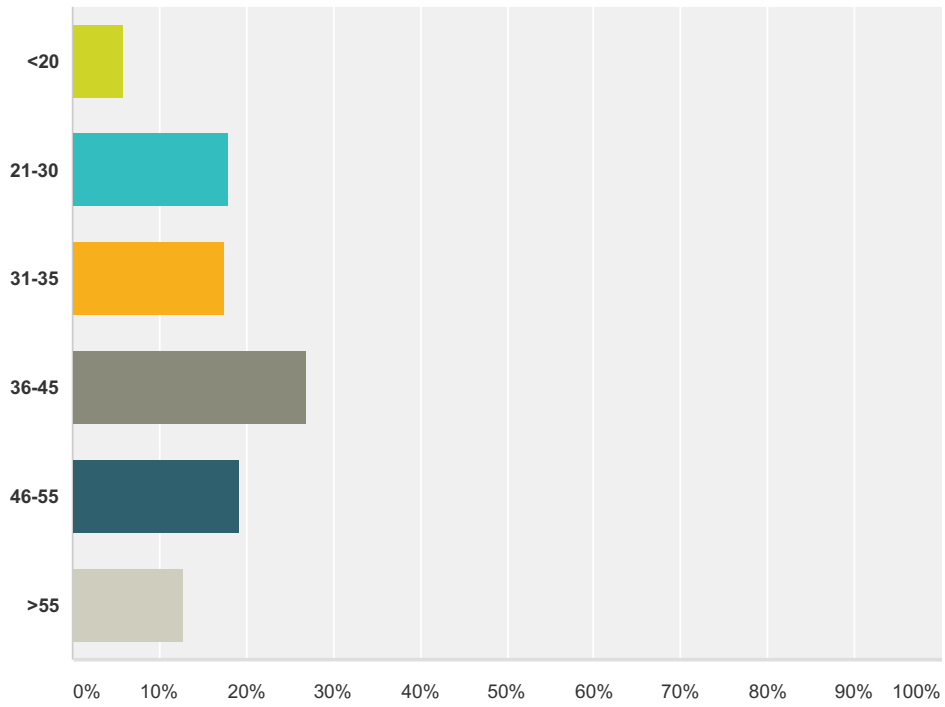


Q1 How old are you?

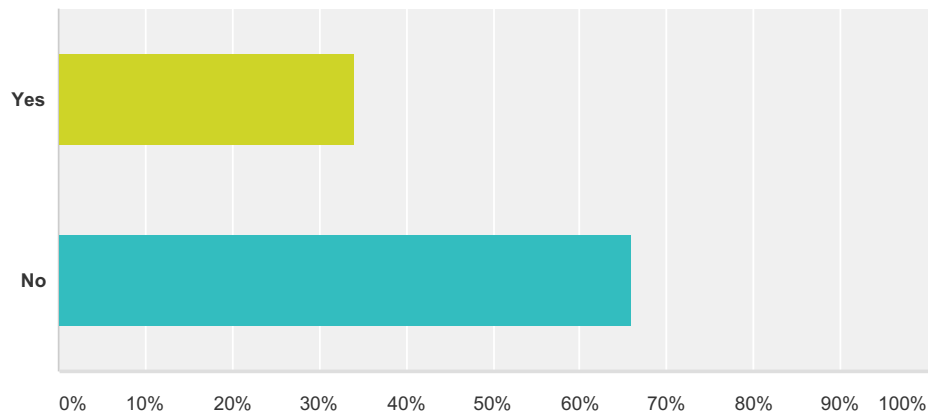
Answered: 853 Skipped: 0



Answer Choices	Responses
<20	5.74% 49
21-30	17.94% 153
31-35	17.58% 150
36-45	26.85% 229
46-55	19.23% 164
>55	12.66% 108
Total	853

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

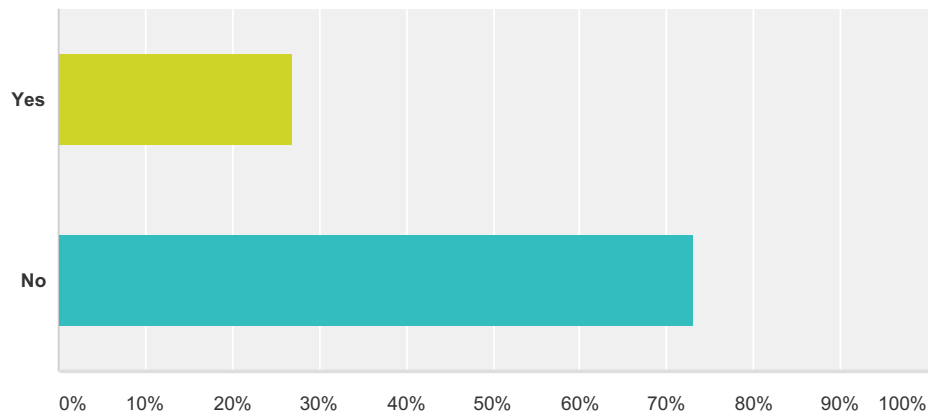
Answered: 849 Skipped: 4



Answer Choices	Responses	
Yes	34.04%	289
No	65.96%	560
Total		849

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

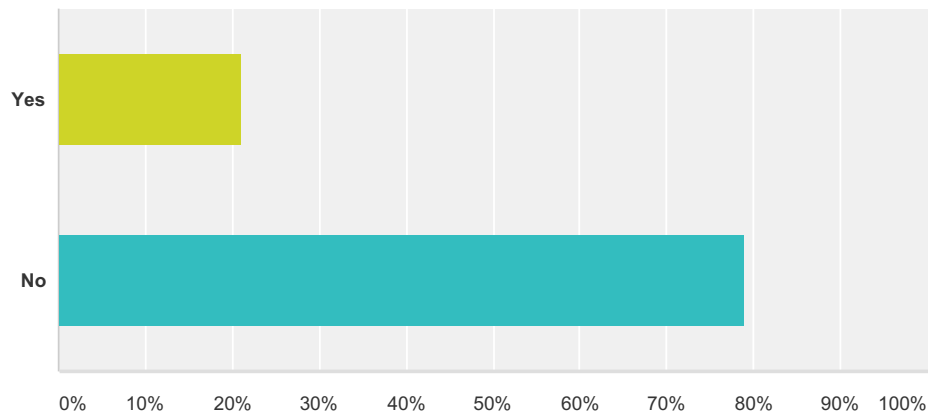
Answered: 842 Skipped: 11



Answer Choices	Responses
Yes	26.84% 226
No	73.16% 616
Total	842

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

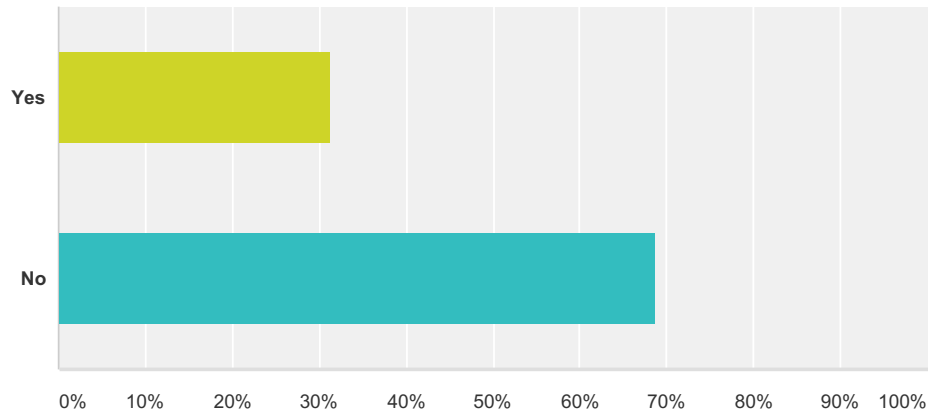
Answered: 841 Skipped: 12



Answer Choices	Responses
Yes	21.05% 177
No	78.95% 664
Total	841

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

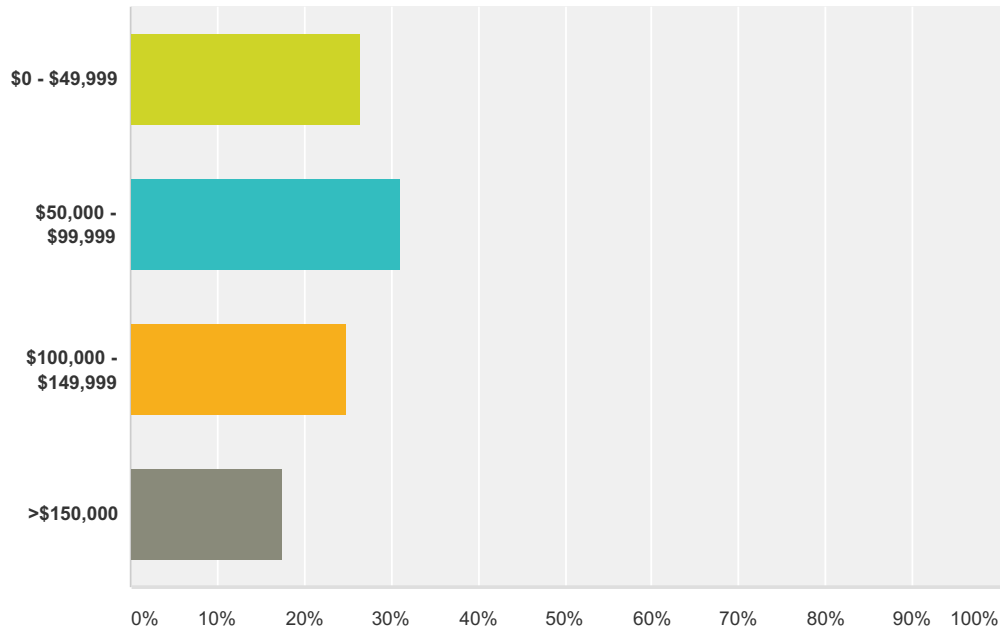
Answered: 834 Skipped: 19



Answer Choices	Responses	
Yes	31.29%	261
No	68.71%	573
Total		834

Q6 What is your annual household income?

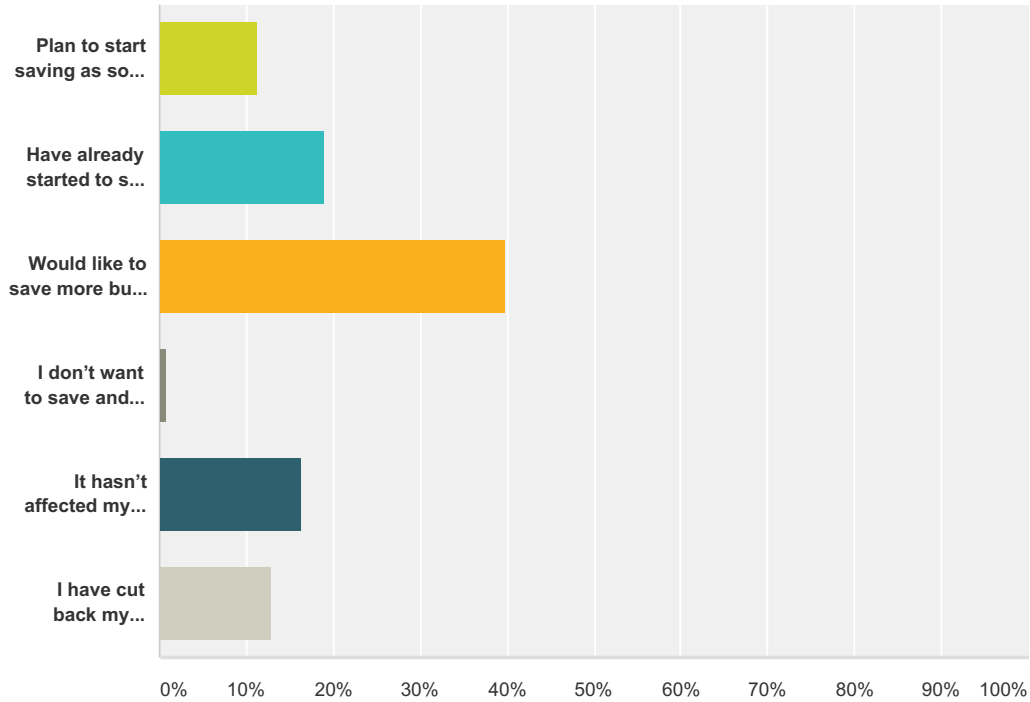
Answered: 842 Skipped: 11



Answer Choices	Responses	
\$0 - \$49,999	26.48%	223
\$50,000 - \$99,999	31.12%	262
\$100,000 - \$149,999	24.82%	209
>\$150,000	17.58%	148
Total		842

Q7 How has the economic recession affected your attitude and behavior toward saving in general?

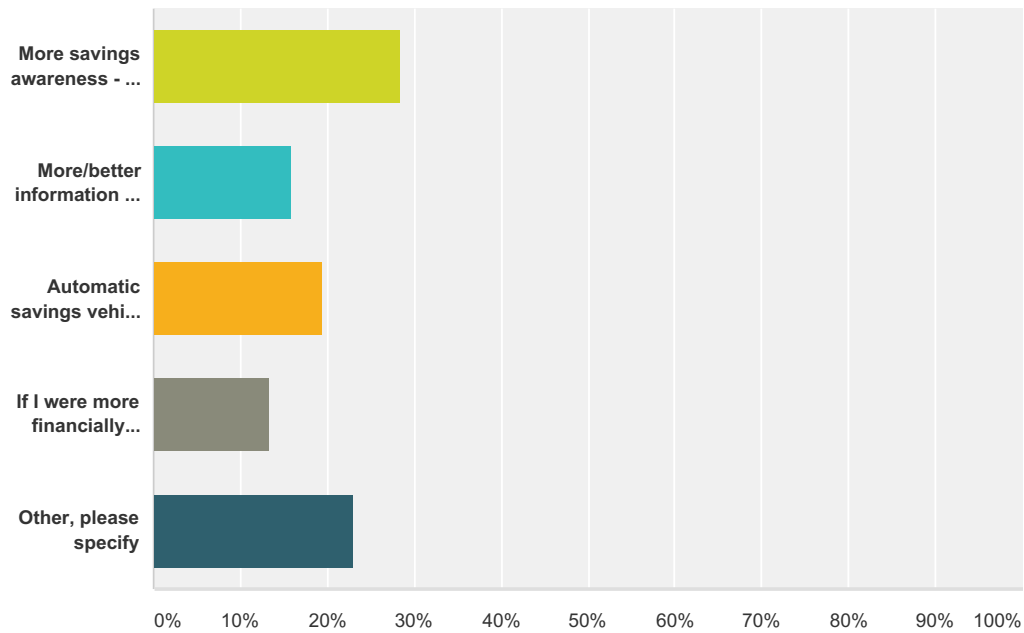
Answered: 840 Skipped: 13



Answer Choices	Responses
Plan to start saving as soon as it's economically feasible	11.31% 95
Have already started to save more than before	18.93% 159
Would like to save more but can't	39.88% 335
I don't want to save and won't	0.83% 7
It hasn't affected my attitude or behavior	16.19% 136
I have cut back my discretionary spending	12.86% 108
Total	840

Q8 What would make it easier for you to save?

