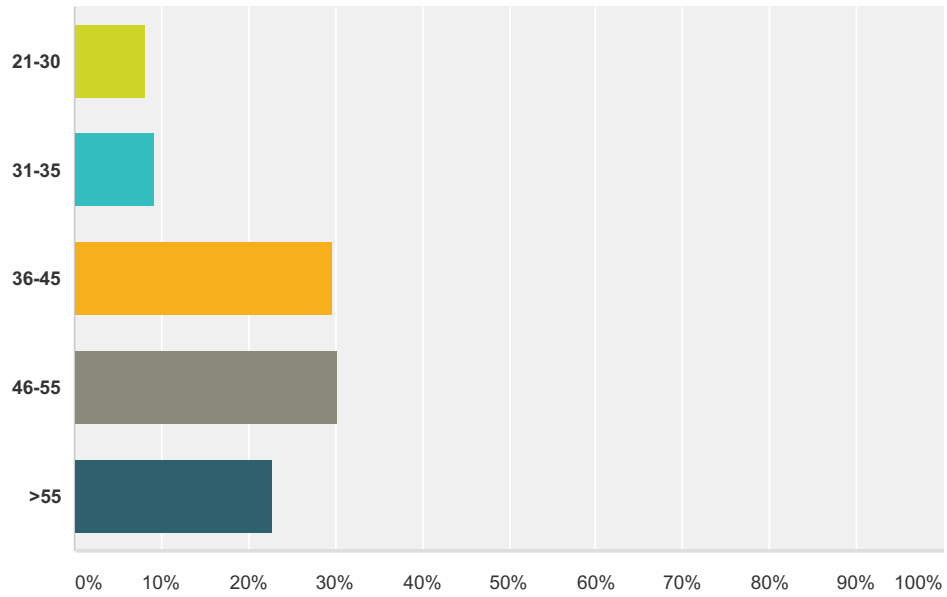


Q1 How old are you?

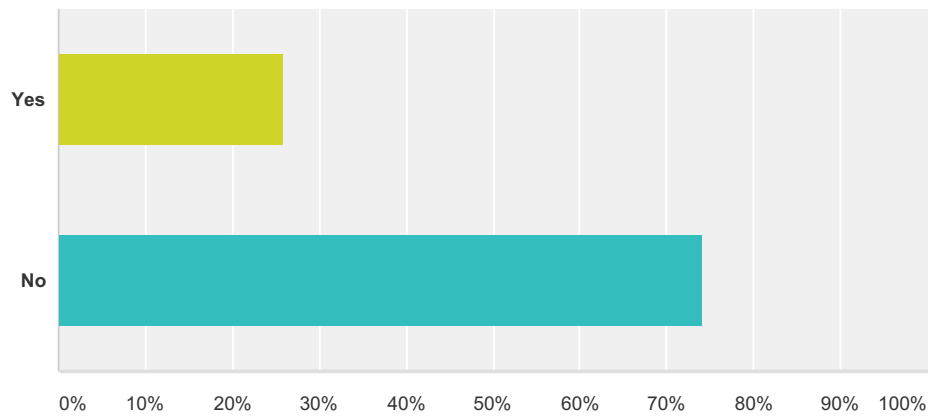
Answered: 906 Skipped: 0



Answer Choices	Responses	
21-30	8.17%	74
31-35	9.16%	83
36-45	29.58%	268
46-55	30.24%	274
>55	22.85%	207
Total		906

Q2 Do you have at least one child who is a newborn to age 5?

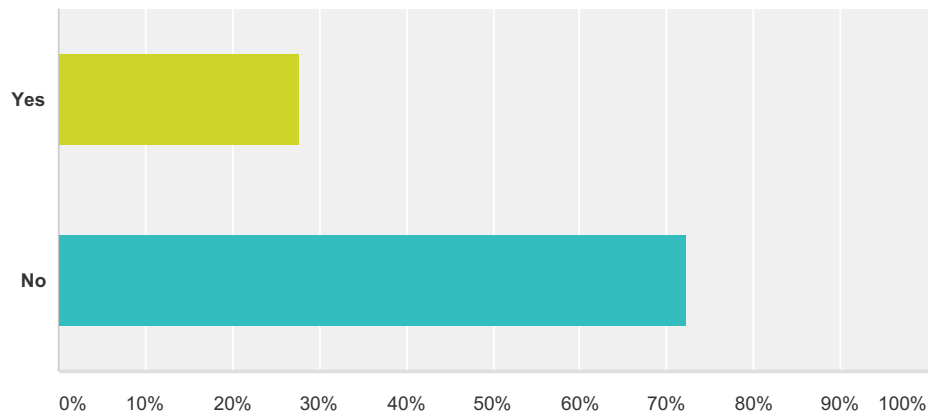
Answered: 901 Skipped: 5



Answer Choices	Responses
Yes	25.86% 233
No	74.14% 668
Total	901

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

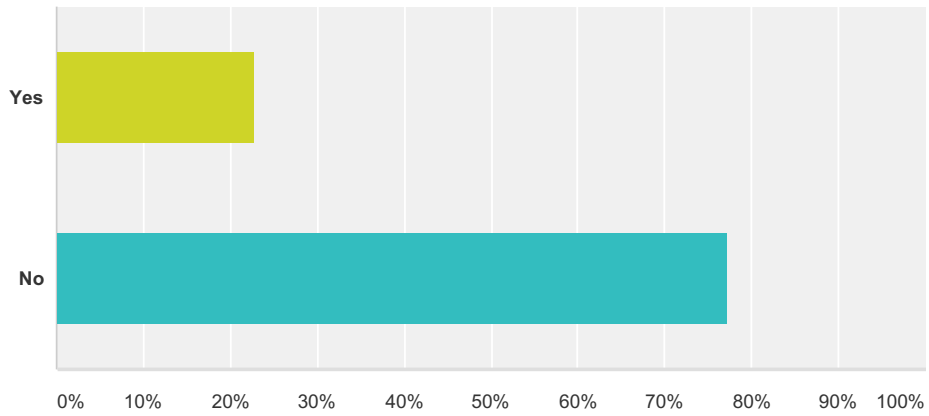
Answered: 902 Skipped: 4



Answer Choices	Responses
Yes	27.83% 251
No	72.17% 651
Total	902

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

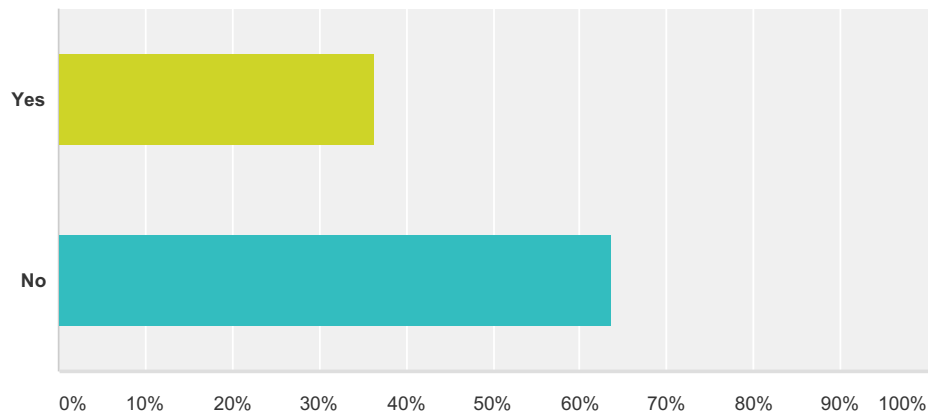
Answered: 894 Skipped: 12



Answer Choices	Responses	
Yes	22.82%	204
No	77.18%	690
Total		894

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

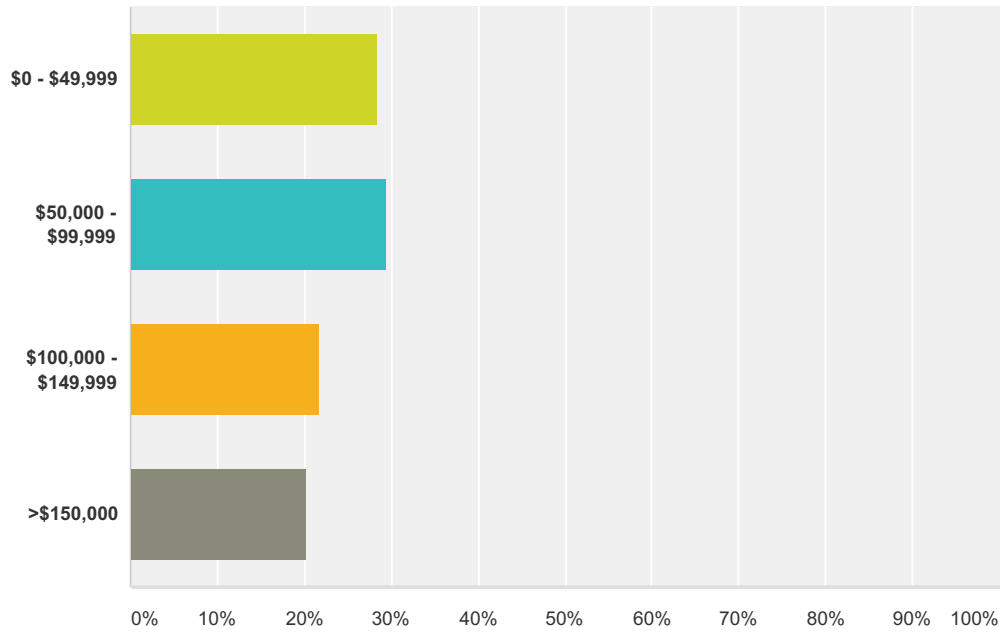
Answered: 894 Skipped: 12



Answer Choices	Responses	
Yes	36.24%	324
No	63.76%	570
Total		894

Q6 What is your annual household income?

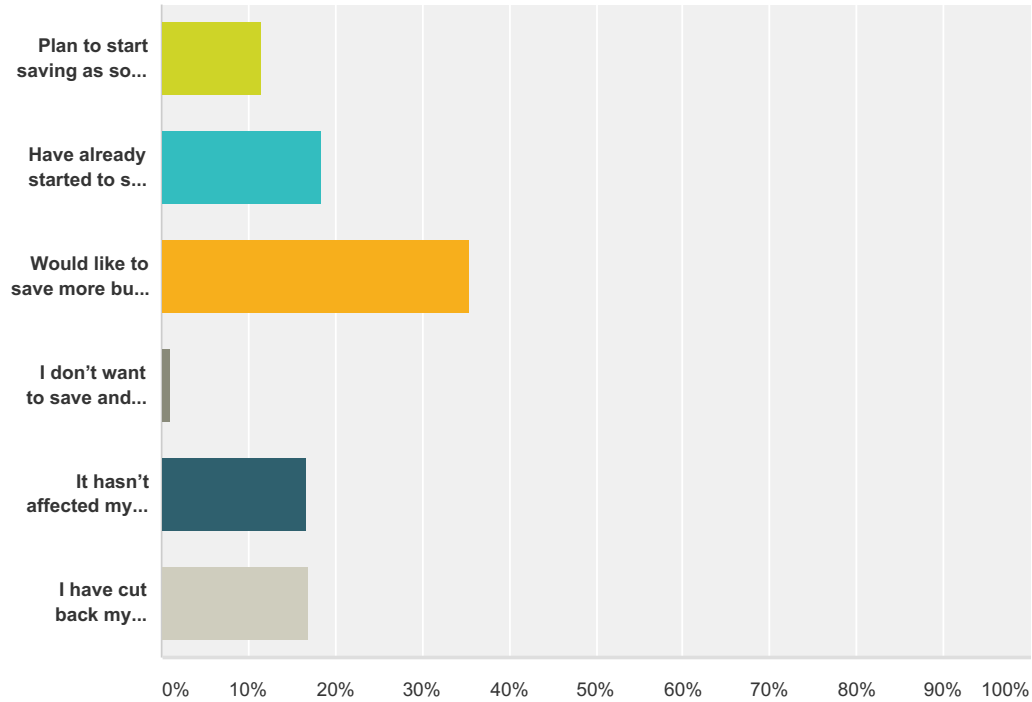
Answered: 895 Skipped: 11



Answer Choices	Responses
\$0 - \$49,999	28.49% 255
\$50,000 - \$99,999	29.39% 263
\$100,000 - \$149,999	21.79% 195
>\$150,000	20.34% 182
Total	895

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

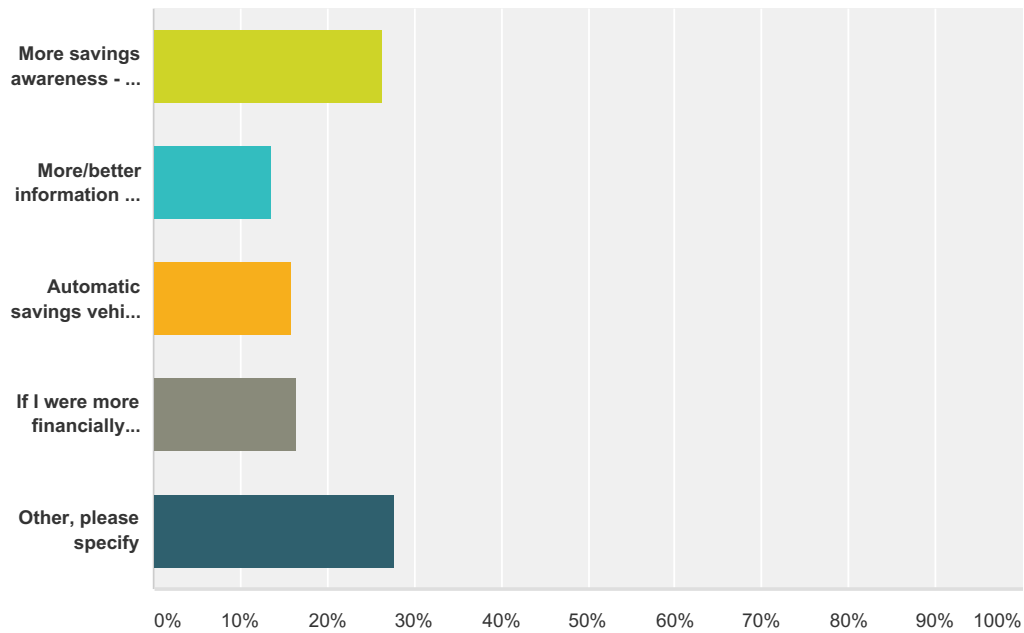
Answered: 891 Skipped: 15



Answer Choices	Responses
Plan to start saving as soon as it's economically feasible	11.45% 102
Have already started to save more than before	18.29% 163
Would like to save more but can't	35.47% 316
I don't want to save and won't	1.12% 10
It hasn't affected my attitude or behavior	16.72% 149
I have cut back my discretionary spending	16.95% 151
Total	891

Q8 What would make it easier for you to save?

