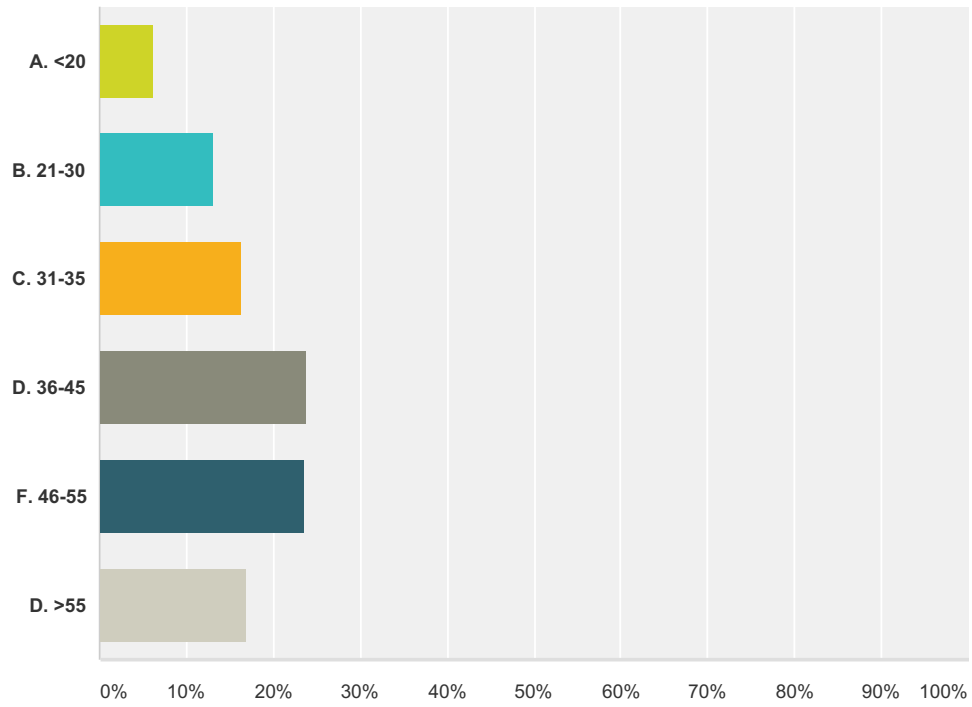


### Q1 How old are you?

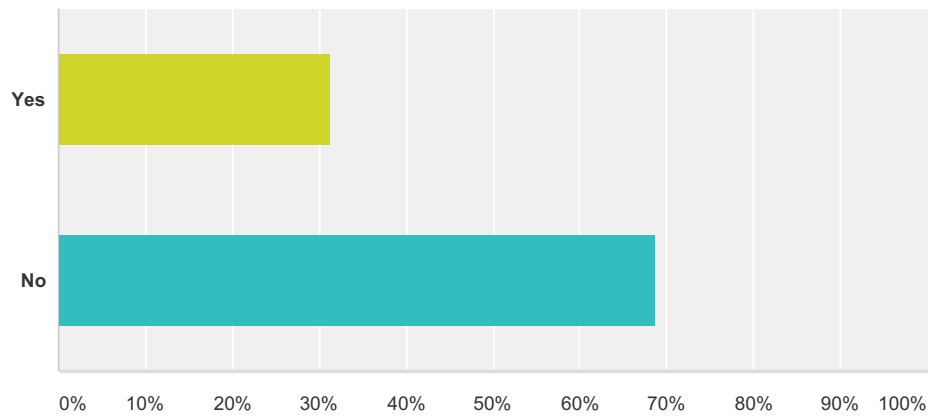
Answered: 885 Skipped: 0



Answer Choices	Responses	Count
A. <20	6.33%	56
B. 21-30	13.11%	116
C. 31-35	16.27%	144
D. 36-45	23.73%	210
F. 46-55	23.62%	209
D. >55	16.95%	150
<b>Total</b>		<b>885</b>

## Q2 Do you have at least one child with the age of newborn to 5 years old?

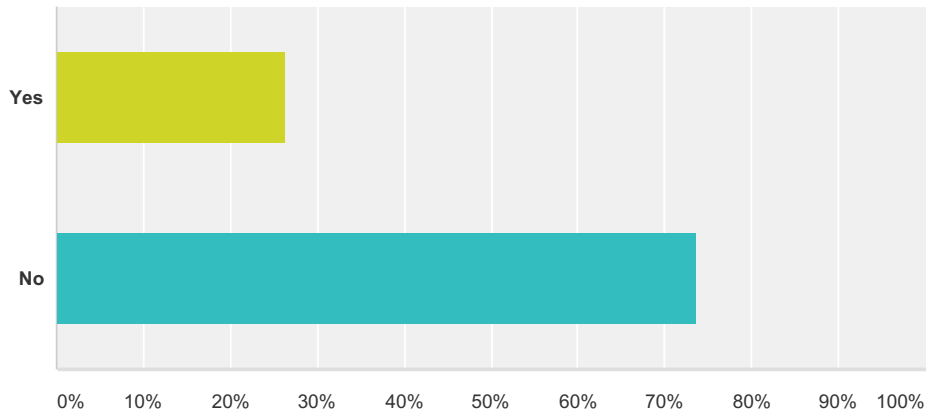
Answered: 882 Skipped: 3



Answer Choices	Responses
Yes	31.41% 277
No	68.59% 605
<b>Total</b>	<b>882</b>

### Q3 Do you have at least one child 6-10 years?

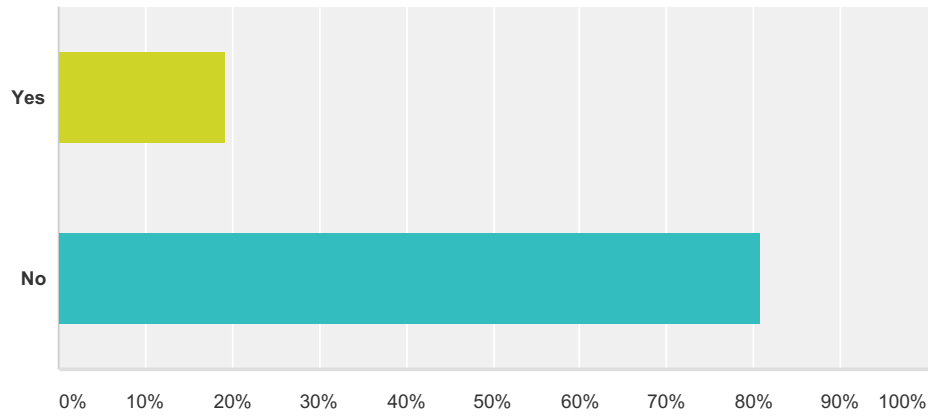
Answered: 875 Skipped: 10



Answer Choices	Responses	
Yes	26.29%	230
No	73.71%	645
<b>Total</b>		<b>875</b>

### Q4 Do you have at least one child 11-13 years?

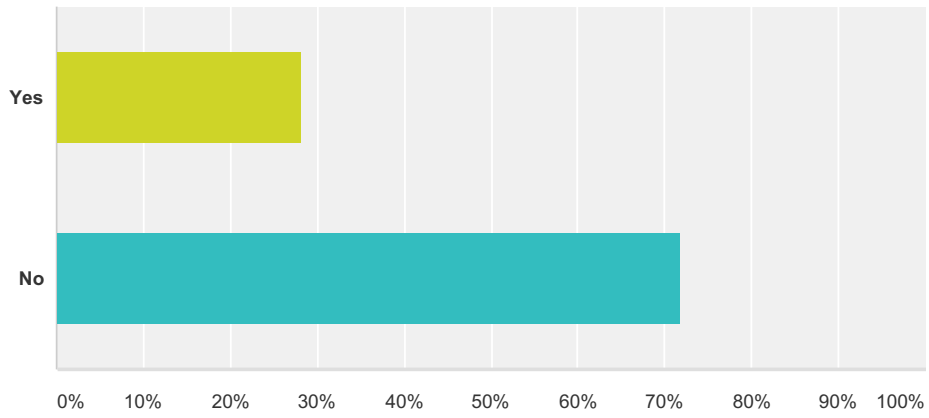
Answered: 872 Skipped: 13



Answer Choices	Responses	
Yes	19.27%	168
No	80.73%	704
<b>Total</b>		<b>872</b>

### Q5 Do you have at least one child 14-18 years?

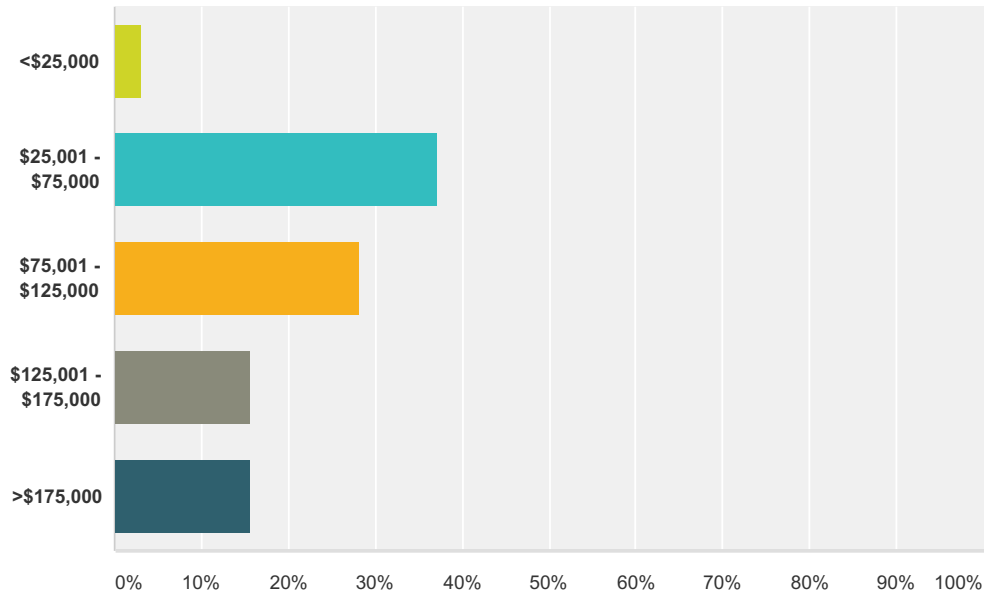
Answered: 866 Skipped: 19



Answer Choices	Responses	
Yes	28.18%	244
No	71.82%	622
<b>Total</b>		<b>866</b>

### Q6 What is your annual household income?

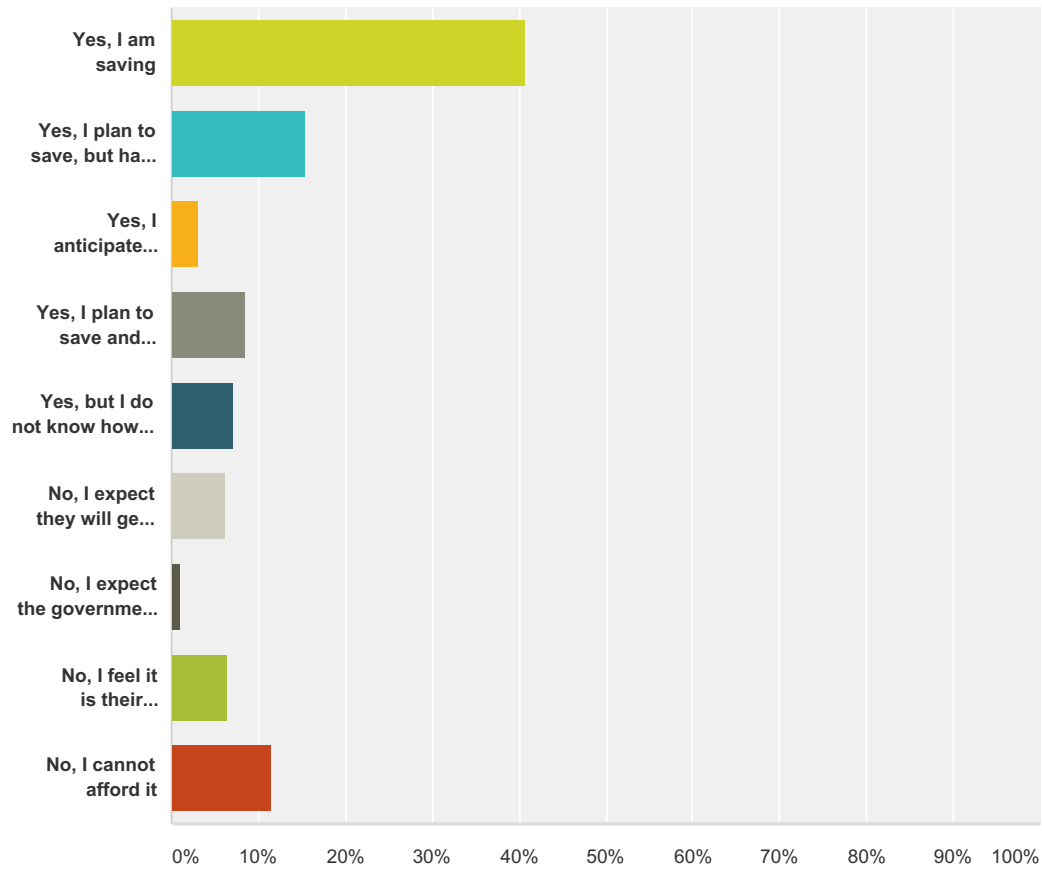
Answered: 871 Skipped: 14



Answer Choices	Responses	
<\$25,000	3.21%	28
\$25,001 - \$75,000	37.08%	323
\$75,001 - \$125,000	28.24%	246
\$125,001 - \$175,000	15.73%	137
>\$175,000	15.73%	137
<b>Total</b>		<b>871</b>