Answered: 853 Skipped: 0



Answer Choices	Responses
More savings awareness - our society is too revolved around spending	28.49% 243
More/better information on savings vehicles	15.83% 135
Automatic savings vehicle - so I don't have to think about it	19.46% 166
If I were more financially literate, i.e. knowledgeable about budgeting, managing money and investments	13.36% 114
Other, please specify	22.86% 195
Total	853

#	Other, please specify	Date
1	if I earned LOTS of money	7/28/2010 7:58 AM
2	None	7/28/2010 5:51 AM
3	Be employed and have money coming in	7/28/2010 3:34 AM
4	more money or lower mortgage payment	7/28/2010 2:06 AM
5	more money	7/28/2010 1:50 AM
6	more money	7/28/2010 1:38 AM
7	husband had a job	7/28/2010 1:22 AM
8	More money	7/27/2010 11:34 PM
9	if I had more money available to me so I could save it	7/27/2010 10:16 PM
10	lower prices	7/27/2010 10:11 PM
11	Need to make more money	7/27/2010 9:56 PM

CSF 2010-11 State of College Savings Survey

12	making more money	7/27/2010 9:32 PM
13	don't know	7/27/2010 9:22 PM
14	more money	7/27/2010 8:57 PM
15	higher income - \$1300 gross/month for fam of 3 doesn't go very far	7/27/2010 8:57 PM
16	MORE INCOME	7/27/2010 8:48 PM
17	Extra money... everything goes to bills and taking care of the family's needs.	7/27/2010 8:40 PM
18	Higher income	7/27/2010 7:49 PM
19	dont have an income	7/27/2010 6:43 PM
20	none	7/27/2010 6:25 PM
21	i DO SAVE	7/27/2010 6:22 PM
22	making more money	7/27/2010 5:43 PM
23	more income	7/27/2010 4:49 PM
24	made enough \$ to save	7/27/2010 4:30 PM
25	more money coming in	7/27/2010 4:17 PM
26	A raise in salary - I have taken increase from raises and diverted them to savings (401K) but no raise - no increase in savings deferrals	7/27/2010 4:13 PM
27	..	7/27/2010 3:48 PM
28	Have more money available!	7/27/2010 3:32 PM
29	We save enough already, and i cut coupons and try to find things on sale as much as possible	7/27/2010 3:14 PM
30	All money goes to pay bills	7/27/2010 2:53 PM
31	less taxes taken from income	7/27/2010 2:43 PM
32	make more money	7/27/2010 2:39 PM
33	Having more money to save	7/27/2010 2:18 PM
34	need more income	7/27/2010 2:18 PM
35	Lower taxes	7/27/2010 2:02 PM
36	better economy	7/27/2010 2:00 PM
37	Better Economy	7/27/2010 1:51 PM
38	More money	7/27/2010 1:51 PM
39	had more money	7/27/2010 1:48 PM
40	earning more money	7/27/2010 1:41 PM
41	lower living expenses; raise income	7/27/2010 1:29 PM
42	if i got a raise	7/27/2010 1:07 PM
43	More income	7/27/2010 1:04 PM
44	more income	7/27/2010 1:03 PM
45	increased income	7/27/2010 1:03 PM
46	more income	7/27/2010 12:54 PM
47	Paying off my bills	7/27/2010 12:45 PM
48	if the over all expences were lower	7/27/2010 12:43 PM
49	better financial situation	7/27/2010 12:32 PM
50	having an income	7/27/2010 11:58 AM
51	Having more income, or lower prices	7/27/2010 11:58 AM

CSF 2010-11 State of College Savings Survey

52	lower prices on groceries	7/27/2010 11:49 AM
53	More income and lower bills	7/27/2010 11:45 AM
54	more money	7/27/2010 11:38 AM
55	less bills to pay	7/27/2010 11:29 AM
56	Less bills	7/27/2010 11:14 AM
57	More pay.	7/27/2010 11:01 AM
58	if i made more money	7/27/2010 10:53 AM
59	make what I used too	7/27/2010 10:45 AM
60	more income	7/27/2010 10:36 AM
61	more income.it takes all I have to pay my basic bills	7/27/2010 10:33 AM
62	If I werent married	7/27/2010 10:30 AM
63	if i didn't have so many bills	7/27/2010 10:22 AM
64	Nothing	7/27/2010 10:12 AM
65	having a job	7/27/2010 10:11 AM
66	i already save a significant portion of my salary	7/27/2010 10:09 AM
67	had a job	7/27/2010 10:05 AM
68	nothing	7/27/2010 10:03 AM
69	na	7/27/2010 9:56 AM
70	more money	7/27/2010 9:51 AM
71	less bills	7/27/2010 9:25 AM
72	pay off bills	7/27/2010 9:16 AM
73	more income	7/27/2010 9:11 AM
74	If I made more money	7/27/2010 7:51 AM
75	if I had something to save	7/27/2010 7:44 AM
76	having a job	7/27/2010 7:04 AM
77	If I wasn't low income it would help.	7/27/2010 3:10 AM
78	more money	7/27/2010 2:21 AM
79	More income, less expenses	7/27/2010 2:21 AM
80	Less interest on debt already owed	7/27/2010 2:15 AM
81	na	7/27/2010 1:45 AM
82	increased income	7/27/2010 1:38 AM
83	more money	7/27/2010 1:35 AM
84	If I had any spare funds	7/27/2010 1:27 AM
85	A big raise for my husband	7/27/2010 1:25 AM
86	nothing	7/27/2010 1:13 AM
87	If I made more money	7/27/2010 1:03 AM
88	actually having money to be able to save it	7/27/2010 12:49 AM
89	n/a	7/27/2010 12:47 AM
90	more money	7/27/2010 12:41 AM
91	Less state, local, federal taxes and state fees	7/27/2010 12:35 AM
92	lower taxes	7/27/2010 12:06 AM

CSF 2010-11 State of College Savings Survey

93	made more money	7/26/2010 11:59 PM
94	get a second job(took a large paycut in current job.)	7/26/2010 11:56 PM
95	greater income	7/26/2010 11:46 PM
96	better economy	7/26/2010 11:40 PM
97	everyday expenses must come first	7/26/2010 11:35 PM
98	Stop mandatory pay cuts	7/26/2010 11:35 PM
99	Making more money.	7/26/2010 11:30 PM
100	if I was not underemployed right now	7/26/2010 11:27 PM
101	make more money	7/26/2010 11:24 PM
102	I need to make more money	7/26/2010 11:24 PM
103	more income	7/26/2010 11:23 PM
104	After I pay off my credit cards	7/26/2010 11:21 PM
105	a job	7/26/2010 11:21 PM
106	NA	7/26/2010 11:20 PM
107	More income	7/26/2010 11:03 PM
108	A steady income	7/26/2010 11:01 PM
109	less taxes	7/26/2010 10:59 PM
110	Higher Yields and lower taxes	7/26/2010 10:58 PM
111	more income	7/26/2010 10:49 PM
112	Lower prices on everything - higher salaries	7/26/2010 10:49 PM
113	Improved economy	7/26/2010 10:48 PM
114	if i didnt live pay check to pay check	7/26/2010 10:48 PM
115	nothing	7/26/2010 10:44 PM
116	more money	7/26/2010 10:39 PM
117	More money	7/26/2010 10:35 PM
118	I'm already saving ~20% of income, but have kids approaching college age and may not have enough saved for that	7/26/2010 10:31 PM
119	Larger income	7/26/2010 10:26 PM
120	if I had the money to save	7/26/2010 10:25 PM
121	none, already do well	7/26/2010 10:24 PM
122	more money	7/26/2010 10:14 PM
123	have no problem saving	7/26/2010 10:10 PM
124	More money	7/26/2010 10:09 PM
125	If I was able to sell my Townhouse	7/26/2010 10:09 PM
126	get rid of the IRS	7/26/2010 10:05 PM
127	if we had fewer or lower bills	7/26/2010 10:05 PM
128	lower prices	7/26/2010 10:00 PM
129	more money	7/26/2010 9:55 PM
130	Budget Plan?	7/26/2010 9:54 PM
131	if my expenses didn't keep going up and my income not going up i could save	7/26/2010 9:54 PM
132	if i could make more money	7/26/2010 9:45 PM
133	if i had more monty	7/26/2010 9:43 PM

CSF 2010-11 State of College Savings Survey

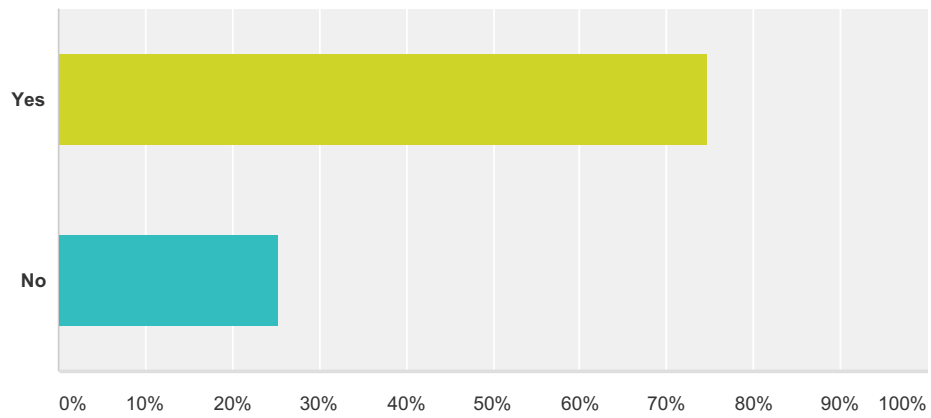
134	More money	7/26/2010 9:42 PM
135	if i made more money	7/26/2010 9:41 PM
136	lower taxes	7/26/2010 9:40 PM
137	nothing	7/26/2010 9:38 PM
138	Better interest rates	7/26/2010 9:35 PM
139	Higher income	7/26/2010 9:33 PM
140	if we had 2 incomes	7/26/2010 9:33 PM
141	less debt	7/26/2010 9:32 PM
142	a job	7/26/2010 9:32 PM
143	Current short term bills to be taken care of first	7/26/2010 9:29 PM
144	Better interest rates on savings accounts	7/26/2010 9:23 PM
145	need more money to save	7/26/2010 9:17 PM
146	having a gov't attitude of spending less and lower taxes	7/26/2010 9:09 PM
147	Work more so I could make more to save more	7/26/2010 9:05 PM
148	nothing	7/26/2010 8:57 PM
149	less government spending	7/26/2010 8:53 PM
150	if we made more	7/26/2010 8:49 PM
151	more income	7/26/2010 8:47 PM
152	if i'd have extra money to spare	7/26/2010 8:42 PM
153	Nothing but paying off bills	7/26/2010 8:40 PM
154	for my husband to get a job	7/26/2010 8:36 PM
155	need more money	7/26/2010 8:35 PM
156	nothing	7/26/2010 8:34 PM
157	if i had a job i could save more	7/26/2010 8:32 PM
158	A raise at my job	7/26/2010 8:31 PM
159	have more money	7/26/2010 8:31 PM
160	having extra money to save	7/26/2010 8:28 PM
161	having more money to use	7/26/2010 8:23 PM
162	income	7/26/2010 8:23 PM
163	higher pay	7/26/2010 8:22 PM
164	Make more	7/26/2010 8:21 PM
165	more income	7/26/2010 8:20 PM
166	fewer bills, and more money	7/26/2010 8:18 PM
167	nothing	7/26/2010 8:16 PM
168	wife spend less	7/26/2010 8:13 PM
169	more income	7/26/2010 8:12 PM
170	n/a	7/26/2010 8:11 PM
171	I'm retired.	7/26/2010 8:08 PM
172	na	7/26/2010 8:08 PM
173	if I made more money	7/26/2010 8:06 PM
174	None	7/26/2010 8:05 PM

CSF 2010-11 State of College Savings Survey

175	I have no problems saving money	7/26/2010 8:03 PM
176	Having a job! Unemployment for 10.5 months gets in the way of saving	7/26/2010 8:02 PM
177	I already save.	7/26/2010 8:01 PM
178	Salary Increase	7/26/2010 7:54 PM
179	nothing	7/26/2010 7:53 PM
180	Making more money	7/26/2010 7:49 PM
181	n/a	7/26/2010 7:46 PM
182	i need to make more money	7/26/2010 7:45 PM
183	to not be in debt	7/26/2010 7:45 PM
184	more money	7/26/2010 7:44 PM
185	more income	7/26/2010 7:44 PM
186	more income	7/26/2010 7:43 PM
187	none	7/26/2010 7:43 PM
188	earn more money	7/26/2010 7:42 PM
189	If I had more money	7/26/2010 7:40 PM
190	more money!	7/26/2010 7:36 PM
191	making more money	7/26/2010 7:36 PM
192	if i had enough money to save	7/26/2010 7:35 PM
193	A pay raise	7/26/2010 7:34 PM
194	A job!	7/26/2010 7:34 PM
195	LOWER TAXES !!!!!!! LOWER MEDICAL COSTS	7/26/2010 7:33 PM

Q9 If you have children do you take the time to teach them how to be financially literate?

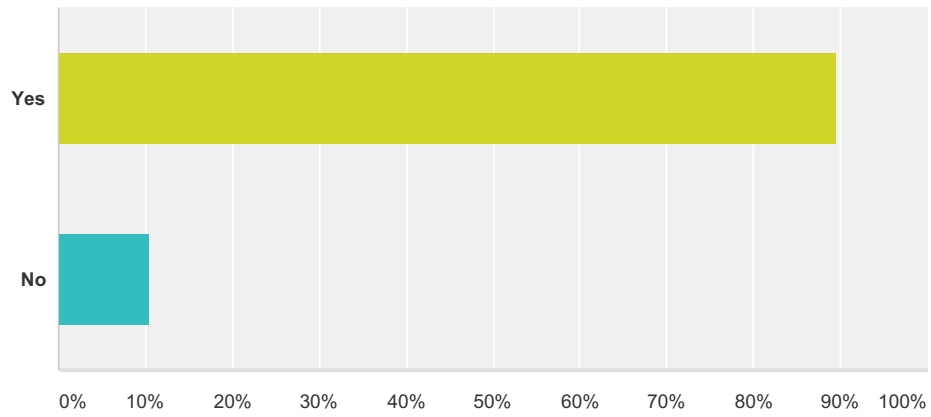
Answered: 817 Skipped: 36



Answer Choices	Responses	
Yes	74.79%	611
No	25.21%	206
Total		817

Q10 Do you believe that there is a need to teach financial literacy to children as part of the school curriculum?