Answered: 906 Skipped: 0



Answer Choices	Responses
More savings awareness - our society is too revolved around spending	26.27% 238
More/better information on savings vehicles	13.58% 123
Automatic savings vehicle - so I don't have to think about it	15.78% 143
If I were more financially literate, i.e. knowledgeable about budgeting, managing money and investments	16.56% 150
Other, please specify	27.81% 252
Total	906

#	Other, please specify	Date
1	Employment	7/21/2011 7:21 PM
2	More money	7/21/2011 7:09 PM
3	If I could stop eating, and stop drinking, and stop taking a bath, and stop sleeping in a bed, and stop airconditioning, then I could save.	7/21/2011 6:54 PM
4	Higher income	7/21/2011 6:06 PM
5	more money	7/21/2011 5:38 PM
6	A change in economics	7/21/2011 5:27 PM
7	nothing	7/21/2011 5:13 PM
8	more money	7/21/2011 5:09 PM
9	More income, less debt	7/21/2011 4:26 PM
10	Can't unemployed	7/21/2011 4:23 PM

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11	having more money	7/21/2011 4:06 PM
12	better job market	7/21/2011 4:03 PM
13	having less bills and more income	7/21/2011 3:50 PM
14	lower cost of living, higher salary	7/21/2011 3:49 PM
15	none	7/21/2011 3:32 PM
16	none	7/21/2011 3:20 PM
17	Having less bills and more income.	7/21/2011 3:10 PM
18	already do	7/21/2011 2:57 PM
19	I already do an excellent job saving	7/21/2011 2:48 PM
20	If I had enough money to set money aside after I paid my bills and if interest rates on savings accounts were higher	7/21/2011 2:46 PM
21	it takes every penny to survive	7/21/2011 2:33 PM
22	more money	7/21/2011 2:27 PM
23	nothin it is easy	7/21/2011 2:10 PM
24	Already save what I can for college	7/21/2011 2:00 PM
25	Job	7/21/2011 1:54 PM
26	a job	7/21/2011 1:47 PM
27	having a higher salary and lower bills	7/21/2011 1:29 PM
28	Better interest rates	7/21/2011 1:10 PM
29	earn more money	7/21/2011 1:05 PM
30	The money to do it with.	7/21/2011 12:57 PM
31	more income	7/21/2011 12:56 PM
32	Larger income and less debt	7/21/2011 12:49 PM
33	employment	7/21/2011 12:44 PM
34	not a thing its already easy	7/21/2011 12:39 PM
35	NA	7/21/2011 12:25 PM
36	If my income matched or surpassed the cost of living	7/21/2011 12:09 PM
37	more money	7/21/2011 12:08 PM
38	Nothing	7/21/2011 12:04 PM
39	more money in pocket now	7/21/2011 12:00 PM
40	made more money	7/21/2011 11:58 AM
41	higher salary	7/21/2011 11:54 AM
42	higher interest rates	7/21/2011 11:40 AM
43	better pay for human service providers	7/21/2011 11:31 AM
44	better interest rates and stable economy and good stockmarket	7/21/2011 11:06 AM
45	more imcome	7/21/2011 10:56 AM
46	having enough leftover to save after all bills are payed	7/21/2011 10:51 AM
47	more money	7/21/2011 10:21 AM
48	next year vehicles will be paid off.	7/21/2011 10:10 AM
49	having enough money to save	7/21/2011 10:02 AM
50	if the economy would turn around, our businesses would hopefully return to their pre 2008 level.	7/21/2011 9:59 AM
51	not sure	7/21/2011 9:51 AM

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52	If the 'Oldlady' wood 'walk' the streets!!	7/21/2011 9:36 AM
53	none - I think I do a great job saving already	7/21/2011 9:32 AM
54	if taxes and prices weren't so high	7/21/2011 9:25 AM
55	more income	7/21/2011 9:24 AM
56	need to sell 2 houses	7/21/2011 9:20 AM
57	none	7/21/2011 9:20 AM
58	We have been saving for years	7/21/2011 9:00 AM
59	more money	7/21/2011 8:56 AM
60	more income - every penny is already budgeted	7/21/2011 8:49 AM
61	better return investments	7/21/2011 8:43 AM
62	If I had more money	7/21/2011 8:27 AM
63	Eliminate confiscatory taxation policies	7/21/2011 8:19 AM
64	increase in income	7/21/2011 8:05 AM
65	more savings options available	7/21/2011 8:00 AM
66	more pay	7/21/2011 7:55 AM
67	income	7/21/2011 7:37 AM
68	Lower Prices, more employment, less "big guy" trying to show dominance over the smaller person.	7/21/2011 7:25 AM
69	If I made more money	7/21/2011 6:00 AM
70	Having more money	7/21/2011 4:29 AM
71	need more money	7/21/2011 4:22 AM
72	better economy	7/21/2011 4:20 AM
73	WHEN THE REPUBLICANS GET ENOUGH VOTES TO OVER RIDE THE PRESIDENT AND OR WE GET A REPUBLICAN PRESIDENT SO I CAN FEEL SECURE AGAIN	7/21/2011 2:24 AM
74	nothing	7/21/2011 1:54 AM
75	NA	7/21/2011 1:34 AM
76	Having more money	7/21/2011 1:33 AM
77	If cost of living wasn't so high	7/21/2011 1:24 AM
78	nothing, already save a lot	7/21/2011 1:17 AM
79	If the cost of living went down.	7/21/2011 1:15 AM
80	no money left to save	7/21/2011 1:03 AM
81	Had more money	7/21/2011 12:49 AM
82	more money	7/21/2011 12:48 AM
83	less taxes	7/21/2011 12:03 AM
84	having it to save	7/21/2011 12:00 AM
85	No issue	7/20/2011 11:57 PM
86	More income	7/20/2011 11:56 PM
87	more money	7/20/2011 11:47 PM
88	less expenses	7/20/2011 11:30 PM
89	don't make enough to save	7/20/2011 11:26 PM
90	Higher income	7/20/2011 11:21 PM
91	more money	7/20/2011 11:15 PM

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92	more discretionary income	7/20/2011 11:02 PM
93	more money	7/20/2011 11:02 PM
94	higher salary, lower cost of goods	7/20/2011 10:59 PM
95	making more money	7/20/2011 10:46 PM
96	More money available	7/20/2011 10:42 PM
97	paying off my debt	7/20/2011 10:33 PM
98	made more	7/20/2011 10:21 PM
99	I don't have any problem saving	7/20/2011 10:20 PM
100	an increase in salary that is in line with the increase in all other expenses (utilities, etc)	7/20/2011 10:16 PM
101	HAVE ALL THE RESOURCES, JUST NOT THE EXTRA MONEY. COST OF LIVING TOO HIGH. NEED SIGNIFICANT OTHER.	7/20/2011 9:59 PM
102	Nothing, I already save alot	7/20/2011 9:58 PM
103	nothing. I save quite a bit of money each month	7/20/2011 9:55 PM
104	Having some money left over at the end of the month	7/20/2011 9:54 PM
105	Make more money	7/20/2011 9:53 PM
106	bigger paychecks	7/20/2011 9:42 PM
107	More money coming in	7/20/2011 9:38 PM
108	pay raisw	7/20/2011 9:33 PM
109	better economy	7/20/2011 9:31 PM
110	Having more money	7/20/2011 9:29 PM
111	Higher income	7/20/2011 9:21 PM
112	More benefit (better interest rates, etc.)	7/20/2011 9:20 PM
113	having less debt	7/20/2011 9:17 PM
114	Higher interest rates on savings	7/20/2011 9:17 PM
115	If we earned more money	7/20/2011 9:16 PM
116	larger income	7/20/2011 9:15 PM
117	more money	7/20/2011 9:14 PM
118	lower bills/more money to save	7/20/2011 9:11 PM
119	to have enough money to pay my bill with some left to save	7/20/2011 9:09 PM
120	Better investment income	7/20/2011 8:58 PM
121	better interest rates	7/20/2011 8:55 PM
122	made more money	7/20/2011 8:50 PM
123	higher savings interest rate	7/20/2011 8:48 PM
124	If my employer and all employers would pay high enough wages for people to make a decent living.	7/20/2011 8:45 PM
125	income	7/20/2011 8:45 PM
126	If I were employed gainfully	7/20/2011 8:40 PM
127	I am saving	7/20/2011 8:33 PM
128	make more money	7/20/2011 8:28 PM
129	cut costs	7/20/2011 8:28 PM
130	Banks aren't to be trusted & alot of us don't have the extra money to save	7/20/2011 8:16 PM
131	having more money	7/20/2011 8:05 PM

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132	If interest rates were better; they're nothing	7/20/2011 8:01 PM
133	More tax deductions for savings accounts	7/20/2011 7:57 PM
134	More income	7/20/2011 7:56 PM
135	better interest rates	7/20/2011 7:56 PM
136	Higher Interest; Interest not Taxed	7/20/2011 7:36 PM
137	making more money	7/20/2011 7:35 PM
138	na	7/20/2011 7:31 PM
139	lower taxes	7/20/2011 7:30 PM
140	making more money	7/20/2011 7:27 PM
141	I am saving enough	7/20/2011 7:27 PM
142	If I had a job	7/20/2011 7:19 PM
143	need more money	7/20/2011 7:18 PM
144	if thing did not cost so much	7/20/2011 7:18 PM
145	I am currently unemployed.	7/20/2011 7:17 PM
146	if interest rates made it worth my while	7/20/2011 7:16 PM
147	na	7/20/2011 7:02 PM
148	higher interest rates.	7/20/2011 7:00 PM
149	having a good paying job	7/20/2011 6:59 PM
150	Finding a job,earning good money so i can save	7/20/2011 6:42 PM
151	Made more money	7/20/2011 6:42 PM
152	nothing	7/20/2011 6:41 PM
153	more money	7/20/2011 6:40 PM
154	More money	7/20/2011 6:39 PM
155	more income	7/20/2011 6:39 PM
156	more money to save	7/20/2011 6:36 PM
157	higher income	7/20/2011 6:36 PM
158	lower cost of living	7/20/2011 6:35 PM
159	if I didn't need cash for so many current expenses	7/20/2011 6:29 PM
160	if I could find a job	7/20/2011 6:27 PM
161	economy has to get better	7/20/2011 6:26 PM
162	more income to save	7/20/2011 6:23 PM
163	more income	7/20/2011 6:23 PM
164	more income	7/20/2011 6:22 PM
165	more money	7/20/2011 6:17 PM
166	more income	7/20/2011 6:15 PM
167	more income	7/20/2011 6:14 PM
168	CUT TAXES, WITH STATE AND FED IS 45% OF INCOME	7/20/2011 6:06 PM
169	already saving	7/20/2011 6:02 PM
170	better interest rates	7/20/2011 5:56 PM
171	have more money	7/20/2011 5:49 PM
172	If our economy were in a better state	7/20/2011 5:45 PM

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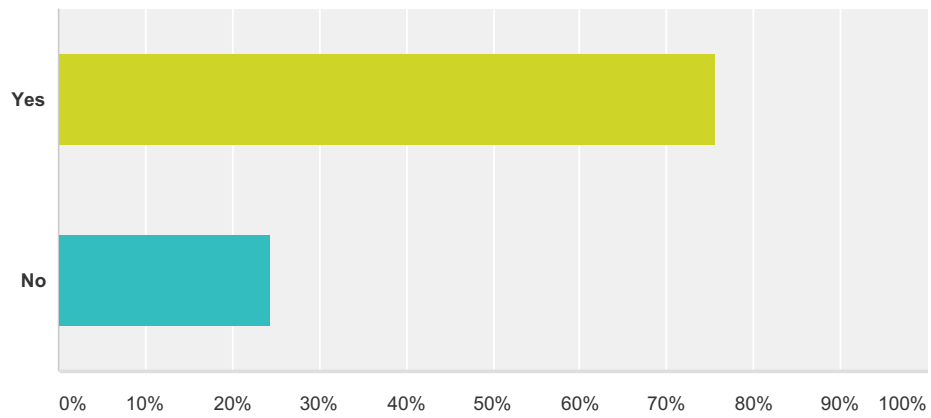
173	none of the above	7/20/2011 5:43 PM
174	need to have money to save cost of living to high.	7/20/2011 5:39 PM
175	money	7/20/2011 5:38 PM
176	doing pretty good now	7/20/2011 5:32 PM
177	Make more money	7/20/2011 5:31 PM
178	nothing - i am good	7/20/2011 5:30 PM
179	Just need to do it!	7/20/2011 5:28 PM
180	Financially secure and able to set aside funds to save	7/20/2011 5:27 PM
181	having a steady job	7/20/2011 5:26 PM
182	less taxes	7/20/2011 5:25 PM
183	making money	7/20/2011 5:24 PM
184	Have more income	7/20/2011 5:23 PM
185	money	7/20/2011 5:22 PM
186	Higher income: lack of upward mobility opportunities, few option for increasing education, lack any real discretionary spending ability	7/20/2011 5:21 PM
187	Nothing. I save a ton	7/20/2011 5:19 PM
188	better economy	7/20/2011 5:16 PM
189	More income	7/20/2011 5:16 PM
190	having more money	7/20/2011 5:16 PM
191	Nothing	7/20/2011 5:14 PM
192	IF I WAS EARNING WAGES	7/20/2011 5:12 PM
193	tax exempt savings interest	7/20/2011 5:11 PM
194	I just need to spend less.....	7/20/2011 5:09 PM
195	More income; no raise in three years, but insurance, gas, etc., more expensive	7/20/2011 5:08 PM
196	make more money	7/20/2011 5:07 PM
197	happy with what I save	7/20/2011 5:04 PM
198	Job	7/20/2011 5:02 PM
199	more income	7/20/2011 5:01 PM
200	didn't have to live paycheck to paycheck	7/20/2011 5:01 PM
201	nothing	7/20/2011 4:59 PM
202	more income	7/20/2011 4:57 PM
203	Make a high income	7/20/2011 4:56 PM
204	more money to pay for necessities	7/20/2011 4:51 PM
205	Dont need anythign	7/20/2011 4:50 PM
206	More favorable tax code	7/20/2011 4:50 PM
207	I need a job.	7/20/2011 4:46 PM
208	Less loan repayments	7/20/2011 4:44 PM
209	more money	7/20/2011 4:44 PM
210	pay raise	7/20/2011 4:43 PM
211	better economy	7/20/2011 4:41 PM
212	more money	7/20/2011 4:40 PM

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213	More classes taught to our children in grade school and high school on finance, investing and saving.	7/20/2011 4:39 PM
214	Making more money	7/20/2011 4:37 PM
215	n/a	7/20/2011 4:36 PM
216	More income	7/20/2011 4:33 PM
217	more money	7/20/2011 4:32 PM
218	Banks should go back to giving a person better interest rates so you feel like saving again	7/20/2011 4:31 PM
219	higher interest rates	7/20/2011 4:30 PM
220	nothing	7/20/2011 4:27 PM
221	more money	7/20/2011 4:26 PM
222	Pay off bills, then could save more	7/20/2011 4:26 PM
223	better job for spouse	7/20/2011 4:25 PM
224	more income	7/20/2011 4:24 PM
225	n/a	7/20/2011 4:24 PM
226	money to save	7/20/2011 4:24 PM
227	more money!	7/20/2011 4:24 PM
228	if i made more money	7/20/2011 4:24 PM
229	none of the above	7/20/2011 4:22 PM
230	more funds	7/20/2011 4:19 PM
231	economy improving so I have more more money to save	7/20/2011 4:19 PM
232	More income versus expenses	7/20/2011 4:17 PM
233	economy improves	7/20/2011 4:17 PM
234	If I had more money I could save more.	7/20/2011 4:16 PM
235	higher salary	7/20/2011 4:16 PM
236	Having enough and the economy starts to allow that to happen	7/20/2011 4:16 PM
237	More income	7/20/2011 4:15 PM
238	Nothing	7/20/2011 4:15 PM
239	no money to save	7/20/2011 4:15 PM
240	I get my income from an annuity,	7/20/2011 4:14 PM
241	I'm retired	7/20/2011 4:14 PM
242	a strong economy	7/20/2011 4:14 PM
243	Budget awareness by others in the household	7/20/2011 4:13 PM
244	If I made more money	7/20/2011 4:11 PM
245	don't tax the earnings	7/20/2011 4:10 PM
246	more income	7/20/2011 4:09 PM
247	Have more money coming in.	7/20/2011 4:09 PM
248	If I had a job	7/20/2011 4:09 PM
249	lower the price of gasoline and groceries	7/20/2011 4:08 PM
250	more income	7/20/2011 4:08 PM
251	lower government forced 'savings'	7/20/2011 4:08 PM
252	I already am a big saver	7/20/2011 4:08 PM

Q9 If you have children do you take the time to teach them financial literacy?

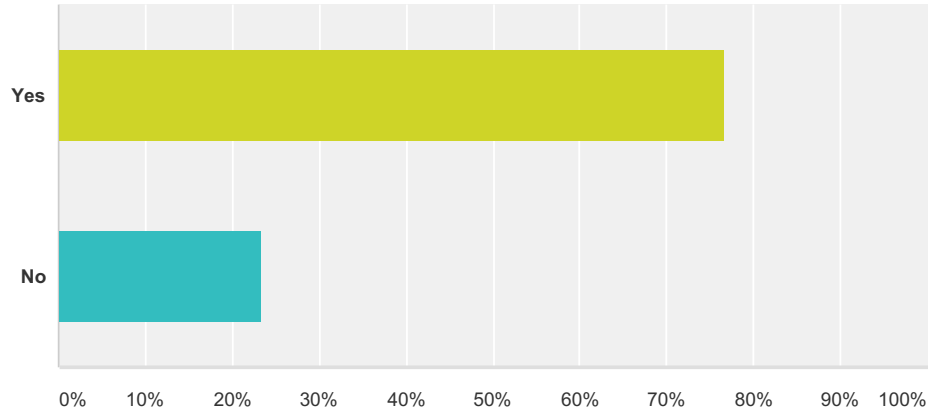
Answered: 875 Skipped: 31



Answer Choices	Responses
Yes	75.66% 662
No	24.34% 213
Total	875

Q10 Do you believe school districts should be required to offer a multi-grade intergrated financial literacy curriculum?