### Q7 Do you plan to help fund your child/children's college education? (Select One)

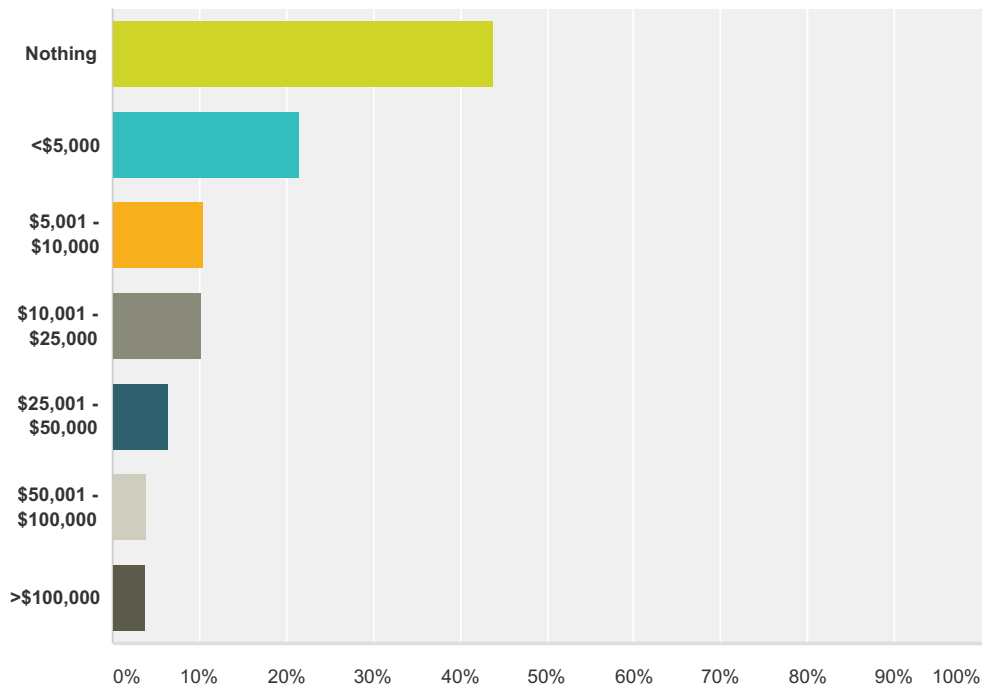
Answered: 847 Skipped: 38



Answer Choices	Responses
Yes, I am saving	40.73% 345
Yes, I plan to save, but have not yet started	15.35% 130
Yes, I anticipate taking out loans	3.07% 26
Yes, I plan to save and anticipate taking out loans	8.50% 72
Yes, but I do not know how I am going to pay	7.08% 60
No, I expect they will get scholarships	6.26% 53
No, I expect the government to help me	0.94% 8
No, I feel it is their responsibility	6.49% 55
No, I cannot afford it	11.57% 98
<b>Total</b>	<b>847</b>

### Q8 How much have you saved for your children's college education (per child)?

Answered: 848 Skipped: 37

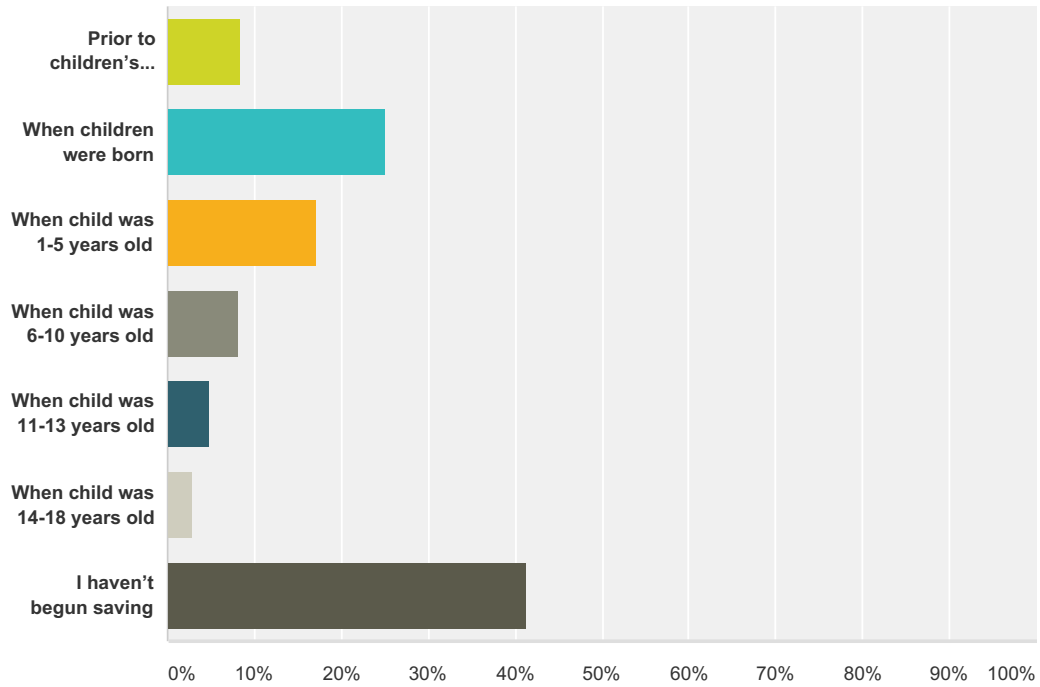


Answer Choices	Responses	Count
Nothing	43.87%	372
<\$5,000	21.46%	182
\$5,001 - \$10,000	10.38%	88
\$10,001 - \$25,000	10.14%	86
\$25,001 - \$50,000	6.49%	55
\$50,001 - \$100,000	3.89%	33
>\$100,000	3.77%	32
<b>Total</b>		<b>848</b>



**Q9 When did you start saving for your child/children's college education? (If you have more than one child, and you started saving at different times for each, check all that apply).**

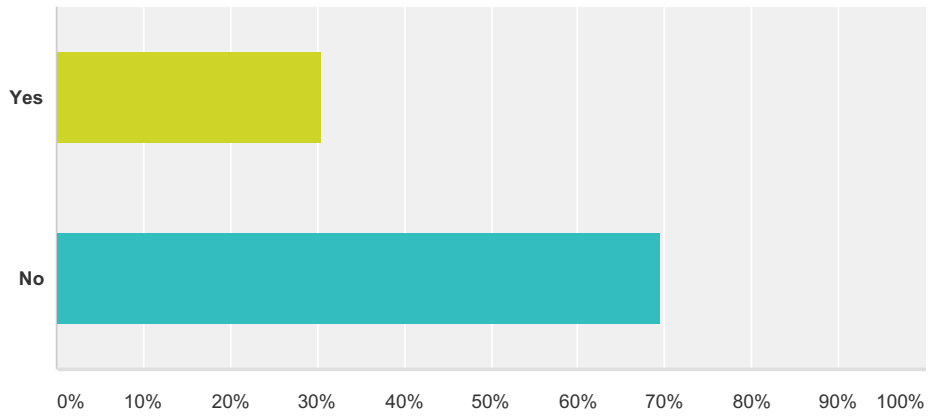
Answered: 851 Skipped: 34



Answer Choices	Responses
Prior to children's birth	8.34% 71
When children were born	25.15% 214
When child was 1-5 years old	17.04% 145
When child was 6-10 years old	8.23% 70
When child was 11-13 years old	4.70% 40
When child was 14-18 years old	2.94% 25
I haven't begun saving	41.25% 351
<b>Total Respondents: 851</b>	

### Q10 Do you know how much you'll need to save to fund college for your children?

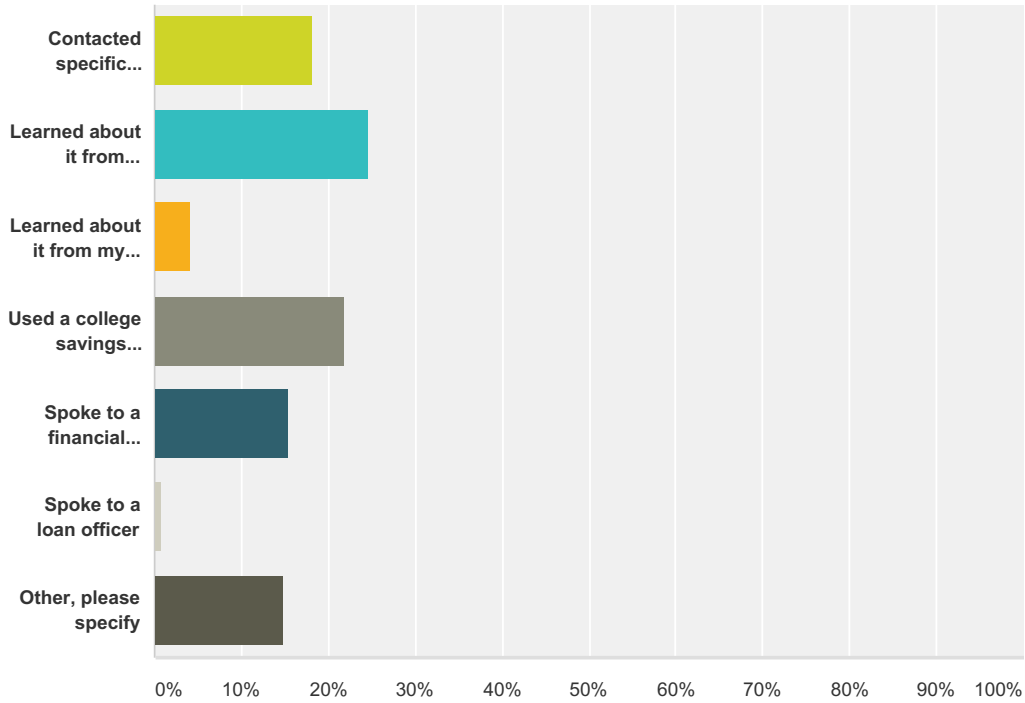
Answered: 885 Skipped: 0



Answer Choices	Responses	
Yes	30.40%	269
No	69.60%	616
<b>Total</b>		<b>885</b>

### Q11 How did you determine the amount?

Answered: 264 Skipped: 621



Answer Choices	Responses	Count
Contacted specific colleges I have in mind	18.18%	48
Learned about it from articles, on the web, through TV programs	24.62%	65
Learned about it from my child/children's school	4.17%	11
Used a college savings calculator	21.97%	58
Spoke to a financial advisor	15.53%	41
Spoke to a loan officer	0.76%	2
Other, please specify	14.77%	39
<b>Total</b>		<b>264</b>

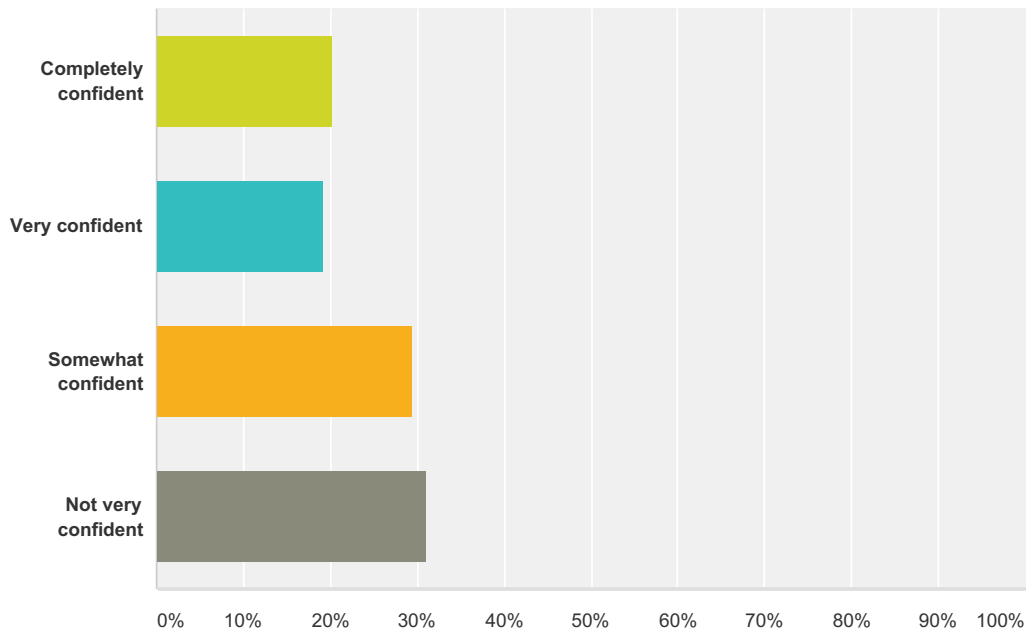
#	Other, please specify	Date
1	1 1/2 times current rate	8/18/2008 11:54 PM
2	TALKED IT OVER WITH THEIR GRAND PARENTS	8/18/2008 11:53 PM
3	I just finished college	8/18/2008 11:51 PM
4	have no children so nothing	8/18/2008 11:45 PM
5	she already went	8/18/2008 11:41 PM
6	my kids are out of school	8/18/2008 11:40 PM
7	do not have children so I don't need to save	8/18/2008 11:08 PM
8	have other children who attend the college	8/18/2008 11:06 PM

