		Age					Hispanic		Race						
		Man	Woman	18-24	25-34	35-49	50-64	65+	Yes	No	White	Black	Asian	Multirac	Other		
Credibility Interval: +/-4.4 pct points																	
Less Likely To Pursue Additional Ed	47%	40%	53%	41%	46%	47%	51%	50%	41%	48%	46%	44%	43%	57%	62%		
More Likely To Pursue Additional Ed	38%	45%	31%	47%	40%	42%	22%	8%	47%	35%	38%	40%	29%	40%	25%		
I Don't Know	16%	14%	16%	11%	14%	10%	27%	41%	12%	16%	15%	15%	28%	4%	14%		
Total	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%		
Composition of Who Currently Have	100%	46%	52%	16%	31%	32%	18%	4%	22%	76%	73%	16%	5%	2%	4%		

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)

759 Who Currently Have Student Lo	All	Current Loans					Party Affiliation			Ideology					Ideology Aggregated		
		Federal	Private	Both	All Paid	Never	Republi	Democr	Indepen	Very Co	Somew	Modera	Somew	Very Li	Conser	Modera	Liberal
Credibility Interval: +/-4.4 pct points																	
Less Likely To Pursue Additional Ed	47%	50%	41%	41%	0%	0%	46%	45%	51%	43%	38%	46%	53%	50%	41%	46%	51%
More Likely To Pursue Additional Ed	38%	34%	43%	46%	0%	0%	39%	41%	30%	52%	42%	35%	29%	38%	47%	35%	34%
I Don't Know	16%	16%	16%	13%	0%	0%	15%	13%	19%	5%	20%	19%	18%	12%	12%	19%	15%
Total	100%	100%	100%	100%	0%	0%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%
Composition of Who Currently Have	100%	68%	16%	16%	0%	0%	23%	53%	20%	18%	14%	35%	14%	16%	32%	35%	30%

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)

759 Who Currently Have Student Lo	All	2020 Vote		Parent		Education					Income				
		Trump	Biden	Yes	No	< High	High Sc	Some C	2-yr Col	4-yr Col	Masters	< \$30K	\$30K -	\$60K -	> \$100
Credibility Interval: +/-4.4 pct points															
Less Likely To Pursue Additional Ed	47%	46%	45%	39%	55%	55%	45%	47%	49%	47%	45%	46%	50%	45%	46%
More Likely To Pursue Additional Ed	38%	37%	40%	48%	27%	40%	37%	33%	36%	36%	45%	35%	33%	43%	39%
I Don't Know	16%	17%	15%	13%	19%	6%	18%	20%	15%	17%	10%	19%	17%	12%	15%
Total	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%
Composition of Who Currently Have	100%	28%	53%	49%	50%	2%	21%	20%	12%	26%	19%	20%	31%	25%	24%

Results of SurveyUSA Mkt Research Study #26842



Sponsor:

National Endowment for Financial Education ()

Geography: USA 50 States

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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)

759 Who Currently Have Student Lo	All	Employment								Employment Aggregated				Satisfaction With Education			
		Full-tim	Part-tim	Tempor	Unempl	Retired	Perman	Taking	Student	Workin	Unempl	Retired	Other	Very Sa	Somew	Somew	Very Un
Credibility Interval: +/-4.4 pct points																	
Less Likely To Pursue Additional Ed	47%	44%	42%	72%	46%	61%	69%	54%	53%	44%	53%	64%	54%	35%	46%	52%	71%
More Likely To Pursue Additional Ed	38%	41%	43%	24%	33%	18%	11%	28%	29%	41%	31%	15%	30%	54%	35%	32%	17%
I Don't Know	16%	15%	15%	5%	21%	21%	20%	17%	18%	15%	17%	21%	16%	11%	19%	16%	12%
Total	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%
Composition of Who Currently Have	100%	63%	13%	3%	7%	4%	3%	2%	4%	77%	10%	7%	7%	33%	33%	18%	13%

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)

759 Who Currently Have Student Lo	All	Satisfaction Agg		Outstanding Loans				Home		Urbanicity			US Census Region				
		Satisfie	Unsatisf	< \$10K	\$10K -	\$25K - \$	> \$50K	Own	Rent	Urban	Suburb	Rural	Northea	Midwes	South	West	
Credibility Interval: +/-4.4 pct points																	
Less Likely To Pursue Additional Ed	47%	40%	60%	41%	46%	51%	51%	43%	53%	40%	53%	49%	52%	46%	48%	42%	
More Likely To Pursue Additional Ed	38%	44%	26%	32%	41%	39%	39%	40%	33%	48%	29%	31%	39%	33%	38%	40%	
I Don't Know	16%	15%	14%	26%	13%	10%	11%	16%	14%	12%	18%	21%	9%	20%	14%	18%	
Total	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	
Composition of Who Currently Have	100%	66%	30%	22%	34%	26%	15%	62%	38%	45%	40%	15%	16%	20%	39%	25%	

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)

759 Who Currently Have Student Lo	All	US Census Division								
		New En	Mid-Atl	East No	West N	South A	East So	West S	Mountai	Pacific
Credibility Interval: +/-4.4 pct points										
Less Likely To Pursue Additional Ed	47%	53%	52%	42%	57%	46%	53%	46%	53%	38%
More Likely To Pursue Additional Ed	38%	26%	41%	39%	18%	38%	28%	45%	28%	44%
I Don't Know	16%	21%	7%	19%	25%	16%	19%	9%	19%	18%
Total	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%
Composition of Who Currently Have	100%	2%	14%	14%	6%	21%	8%	10%	6%	19%

Results of SurveyUSA Mkt Research Study #26842



Sponsor:

National Endowment for Financial Education ()

Geography: USA 50 States
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 Percentages

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

759 Who Currently Have Student Lo Credibility Interval: +/-4.4 pct points	All	Gender		Age					Hispanic		Race				
		Man	Woman	18-24	25-34	35-49	50-64	65+	Yes	No	White	Black	Asian	Multirac	Other
Very Satisfied	33%	38%	28%	36%	35%	35%	25%	17%	36%	32%	36%	27%	29%	7%	15%
Somewhat Satisfied	33%	33%	33%	37%	33%	30%	38%	28%	32%	34%	31%	33%	52%	49%	37%
Somewhat Unsatisfied	18%	16%	19%	23%	15%	17%	19%	20%	21%	16%	17%	21%	10%	12%	24%
Very Unsatisfied	13%	8%	16%	4%	13%	16%	14%	18%	8%	14%	13%	16%	10%	18%	8%
Not Sure	4%	4%	4%	1%	4%	3%	4%	18%	3%	4%	3%	4%	0%	14%	15%
Total	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%
Composition of Who Currently Have	100%	46%	52%	16%	31%	32%	18%	4%	22%	76%	73%	16%	5%	2%	4%

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

759 Who Currently Have Student Lo Credibility Interval: +/-4.4 pct points	All	Current Loans					Party Affiliation			Ideology					Ideology Aggregated		
		Federal	Private	Both	All Paid	Never	Republi	Democr	Indepen	Very Co	Somew	Modera	Somew	Very Li	Conser	Modera	Liberal
Very Satisfied	33%	34%	27%	30%	0%	0%	28%	41%	20%	58%	19%	25%	22%	45%	41%	25%	34%
Somewhat Satisfied	33%	31%	34%	40%	0%	0%	41%	30%	32%	26%	42%	36%	40%	23%	33%	36%	31%
Somewhat Unsatisfied	18%	17%	26%	14%	0%	0%	16%	15%	25%	3%	26%	22%	23%	13%	13%	22%	17%
Very Unsatisfied	13%	14%	9%	13%	0%	0%	12%	12%	16%	8%	10%	14%	13%	14%	9%	14%	14%
Not Sure	4%	4%	5%	3%	0%	0%	3%	3%	6%	5%	3%	3%	2%	6%	4%	3%	4%
Total	100%	100%	100%	100%	0%	0%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%
Composition of Who Currently Have	100%	68%	16%	16%	0%	0%	23%	53%	20%	18%	14%	35%	14%	16%	32%	35%	30%

Results of SurveyUSA Mkt Research Study #26842

Geography: USA 50 States

Data Collected: 08/24/2023 - 08/28/2023

Release Date: 08/29/2023

Percentages

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

759 Who Currently Have Student Lo Credibility Interval: +/-4.4 pct points	All	2020 Vote		Parent		Education						Income			
		Trump	Biden	Yes	No	< High	High Sc	Some C	2-yr Col	4-yr Col	Masters	< \$30K	\$30K -	\$60K -	> \$100
Very Satisfied	33%	32%	39%	46%	19%	38%	19%	21%	26%	37%	57%	17%	22%	36%	55%
Somewhat Satisfied	33%	36%	32%	26%	40%	7%	41%	28%	34%	35%	30%	35%	39%	29%	28%
Somewhat Unsatisfied	18%	16%	15%	14%	21%	0%	24%	26%	22%	16%	4%	16%	24%	18%	11%
Very Unsatisfied	13%	13%	12%	11%	14%	21%	11%	20%	17%	10%	8%	26%	13%	11%	4%
Not Sure	4%	4%	3%	2%	5%	34%	6%	5%	1%	3%	0%	5%	3%	6%	2%
Total	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%
Composition of Who Currently Have	100%	28%	53%	49%	50%	2%	21%	20%	12%	26%	19%	20%	31%	25%	24%

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

759 Who Currently Have Student Lo Credibility Interval: +/-4.4 pct points	All	Employment								Employment Aggregated				Satisfaction With Education			
		Full-tim	Part-tim	Tempor	Unempl	Retired	Perman	Taking	Student	Workin	Unempl	Retired	Other	Very Sa	Somew	Somew	Very Un
Very Satisfied	33%	44%	13%	8%	11%	10%	19%	13%	26%	38%	10%	13%	21%	100%	0%	0%	0%
Somewhat Satisfied	33%	30%	45%	36%	36%	49%	17%	25%	38%	33%	36%	36%	31%	0%	100%	0%	0%
Somewhat Unsatisfied	18%	15%	23%	56%	19%	8%	9%	22%	14%	17%	29%	9%	21%	0%	0%	100%	0%
Very Unsatisfied	13%	9%	15%	0%	26%	17%	49%	27%	17%	10%	19%	30%	20%	0%	0%	0%	100%
Not Sure	4%	2%	4%	0%	9%	16%	6%	13%	4%	2%	7%	12%	7%	0%	0%	0%	0%
Total	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%
Composition of Who Currently Have	100%	63%	13%	3%	7%	4%	3%	2%	4%	77%	10%	7%	7%	33%	33%	18%	13%

Results of SurveyUSA Mkt Research Study #26842

Geography: USA 50 States
 Data Collected: 08/24/2023 - 08/28/2023
 Release Date: 08/29/2023
 Percentages