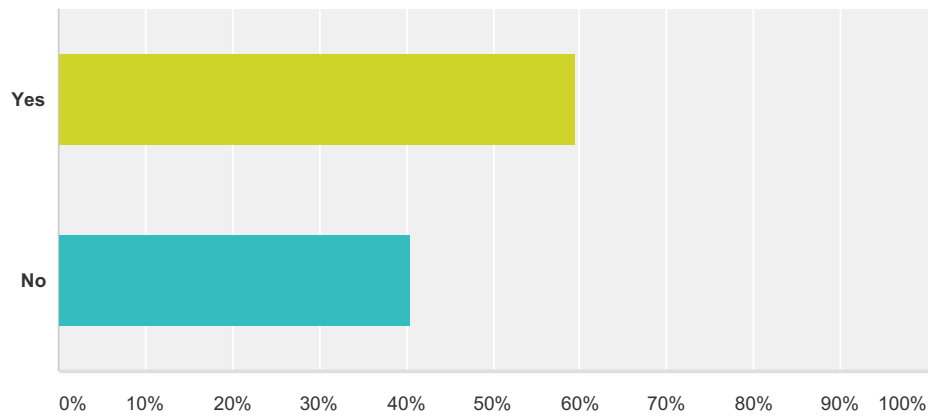
Answered: 895 Skipped: 11



Answer Choices	Responses
Yes	76.65% 686
No	23.35% 209
Total	895

Q11 Have you talked with your child/children about the costs of college?

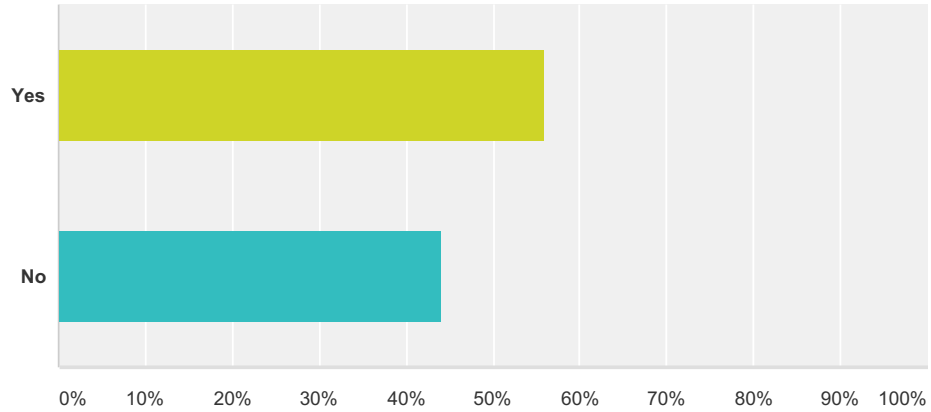
Answered: 861 Skipped: 45



Answer Choices	Responses	
Yes	59.47%	512
No	40.53%	349
Total		861

Q12 Have you talked with your child/children about your involvement in paying for college?

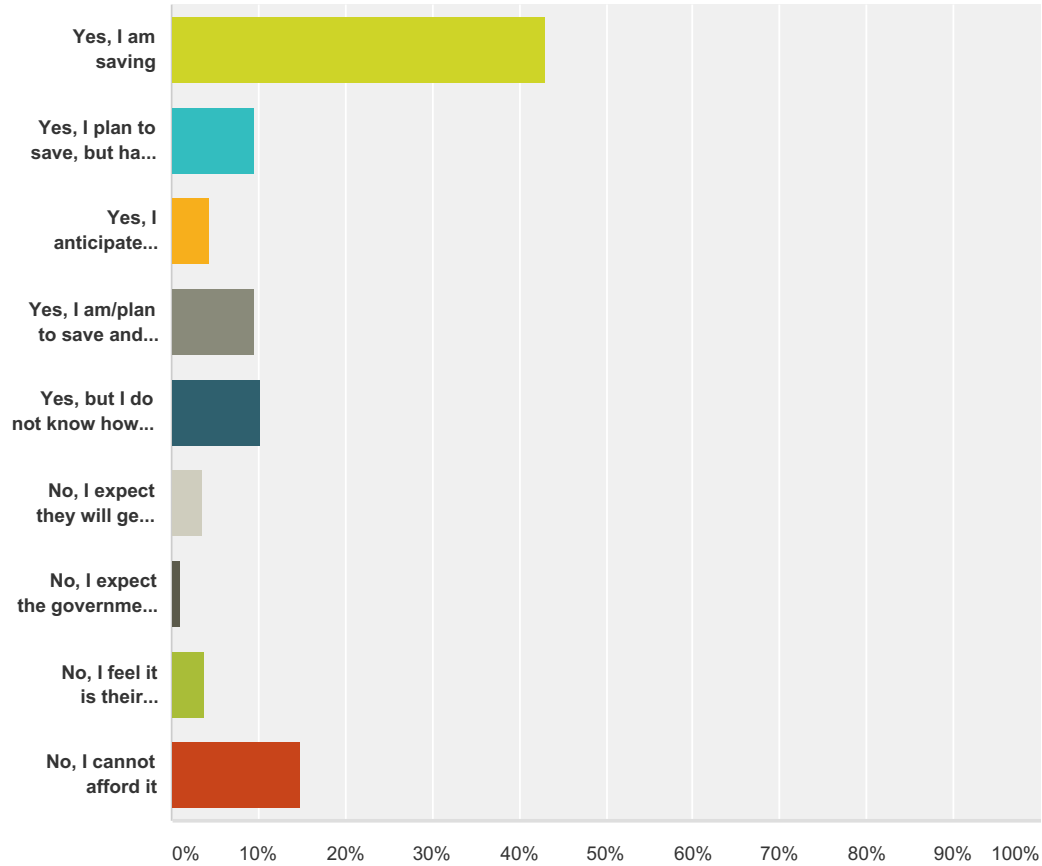
Answered: 858 Skipped: 48



Answer Choices	Responses
Yes	55.94% 480
No	44.06% 378
Total	858

Q13 Do you plan to help fund your child/children's college education? (Select One)

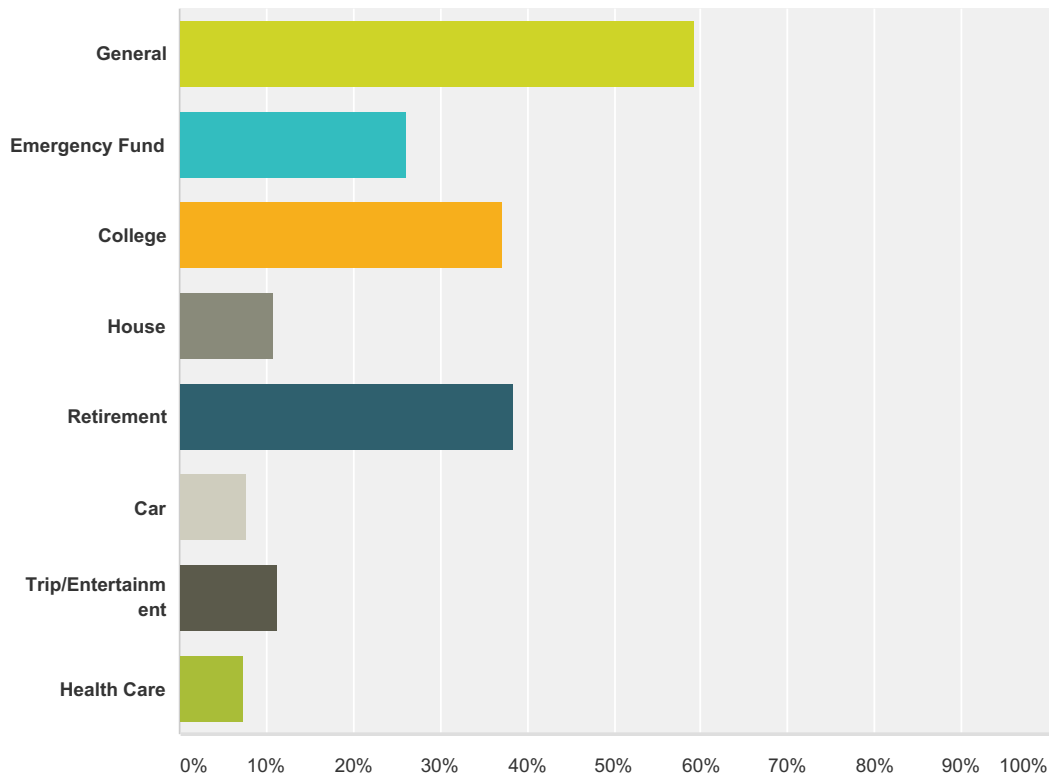
Answered: 882 Skipped: 24



Answer Choices	Responses
Yes, I am saving	43.08% 380
Yes, I plan to save, but have not yet started	9.64% 85
Yes, I anticipate taking out loans	4.31% 38
Yes, I am/plan to save and anticipate taking out loans	9.52% 84
Yes, but I do not know how I am going to pay	10.20% 90
No, I expect they will get scholarships	3.51% 31
No, I expect the government to help me	1.02% 9
No, I feel it is their responsibility	3.85% 34
No, I cannot afford it	14.85% 131
Total	882

Q14 If you are saving, are you saving in general or for a specific goal?

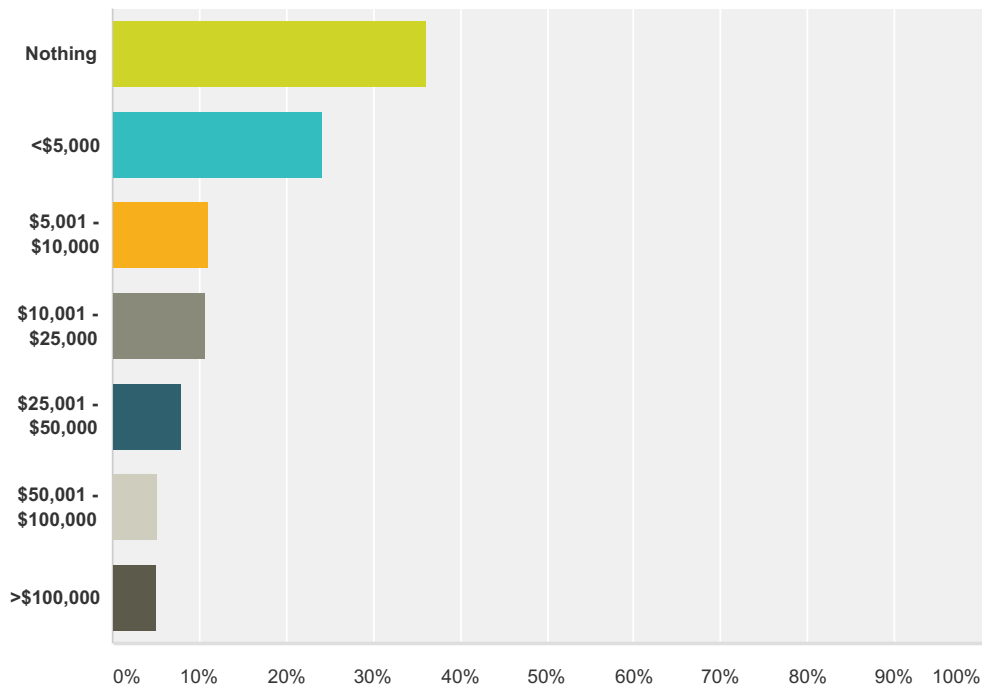
Answered: 811 Skipped: 95



Answer Choices	Responses
General	59.19% 480
Emergency Fund	26.14% 212
College	37.24% 302
House	10.85% 88
Retirement	38.47% 312
Car	7.64% 62
Trip/Entertainment	11.22% 91
Health Care	7.27% 59
Total Respondents: 811	

Q15 How much have you saved for your children's college education (per child)?

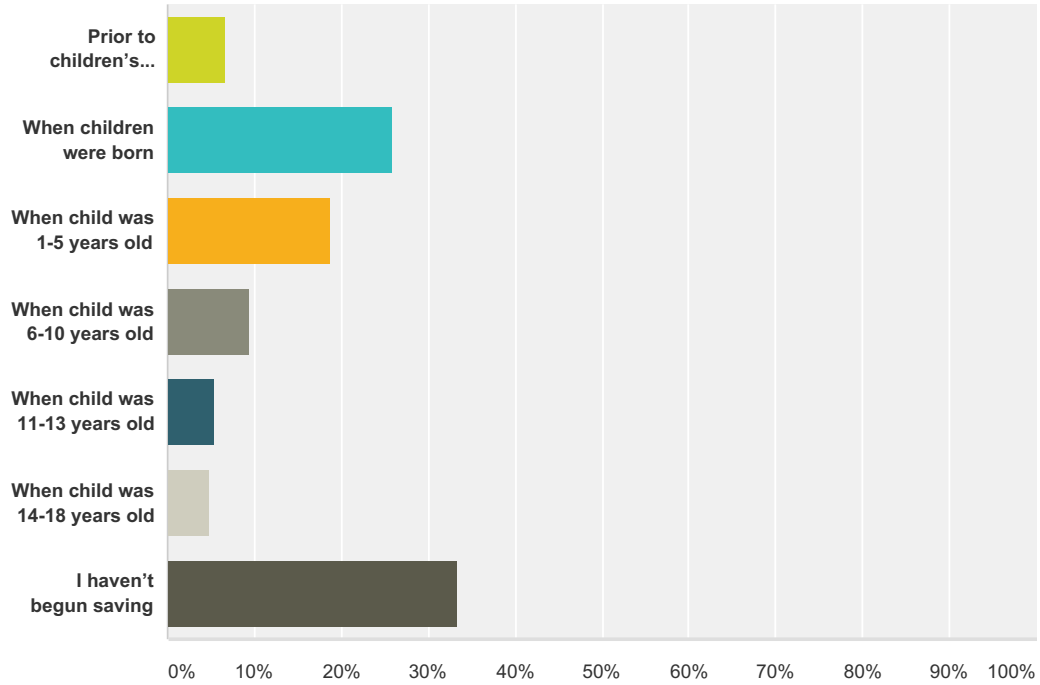
Answered: 882 Skipped: 24



Answer Choices	Responses	Count
Nothing	36.05%	318
<\$5,000	24.15%	213
\$5,001 - \$10,000	11.00%	97
\$10,001 - \$25,000	10.66%	94
\$25,001 - \$50,000	7.94%	70
\$50,001 - \$100,000	5.22%	46
>\$100,000	4.99%	44
Total		882

Q16 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).

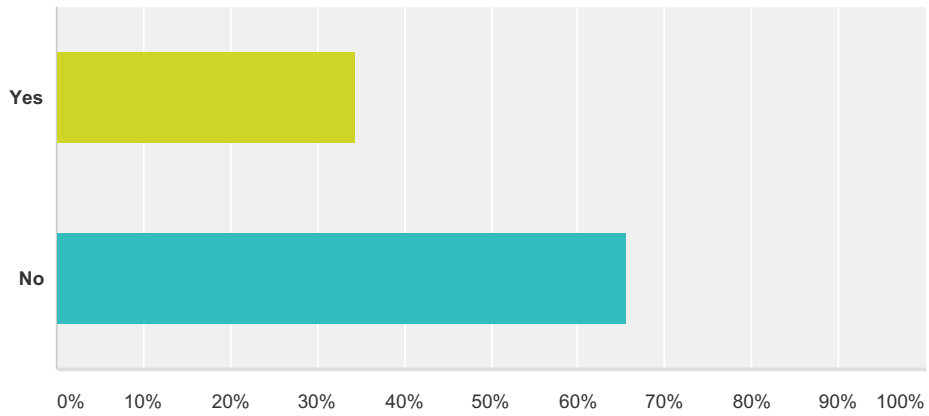
Answered: 861 Skipped: 45



Answer Choices	Responses
Prior to children's birth	6.62% 57
When children were born	25.90% 223
When child was 1-5 years old	18.70% 161
When child was 6-10 years old	9.29% 80
When child was 11-13 years old	5.34% 46
When child was 14-18 years old	4.88% 42
I haven't begun saving	33.33% 287
Total Respondents: 861	

Q17 Do you know how much you'll need to save to fund college for your children?