## CSF 2009 Survey (1)

9	na	8/18/2008 10:37 PM
10	personal experience	8/18/2008 10:30 PM
11	Stupid question	8/18/2008 10:30 PM
12	Kept track of my college fubds and multiplied by 2	8/18/2008 10:28 PM
13	Only daughter already graduated from college	8/18/2008 10:12 PM
14	Insight	8/18/2008 10:10 PM
15	Family and friends	8/18/2008 10:07 PM
16	Internet	8/18/2008 10:04 PM
17	NONE NEEDED	8/18/2008 9:57 PM
18	No Children	8/18/2008 9:54 PM
19	I don't want my child to attend college.	8/18/2008 9:52 PM
20	I told my kid I would help with \$4000.	8/18/2008 9:50 PM
21	Have friends who work in college admissions	8/18/2008 9:46 PM
22	word of mouth	8/18/2008 9:26 PM
23	I know what I paid for my schooling.	8/18/2008 9:25 PM
24	fl prepaid college plan	8/18/2008 9:23 PM
25	florida prepaid college program	8/18/2008 9:22 PM
26	I work at a University...	8/18/2008 9:22 PM
27	My children are all over 22 and finished w/college	8/18/2008 9:18 PM
28	work at a college	8/18/2008 9:18 PM
29	Through my experience	8/18/2008 9:17 PM
30	no rugrats	8/18/2008 9:00 PM
31	paid in full	8/18/2008 8:51 PM
32	COLLEGE GUIDES	8/18/2008 8:48 PM
33	pre paid tuition	8/18/2008 8:45 PM
34	Easy. I don't have any kids	8/18/2008 8:37 PM
35	Did an online survey	8/18/2008 8:33 PM
36	i'm in college now and know my tuition	8/18/2008 8:30 PM
37	we just saved as much as we could	8/18/2008 8:29 PM
38	i am currently in college and know how much it cos	8/18/2008 8:27 PM
39	my children are finished college	8/18/2008 8:13 PM

### Q12 How confident are you that you will reach your college savings goals?

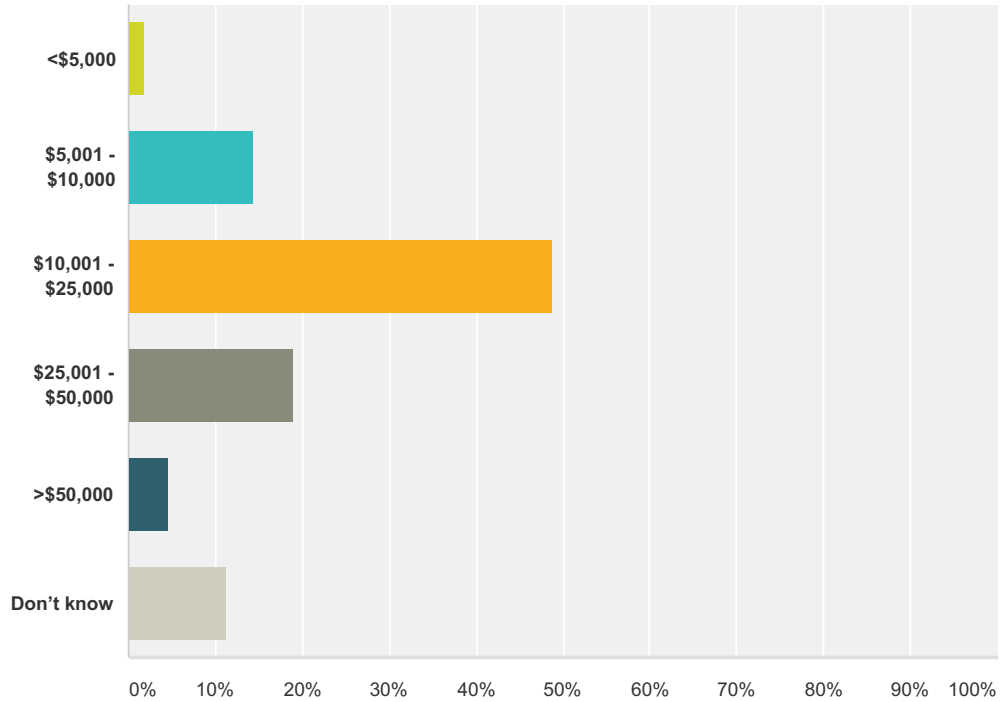
Answered: 826 Skipped: 59



Answer Choices	Responses	
Completely confident	20.22%	167
Very confident	19.13%	158
Somewhat confident	29.54%	244
Not very confident	31.11%	257
<b>Total</b>		<b>826</b>

### Q13 How much do you think the average public college costs (tuition, room, board and supplies) today per year?

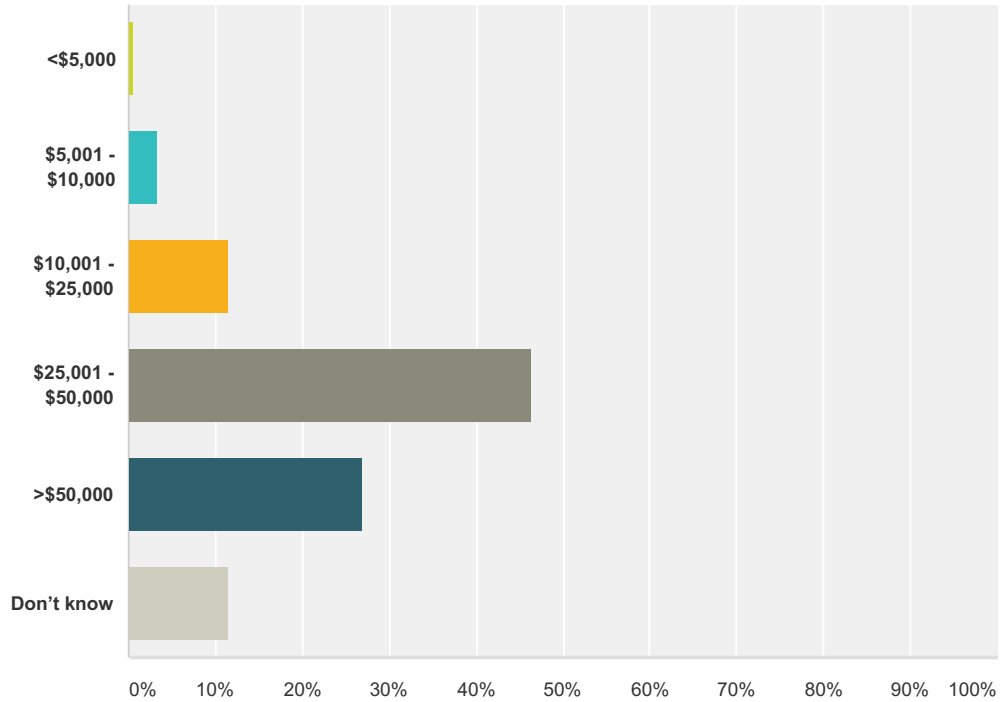
Answered: 835 Skipped: 50



Answer Choices	Responses
<\$5,000	1.80% 15
\$5,001 - \$10,000	14.49% 121
\$10,001 - \$25,000	48.86% 408
\$25,001 - \$50,000	18.92% 158
>\$50,000	4.67% 39
Don't know	11.26% 94
<b>Total</b>	<b>835</b>

### Q14 How much do you think the average private college costs (tuition, room, board and supplies) today per year?

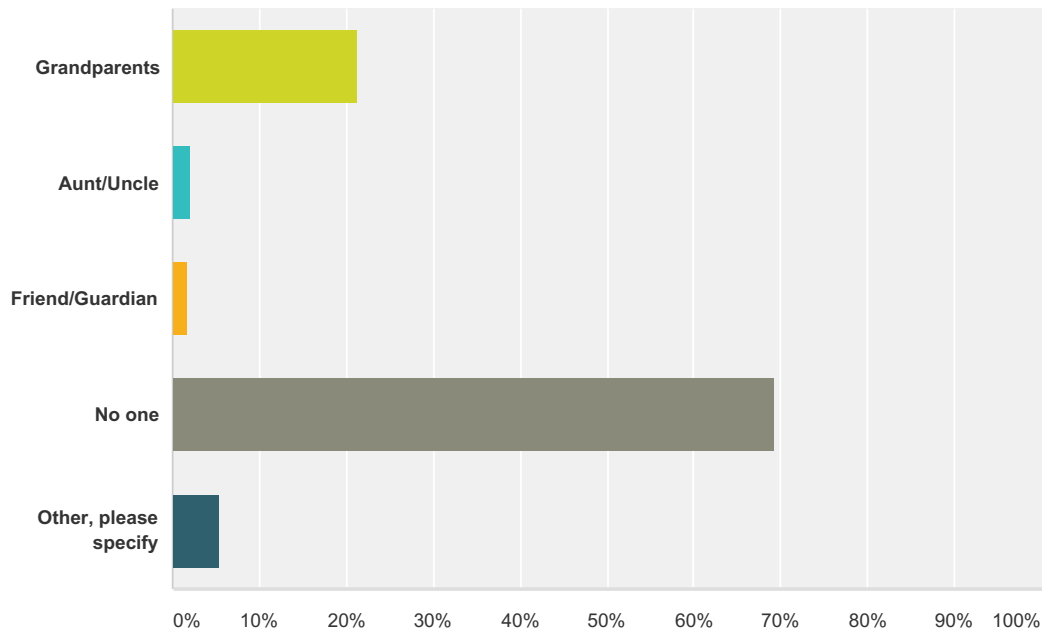
Answered: 834 Skipped: 51



Answer Choices	Responses
<\$5,000	0.60% 5
\$5,001 - \$10,000	3.24% 27
\$10,001 - \$25,000	11.39% 95
\$25,001 - \$50,000	46.40% 387
>\$50,000	26.86% 224
Don't know	11.51% 96
<b>Total</b>	<b>834</b>

### Q15 Who else, if anyone, is helping or will help pay for college?

Answered: 832 Skipped: 53



Answer Choices	Responses	
Grandparents	21.39%	178
Aunt/Uncle	2.16%	18
Friend/Guardian	1.68%	14
No one	69.23%	576
Other, please specify	5.53%	46
<b>Total</b>		<b>832</b>

#	Other, please specify	Date
1	Child	8/18/2008 11:55 PM
2	grants	8/18/2008 11:41 PM
3	children	8/18/2008 11:33 PM
4	US Military	8/18/2008 11:32 PM
5	Wife	8/18/2008 11:31 PM
6	hopefully scholarships	8/18/2008 11:26 PM
7	father & grandparents	8/18/2008 11:19 PM
8	Scholsrships and loans	8/18/2008 11:18 PM
9	the student himself	8/18/2008 11:06 PM
10	father and step mom	8/18/2008 11:04 PM
11	Step Parents/Other family	8/18/2008 10:39 PM

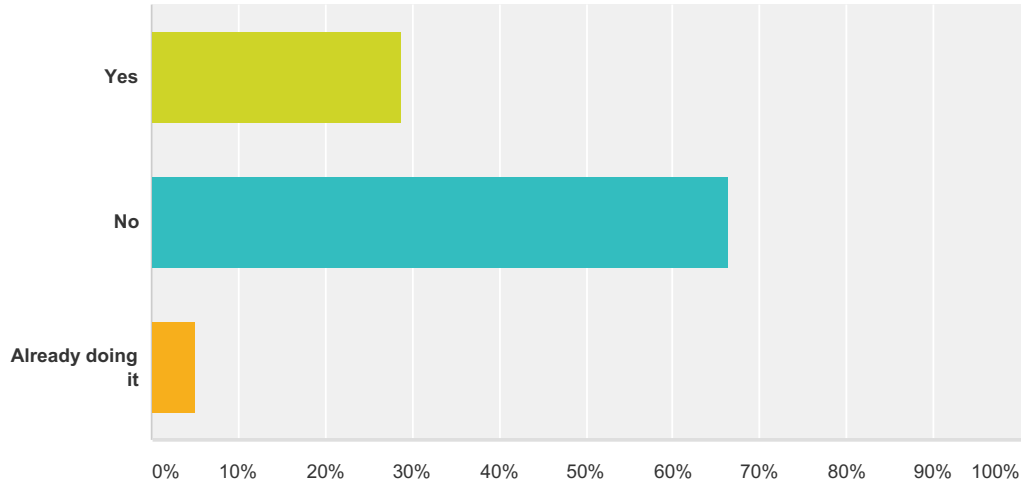


CSF 2009 Survey (1)