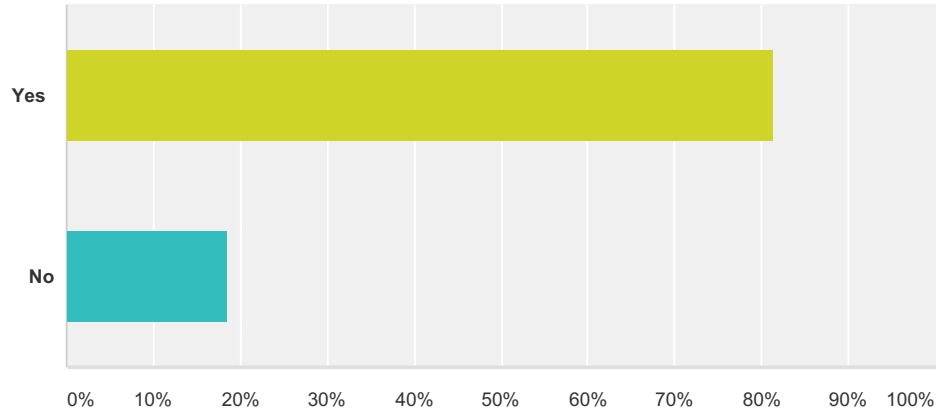
Answered: 853 Skipped: 0



Answer Choices	Responses
Yes	89.57% 764
No	10.43% 89
Total	853

Q11 Do you believe school districts should be required to offer a multi-grade intergrated financial literacy curriculum?

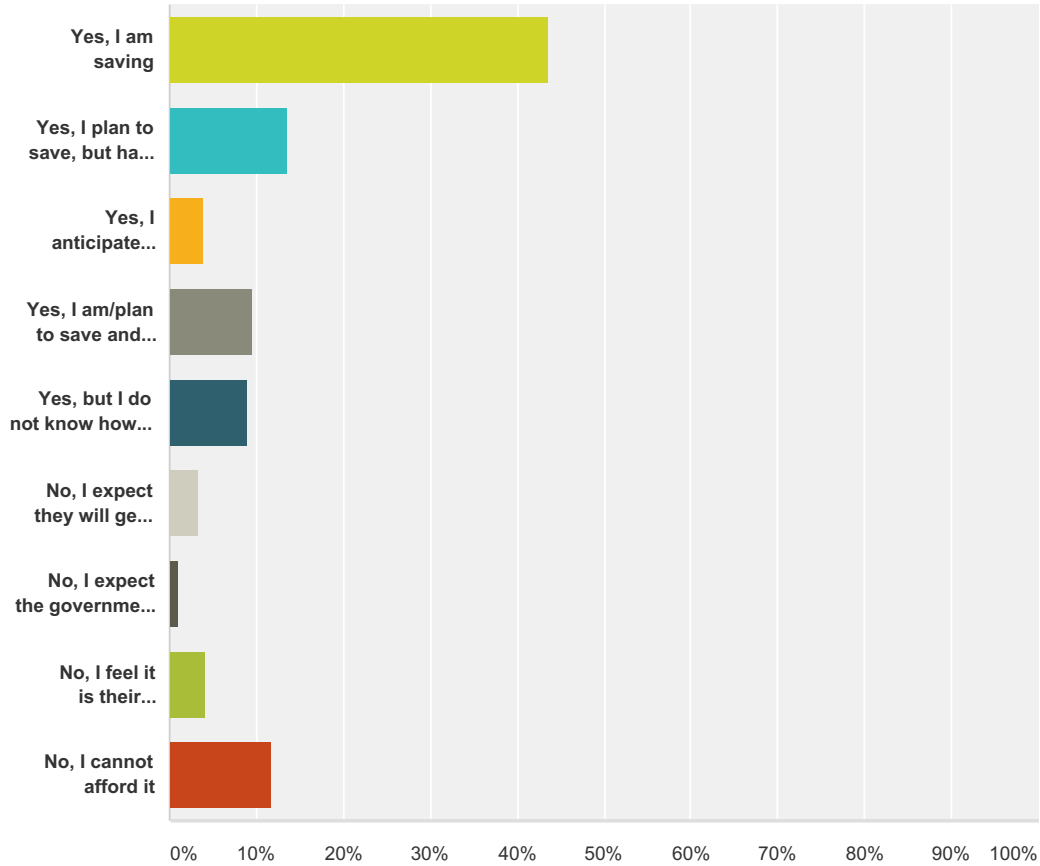
Answered: 753 Skipped: 100



Answer Choices	Responses
Yes	81.41% 613
No	18.59% 140
Total	753

Q12 Do you plan to help fund your child/children's college education? (Select One)

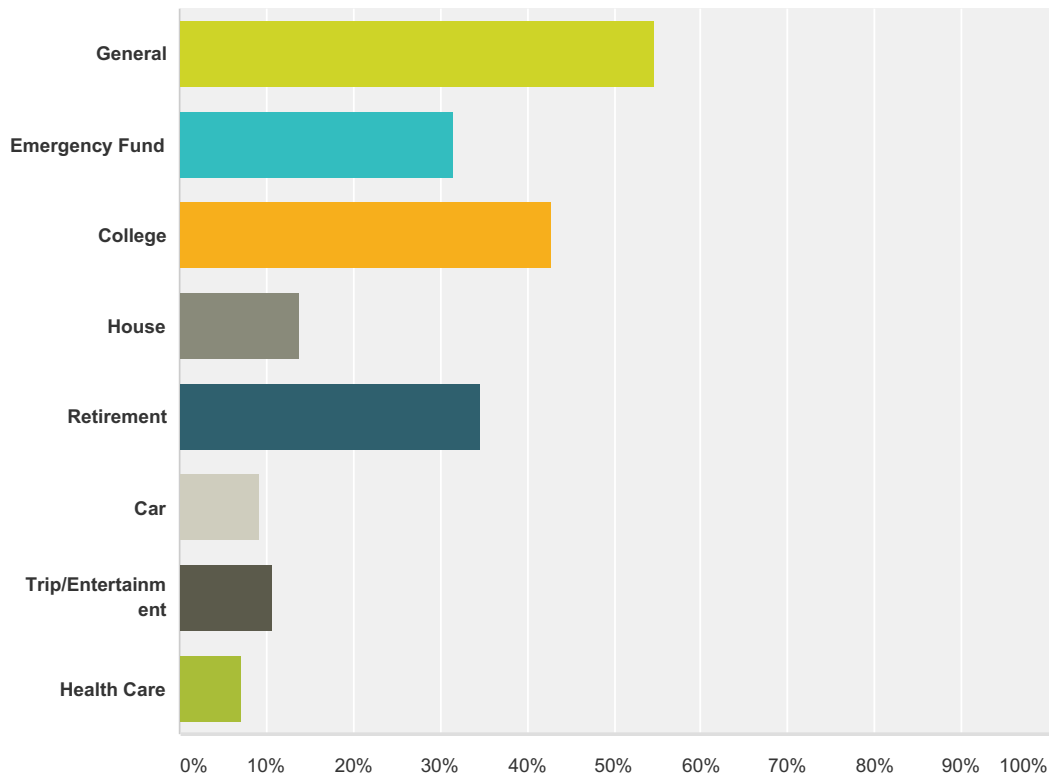
Answered: 796 Skipped: 57



Answer Choices	Responses
Yes, I am saving	43.59% 347
Yes, I plan to save, but have not yet started	13.57% 108
Yes, I anticipate taking out loans	3.89% 31
Yes, I am/plan to save and anticipate taking out loans	9.55% 76
Yes, but I do not know how I am going to pay	9.05% 72
No, I expect they will get scholarships	3.27% 26
No, I expect the government to help me	1.13% 9
No, I feel it is their responsibility	4.27% 34
No, I cannot afford it	11.68% 93
Total	796

Q13 If you are saving, are you saving in general or for a specific goal?

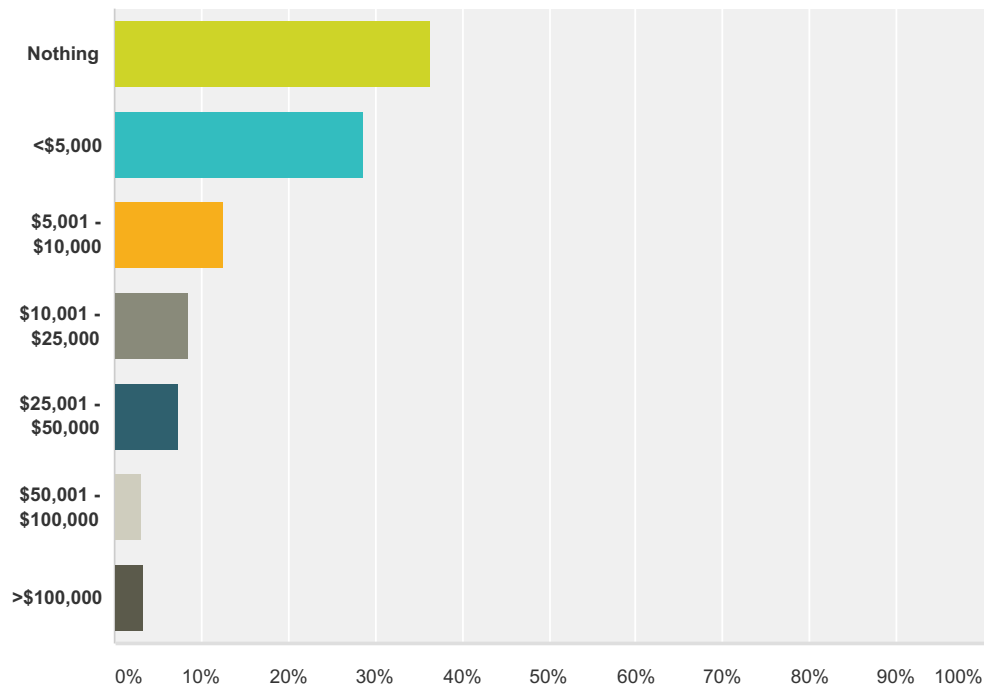
Answered: 772 Skipped: 81



Answer Choices	Responses	Count
General	54.79%	423
Emergency Fund	31.48%	243
College	42.75%	330
House	13.86%	107
Retirement	34.59%	267
Car	9.20%	71
Trip/Entertainment	10.62%	82
Health Care	7.12%	55
Total Respondents: 772		

Q14 How much have you saved for your children's college education (per child)?

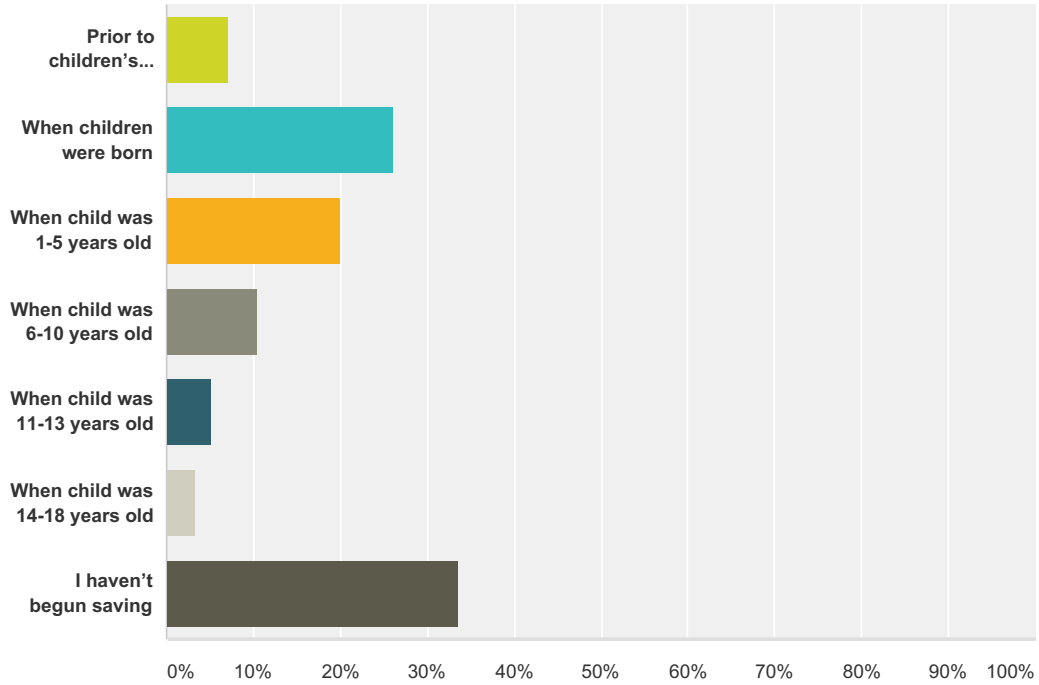
Answered: 786 Skipped: 67



Answer Choices	Responses	Count
Nothing	36.39%	286
<\$5,000	28.50%	224
\$5,001 - \$10,000	12.60%	99
\$10,001 - \$25,000	8.52%	67
\$25,001 - \$50,000	7.38%	58
\$50,001 - \$100,000	3.18%	25
>\$100,000	3.44%	27
Total		786

Q15 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).

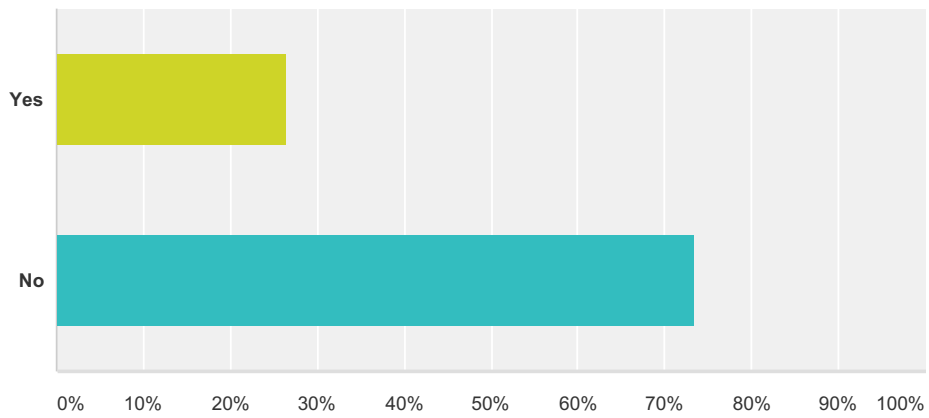
Answered: 792 Skipped: 61



Answer Choices	Responses
Prior to children's birth	7.20% 57
When children were born	26.01% 206
When child was 1-5 years old	20.08% 159
When child was 6-10 years old	10.48% 83
When child was 11-13 years old	5.30% 42
When child was 14-18 years old	3.41% 27
I haven't begun saving	33.71% 267
Total Respondents: 792	

Q16 Do you know how much you'll need to save to fund college for your children?