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

759 Who Currently Have Student Lo Credibility Interval: +/-4.4 pct points	All	Satisfaction Agg		Outstanding Loans				Home		Urbanicity			US Census Region			
		Satisfie	Unsatisf	< \$10K	\$10K -	\$25K -\$	> \$50K	Own	Rent	Urban	Suburb	Rural	Northea	Midwes	South	West
Very Satisfied	33%	50%	0%	31%	25%	38%	44%	41%	18%	42%	27%	21%	40%	24%	33%	33%
Somewhat Satisfied	33%	50%	0%	33%	36%	34%	28%	32%	35%	31%	36%	31%	35%	38%	29%	35%
Somewhat Unsatisfied	18%	0%	58%	19%	23%	16%	9%	14%	24%	13%	21%	21%	16%	18%	18%	16%
Very Unsatisfied	13%	0%	42%	11%	13%	11%	14%	9%	19%	9%	13%	22%	8%	16%	13%	13%
Not Sure	4%	0%	0%	6%	3%	2%	4%	4%	4%	4%	3%	5%	1%	3%	6%	3%
Total	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%
Composition of Who Currently Have	100%	66%	30%	22%	34%	26%	15%	62%	38%	45%	40%	15%	16%	20%	39%	25%

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

759 Who Currently Have Student Lo Credibility Interval: +/-4.4 pct points	All	US Census Division								
		New En	Mid-Atl	East No	West N	South A	East So	West S	Mountai	Pacific
Very Satisfied	33%	43%	40%	24%	25%	30%	44%	32%	28%	35%
Somewhat Satisfied	33%	25%	37%	43%	28%	29%	18%	39%	27%	37%
Somewhat Unsatisfied	18%	25%	15%	17%	20%	23%	17%	10%	17%	16%
Very Unsatisfied	13%	7%	8%	13%	23%	13%	16%	13%	21%	11%
Not Sure	4%	0%	1%	3%	4%	6%	6%	6%	6%	2%
Total	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%
Composition of Who Currently Have	100%	2%	14%	14%	6%	21%	8%	10%	6%	19%

Results of SurveyUSA Mkt Research Study #26842



Sponsor:

National Endowment for Financial Education ()

Geography: USA 50 States
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 Percentages

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

759 Who Currently Have Student Lo Credibility Interval: +/-4.4 pct points	All	Gender		Age					Hispanic		Race				
		Man	Woman	18-24	25-34	35-49	50-64	65+	Yes	No	White	Black	Asian	Multirac	Other
< \$10K	22%	17%	25%	23%	21%	17%	30%	21%	20%	22%	21%	26%	15%	27%	28%
\$10K - \$25K	34%	35%	34%	46%	35%	35%	23%	26%	43%	32%	33%	32%	48%	37%	40%
\$25K - \$50K	26%	29%	22%	20%	30%	24%	27%	28%	26%	26%	27%	23%	28%	10%	17%
> \$50K	15%	16%	15%	8%	12%	21%	16%	18%	11%	16%	17%	14%	3%	26%	7%
Not Sure	3%	3%	3%	3%	2%	3%	4%	8%	2%	4%	2%	5%	5%	0%	8%
Total	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%
Composition of Who Currently Have	100%	46%	52%	16%	31%	32%	18%	4%	22%	76%	73%	16%	5%	2%	4%

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

759 Who Currently Have Student Lo Credibility Interval: +/-4.4 pct points	All	Current Loans					Party Affiliation			Ideology					Ideology Aggregated		
		Federal	Private	Both	All Paid	Never	Republi	Democr	Indepen	Very Co	Somew	Moder	Somew	Very Li	Conser	Moder	Liberal
< \$10K	22%	24%	19%	16%	0%	0%	22%	20%	23%	16%	18%	26%	17%	24%	17%	26%	21%
\$10K - \$25K	34%	32%	42%	35%	0%	0%	32%	33%	36%	31%	41%	34%	38%	27%	36%	34%	32%
\$25K - \$50K	26%	23%	28%	36%	0%	0%	27%	27%	22%	31%	23%	26%	22%	26%	27%	26%	24%
> \$50K	15%	18%	7%	11%	0%	0%	16%	16%	15%	20%	15%	12%	17%	20%	18%	12%	18%
Not Sure	3%	3%	4%	2%	0%	0%	3%	3%	4%	2%	3%	2%	6%	3%	2%	2%	4%
Total	100%	100%	100%	100%	0%	0%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%
Composition of Who Currently Have	100%	68%	16%	16%	0%	0%	23%	53%	20%	18%	14%	35%	14%	16%	32%	35%	30%

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 Percentages

Sponsor:
 National Endowment for Financial Education ()

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

759 Who Currently Have Student Lo Credibility Interval: +/-4.4 pct points	All	2020 Vote		Parent		Education						Income			
		Trump	Biden	Yes	No	< High	High Sc	Some C	2-yr Col	4-yr Col	Masters	< \$30K	\$30K -	\$60K -	> \$100
< \$10K	22%	24%	21%	19%	25%	47%	30%	25%	22%	15%	14%	36%	21%	16%	16%
\$10K - \$25K	34%	32%	33%	34%	35%	30%	45%	41%	38%	27%	22%	36%	42%	31%	26%
\$25K - \$50K	26%	26%	26%	28%	23%	11%	15%	24%	28%	34%	29%	11%	25%	38%	27%
> \$50K	15%	17%	17%	17%	14%	6%	5%	7%	10%	22%	30%	10%	9%	15%	27%
Not Sure	3%	2%	3%	2%	3%	6%	6%	2%	1%	2%	4%	7%	2%	1%	4%
Total	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%
Composition of Who Currently Have	100%	28%	53%	49%	50%	2%	21%	20%	12%	26%	19%	20%	31%	25%	24%

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

759 Who Currently Have Student Lo Credibility Interval: +/-4.4 pct points	All	Employment								Employment Aggregated				Satisfaction With Education			
		Full-tim	Part-tim	Tempor	Unempl	Retired	Perman	Taking	Student	Workin	Unempl	Retired	Other	Very Sa	Somew	Somew	Very Un
< \$10K	22%	23%	19%	0%	19%	37%	21%	16%	27%	22%	14%	31%	21%	21%	22%	23%	19%
\$10K - \$25K	34%	30%	48%	66%	38%	6%	43%	38%	42%	33%	45%	21%	42%	27%	37%	44%	35%
\$25K - \$50K	26%	29%	18%	30%	17%	32%	16%	16%	26%	27%	20%	25%	21%	30%	26%	23%	22%
> \$50K	15%	16%	10%	5%	17%	18%	21%	30%	3%	15%	14%	19%	16%	21%	13%	8%	17%
Not Sure	3%	2%	5%	0%	10%	7%	0%	0%	2%	3%	7%	4%	1%	2%	2%	2%	7%
Total	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%
Composition of Who Currently Have	100%	63%	13%	3%	7%	4%	3%	2%	4%	77%	10%	7%	7%	33%	33%	18%	13%

Results of SurveyUSA Mkt Research Study #26842



Sponsor:

National Endowment for Financial Education ()

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 Percentages

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

759 Who Currently Have Student Lo Credibility Interval: +/-4.4 pct points	All	Satisfaction Agg		Outstanding Loans				Home		Urbanicity			US Census Region			
		Satisfie	Unsatisf	< \$10K	\$10K - \$25K	\$25K - \$50K	> \$50K	Own	Rent	Urban	Suburb	Rural	Northea	Midwes	South	West
< \$10K	22%	21%	21%	100%	0%	0%	0%	20%	25%	23%	19%	23%	23%	19%	22%	22%
\$10K - \$25K	34%	32%	40%	0%	100%	0%	0%	29%	43%	34%	33%	40%	34%	35%	32%	37%
\$25K - \$50K	26%	28%	22%	0%	0%	100%	0%	29%	20%	26%	29%	16%	26%	26%	26%	25%
> \$50K	15%	17%	12%	0%	0%	0%	100%	19%	9%	15%	15%	18%	17%	16%	15%	13%
Not Sure	3%	2%	4%	0%	0%	0%	0%	3%	3%	2%	4%	3%	1%	4%	4%	2%
Total	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%
Composition of Who Currently Have	100%	66%	30%	22%	34%	26%	15%	62%	38%	45%	40%	15%	16%	20%	39%	25%

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

759 Who Currently Have Student Lo Credibility Interval: +/-4.4 pct points	All	US Census Division								
		New En	Mid-Atl	East No	West N	South A	East So	West S	Mountai	Pacific
< \$10K	22%	30%	21%	23%	9%	17%	26%	31%	28%	20%
\$10K - \$25K	34%	19%	36%	38%	26%	37%	24%	30%	34%	38%
\$25K - \$50K	26%	46%	22%	19%	41%	28%	28%	21%	17%	28%
> \$50K	15%	5%	19%	17%	14%	16%	10%	17%	18%	11%
Not Sure	3%	0%	1%	2%	9%	2%	11%	1%	3%	2%
Total	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%
Composition of Who Currently Have	100%	2%	14%	14%	6%	21%	8%	10%	6%	19%

All Questions Crosstabbed By All Questions

Results of SurveyUSA Mkt Research Study #26842

Geography: USA 50 States

Data Collected: 08/24/2023 - 08/28/2023

Release Date: 08/29/2023

Percentages

1 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?																
2475 Adults	All	Loans					Loans Aggregated			Handled Loans						
Credibility Interval: +/-2.4 pct points		Currentl	Currentl	Currentl	Had / P	Never	Currentl	Had / P	Never	Made E	Made M	Made A	Made a	Made N	Not Sur	
Currently Have Federal	21%	-	-	-	-	-	68%	0%	0%	72%	54%	44%	64%	84%	84%	
Currently Have Private	5%	-	-	-	-	-	16%	0%	0%	18%	21%	33%	11%	5%	16%	
Currently Have Both	5%	-	-	-	-	-	16%	0%	0%	10%	25%	24%	24%	11%	0%	
Had / Paid Off Or Forgiven	16%	-	-	-	-	-	0%	100%	0%	-	-	-	-	-	-	
Never Had Loans	53%	-	-	-	-	-	0%	0%	100%	-	-	-	-	-	-	
Total	100%						100%	100%	100%	100%	100%	100%	100%	100%	100%	
Composition of Adults	100%						31%	16%	53%	23%	26%	10%	9%	30%	2%	

1 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?																	
2475 Adults	All	Budget						Spouse With Lo		Sibling With Loa		Friend With Loa		Child With Loan		Parent With Loa	
Credibility Interval: +/-2.4 pct points		Cut < \$	Cut \$5	Cut > \$	Anticipa	No Cha	Not Sur	Yes	No	Yes	No	Yes	No	Yes	No	Yes	No
Currently Have Federal	21%	76%	57%	53%	70%	70%	77%	65%	69%	63%	70%	62%	71%	62%	70%	50%	69%
Currently Have Private	5%	10%	24%	20%	12%	21%	8%	17%	15%	14%	16%	19%	14%	20%	14%	15%	16%
Currently Have Both	5%	14%	19%	27%	18%	9%	15%	18%	16%	22%	14%	19%	15%	18%	16%	35%	15%
Had / Paid Off Or Forgiven	16%	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Never Had Loans	53%	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Total	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%
Composition of Adults	100%	37%	23%	10%	13%	11%	6%	29%	71%	28%	72%	35%	65%	23%	77%	8%	92%

Results of SurveyUSA Mkt Research Study #26842



Sponsor:

National Endowment for Financial Education ()