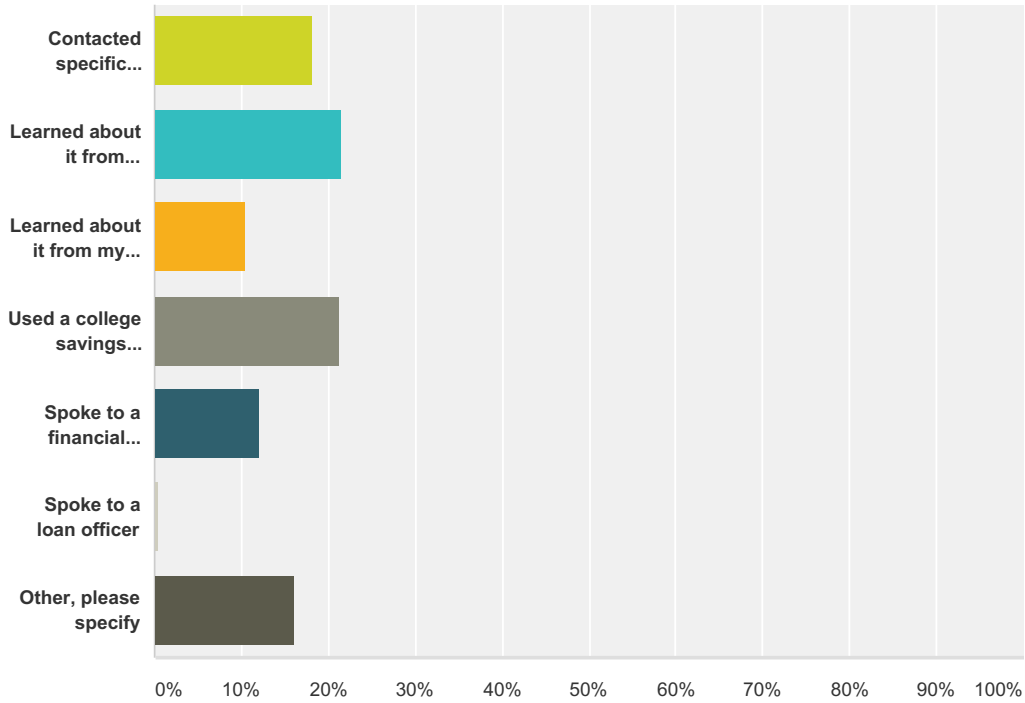
Answered: 882 Skipped: 24



Answer Choices	Responses
Yes	34.35% 303
No	65.65% 579
Total	882

Q18 How did you determine the amount?

Answered: 297 Skipped: 609



Answer Choices	Responses
Contacted specific colleges I have in mind	18.18% 54
Learned about it from articles, on the web, through TV programs	21.55% 64
Learned about it from my child/children's school	10.44% 31
Used a college savings calculator	21.21% 63
Spoke to a financial advisor	12.12% 36
Spoke to a loan officer	0.34% 1
Other, please specify	16.16% 48
Total	297

#	Other, please specify	Date
1	Worked at an University	7/21/2011 7:21 PM
2	estimating about double for what I paid for mine	7/21/2011 6:45 PM
3	USE COLLEGE TUITION NOW	7/21/2011 6:32 PM
4	from child who attended collodge	7/21/2011 5:09 PM
5	work at a college	7/21/2011 3:50 PM
6	Just hearing other people talking	7/21/2011 3:30 PM
7	used my head	7/21/2011 2:10 PM
8	Did a rough guesstimate	7/21/2011 12:04 PM

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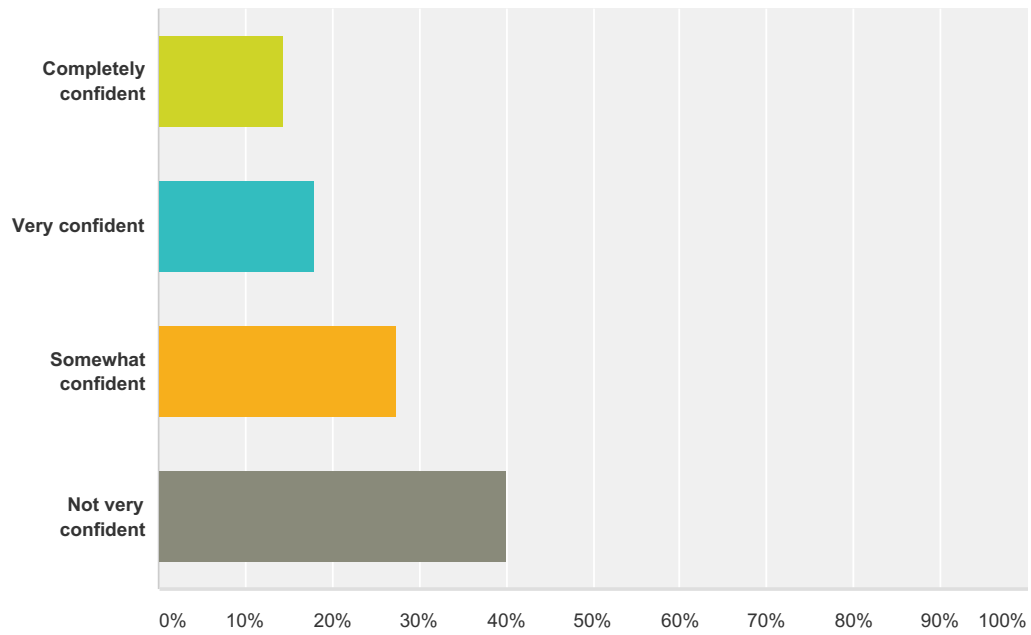
9	child finished college, working	7/21/2011 10:56 AM
10	We have already had 4 of our 10 children attend college so we are very aware of thr expenses involved. We encourage them to attend community college to get the basics taken care of and then attend university. It has has been working for our family so far but who knows what is coming down the pike financially and how that will again effect the other childrens college careers.	7/21/2011 9:59 AM
11	daughter in graduate schools I help her	7/21/2011 9:52 AM
12	Own tuition cost	7/21/2011 9:28 AM
13	I am attending college and am learning first hand	7/21/2011 7:25 AM
14	Read	7/21/2011 1:34 AM
15	Determined a certain amount	7/21/2011 12:49 AM
16	From college oldest child aspires to attend	7/21/2011 12:10 AM
17	Investigated costs on my own. Realized paying off my house and being debt free was the best investment.	7/20/2011 9:53 PM
18	Just did a basic calculations based on colleges of interest	7/20/2011 9:16 PM
19	two in college now. know the costs	7/20/2011 9:05 PM
20	Know tuition	7/20/2011 9:01 PM
21	daughter's research	7/20/2011 8:05 PM
22	Spouse is a broker	7/20/2011 7:36 PM
23	older son in college	7/20/2011 7:19 PM
24	Both have graduated with masters degrees. no debt	7/20/2011 7:00 PM
25	figured it out myself	7/20/2011 6:41 PM
26	determined none of them were college material	7/20/2011 6:40 PM
27	calculated what an average public college costs and knew we could not afford it	7/20/2011 6:35 PM
28	paid for my other child's college expenses	7/20/2011 6:11 PM
29	i do not have kids	7/20/2011 5:59 PM
30	he is in college and I am paying the bills	7/20/2011 5:38 PM
31	saved what was possible	7/20/2011 5:36 PM
32	save what i can	7/20/2011 5:33 PM
33	common sense	7/20/2011 5:24 PM
34	I am smart	7/20/2011 5:19 PM
35	Just guessed - \$120,000	7/20/2011 5:09 PM
36	personal experience of college costs	7/20/2011 5:04 PM
37	no children of that age	7/20/2011 5:01 PM
38	personal research	7/20/2011 4:44 PM
39	just saving as much as possible	7/20/2011 4:40 PM
40	They've already completed college 18 yrs ago	7/20/2011 4:33 PM
41	estimated average cost per year and increased it by 5% per year	7/20/2011 4:33 PM
42	In Louisiana children get free college tuition---The TOPS program	7/20/2011 4:32 PM
43	added yearly tuition fees	7/20/2011 4:30 PM
44	Based on current costs of college and where she plans to go	7/20/2011 4:23 PM
45	Looked online to what colleges are costing today and estimated.	7/20/2011 4:16 PM
46	personal experience	7/20/2011 4:16 PM
47	personal experience	7/20/2011 4:13 PM

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48	I used a combination of most of the above.	7/20/2011 4:08 PM
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Q19 How confident are you that you will reach your college savings goals?

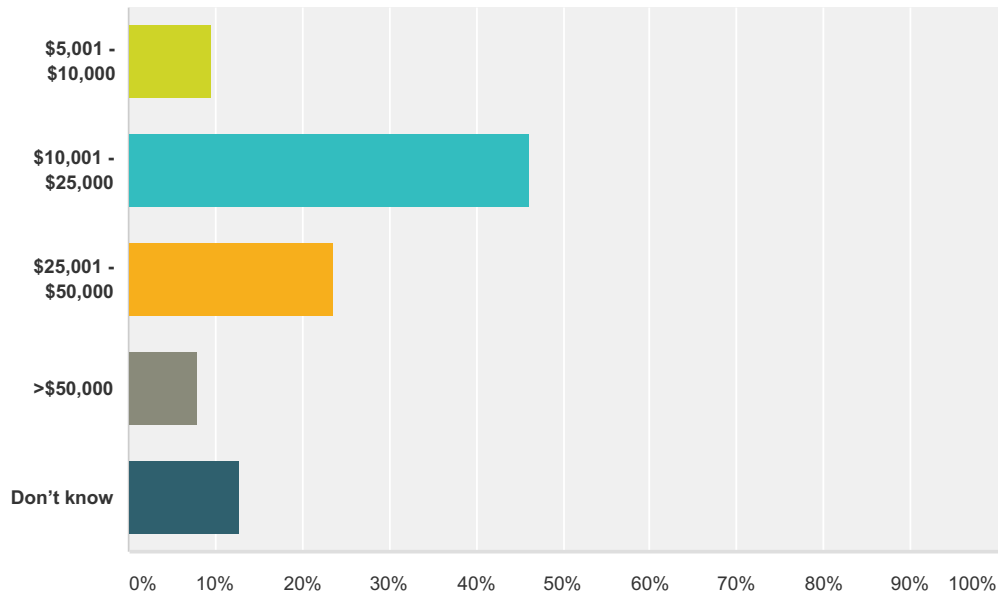
Answered: 849 Skipped: 57



Answer Choices	Responses	
Completely confident	14.49%	123
Very confident	18.02%	153
Somewhat confident	27.44%	233
Not very confident	40.05%	340
Total		849

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

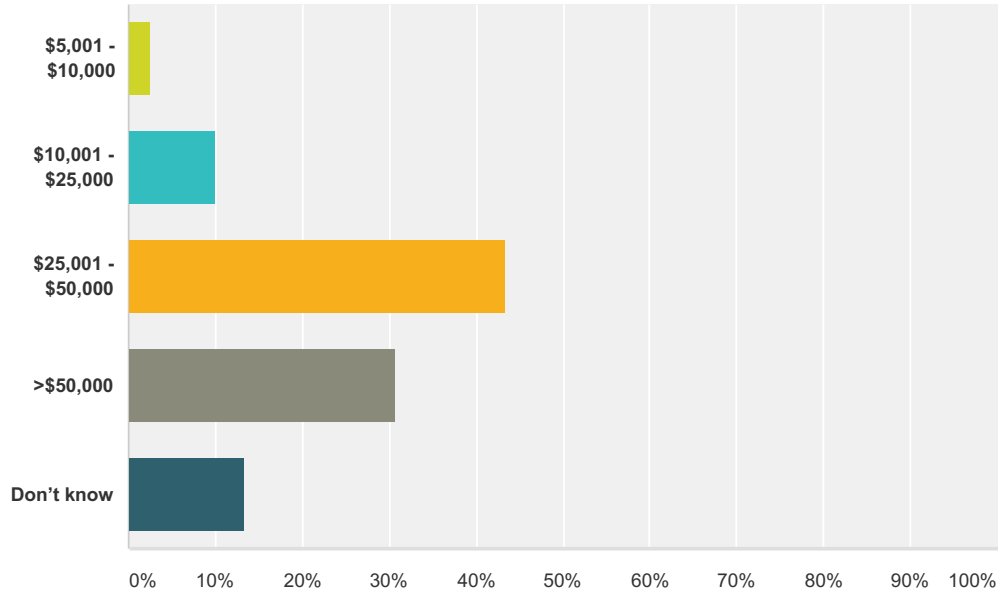
Answered: 853 Skipped: 53



Answer Choices	Responses	
\$5,001 - \$10,000	9.61%	82
\$10,001 - \$25,000	46.19%	394
\$25,001 - \$50,000	23.68%	202
>\$50,000	7.85%	67
Don't know	12.66%	108
Total		853

Q21 How much do you think the average private college costs (tuition, room, board and supplies) today per year?

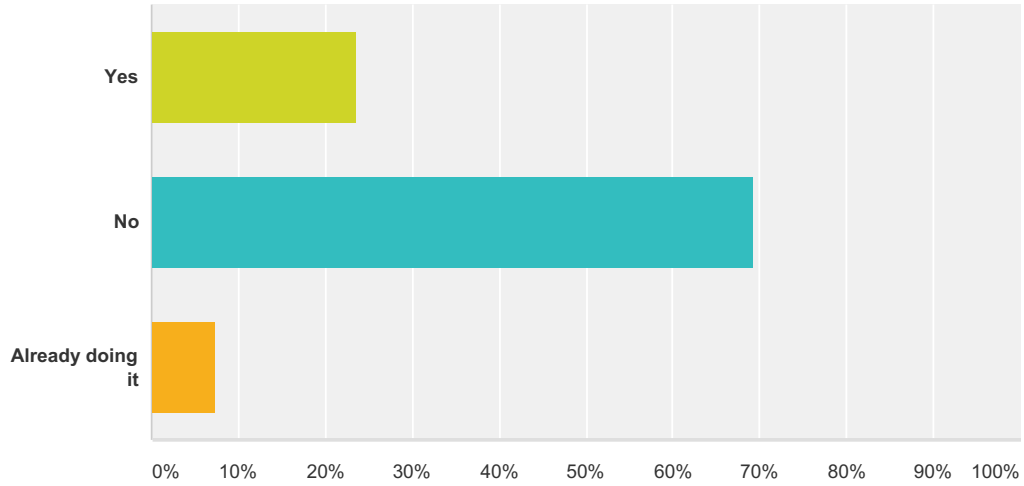
Answered: 849 Skipped: 57



Answer Choices	Responses	
\$5,001 - \$10,000	2.47%	21
\$10,001 - \$25,000	10.01%	85
\$25,001 - \$50,000	43.46%	369
>\$50,000	30.62%	260
Don't know	13.43%	114
Total		849

Q22 Would you ask friends or family to contribute toward college instead of material gifts?