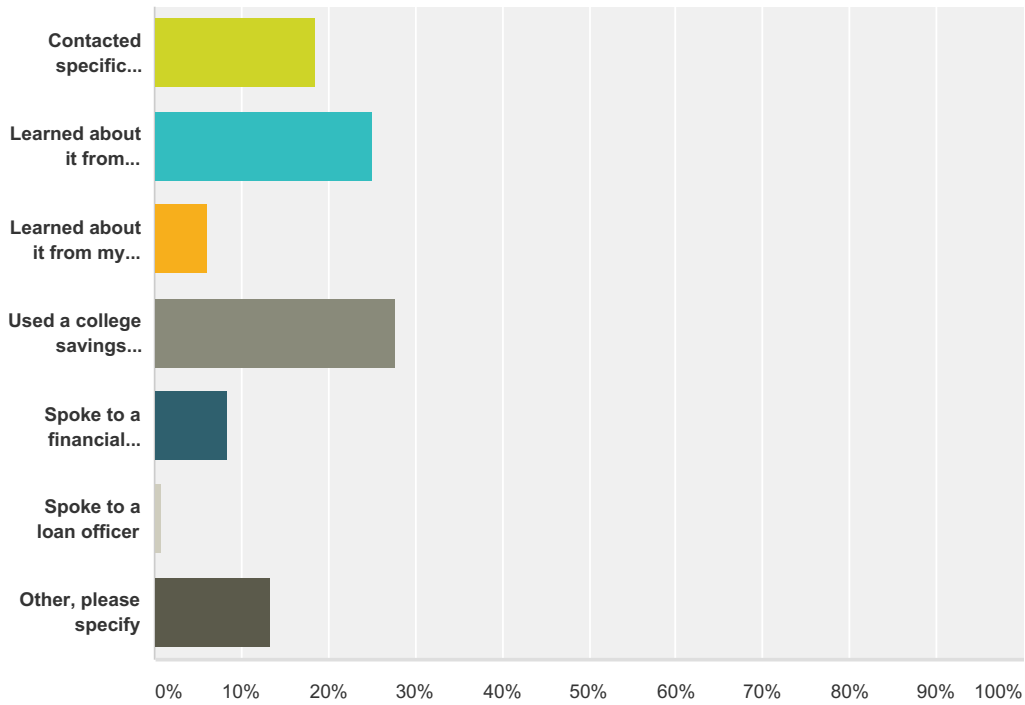
Answered: 830 Skipped: 23



Answer Choices	Responses
Yes	26.51% 220
No	73.49% 610
Total	830

Q17 How did you determine the amount?

Answered: 216 Skipped: 637



Answer Choices	Responses	Count
Contacted specific colleges I have in mind	18.52%	40
Learned about it from articles, on the web, through TV programs	25.00%	54
Learned about it from my child/children's school	6.02%	13
Used a college savings calculator	27.78%	60
Spoke to a financial advisor	8.33%	18
Spoke to a loan officer	0.93%	2
Other, please specify	13.43%	29
Total		216

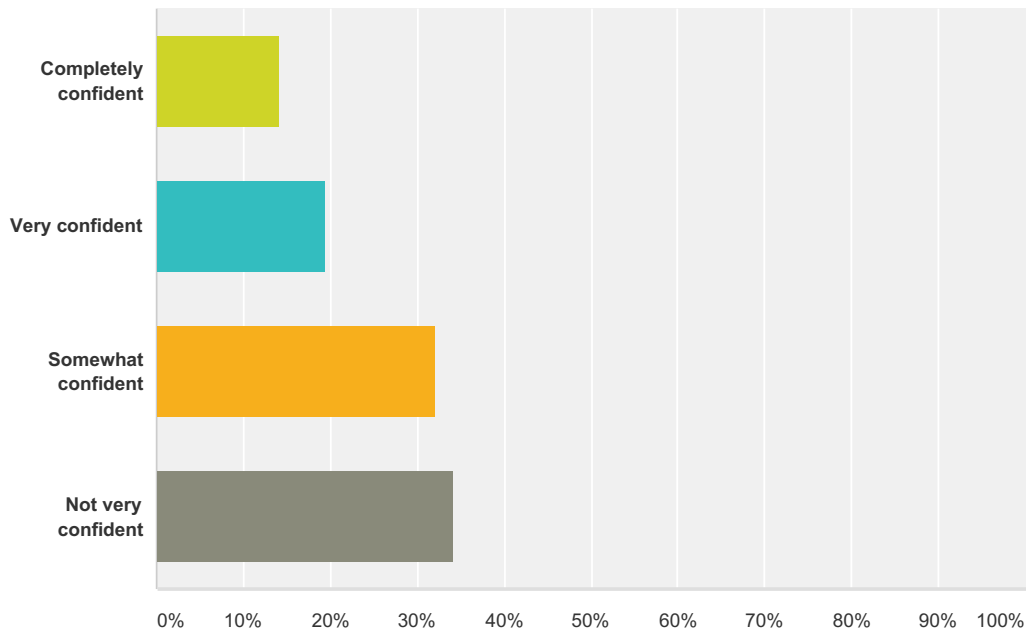
#	Other, please specify	Date
1	Purchased Prepaid college from our state.	7/28/2010 1:01 AM
2	looked for myself	7/27/2010 9:01 PM
3	Common sense/knowledge, plus my kids will not be handed college - they will work for it.	7/27/2010 8:57 PM
4	i attend on line my self and know the amount it goes up all the time	7/27/2010 6:43 PM
5	Just estimating, using how much it costs to attend colleges in my area	7/27/2010 3:32 PM
6	I am a current college student.	7/27/2010 3:29 PM
7	Visited College Websites	7/27/2010 2:21 PM
8	Have a general idea based on current costs	7/27/2010 11:01 AM

CSF 2010-11 State of College Savings Survey

9	no minor children	7/27/2010 10:33 AM
10	im in the education business	7/27/2010 10:09 AM
11	Using Florida Pre-paid college fund, so both kids will have enough for college.	7/27/2010 10:06 AM
12	he is about to go this sept.	7/27/2010 9:25 AM
13	Plan to pay part not all	7/27/2010 6:45 AM
14	My children have finished college, so I know I don't have to save anything.	7/27/2010 2:21 AM
15	n/a	7/27/2010 12:47 AM
16	my husband	7/27/2010 12:16 AM
17	no children	7/26/2010 11:27 PM
18	Have general idea of tuition rates	7/26/2010 11:03 PM
19	Estimated from my spouse finishing up his degree.	7/26/2010 10:26 PM
20	I am a college advisor.	7/26/2010 10:09 PM
21	sc guaranteed college program	7/26/2010 10:00 PM
22	Virginia's College Savings Program	7/26/2010 9:00 PM
23	am a professor	7/26/2010 9:00 PM
24	My kids have already graduated from college	7/26/2010 8:29 PM
25	Several of the above, but will expect child to work/get loan/be invested as well	7/26/2010 8:23 PM
26	self	7/26/2010 8:09 PM
27	I don't intend to pay for college for my kids so I need to save nothing - college was my responsibility and it will be their responsibility	7/26/2010 8:02 PM
28	Friends	7/26/2010 7:40 PM
29	I've been to college myself recently.	7/26/2010 7:35 PM

Q18 How confident are you that you will reach your college savings goals?

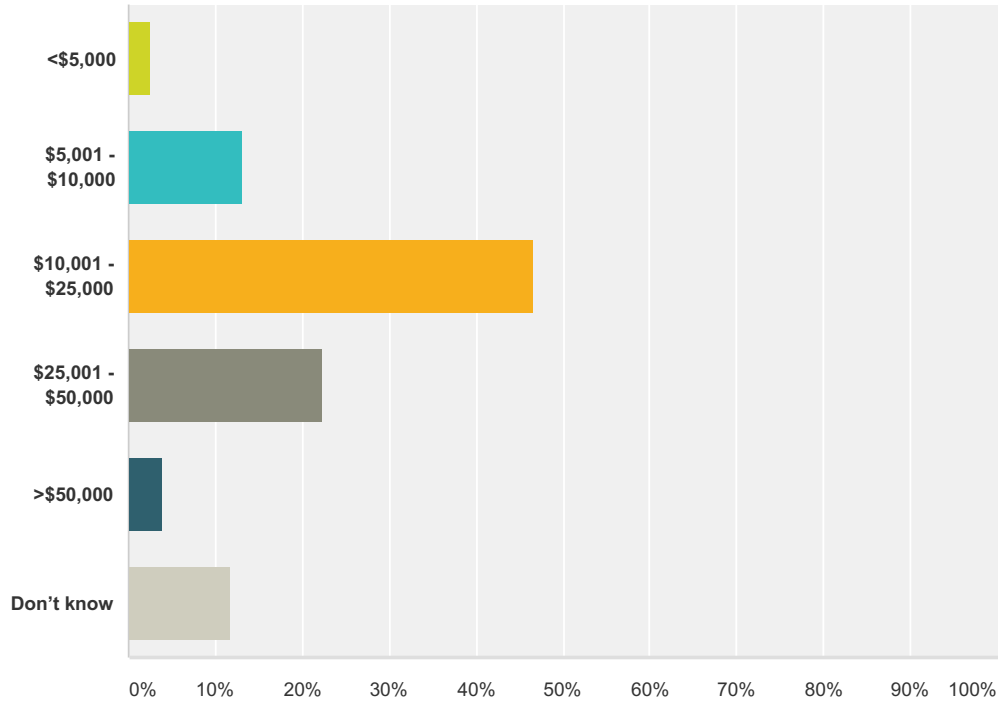
Answered: 779 Skipped: 74



Answer Choices	Responses	
Completely confident	14.25%	111
Very confident	19.38%	151
Somewhat confident	32.09%	250
Not very confident	34.27%	267
Total		779

Q19 How much do you think the average public college costs (tuition, room, board and supplies) today per year?

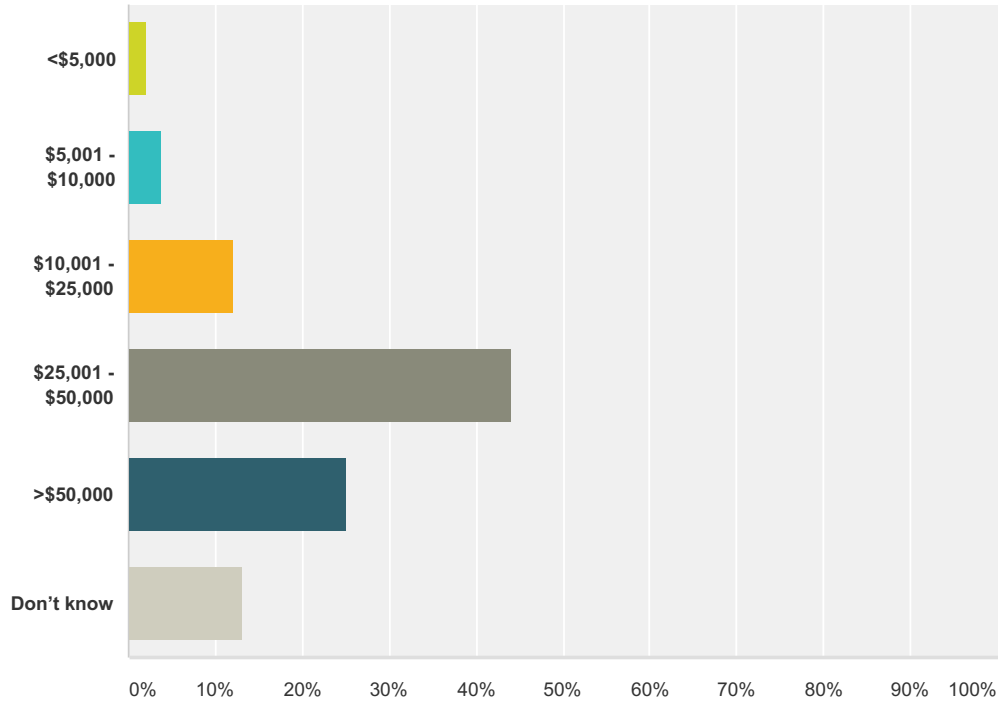
Answered: 792 Skipped: 61



Answer Choices	Responses
<\$5,000	2.53% 20
\$5,001 - \$10,000	13.13% 104
\$10,001 - \$25,000	46.46% 368
\$25,001 - \$50,000	22.35% 177
>\$50,000	3.91% 31
Don't know	11.62% 92
Total	792

Q20 How much do you think the average private college costs (tuition, room, board and supplies) today per year?

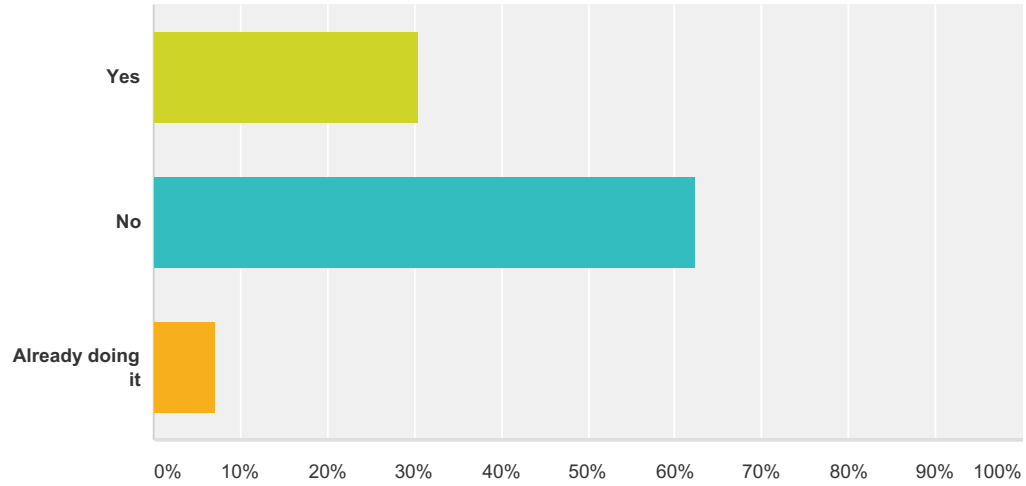
Answered: 789 Skipped: 64



Answer Choices	Responses	
<\$5,000	2.03%	16
\$5,001 - \$10,000	3.68%	29
\$10,001 - \$25,000	12.17%	96
\$25,001 - \$50,000	43.98%	347
>\$50,000	25.10%	198
Don't know	13.05%	103
Total		789

Q21 Would you ask friends or family to contribute toward college instead of material gifts?