Geography: USA 50 States

Data Collected: 08/24/2023 - 08/28/2023

Release Date: 08/29/2023

Percentages

1 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?																
2475 Adults	All	None Of These		Worry Impact O		Worry Impact O		Worry Impact O		Unsure About Im		Not Worried Abo		Additional Education		
Credibility Interval: +/-2.4 pct points		Yes	No	Yes	No	Yes	No	Yes	No	Yes	No	Yes	No	Less Li	More Li	I Don't
Currently Have Federal	21%	86%	63%	71%	65%	61%	72%	64%	69%	72%	67%	76%	67%	72%	62%	70%
Currently Have Private	5%	6%	18%	14%	17%	20%	13%	13%	16%	11%	17%	11%	16%	14%	18%	16%
Currently Have Both	5%	8%	19%	16%	17%	19%	15%	22%	14%	17%	16%	13%	17%	14%	20%	13%
Had / Paid Off Or Forgiven	16%	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Never Had Loans	53%	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Total	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%
Composition of Adults	100%	23%	77%	49%	51%	36%	64%	29%	71%	18%	82%	15%	85%	47%	38%	16%

1 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?												
2475 Adults	All	Satisfaction With Education					Outstanding Loans					
Credibility Interval: +/-2.4 pct points		Very Sa	Somew	Somew	Very Un	Not Sur	< \$10K	\$10K -	\$25K - \$	> \$50K	Not Sur	
Currently Have Federal	21%	72%	64%	64%	73%	66%	74%	64%	60%	81%	70%	
Currently Have Private	5%	13%	16%	23%	10%	20%	14%	19%	17%	7%	19%	
Currently Have Both	5%	15%	20%	13%	16%	14%	12%	17%	23%	12%	11%	
Had / Paid Off Or Forgiven	16%	-	-	-	-	-	-	-	-	-	-	
Never Had Loans	53%	-	-	-	-	-	-	-	-	-	-	
Total	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	
Composition of Adults	100%	33%	33%	18%	13%	4%	22%	34%	26%	15%	3%	

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 Percentages

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2	[Aggregated Results of Previous Question] 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?														
	2475 Adults	All	Loans					Loans Aggregated			Handled Loans				
Credibility Interval: +/-2.4 pct points	Currentl		Currentl	Currentl	Had / P	Never	Currentl	Had / P	Never	Made E	Made M	Made A	Made a	Made N	Not Sur
Currently Have Loans	31%	100%	100%	100%	0%	0%	-	-	-	100%	100%	100%	100%	100%	100%
Had / Paid Off Or Forgiven	16%	0%	0%	0%	100%	0%	-	-	-	-	-	-	-	-	-
Never Had Loans	53%	0%	0%	0%	0%	100%	-	-	-	-	-	-	-	-	-
Total	100%	100%	100%	100%	100%	100%				100%	100%	100%	100%	100%	100%
Composition of Adults	100%	21%	5%	5%	16%	53%				23%	26%	10%	9%	30%	2%

2	[Aggregated Results of Previous Question] 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?																
	2475 Adults	All	Budget					Spouse With Lo		Sibling With Loa		Friend With Loa		Child With Loan		Parent With Loa	
Credibility Interval: +/-2.4 pct points	Cut < \$		Cut \$5	Cut > \$	Anticipa	No Cha	Not Sur	Yes	No	Yes	No	Yes	No	Yes	No	Yes	No
Currently Have Loans	31%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%
Had / Paid Off Or Forgiven	16%	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Never Had Loans	53%	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Total	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%
Composition of Adults	100%	37%	23%	10%	13%	11%	6%	29%	71%	28%	72%	35%	65%	23%	77%	8%	92%

2	[Aggregated Results of Previous Question] 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?															
	2475 Adults	All	None Of These		Worry Impact O		Worry Impact O		Worry Impact O		Unsure About Im		Not Worried Abo		Additional Education	
Credibility Interval: +/-2.4 pct points	Yes		No	Yes	No	Yes	No	Yes	No	Yes	No	Yes	No	Less Li	More Li	I Don't
Currently Have Loans	31%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%
Had / Paid Off Or Forgiven	16%	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Never Had Loans	53%	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Total	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%
Composition of Adults	100%	23%	77%	49%	51%	36%	64%	29%	71%	18%	82%	15%	85%	47%	38%	16%

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2 [Aggregated Results of Previous Question]

 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?

2475 Adults Credibility Interval: +/-2.4 pct points	All	Satisfaction With Education					Outstanding Loans				
		Very Sa	Somew	Somew	Very Un	Not Sur	< \$10K	\$10K -	\$25K -\$	> \$50K	Not Sur
Currently Have Loans	31%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%
Had / Paid Off Or Forgiven	16%	-	-	-	-	-	-	-	-	-	-
Never Had Loans	53%	-	-	-	-	-	-	-	-	-	-
Total	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%
Composition of Adults	100%	33%	33%	18%	13%	4%	22%	34%	26%	15%	3%

3 Which of the following best describes how you have handled your student loans since the payment pause began in response to the COVID-19 pandemic?

759 Who Currently Have Student Lo Credibility Interval: +/-4.4 pct points	All	Loans					Loans Aggregated			Handled Loans					
		Currentl	Currentl	Currentl	Had / P	Never	Currentl	Had / P	Never	Made E	Made M	Made A	Made a	Made N	Not Sur
Made Every Payment	23%	25%	27%	14%	0%	0%	23%	0%	0%	-	-	-	-	-	-
Made Most Of The Payments	26%	21%	35%	39%	0%	0%	26%	0%	0%	-	-	-	-	-	-
Made About Half The Payments	10%	6%	20%	14%	0%	0%	10%	0%	0%	-	-	-	-	-	-
Made a Few Payments	9%	8%	6%	13%	0%	0%	9%	0%	0%	-	-	-	-	-	-
Made No Payments	30%	37%	9%	20%	0%	0%	30%	0%	0%	-	-	-	-	-	-
Not Sure	2%	3%	2%	0%	0%	0%	2%	0%	0%	-	-	-	-	-	-
Total	100%	100%	100%	100%	0%	0%	100%	0%	0%						
Composition of Who Currently Have	100%	68%	16%	16%	0%	0%	100%	0%	0%						

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Geography: USA 50 States
 Data Collected: 08/24/2023 - 08/28/2023
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 Percentages

Sponsor:
 National Endowment for Financial Education ()

3 Which of the following best describes how you have handled your student loans since the payment pause began in response to the COVID-19 pandemic?

759 Who Currently Have Student Lo Credibility Interval: +/-4.4 pct points	All	Budget						Spouse With Lo		Sibling With Loa		Friend With Loa		Child With Loan		Parent With Loa	
		Cut < \$	Cut \$5	Cut > \$	Anticipa	No Cha	Not Sur	Yes	No	Yes	No	Yes	No	Yes	No	Yes	No
Made Every Payment	23%	32%	20%	22%	5%	33%	7%	36%	18%	28%	21%	20%	25%	24%	23%	20%	23%
Made Most Of The Payments	26%	26%	42%	20%	23%	12%	9%	33%	24%	30%	25%	32%	23%	28%	26%	39%	25%
Made About Half The Payments	10%	9%	12%	30%	0%	4%	7%	8%	11%	14%	8%	12%	8%	12%	9%	9%	10%
Made a Few Payments	9%	7%	11%	4%	9%	6%	20%	4%	10%	7%	9%	11%	7%	11%	8%	13%	8%
Made No Payments	30%	26%	16%	18%	59%	40%	49%	20%	34%	19%	34%	23%	34%	23%	32%	18%	31%
Not Sure	2%	1%	0%	5%	4%	5%	8%	0%	3%	1%	3%	1%	3%	1%	3%	1%	2%
Total	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%
Composition of Who Currently Have	100%	37%	23%	10%	13%	11%	6%	29%	71%	28%	72%	35%	65%	23%	77%	8%	92%

3 Which of the following best describes how you have handled your student loans since the payment pause began in response to the COVID-19 pandemic?

759 Who Currently Have Student Lo Credibility Interval: +/-4.4 pct points	All	None Of These		Worry Impact O		Worry Impact O		Worry Impact O		Unsure About Im		Not Worried Abo		Additional Education		
		Yes	No	Yes	No	Yes	No	Yes	No	Yes	No	Yes	No	Less Li	More Li	I Don't
Made Every Payment	23%	19%	24%	22%	24%	22%	24%	17%	26%	15%	25%	35%	21%	18%	30%	23%
Made Most Of The Payments	26%	13%	30%	23%	29%	32%	23%	29%	25%	27%	26%	23%	27%	21%	36%	16%
Made About Half The Payments	10%	5%	11%	8%	12%	12%	9%	13%	8%	10%	10%	2%	11%	9%	11%	8%
Made a Few Payments	9%	5%	10%	8%	9%	9%	8%	6%	10%	11%	8%	5%	9%	10%	7%	6%
Made No Payments	30%	51%	23%	37%	23%	25%	33%	33%	29%	36%	29%	28%	30%	38%	14%	44%
Not Sure	2%	6%	1%	2%	3%	1%	3%	2%	3%	1%	3%	7%	2%	3%	2%	2%
Total	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%
Composition of Who Currently Have	100%	23%	77%	49%	51%	36%	64%	29%	71%	18%	82%	15%	85%	47%	38%	16%

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Sponsor:

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3 Which of the following best describes how you have handled your student loans since the payment pause began in response to the COVID-19 pandemic?

759 Who Currently Have Student Lo Credibility Interval: +/-4.4 pct points	All	Satisfaction With Education					Outstanding Loans					
		Very Sa	Somew	Somew	Very Un	Not Sur	< \$10K	\$10K -	\$25K - \$	> \$50K	Not Sur	
Made Every Payment	23%	38%	20%	14%	6%	27%	29%	21%	21%	24%	26%	
Made Most Of The Payments	26%	34%	30%	24%	3%	6%	22%	32%	25%	24%	7%	
Made About Half The Payments	10%	7%	14%	13%	6%	0%	8%	13%	13%	1%	6%	
Made a Few Payments	9%	5%	10%	5%	12%	32%	7%	8%	11%	10%	6%	
Made No Payments	30%	16%	25%	38%	66%	34%	30%	25%	30%	39%	40%	
Not Sure	2%	1%	0%	5%	7%	2%	4%	2%	1%	2%	16%	
Total	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	
Composition of Who Currently Have	100%	33%	33%	18%	13%	4%	22%	34%	26%	15%	3%	

4 As you may know, Congress recently passed a law preventing further extensions of both the pause in loan payments and 0% interest rates on eligible federal student loans. As a result, interest on student loans will resume starting September 1, 2023, and loan payments will be due starting in October.
 Taking this into consideration, do you anticipate having to make significant budgetary changes in order to make your student loan payments?