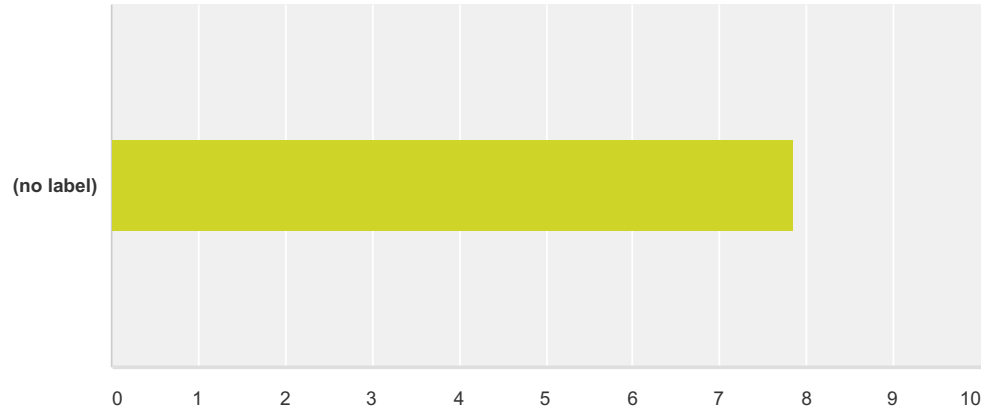
Answered: 846 Skipped: 60



Answer Choices	Responses
Yes	23.52% 199
No	69.27% 586
Already doing it	7.21% 61
Total	846

Q23 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)

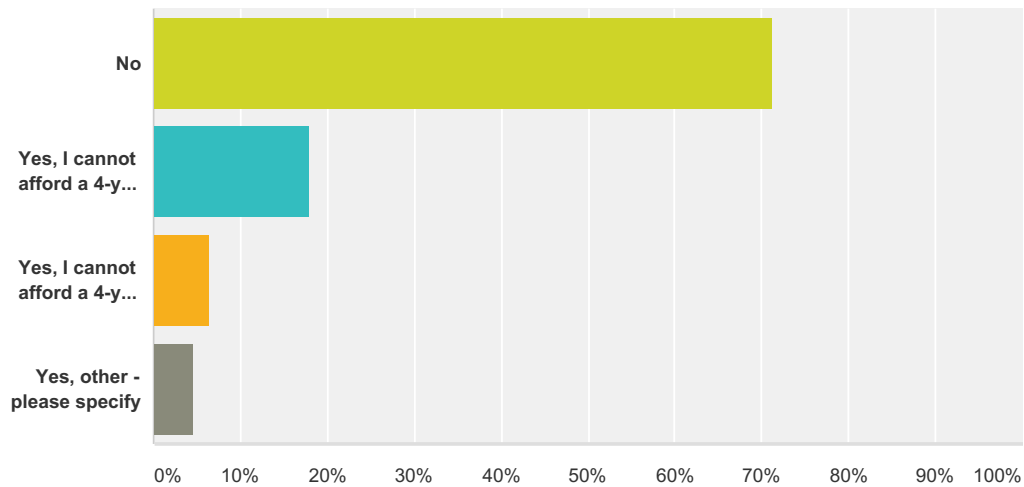
Answered: 847 Skipped: 59



	(no label)	(no label)	(no label)	(no label)	(no label)	(no label)	(no label)	(no label)	(no label)	(no label)	Total	Weighted Average
(no label)	5.31% 45	1.65% 14	2.95% 25	2.60% 22	9.80% 83	4.01% 34	7.44% 63	8.97% 76	11.33% 96	45.93% 389	847	7.86

Q24 Have you had to narrow your child's choices for college because of the cost?

Answered: 844 Skipped: 62



Answer Choices	Responses
No	71.09% 600
Yes, I cannot afford a 4-year private school.	17.89% 151
Yes, I cannot afford a 4-year public school.	6.52% 55
Yes, other - please specify	4.50% 38
Total	844

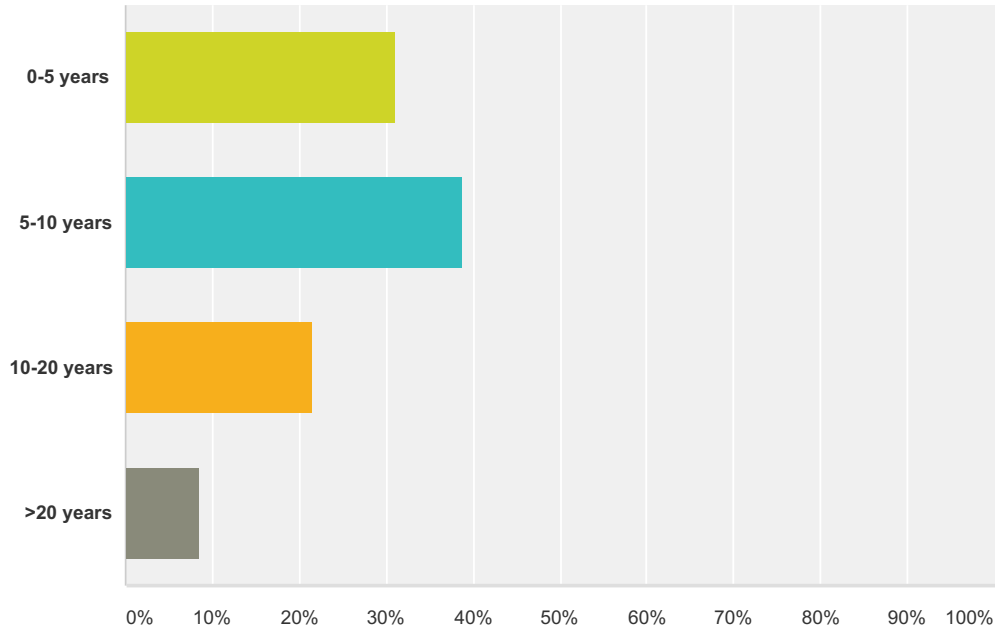
#	Yes, other - please specify	Date
1	I might be able to buy some 2nd hand coloring books, if I had a child.	7/21/2011 6:54 PM
2	State schools are a better value	7/21/2011 6:12 PM
3	We are looking, but are very aware of how much we can afford.	7/21/2011 5:32 PM
4	I Can't afford private school or out of state tuition	7/21/2011 4:26 PM
5	work at a college - will start there	7/21/2011 3:50 PM
6	they are having to help pay for it	7/21/2011 1:31 PM
7	Univ. of Michigan is \$50,000 - too high for out of state	7/21/2011 11:08 AM
8	Have to choose based on best offer made	7/21/2011 10:56 AM
9	can't even afford to pay attention!	7/21/2011 9:36 AM
10	not college age yet	7/21/2011 7:50 AM
11	do not have any	7/21/2011 3:20 AM
12	junior college first	7/21/2011 2:35 AM
13	Send her college in the Philippines	7/21/2011 1:18 AM
14	She can only attend a school with special programs lasting about a year.	7/21/2011 12:10 AM
15	dont see it in their future	7/21/2011 12:00 AM

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16	no children	7/20/2011 11:47 PM
17	ACTUALLY NO ONLY BECAUSE I WILL DO WHATEVER IT TAKES	7/20/2011 9:59 PM
18	At the moment we have no money.	7/20/2011 7:17 PM
19	local, state (b/c they are eligible for scholarship tuition)	7/20/2011 7:16 PM
20	no college	7/20/2011 6:35 PM
21	Children have already graduated	7/20/2011 6:32 PM
22	Compared private and public with financial aid options	7/20/2011 6:23 PM
23	Junior college	7/20/2011 5:50 PM
24	yes, to an in-state school only	7/20/2011 5:45 PM
25	not sure yet	7/20/2011 5:36 PM
26	looked at what schools we can afford	7/20/2011 5:33 PM
27	If not local, they will really need to work their way through	7/20/2011 5:21 PM
28	not yet	7/20/2011 5:11 PM
29	in state	7/20/2011 5:01 PM
30		7/20/2011 5:00 PM
31	She received a great deal more financial aid from one private school than offered from any public school	7/20/2011 4:56 PM
32	In State only	7/20/2011 4:50 PM
33	Have plans in place	7/20/2011 4:44 PM
34	based on location	7/20/2011 4:43 PM
35	not thought about it yet	7/20/2011 4:36 PM
36	already in college	7/20/2011 4:36 PM
37	not sure yet	7/20/2011 4:27 PM
38	They already graduated	7/20/2011 4:14 PM

Q25 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?

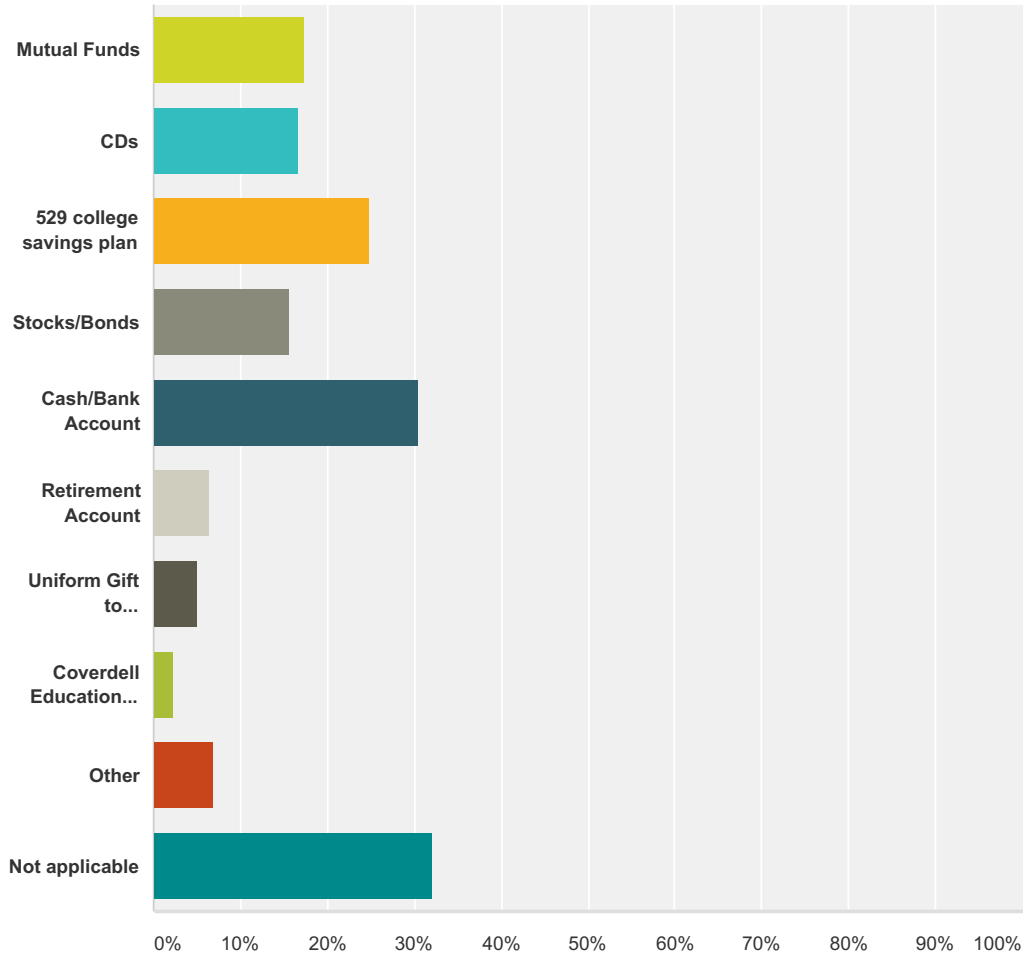
Answered: 841 Skipped: 65



Answer Choices	Responses
0-5 years	31.15% 262
5-10 years	38.88% 327
10-20 years	21.40% 180
>20 years	8.56% 72
Total	841

Q26 If you are saving for college, what vehicles are you using? (Check all that apply)

Answered: 839 Skipped: 67

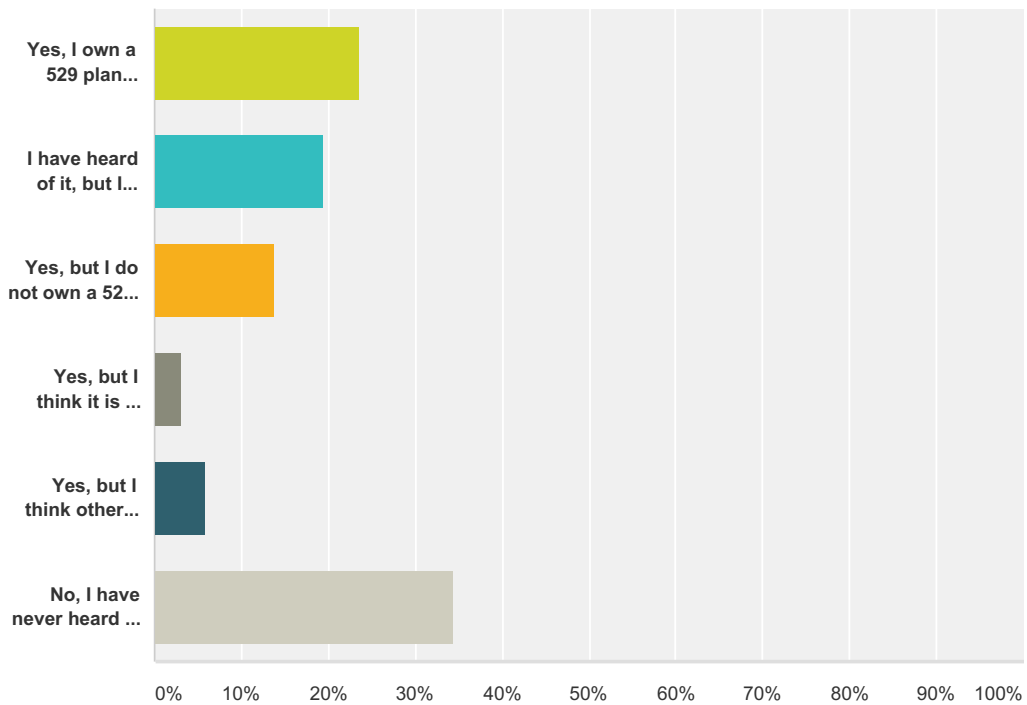


Answer Choices	Responses	Count
Mutual Funds	17.40%	146
CDs	16.69%	140
529 college savings plan	24.79%	208
Stocks/Bonds	15.73%	132
Cash/Bank Account	30.39%	255
Retirement Account	6.44%	54
Uniform Gift to Minor/Uniform Gift to Trust Accounts	5.01%	42
Coverdell Education Savings Account	2.26%	19
Other	6.91%	58
Not applicable	32.18%	270

Total Respondents: 839

Q27 Do you know what a 529 college savings plan is?

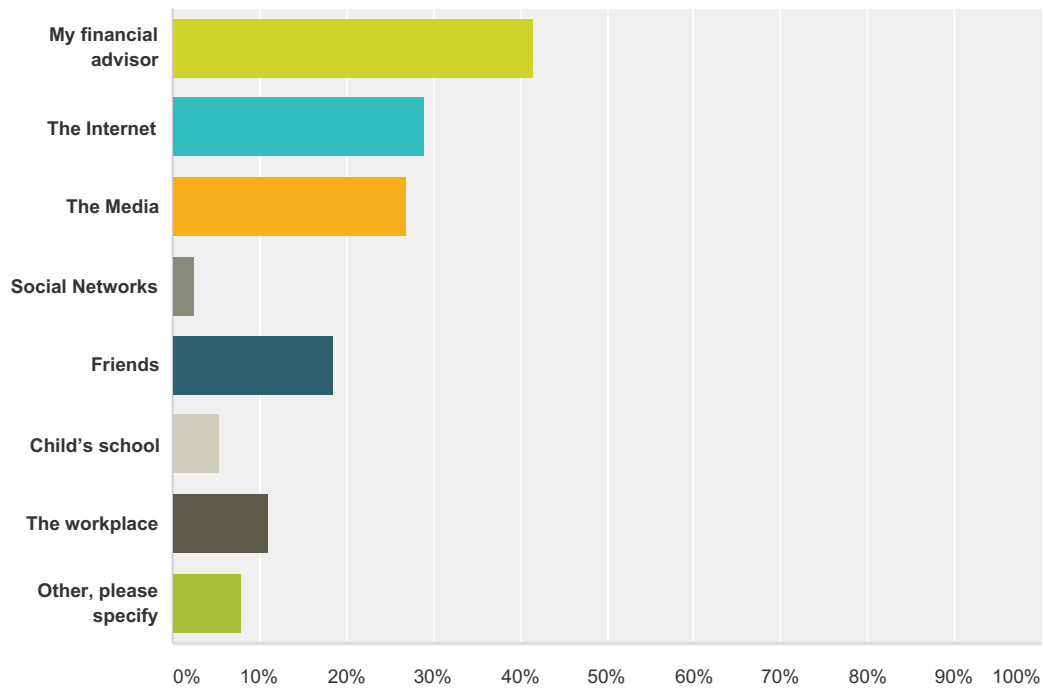
Answered: 869 Skipped: 37



Answer Choices	Responses
Yes, I own a 529 plan account	23.59% 205
I have heard of it, but I don't know exactly what it is	19.33% 168
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	13.69% 119
Yes, but I think it is too complicated, I don't understand the benefits	3.11% 27
Yes, but I think other vehicles have better tax benefits	5.87% 51
No, I have never heard of it	34.41% 299
Total	869

Q28 How did you hear about your 529 college savings plan?