12	Kids	8/18/2008 10:33 PM
13	people buy bonds for birthday	8/18/2008 10:27 PM
14	God parent	8/18/2008 10:26 PM
15	i do nt have any college age children	8/18/2008 10:16 PM
16	student loans	8/18/2008 10:04 PM
17	scholarship foundation	8/18/2008 10:01 PM
18	bio father	8/18/2008 9:53 PM
19	not sure	8/18/2008 9:51 PM
20	Grandparents & Aunts/Uncles	8/18/2008 9:46 PM
21	Federal Aid	8/18/2008 9:44 PM
22	The kids	8/18/2008 9:28 PM
23	don't have any children	8/18/2008 9:27 PM
24	scholarships or loans	8/18/2008 9:25 PM
25	Partner	8/18/2008 9:24 PM
26	scholarship	8/18/2008 9:20 PM
27	the person attending college	8/18/2008 9:19 PM
28	divorced nother	8/18/2008 9:10 PM
29	father	8/18/2008 9:03 PM
30	students loan and grants	8/18/2008 9:02 PM
31	Childs Mother	8/18/2008 9:01 PM
32	state's a+ plan	8/18/2008 8:57 PM
33	DOn't have children	8/18/2008 8:56 PM
34	no one since I do not have any children	8/18/2008 8:52 PM
35	MOTHER	8/18/2008 8:48 PM
36	other parent	8/18/2008 8:46 PM
37	military	8/18/2008 8:43 PM
38	His parents	8/18/2008 8:42 PM
39	Father	8/18/2008 8:27 PM
40	Children's father	8/18/2008 8:27 PM
41	mother and stepfather	8/18/2008 8:24 PM
42	just me and my spouse	8/18/2008 8:17 PM
43	parents	8/18/2008 8:07 PM
44	themselves	8/18/2008 7:57 PM
45	grandpa has a trust fund to cover both my daughter	8/18/2008 7:41 PM
46	state of florida	8/18/2008 7:38 PM

### Q16 Would you ask friends or family to contribute toward college instead of material gifts?

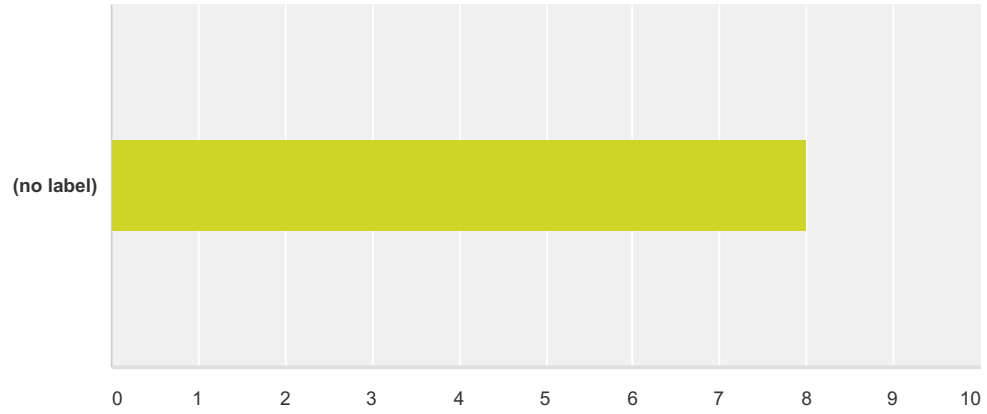
Answered: 829 Skipped: 56



Answer Choices	Responses
Yes	28.71% 238
No	66.34% 550
Already doing it	4.95% 41
<b>Total</b>	<b>829</b>

**Q17 How would you feel if your child could not go to college? (On a scale of 1-10, with 10 being the most disappointed)**

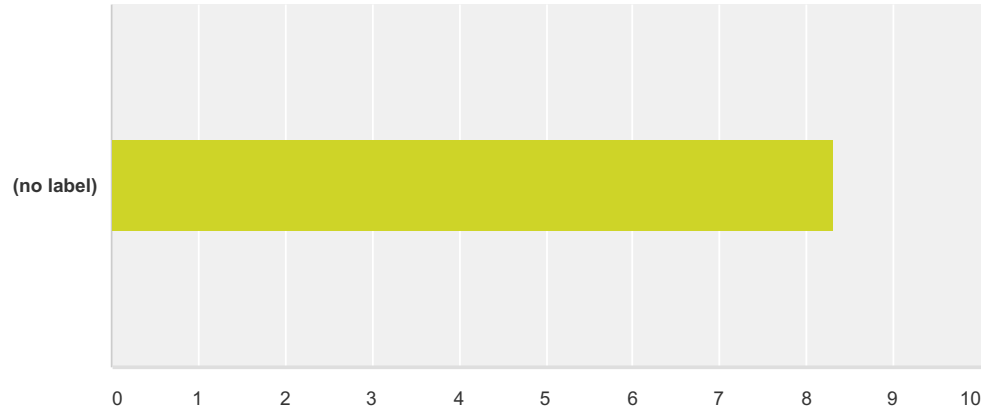
Answered: 828 Skipped: 57



	1	2	3	4	5	6	7	8	9	10	Total	Weighted Average
(no label)	6.16% 51	1.93% 16	1.33% 11	1.33% 11	8.57% 71	5.07% 42	7.13% 59	8.70% 72	10.75% 89	49.03% 406	828	7.99

**Q18 How would you feel if your child could not afford to go to college? (On a scale of 1-10, with 10 being the most disappointed)**

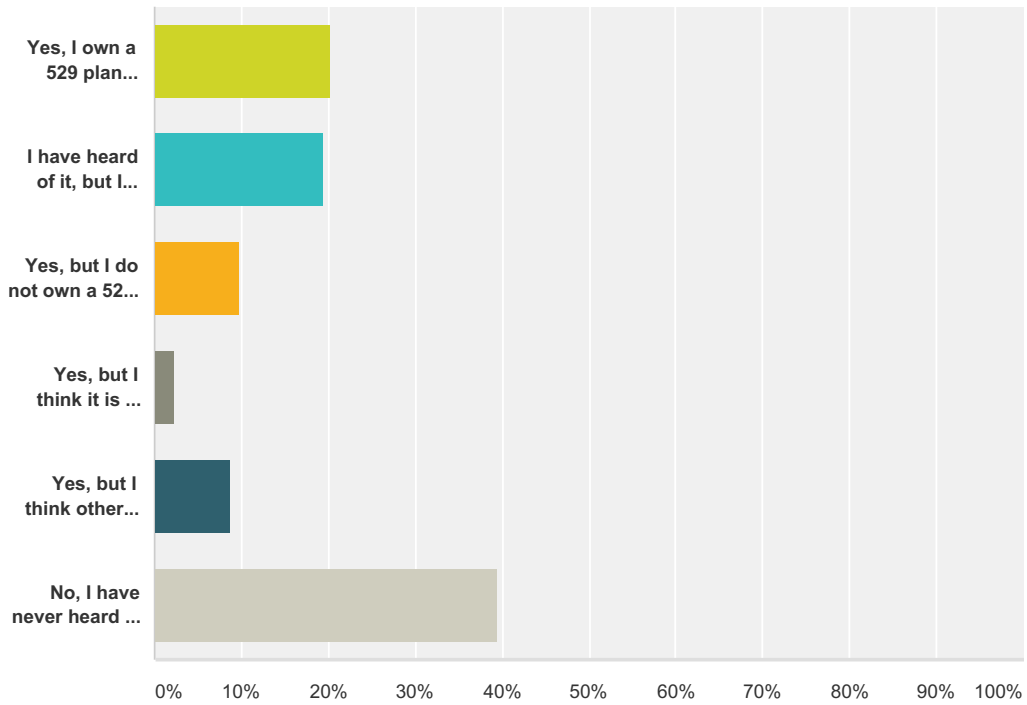
Answered: 824 Skipped: 61



	1	2	3	4	5	6	7	8	9	10	Total	Weighted Average
(no label)	6.19% 51	1.70% 14	0.73% 6	1.33% 11	6.19% 51	4.37% 36	5.83% 48	6.07% 50	8.25% 68	59.34% 489	824	8.31

### Q19 Do you know what a 529 plan is?

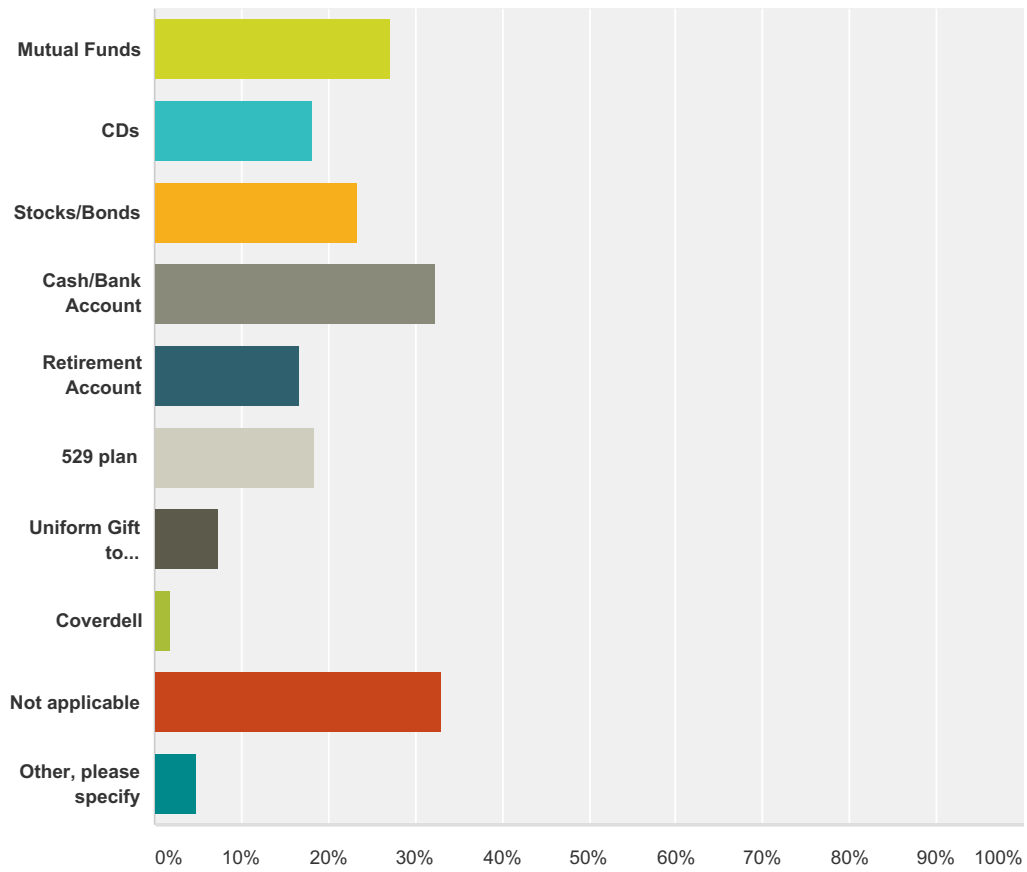
Answered: 826 Skipped: 59



Answer Choices	Responses
Yes, I own a 529 plan account	20.22% 167
I have heard of it, but I don't know exactly what it is	19.49% 161
Yes, but I do not own a 529 plan account because I do not want to lose the money if my child does not go to college	9.81% 81
Yes, but I think it is too complicated, I don't understand the benefits	2.30% 19
Yes, but I think other vehicles have better tax benefits	8.72% 72
No, I have never heard of it	39.47% 326
<b>Total</b>	<b>826</b>

### Q20 If you are saving, what vehicles are you using? (Check all that apply)

Answered: 827 Skipped: 58



Answer Choices	Responses
Mutual Funds	27.21% 225
CDs	18.26% 151
Stocks/Bonds	23.46% 194
Cash/Bank Account	32.41% 268
Retirement Account	16.69% 138
529 plan	18.38% 152
Uniform Gift to Minor/Uniform Gift to Trust Accounts	7.26% 60
Coverdell	1.93% 16
Not applicable	33.01% 273
Other, please specify	4.84% 40
<b>Total Respondents: 827</b>	