759 Who Currently Have Student Lo Credibility Interval: +/-4.4 pct points	All	Loans					Loans Aggregated			Handled Loans					
		Currentl	Currentl	Currentl	Had / P	Never	Currentl	Had / P	Never	Made E	Made M	Made A	Made a	Made N	Not Sur
Cut < \$500 a Month	37%	42%	24%	32%	0%	0%	37%	0%	0%	51%	37%	33%	32%	32%	10%
Cut \$500-\$1,000 a Month	23%	19%	36%	27%	0%	0%	23%	0%	0%	20%	37%	28%	30%	12%	0%
Cut > \$1,000 a Month	10%	8%	12%	16%	0%	0%	10%	0%	0%	9%	8%	30%	4%	6%	23%
Anticipate Changes / Don't Know Am	13%	13%	10%	14%	0%	0%	13%	0%	0%	3%	11%	0%	13%	26%	23%
No Changes	11%	12%	15%	6%	0%	0%	11%	0%	0%	16%	5%	4%	8%	15%	24%
Not Sure	6%	7%	3%	5%	0%	0%	6%	0%	0%	2%	2%	4%	13%	9%	20%
Total	100%	100%	100%	100%	0%	0%	100%	0%	0%	100%	100%	100%	100%	100%	100%
Composition of Who Currently Have	100%	68%	16%	16%	0%	0%	100%	0%	0%	23%	26%	10%	9%	30%	2%

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4 As you may know, Congress recently passed a law preventing further extensions of both the pause in loan payments and 0% interest rates on eligible federal student loans. As a result, interest on student loans will resume starting September 1, 2023, and loan payments will be due starting in October.
 Taking this into consideration, do you anticipate having to make significant budgetary changes in order to make your student loan payments?

759 Who Currently Have Student Lo	All	Budget						Spouse With Lo		Sibling With Lo		Friend With Lo		Child With Loan		Parent With Lo	
		Credibility Interval: +/-4.4 pct points	Cut < \$	Cut \$5	Cut > \$	Anticipa	No Cha	Not Sur	Yes	No	Yes	No	Yes	No	Yes	No	Yes
Cut < \$500 a Month	37%	-	-	-	-	-	-	49%	32%	38%	37%	35%	38%	33%	38%	38%	37%
Cut \$500-\$1,000 a Month	23%	-	-	-	-	-	-	25%	23%	34%	19%	33%	18%	20%	24%	23%	23%
Cut > \$1,000 a Month	10%	-	-	-	-	-	-	8%	10%	10%	10%	10%	10%	18%	7%	12%	10%
Anticipate Changes / Don't Know Am	13%	-	-	-	-	-	-	8%	15%	8%	15%	11%	14%	11%	13%	16%	13%
No Changes	11%	-	-	-	-	-	-	7%	13%	7%	13%	7%	14%	14%	10%	6%	12%
Not Sure	6%	-	-	-	-	-	-	4%	7%	3%	7%	4%	7%	4%	6%	5%	6%
Total	100%							100%	100%	100%	100%	100%	100%	100%	100%	100%	100%
Composition of Who Currently Have	100%							29%	71%	28%	72%	35%	65%	23%	77%	8%	92%

4 As you may know, Congress recently passed a law preventing further extensions of both the pause in loan payments and 0% interest rates on eligible federal student loans. As a result, interest on student loans will resume starting September 1, 2023, and loan payments will be due starting in October.
 Taking this into consideration, do you anticipate having to make significant budgetary changes in order to make your student loan payments?

759 Who Currently Have Student Lo	All	None Of These		Worry Impact O		Worry Impact O		Worry Impact O		Unsure About Im		Not Worried Abo		Additional Education		
		Credibility Interval: +/-4.4 pct points	Yes	No	Yes	No	Yes	No	Yes	No	Yes	No	Yes	No	Less Li	More Li
Cut < \$500 a Month	37%	34%	38%	48%	27%	34%	39%	36%	38%	28%	39%	31%	38%	40%	38%	28%
Cut \$500-\$1,000 a Month	23%	9%	28%	22%	25%	36%	16%	26%	22%	22%	24%	10%	26%	18%	33%	14%
Cut > \$1,000 a Month	10%	6%	11%	7%	12%	11%	9%	15%	7%	12%	9%	5%	11%	8%	12%	8%
Anticipate Changes / Don't Know Am	13%	20%	11%	17%	9%	10%	15%	15%	12%	16%	12%	6%	14%	16%	9%	13%
No Changes	11%	20%	9%	2%	20%	6%	14%	4%	14%	11%	11%	42%	6%	12%	5%	25%
Not Sure	6%	11%	4%	4%	8%	3%	7%	4%	7%	13%	4%	6%	6%	5%	4%	12%
Total	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%
Composition of Who Currently Have	100%	23%	77%	49%	51%	36%	64%	29%	71%	18%	82%	15%	85%	47%	38%	16%

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4 As you may know, Congress recently passed a law preventing further extensions of both the pause in loan payments and 0% interest rates on eligible federal student loans. As a result, interest on student loans will resume starting September 1, 2023, and loan payments will be due starting in October.
 Taking this into consideration, do you anticipate having to make significant budgetary changes in order to make your student loan payments?

759 Who Currently Have Student Lo	All	Satisfaction With Education					Outstanding Loans					
		Very Sa	Somew	Somew	Very Un	Not Sur	< \$10K	\$10K -	\$25K - \$	> \$50K	Not Sur	
Credibility Interval: +/-4.4 pct points												
Cut < \$500 a Month	37%	49%	35%	29%	27%	27%	45%	28%	38%	50%	20%	
Cut \$500-\$1,000 a Month	23%	19%	28%	26%	19%	16%	14%	33%	23%	19%	4%	
Cut > \$1,000 a Month	10%	10%	10%	12%	5%	4%	7%	10%	14%	7%	9%	
Anticipate Changes / Don't Know Am	13%	6%	11%	20%	25%	8%	11%	16%	13%	10%	5%	
No Changes	11%	12%	12%	6%	14%	5%	17%	7%	11%	9%	30%	
Not Sure	6%	3%	3%	5%	10%	39%	7%	6%	2%	5%	31%	
Total	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	
Composition of Who Currently Have	100%	33%	33%	18%	13%	4%	22%	34%	26%	15%	3%	

5 Do you have a spouse or partner that currently has outstanding student loans?

759 Who Currently Have Student Lo	All	Loans					Loans Aggregated			Handled Loans					
		Currentl	Currentl	Currentl	Had / P	Never	Currentl	Had / P	Never	Made E	Made M	Made A	Made a	Made N	Not Sur
Credibility Interval: +/-4 pct points															
Yes	29%	28%	31%	31%	0%	0%	29%	0%	0%	44%	36%	23%	14%	19%	2%
No	71%	72%	69%	69%	0%	0%	71%	0%	0%	56%	64%	77%	86%	81%	98%
Total	100%	100%	100%	100%	0%	0%	100%	0%	0%	100%	100%	100%	100%	100%	100%
Composition of Who Currently Have	100%	68%	16%	16%	0%	0%	100%	0%	0%	23%	26%	10%	9%	30%	2%

5 Do you have a spouse or partner that currently has outstanding student loans?

759 Who Currently Have Student Lo	All	Budget						Spouse With Lo		Sibling With Loa		Friend With Loa		Child With Loan		Parent With Loa	
		Cut < \$	Cut \$5	Cut > \$	Anticipa	No Cha	Not Sur	Yes	No	Yes	No	Yes	No	Yes	No	Yes	No
Credibility Interval: +/-4 pct points																	
Yes	29%	38%	31%	24%	18%	17%	18%	-	-	31%	28%	30%	28%	19%	31%	38%	28%
No	71%	62%	69%	76%	82%	83%	82%	-	-	69%	72%	70%	72%	81%	69%	62%	72%
Total	100%	100%	100%	100%	100%	100%	100%			100%	100%	100%	100%	100%	100%	100%	100%
Composition of Who Currently Have	100%	37%	23%	10%	13%	11%	6%			28%	72%	35%	65%	23%	77%	8%	92%

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5 Do you have a spouse or partner that currently has outstanding student loans?

759 Who Currently Have Student Lo Credibility Interval: +/-4 pct points	All	None Of These		Worry Impact O		Worry Impact O		Worry Impact O		Unsure About Im		Not Worried Abo		Additional Education		
		Yes	No	Yes	No	Yes	No	Yes	No	Yes	No	Yes	No	Less Li	More Li	I Don't
Yes	29%	0%	37%	35%	23%	35%	25%	36%	26%	25%	30%	21%	30%	27%	37%	13%
No	71%	100%	63%	65%	77%	65%	75%	64%	74%	75%	70%	79%	70%	73%	63%	87%
Total	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%
Composition of Who Currently Have	100%	23%	77%	49%	51%	36%	64%	29%	71%	18%	82%	15%	85%	47%	38%	16%

5 Do you have a spouse or partner that currently has outstanding student loans?

759 Who Currently Have Student Lo Credibility Interval: +/-4 pct points	All	Satisfaction With Education					Outstanding Loans					
		Very Sa	Somew	Somew	Very Un	Not Sur	< \$10K	\$10K -	\$25K -\$	> \$50K	Not Sur	
Yes	29%	44%	21%	21%	22%	26%	21%	27%	30%	45%	11%	
No	71%	56%	79%	79%	78%	74%	79%	73%	70%	55%	89%	
Total	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	
Composition of Who Currently Have	100%	33%	33%	18%	13%	4%	22%	34%	26%	15%	3%	

6 Do you have a sibling that currently has outstanding student loans?

759 Who Currently Have Student Lo Credibility Interval: +/-3.9 pct points	All	Loans					Loans Aggregated			Handled Loans					
		Currentl	Currentl	Currentl	Had / P	Never	Currentl	Had / P	Never	Made E	Made M	Made A	Made a	Made N	Not Sur
Yes	28%	26%	25%	38%	0%	0%	28%	0%	0%	34%	32%	39%	22%	18%	17%
No	72%	74%	75%	62%	0%	0%	72%	0%	0%	66%	68%	61%	78%	82%	83%
Total	100%	100%	100%	100%	0%	0%	100%	0%	0%	100%	100%	100%	100%	100%	100%
Composition of Who Currently Have	100%	68%	16%	16%	0%	0%	100%	0%	0%	23%	26%	10%	9%	30%	2%

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6 Do you have a sibling that currently has outstanding student loans?