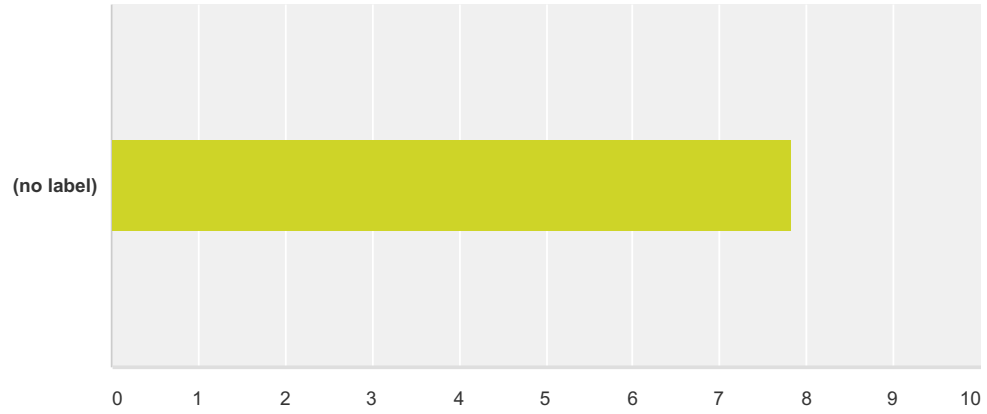
Answered: 787 Skipped: 66



Answer Choices	Responses	Count
Yes	30.50%	240
No	62.39%	491
Already doing it	7.12%	56
Total		787

Q22 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)

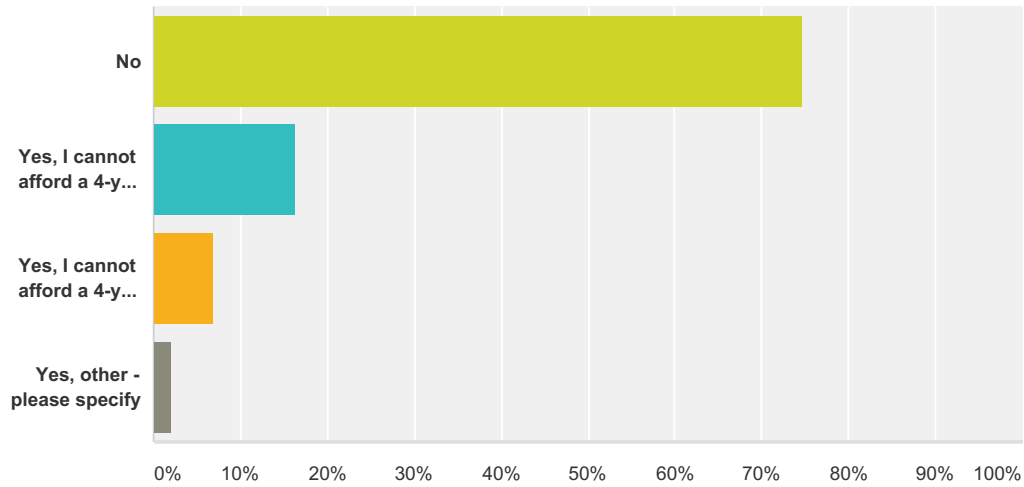
Answered: 780 Skipped: 73



	1	2	3	4	5	6	7	8	9	10	Total	Weighted Average
(no label)	5.00% 39	1.79% 14	2.69% 21	2.44% 19	11.15% 87	5.26% 41	6.54% 51	9.74% 76	9.10% 71	46.28% 361	780	7.82

Q23 Have you had to narrow your child's choices for college because of the cost?

Answered: 776 Skipped: 77



Answer Choices	Responses	
No	74.74%	580
Yes, I cannot afford a 4-year private school.	16.37%	127
Yes, I cannot afford a 4-year public school.	6.83%	53
Yes, other - please specify	2.06%	16
Total		776

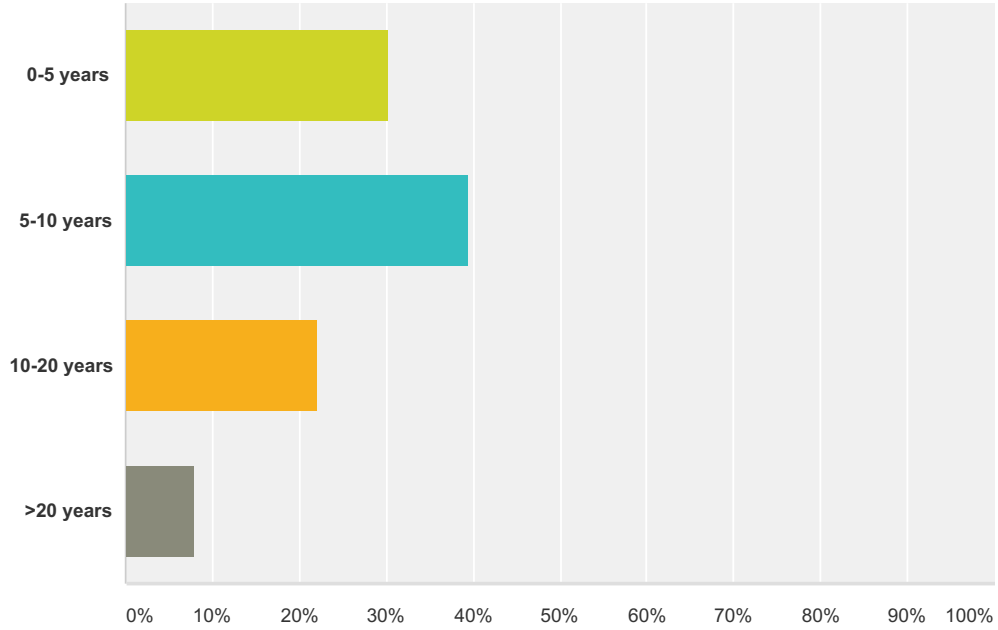
#	Yes, other - please specify	Date
1	they they have to figure costs and they take loans	7/28/2010 1:22 AM
2	baby is 7 months...	7/27/2010 8:57 PM
3	in state	7/27/2010 3:48 PM
4	The school she chose could nt be morethan a certain amount for COA.	7/27/2010 2:21 PM
5	yes we cannot afford college	7/27/2010 10:53 AM
6	omitted out of state schools	7/27/2010 9:25 AM
7	out of state tuition is too expensive	7/27/2010 12:16 AM
8	limit choices	7/26/2010 10:49 PM
9	they have no choice as I have no children.	7/26/2010 10:48 PM
10	Hope scholarship is she stays in state	7/26/2010 10:12 PM
11	need to stay instate public or get scholarships	7/26/2010 10:00 PM
12	They will have to supplement tuition with scholarship & jobs	7/26/2010 9:33 PM
13	2 yr at community college then transfer to 4yr public school	7/26/2010 9:26 PM
14	cantt go out of	7/26/2010 9:19 PM
15	I'm retired and both of my children and grandchild are college grads.	7/26/2010 8:08 PM

CSF 2010-11 State of College Savings Survey

16	i cant afford it	7/26/2010 7:44 PM
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Q24 The average Public College student graduates with over \$26,000 in loans (and much more for Private College). How long do you anticipate it will take you or your child after graduation to pay off the average college tuition and costs funded through loans?

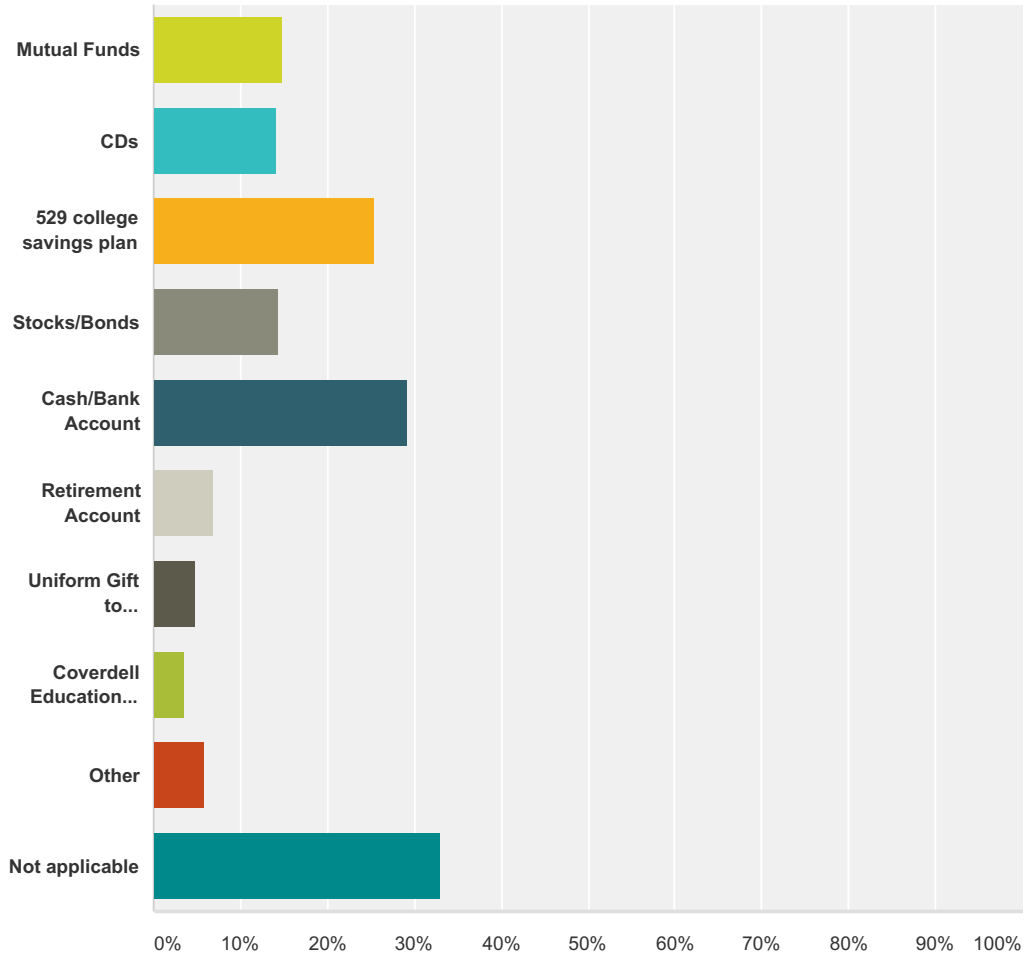
Answered: 772 Skipped: 81



Answer Choices	Responses	
0-5 years	30.31%	234
5-10 years	39.51%	305
10-20 years	22.15%	171
>20 years	8.03%	62
Total		772

Q25 If you are saving for college, what vehicles are you using? (Check all that apply)

Answered: 780 Skipped: 73

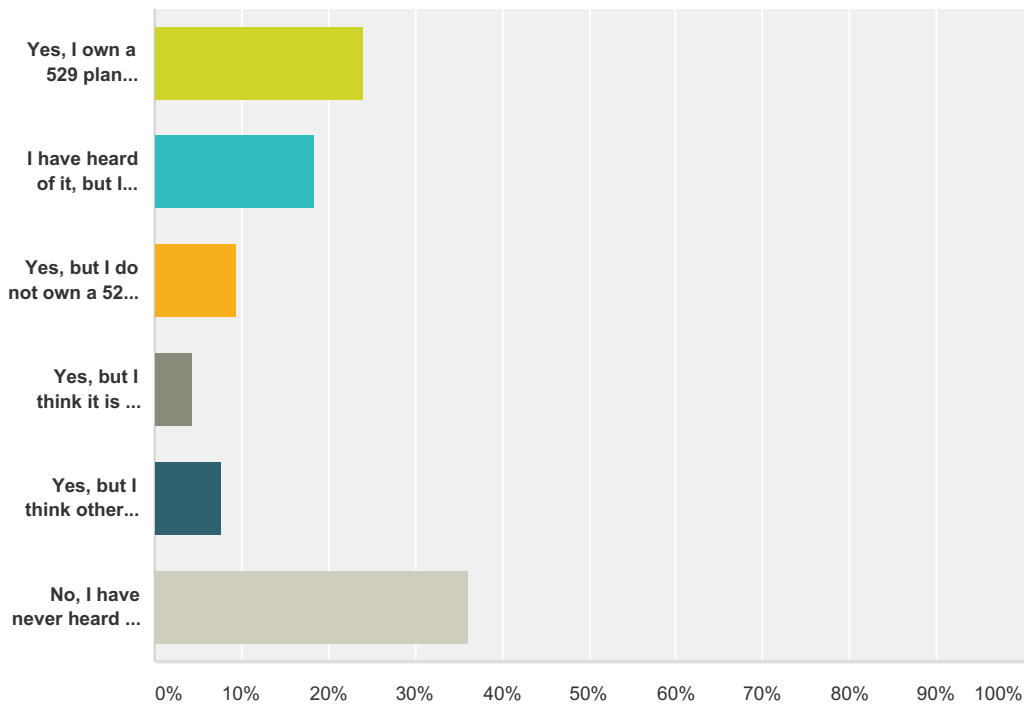


Answer Choices	Responses	
Mutual Funds	14.87%	116
CDs	14.10%	110
529 college savings plan	25.51%	199
Stocks/Bonds	14.36%	112
Cash/Bank Account	29.23%	228
Retirement Account	6.79%	53
Uniform Gift to Minor/Uniform Gift to Trust Accounts	4.87%	38
Coverdell Education Savings Account	3.59%	28
Other	5.90%	46
Not applicable	33.08%	258

Total Respondents: 780

Q26 Do you know what a 529 college savings plan is?