Answered: 200 Skipped: 706



Answer Choices	Responses	Count
My financial advisor	41.50%	83
The Internet	29.00%	58
The Media	27.00%	54
Social Networks	2.50%	5
Friends	18.50%	37
Child's school	5.50%	11
The workplace	11.00%	22
Other, please specify	8.00%	16
Total Respondents: 200		

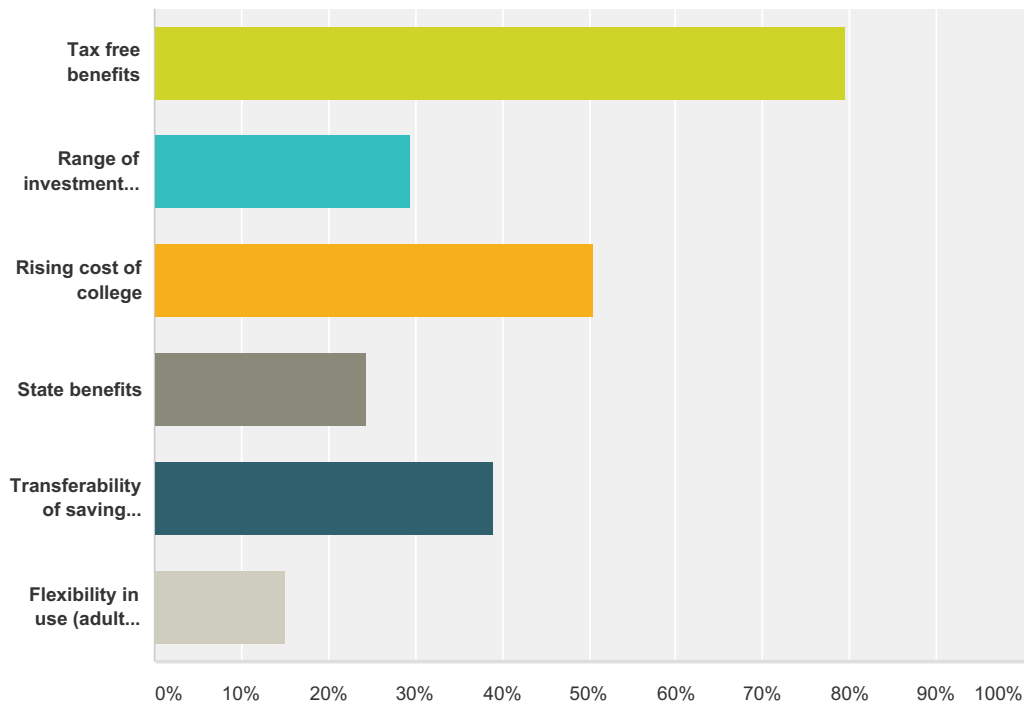
#	Other, please specify	Date
1	Me because I am smarter than the average fool out there....	7/21/2011 4:20 PM
2	family	7/21/2011 3:32 PM
3	yes	7/21/2011 2:10 PM
4	Myself, I am an advisor.	7/21/2011 1:32 PM
5		7/21/2011 1:26 PM
6	My Brother	7/21/2011 10:59 AM

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7	Read about it - Magazine/Newspaper	7/21/2011 10:21 AM
8	Parents	7/20/2011 10:59 PM
9		7/20/2011 10:15 PM
10	My parents	7/20/2011 9:51 PM
11	Spouse	7/20/2011 8:01 PM
12	Family	7/20/2011 6:00 PM
13	my husband set them up for our daughter's at birth	7/20/2011 5:45 PM
14	my bank	7/20/2011 5:19 PM
15	Family	7/20/2011 4:57 PM
16	UPromise	7/20/2011 4:19 PM

Q29 What are the reasons you save in a 529 college savings plan?

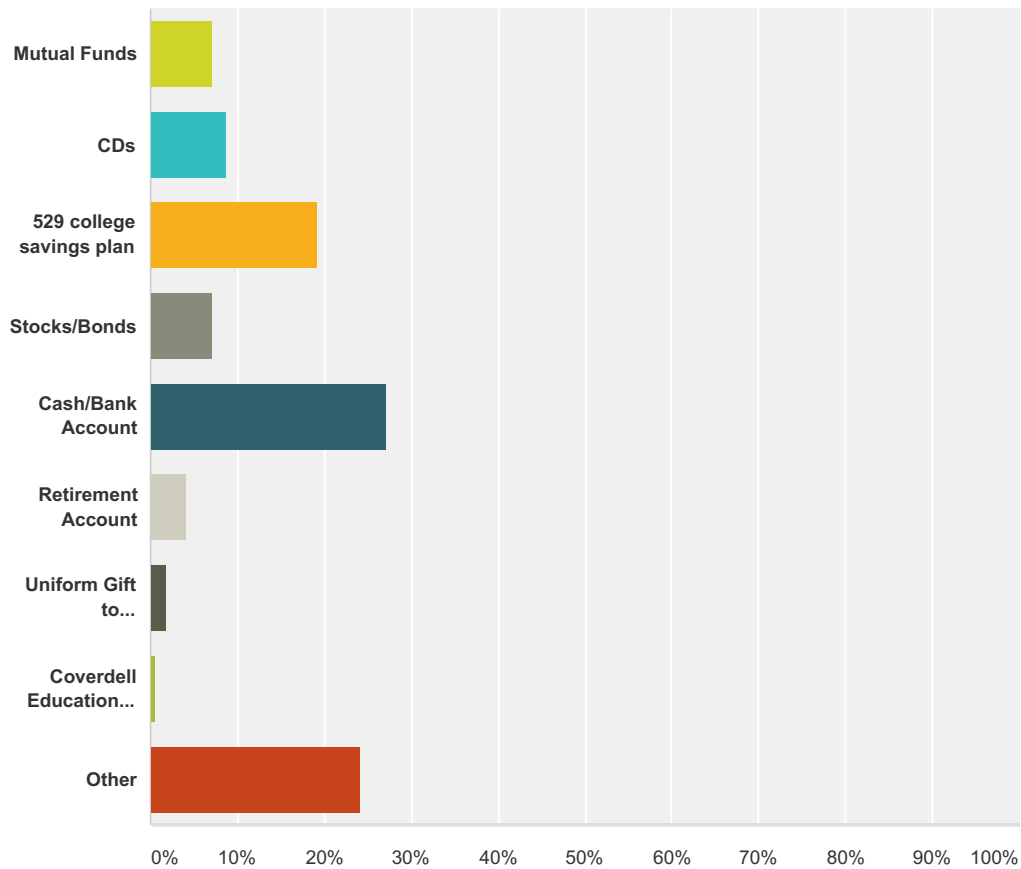
Answered: 200 Skipped: 706



Answer Choices	Responses	Count
Tax free benefits	79.50%	159
Range of investment options	29.50%	59
Rising cost of college	50.50%	101
State benefits	24.50%	49
Transferability of saving (among children)	39.00%	78
Flexibility in use (adult retraining)	15.00%	30
Total Respondents: 200		

Q30 What is your primary college savings vehicle? (Check one)

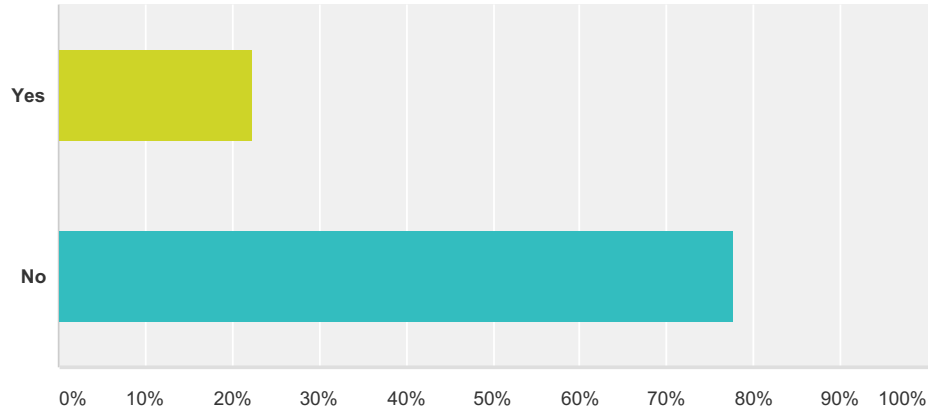
Answered: 827 Skipped: 79



Answer Choices	Responses
Mutual Funds	7.13% 59
CDs	8.71% 72
529 college savings plan	19.23% 159
Stocks/Bonds	7.13% 59
Cash/Bank Account	27.09% 224
Retirement Account	4.11% 34
Uniform Gift to Minor/Uniform Gift to Trust Accounts	1.81% 15
Coverdell Education Savings Account	0.60% 5
Other	24.18% 200
Total	827

Q31 Do you currently have an automatic monthly savings plan set up for college savings?

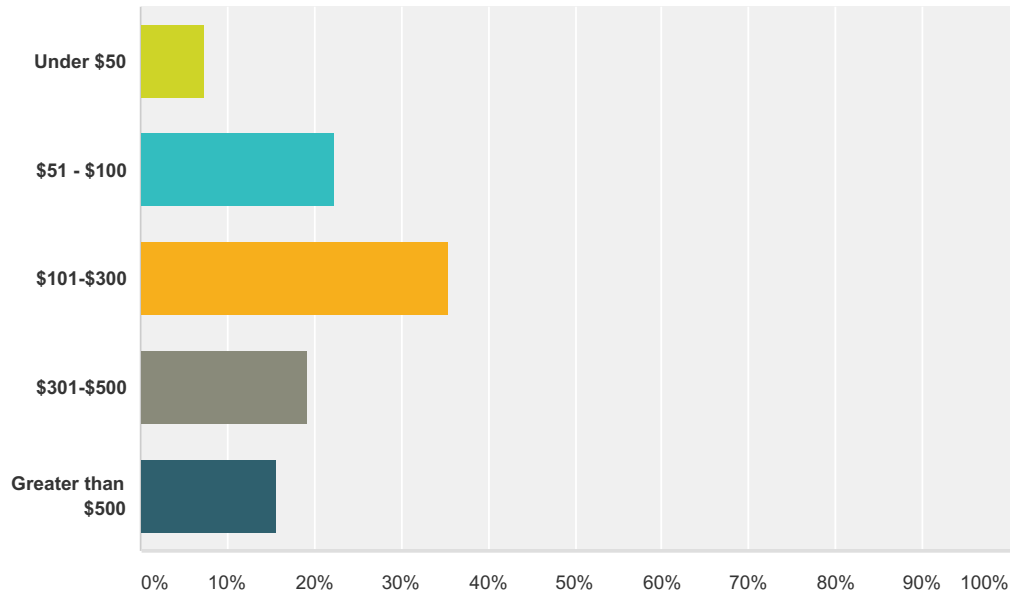
Answered: 868 Skipped: 38



Answer Choices	Responses	
Yes	22.35%	194
No	77.65%	674
Total		868

Q32 How much do you save monthly?

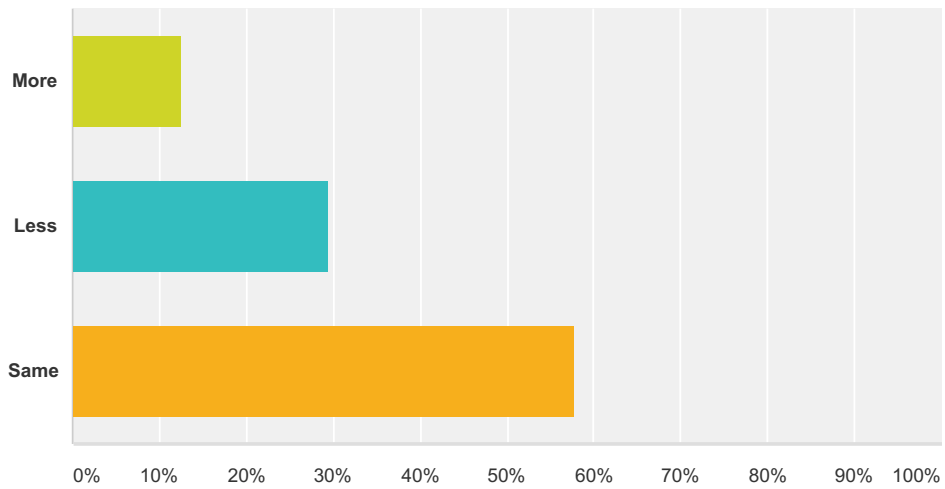
Answered: 192 Skipped: 714



Answer Choices	Responses
Under \$50	7.29% 14
\$51 - \$100	22.40% 43
\$101-\$300	35.42% 68
\$301-\$500	19.27% 37
Greater than \$500	15.63% 30
Total	192

Q33 Are you saving more, less or the same for college than a year ago?

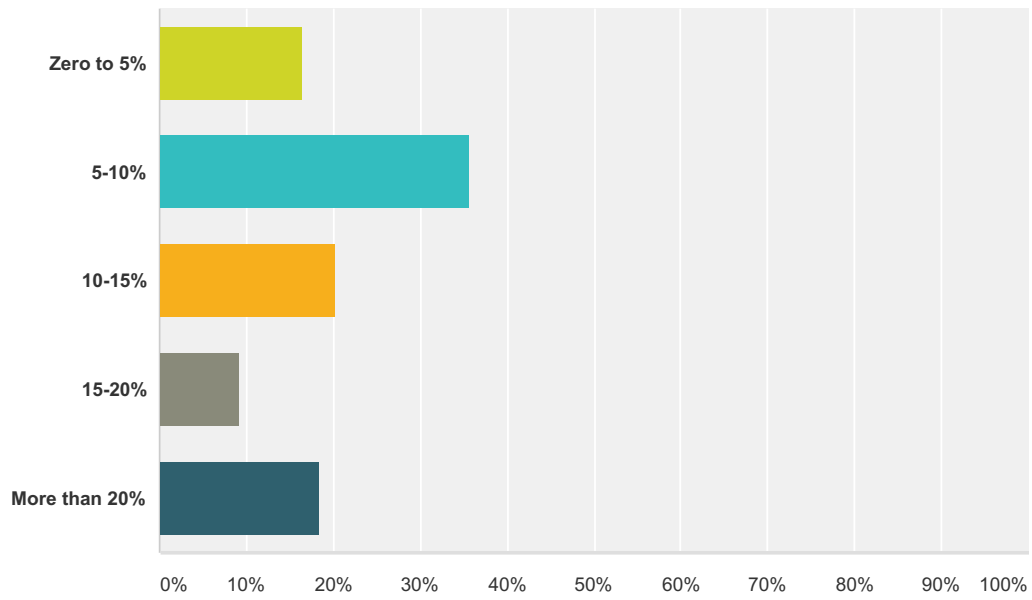
Answered: 867 Skipped: 39



Answer Choices	Responses
More	12.57% 109
Less	29.53% 256
Same	57.90% 502
Total	867

Q34 If you are saving more for college than one year ago, then by how much?