759 Who Currently Have Student Lo Credibility Interval: +/-3.9 pct points	All	Budget						Spouse With Lo		Sibling With Loa		Friend With Loa		Child With Loan		Parent With Loa	
		Cut < \$	Cut \$5	Cut > \$	Anticipa	No Cha	Not Sur	Yes	No	Yes	No	Yes	No	Yes	No	Yes	No
Yes	28%	28%	40%	28%	18%	17%	17%	30%	27%	-	-	37%	23%	27%	28%	33%	27%
No	72%	72%	60%	72%	82%	83%	83%	70%	73%	-	-	63%	77%	73%	72%	67%	73%
Total	100%	100%	100%	100%	100%	100%	100%	100%	100%			100%	100%	100%	100%	100%	100%
Composition of Who Currently Have	100%	37%	23%	10%	13%	11%	6%	29%	71%			35%	65%	23%	77%	8%	92%

6 Do you have a sibling that currently has outstanding student loans?

759 Who Currently Have Student Lo Credibility Interval: +/-3.9 pct points	All	None Of These		Worry Impact O		Worry Impact O		Worry Impact O		Unsure About Im		Not Worried Abo		Additional Education		
		Yes	No	Yes	No	Yes	No	Yes	No	Yes	No	Yes	No	Less Li	More Li	I Don't
Yes	28%	0%	36%	30%	26%	44%	19%	37%	24%	30%	27%	16%	30%	22%	39%	16%
No	72%	100%	64%	70%	74%	56%	81%	63%	76%	70%	73%	84%	70%	78%	61%	84%
Total	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%
Composition of Who Currently Have	100%	23%	77%	49%	51%	36%	64%	29%	71%	18%	82%	15%	85%	47%	38%	16%

6 Do you have a sibling that currently has outstanding student loans?

759 Who Currently Have Student Lo Credibility Interval: +/-3.9 pct points	All	Satisfaction With Education					Outstanding Loans					
		Very Sa	Somew	Somew	Very Un	Not Sur	< \$10K	\$10K -	\$25K -\$	> \$50K	Not Sur	
Yes	28%	36%	26%	28%	18%	8%	21%	30%	32%	26%	22%	
No	72%	64%	74%	72%	82%	92%	79%	70%	68%	74%	78%	
Total	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	
Composition of Who Currently Have	100%	33%	33%	18%	13%	4%	22%	34%	26%	15%	3%	

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7 Do you have a close friend that currently has outstanding student loans?

759 Who Currently Have Student Lo Credibility Interval: +/-4.2 pct points	All	Loans					Loans Aggregated			Handled Loans					
		Currentl	Currentl	Currentl	Had / P	Never	Currentl	Had / P	Never	Made E	Made M	Made A	Made a	Made N	Not Sur
Yes	35%	32%	42%	41%	0%	0%	35%	0%	0%	31%	43%	44%	44%	27%	21%
No	65%	68%	58%	59%	0%	0%	65%	0%	0%	69%	57%	56%	56%	73%	79%
Total	100%	100%	100%	100%	0%	0%	100%	0%	0%	100%	100%	100%	100%	100%	100%
Composition of Who Currently Have	100%	68%	16%	16%	0%	0%	100%	0%	0%	23%	26%	10%	9%	30%	2%

7 Do you have a close friend that currently has outstanding student loans?

759 Who Currently Have Student Lo Credibility Interval: +/-4.2 pct points	All	Budget						Spouse With Lo		Sibling With Loa		Friend With Loa		Child With Loan		Parent With Loa	
		Cut < \$	Cut \$5	Cut > \$	Anticipa	No Cha	Not Sur	Yes	No	Yes	No	Yes	No	Yes	No	Yes	No
Yes	35%	33%	51%	35%	30%	22%	25%	37%	34%	47%	31%	-	-	25%	38%	65%	33%
No	65%	67%	49%	65%	70%	78%	75%	63%	66%	53%	69%	-	-	75%	62%	35%	67%
Total	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%			100%	100%	100%	100%
Composition of Who Currently Have	100%	37%	23%	10%	13%	11%	6%	29%	71%	28%	72%			23%	77%	8%	92%

7 Do you have a close friend that currently has outstanding student loans?

759 Who Currently Have Student Lo Credibility Interval: +/-4.2 pct points	All	None Of These		Worry Impact O		Worry Impact O		Worry Impact O		Unsure About Im		Not Worried Abo		Additional Education		
		Yes	No	Yes	No	Yes	No	Yes	No	Yes	No	Yes	No	Less Li	More Li	I Don't
Yes	35%	0%	46%	39%	31%	52%	26%	50%	29%	34%	35%	20%	38%	35%	38%	27%
No	65%	100%	54%	61%	69%	48%	74%	50%	71%	66%	65%	80%	62%	65%	62%	73%
Total	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%
Composition of Who Currently Have	100%	23%	77%	49%	51%	36%	64%	29%	71%	18%	82%	15%	85%	47%	38%	16%

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7 Do you have a close friend that currently has outstanding student loans?

759 Who Currently Have Student Lo Credibility Interval: +/-4.2 pct points	All	Satisfaction With Education					Outstanding Loans				
		Very Sa	Somew	Somew	Very Un	Not Sur	< \$10K	\$10K -	\$25K - \$	> \$50K	Not Sur
Yes	35%	40%	39%	23%	34%	15%	30%	40%	42%	27%	9%
No	65%	60%	61%	77%	66%	85%	70%	60%	58%	73%	91%
Total	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%
Composition of Who Currently Have	100%	33%	33%	18%	13%	4%	22%	34%	26%	15%	3%

8 Do you have a child that currently has outstanding student loans?

759 Who Currently Have Student Lo Credibility Interval: +/-3.7 pct points	All	Loans					Loans Aggregated			Handled Loans					
		Current	Current	Current	Had / P	Never	Current	Had / P	Never	Made E	Made M	Made A	Made a	Made N	Not Sur
Yes	23%	21%	30%	24%	0%	0%	23%	0%	0%	24%	24%	28%	30%	18%	10%
No	77%	79%	70%	76%	0%	0%	77%	0%	0%	76%	76%	72%	70%	82%	90%
Total	100%	100%	100%	100%	0%	0%	100%	0%	0%	100%	100%	100%	100%	100%	100%
Composition of Who Currently Have	100%	68%	16%	16%	0%	0%	100%	0%	0%	23%	26%	10%	9%	30%	2%

8 Do you have a child that currently has outstanding student loans?

759 Who Currently Have Student Lo Credibility Interval: +/-3.7 pct points	All	Budget						Spouse With Lo		Sibling With Loa		Friend With Loa		Child With Loan		Parent With Loa	
		Cut < \$	Cut \$5	Cut > \$	Anticipa	No Cha	Not Sur	Yes	No	Yes	No	Yes	No	Yes	No	Yes	No
Yes	23%	20%	19%	42%	20%	29%	14%	15%	26%	22%	23%	16%	26%	-	-	22%	23%
No	77%	80%	81%	58%	80%	71%	86%	85%	74%	78%	77%	84%	74%	-	-	78%	77%
Total	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%			100%	100%
Composition of Who Currently Have	100%	37%	23%	10%	13%	11%	6%	29%	71%	28%	72%	35%	65%			8%	92%

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Sponsor:

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8 Do you have a child that currently has outstanding student loans?																
759 Who Currently Have Student Lo Credibility Interval: +/-3.7 pct points	All	None Of These		Worry Impact O		Worry Impact O		Worry Impact O		Unsure About Im		Not Worried Abo		Additional Education		
		Yes	No	Yes	No	Yes	No	Yes	No	Yes	No	Yes	No	Less Li	More Li	I Don't
Yes	23%	0%	29%	21%	25%	28%	20%	25%	22%	39%	19%	16%	24%	23%	24%	20%
No	77%	100%	71%	79%	75%	72%	80%	75%	78%	61%	81%	84%	76%	77%	76%	80%
Total	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%
Composition of Who Currently Have	100%	23%	77%	49%	51%	36%	64%	29%	71%	18%	82%	15%	85%	47%	38%	16%

8 Do you have a child that currently has outstanding student loans?											
759 Who Currently Have Student Lo Credibility Interval: +/-3.7 pct points	All	Satisfaction With Education					Outstanding Loans				
		Very Sa	Somew	Somew	Very Un	Not Sur	< \$10K	\$10K -	\$25K -\$	> \$50K	Not Sur
Yes	23%	27%	19%	29%	10%	35%	18%	16%	31%	33%	10%
No	77%	73%	81%	71%	90%	65%	82%	84%	69%	67%	90%
Total	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%
Composition of Who Currently Have	100%	33%	33%	18%	13%	4%	22%	34%	26%	15%	3%

9 Do you have a parent that currently has outstanding student loans?															
759 Who Currently Have Student Lo Credibility Interval: +/-2.4 pct points	All	Loans					Loans Aggregated			Handled Loans					
		Currentl	Currentl	Currentl	Had / P	Never	Currentl	Had / P	Never	Made E	Made M	Made A	Made a	Made N	Not Sur
Yes	8%	6%	8%	17%	0%	0%	8%	0%	0%	7%	12%	7%	12%	5%	5%
No	92%	94%	92%	83%	0%	0%	92%	0%	0%	93%	88%	93%	88%	95%	95%
Total	100%	100%	100%	100%	0%	0%	100%	0%	0%	100%	100%	100%	100%	100%	100%
Composition of Who Currently Have	100%	68%	16%	16%	0%	0%	100%	0%	0%	23%	26%	10%	9%	30%	2%

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9 Do you have a parent that currently has outstanding student loans?

759 Who Currently Have Student Lo Credibility Interval: +/-2.4 pct points	All	Budget						Spouse With Lo		Sibling With Loa		Friend With Loa		Child With Loan		Parent With Loa	
		Cut < \$	Cut \$5	Cut > \$	Anticipa	No Cha	Not Sur	Yes	No	Yes	No	Yes	No	Yes	No	Yes	No
Yes	8%	8%	8%	10%	10%	4%	8%	11%	7%	10%	7%	15%	4%	8%	8%	-	-
No	92%	92%	92%	90%	90%	96%	92%	89%	93%	90%	93%	85%	96%	92%	92%	-	-
Total	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%		
Composition of Who Currently Have	100%	37%	23%	10%	13%	11%	6%	29%	71%	28%	72%	35%	65%	23%	77%		

9 Do you have a parent that currently has outstanding student loans?

759 Who Currently Have Student Lo Credibility Interval: +/-2.4 pct points	All	None Of These		Worry Impact O		Worry Impact O		Worry Impact O		Unsure About Im		Not Worried Abo		Additional Education		
		Yes	No	Yes	No	Yes	No	Yes	No	Yes	No	Yes	No	Less Li	More Li	I Don't
Yes	8%	0%	11%	9%	8%	11%	6%	12%	6%	17%	6%	5%	9%	7%	11%	5%
No	92%	100%	89%	91%	92%	89%	94%	88%	94%	83%	94%	95%	91%	93%	89%	95%
Total	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%
Composition of Who Currently Have	100%	23%	77%	49%	51%	36%	64%	29%	71%	18%	82%	15%	85%	47%	38%	16%

9 Do you have a parent that currently has outstanding student loans?

759 Who Currently Have Student Lo Credibility Interval: +/-2.4 pct points	All	Satisfaction With Education					Outstanding Loans					
		Very Sa	Somew	Somew	Very Un	Not Sur	< \$10K	\$10K -	\$25K -\$	> \$50K	Not Sur	
Yes	8%	10%	7%	7%	7%	6%	5%	9%	9%	11%	3%	
No	92%	90%	93%	93%	93%	94%	95%	91%	91%	89%	97%	
Total	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	
Composition of Who Currently Have	100%	33%	33%	18%	13%	4%	22%	34%	26%	15%	3%	

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10 None of these apply?																
759 Who Currently Have Student Lo Credibility Interval: +/-3.7 pct points	All	Loans					Loans Aggregated			Handled Loans						
		Currentl	Currentl	Currentl	Had / P	Never	Currentl	Had / P	Never	Made E	Made M	Made A	Made a	Made N	Not Sur	
Yes	23%	29%	9%	11%	0%	0%	23%	0%	0%	19%	11%	11%	14%	40%	63%	
No	77%	71%	91%	89%	0%	0%	77%	0%	0%	81%	89%	89%	86%	60%	37%	
Total	100%	100%	100%	100%	0%	0%	100%	0%	0%	100%	100%	100%	100%	100%	100%	
Composition of Who Currently Have	100%	68%	16%	16%	0%	0%	100%	0%	0%	23%	26%	10%	9%	30%	2%	