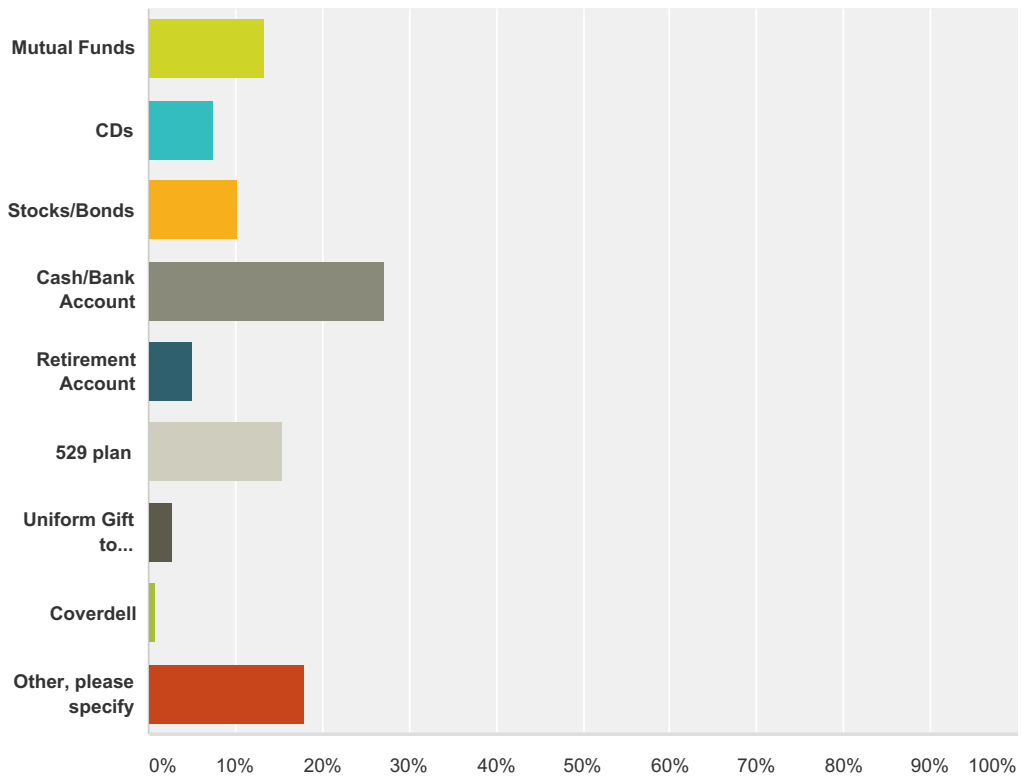
#	Other, please specify	Date
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## CSF 2009 Survey (1)

1	Savings at work as part of 401K; savings bonds	8/19/2008 12:00 AM
2	working on starting a 529, but too expensive now	8/18/2008 11:54 PM
3	GRAND PARENTS	8/18/2008 11:53 PM
4	savings bonds	8/18/2008 11:32 PM
5	bright start	8/18/2008 11:29 PM
6	upromise account	8/18/2008 11:27 PM
7	EE Savings Bonds	8/18/2008 11:18 PM
8	Upromise	8/18/2008 11:01 PM
9	upromise	8/18/2008 10:48 PM
10	TIAA-KREFF	8/18/2008 10:35 PM
11	real estate	8/18/2008 10:22 PM
12	trust	8/18/2008 10:19 PM
13	collectibles	8/18/2008 10:05 PM
14	Hope to use 529 plan for my grandchildren	8/18/2008 9:59 PM
15	Real estate	8/18/2008 9:55 PM
16	no children	8/18/2008 9:27 PM
17	savings account	8/18/2008 9:23 PM
18	florida prepaid, upromise	8/18/2008 9:22 PM
19	My work has a savings plan.	8/18/2008 9:22 PM
20	Real estate/PFD	8/18/2008 9:19 PM
21	Roth IRA	8/18/2008 9:19 PM
22	whole life policy	8/18/2008 9:18 PM
23	GI Bill (Military)	8/18/2008 9:17 PM
24	special fund	8/18/2008 9:17 PM
25	bonds	8/18/2008 9:10 PM
26	upromise	8/18/2008 9:08 PM
27	State prepaid plan	8/18/2008 9:02 PM
28	michigan education trust	8/18/2008 8:58 PM
29	State college fund	8/18/2008 8:56 PM
30	Don't have kids	8/18/2008 8:56 PM
31	Upromise	8/18/2008 8:55 PM
32	Investments	8/18/2008 8:53 PM
33	US Savings Bonds	8/18/2008 8:38 PM
34	saving bonds	8/18/2008 8:30 PM
35	Roth IRA	8/18/2008 8:18 PM
36	us savings bonds	8/18/2008 8:18 PM
37	Upromise account	8/18/2008 8:12 PM
38	Real Estate and Art Investments	8/18/2008 7:48 PM

### Q21 What is your primary college savings vehicle? (Check one)

Answered: 768 Skipped: 117



Answer Choices	Responses	
Mutual Funds	13.28%	102
CDs	7.42%	57
Stocks/Bonds	10.16%	78
Cash/Bank Account	27.08%	208
Retirement Account	5.08%	39
529 plan	15.49%	119
Uniform Gift to Minor/Uniform Gift to Trust Accounts	2.73%	21
Coverdell	0.78%	6
Other, please specify	17.97%	138
<b>Total</b>		<b>768</b>

#	Other, please specify	Date
1	?	8/19/2008 12:47 AM
2	none	8/19/2008 12:32 AM
3	none	8/19/2008 12:31 AM



CSF 2009 Survey (1)

4	None	8/19/2008 12:28 AM
5	None	8/19/2008 12:21 AM
6	no children going to college	8/19/2008 12:14 AM
7	none	8/19/2008 12:07 AM
8	hfg	8/19/2008 12:02 AM
9	none	8/18/2008 11:59 PM
10	GRAND PARENTS	8/18/2008 11:53 PM
11	nothing	8/18/2008 11:53 PM
12	loans	8/18/2008 11:51 PM
13	None. I am 79 years old and my son is 50.	8/18/2008 11:51 PM
14	not applicable	8/18/2008 11:45 PM
15	none	8/18/2008 11:44 PM
16	none	8/18/2008 11:40 PM
17	I am not providing their college funds.	8/18/2008 11:32 PM
18	not applicable	8/18/2008 11:31 PM
19	none	8/18/2008 11:29 PM
20	bright start	8/18/2008 11:29 PM
21	No savngs plan	8/18/2008 11:26 PM
22	n/a	8/18/2008 11:25 PM
23	na	8/18/2008 11:19 PM
24	EE Savings Bonds	8/18/2008 11:18 PM
25	I'm not saving for their college.	8/18/2008 11:16 PM
26	None	8/18/2008 11:15 PM
27	dont know yet	8/18/2008 11:13 PM
28	none	8/18/2008 11:11 PM
29	not saving for college-all kids grown&on their own	8/18/2008 11:11 PM
30	na	8/18/2008 11:08 PM
31	passbook savings	8/18/2008 11:04 PM
32	Upromise	8/18/2008 11:01 PM
33	none	8/18/2008 10:57 PM
34	none yet	8/18/2008 10:56 PM
35	none	8/18/2008 10:55 PM
36	none	8/18/2008 10:54 PM
37	not applicable	8/18/2008 10:51 PM
38	upromise	8/18/2008 10:48 PM
39	Not applicable	8/18/2008 10:48 PM
40	n/a	8/18/2008 10:45 PM
41	N/A	8/18/2008 10:39 PM
42	none	8/18/2008 10:37 PM
43	my oldest son grad law school in 5/09 & dhtr grad	8/18/2008 10:35 PM
44	None	8/18/2008 10:30 PM

CSF 2009 Survey (1)

45	No childern	8/18/2008 10:29 PM
46	nothing yet	8/18/2008 10:27 PM
47	not saving	8/18/2008 10:27 PM
48	none, yet, no children	8/18/2008 10:27 PM
49	n/a	8/18/2008 10:25 PM
50	None	8/18/2008 10:23 PM
51	real estate	8/18/2008 10:22 PM
52	trust	8/18/2008 10:19 PM
53	none	8/18/2008 10:17 PM
54	i do not have any youing children	8/18/2008 10:16 PM
55	none	8/18/2008 10:16 PM
56	Roth IRA	8/18/2008 10:11 PM
57	NONE	8/18/2008 10:10 PM
58	Not saving at this time	8/18/2008 10:08 PM
59	None	8/18/2008 10:02 PM
60	N/A	8/18/2008 10:00 PM
61	loans	8/18/2008 9:58 PM
62	NONE	8/18/2008 9:57 PM
63	Why do you assume I have one?	8/18/2008 9:52 PM
64	none	8/18/2008 9:51 PM
65	NA	8/18/2008 9:50 PM
66	none	8/18/2008 9:49 PM
67	none	8/18/2008 9:46 PM
68	None, yet	8/18/2008 9:45 PM
69	None	8/18/2008 9:45 PM
70	none	8/18/2008 9:42 PM
71	no children.	8/18/2008 9:40 PM
72	None	8/18/2008 9:38 PM
73	aa	8/18/2008 9:37 PM
74	N/A	8/18/2008 9:35 PM
75	None yet	8/18/2008 9:34 PM
76	i already said i have no kida	8/18/2008 9:33 PM
77	nothing	8/18/2008 9:32 PM
78	Not applicable	8/18/2008 9:28 PM
79	don't need one	8/18/2008 9:27 PM
80	NA	8/18/2008 9:24 PM
81	fl prepaid college plan	8/18/2008 9:23 PM
82	ba	8/18/2008 9:23 PM
83	don't have children so not saving	8/18/2008 9:23 PM
84	florida prepaid	8/18/2008 9:22 PM
85	None, my children are all grown and married	8/18/2008 9:21 PM

CSF 2009 Survey (1)

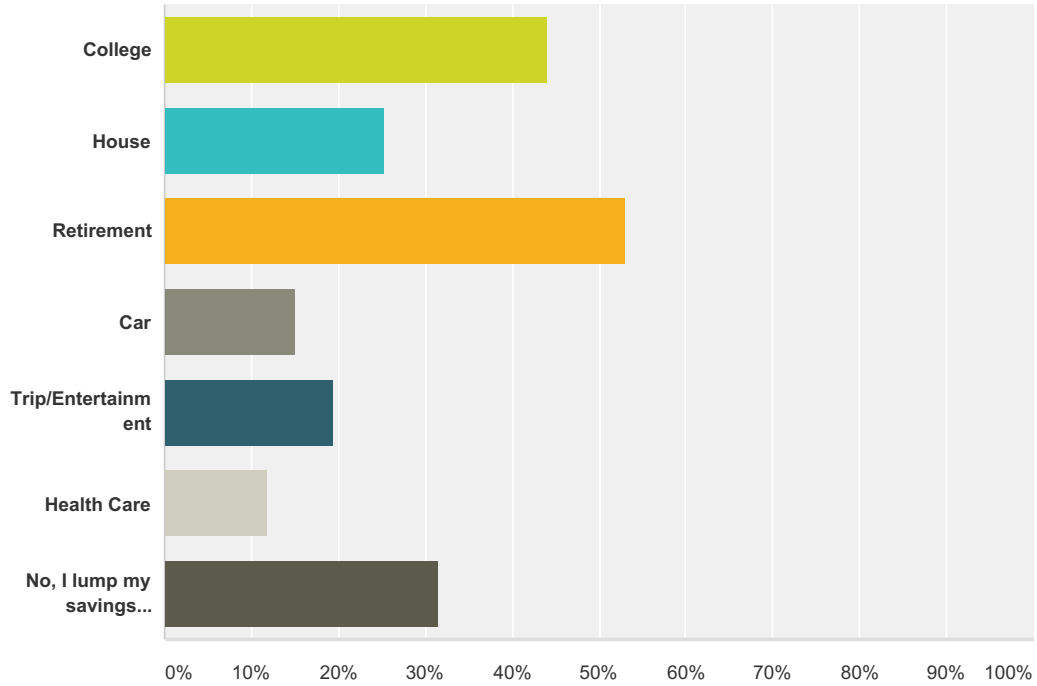
86	na	8/18/2008 9:20 PM
87	real estate?pfd	8/18/2008 9:19 PM
88	Roth IRA	8/18/2008 9:19 PM
89	special fund	8/18/2008 9:17 PM
90	na	8/18/2008 9:11 PM
91	TBills	8/18/2008 9:11 PM
92	no children	8/18/2008 9:09 PM
93	I have no idea	8/18/2008 9:08 PM
94	NA	8/18/2008 9:05 PM
95	state prepaid plan	8/18/2008 9:02 PM
96	na	8/18/2008 9:00 PM
97	Florida college prepaid plan	8/18/2008 8:56 PM
98	none	8/18/2008 8:56 PM
99	Don't have kids	8/18/2008 8:56 PM
100	can you tell that i'm not saving YET?	8/18/2008 8:54 PM
101	none	8/18/2008 8:53 PM
102	none	8/18/2008 8:53 PM
103	none because I do not have any children	8/18/2008 8:52 PM
104	None.	8/18/2008 8:48 PM
105	N/A	8/18/2008 8:41 PM
106	none	8/18/2008 8:41 PM
107	not saving yet	8/18/2008 8:39 PM
108	US Savings Bonds	8/18/2008 8:38 PM
109	not yet saving	8/18/2008 8:37 PM
110	notsaving	8/18/2008 8:37 PM
111	Nothing.	8/18/2008 8:37 PM
112	no children at this time	8/18/2008 8:36 PM
113	None	8/18/2008 8:34 PM
114	none	8/18/2008 8:33 PM
115	None	8/18/2008 8:32 PM
116	my kids have graduated college already	8/18/2008 8:32 PM
117	not applicable	8/18/2008 8:28 PM
118	have not yet started	8/18/2008 8:27 PM
119	NA	8/18/2008 8:27 PM
120	parents	8/18/2008 8:24 PM
121	none	8/18/2008 8:19 PM
122	na	8/18/2008 8:18 PM
123	none	8/18/2008 8:17 PM
124	none	8/18/2008 8:17 PM
125	none	8/18/2008 8:16 PM
126	nothing	8/18/2008 8:07 PM

CSF 2009 Survey (1)