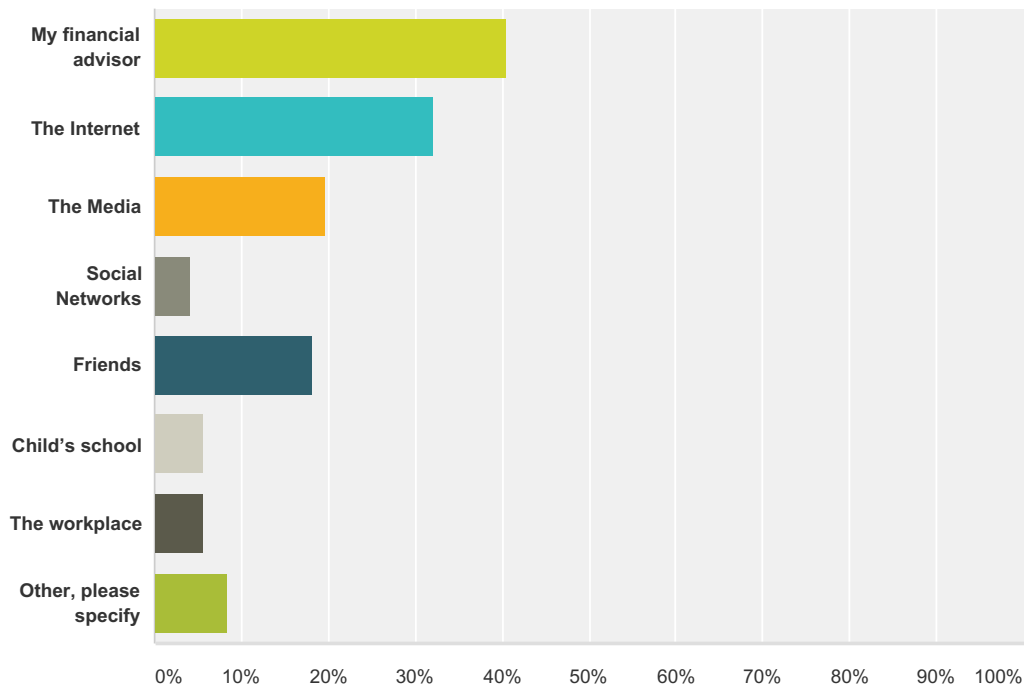
Answered: 816 Skipped: 37



Answer Choices	Responses
Yes, I own a 529 plan account	24.02% 196
I have heard of it, but I don't know exactly what it is	18.38% 150
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	9.44% 77
Yes, but I think it is too complicated, I don't understand the benefits	4.29% 35
Yes, but I think other vehicles have better tax benefits	7.72% 63
No, I have never heard of it	36.15% 295
Total	816

Q27 How did you hear about your 529 college savings plan?

Answered: 193 Skipped: 660



Answer Choices	Responses	
My financial advisor	40.41%	78
The Internet	32.12%	62
The Media	19.69%	38
Social Networks	4.15%	8
Friends	18.13%	35
Child's school	5.70%	11
The workplace	5.70%	11
Other, please specify	8.29%	16
Total Respondents: 193		

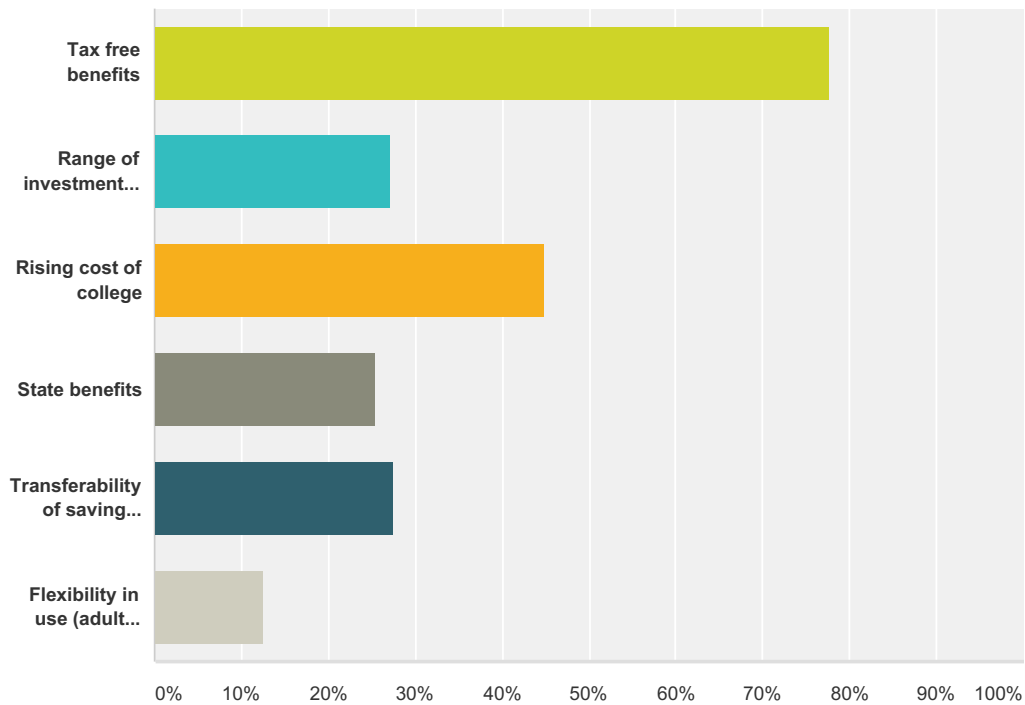
#	Other, please specify	Date
1	investment funds	7/27/2010 9:55 PM
2	family	7/27/2010 3:32 PM
3	Grand Parents	7/27/2010 11:01 AM
4	set up by family member as a gift	7/27/2010 10:45 AM
5	grandma	7/27/2010 7:04 AM
6	my husband	7/27/2010 12:16 AM

CSF 2010-11 State of College Savings Survey

7	I am a college advisor.	7/26/2010 10:09 PM
8	my husband is a CPA and knows about them	7/26/2010 9:45 PM
9	State of Missouri and employment	7/26/2010 9:36 PM
10	x	7/26/2010 9:00 PM
11	read about it in financial publication	7/26/2010 8:46 PM
12	My middle child worked at a business that offered a 529 plan as incentive for sales to meet goal.	7/26/2010 8:11 PM
13	upromise	7/26/2010 8:03 PM
14	credit union	7/26/2010 8:01 PM
15	school	7/26/2010 7:45 PM
16	none	7/26/2010 7:39 PM

Q28 What are the reasons you save in a 529 college savings plan?

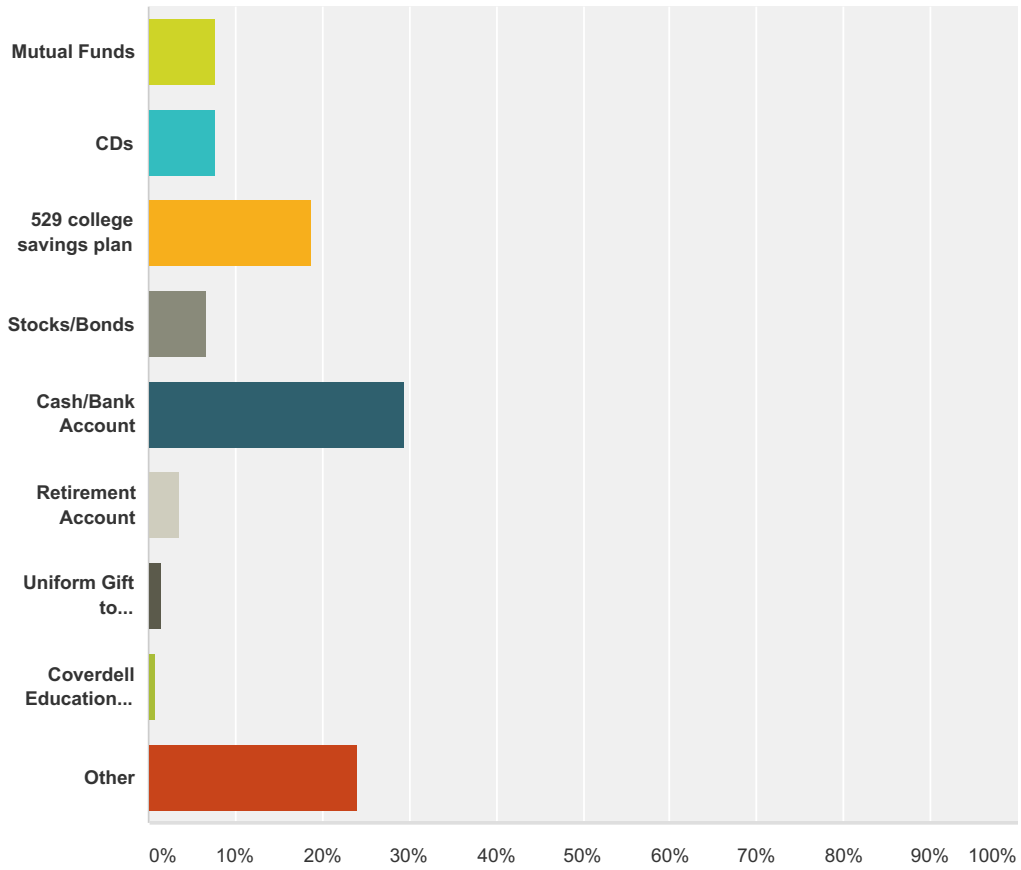
Answered: 192 Skipped: 661



Answer Choices	Responses	Count
Tax free benefits	77.60%	149
Range of investment options	27.08%	52
Rising cost of college	44.79%	86
State benefits	25.52%	49
Transferability of saving (among children)	27.60%	53
Flexibility in use (adult retraining)	12.50%	24
Total Respondents: 192		

Q29 What is your primary college savings vehicle? (Check one)

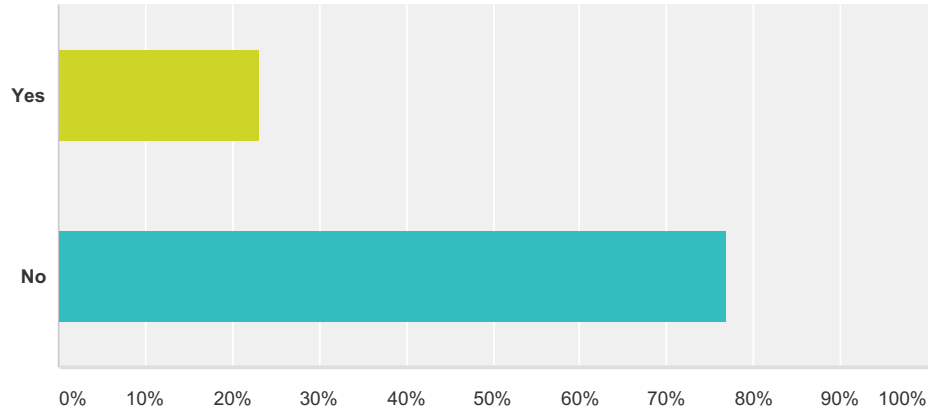
Answered: 770 Skipped: 83



Answer Choices	Responses
Mutual Funds	7.79% 60
CDs	7.66% 59
529 college savings plan	18.70% 144
Stocks/Bonds	6.62% 51
Cash/Bank Account	29.35% 226
Retirement Account	3.51% 27
Uniform Gift to Minor/Uniform Gift to Trust Accounts	1.56% 12
Coverdell Education Savings Account	0.78% 6
Other	24.03% 185
Total	770

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

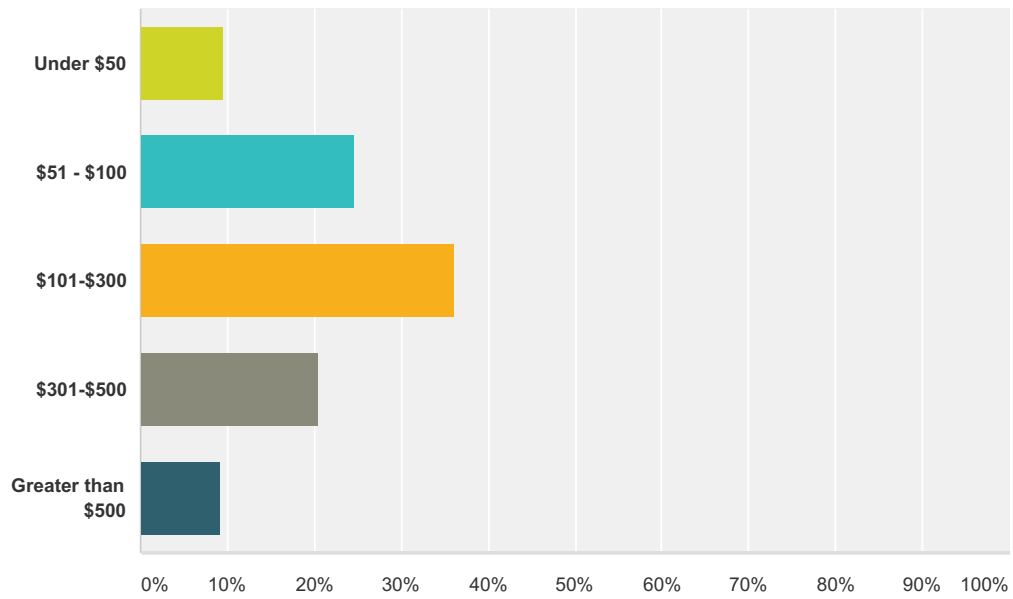
Answered: 812 Skipped: 41



Answer Choices	Responses	
Yes	23.28%	189
No	76.72%	623
Total		812

Q31 How much do you save monthly?

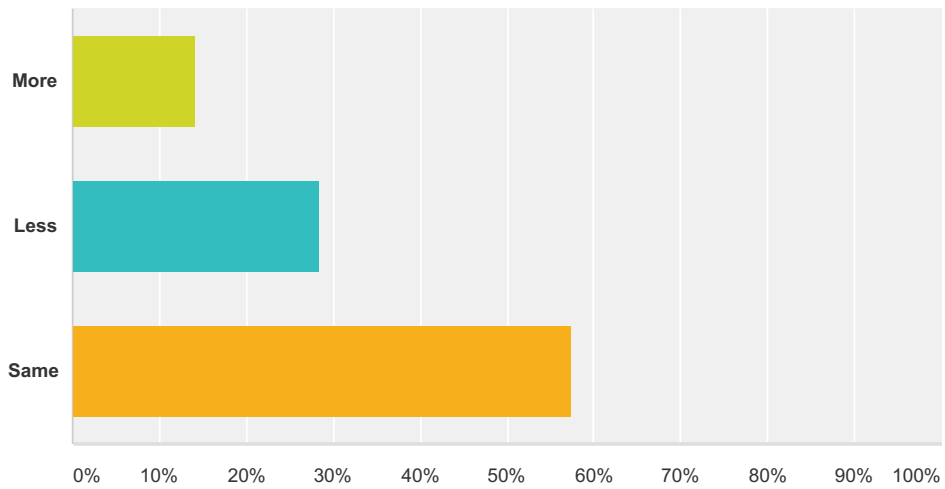
Answered: 186 Skipped: 667



Answer Choices	Responses	
Under \$50	9.68%	18
\$51 - \$100	24.73%	46
\$101-\$300	36.02%	67
\$301-\$500	20.43%	38
Greater than \$500	9.14%	17
Total		186

Q32 Are you saving more, less or the same for college than a year ago?