10 None of these apply?																	
759 Who Currently Have Student Lo Credibility Interval: +/-3.7 pct points	All	Budget						Spouse With Lo		Sibling With Loa		Friend With Loa		Child With Loan		Parent With Loa	
		Cut < \$	Cut \$5	Cut > \$	Anticipa	No Cha	Not Sur	Yes	No	Yes	No	Yes	No	Yes	No	Yes	No
Yes	23%	21%	9%	15%	35%	41%	46%	0%	32%	0%	32%	0%	36%	0%	30%	0%	25%
No	77%	79%	91%	85%	65%	59%	54%	100%	68%	100%	68%	100%	64%	100%	70%	100%	75%
Total	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%
Composition of Who Currently Have	100%	37%	23%	10%	13%	11%	6%	29%	71%	28%	72%	35%	65%	23%	77%	8%	92%

10 None of these apply?																
759 Who Currently Have Student Lo Credibility Interval: +/-3.7 pct points	All	None Of These		Worry Impact O		Worry Impact O		Worry Impact O		Unsure About Im		Not Worried Abo		Additional Education		
		Yes	No	Yes	No	Yes	No	Yes	No	Yes	No	Yes	No	Less Li	More Li	I Don't
Yes	23%	-	-	21%	25%	7%	32%	15%	27%	23%	23%	49%	19%	23%	15%	42%
No	77%	-	-	79%	75%	93%	68%	85%	73%	77%	77%	51%	81%	77%	85%	58%
Total	100%			100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%
Composition of Who Currently Have	100%			49%	51%	36%	64%	29%	71%	18%	82%	15%	85%	47%	38%	16%

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10	None of these apply?											
759 Who Currently Have Student Lo	All	Satisfaction With Education					Outstanding Loans					
Credibility Interval: +/-3.7 pct points		Very Sa	Somew	Somew	Very Un	Not Sur	< \$10K	\$10K -	\$25K -	> \$50K	Not Sur	
Yes	23%	11%	24%	28%	40%	34%	37%	20%	15%	18%	61%	
No	77%	89%	76%	72%	60%	66%	63%	80%	85%	82%	39%	
Total	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	
Composition of Who Currently Have	100%	33%	33%	18%	13%	4%	22%	34%	26%	15%	3%	

11	Are you worried that the end of the student loan payment pause will negatively impact your life?														
759 Who Currently Have Student Lo	All	Loans					Loans Aggregated			Handled Loans					
Credibility Interval: +/-4.4 pct points		Current	Current	Current	Had / P	Never	Current	Had / P	Never	Made E	Made M	Made A	Made a	Made N	Not Sur
Yes	49%	50%	43%	46%	0%	0%	49%	0%	0%	46%	43%	37%	47%	60%	38%
No	51%	50%	57%	54%	0%	0%	51%	0%	0%	54%	57%	63%	53%	40%	62%
Total	100%	100%	100%	100%	0%	0%	100%	0%	0%	100%	100%	100%	100%	100%	100%
Composition of Who Currently Have	100%	68%	16%	16%	0%	0%	100%	0%	0%	23%	26%	10%	9%	30%	2%

11	Are you worried that the end of the student loan payment pause will negatively impact your life?																
759 Who Currently Have Student Lo	All	Budget						Spouse With Lo		Sibling With Loa		Friend With Loa		Child With Loan		Parent With Loa	
Credibility Interval: +/-4.4 pct points		Cut < \$	Cut \$5	Cut > \$	Anticipa	No Cha	Not Sur	Yes	No	Yes	No	Yes	No	Yes	No	Yes	No
Yes	49%	62%	46%	37%	64%	11%	32%	59%	44%	52%	47%	54%	46%	44%	50%	51%	48%
No	51%	38%	54%	63%	36%	89%	68%	41%	56%	48%	53%	46%	54%	56%	50%	49%	52%
Total	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%
Composition of Who Currently Have	100%	37%	23%	10%	13%	11%	6%	29%	71%	28%	72%	35%	65%	23%	77%	8%	92%

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11 Are you worried that the end of the student loan payment pause will negatively impact your life?																
759 Who Currently Have Student Lo	All	None Of These		Worry Impact O		Worry Impact O		Worry Impact O		Unsure About Im		Not Worried Abo		Additional Education		
Credibility Interval: +/-4.4 pct points		Yes	No	Yes	No	Yes	No	Yes	No	Yes	No	Yes	No	Less Li	More Li	I Don't
Yes	49%	45%	50%	-	-	49%	48%	59%	44%	30%	53%	0%	57%	58%	46%	27%
No	51%	55%	50%	-	-	51%	52%	41%	56%	70%	47%	100%	43%	42%	54%	73%
Total	100%	100%	100%			100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%
Composition of Who Currently Have	100%	23%	77%			36%	64%	29%	71%	18%	82%	15%	85%	47%	38%	16%

11 Are you worried that the end of the student loan payment pause will negatively impact your life?												
759 Who Currently Have Student Lo	All	Satisfaction With Education					Outstanding Loans					
Credibility Interval: +/-4.4 pct points		Very Sa	Somew	Somew	Very Un	Not Sur	< \$10K	\$10K -	\$25K -	> \$50K	Not Sur	
Yes	49%	47%	44%	50%	63%	41%	38%	50%	51%	60%	28%	
No	51%	53%	56%	50%	37%	59%	62%	50%	49%	40%	72%	
Total	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	
Composition of Who Currently Have	100%	33%	33%	18%	13%	4%	22%	34%	26%	15%	3%	

12 Are you worried that the end of the student loan payment pause will negatively impact the lives of family or close friends?															
759 Who Currently Have Student Lo	All	Loans					Loans Aggregated			Handled Loans					
Credibility Interval: +/-4.2 pct points		Currentl	Currentl	Currentl	Had / P	Never	Currentl	Had / P	Never	Made E	Made M	Made A	Made a	Made N	Not Sur
Yes	36%	32%	46%	41%	0%	0%	36%	0%	0%	33%	43%	44%	37%	30%	8%
No	64%	68%	54%	59%	0%	0%	64%	0%	0%	67%	57%	56%	63%	70%	92%
Total	100%	100%	100%	100%	0%	0%	100%	0%	0%	100%	100%	100%	100%	100%	100%
Composition of Who Currently Have	100%	68%	16%	16%	0%	0%	100%	0%	0%	23%	26%	10%	9%	30%	2%

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12 Are you worried that the end of the student loan payment pause will negatively impact the lives of family or close friends?

759 Who Currently Have Student Lo Credibility Interval: +/-4.2 pct points	All	Budget						Spouse With Lo		Sibling With Lo		Friend With Lo		Child With Loan		Parent With Lo	
		Cut < \$	Cut \$5	Cut > \$	Anticipa	No Cha	Not Sur	Yes	No	Yes	No	Yes	No	Yes	No	Yes	No
Yes	36%	32%	56%	40%	28%	18%	19%	43%	33%	56%	28%	53%	26%	44%	33%	51%	34%
No	64%	68%	44%	60%	72%	82%	81%	57%	67%	44%	72%	47%	74%	56%	67%	49%	66%
Total	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%
Composition of Who Currently Have	100%	37%	23%	10%	13%	11%	6%	29%	71%	28%	72%	35%	65%	23%	77%	8%	92%

12 Are you worried that the end of the student loan payment pause will negatively impact the lives of family or close friends?

759 Who Currently Have Student Lo Credibility Interval: +/-4.2 pct points	All	None Of These		Worry Impact O		Worry Impact O		Worry Impact O		Unsure About Im		Not Worried Abo		Additional Education		
		Yes	No	Yes	No	Yes	No	Yes	No	Yes	No	Yes	No	Less Li	More Li	I Don't
Yes	36%	11%	43%	36%	36%	-	-	48%	31%	31%	37%	0%	42%	35%	45%	16%
No	64%	89%	57%	64%	64%	-	-	52%	69%	69%	63%	100%	58%	65%	55%	84%
Total	100%	100%	100%	100%	100%			100%	100%	100%	100%	100%	100%	100%	100%	100%
Composition of Who Currently Have	100%	23%	77%	49%	51%			29%	71%	18%	82%	15%	85%	47%	38%	16%

12 Are you worried that the end of the student loan payment pause will negatively impact the lives of family or close friends?

759 Who Currently Have Student Lo Credibility Interval: +/-4.2 pct points	All	Satisfaction With Education					Outstanding Loans					
		Very Sa	Somew	Somew	Very Un	Not Sur	< \$10K	\$10K -	\$25K -\$	> \$50K	Not Sur	
Yes	36%	42%	32%	36%	32%	21%	27%	37%	46%	33%	9%	
No	64%	58%	68%	64%	68%	79%	73%	63%	54%	67%	91%	
Total	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	
Composition of Who Currently Have	100%	33%	33%	18%	13%	4%	22%	34%	26%	15%	3%	

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13 Are you worried that the end of the student loan payment pause will negatively impact the US economy?																
759 Who Currently Have Student Lo Credibility Interval: +/-4 pct points	All	Loans					Loans Aggregated			Handled Loans						
		Currentl	Currentl	Currentl	Had / P	Never	Currentl	Had / P	Never	Made E	Made M	Made A	Made a	Made N	Not Sur	
Yes	29%	27%	25%	39%	0%	0%	29%	0%	0%	21%	32%	39%	21%	32%	22%	
No	71%	73%	75%	61%	0%	0%	71%	0%	0%	79%	68%	61%	79%	68%	78%	
Total	100%	100%	100%	100%	0%	0%	100%	0%	0%	100%	100%	100%	100%	100%	100%	
Composition of Who Currently Have	100%	68%	16%	16%	0%	0%	100%	0%	0%	23%	26%	10%	9%	30%	2%	

13 Are you worried that the end of the student loan payment pause will negatively impact the US economy?																	
759 Who Currently Have Student Lo Credibility Interval: +/-4 pct points	All	Budget						Spouse With Lo		Sibling With Loa		Friend With Loa		Child With Loan		Parent With Loa	
		Cut < \$	Cut \$5	Cut > \$	Anticipa	No Cha	Not Sur	Yes	No	Yes	No	Yes	No	Yes	No	Yes	No
Yes	29%	28%	32%	46%	34%	11%	19%	36%	26%	39%	25%	41%	22%	32%	28%	44%	28%
No	71%	72%	68%	54%	66%	89%	81%	64%	74%	61%	75%	59%	78%	68%	72%	56%	72%
Total	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%
Composition of Who Currently Have	100%	37%	23%	10%	13%	11%	6%	29%	71%	28%	72%	35%	65%	23%	77%	8%	92%