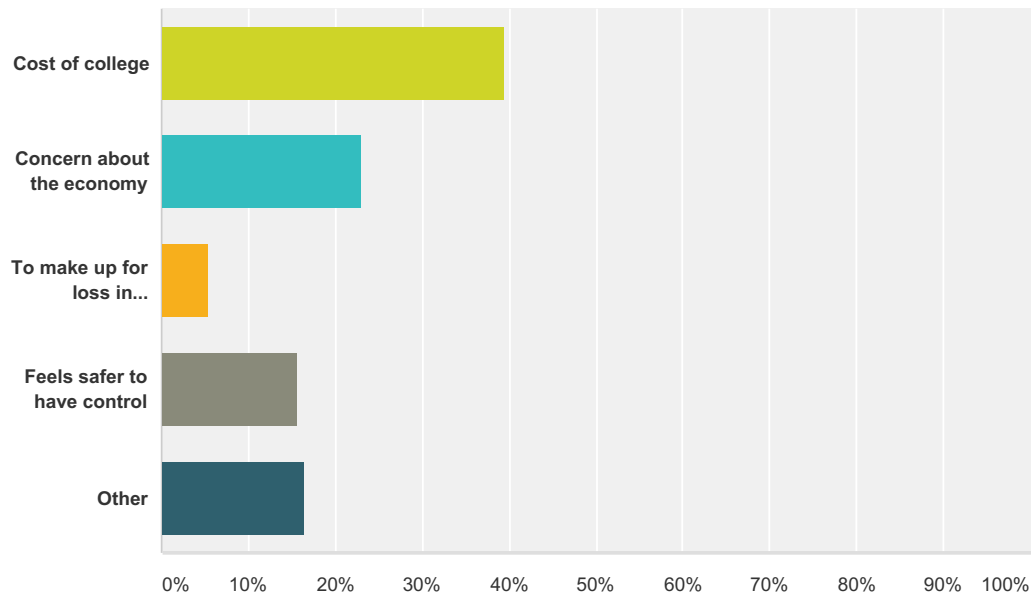
Answered: 109 Skipped: 797



Answer Choices	Responses	Count
Zero to 5%	16.51%	18
5-10%	35.78%	39
10-15%	20.18%	22
15-20%	9.17%	10
More than 20%	18.35%	20
Total		109

Q35 Why are you saving more for college?

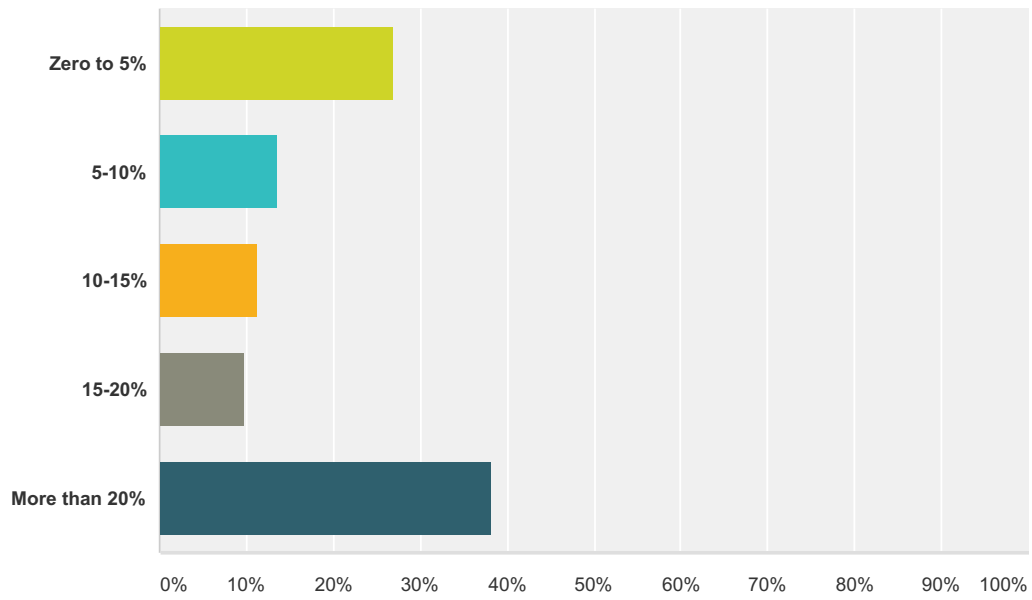
Answered: 109 Skipped: 797



Answer Choices	Responses
Cost of college	39.45% 43
Concern about the economy	22.94% 25
To make up for loss in investments	5.50% 6
Feels safer to have control	15.60% 17
Other	16.51% 18
Total	109

Q36 If you are saving less for college than one year ago, by how much less?

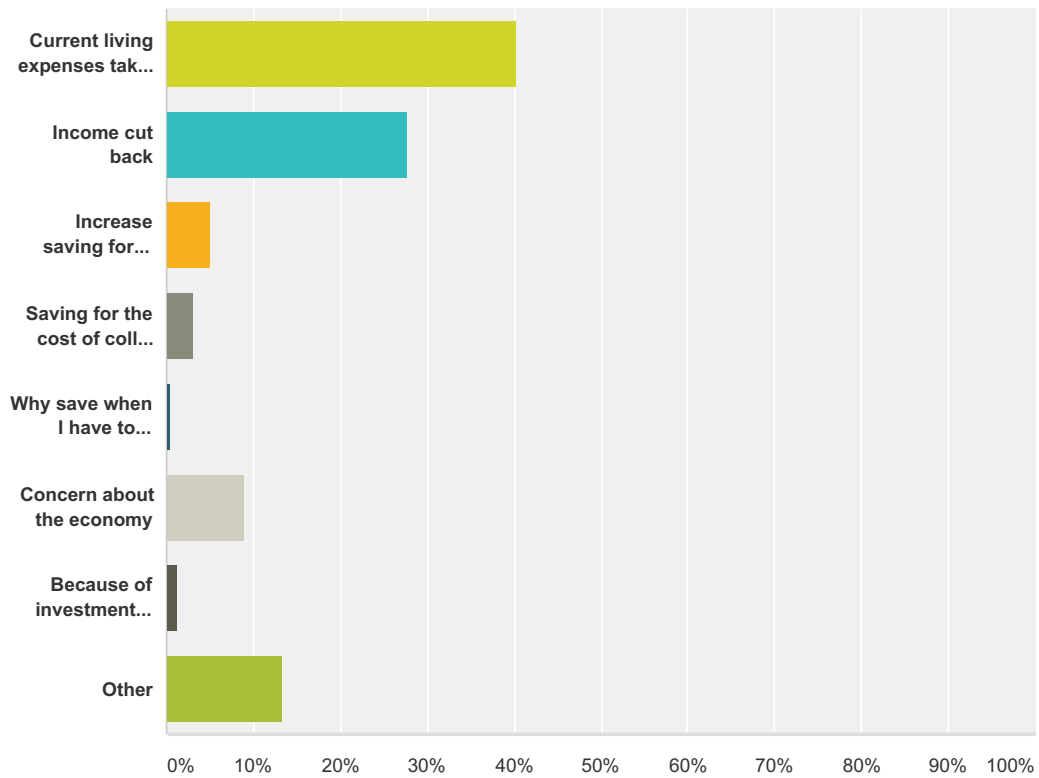
Answered: 256 Skipped: 650



Answer Choices	Responses	Count
Zero to 5%	26.95%	69
5-10%	13.67%	35
10-15%	11.33%	29
15-20%	9.77%	25
More than 20%	38.28%	98
Total		256

Q37 Why are you saving less for college?

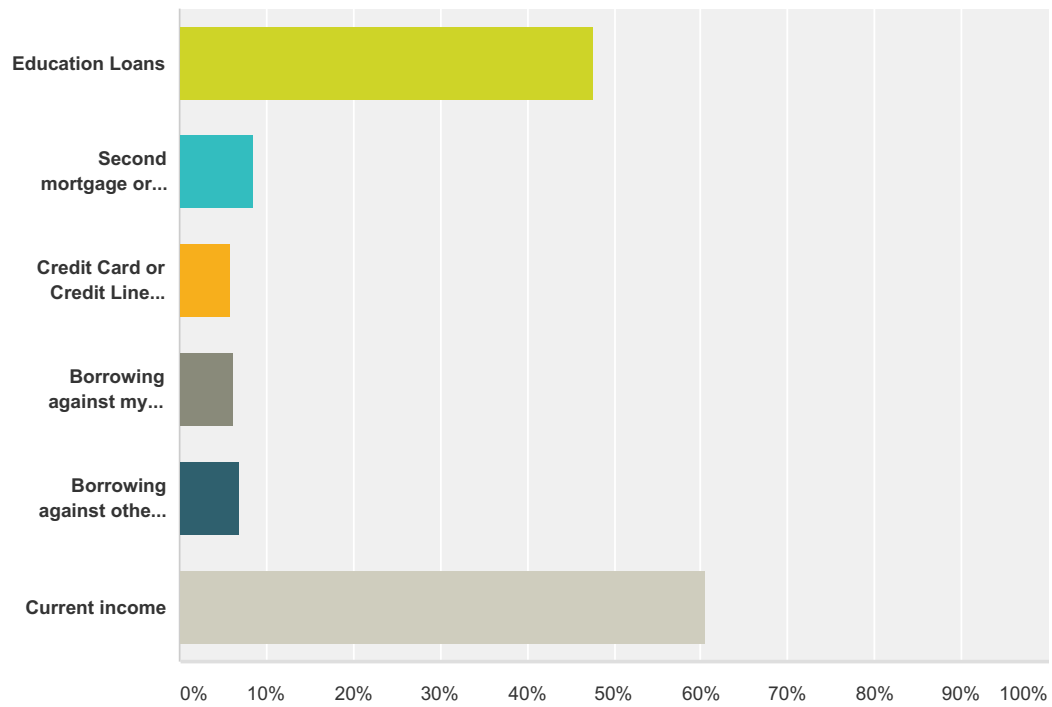
Answered: 256 Skipped: 650



Answer Choices	Responses	Count
Current living expenses take priority	40.23%	103
Income cut back	27.73%	71
Increase saving for other purposes	5.08%	13
Saving for the cost of college seems unachievable	3.13%	8
Why save when I have to borrow anyway?	0.39%	1
Concern about the economy	8.98%	23
Because of investment losses	1.17%	3
Other	13.28%	34
Total		256

Q38 How do you plan on financing college costs? (Check all that apply)

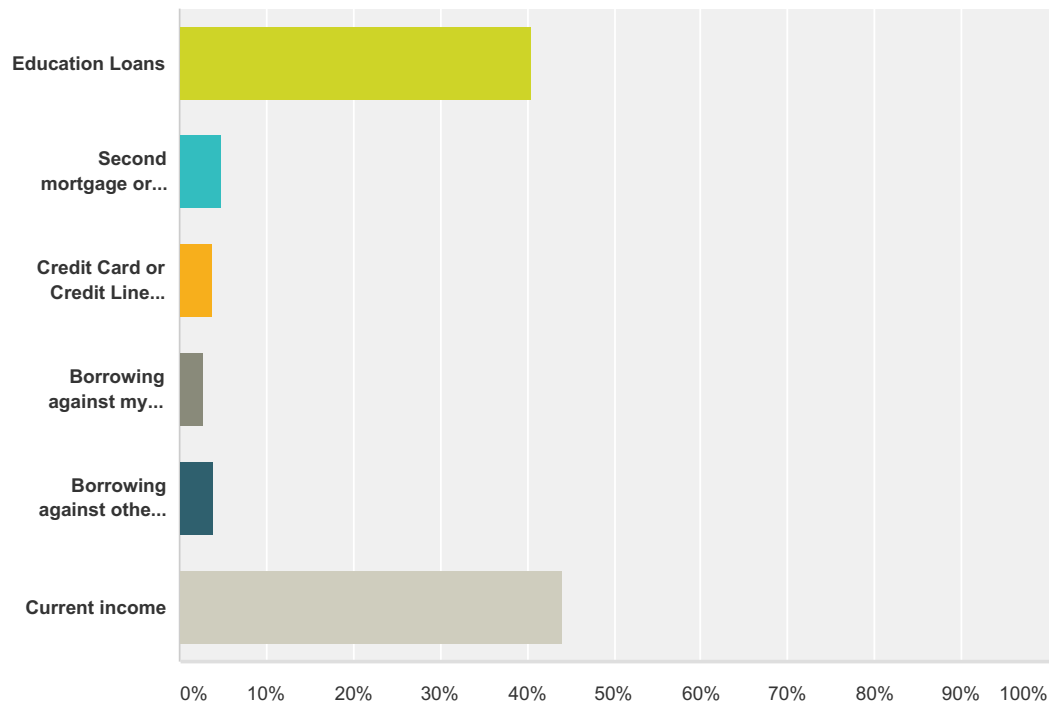
Answered: 815 Skipped: 91



Answer Choices	Responses	Count
Education Loans	47.61%	388
Second mortgage or Home Equity Loan	8.47%	69
Credit Card or Credit Line cash advance	5.77%	47
Borrowing against my Retirement	6.26%	51
Borrowing against other investments	6.87%	56
Current income	60.49%	493
Total Respondents: 815		

Q39 What do you anticipate will be your number one financing source? (Check one)

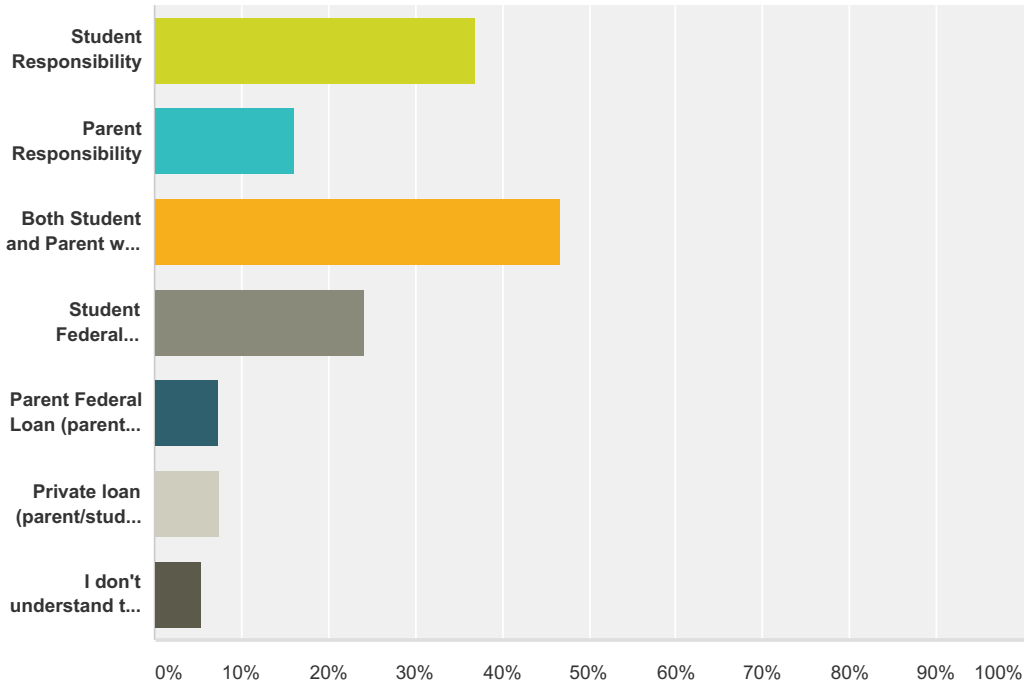
Answered: 862 Skipped: 44



Answer Choices	Responses	
Education Loans	40.60%	350
Second mortgage or Home Equity Loan	4.76%	41
Credit Card or Credit Line cash advance	3.83%	33
Borrowing against my Retirement	2.67%	23
Borrowing against other investments	4.06%	35
Current income	44.08%	380
Total		862

Q40 If you answered “ education loans” please specify who will be responsible for payment and what type of loan you anticipate taking out. Note: there are student federal loans caps and thus often require additional loan sources to make up the difference (Check all that apply)

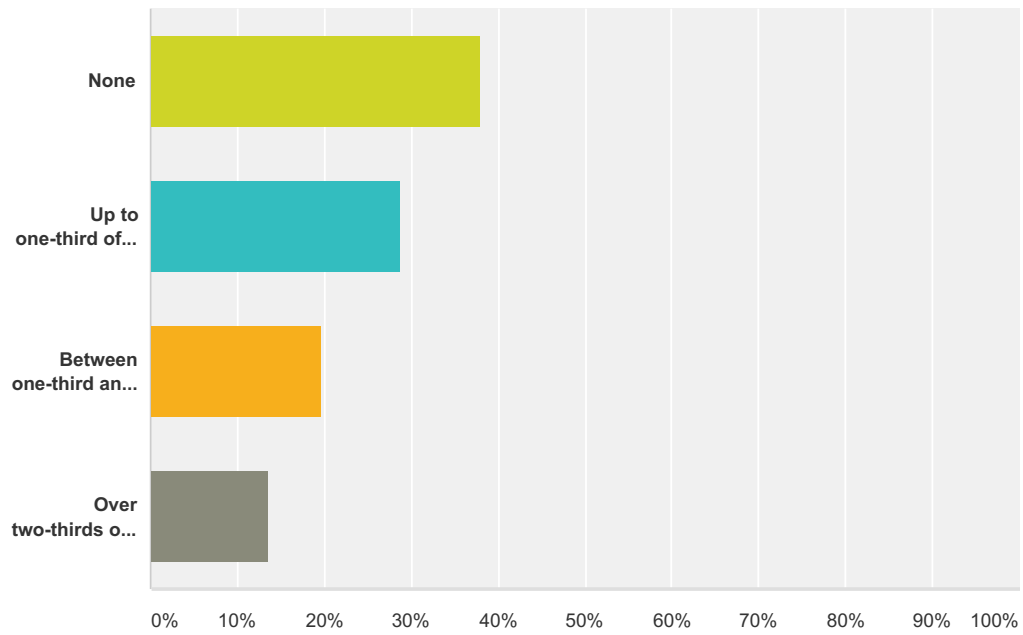
Answered: 344 Skipped: 562



Answer Choices	Responses
Student Responsibility	36.92% 127
Parent Responsibility	15.99% 55
Both Student and Parent will take out loans	46.80% 161
Student Federal Stafford Loan (student responsibility)	24.13% 83
Parent Federal Loan (parent responsibility)	7.27% 25
Private loan (parent/student responsibility as cosigners)	7.56% 26
I don't understand the difference between federal and private loans	5.52% 19
Total Respondents: 344	

Q41 How much financial aid do you anticipate receiving?