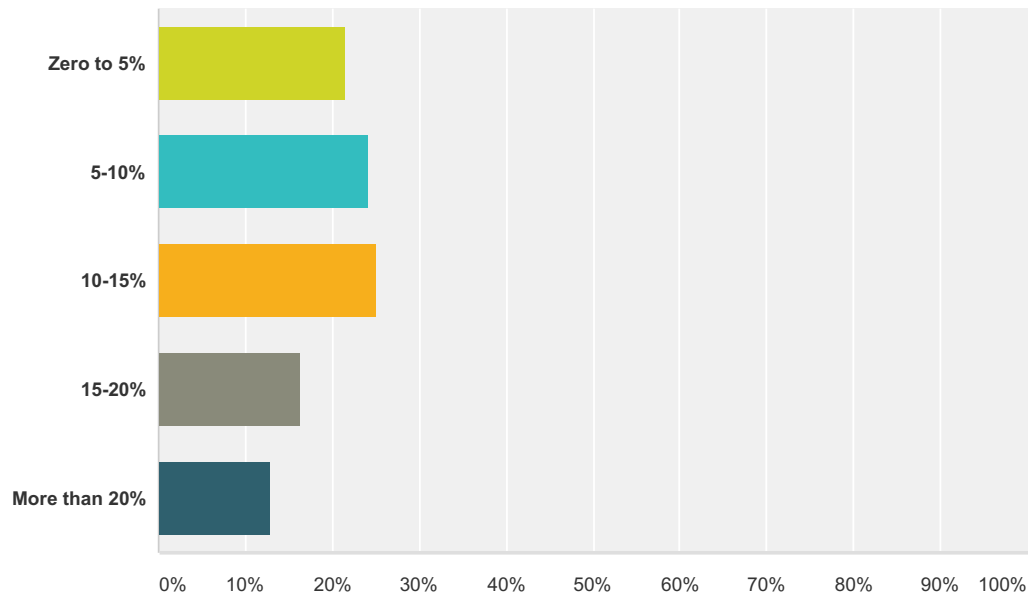
Answered: 812 Skipped: 41



Answer Choices	Responses
More	14.29% 116
Less	28.33% 230
Same	57.39% 466
Total	812

Q33 If you are saving more for college than one year ago, then by how much?

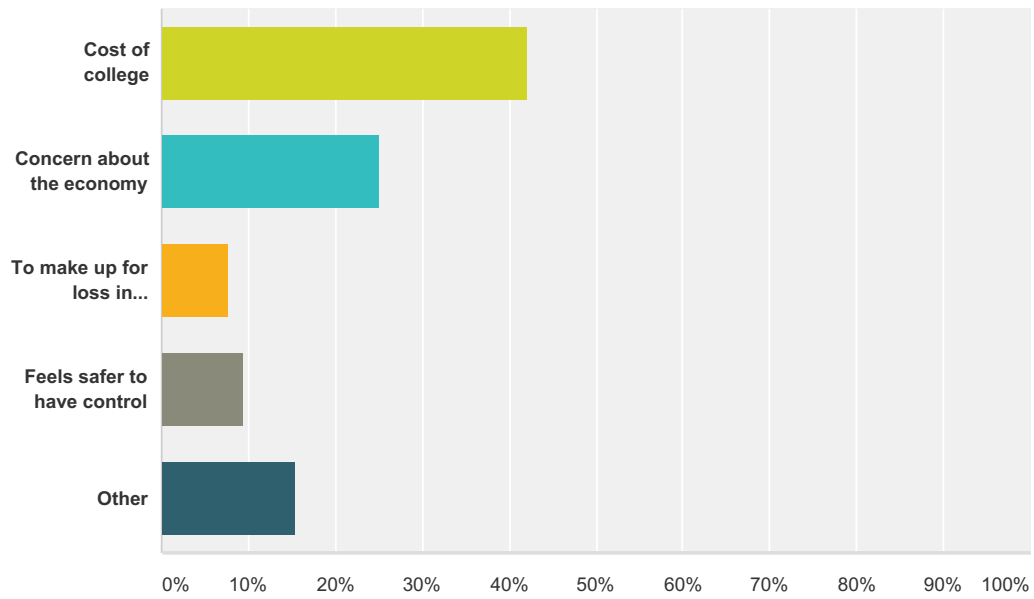
Answered: 116 Skipped: 737



Answer Choices	Responses
Zero to 5%	21.55% 25
5-10%	24.14% 28
10-15%	25.00% 29
15-20%	16.38% 19
More than 20%	12.93% 15
Total	116

Q34 Why are you saving more for college?

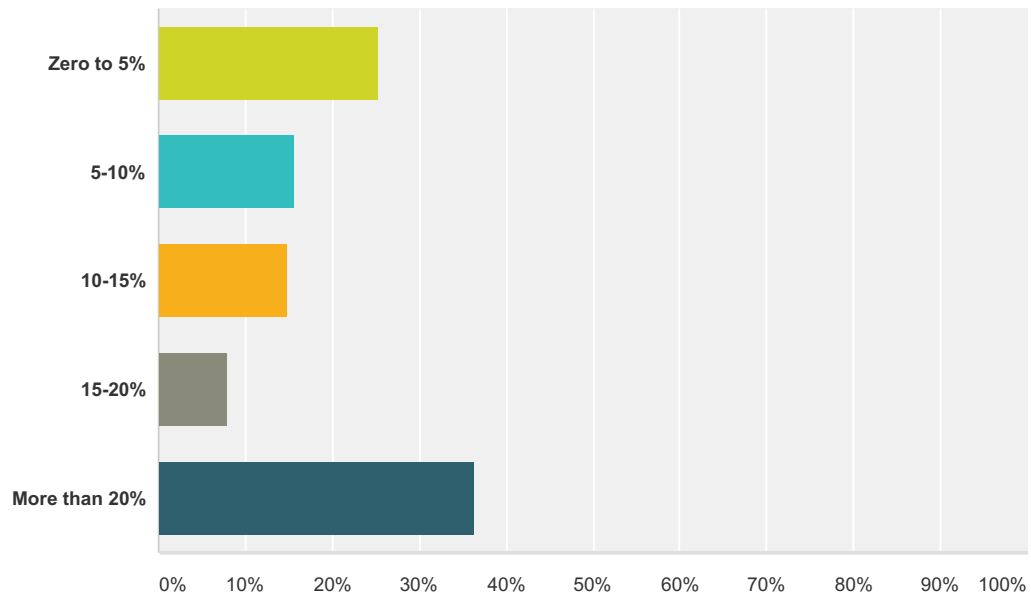
Answered: 116 Skipped: 737



Answer Choices	Responses
Cost of college	42.24% 49
Concern about the economy	25.00% 29
To make up for loss in investments	7.76% 9
Feels safer to have control	9.48% 11
Other	15.52% 18
Total	116

Q35 If you are saving less for college than one year ago, by how much less?

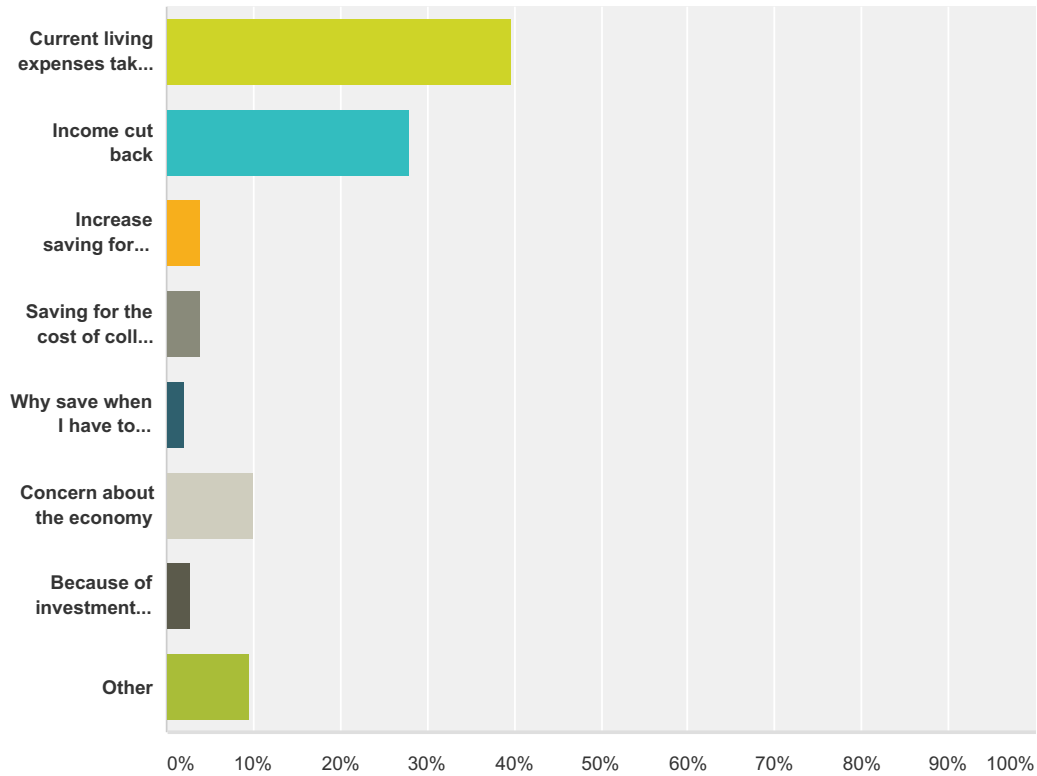
Answered: 229 Skipped: 624



Answer Choices	Responses	Count
Zero to 5%	25.33%	58
5-10%	15.72%	36
10-15%	14.85%	34
15-20%	7.86%	18
More than 20%	36.24%	83
Total		229

Q36 Why are you saving less for college?

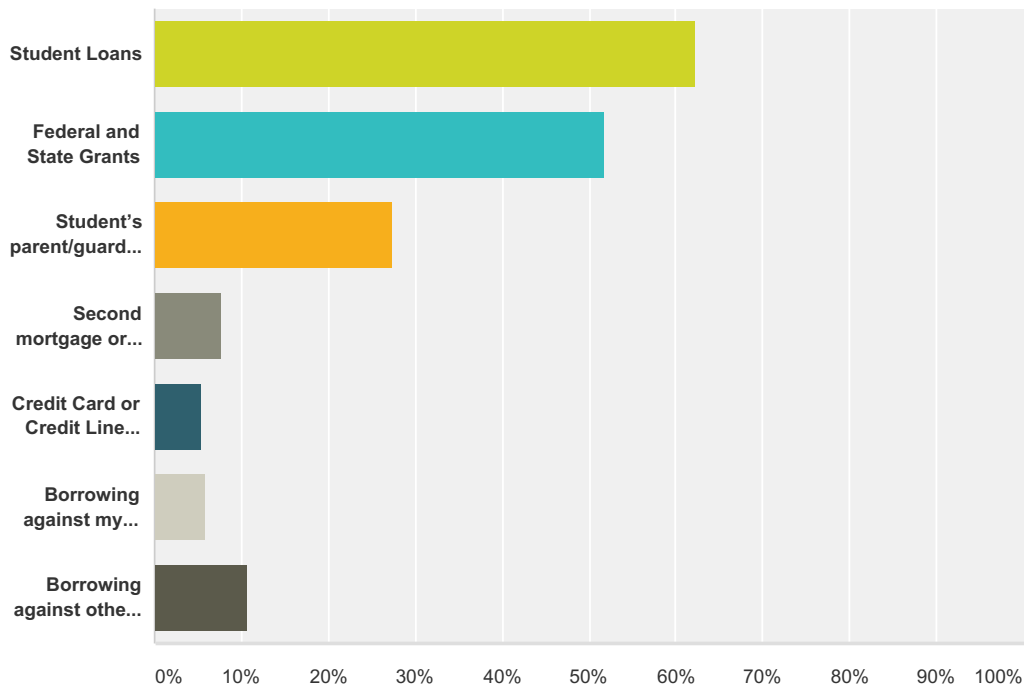
Answered: 229 Skipped: 624



Answer Choices	Responses
Current living expenses take priority	39.74% 91
Income cut back	27.95% 64
Increase saving for other purposes	3.93% 9
Saving for the cost of college seems unachievable	3.93% 9
Why save when I have to borrow anyway?	2.18% 5
Concern about the economy	10.04% 23
Because of investment losses	2.62% 6
Other	9.61% 22
Total	229

Q37 How do you plan on financing college costs? (Check all that apply)

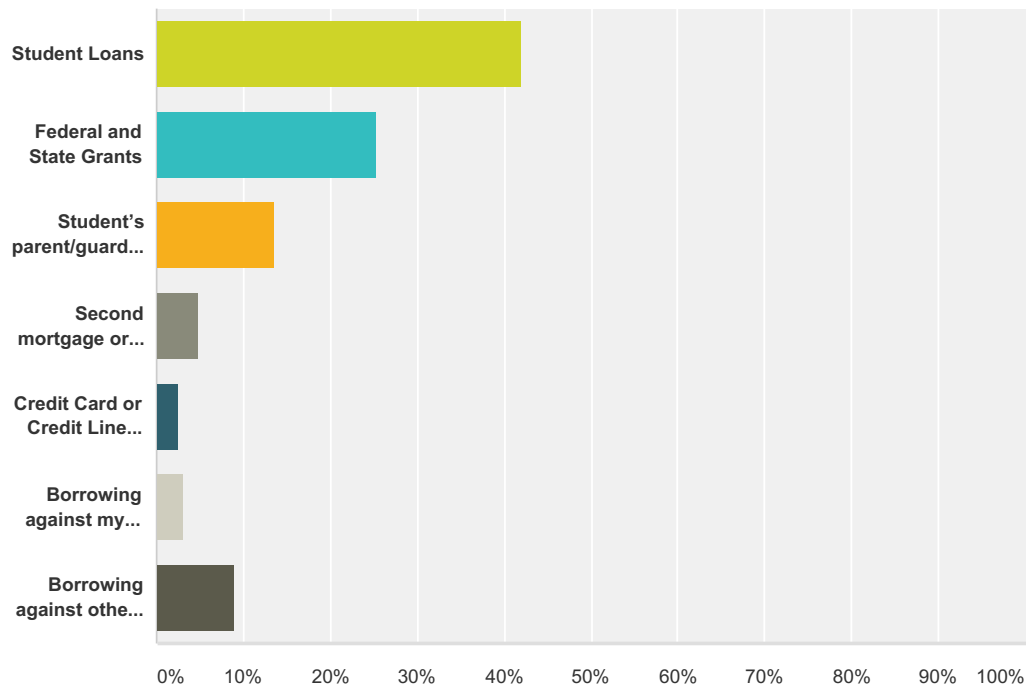
Answered: 729 Skipped: 124



Answer Choices	Responses
Student Loans	62.14% 453
Federal and State Grants	51.71% 377
Student's parent/guardian taking a loan	27.30% 199
Second mortgage or Home Equity Loan	7.68% 56
Credit Card or Credit Line cash advance	5.35% 39
Borrowing against my Retirement	5.76% 42
Borrowing against other investments	10.70% 78
Total Respondents: 729	

Q38 What do you anticipate will be your number one financing source? (Check one)