13 Are you worried that the end of the student loan payment pause will negatively impact the US economy?																
759 Who Currently Have Student Lo Credibility Interval: +/-4 pct points	All	None Of These		Worry Impact O		Worry Impact O		Worry Impact O		Unsure About Im		Not Worried Abo		Additional Education		
		Yes	No	Yes	No	Yes	No	Yes	No	Yes	No	Yes	No	Less Li	More Li	I Don't
Yes	29%	19%	32%	35%	23%	39%	23%	-	-	25%	30%	0%	34%	31%	32%	14%
No	71%	81%	68%	65%	77%	61%	77%	-	-	75%	70%	100%	66%	69%	68%	86%
Total	100%	100%	100%	100%	100%	100%	100%			100%	100%	100%	100%	100%	100%	100%
Composition of Who Currently Have	100%	23%	77%	49%	51%	36%	64%			18%	82%	15%	85%	47%	38%	16%

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13	Are you worried that the end of the student loan payment pause will negatively impact the US economy?											
759 Who Currently Have Student Lo	All	Satisfaction With Education					Outstanding Loans					
Credibility Interval: +/-4 pct points		Very Sa	Somew	Somew	Very Un	Not Sur	< \$10K	\$10K -	\$25K - \$	> \$50K	Not Sur	
Yes	29%	33%	27%	22%	36%	20%	19%	31%	34%	32%	24%	
No	71%	67%	73%	78%	64%	80%	81%	69%	66%	68%	76%	
Total	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	
Composition of Who Currently Have	100%	33%	33%	18%	13%	4%	22%	34%	26%	15%	3%	

14	Are you unsure what the impact of the end of the student loan payment pause will be?														
759 Who Currently Have Student Lo	All	Loans					Loans Aggregated			Handled Loans					
Credibility Interval: +/-3.4 pct points		Current	Current	Current	Had / P	Never	Current	Had / P	Never	Made E	Made M	Made A	Made a	Made N	Not Sur
Yes	18%	20%	13%	19%	0%	0%	18%	0%	0%	12%	19%	19%	24%	22%	10%
No	82%	80%	87%	81%	0%	0%	82%	0%	0%	88%	81%	81%	76%	78%	90%
Total	100%	100%	100%	100%	0%	0%	100%	0%	0%	100%	100%	100%	100%	100%	100%
Composition of Who Currently Have	100%	68%	16%	16%	0%	0%	100%	0%	0%	23%	26%	10%	9%	30%	2%

14	Are you unsure what the impact of the end of the student loan payment pause will be?																
759 Who Currently Have Student Lo	All	Budget						Spouse With Lo		Sibling With Loa		Friend With Loa		Child With Loan		Parent With Loa	
Credibility Interval: +/-3.4 pct points		Cut < \$	Cut \$5	Cut > \$	Anticipa	No Cha	Not Sur	Yes	No	Yes	No	Yes	No	Yes	No	Yes	No
Yes	18%	14%	17%	22%	22%	17%	41%	16%	19%	20%	18%	18%	19%	32%	14%	39%	17%
No	82%	86%	83%	78%	78%	83%	59%	84%	81%	80%	82%	82%	81%	68%	86%	61%	83%
Total	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%
Composition of Who Currently Have	100%	37%	23%	10%	13%	11%	6%	29%	71%	28%	72%	35%	65%	23%	77%	8%	92%

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14 Are you unsure what the impact of the end of the student loan payment pause will be?																
759 Who Currently Have Student Lo Credibility Interval: +/-3.4 pct points	All	None Of These		Worry Impact O		Worry Impact O		Worry Impact O		Unsure About Im		Not Worried Abo		Additional Education		
		Yes	No	Yes	No	Yes	No	Yes	No	Yes	No	Yes	No	Less Li	More Li	I Don't
Yes	18%	18%	19%	11%	25%	16%	20%	16%	19%	-	-	0%	22%	15%	19%	27%
No	82%	82%	81%	89%	75%	84%	80%	84%	81%	-	-	100%	78%	85%	81%	73%
Total	100%	100%	100%	100%	100%	100%	100%	100%	100%			100%	100%	100%	100%	100%
Composition of Who Currently Have	100%	23%	77%	49%	51%	36%	64%	29%	71%			15%	85%	47%	38%	16%

14 Are you unsure what the impact of the end of the student loan payment pause will be?												
759 Who Currently Have Student Lo Credibility Interval: +/-3.4 pct points	All	Satisfaction With Education					Outstanding Loans					
		Very Sa	Somew	Somew	Very Un	Not Sur	< \$10K	\$10K -	\$25K - \$	> \$50K	Not Sur	
Yes	18%	15%	16%	30%	12%	36%	22%	19%	17%	19%	6%	
No	82%	85%	84%	70%	88%	64%	78%	81%	83%	81%	94%	
Total	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	
Composition of Who Currently Have	100%	33%	33%	18%	13%	4%	22%	34%	26%	15%	3%	

15 Are you not worried about the end of the student loan payment pause?															
759 Who Currently Have Student Lo Credibility Interval: +/-3.1 pct points	All	Loans					Loans Aggregated			Handled Loans					
		Currentl	Currentl	Currentl	Had / P	Never	Currentl	Had / P	Never	Made E	Made M	Made A	Made a	Made N	Not Sur
Yes	15%	17%	11%	12%	0%	0%	15%	0%	0%	23%	13%	4%	8%	14%	42%
No	85%	83%	89%	88%	0%	0%	85%	0%	0%	77%	87%	96%	92%	86%	58%
Total	100%	100%	100%	100%	0%	0%	100%	0%	0%	100%	100%	100%	100%	100%	100%
Composition of Who Currently Have	100%	68%	16%	16%	0%	0%	100%	0%	0%	23%	26%	10%	9%	30%	2%

Results of SurveyUSA Mkt Research Study #26842



Geography: USA 50 States
 Data Collected: 08/24/2023 - 08/28/2023
 Release Date: 08/29/2023
 Percentages

Sponsor:
 National Endowment for Financial Education ()

15 Are you not worried about the end of the student loan payment pause?																	
759 Who Currently Have Student Lo Credibility Interval: +/-3.1 pct points	All	Budget						Spouse With Lo		Sibling With Loa		Friend With Loa		Child With Loan		Parent With Loa	
		Cut < \$	Cut \$5	Cut > \$	Anticipa	No Cha	Not Sur	Yes	No	Yes	No	Yes	No	Yes	No	Yes	No
Yes	15%	13%	6%	8%	7%	55%	17%	11%	17%	9%	17%	8%	19%	11%	16%	9%	15%
No	85%	87%	94%	92%	93%	45%	83%	89%	83%	91%	83%	92%	81%	89%	84%	91%	85%
Total	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%
Composition of Who Currently Have	100%	37%	23%	10%	13%	11%	6%	29%	71%	28%	72%	35%	65%	23%	77%	8%	92%

15 Are you not worried about the end of the student loan payment pause?																
759 Who Currently Have Student Lo Credibility Interval: +/-3.1 pct points	All	None Of These		Worry Impact O		Worry Impact O		Worry Impact O		Unsure About Im		Not Worried Abo		Additional Education		
		Yes	No	Yes	No	Yes	No	Yes	No	Yes	No	Yes	No	Less Li	More Li	I Don't
Yes	15%	31%	10%	0%	29%	0%	23%	0%	21%	0%	18%	-	-	10%	12%	37%
No	85%	69%	90%	100%	71%	100%	77%	100%	79%	100%	82%	-	-	90%	88%	63%
Total	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%			100%	100%	100%
Composition of Who Currently Have	100%	23%	77%	49%	51%	36%	64%	29%	71%	18%	82%			47%	38%	16%

15 Are you not worried about the end of the student loan payment pause?												
759 Who Currently Have Student Lo Credibility Interval: +/-3.1 pct points	All	Satisfaction With Education					Outstanding Loans					
		Very Sa	Somew	Somew	Very Un	Not Sur	< \$10K	\$10K -	\$25K -\$	> \$50K	Not Sur	
Yes	15%	16%	18%	10%	12%	17%	23%	13%	8%	12%	55%	
No	85%	84%	82%	90%	88%	83%	77%	87%	92%	88%	45%	
Total	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	
Composition of Who Currently Have	100%	33%	33%	18%	13%	4%	22%	34%	26%	15%	3%	

Results of SurveyUSA Mkt Research Study #26842

Geography: USA 50 States
 Data Collected: 08/24/2023 - 08/28/2023
 Release Date: 08/29/2023
 Percentages

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)

759 Who Currently Have Student Lo	All	Loans					Loans Aggregated			Handled Loans					
Credibility Interval: +/-4.4 pct points		Currentl	Currentl	Currentl	Had / P	Never	Currentl	Had / P	Never	Made E	Made M	Made A	Made a	Made N	Not Sur
Less Likely To Pursue Additional Ed	47%	50%	41%	41%	0%	0%	47%	0%	0%	36%	38%	44%	56%	60%	58%
More Likely To Pursue Additional Ed	38%	34%	43%	46%	0%	0%	38%	0%	0%	49%	52%	42%	32%	17%	28%
I Don't Know	16%	16%	16%	13%	0%	0%	16%	0%	0%	16%	10%	13%	12%	23%	13%
Total	100%	100%	100%	100%	0%	0%	100%	0%	0%	100%	100%	100%	100%	100%	100%
Composition of Who Currently Have	100%	68%	16%	16%	0%	0%	100%	0%	0%	23%	26%	10%	9%	30%	2%

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)

759 Who Currently Have Student Lo	All	Budget						Spouse With Lo		Sibling With Loa		Friend With Loa		Child With Loan		Parent With Loa	
Credibility Interval: +/-4.4 pct points		Cut < \$	Cut \$5	Cut > \$	Anticipa	No Cha	Not Sur	Yes	No	Yes	No	Yes	No	Yes	No	Yes	No
Less Likely To Pursue Additional Ed	47%	50%	36%	41%	60%	50%	41%	44%	48%	37%	50%	47%	47%	47%	47%	41%	47%
More Likely To Pursue Additional Ed	38%	38%	54%	46%	25%	15%	26%	49%	33%	53%	32%	41%	36%	39%	37%	49%	37%
I Don't Know	16%	12%	10%	13%	16%	35%	33%	7%	19%	9%	18%	12%	18%	14%	16%	9%	16%
Total	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%
Composition of Who Currently Have	100%	37%	23%	10%	13%	11%	6%	29%	71%	28%	72%	35%	65%	23%	77%	8%	92%

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)

759 Who Currently Have Student Lo	All	None Of These		Worry Impact O		Worry Impact O		Worry Impact O		Unsure About Im		Not Worried Abo		Additional Education		
Credibility Interval: +/-4.4 pct points		Yes	No	Yes	No	Yes	No	Yes	No	Yes	No	Yes	No	Less Li	More Li	I Don't
Less Likely To Pursue Additional Ed	47%	46%	47%	56%	38%	46%	47%	50%	45%	39%	49%	32%	49%	-	-	-
More Likely To Pursue Additional Ed	38%	25%	41%	36%	40%	47%	32%	42%	36%	39%	37%	29%	39%	-	-	-
I Don't Know	16%	29%	12%	9%	22%	7%	21%	8%	19%	23%	14%	39%	12%	-	-	-
Total	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%			
Composition of Who Currently Have	100%	23%	77%	49%	51%	36%	64%	29%	71%	18%	82%	15%	85%			