127	None	8/18/2008 8:05 PM
128	none	8/18/2008 8:04 PM
129	none	8/18/2008 8:03 PM
130	none	8/18/2008 8:00 PM
131	Townhouse we rent out	8/18/2008 7:59 PM
132	none	8/18/2008 7:59 PM
133	none	8/18/2008 7:55 PM
134	None	8/18/2008 7:54 PM
135	-	8/18/2008 7:52 PM
136	401k	8/18/2008 7:51 PM
137	none	8/18/2008 7:48 PM
138	grandpas trust fund for both girls	8/18/2008 7:41 PM

**Q22 When you think of savings, do you think of a specific goal? (Check all specific goals that apply)**

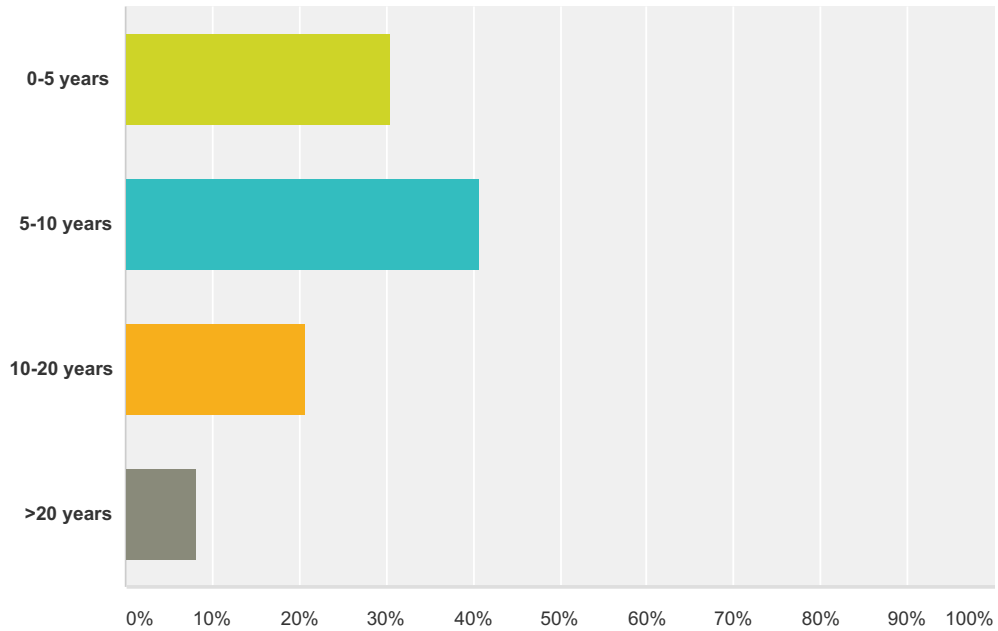
Answered: 817 Skipped: 68



Answer Choices	Responses	
College	44.06%	360
House	25.34%	207
Retirement	53.00%	433
Car	15.06%	123
Trip/Entertainment	19.46%	159
Health Care	12.00%	98
No, I lump my savings together	31.46%	257
<b>Total Respondents: 817</b>		

### Q23 How long do you anticipate it will take you or your child to pay off the average college tuition and costs funded through loans?

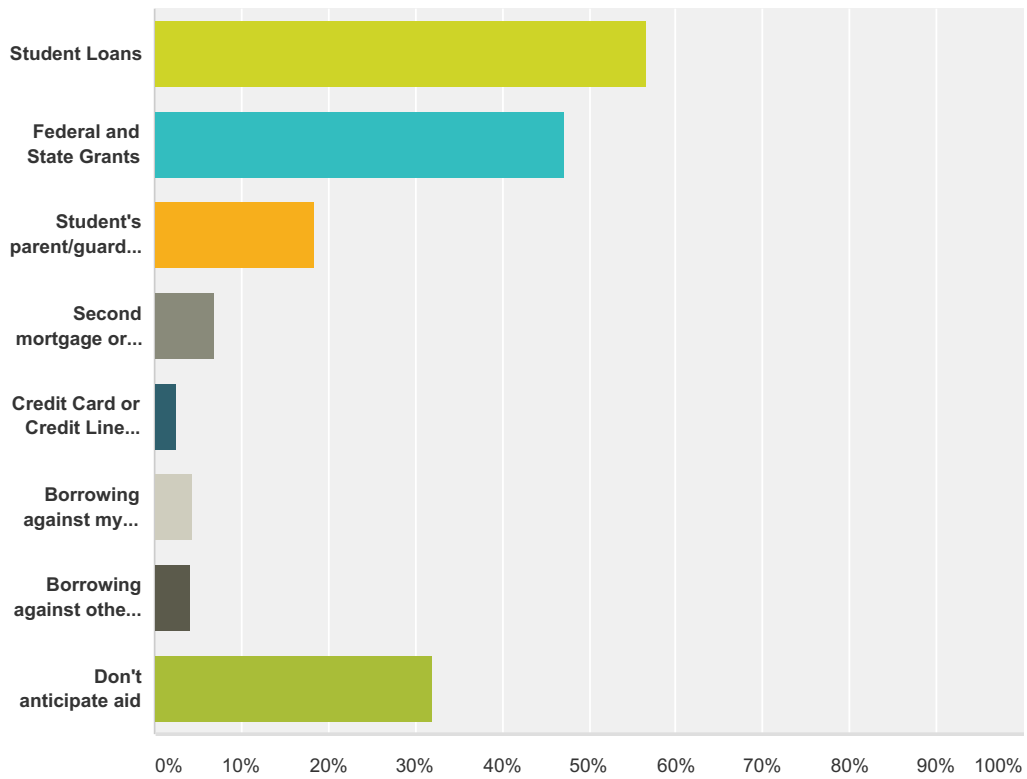
Answered: 811 Skipped: 74



Answer Choices	Responses
0-5 years	30.46% 247
5-10 years	40.81% 331
10-20 years	20.59% 167
>20 years	8.14% 66
<b>Total</b>	<b>811</b>

### Q24 What kinds of aid do you anticipate getting? (Check all that apply)

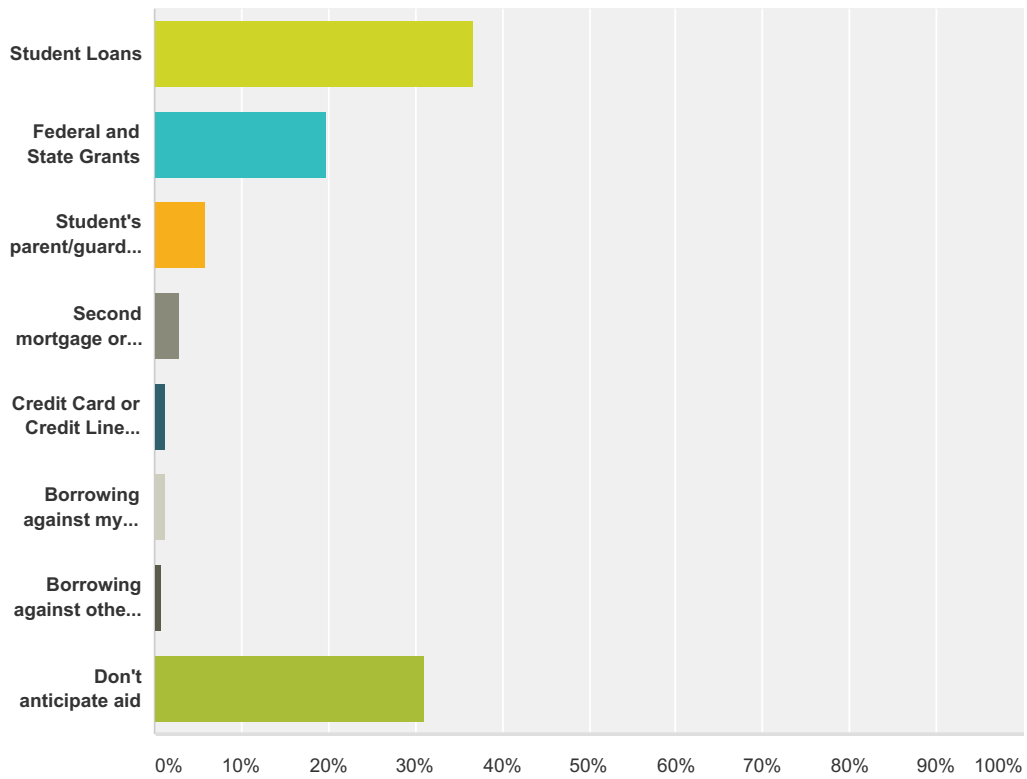
Answered: 810 Skipped: 75



Answer Choices	Responses
Student Loans	56.54% 458
Federal and State Grants	47.28% 383
Student's parent/guardian taking a loan	18.27% 148
Second mortgage or Home Equity Loan	6.91% 56
Credit Card or Credit Line cash advance	2.59% 21
Borrowing against my Retirement Account	4.44% 36
Borrowing against other investments	4.07% 33
Don't anticipate aid	31.85% 258
<b>Total Respondents: 810</b>	

### Q25 What do you anticipate will be your number one aid source? (Check one)

Answered: 811 Skipped: 74

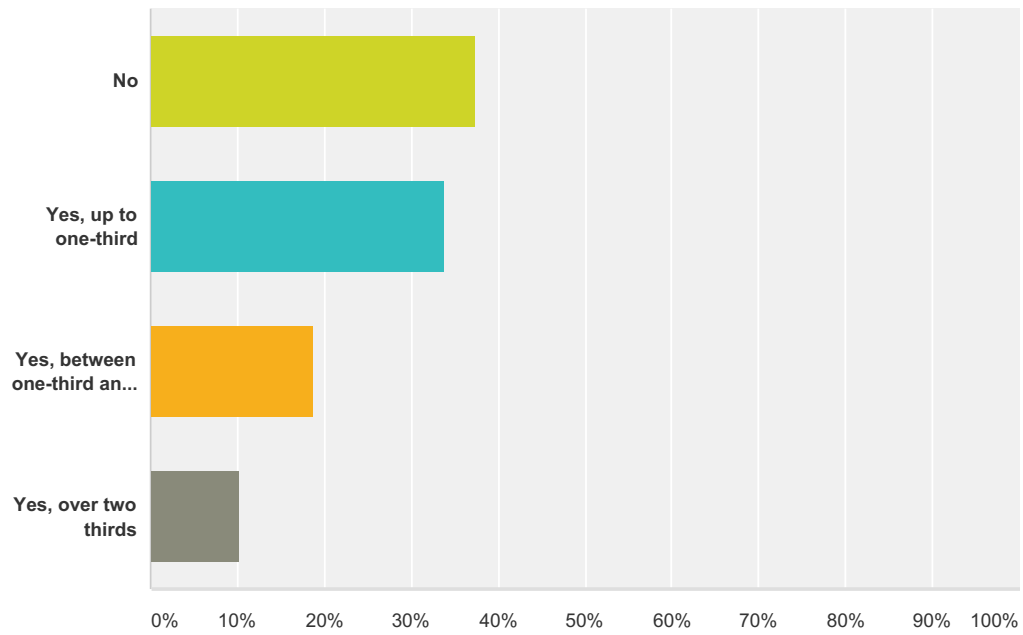


Answer Choices	Responses	
Student Loans	36.74%	298
Federal and State Grants	19.85%	161
Student's parent/guardian taking a loan	5.80%	47
Second mortgage or Home Equity Loan	2.96%	24
Credit Card or Credit Line cash advance	1.36%	11
Borrowing against my Retirement Account	1.36%	11
Borrowing against other investments	0.86%	7
Don't anticipate aid	31.07%	252
<b>Total</b>		<b>811</b>



### Q26 Will your child/children shoulder some of the debt? (Check one)

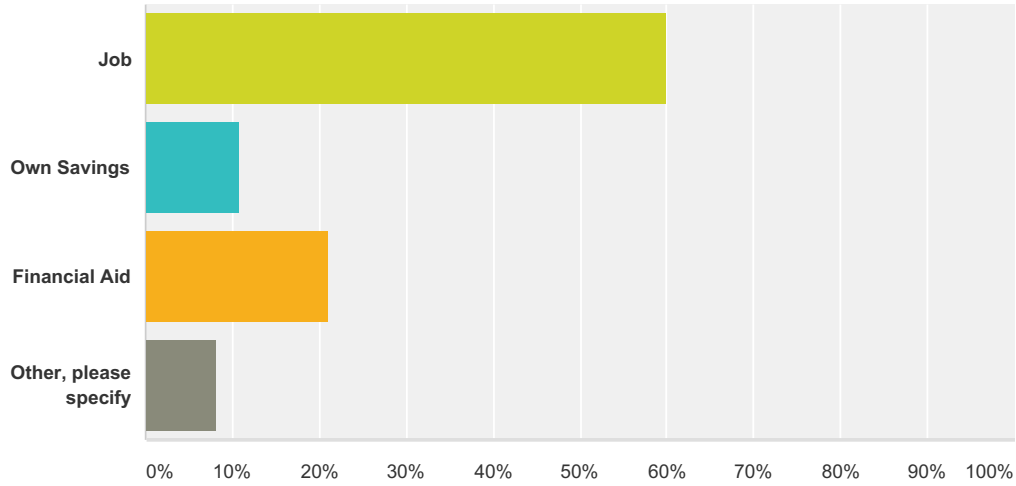
Answered: 796 Skipped: 89



Answer Choices	Responses
No	37.31% 297
Yes, up to one-third	33.79% 269
Yes, between one-third and two-thirds	18.72% 149
Yes, over two thirds	10.18% 81
<b>Total</b>	<b>796</b>