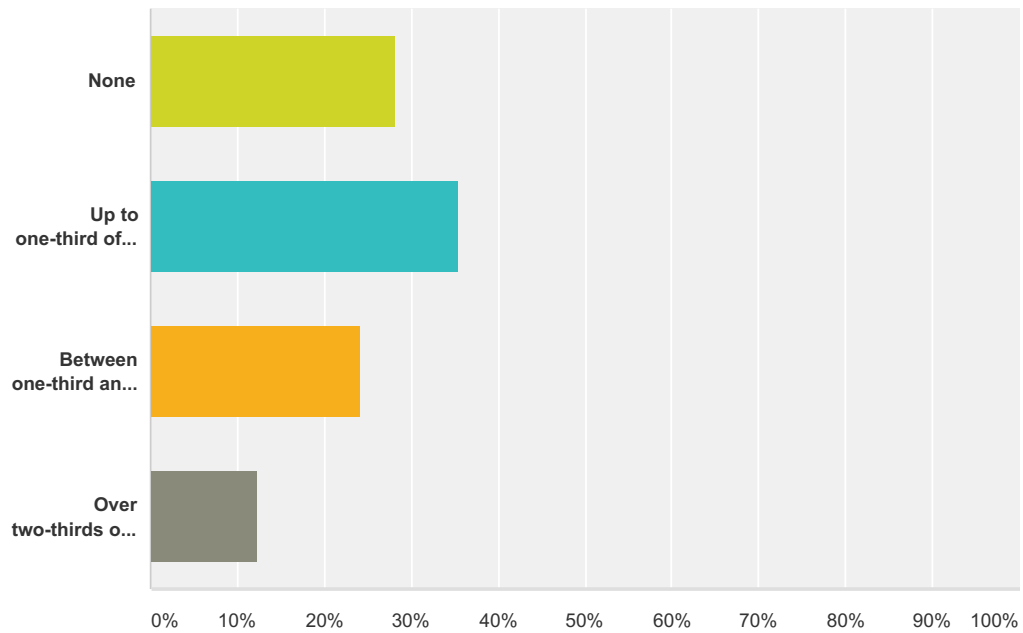
Answered: 731 Skipped: 122



Answer Choices	Responses
Student Loans	42.00% 307
Federal and State Grants	25.17% 184
Student's parent/guardian taking a loan	13.54% 99
Second mortgage or Home Equity Loan	4.79% 35
Credit Card or Credit Line cash advance	2.46% 18
Borrowing against my Retirement	3.15% 23
Borrowing against other investments	8.89% 65
Total	731

Q39 How much financial aid do you anticipate receiving?

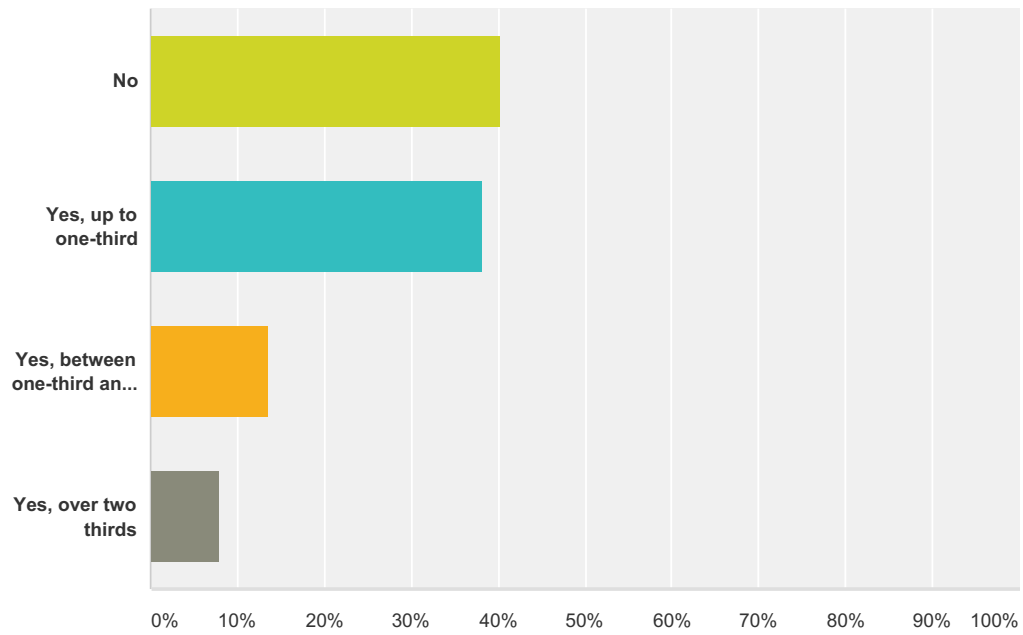
Answered: 736 Skipped: 117



Answer Choices	Responses
None	28.13% 207
Up to one-third of college costs	35.46% 261
Between one-third and two-thirds of college costs	24.18% 178
Over two-thirds of college costs	12.23% 90
Total	736

Q40 Will your child/children shoulder financing the cost of college?

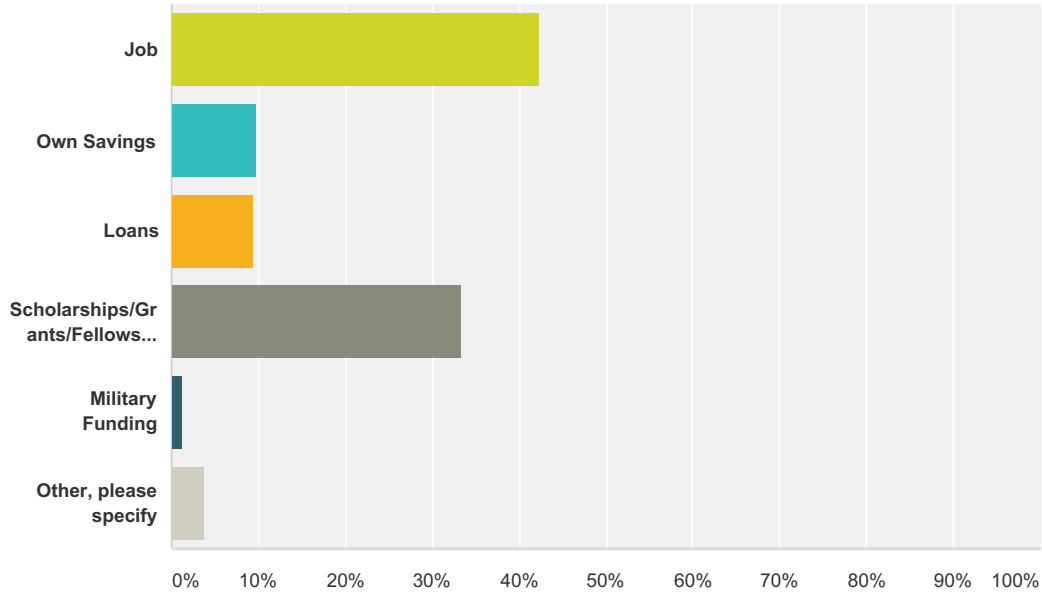
Answered: 740 Skipped: 113



Answer Choices	Responses	
No	40.27%	298
Yes, up to one-third	38.11%	282
Yes, between one-third and two-thirds	13.65%	101
Yes, over two thirds	7.97%	59
Total		740

Q41 Are there other ways your child/children will contribute to college costs?

Answered: 790 Skipped: 63



Answer Choices	Responses	
Job	42.41%	335
Own Savings	9.75%	77
Loans	9.37%	74
Scholarships/Grants/Fellowships	33.42%	264
Military Funding	1.27%	10
Other, please specify	3.80%	30
Total		790

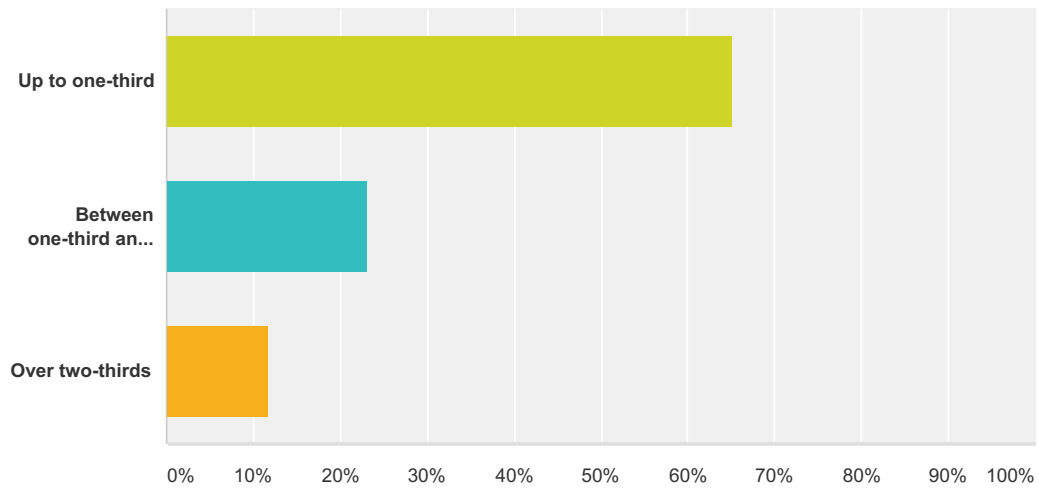
#	Other, please specify	Date
1	trust fund	7/27/2010 9:56 PM
2	I don't know... the oldest is only 3...	7/27/2010 8:40 PM
3	No Children	7/27/2010 5:19 PM
4	na	7/27/2010 3:10 PM
5	no	7/27/2010 2:00 PM
6	n/a	7/27/2010 1:24 PM
7	no	7/27/2010 12:43 PM
8	Grand Parents have account for them as well.	7/27/2010 11:01 AM
9	no	7/27/2010 10:12 AM
10	NA	7/27/2010 9:38 AM

CSF 2010-11 State of College Savings Survey

11	no children	7/27/2010 8:31 AM
12	no	7/27/2010 7:51 AM
13	unknown	7/27/2010 2:21 AM
14	n/a	7/27/2010 12:47 AM
15	none	7/27/2010 12:41 AM
16	none	7/26/2010 11:34 PM
17	Graduate early.	7/26/2010 10:58 PM
18	dont have children	7/26/2010 10:48 PM
19	no	7/26/2010 10:39 PM
20	too early to tell	7/26/2010 10:25 PM
21	Job, scholarships	7/26/2010 10:02 PM
22	n/a	7/26/2010 9:32 PM
23	Possibly all of the above	7/26/2010 9:23 PM
24	none	7/26/2010 9:09 PM
25	not going	7/26/2010 8:34 PM
26	This entire survey is not valid. I'm retired with grown children.	7/26/2010 8:08 PM
27	none	7/26/2010 8:03 PM
28	job, their own savings AND loans AND hopefully scholarships	7/26/2010 8:02 PM
29	none	7/26/2010 7:39 PM
30	I have no children at home	7/26/2010 7:37 PM

Q42 How much do you expect your child to contribute?

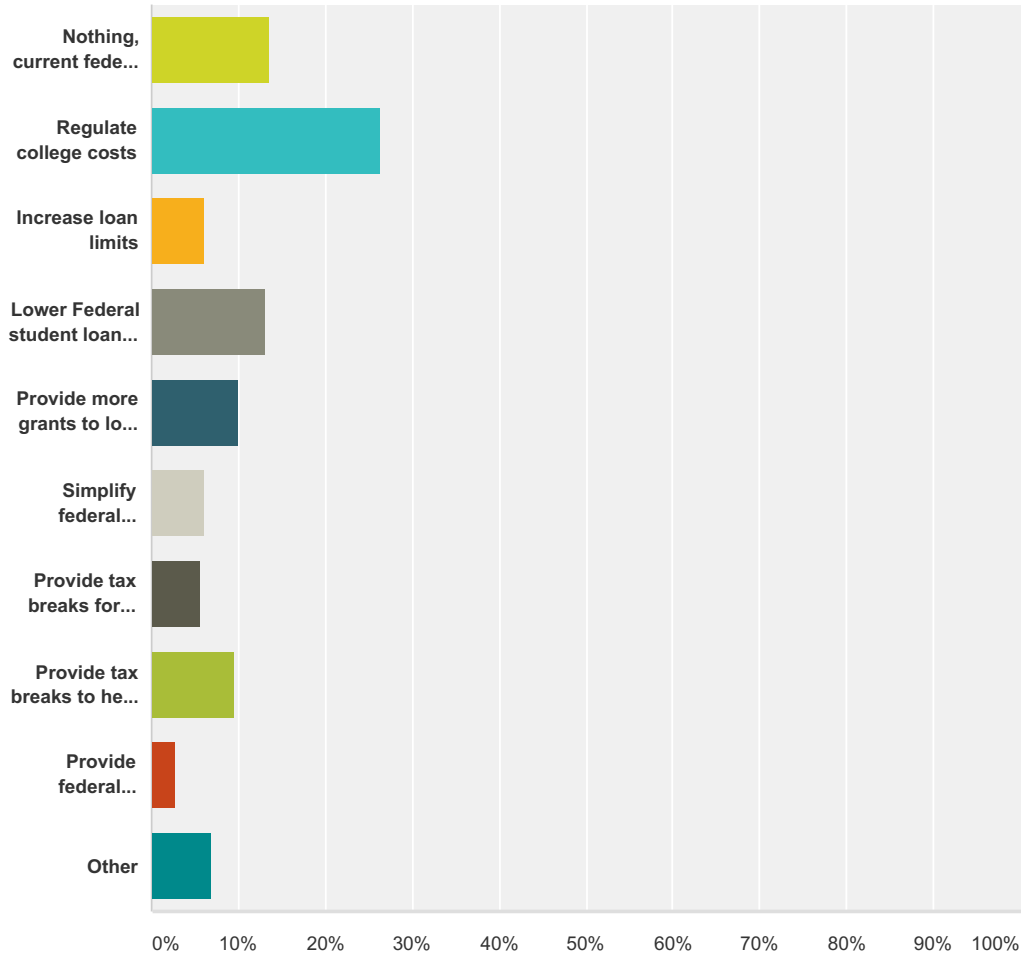
Answered: 759 Skipped: 94



Answer Choices	Responses
Up to one-third	65.22% 495
Between one-third and two-thirds	23.19% 176
Over two-thirds	11.59% 88
Total	759

Q43 What should the Administration and Congress do to help families with college costs?

Answered: 762 Skipped: 91



Answer Choices	Responses
Nothing, current federal financial aid and tax breaks for college are enough	13.52% 103
Regulate college costs	26.25% 200
Increase loan limits	6.04% 46
Lower Federal student loan interest rates	13.25% 101
Provide more grants to lower income students	10.10% 77
Simplify federal financial aid process	6.04% 46
Provide tax breaks for employers to help their employees/families save for college	5.64% 43
Provide tax breaks to help lower- and middle-income families save for college	9.58% 73
Provide federal government seed money for college savings accounts for newborns	2.62% 20
Other	6.96% 53