Results of SurveyUSA Mkt Research Study #26842



Geography: USA 50 States
 Data Collected: 08/24/2023 - 08/28/2023
 Release Date: 08/29/2023
 Percentages

Sponsor:
 National Endowment for Financial Education ()

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)

759 Who Currently Have Student Lo	All	Satisfaction With Education					Outstanding Loans					
		Very Sa	Somew	Somew	Very Un	Not Sur	< \$10K	\$10K -	\$25K - \$	> \$50K	Not Sur	
Credibility Interval: +/-4.4 pct points												
Less Likely To Pursue Additional Ed	47%	35%	46%	52%	71%	49%	41%	46%	51%	51%	38%	
More Likely To Pursue Additional Ed	38%	54%	35%	32%	17%	16%	32%	41%	39%	39%	22%	
I Don't Know	16%	11%	19%	16%	12%	35%	26%	13%	10%	11%	40%	
Total	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	
Composition of Who Currently Have	100%	33%	33%	18%	13%	4%	22%	34%	26%	15%	3%	

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

759 Who Currently Have Student Lo	All	Loans					Loans Aggregated			Handled Loans					
		Current	Current	Current	Had / P	Never	Current	Had / P	Never	Made E	Made M	Made A	Made a	Made N	Not Sur
Very Satisfied	33%	34%	27%	30%	0%	0%	33%	0%	0%	53%	43%	23%	17%	17%	10%
Somewhat Satisfied	33%	31%	34%	40%	0%	0%	33%	0%	0%	29%	39%	46%	39%	28%	7%
Somewhat Unsatisfied	18%	17%	26%	14%	0%	0%	18%	0%	0%	11%	16%	23%	11%	22%	40%
Very Unsatisfied	13%	14%	9%	13%	0%	0%	13%	0%	0%	3%	1%	9%	18%	28%	40%
Not Sure	4%	4%	5%	3%	0%	0%	4%	0%	0%	4%	1%	0%	14%	4%	3%
Total	100%	100%	100%	100%	0%	0%	100%	0%	0%	100%	100%	100%	100%	100%	100%
Composition of Who Currently Have	100%	68%	16%	16%	0%	0%	100%	0%	0%	23%	26%	10%	9%	30%	2%

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

759 Who Currently Have Student Lo	All	Budget						Spouse With Lo		Sibling With Lo		Friend With Lo		Child With Loan		Parent With Lo	
		Cut < \$	Cut \$5	Cut > \$	Anticipa	No Cha	Not Sur	Yes	No	Yes	No	Yes	No	Yes	No	Yes	No
Very Satisfied	33%	43%	27%	35%	16%	36%	16%	50%	25%	42%	29%	37%	30%	39%	31%	41%	32%
Somewhat Satisfied	33%	31%	40%	35%	29%	36%	19%	24%	37%	31%	34%	37%	31%	27%	35%	30%	33%
Somewhat Unsatisfied	18%	14%	20%	22%	28%	10%	16%	13%	19%	18%	17%	12%	21%	23%	16%	14%	18%
Very Unsatisfied	13%	9%	11%	7%	26%	16%	22%	10%	14%	8%	15%	12%	13%	6%	15%	12%	13%
Not Sure	4%	3%	3%	2%	2%	2%	26%	3%	4%	1%	5%	2%	5%	6%	3%	3%	4%
Total	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%
Composition of Who Currently Have	100%	37%	23%	10%	13%	11%	6%	29%	71%	28%	72%	35%	65%	23%	77%	8%	92%

Results of SurveyUSA Mkt Research Study #26842



Geography: USA 50 States
 Data Collected: 08/24/2023 - 08/28/2023
 Release Date: 08/29/2023
 Percentages

Sponsor:
 National Endowment for Financial Education ()

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

759 Who Currently Have Student Lo Credibility Interval: +/-4.4 pct points	All	None Of These		Worry Impact O		Worry Impact O		Worry Impact O		Unsure About Im		Not Worried Abo		Additional Education		
		Yes	No	Yes	No	Yes	No	Yes	No	Yes	No	Yes	No	Less Li	More Li	I Don't
Very Satisfied	33%	16%	38%	32%	33%	38%	29%	37%	31%	27%	34%	35%	32%	24%	46%	24%
Somewhat Satisfied	33%	35%	33%	30%	36%	30%	35%	31%	34%	28%	34%	39%	32%	32%	31%	40%
Somewhat Unsatisfied	18%	21%	16%	18%	17%	18%	17%	13%	19%	28%	15%	11%	19%	20%	15%	18%
Very Unsatisfied	13%	22%	10%	17%	9%	12%	14%	16%	12%	9%	14%	10%	13%	20%	6%	10%
Not Sure	4%	6%	3%	3%	4%	2%	5%	3%	4%	7%	3%	4%	4%	4%	2%	8%
Total	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%
Composition of Who Currently Have	100%	23%	77%	49%	51%	36%	64%	29%	71%	18%	82%	15%	85%	47%	38%	16%

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

759 Who Currently Have Student Lo Credibility Interval: +/-4.4 pct points	All	Satisfaction With Education					Outstanding Loans				
		Very Sa	Somew	Somew	Very Un	Not Sur	< \$10K	\$10K -	\$25K - \$	> \$50K	Not Sur
Very Satisfied	33%	-	-	-	-	-	31%	25%	38%	44%	22%
Somewhat Satisfied	33%	-	-	-	-	-	33%	36%	34%	28%	23%
Somewhat Unsatisfied	18%	-	-	-	-	-	19%	23%	16%	9%	13%
Very Unsatisfied	13%	-	-	-	-	-	11%	13%	11%	14%	27%
Not Sure	4%	-	-	-	-	-	6%	3%	2%	4%	15%
Total	100%						100%	100%	100%	100%	100%
Composition of Who Currently Have	100%						22%	34%	26%	15%	3%

Results of SurveyUSA Mkt Research Study #26842

Geography: USA 50 States
 Data Collected: 08/24/2023 - 08/28/2023
 Release Date: 08/29/2023
 Percentages

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

759 Who Currently Have Student Lo Credibility Interval: +/-4.4 pct points	All	Loans					Loans Aggregated			Handled Loans					
		Currentl	Currentl	Currentl	Had / P	Never	Currentl	Had / P	Never	Made E	Made M	Made A	Made a	Made N	Not Sur
< \$10K	22%	24%	19%	16%	0%	0%	22%	0%	0%	27%	19%	18%	17%	22%	33%
\$10K - \$25K	34%	32%	42%	35%	0%	0%	34%	0%	0%	30%	42%	44%	32%	28%	26%
\$25K - \$50K	26%	23%	28%	36%	0%	0%	26%	0%	0%	23%	24%	34%	32%	26%	9%
> \$50K	15%	18%	7%	11%	0%	0%	15%	0%	0%	16%	14%	2%	17%	20%	10%
Not Sure	3%	3%	4%	2%	0%	0%	3%	0%	0%	4%	1%	2%	2%	4%	22%
Total	100%	100%	100%	100%	0%	0%	100%	0%	0%	100%	100%	100%	100%	100%	100%
Composition of Who Currently Have	100%	68%	16%	16%	0%	0%	100%	0%	0%	23%	26%	10%	9%	30%	2%

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

759 Who Currently Have Student Lo Credibility Interval: +/-4.4 pct points	All	Budget						Spouse With Lo		Sibling With Loa		Friend With Loa		Child With Loan		Parent With Loa	
		Cut < \$	Cut \$5	Cut > \$	Anticipa	No Cha	Not Sur	Yes	No	Yes	No	Yes	No	Yes	No	Yes	No
< \$10K	22%	26%	13%	15%	18%	33%	25%	16%	24%	16%	24%	18%	23%	17%	23%	12%	22%
\$10K - \$25K	34%	26%	49%	35%	42%	22%	34%	32%	35%	37%	33%	39%	32%	24%	37%	36%	34%
\$25K - \$50K	26%	26%	25%	36%	27%	24%	10%	27%	25%	30%	24%	30%	23%	35%	23%	30%	25%
> \$50K	15%	20%	13%	11%	12%	12%	13%	24%	12%	14%	16%	11%	17%	22%	13%	20%	15%
Not Sure	3%	2%	1%	3%	1%	8%	17%	1%	4%	3%	3%	1%	4%	1%	4%	1%	3%
Total	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%
Composition of Who Currently Have	100%	37%	23%	10%	13%	11%	6%	29%	71%	28%	72%	35%	65%	23%	77%	8%	92%

Results of SurveyUSA Mkt Research Study #26842



Geography: USA 50 States
 Data Collected: 08/24/2023 - 08/28/2023
 Release Date: 08/29/2023
 Percentages

Sponsor:
 National Endowment for Financial Education ()

18 What is the total amount of student loans you have outstanding today?																
759 Who Currently Have Student Lo Credibility Interval: +/-4.4 pct points	All	None Of These		Worry Impact O		Worry Impact O		Worry Impact O		Unsure About Im		Not Worried Abo		Additional Education		
		Yes	No	Yes	No	Yes	No	Yes	No	Yes	No	Yes	No	Less Li	More Li	I Don't
< \$10K	22%	35%	18%	17%	26%	16%	25%	14%	25%	25%	21%	33%	20%	19%	19%	36%
\$10K - \$25K	34%	29%	36%	35%	33%	35%	34%	37%	33%	35%	34%	29%	35%	34%	37%	28%
\$25K - \$50K	26%	16%	29%	27%	24%	33%	21%	30%	24%	23%	26%	14%	28%	28%	26%	17%
> \$50K	15%	12%	16%	19%	12%	14%	16%	17%	15%	15%	15%	12%	16%	16%	16%	10%
Not Sure	3%	8%	2%	2%	4%	1%	4%	3%	3%	1%	4%	12%	2%	3%	2%	8%
Total	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%
Composition of Who Currently Have	100%	23%	77%	49%	51%	36%	64%	29%	71%	18%	82%	15%	85%	47%	38%	16%

18 What is the total amount of student loans you have outstanding today?											
759 Who Currently Have Student Lo Credibility Interval: +/-4.4 pct points	All	Satisfaction With Education					Outstanding Loans				
		Very Sa	Somew	Somew	Very Un	Not Sur	< \$10K	\$10K -	\$25K - \$	> \$50K	Not Sur
< \$10K	22%	21%	22%	23%	19%	32%	-	-	-	-	-
\$10K - \$25K	34%	27%	37%	44%	35%	25%	-	-	-	-	-
\$25K - \$50K	26%	30%	26%	23%	22%	13%	-	-	-	-	-
> \$50K	15%	21%	13%	8%	17%	17%	-	-	-	-	-
Not Sure	3%	2%	2%	2%	7%	12%	-	-	-	-	-
Total	100%	100%	100%	100%	100%	100%					
Composition of Who Currently Have	100%	33%	33%	18%	13%	4%					

Results of SurveyUSA Mkt Research Study #26842



Sponsor:

National Endowment for Financial Education ()

Geography: USA 50 States

Data Collected: 08/24/2023 - 08/28/2023

Release Date: 08/29/2023

Percentages

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 respondents verbally on the 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.