### Q27 Are there other ways your child/children will contribute to college costs?

Answered: 795 Skipped: 90



Answer Choices	Responses
Job	59.87% 476
Own Savings	10.94% 87
Financial Aid	21.13% 168
Other, please specify	8.05% 64
<b>Total</b>	<b>795</b>

#	Other, please specify	Date
1	nothing	8/19/2008 12:47 AM
2	Scholarships	8/19/2008 12:41 AM
3	scholarships	8/19/2008 12:37 AM
4	hopefully sports scholarship	8/19/2008 12:18 AM
5	scholarships	8/19/2008 12:09 AM
6	sdf	8/19/2008 12:02 AM
7	All of the above	8/18/2008 11:54 PM
8	GRAND PARENTS	8/18/2008 11:53 PM
9	none	8/18/2008 11:51 PM
10	none	8/18/2008 11:50 PM
11	na	8/18/2008 11:47 PM
12	nothing	8/18/2008 11:47 PM
13	not applicable	8/18/2008 11:45 PM
14	Scholarships	8/18/2008 11:42 PM

CSF 2009 Survey (1)

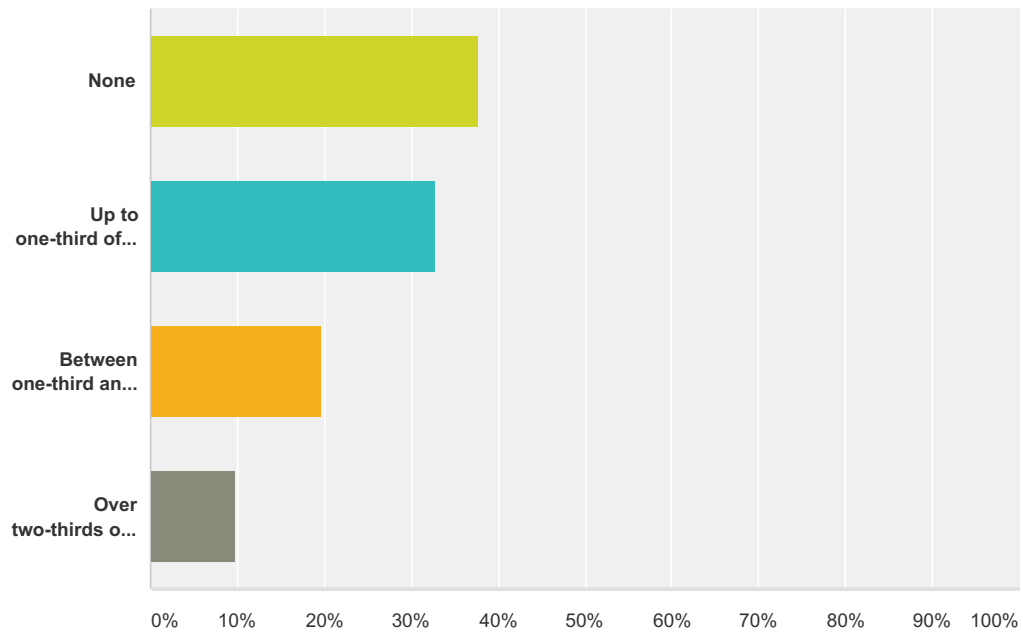
15	None	8/18/2008 11:37 PM
16	we own real estate in the bahamas that could be so	8/18/2008 11:36 PM
17	Scholarships	8/18/2008 11:33 PM
18	Active military duty	8/18/2008 11:32 PM
19	scholarships	8/18/2008 11:32 PM
20	none	8/18/2008 11:29 PM
21	I have no kids to go to college	8/18/2008 11:26 PM
22	marry into money	8/18/2008 11:11 PM
23	na	8/18/2008 11:08 PM
24	na	8/18/2008 11:04 PM
25	none	8/18/2008 10:57 PM
26	n/a	8/18/2008 10:45 PM
27	my 2 in law & grad school have pt jobs for xtra \$\$	8/18/2008 10:35 PM
28	scholarship	8/18/2008 10:18 PM
29	Both child's savings AND financial aid	8/18/2008 10:17 PM
30	i do not have any young children	8/18/2008 10:16 PM
31	no	8/18/2008 10:15 PM
32	not applicable	8/18/2008 10:10 PM
33	N/A	8/18/2008 10:00 PM
34	Scholarships	8/18/2008 9:57 PM
35	scholarships	8/18/2008 9:53 PM
36	none	8/18/2008 9:51 PM
37	NA	8/18/2008 9:50 PM
38	magic	8/18/2008 9:42 PM
39	None	8/18/2008 9:38 PM
40	N/A	8/18/2008 9:35 PM
41	n/a	8/18/2008 9:35 PM
42	all of the above	8/18/2008 9:34 PM
43	this is so stupid////no kids	8/18/2008 9:33 PM
44	will be completely paid for if they wish to go	8/18/2008 9:27 PM
45	no children	8/18/2008 9:27 PM
46	na	8/18/2008 9:23 PM
47	scholarship	8/18/2008 9:23 PM
48	Scholarships	8/18/2008 9:22 PM
49	All my children are grown and married	8/18/2008 9:21 PM
50	no children	8/18/2008 9:09 PM
51	no	8/18/2008 9:08 PM
52	Scholarships	8/18/2008 9:07 PM
53	not sure yet	8/18/2008 9:02 PM
54	job and financial aid	8/18/2008 8:57 PM
55	Don't have kids	8/18/2008 8:56 PM

### CSF 2009 Survey (1)

56	none because I do not have any children	8/18/2008 8:52 PM
57	N/A	8/18/2008 8:48 PM
58	Scholarships	8/18/2008 8:45 PM
59	have no clue	8/18/2008 8:37 PM
60	Still don't have any children	8/18/2008 8:37 PM
61	Hopefully a scholarship	8/18/2008 8:19 PM
62	is not going to college	8/18/2008 8:19 PM
63	not sure	8/18/2008 8:07 PM
64	2 year scholarship in hand	8/18/2008 7:58 PM

### Q28 How much financial aid do you anticipate receiving?

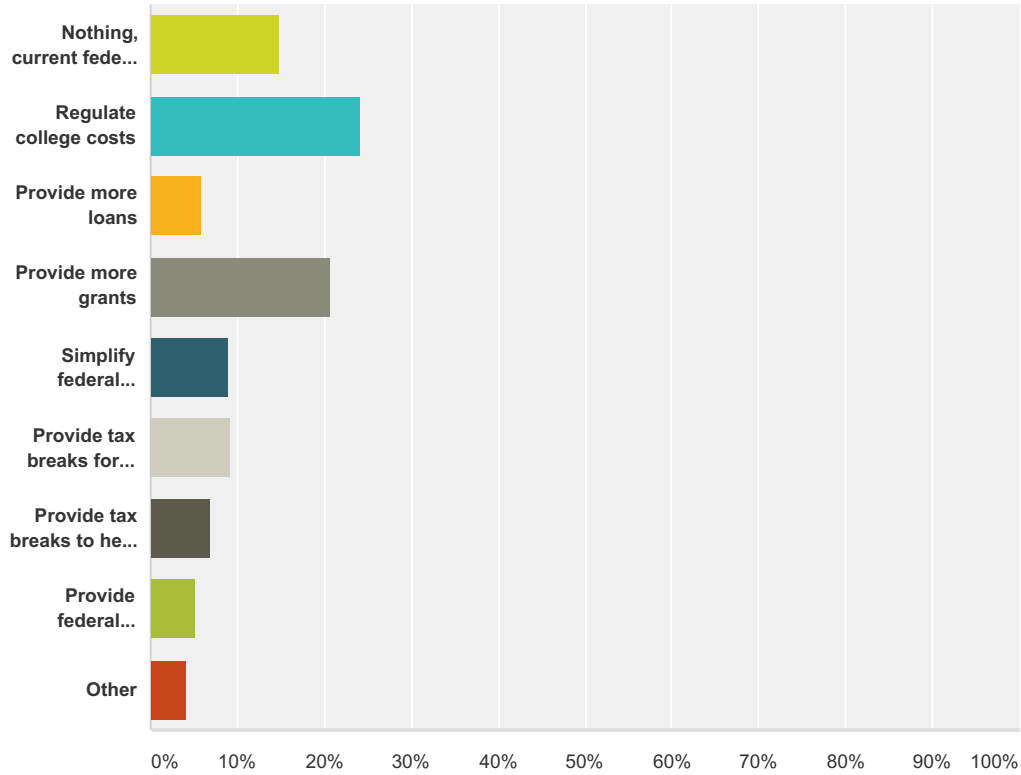
Answered: 813 Skipped: 72



Answer Choices	Responses
None	37.76% 307
Up to one-third of college costs	32.72% 266
Between one-third and two-thirds of college costs	19.68% 160
Over two-thirds of college costs	9.84% 80
<b>Total</b>	<b>813</b>

### Q29 What should the next President and Congress do to help families with college costs? (Check One)

Answered: 801 Skipped: 84



Answer Choices	Responses
Nothing, current federal financial aid and tax breaks for college are enough	14.73% 118
Regulate college costs	24.22% 194
Provide more loans	5.87% 47
Provide more grants	20.72% 166
Simplify federal financial aid process	8.99% 72
Provide tax breaks for employers to help their employees/families save for college	9.11% 73
Provide tax breaks to help lower-income families save for college	6.99% 56
Provide federal government seed money for college savings accounts for newborns	5.24% 42
Other	4.12% 33
<b>Total</b>	<b>801</b>

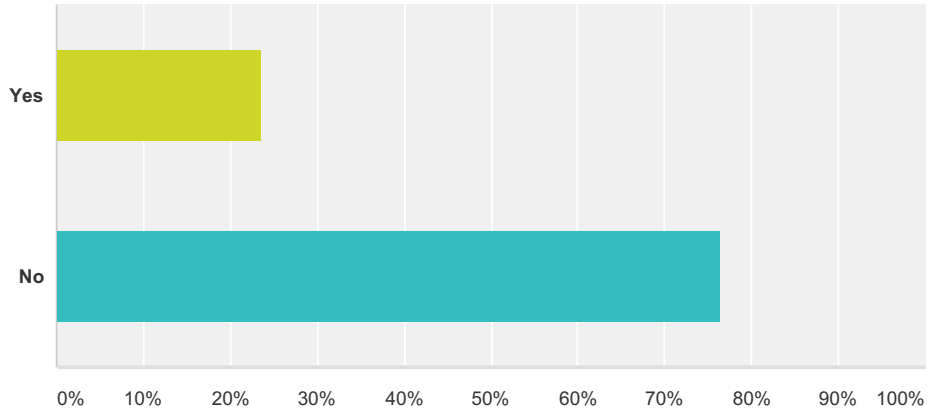
#	Other	Date
1	lower the price's	8/18/2008 11:29 PM
2	all the above	8/18/2008 11:25 PM

## CSF 2009 Survey (1)

3	na	8/18/2008 11:19 PM
4	they won't do anything--congress and house might	8/18/2008 11:12 PM
5	Open federally funded colleges with free enrollmen	8/18/2008 11:11 PM
6	Leave me alone.	8/18/2008 11:08 PM
7	let kids be indendent students when paying on own	8/18/2008 10:46 PM
8	the 3 preceeding "other" would be helpful	8/18/2008 10:35 PM
9	Get out of the Public shool business	8/18/2008 10:30 PM
10	Health Insurance, Continued college education	8/18/2008 10:03 PM
11	Aggressively pursue defaulted student loans	8/18/2008 9:57 PM
12	Require endowment funds be used to help students	8/18/2008 9:47 PM
13	higher tax breaks for student loan holders	8/18/2008 9:39 PM
14	I don't know	8/18/2008 9:28 PM
15	stop inflation-gas, food, etc	8/18/2008 9:22 PM
16	no children	8/18/2008 9:09 PM
17	NOTHING MORE & LESS THAN CURRENT!	8/18/2008 9:07 PM
18	Provide more scholarships for Caucasians!	8/18/2008 8:57 PM
19	Don't have kids	8/18/2008 8:56 PM
20	government shouldn't pay anything	8/18/2008 8:54 PM
21	stop wasting money in Iraq and fix education here	8/18/2008 8:52 PM
22	Federal tax free savings plans/use of Roth IRA	8/18/2008 8:51 PM
23	The Fed. Gvrmt. should do many of what you stated.	8/18/2008 8:45 PM
24	reduce aid to lower application levels and thus co	8/18/2008 8:45 PM
25	reduce government involvement; no need for it	8/18/2008 8:41 PM
26	?	8/18/2008 8:37 PM
27	make associate degrees replace high school diploma	8/18/2008 8:37 PM
28	Pay every child to go to college through a fund	8/18/2008 8:33 PM
29	Program to help moderate income families	8/18/2008 8:17 PM
30	Tax breaks on education \$ for all families	8/18/2008 8:12 PM
31	don't know	8/18/2008 8:07 PM
32	have no idea	8/18/2008 8:04 PM
33	all of the above	8/18/2008 7:59 PM