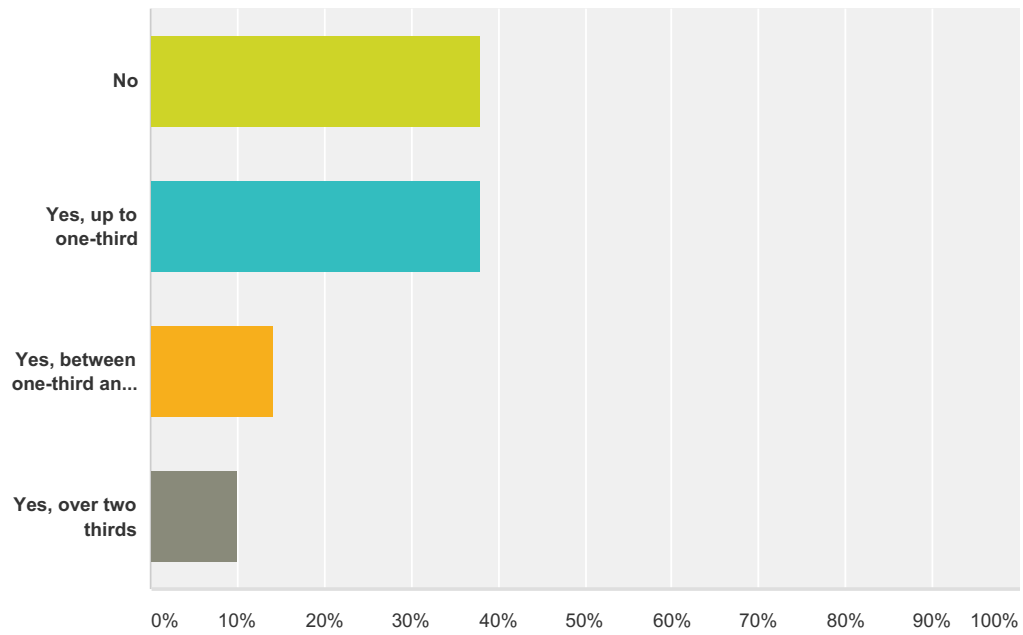
Answered: 817 Skipped: 89



Answer Choices	Responses
None	37.94% 310
Up to one-third of college costs	28.89% 236
Between one-third and two-thirds of college costs	19.58% 160
Over two-thirds of college costs	13.59% 111
Total	817

Q42 Will your child/children shoulder financing the cost of college?

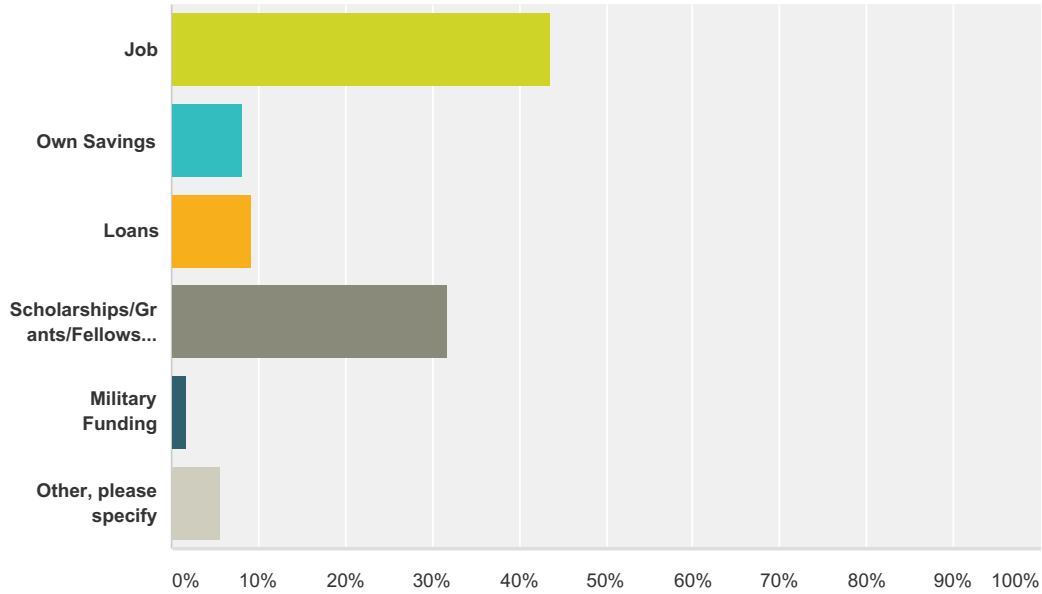
Answered: 820 Skipped: 86



Answer Choices	Responses	Count
No	37.93%	311
Yes, up to one-third	37.93%	311
Yes, between one-third and two-thirds	14.15%	116
Yes, over two thirds	10.00%	82
Total		820

Q43 Are there other ways your child/children will contribute to college costs?

Answered: 843 Skipped: 63



Answer Choices	Responses	
Job	43.65%	368
Own Savings	8.19%	69
Loans	9.25%	78
Scholarships/Grants/Fellowships	31.67%	267
Military Funding	1.66%	14
Other, please specify	5.58%	47
Total		843

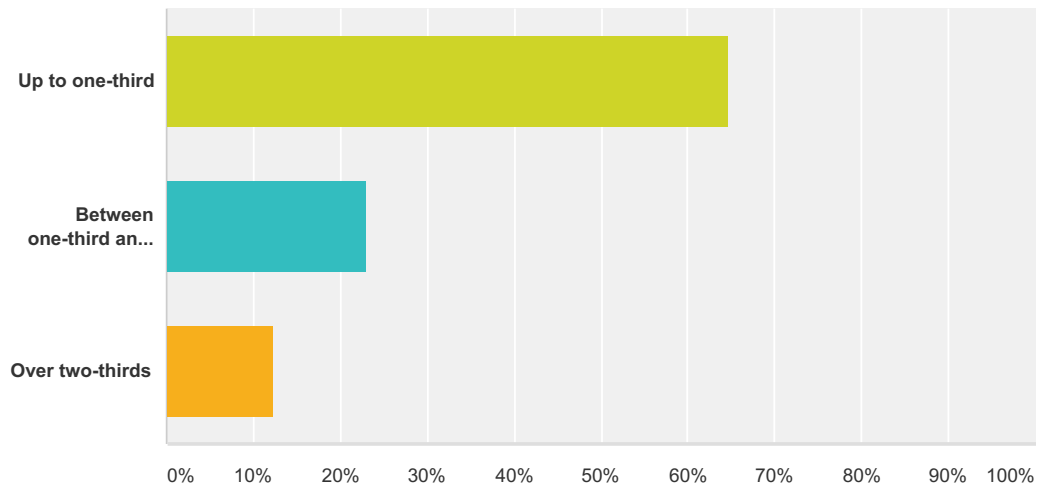
#	Other, please specify	Date
1	we heard we can sell a kidney to some guy in India	7/21/2011 6:54 PM
2	both a job and scholarships/ grants	7/21/2011 5:32 PM
3	anything is possible	7/21/2011 3:50 PM
4	probably won't go to college	7/21/2011 3:20 PM
5	none	7/21/2011 2:48 PM
6	No children to fund.	7/21/2011 12:57 PM
7	not a thing	7/21/2011 12:39 PM
8	i have no children	7/21/2011 11:40 AM
9	I don't know	7/21/2011 10:02 AM
10	Kids are not in college	7/21/2011 10:02 AM

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11	Escort Service	7/21/2011 9:36 AM
12	none	7/21/2011 8:43 AM
13	job ,grants	7/21/2011 7:37 AM
14	none	7/21/2011 2:39 AM
15	GRANDPARENTS ARE PUTTING IN A GREAT OF THIS COST	7/21/2011 2:24 AM
16	has a scholarship and lives with family	7/21/2011 1:52 AM
17	529 fund	7/21/2011 1:41 AM
18	Income from job	7/21/2011 12:10 AM
19	na	7/20/2011 11:59 PM
20	unsure	7/20/2011 10:14 PM
21	None	7/20/2011 9:55 PM
22	don't have a child in school	7/20/2011 9:26 PM
23	all of the above (but possibly not military)	7/20/2011 9:17 PM
24	None, we will pay remaining	7/20/2011 9:16 PM
25	None	7/20/2011 9:10 PM
26	no	7/20/2011 8:33 PM
27	i have no children for college	7/20/2011 8:28 PM
28	job, loans, scholarships, grants, fellowships	7/20/2011 7:16 PM
29	multiple choices not allowed - job, savings, scholarships, loans	7/20/2011 7:14 PM
30	none going to college, already working	7/20/2011 6:40 PM
31	just getting good grades will satisfy me	7/20/2011 6:39 PM
32	NONE	7/20/2011 6:19 PM
33	maybe all of the above/multiple	7/20/2011 5:47 PM
34	summer job only, he needs to study	7/20/2011 5:38 PM
35	none	7/20/2011 5:30 PM
36	None	7/20/2011 5:19 PM
37	However they choose	7/20/2011 5:05 PM
38	College already paid for	7/20/2011 4:51 PM
39	the first four selections in this question	7/20/2011 4:43 PM
40	job and scholarships/grants	7/20/2011 4:40 PM
41	My employer will pay 70% of my chilld's college	7/20/2011 4:34 PM
42	n/a	7/20/2011 4:24 PM
43	Scholarship	7/20/2011 4:19 PM
44	have no kids	7/20/2011 4:17 PM
45	Not going	7/20/2011 4:15 PM
46	na	7/20/2011 4:10 PM
47	None	7/20/2011 4:08 PM

Q44 How much do you expect your child to contribute?

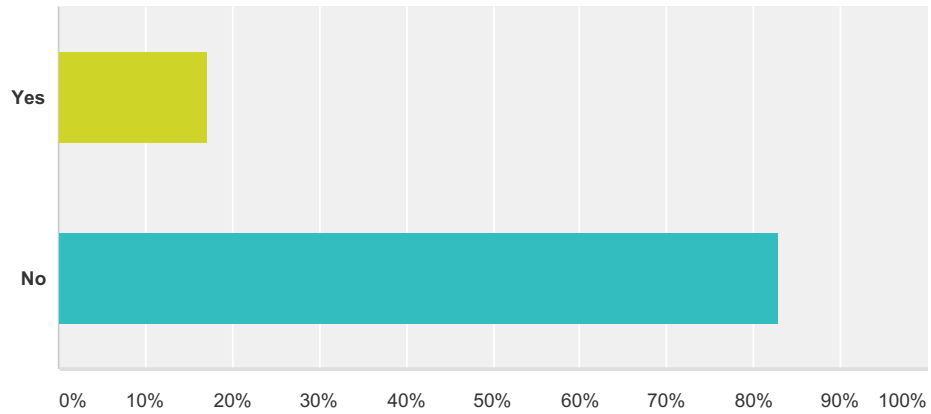
Answered: 843 Skipped: 63



Answer Choices	Responses
Up to one-third	64.65% 545
Between one-third and two-thirds	23.01% 194
Over two-thirds	12.34% 104
Total	843

Q45 Do you think that the current 529 Plan tax incentives that help parents and grandparents save for college tuition for their children and grandchildren should be eliminated?

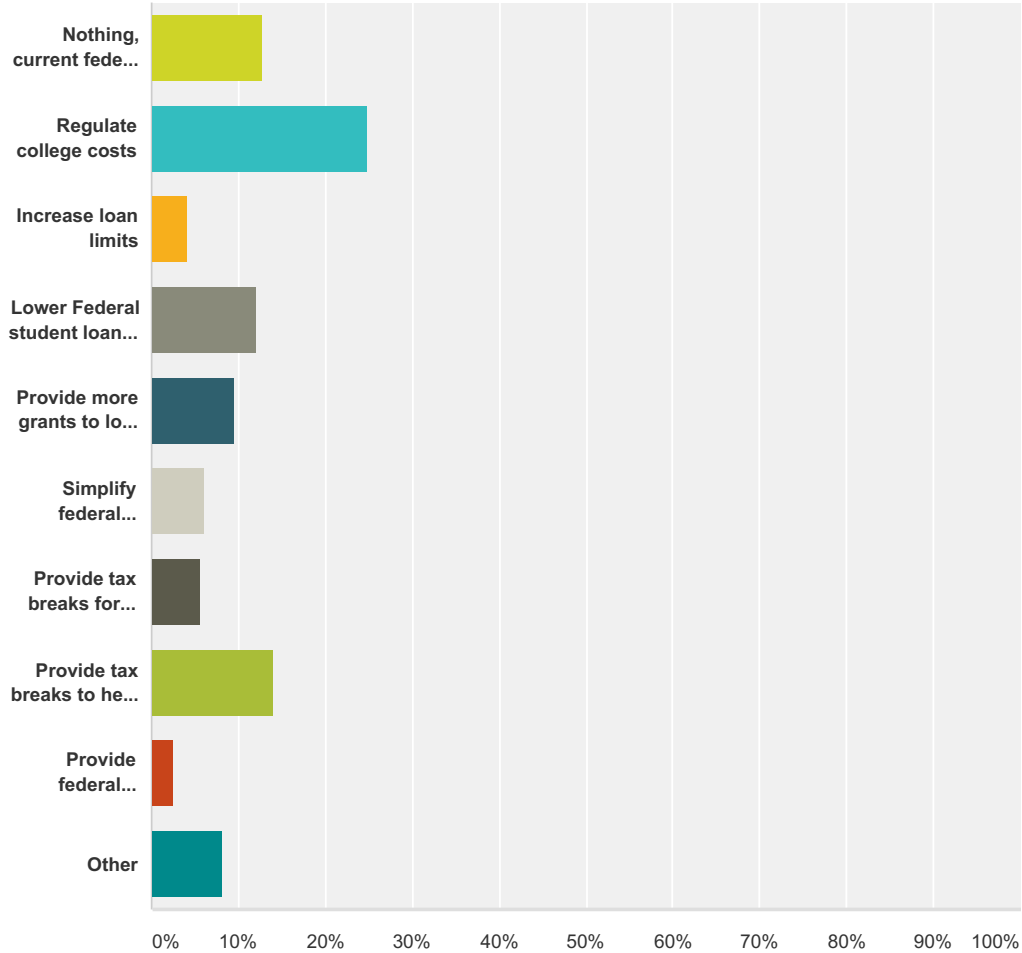
Answered: 843 Skipped: 63



Answer Choices	Responses
Yes	17.08% 144
No	82.92% 699
Total	843

Q46 What should the President and Congress do to help families with college costs?

Answered: 822 Skipped: 84



Answer Choices	Responses
Nothing, current federal financial aid and tax breaks for college are enough	12.65% 104
Regulate college costs	24.94% 205
Increase loan limits	4.26% 35
Lower Federal student loan interest rates	12.17% 100
Provide more grants to lower income students	9.61% 79
Simplify federal financial aid process	6.08% 50
Provide tax breaks for employers to help their employees/families save for college	5.60% 46
Provide tax breaks to help lower- and middle-income families save for college	13.99% 115
Provide federal government seed money for college savings accounts for newborns	2.55% 21
Other	8.15% 67