**Q30 Do you currently have an automatic monthly savings plan set up for college savings?**

Answered: 835 Skipped: 50

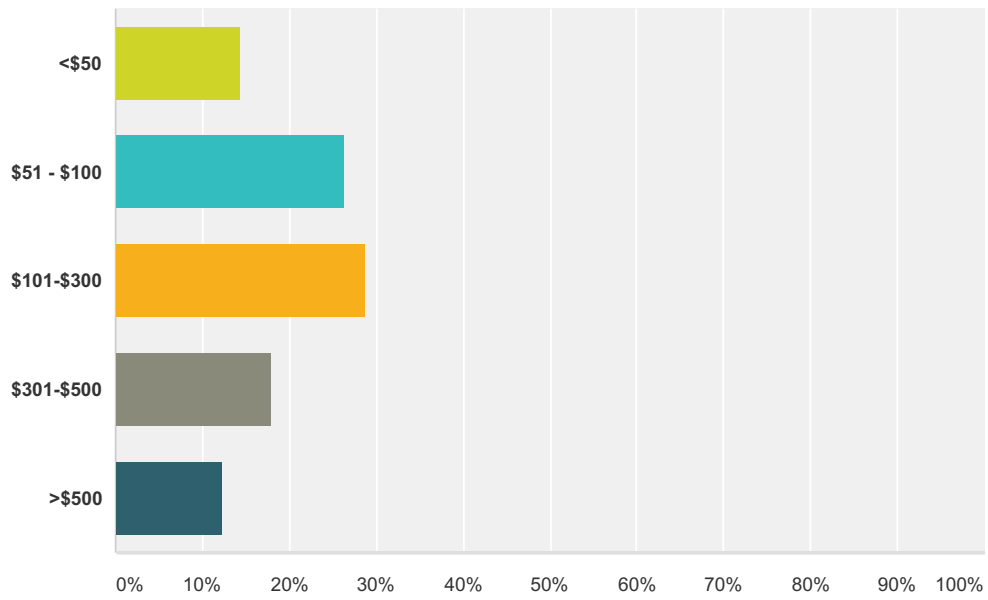


Answer Choices	Responses	
Yes	23.59%	197
No	76.41%	638
<b>Total</b>		<b>835</b>



### Q31 If yes, how much do you save monthly?

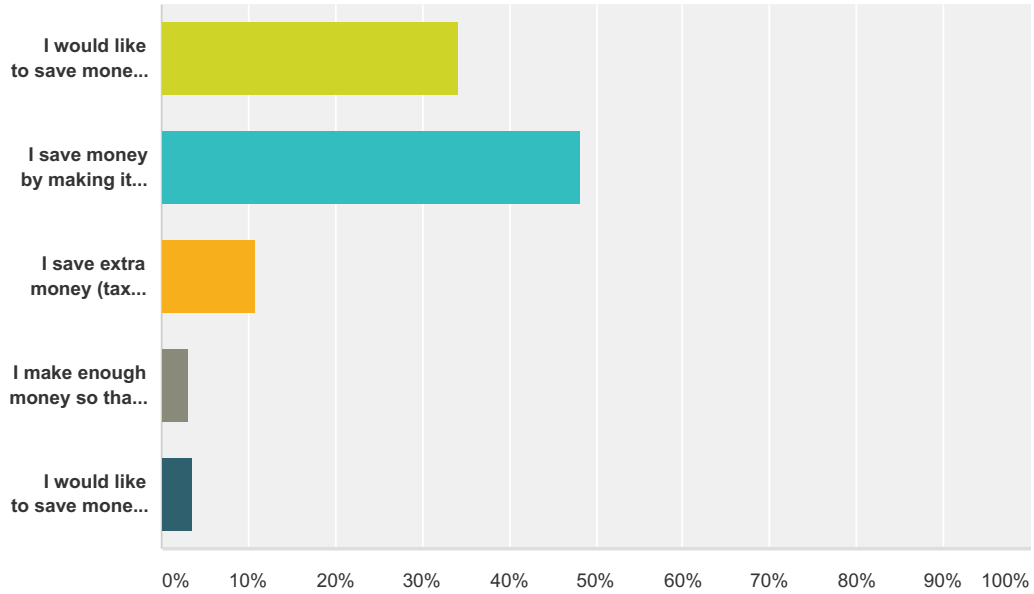
Answered: 194 Skipped: 691



Answer Choices	Responses	
<\$50	14.43%	28
\$51 - \$100	26.29%	51
\$101-\$300	28.87%	56
\$301-\$500	18.04%	35
>\$500	12.37%	24
<b>Total</b>		<b>194</b>

### Q32 Which of the following statements best summarizes your approach to saving money?

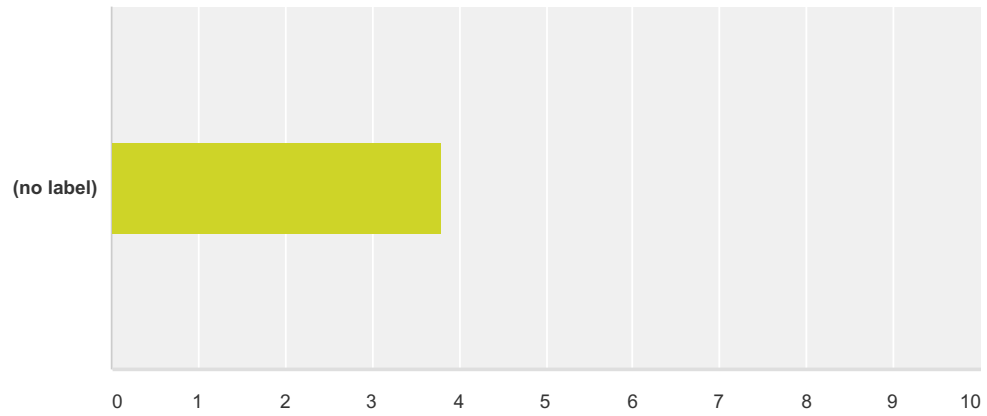
Answered: 786 Skipped: 99



Answer Choices	Responses
I would like to save money, but I never seem to have enough money left after my other expenses to make it worthwhile.	34.22% 269
I save money by making it a regular part of my budget.	48.22% 379
I save extra money (tax refunds, gifts, rebates, overtime pay), but don't save out of my regular income.	10.94% 86
I make enough money so that I don't need to worry about saving.	3.05% 24
I would like to save money, but I never seem to have enough time to set up an account.	3.56% 28
<b>Total</b>	<b>786</b>

### Q33 How painful is it for you to save money?

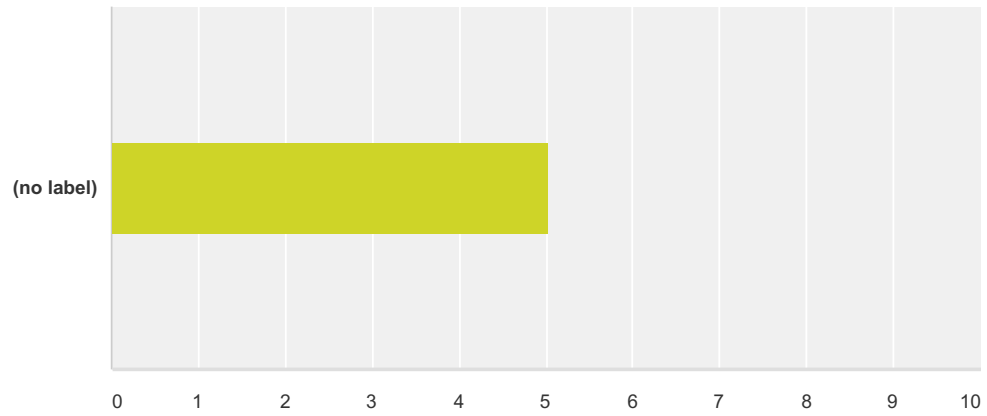
Answered: 792 Skipped: 93



	Not at all painful	2	3	4	5	6	Very painful	Total	Weighted Average
(no label)	15.78% 125	14.52% 115	15.15% 120	17.42% 138	14.39% 114	9.60% 76	13.13% 104	792	3.81

### Q34 Which of the following descriptions fits you better?

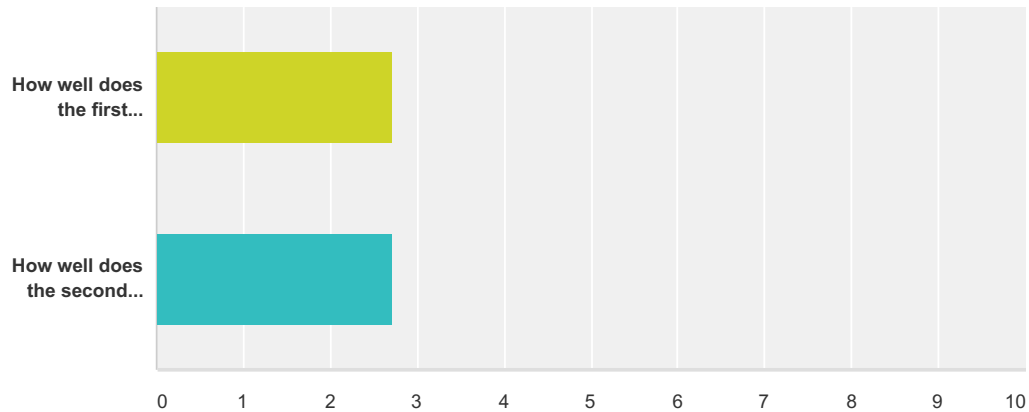
Answered: 787 Skipped: 98



	Tightwad (Difficulty Spending Money)	2	3	4	About the same or neither	6	7	8	9	Spendthrift (Difficulty Controlling Spending)	Total	Weighted Average
(no label)	3.81% 30	4.70% 37	11.18% 88	12.58% 99	37.74% 297	10.17% 80	9.28% 73	6.10% 48	1.65% 13	2.80% 22	787	5.03

**Q35 Some people have trouble limiting their spending: they often spend money—for example on clothes, meals, vacations, phone calls—when they would do better not to. Other people have trouble spending money. Perhaps because spending money makes them anxious, they often don't spend money on things they should spend it on.**

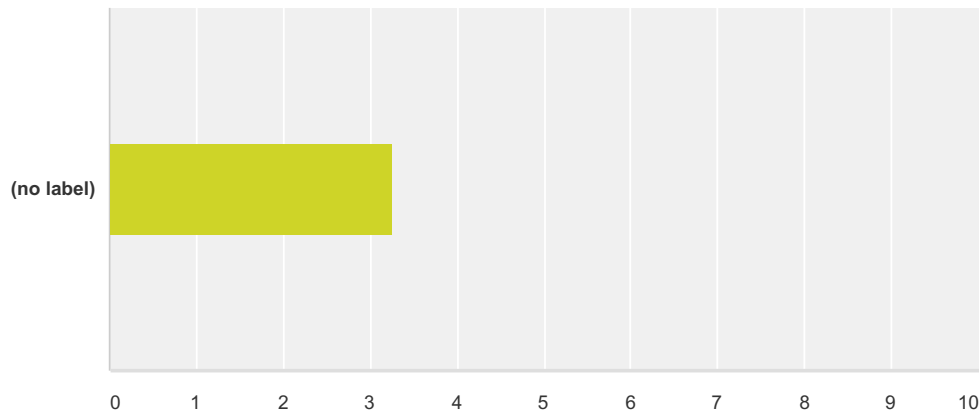
Answered: 790 Skipped: 95



	Never	Rarely	Sometimes	Often	Always	Total	Weighted Average
How well does the first description fit you? That is, do you have trouble limiting your spending?	8.88% 70	28.93% 228	47.59% 375	11.68% 92	2.92% 23	788	2.71
How well does the second description fit you? That is, do you have trouble spending money?	10.19% 80	25.73% 202	47.90% 376	13.76% 108	2.42% 19	785	2.72

**Q36** Following is a scenario describing the behavior of two shoppers. After reading about each shopper, please answer the question that follows. **Mr. A** is accompanying a good friend who is on a shopping spree at a local mall. When they enter a large department store, Mr. A sees that the store has a “one-day-only-sale” where everything is priced 10-60% off. He realizes he doesn’t need anything, yet can’t resist and ends up spending almost \$100 on stuff. **Mr. B** is accompanying a good friend who is on a shopping spree at a local mall. When they enter a large department store, Mr. B sees that the store has a “one-day-only-sale” where everything is priced 10-60% off. He figures he can get great deals on many items that he needs, yet the thought of spending the money keeps him from buying the stuff. In terms of your own behavior, who are you more similar to, Mr. A or Mr. B?

Answered: 784 Skipped: 101



	Mr. A	2	About the same or neither	4	Mr. B	Total	Weighted Average
(no label)	5.99%	14.03%	41.07%	26.28%	12.63%	784	3.26
	47	110	322	206	99		